



**ADOPTED
2014 -2018**

**COMMUNITY DEVELOPMENT BLOCK GRANT
(CDBG)**

**FIVE- YEAR CONSOLIDATED PLAN AND
2014-15 ANNUAL ACTION PLAN
FOR HOUSING AND COMMUNITY DEVELOPMENT**

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The process for development of the Plan included identifying priority needs, establishing goals to address the needs, and then identifying projects to achieve the goals. Priority needs were determined through analysis of data and an extensive public involvement process.

The goals set forth in this Strategic Plan are in keeping with the overall mission of HUD's Community Planning and Development (CPD) Programs: Community Development Block Grants (CDBG). The statutes for these programs set three primary goals for the benefit of low-, very low- and extremely low-income persons: Provide Decent Housing, Provide a Suitable Living Environment, and Create and/or Expanded Economic Opportunities.

The Ames Promise/ Vision

Ames, Iowa, is a forward-thinking community. As a city, we are committed to fostering creativity and innovation at the forefront of the world's important issues that the Midwest is uniquely positioned to address, including agriculture, veterinary medicine, sustainability, development, diversity, education, and health care.

For those who want the charms and convenience of a small town with the opportunities and amenities that come from a major university, Ames's position as an intelligent, progressive community creates a city and a region where everyone has opportunities to discover and thrive.

Ames, Iowa, is the Smart Choice!

With this Promise/Vision in mind, the City of Ames has a long standing history of having as one of its primary missions to identify, address, and implement solutions and programs that serve the needs of the elderly, disabled, homeless, extremely low-income, low-income, and moderate-income, and families in its community. In identifying the needs, the City of Ames has continued to conduct and/or partner in commissioning reports and studies to collect data to assist in determining the needs and the actions that should be taken to address those needs.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

As part of the 2014-18 Consolidated Planning process, the City of Ames's strategies toward serving the needs of homeless, extremely low-income, low-income, and moderate-income families and households are to continue to seek public input; to continue to invest resources both physical and financial; and to continue to implement programs that will address the community's priority needs. With community participation, the following Priority Goal Objectives and Outcomes were derived:

1. Goal: Utilize and leverage CDBG Funds for Low and Moderate Income Persons through private and public partnerships as follows:

A1. Objective: To create, expand and maintain Affordable Housing for Homeless and Low-income persons

Outcomes:

- 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. Provide temporary rental assistance
- vi. Increase the supply of mixed-use development
- vii. Expand and maintain the supply of emergency shelter and transitional housing

A2. Objective: To maintain the Community Development Services of the Community

Outcomes:

- i. 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.
- ii. Continue provision of Public Facilities Needs for homeless, special populations and low income households (senior centers, homeless facilities, child care centers, mental health facilities, neighborhood facilities, and other public facilities needs).
- iii. Continue provision of Public Infrastructure Needs in low-income census tracts (water, street, sidewalk improvements).

2. Goal: Utilize and leverage CDBG Funds for NON Low and Moderate Income Persons through private and public partnerships as follows:

A1. Objective: Address Housing Needs in Non-Low and Moderate Income Census Tracts

Outcomes:

- i. Integrate affordable and market rate residential developments
- ii. Remove blight and deteriorated housing to reuse into new housing
- iii. Support and address code enforcement of deteriorated housing
- iv. Remove blight and deteriorated housing in flood plain and other hazardous areas.

Based on the above Objectives, with public participation, the following Outcomes were derived:

1	Project Name	Acquisition/Reuse for Affordable Housing: a. Purchase of Vacant In-Fill Lots for Development b. Purchase of Foreclosure Properties for Rehabilitation
	Goals Supported	To create, expand, and maintain Affordable Housing for Homeless and Low-income persons.
	Needs Addressed	<ul style="list-style-type: none"> • Increase the supply of affordable rental housing • Improve the quality of affordable rental housing • Increase the availability of affordable owner-occupied housing • Maintain the supply of affordable owner-occupied housing
	Funding	CDBG-\$360,747
	Description	Under the implementation of the Acquisition/Reuse for Affordable Housing, which will consist of the purchase of in-fill lots (vacant or with properties needing to be demolished), the purchase of foreclosure properties for rehabilitation, or the purchase single-family or multi-family units that can be rehabilitated components, it is anticipated that 2-4 properties will be acquired for reuse in the either affordable rental or owner-occupied units for households at 80% or less of the Story County median income limits.
2	Project Name	Operation & Repairs for Foreclosed Properties
	Goals Supported	To create, expand, and maintain Affordable Housing for Homeless and Low-income persons.
	Needs Addressed	<ul style="list-style-type: none"> • Increase the supply of affordable rental housing • Improve the quality of affordable rental housing • Increase the availability of affordable owner-occupied housing • Maintain the supply of affordable owner-occupied housing
	Funding	CDBG-\$79,509
	Description	Provide repair assistance when purchasing foreclosed properties to sell to first-time homebuyers or to a non-profit housing organization for homeownership or rental.

3	Project Name	Housing Improvement Rehabilitation Programs: a. Single-family Homeowners b. Rental Property Owners
	Goals Supported	To create, expand, and maintain Affordable Housing for Homeless and Low-income persons.
	Needs Addressed	<ul style="list-style-type: none"> • Increase the supply of affordable rental housing • Improve the quality of affordable rental housing • Increase the availability of affordable owner-occupied housing • Maintain the supply of affordable owner-occupied housing • Provide Temporary Rental Assistance
	Funding	CDBG-\$335,000
	Description	The Housing Improvement Program objective will be to provide financial assistance to qualified low- and moderate-income single-family homeowners at or below 80% of the area median income limits to improve the physical condition of their single-family homes in residentially-zoned areas. The overall goal is to allow single-family homeowners to reside in decent, safe, and sanitary housing that will enhance neighborhood sustainability. Additionally, the assistance will be provided to Rental Property Owners to repair deteriorated rental units and make them available to households at 50% or less of the AMI. The overall goal is to assist low-income households gain access to decent, safe, and affordable rental units, while maintaining our rental housing stock.
4	Project Name	Homebuyer Assistance for First-time Homebuyers
	Goals Supported	To create, expand, and maintain Affordable Housing for Homeless and Low-income persons.
	Needs Addressed	<ul style="list-style-type: none"> • Increase the availability of affordable owner-occupied housing • Maintain the supply of affordable owner-occupied housing
	Funding	CDBG-\$78,000
	Description	The objective under this program is to provide financial assistance to qualified low- and moderate-income first-time homebuyers, with incomes at or below 80% of the AMI limits, to purchase existing and/or newly constructed single-family housing in residentially-zoned areas. The overall goal of the Homebuyer Assistance Program is to allow low- and moderate-income households to gain access to housing and/or improve their housing status.

5	Project Name	Renter Affordability Programs a. Deposit & 1 st Month's Rent b. Transportation or Assistance
	Goals Supported	To maintain the Community Development Services of the Community
	Needs Addressed	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, and other public service needs) and reduce duplication of services.
	Funding	CDBG-\$88,489
	Description	The Renter Affordability Program Component objective is to provide assistance to low-income households, which are at or below 50% or less of the Story County median income limits, gain access to rental housing units that will improve their housing status, and help them to secure economic stability in order to obtain and/or remain in affordable housing units. The activities that will be implemented will be a Security Deposit, First Month's Rent, and Transportation Assistance.
6	Project Name	Public Facilities Improvement Program
	Goals Supported	To maintain the Community Development Services of the Community
	Needs Addressed	<ul style="list-style-type: none"> Continue provision of Public Facilities Needs for homeless, special populations, and low-income households (senior centers, homeless facilities, child care centers, mental health facilities, neighborhood facilities, and other public facilities needs).
	Funding	CDBG-\$203,877
	Description	Provide assistance to non-profits to repair or expand their facilities.

The rationale for determining the above priority objectives and outcomes are as follows:

- The proposed project activities are consistent with the 2014-18 Adopted Consolidated Plan goals and address the following two barriers that were outlined in the 2013 Impediments to Fair Housing Analysis Study 1) the “lack of available, decent rental units in affordable price ranges” and 2) the “cost of housing” for both renters and home buyers.
- The proposed project activities are consistent with the needs outlined in the Comprehensive Housing Affordability Strategy (CHAS) Data, American Community Survey (ACS) and Analysis to Impediments to Fair Housing Study (ASI) data for the City of Ames.
- The proposed implementation sequence for the project activities should help the meet HUD’s timely expenditure requirements.
- Funds have been included to contract for additional staff to accomplish the proposed project activities in FY 2014-15.
- All of the activities proposed would be of 100% benefit to low- and moderate-income persons.

Additionally, these objectives and outcomes will provided the most positive impacts on addressing the needs of homeless, extremely low-, low- and moderate-income households in the community and will be the area of focus anticipated for the Annual Action Plans over the next five (5) years in utilizing CDBG, and other local and/or state funds to address these objectives and outcomes. As the City of Ames approaches its third 5-year Consolidated Plan period, we have been very successful in implementing the program activities over the last ten years, which has led to having exceeded the 70% low- and moderate-income benefit expenditure threshold required by HUD.

Therefore, we are confident that the development of this Five-Year Strategic Plan document for the City of Ames is a comprehensive, unified, cohesive vision of the strengths, gaps, and challenges of the needs of the community. It will serve as a tool to coordinate housing, community and economic development activities for the next five years, starting July 1, 2014, through June 30, 2018.

3. Evaluation of past performance

The preparation of the 2014-18 Consolidated Plan will begin the City’s third 5-year period as an Entitlement Community. Based on reviews and monitoring by the HUD Area Field Office of the City’s performance over the last ten years, the City has been very successful in not only meeting the regulatory and statutory requirement of the CBDG programs, but also more specifically the timely expenditures of funds within the required time period. Through the administration of the various housing, public service, public infrastructure, and public facility activities implemented, the City has achieved a 100% cumulative benefit to low- and moderate-income persons for each of the three 5–year periods, which exceeds the regulatory standard of 70%. Additionally, as a result of a monitoring review by HUD, the City had no findings or concerns. This was noted to be extremely rare.

4. Summary of citizen participation process and consultation process

The City of Ames has a *Citizen Participation Plan* that details the public involvement process. The Plan is available at www.cityofames.org/housing. Public participation is an on-going process, not only in preparation of the Consolidated or Action Plans but as an on-going part of the City of Ames's commitment to solicit community involvement and participation.

Prior to the required public hearings, the public is encouraged to participate in public forums each year to be educated about the program and to give input on the activities being proposed to address the needs of the community. Human service agencies, neighborhood associations, non-profit housing providers, Section 8 participants, faith-based organizations, and other community groups and businesses receive direct mailings inviting them to attend these public forums. This is in addition to ads in the area free newspaper, press releases, Facebook postings, and Twitter announcements.

For the preparation of the 2014-18 Consolidated Plan and Action Plan process, newly elected City Council members wanted to be more involved in the early stages of the process to become more educated about the program and have a more hands-on involvement with citizens. This process involved conducting public forums that consisted of an overview of the CDBG Program, the format of the Consolidated and Action Plan, and the history of the City's use of the funds. From there small breakout groups were formed, in which the City Council members facilitated the discussions with citizen participants about the program, needs, concerns, and future use of the funds. From there, the small groups were then reconvened into a large group and each group shared their project ideas for consideration. This format was utilized for both the Consolidated and Action Plans. Over 30 citizens from non-profit organizations, neighborhood associations, faith-based organizations, students, county, and other area organizations attend the sessions.

In conjunction with preparing for the 5-year Consolidated Plan process, the staff in preparing the an update to its Impediments to Fair Housing Study, conducted five community listening sessions, lead by Iowa State Iowa State University Community Development - Data Information and Analysis Laboratory (CD-DIAL) and Institute for Design Research and Outreach (IDRO) to gain input on the barriers impacting the community. Additionally, surveys were conducted with 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.

5. Summary of public comments

The 30-day public comment period will begin on Tuesday, July 8, 2014, and will end on Thursday, August 7, 2014. Results will be reported after this timeframe.

6. Summary of comments or views not accepted and the reasons for not accepting them

To be completed

7. Summary

Below is a summary of the **major areas** addressed in the Strategic Plan for the City of Ames based on the data from the 2006-2012 American Community Survey (ACS) data, the Comprehensive Housing Affordability Strategy (CHAS) data supplied by HUD, intensive public input, 2013 Impediments to Fair Housing Analysis Study, area human service agencies, ASSET, City Departments, the State of Iowa, and other market analyses and influences.

Geographic Priorities

The City of Ames will focus its CDBG resources from a city-wide approach. The majority of the determined benefit will be based on individual income eligibility, low- and moderate-income limited clientele benefit, and low- and moderate-area benefit, (based on census tracts containing concentrations of 51% or more low- to moderate-income persons, as established by HUD).

Priority Needs

The City of Ames has identified affordable housing, community development, homelessness, and public service as priority needs to address over the next five years. High priorities for fiscal year 2014-15 include the development of affordable housing for renters and homeowners, the maintenance of affordable housing for homeowners and renters, public services, and public facility improvements for non-profit organizations.

Influence of Market Conditions

The high cost and lack of available housing units and land are the biggest influence of market conditions for the city of Ames.

Anticipated Resources

The City of Ames anticipates the following financial resources for Fiscal Year 2014-15:

14-15 CDBG Allocation	\$ 488,278
13-14 Anticipated Program Rollover	450,000
14-15 Anticipated Program Income	<u>381,251</u>
Total 2014-15	\$1,319,529

2015-2018 CDBG Allocations \$ 1,953,112*

*Anticipate receiving \$488, 278 over the remaining 4 years of the Consolidated Plan period.

In addition to the objectives, outcomes, and barriers addressed throughout this Strategic Plan, one additional area that should be noted is that there exists a continual reduction in funding at both the federal (CDBG, HOME, etc.) state, and local levels. The City's initial CDBG allocation in 2004-05 was \$589,000. The City's allocation for 2014-15 is \$488,478. While the City's population has increased by 19.5%, and the number of households has increased by 26%, from 2000 to 2012, the City's current CDBG allocation is over \$100,000 less than it was 10 years ago. Therefore, in order to have to greater impact on the needs of the homeless, chronic homeless, extremely low-, very low- and low- and moderate-income households must be accomplished with a community wide effort: HUD programs cannot do it all.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Table PR1. Lead Agency

Agency Role	Name	Department/Agency
Lead Agency	AMES	Planning & Housing Department/Housing Division

Table 1 – Responsible Agencies

Narrative

The City of Ames acknowledges and accepts that monitoring the Consolidated Plan and the Annual Action Plans activities must be carried out on a regular basis to ensure that statutory and regulatory requirements are being met and that information being submitted to HUD is accurate, timely, and complete. This includes but is not limited to preparation and management of annual operating and programmatic budgets, including allocation of personnel and overhead costs, analysis of past and current year performance and expenditures in all program areas, oversight of revenues and “timeliness” of expenditures, and coordination and utilization of HUD’s IDIS system for reporting and fund draw-downs.

The City of Ames’s Department of Planning & Housing/Housing Division, along with the City’s Finance Department, will be responsible for preparing documentation and submittal of reports as required by HUD. The Housing Division will continue to work with the Legal Department to insure contracts and agreements are in compliance with both state and federal guidelines and will work closely with the Purchasing Division for compliant bid documents and inclusion of appropriated federal contract language requirement and outreach to women and minority businesses. The Housing Division will work with all other City Departments, where feasible, to implement the programming and requirements of the CDBG Program. The Housing Division will also be working closely with the Planning Division to update the City’s Land Use Policy Plan as requested by City Council for the 2014-15 fiscal year.

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The City, in the development of the Consolidated Plan, is involved in receiving feedback and input from representatives of low-income neighborhoods, non-profit and for-profit housing developers and service providers, lenders, social service agencies, homeless shelter and service providers, faith-based organizations, supportive housing and service providers, as well as other units of government through on-going yearlong feedback, participation at community meetings, public forums, etc. The citizens of Ames, its neighborhood associations, human services, and other advocate groups are very participatory in engaging the City regarding the needs, problems, concerns, and solutions for the community.

Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

Not only during the process of developing the Consolidated Plan, the City provides opportunities for the public to give input and feedback at public meetings, special meetings, and at community events. Opportunities are also available during the Consolidated and Action Plan preparations through public forums, community listening sessions, and public hearings. Representatives of a variety of agencies are invited to gather to discuss issues, problems, and solutions. Members of both the Story County Housing Coordinating Board and the Human Services Council that include representatives from the mental health community, assisted housing providers, and other service agencies are often in attendance. The City will continue to represent Ames/Story County on the Board of Commissioners of the Central Iowa Regional Housing Authority and the Story County Lead Coalition which includes persons from the Story County Health Department. Some levels of coordination exist or follow-ups are made to continue dialogues after the meetings.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Ames actively participates with the Story County Housing Board (aka Continuum of Care Group) to share information on programs, services, and gaps, and also plan activities and events to educate the public regarding the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness in the community.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Emergency Shelter Grant funds are administered by the state, through the Iowa Finance Authority. However, the agencies that receive these funds coordinate with the City of Ames to ensure that their goals and priorities are consistent with the City’s Consolidated Plan.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

The table below describes the Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities. As mention earlier, the participation in the new process was received positively.

Table PR2. Agencies, groups, organizations who participated

Agency/Group/ Organization	Agency/Group / Organization Type	What section of the Plan was addressed by Consultation?	Action
Ames Economic Development Commission	Business and Civic Leaders	Market Analysis: Non-Housing Community Development Assets	Email, documents Outcome: being able to create a concise & detailed consolidated plan
Community Housing Initiatives Inc. (CHI)	Housing	Strategic Plan Action Plan	Public forums Outcome: being able to create a concise & detailed consolidated plan
Community Housing Initiatives Inc. (CHI, Inc.)	Housing	Strategic Plan Action Plan	Public forums Outcome: being able to create a concise & detailed consolidated plan
Home For Awhile	Housing	Strategic Plan Action Plan	Public forums Outcome: being able to create a concise & detailed consolidated plan
Story Count Community Housing Corporation	Housing	Strategic Plan Action Plan	Public forums Outcome: being able to create a concise & detailed consolidated plan
Property manager	Housing Business Leaders Civic Leaders	MA-40 Barriers to Affordable Housing	Survey Outcome: being able to create a concise & detailed consolidated plan
Realtor	Housing Business Leaders Civic Leaders	MA-40 Barriers to Affordable Housing	Listening session, public forum Outcome: being able to create a concise & detailed consolidated plan

Habitat for Humanity of Central Iowa	Housing Services	MA-40 Barriers to Affordable Housing	Public forums, email, documents, listening session Outcome: being able to create a concise & detailed consolidated plan
Agency/Group/ Organization	Agency/Group / Organization Type	What section of the Plan was addressed by Consultation?	Action
Non-profit housing provider	Housing Services- Fair Housing Business Leaders	MA-40 Barriers to Affordable Housing	Survey Outcome: being able to create a concise & detailed consolidated plan
Mainstream Living	Non-profit organization	MA-40 Barriers to Affordable Housing	Public forums, listening session Outcome: being able to create a concise & detailed consolidated plan
Youth & Shelter Services, Inc (YSS)	Non-profit organization	MA-40 Barriers to Affordable Housing Strategic Plan Action Plan	Public forums Outcome: being able to create a concise & detailed consolidated plan
A Mid-Iowa Organizing Strategy (AMOS)	Other	MA-40 Barriers to Affordable Housing Strategic Plan Action Plan	Public forums, listening session Outcome: being able to create a concise & detailed consolidated plan
League of Women Voters	Other	MA-40 Barriers to Affordable Housing Strategic Plan Action Plan	Public forums Outcome: being able to create a concise & detailed consolidated plan
National Association for the Advancement of Colored People (NAACP)	Other	Strategic Plan Action Plan	Public forums Outcome: being able to create a concise & detailed consolidated plan
Section 8 Participants	Other	MA-40 Barriers to Affordable Housing Strategic Plan: Barriers to affordable housing Strategic Plan: Anti-Poverty Strategy	Public forums, listening session & survey Outcome: being able to create a concise & detailed consolidated plan
Board of Supervisor	Other Governmental-local	Strategic Plan Action Plan	Public forums Outcome: being able to create a concise & detailed consolidated plan
City of Ames Assessor's Office	Other Governmental-local	Market Analysis: Condition of Housing	Email, documents Outcome: being able to create a concise & detailed consolidated plan
City of Ames, City Manager's Office	Other Governmental-local	Strategic Plan: Homelessness Strategy Action Plan: Homeless and Other Special Needs Activities	Email, documents Outcome: being able to create a concise & detailed consolidated plan

City of Ames, Information Technology	Other Governmental-local	MA-40 Barriers to Affordable Housing	Email, documents Outcome: being able to create a concise & detailed consolidated plan
Agency/Group/Organization	Agency/Group / Organization Type	What section of the Plan was addressed by Consultation?	Action
City of Ames, Planning & Housing Department	Other Governmental-local	MA-40 Barriers to Affordable Housing Strategic Plan: Barriers to affordable housing Strategic Plan: Anti-Poverty Strategy	Email, documents Outcome: being able to create a concise & detailed consolidated plan
Financial institution	Private Sector Banking/Financing	MA-40 Barriers to Affordable Housing	Survey Outcome: being able to create a concise & detailed consolidated plan
Assault Care Center Extending Shelter & Support (ACCESS)	Services-Homeless		Public forums Outcome: being able to create a concise & detailed consolidated plan
Emergency Residence Project (ERP)	Services-Homeless	Strategic Plan Action Plan	Public forums Outcome: being able to create a concise & detailed consolidated plan
Landlord	Services-Housing	MA-40 Barriers to Affordable Housing	Survey Outcome: being able to create a concise & detailed consolidated plan
Habitat for Humanity	Services-Housing	MA-40 Barriers to Affordable Housing Strategic Plan Action Plan	Public forums, listening session, email, documents Outcome: being able to create a concise & detailed consolidated plan
St. Thomas Aquinas Catholic Church	Services-Housing Services-Victims Services-Homeless		Public forums Outcome: being able to create a concise & detailed consolidated plan
Iowa State University	Services-Education	MA-40 Barriers to Affordable Housing Strategic Plan Action Plan	Public forums, listening session, survey Outcome: being able to create a concise & detailed consolidated plan

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

All groups in the community were invited to participate in the process directly or through extensive media announcements.

Table PR3. Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Public Housing /Section 8 Housing Authority 5-Year and Annual Plan	Central Iowa Regional Housing Authority (CIRHA)	The City supports the efforts/goals of CIRHA to conduct monthly enrollment and briefing sessions for households to apply for Section 8 assistance and to receive Vouchers
Iowa Balance of State Continuum of Care Point In Time Count	Iowa Institute for Community Alliances	Point-In-Time Survey data to analyze the level of homelessness in the community and strategies to address the needs
Comprehensive Housing Affordability Strategy (CHAS) Data	Department of Housing & Urban Development (HUD)	Data from the CHAS was used to determine the City's Housing Needs and Market Conditions
Passenger Transportation Plan (PTP); Transportation Improvement Plan	City of Ames-Cy-Ride	Background data used to determine the transportation provisions, needs and goals
Land Use Policy Plan (LUPP)	City of Ames-Planning Department	Background data regarding Land Use for the community
2009-2014 City of Ames 5-Year Consolidated Plan	City of Ames-Housing Division	Background data and review of housing needs, issues, and concerns
American Community Survey (2006-12; 2008-2010)	Census Bureau	Background data from the ACS was used to determine population, housing, and market conditions in the community
Census 2010	Census Bureau	Background data from the Census was used to determine population, housing, and market conditions in the community
State of Discharge Policy	Iowa Finance Authority	Background data on the needs and plans to address of persons re-entering communities

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Ames is the receiver and administrator of the Community Development Block Grant Program. However, the City, through ASSET, works in cooperation and coordination with Story County in the implementation of the Consolidated Plan. Story County is one of the five funders of ASSET. ASSET is the major funder of human service agencies which provides the basic supportive and housing services for the homeless, chronic homeless, underserved, elderly, disabled, and non-homeless populations in Ames/Story County.

PR-15 Citizen Participation

Summary of citizen participation process/Efforts made to broaden citizen participation

For the preparation of the 2014-18 Consolidated Plan and Action Plan process, newly elected City Council members wanted to be more involved in the early stages of the process to become more educated about the program and have a more hands-on involvement with citizens. This process involved conducting public forums that consisted of an overview of the CDBG Program, the format of the Consolidated and Action Plan, and the history of the City's use of the funds. From there small breakout groups were formed, in which the City Council members facilitated the discussions with citizen participants about the program, needs, concerns, and future use of the funds. From there, the small groups were then reconvened into a large group and each group shared their project ideas for consideration. This format was utilized for both the Consolidated and Action Plans.

Over 30 citizens from non-profit organizations, neighborhood associations, faith-based organizations, students, county, and other area organizations attend both sessions. Prior to the required public hearings, the public is encouraged to participate in public forums each year to be educated about the program and to give input on the activities being proposed to address the needs of the community. Human service agencies, neighborhood associations, non-profit housing providers, Section 8 participants, faith-based organizations, and other community groups and businesses receive direct mailings inviting them to attend these public forums. This is in addition to ads in the area free newspaper, press releases, Facebook postings, and Twitter announcements. Comments were received by the City Council that the format of the round table discussions and then the large group discussions to determine both the five year priority goals and the action plan projects felt inclusive and allowed for total citizens participation, while having direct communications with City Council members confirm that they concerns were being heard.

Summarize citizen participation process and how it impacted goal-setting

Comments were received by the City Council that the format of the round table discussions and then the large group discussions to determine both the five year priority goals and the action plan projects felt inclusive and allowed for total citizens participation, while having direct communications with City Council members confirm that they concerns were being heard.

Table PR4. Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Listening Sessions	Citywide	Five Community Listening Sessions were held, 20 citizens representing various groups, agencies, and self attended.	Summary of comments are available in the Appendices	All comments were accepted	www.cityofames.org/housing
2	Community Listening Sessions	Citywide	Forum held in-conjunction with City Council members, approximately 30 citizens participated, plus the mayor and six council members.	Summary of comments from the City Council Minutes are available in the Appendices	All comments were accepted	
3	Community Listening Sessions	Citywide	Forum held in-conjunction with City Council members, approximately 30 citizens participated, plus the mayor and six council members.	Summary of comments from the City Council Minutes are available in the Appendices	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Public Hearing	City-wide	Public Hearing was held on August 12th, over 100 citizens were in attendance	No Comments were received (see Summary of comments from the City Council Minutes are available in the Appendices)		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Ames Needs Assessment was based on the analysis of 2006-2010 HUD data and 2008-2012 ACS data. Households in this report include Iowa State University students living off-campus and in on-campus apartments. The housing needs for all housing types, income groups, and racial/ethnic groups were:

- 37% of the total households have one or more housing problems
- Cost of housing was the main housing problem in Ames
 - 54% (n=6,920) of the total renter households have a housing cost burden rate of >30% of their income
 - ❖ Of these, 6,910 renter households are eligible for low income housing assistance
 - 13% (n=1,276) of the total homeowners have a housing cost burden rate of >30% of their income
 - ❖ Of these, 860 owner households are eligible for low income housing assistance
- Substandard housing and overcrowding are not major problems in the city, either for renters or homeowners (only 1.7% with substandard housing for renters, 2.4% for owners; 3.4% of the renters had overcrowding issue, 2.4% for owners)
- Types of households with housing cost burden >30% include the following:
 - “Other” renters, on a percentage basis, were the most likely to experience a cost burden of >30% (61%, or 5,600 households) as evidenced by 48% of total households who were considered others (not small family, large family, nor elderly). Ordinarily, 5,225 households would be eligible for low income assistance (0 to 80% AMI); however, students are not eligible to get financial assistance from the City.
 - The second group of households that had cost burden >30% is made up of elderly renters. There are 248 elderly (35%) in this category. Of these, 225 elderly renter households are eligible for low income assistance.

- Among the small related renter households, 39% (n=1,050) had a cost burden of >30%, of which all are eligible for low income assistance from the City.
- Almost one third (n=477) of the other homeowners had a cost burden of >30%. Of these, 297 households are eligible for low income assistance.

("Other" is defined as non-family, non-elderly households.)

- Of the 12% of the total population who had some sort of disability, 54% have one or more of the four housing unit problems and 95% are eligible for low income housing assistance (income below 80% AMI).
- Racial/ethnic groups with proportionate *housing problems* include the following: (HUD defines a disproportionately greater housing need when group experiences housing problems at a rate 10 percentage points greater than for the city as a whole).
 - Housing Problem
 - ❖ Asian households with incomes at 31-50%
 - Severe Housing Problem
 - ❖ Black/African American households with income at 0-30%
- Racial/ethnic groups with proportionate *housing cost* burden include the following:
 - Housing Cost Burden
 - ❖ Hispanic households with housing cost burden paying between 30-50%
 - ❖ Black/African American households with housing cost burden paying above 50%
 - ❖ Asian households located in Census Tract 5
 - ❖ Minority households located in Census Tract 5
 - ❖ Low/Moderate income person concentrations in Census Tracts 5, 7, 8, 10, 11, and 13.01

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The housing needs assessment is based on the 2008-2012 American Community Survey (ACS) data and the 2006-2010 Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD. These data provide a snapshot view of the housing needs in Ames.

Historically, Ames’s population has increased steadily and has more than doubled over the past 60 years. Between 2000 and 2012, the total population in Ames increased by 20% from 50,731 to 60,634 and the number of households increased by 26% from 18,066 to 22,707. (Table NA1)

The median household income in Ames increased from \$36,042 in 2000 to \$41,561 in 2012, a growth of 15%.

Table NA2 shows the household characteristics based on the 2006-2010 CHAS data. By 2010, a total of 12,200 (54.8%) households in Ames were considered to be in the low income category, including 4,695 (21.1%) households with 0-30% of HAMFI, 3,700 (16.6%) households with 30-50% of HAMFI, and 3,805 (17.1%) households with 50-80% of HAMFI. There were 7,240 (32.5%) of households in Ames that were small family households (2-4 persons) and 865 (3.9%) were large family households. Thus, about 64% of households were single person or non-family households. (HAMFI refers to “HUD Adjusted Median Family Income,” which is the median family income calculated by HUD for each jurisdiction in order to determine Fair Market Rents and income limits for HUD programs.)

A little over one third of the total households have one or more housing problems. The major problem identified was cost of housing, especially among the renter households which have housing cost burden rate greater than 30% of their income. Among the renter households with housing cost burden of >30%, 48% were others (which include students), 35% were elderly, and 39% were small related renter households. Of the homeowners, only 13% have this housing cost burden. Substandard housing and overcrowding are not major problems in the city, either for renters or homeowners.

Table NA1. **Housing Needs Assessment Demographics**

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	50,731	60,634	20%
Households	18,066	22,707	26%
Median Income	\$36,042.00	\$41,561.00	15%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source: 2008- 2012 ACS Data Data Source Comments: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

The following tables are HUD-generated tables using 2006-2010 CHAS data. HAMFI refers to “HUD Adjusted Median Family Income,” which is the median family income calculated by HUD for each jurisdiction in order to determine Fair Market Rents and income limits for HUD programs.

Table NA2. **Total Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	4,695	3,700	3,805	1,870	8,205
Small Family Households *	610	755	980	600	4,295
Large Family Households *	105	40	160	65	495
Household contains at least one person 62-74 years of age	50	165	290	220	1,405
Household contains at least one person age 75 or older	155	310	330	175	535
Households with one or more children 6 years old or younger *	290	230	515	214	1,180
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Alternate Data Source Name: 2006-2010 CHAS raw data (HUD website)
Data Source Comments:

Housing Needs Summary Tables

Table NA3. Housing Problems Table

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	100	0	0	125	25	0	0	0	25
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	10	0	0	10	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	130	50	65	0	245	0	0	20	4	24
Housing cost burden greater than 50% of income (and none of the above problems)	3,385	720	35	0	4,140	215	70	50	35	370
Housing cost burden greater than 30% of income (and none of the above problems)	380	1,785	480	10	2,655	95	100	295	155	645
Zero/negative Income (and none of the above problems)	245	0	0	0	245	0	0	0	0	0

Table 7 – Housing Problems Table

Data 2006-2010 CHAS
Source:

Table NA4. **Housing Problems 2**

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,535	885	100	0	4,520	235	70	70	45	420
Having none of four housing problems	580	2,245	2,645	830	6,300	105	510	990	995	2,600
Household has negative income, but none of the other housing problems	245	0	0	0	245	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2006-2010 CHAS
Source:

Table NA5. **Cost Burden > 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	515	460	75	1,050	50	50	145	245
Large Related	25	10	0	35	30	0	60	90
Elderly	50	110	65	225	110	79	39	228
Other	3,280	1,945	375	5,600	154	38	105	297
Total need by income	3,870	2,525	515	6,910	344	167	349	860

Table 9 – Cost Burden > 30%

Data 2006-2010 CHAS
Source:

Table NA6. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	420	60	10	490	35	0	20	55
Large Related	25	10	0	35	30	0	20	50
Elderly	40	10	0	50	80	34	0	114
Other	2,975	635	25	3,635	99	34	10	143
Total need by income	3,460	715	35	4,210	244	68	50	362

Table 10 – Cost Burden > 50%

Data 2006-2010 CHAS
Source:

Table NA7. Crowding Information – 1/2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	104	60	65	0	229	0	0	20	4	24
Multiple, unrelated family households	20	0	0	0	20	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	124	60	65	0	249	0	0	20	4	24

Table 11 – Crowding Information – 1/2

Data 2006-2010 CHAS
Source:

Table NA8. Crowding Information – 2/2

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments: HUD did not provide the data and not sure where to find the data.

Describe the number and type of single person households in need of housing assistance.

According to the 2008-2012 ACS data, 7,063 (or 31.1%) households in Ames were single person households. However, no data is available to discuss how many and what type of single person households are in need of housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Table NA9. Housing problems by disability status

Disability status	Has one or more of four housing problems					Has none of the four housing problems				
	30-				Total	50-				Total
	0-30% AMI	50% AMI	50-80% AMI	>80% AMI		0-30% AMI	30-50% AMI	80% AMI	>80% AMI	
Household member has a cognitive limitation	175	245	20	0	440	30	120	260	330	740
Household member has a hearing or vision impairment	145	205	55	45	450	15	120	215	690	1040
Household member has a self-care or independent living limitation	100	150	0	0	250	25	130	140	280	575
Household member has an ambulatory limitation	70	295	0	30	395	0	135	175	560	870
Household member has none of the above limitations	3975	2545	925	340	7785	200	690	2420	8765	12075

Source: 2006-2010 CHAS

Of the total households, 12.5% (n=2,847) have some sort of disability. Disability is defined as cognitive limitation, hearing or vision impairment, self-care or independent living limitation, and/or an ambulatory limitation. A household member can have one or more of these conditions.

Of those who have some sort of disability, approximately 54% (n=1,535) have one or more of the four housing unit problems and 95% are eligible for low income housing assistance (had income below 80% of the median household income). (Table NA9)

What are the most common housing problems?

Table NA10. Housing Problems 1

% of Households	Renter	Owner
Substandard Housing - Lacking complete plumbing or kitchen facilities	1.7%	2.4%
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0.1%	0.0%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3.3%	2.3%
Housing cost burden greater than 50% of income (and none of the above problems)	55.8%	34.9%
Housing cost burden greater than 30% but less than or equal to 50% of income but (and none of the above problems)	35.9%	60.4%
Zero/negative Income (and none of the above problems)	3.3%	0.0%
Households with housing problem(s)	7,410	1,059

Source: calculated from Table NA3-Housing Problem3

Using the 2006-2010 CHAS total household data (n=22,275), 37.3% (n=8,470) of the total households indicated that they have a housing problem as listed above and that the cost of housing was the main housing problem in Ames.

Among those who had one or more housing problems, both renters and homeowners were being affected by housing cost (92% of the renters and 95% of homeowners have this burden). However, the majority (56%) of the renters were in the 50% of median income category, while only 35% for homeowners were in that category. For those who were in the 30-50% of the median income category, just a little over one third of them were renters (36%), but there is a higher percentage for homeowners (60%). (Table NA10) Households in the 0-30% income category have a maximum income of \$22,550 for a family of 4 persons (2014 HUD Income Guidelines) per year.

Are any populations/household types more affected than others by these problems?

Table NA11. Story County Income Limits, FY2014

FY 2014 Income Limit Category	Median Income	Household Size							
		1	2	3	4	5	6	7	8
Extremely Low Income Limits (30%)	\$75,100	\$15,800	\$18,050	\$20,300	\$22,550	\$24,400	\$26,200	\$28,000	\$29,800
Low Income Limits (50%)		\$26,300	\$30,050	\$33,800	\$37,550	\$40,600	\$43,600	\$46,600	\$49,600
Moderate Income Limits (80%)		\$42,100	\$48,100	\$54,100	\$60,100	\$64,950	\$69,750	\$74,550	\$79,350

Source: <http://www.huduser.org/portal/datasets/il/il2014/2014summary.odn>

The 2006-2010 CHAS indicates that 41% (n=4,520) of the renter households have one or more severe housing problems, while only 14% of the owners (n=420) have one or more severe housing problems. Of the renter households, the majority (78% or n=3,535) were in the 0-30% median income category. Only 50% (n=235) of owner households were in the 0-30% median income category. (Table NA10 - Housing Problems 1)

With the city's average household size of 2.25, the income limit for 0-30% income category is \$18,050 per year (Table NA11). Of this amount, \$5,415 (30% of gross income) will be spent for housing cost (including utilities) annually, or \$451.25 per month. Based on HUD's fair market rent (FMR) for Story County, the FMR for a two-bedroom unit with utilities is \$717 (Final FY 2014 Fair Market Rent Documentation System — State-wide Summary for Iowa). This indicates that within the 0-30% income category, a renter household will incur a housing burden of \$266 per month.

Small Related Households (2-4 members)

Tables NA5 (Cost Burden > 30%) indicates that there were 1,050 small-related rental households that had a cost burden greater than 30% of their gross income, and 245 owner households had a cost burden >30% of their gross income. Likewise, there were 420 renter households with less than 30% of the median income and with a cost burden of 50%. The 2014 maximum income limits available for two to four person households in the less than 30% median income level was between \$18,050 and \$22,550. Such a household could pay \$451.25 to \$563.75 per month. Based on the 2014 FMR, a two-bedroom apartment can cost from \$717 up to \$1,186 per month for a four-bedroom apartment. These households cannot afford units at fair market rent without substantial rental assistance ranging from \$265 to \$622 per month.

Large Related Households (5 or more members)

For a family of 5 or more members, 25 renter households and 30 homeowners were in the less than 30% of the median income category and had a cost burden of >30%. However, there were another 55 households

(25 renters and 30 owners) under the less than 30% median income who indicated that they have a cost burden of >50%.

For FY2014 the household income limit for a family of 5 to 8 ranges from \$24,400 to \$29,800 per year, respectively. Using the 30% guideline for housing, such households could pay \$610 to \$745 per month. Based on the 2014 FMR, a 4-bedroom apartment can cost \$1,186 per month. Unfortunately, there is no data for rental apartments with 5 bedrooms or more.

Elderly Households

There were 50 elderly renter households in the 0-30% median income who had a cost burden of >30% (n=110). There were an additional 40 elderly renter households and 80 owner households under the >30% median income who experienced a 50% burden cost.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

No detailed information is available for Story County or the City of Ames specifically, but the Balance of State Continuum of Care (BoS CoC) application provides an overview.

The implementation of HPRP allowed for broadening relationships with landlords and property managers; service providers benefited from this capacity building with increased housing placements for clients. An HPRP landlord survey coordinated by the Iowa Council on Homelessness's Expanding Rapid Rehousing Committee helped to identify best practices. The increased focus on rapid rehousing through the ESG program allowed for ongoing services in several communities. Coordinated assessment or centralized intake is being pursued simultaneously at a statewide level and through local community groups; it is anticipated that this will also help ensure a coordinated safety net of services and resources to help at-risk individuals and families.

The Iowa Council on Homelessness oversees state-wide efforts to serve persons and families experiencing homelessness through a systematic approach of targeted funding, program evaluation, and coordination with relevant state agencies that offers services and support that align with the needs of the clients. Continuum of Care (CoC) funding, ESG, State of Iowa Shelter Assistance Fund (SAF), HOME dollars, and other housing development funds are all housed under the Iowa Finance Authority, the Balance of State's collaborative applicant. This allows for an intentional funding effort that is measured against Iowa's strategic plans. CoC, ESG, and SAF funded projects are evaluated to determine their effectiveness in meeting performance outcomes, and that the services they offer are consistent with planning efforts. Finally, at each Iowa Council

meeting, various State agency representatives present information about relevant services, policy changes, and discuss potential barriers to a coordinated system.

In fiscal year 2012-13 the Emergency Residence Project, in association with Good Neighbor, various churches, and Mid Iowa Community Action assisted 1,473 persons in 591 households with their prevention program by providing financial aid to prevent possible eviction and loss of utilities due to unpaid rent and overdue unpaid utility bills. Similar trends are to be found in the current fiscal year.

The Emergency Residence Project also operates a transitional housing program for families that allows families to stay for a maximum of up to two years in transitional housing units. In the current three month period, four families have received or are in the process of receiving Section 8 vouchers which will permit them to move to more permanent, affordable housing. It has been the experience of the Emergency Residence Project in the past that every few months a family is able to move from transitional housing to permanent housing that they can afford.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The Balance of State Continuum of Care (BoS CoC) estimated in 2013 that there were 11 individuals at risk in Story County, which is down 67% from 2012 (n=34) according to the Iowa Institute for Community Alliances. No estimates were available for the City of Ames.

A person is considered “at-risk” of homelessness if they sought services to prevent homelessness but did not qualify as homeless.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The high cost of housing creates instability and over-crowding. An increased risk of homelessness is also a by-product.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate 10 percentage points or greater than for the income level as a whole. The 2006-2010 CHAS data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Area Median Income (AMI) levels.

Housing problems include:

- Housing units lacking complete kitchen facilities,
- Housing units lacking complete plumbing facilities,
- Overcrowding (more than one person per room), and
- Cost burden greater than 30%.

Income classifications are as follows:

- Extremely low income: 0%-30% of AMI,
- Low income: >30%-50% of AMI,
- Moderate income: >50%-80% of AMI, and
- Middle income: >80%-100% of AMI.

Table NA12. Disproportionally Greater Need 0 - 30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,250	205	240
White	3,355	159	150
Black / African American	260	0	10
Asian	435	35	80
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	115	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source: 2006-2010 CHAS raw data (HUD website)

Data Source Comments: Some discrepancies between the default data and the 2006-2010 CHAS raw data from HUD website.

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table NA13. **Disproportionally Greater Need 30 - 50% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,835	865	0
White	2,390	760	0
Black / African American	95	25	0
Asian	300	40	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	55	10	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source: 2006-2010 CHAS raw data (HUD website)
 Data Source Comments: Some discrepancies between the default data and the 2006-2010 CHAS raw data from HUD website.

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Table NA14. **Disproportionally Greater Need 50 - 80% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	940	2,865	0
White	840	2,245	0
Black / African American	30	115	0
Asian	39	330	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	30	75	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source: 2006-2010 CHAS raw data (HUD website)
 Data Source Comments: Some discrepancies between the default data and the 2006-2010 CHAS raw data from HUD website.

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Table NA15. **Disproportionally Greater Need 80 - 100% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	210	1,660	0
White	200	1,365	0
Black / African American	0	80	0
Asian	4	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	110	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source: 2006-2010 CHAS raw data (HUD website)

Data Source Comments: Some discrepancies between the default data and the 2006-2010 CHAS raw data from HUD website.

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

Table NA16 below summarizes the percentage of Ames' households with one or more housing problems listed above within each income category. Asian households with 30-50% of AMI were the only group that had disproportionately greater need compared to other race/ethnic groups in that income category.

Table NA16. **Household with one or more housing problems by income category and race**

Race/Ethnic Group	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI
Jurisdiction as a whole	90.5%	76.6%	24.7%	11.2%
White	91.6%	75.9%	27.2%	12.8%
Black / African American	96.3%	79.2%	20.7%	0.0%
Asian	79.1%	88.2%	10.6%	3.8%
American Indian, Alaska Native	0.0%	0.0%	0.0%	
Pacific Islander				
Hispanic	100.0%	84.6%	28.6%	0.0%

Source: 2006-2010 CHAS

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate 10 percentage points or greater than for the income level as a whole.

The distinction between housing problems and severe housing problems is the degree of cost burden and overcrowding. Severe housing problems include:

- Housing units lacking complete kitchen facilities,
- Housing units lacking complete plumbing facilities,
- Overcrowding (more than 1.5 person per room), and
- Cost burden greater than 50%.

Table NA17. Severe Housing Problems 0-30% of AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,775	685	240
White	2,985	440	150
Black / African American	260	0	10
Asian	400	75	80
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	65	50	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source: 2006-2010 CHAS raw data (HUD website)
Data Source Comments: Some discrepancies between the default data and the 2006-2010 CHAS raw data from HUD website.

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Table NA18. Severe Housing Problems 30%-50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	950	2,755	0
White	845	2,310	0
Black / African American	10	105	0
Asian	95	245	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	0	65	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source: 2006-2010 CHAS raw data (HUD website)

Data Source Comments: Some discrepancies between the default data and the 2006-2010 CHAS raw data from HUD website.

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Table NA19. Severe Housing Problems 50%-80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	170	3,635	0
White	130	2,955	0
Black / African American	4	140	0
Asian	35	340	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	105	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source: 2006-2010 CHAS raw data (HUD website)

Data Source Comments: Some discrepancies between the default data and the 2006-2010 CHAS raw data from HUD website.

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Table NA20. Severe Housing Problems 80%-100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	40	1,825	0
White	40	1,520	0
Black / African American	0	80	0
Asian	0	104	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	110	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source: 2006-2010 CHAS raw data (HUD website)

Data Source Comments: Some discrepancies between the default data and the 2006-2010 CHAS raw data from HUD website.

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%
- 940+

Discussion

Table NA21 below summarizes the percentage of Ames' households with one or more severe housing problems listed above within each income category. Black/African American households with 0-30% of AMI were the only group that had disproportionately greater need compared to other race/ethnic groups in that income category.

Table NA21. Household with one or more severe housing problems by income category

Race/Ethnic Group	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
Jurisdiction as a whole	80.3%	25.6%	4.5%	2.1%
White	83.5%	26.8%	4.2%	2.6%
Black / African American	96.3%	8.7%	2.8%	0.0%
Asian	72.1%	27.9%	9.3%	0.0%
American Indian, Alaska Native	0.0%	0.0%	0.0%	
Pacific Islander				
Hispanic	56.5%	0.0%	0.0%	0.0%

Source: 2006-2010 CHAS.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate 10 percentage points or greater than for the income level as a whole. The table below (Table NA22) summarizes the percentage of each racial/ethnic group experiencing housing cost burden.

Cost burden categories are defined as follows:

- No cost burden: paying less than 30% of household income for housing,
- Cost burden: paying 30-50% of household income for housing, and
- Severe cost burden: paying 50% or more of household income for housing.

Table NA22. Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,835	3,570	4,640	240
White	11,795	2,990	3,800	150
Black / African American	415	120	260	10
Asian	1,100	300	460	80
American Indian, Alaska Native	30	0	0	0
Pacific Islander	0	0	0	0
Hispanic	340	140	60	0
Other	155	20	60	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source: 2006-2010 CHAS raw data (HUD website)

Data Source Comments: Some discrepancies between the default data and the 2006-2010 CHAS raw data from HUD website.

Discussion

Based on HUD definitions, the following household types experienced disproportionately greater housing cost burdens in Ames (Table NA23 below):

- Hispanic households with housing cost burden paying 30-50% of their income, and
- Black/African American households with severe housing cost burden paying over 50% of their income.

Table NA23. **Housing Cost Burden by Race**

	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	62.1%	16.0%	20.8%	1.1%
White	63.0%	16.0%	20.3%	0.8%
Black / African American	51.6%	14.9%	32.3%	1.2%
Asian	56.7%	15.5%	23.7%	4.1%
American Indian, Alaska Native	100.0%	0.0%	0.0%	0.0%
Pacific Islander				
Hispanic	63.0%	25.9%	11.1%	0.0%
Other	66.0%	8.5%	25.5%	0.0%

Source: 2006-2010 CHAS

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Overall, Black/African American households in Ames appear to have a disproportionately greater need for affordable housing compared to other racial/ethnic groups based on the 2006-2010 CHAS data. A summary of race/ethnic groups have disproportionately greater needs is listed below.

Disproportionately greater need: housing problems

- Asian households with 30-50% of AMI

Disproportionately greater need: severe housing problems

- Black/African American households with 0-30% of AMI

Disproportionately greater need: housing cost burden

- Hispanic households with housing cost burden paying 30-50% of their income, and
- Black/African American households with severe housing cost burden paying over 50% of their income.

If they have needs not identified above, what are those needs?

The needs are identified above.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Racial/Ethnic Group Concentration

The table below (Table NA24) presents Ames's population by race and Hispanic origin by census tract in 2010. Ames contains 14 census tracts, 10 of which are fully within the city limits and 4 of which extend beyond the city limits. In case of the shared tracts, racial/ethnic group concentration is calculated for the whole census tract based on the 2010 census.

HUD defines areas of racial or ethnic minority concentration as geographical areas where the percentage of minorities or ethnic persons is 10 percentage points higher than in the city overall. In Ames, minorities comprised 15.4% of the total population. Therefore, only census tract 5, with 32.6% minority population, was considered an area with minority concentration. Census tract 5 had the highest concentration of Asian

(23.4%) and Black/African American (5.8%) population in Ames. Tract 5 is generally described as a university apartment and dormitory area at the north and east end of Iowa State University central campus. These are the Schilletter Village, University Village, and Fredericksen Court apartment complexes.

Table NA24. **City of Ames Population by Race and Hispanic Origin, 2010**

Census tract	Total	Race					Minority	Hispanic Origin
		White	Black/African American	Asian	Other	Two or more		
1*	10778	88.2%	1.2%	8.1%	0.9%	1.5%	11.8%	2.1%
2	3593	88.2%	2.4%	6.5%	1.2%	1.8%	11.8%	3.2%
3	3141	82.7%	2.1%	12.9%	0.8%	1.5%	17.3%	2.4%
4	2550	89.3%	2.5%	4.7%	0.9%	2.5%	10.7%	1.8%
5	3105	67.4%	5.8%	23.4%	1.3%	2.1%	32.6%	3.7%
6*	4639	84.3%	5.4%	5.8%	2.0%	2.5%	15.7%	5.0%
7	3160	81.5%	3.3%	11.5%	1.5%	2.3%	18.5%	4.1%
8	5128	88.6%	2.0%	6.2%	1.0%	2.3%	11.4%	3.1%
9	3462	90.8%	3.6%	2.4%	1.0%	2.1%	9.2%	2.6%
10	3954	75.9%	5.4%	14.9%	2.0%	1.9%	24.1%	4.2%
11	6197	91.9%	1.7%	3.9%	1.2%	1.2%	8.1%	3.2%
12	376	80.1%	4.3%	11.4%	2.4%	1.9%	19.9%	7.4%
13.01*	9427	82.3%	5.0%	8.8%	1.6%	2.4%	17.7%	4.7%
13.02*	4363	90.5%	2.8%	3.6%	1.0%	2.1%	9.5%	2.8%
Ames	58965	84.5%	3.4%	8.8%	1.1%	2.0%	15.5%	3.4%

Source: US Census Bureau, 2010 census.

Note: *Some census tracts extend beyond City limits.

Low/Moderate Income Person Concentration

The table below (Table NA25) presents FY2013 HUD low/moderate income person estimates by census tract in Ames. For those shared census tracts, data are included for only the portion of the tract located within the City limits. Generally the LMI percentage required for CDBG eligibility is 51% of residents. Therefore, the following census tracts were considered low/moderate income areas in Ames:

- Census tract 5: 85.3%,
- Census tract 7: 71.2%,
- Census tract 8: 60.9% (low number of residents),
- Census tract 10: 76.9%,
- Census tract 11: 58.5%, and
- Census tract 13.01: 56.5%.

Table NA25. **City of Ames Low/Moderate Income Persons by Census Tract, FY2013**

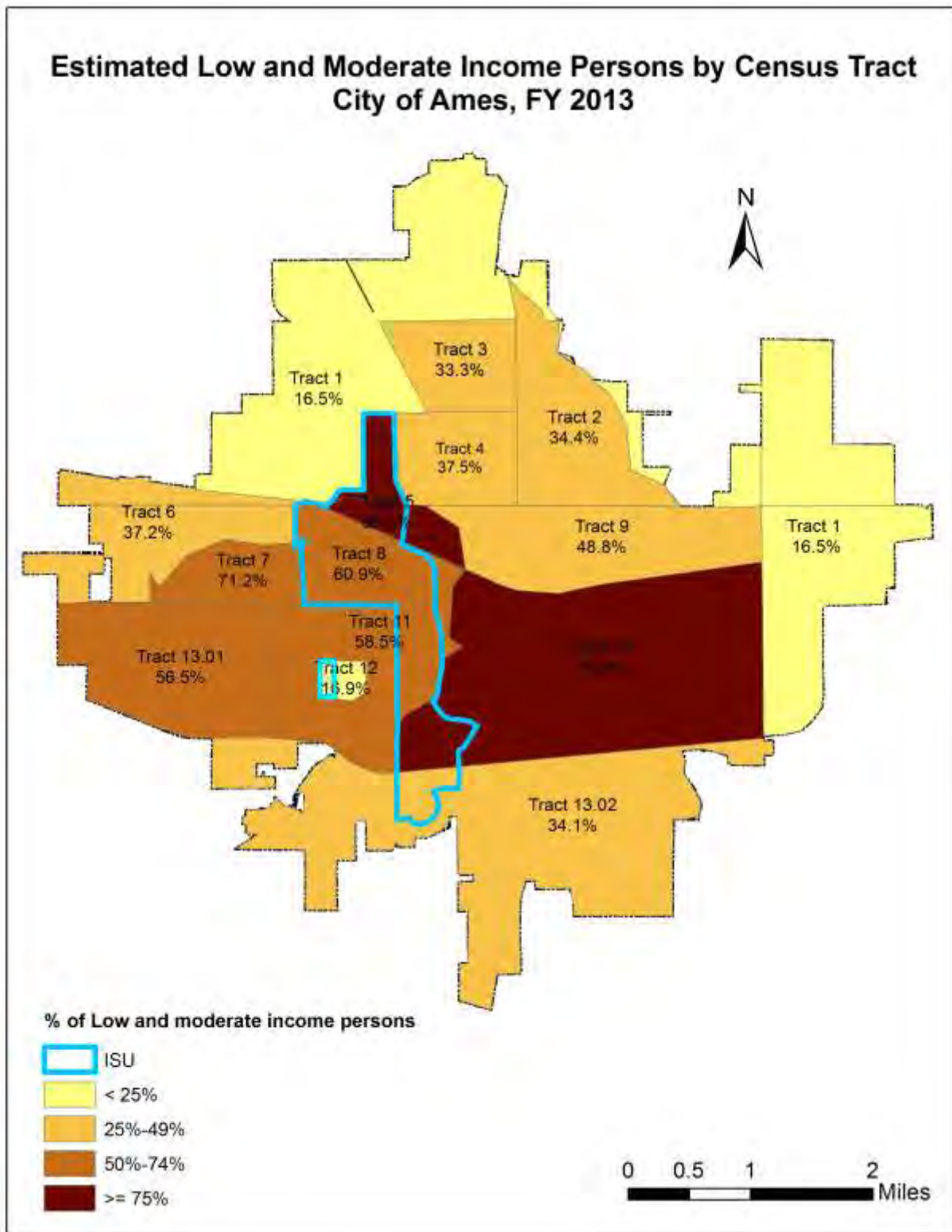
Census Tract	Low and Moderate Income Persons	
	Number	Percent
1*	511	16.5%
2	1273	34.4%
3	1087	33.2%
4	1084	37.5%
5	1217	85.3%
6*	1695	37.2%
7	2336	71.2%
8	14	60.9%
9	1983	48.8%
10	3173	76.9%
11	2114	58.5%
12	10	16.9%
13.01*	2608	56.5%
13.02*	957	34.1%
Ames	20062	48.3%

Source: HUD Low/Moderate Income Person Estimate, FY2013.

Note: *Data are included for only the portion of the tract located within the City limits.

The map below shows that tracts around ISU premises had the highest LMI values. This is due to the presence of college students in those areas. Tract 5, where university housing is located, has the highest LMI value of 85.3%, followed by tract 10 (east side of the university), and tract 7 on the west side.

Figure NA1. Estimated LMI Persons by Census Tract



Source: HUD Low/Moderate Income Person Estimate, FY2013.

Concentrations of LMI Persons and Minority

Combining the information above, census tract 5 was identified as both a minority concentration area and a LMI area. This is primarily because the area is part of several family housing complexes for students of Iowa State University.

NA-35 Public Housing – 91.205(b)

Introduction

Although the City of Ames does not own any public housing units, the City had served as the jurisdiction’s Public Housing Authority until July 2011. Since then, Central Iowa Regional Housing Authority (CIRHA) has become the Section 8 Housing Choice Voucher Program administrator for the City of Ames's jurisdiction. As of May 2014, there were 193 families being assisted in Ames.

The following privately- managed project based units are located in Ames jurisdiction:

- Keystone Apartments with 56 elderly units of 15 (0-bedroom) and 41 (1-bedroom units)
- Stonehaven Apartment with 54 elderly units of 15 (0-bedroom) and 39 (1-bedroom units)
- Regency V Apartments with 64 elderly units, all are 1-bedroom units
- Eastwood Apartments with 60 family units and also LIHTC property- 16 (1-bedroom), 32 (2-bedroom) and 12 (3-bedroom units)

The following tables show the demographic and economic characteristics of households being assisted. Project-based data only reflect information from two of the four units (Regency V Apartments and Eastwood Apartments). Data for Keystone and Stonehaven Apartments are not available at this time.

Table NA26. **Public Housing by Program Type (Totals in Use, May 2014)**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant – based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	193	234	N/A	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Sources: PIC (PIH Information Center); HUD Multifamily Field Office, Kansas City, MO

Table NA27. Characteristics of Public Housing Residents by Program Type

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant – based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	13,640	10,723	0	0	0
Average length of stay	0	0	0	4	6.4	0	0	0
Average Household size	0	0	0	2	1.7	0	0	0
# Homeless at admission	0	0	0	0	9	0	0	0
# of Elderly Program Participants (>62)	0	0	0	34	42	0	0	0
# of Disabled Families	0	0	0	106	32	0	0	0
# of Families requesting accessibility features	0	0	0	21	9	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	1	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center); HUD Multifamily Field Office, Kansas City, MO

Table NA28. Race of Public Housing Residents by Program Type

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	135	70	0	0	0	0
Black/African American	0	0	0	54	39	0	0	0	0
Asian	0	0	0	2	7	0	0	0	0
American Indian/Alaska Native	0	0	0	2	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	14	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source:

PIC (PIH Information Center); HUD Multifamily Field Office, Kansas City, MO

Note: Project-based distribution by race does not add up to 234 due to unavailability of data from Keystone and Stonehaven apartments.

Table NA29. Ethnicity of Public Housing Residents by Program Type

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	5	19	0	0	0	0
Not Hispanic	0	0	0	188	107	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source:

PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Although there is no public housing units located in Ames, there are 234 project-based units located in the city. There was a listed on all of the four project-based apartments listed above. Applicants in the waiting list for Regency V Apartment are disabled. There are 13 names on the waiting list for Eastwood apartment. The waiting time for these units varies or unknown.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The waiting list from Central Iowa Regional Housing Authority (CIRHA) is not broken down by town or county, so no separate waiting list for Ames is available for analysis. The analysis below is based on the waiting list for the whole CIRHA service area, including the counties of Boone, Dallas, Jasper, Madison, Marion, and Story.

As of May 2014, there were 4,976 households on the waiting list. The waiting time for applicants to get a voucher depends on their preferences. If their preference is in the CIRHA service area, the minimum waiting time is 1 year; if their preference is outside CIRHA service area but in the state of Iowa, the minimum waiting time is 2-4 years; and if their preference is outside of state of Iowa, they have to wait 4 or more years.

Based on two of the four project-based apartments in the city, there are 19 households on the waiting list. Thirty-two percent are individuals/families with disabilities and another 68% are families. In terms of race, 37% are Whites, 21% Blacks, 11% Indian/Alaskan households and another 5% are Asians (Table NA30).

Table NA30. **Section 8 waiting list, May 2014 & Project Based waiting list**

	Section 8		Project-Based	
	Number	%	Number	%
Waiting list total	4976	100%	19	100%
Elderly households	256	5%	0	0%
Individual/families with disabilities	141	3%	6	32%
Family	4589	92%	13	68%
White households	2960	59%	7	37%
Black households	1936	39%	4	21%
Indian/Alaskan households	16	0%	2	11%
Asian households	27	1%	1	5%
Other race households	37	1%	0	0%
Hispanic households	133	3%	0	0%
Characteristics by No. of bedroom				
0 bedroom	32	1%	0	0%
1 bedroom	1341	27%	11	58%
2 bedrooms	2009	40%	6	32%
3 bedrooms	1322	27%	2	11%
4 bedrooms	261	5%	0	0%
5+ bedrooms	11	0%	0	0%

Source: Central Iowa Regional Housing Authority; HUD Multifamily Field Office, Kansas City, MO

How do these needs compare to the housing needs of the population at large

The housing needs of those on the waiting lists reflect the housing needs of the population at large: demand for housing for those with extremely low-incomes (i.e. Black households), families with children, the disabled, and the elderly.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Ames/Story County has a long history of a funding collaboration between the local governments that work closely with local human service providers to efficiently and effectively address the needs of the homeless and very low- and low-income persons in the community. The Housing Coordinating Board of Story County helps coordinate these efforts.

According to the Story County Point-In-Time study, performed on January 29, 2014, there were 15 homeless persons in Ames, including 10 sheltered and 5 unsheltered.

Table NA31. Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	9	0	15	9	13	2235 (average 149 days)
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	1	5	31	27	22	2325 (average 75 days)
Chronically Homeless Individuals	6	0	6	0	0	0
Chronically Homeless Families	0	0	6	6	6	810 (135 days average)
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source: HUD; Iowa Institute for Community Alliances (<http://www.icalliances.org/>)

Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

According to Iowa Institute for Community Alliance’s estimates, there are about 46 persons experiencing homelessness each year in Ames. Thirty-six persons become homeless each year and six of them are chronically homeless families.

Table NA32. Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	6	0
Black or African American	3	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	1	0
Not Hispanic	9	0

Data Source: HUD; Iowa Institute for Community Alliances (<http://www.icalliances.org/>)

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to Iowa Institute for Community Alliance’s estimates, about 15 families with children are experiencing homelessness each year, but no families of veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Of the 10 sheltered homeless persons on January 29, 2014, six persons were White, three were Black/African American, and one person was Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The only data that is available on unsheltered homeless persons is a point in time study on January 29, 2014, that counted 5 unsheltered homeless persons in Ames, Iowa. This information was supplied by the Iowa Institute for Community Alliance. On that date there were 10 sheltered homeless persons. For the fiscal year 2012-13 the Emergency Residence Project sheltered 714 persons on a short term basis.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

In regard to the Housing Needs of the Non-Homeless, the City of Ames does not own or operate any public housing units. However, the City has a long history of being instrumental in creating and implementing a variety of programs designed to address the housing needs of the non-homeless. The list below is just a few of those programs and services.

In Ames there is 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 40 million dollars.

Participating funders include:

- City of Ames
- Iowa Department of Human Services
- Iowa State University Government of the Student Body

The City of Ames, through the ASSET process, funds and relies on area non-profit organizations to provide many services to the non-homeless special needs populations. The ASSET funders will continue to support the efforts of these organizations and other organizations that provide housing and supportive services to non-homeless special needs individuals.

Describe the characteristics of special needs populations in your community:

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, persons with alcohol/other drug addictions, and persons living with HIV/AIDS. The segments of these populations requiring special housing options have not been quantified. Many persons with such special needs also have very low incomes. Therefore, their needs may have already been taken into account in estimating the housing needs of persons with very low incomes. However, for some people supportive housing – housing with supportive services – is needed as they are unable to undertake the activities of daily living (ADL) without assistance.

Supportive housing is defined as residential units that provide a range of services needed for the resident to achieve personal goals. Various subpopulations with special needs require supportive housing. The needs of these subpopulations are described on the following pages.

Groups of people with special needs are elderly and frail elderly; persons with mental, physical, and other development disabilities; persons with alcohol and other drug addictions; and persons with HIV/AIDS and their families.

Elderly and Frail Elderly

For the City of Ames, housing for the elderly was identified as an ongoing need. Demographic data for both areas continue to show an increasingly larger proportion of persons over the age of 65 residing in the area. In 2000, 5.9% of the total households in the city had someone living alone who was 65 years of age or older. This percent distribution increased to 6.2% in 2010. In real numbers, there were 1,067 households in 2000 that had a person 65 years old or older in the household. This number increased to 1,411 in 2010 (an increase of 32% within ten years).

The number of individuals with disabilities is expected to increase due to an increase in life expectancy and aging baby boomers. The overall rate of disabilities in a population increases with age.

Persons with Mental, Physical, and/or Other Developmental Disabilities

Severe mental illness includes the diagnoses of psychoses and the major affective disorders such as bipolar and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability.

While there are likely many residents in the city suffering from mental illness, a comprehensive estimate on the number of non-homeless mentally ill persons was not provided. Agencies providing services to this subpopulation include Eyerly Ball, Mary Greely Medical Center Behavioral Health Unit, and Lutheran Services in Iowa, Inc.

Not all persons with disabilities require supportive housing; however, those that cannot live with supportive family or are in need of help in basic life activities do require supportive housing and/or services. Physically disabled individuals usually require modifications to their living space including the removal of physical barriers.

According to 2012 American Community Survey data:

- Among the civilian non-institutionalized population, 5.7% reported with disability.
- The likelihood of having a disability varied by age:
 - 2.1% of people under 18 years old
 - 4.2% of people 18 to 64 years old
 - 28.2% of those 65 years and over.

The data shows a higher level of disability for persons 65 and over than all other age groups.

Priorities for Persons with Disabilities

Priorities were identified as the following:

- Increase the supply of affordable accessible housing
- Continue to support activities that provide persons with disabilities the resources necessary to make improvements to their homes

Persons with Alcohol or other Drug Addictions

The drug abuse statistics in Ames are a grim reminder of the fact that the number of addicts is rising to a large extent. The number in 2010 has more than doubled that of 2009. To make matters worse, drug dealers, in cahoots with international drug trafficking organizations, are supplying drugs on a large scale. To counter this, the law enforcement agencies have taken many steps, yet the trend of drug addiction in Ames continues.

Meth, heroin, cocaine, marijuana are some of the drugs rampantly abused in Ames. The easy accessibility of these drugs in the city has made matters worse for the law enforcement agencies. Ames narcotic abuse statistics show that drugs are increasingly becoming popular among teenagers and school students. Apart from these illicit drugs, prescription drugs are also being widely abused in the city. Prescription drugs have become more popular with adolescents who, unaware of the consequences, start abusing them. The major irritant in the case of prescription drugs is that these are available in almost every home, thus are within the easy reach of children. (Source: <http://transformationtreatment.com/iowa-drug-abuse-treatment/ames-ia-drug-abuse-treatment/>)

Persons with HIV/AIDS and their families

The State of Iowa completed a 2012-2015 Comprehensive HIV Plan to serve as a statewide guide to responsive, effective, and efficient HIV service delivery in Iowa. Goals and strategies included in the strategic plan are designed to meet the specific needs of Iowans who are at high risk for HIV infection, are members of populations disproportionately impacted by HIV, and/or are living with HIV/AIDS.

According to the *2013 End-Year Iowa HIV/AIDS Surveillance Update by Iowa Department of Public Health, Bureau of HIV, STD and Hepatitis*, 42 per 100,000 population in Story County had HIV/AIDS (page 28). Approximately, 39 persons were diagnosed with HIV/AIDS in the county as of December 31, 2013. These persons resided in Story County at the time of diagnosis of AIDS or HIV infection.

As of December 31, 2012, 94 of the 99 counties in Iowa have reported at least one HIV or AIDS case, with the ten most populous counties, including Story County, accounting for 75% of the total population of persons living with HIV/AIDS.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

The Iowa Coalition Against Sexual Assault (IowaCASA) first opened its doors in 1981 to unite Iowa's Sexual Assault Crisis Centers. IowaCASA was incorporated as a private non-profit organization in 1982. Over the years, the agency has experienced growth and changes, expanding from two to seventeen people. (Source: <http://transformationstreatment.com/iowa-drug-abuse-treatment/ames-ia-drug-abuse-treatment/>)

Early IowaCASA services included resource development, statewide awareness raising, presentations and trainings on child sexual abuse prevention, anti-pornography work, and self-defense training.

What are the housing and supportive service needs of these populations and how are these needs determined?

ACCESS operates an 18-bed emergency shelter facility in Ames. This shelter primarily serves Story County, with open spaces also available to any victim in need. An individual in need of shelter is encouraged to call to discuss the need for shelter. If a victim is looking for shelter from another area outside of ACCESS' service area, they encourage that person to be in touch with the shelter or domestic violence program in their area to best assess all options and coordinate services.

The shelter is designed to alleviate the immediate housing needs associated with fleeing domestic violence, sexual assault, or other forms of violence. An individual or family entering shelter is provided with basic needs like food, clothing, personal hygiene products, and other items to help them feel comfortable. A shelter resident is offered assistance in seeking immediate and long-term safety, processing the violence, and case management centered around finding the next best stable housing option. All services are free and confidential.

For elderly persons there are several housing options available that cater specifically to the elderly population. They include Green Hills, Northcrest, and Winsor Oaks. Two new elderly housing facilities have been approved by the City of Ames and are under construction. They are Oakwood Road Village, a cooperative living project with 50 apartment units for persons over the age of 55 years, and Northridge Village, which includes 35 senior apartment units, 35 assisted living units, and 35 skilled care units. Monthly rental fees are charged for the Northridge units.

Ames also has five different apartment complexes that provide units especially for low-income, elderly, and /or disabled persons. They are Keystone (56 units), Stonehaven (54 units), Regency V (63 units), Eastwood (16 one-bedroom set aside for elderly/disabled), and The Rose (56 assisted living apartments) for a total of 245 units dedicated for low-income elderly and disabled persons.

Ames has three stand alone assisted living facilities: The Rose, as mentioned above; Waterford of Ames (64 units); and Bickford Cottage (37 units). Bickford Cottage specializes in memory care. In addition, assisted living units are provided at Green Hills and Northcrest as mentioned above.

Housing for intellectually and developmentally disabled persons is provided by Mainstream Living and Friendship Arc. Mainstream Living operates six scattered site housing units that are integrated into residential neighborhoods. Each house has five residents and services are provided to allow the residents to live as independently as possible. Some residents have supervised employment in the community and others attend day help center programs operated by Mainstream Living. Friendship Arc has four homes that currently serve 19 clients. With the completion of a new home, an existing home will be decommissioned and the number of clients served will be 20 persons. Iowa Medicaid is the main funding source for the residents at Mainstream living and Friendship Arc.

Story County operates the Community Life Program which provides services for persons with intellectual, mental, and physical disabilities. Services that are provided include day services at their main facility, employment services, vocational services, medical support services, and residential services. They operate three eight-bedroom residential care facilities that provide 24-hour supervision for program participants who need round-the-clock assistance. In addition they assist 15 participants with finding apartments for independent living. Usually three participants live together as roommates and services are provided to help with cleaning, budgeting, etc.

Mid-Iowa Community Action (MICA) provides case management for persons with HIV/AIDS for persons in Story County with offices located in Ames. Currently they provide services for 10 to 12 persons or families. As part of the program to serve the HIV/ AIDS population, monies are available as part of the State of Iowa HIV/ AIDS funding for use to assist with housing. An application of need can be made to request up to two months help with rent in an emergency situation such as imminent eviction. In addition, they have a long term assistance program, based on need, that will help with rent and utilities for up to a year. This program does not include deposit assistance or the first month's rent. It is intended that these monies be combined with other available programs such as the deposit assistance program that the City of Ames currently provides with CDBG funds.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The State of Iowa completed a 2012-2015 Comprehensive HIV Plan to serve as a statewide guide to responsive, effective, and efficient HIV service delivery in Iowa. Goals and strategies included in the strategic plan are designed to meet the specific needs of Iowans who are at high-risk for HIV infection, are members of populations disproportionately impacted by HIV, and/or are living with HIV/AIDS.

According to the 2013 End-Year Iowa HIV/AIDS Surveillance Update by Iowa Department of Public Health, Bureau of HIV, STD and Hepatitis, 42 per 100,000 population in Story County had HIV/AIDS (page 28). Approximately, 39 persons were diagnosed with HIV/AIDS in the county as of December 31, 2013. These persons resided in Story County at the time of diagnosis of AIDS or HIV infection.

As of December 31, 2012, 94 of the 99 counties in Iowa have reported at least one HIV or AIDS case, with the ten most populous counties, including Story County, accounting for 75% of the total population of persons living with HIV/AIDS.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

One of the objectives of the City is to maintain the Community Development Services of the Community. To accomplish this objective, provision of adequate public facilities needs of homeless, special populations and low income households are top priorities. The city will continue to provide public facilities such as senior centers, homeless facilities, child care centers, mental health facilities, neighborhood facilities, and other public facilities needs to the above mentioned groups. Public facilities and improvements are facilities that could be owned by non-profits organizations that are available to the public.

How were these needs determined?

These needs were determined through interviews with area stakeholders during the public hearing, through the survey, in focus group sessions, and during feedback discussions with community development staff members.

Describe the jurisdiction's need for Public Improvements:

Public infrastructure in many CDBG areas of the city is inadequate for current demands. Where and when appropriate, the City will augment capital expenditures with federal funding resources when those resources support provision of public infrastructure needs in low-income census tracts such as water, street, and sidewalk improvements.

How were these needs determined?

These needs were determined through interviews with area stakeholders during the public hearing, through the survey, in focus group sessions, and during feedback discussions with community development staff members.

Describe the jurisdiction's need for Public Services:

For public services, the City will continue to provide services to the following groups: homeless, special populations, and low income households. These groups will be given financial assistance on utilities, rent, deposits, childcare, and transportation. Employment training, substance abuse services, health services, legal services, and other public service needs assistance will also be provided. Efforts will be done to reduce duplication of services by different agencies in the city.

How were these needs determined?

These needs were determined through interviews with area stakeholders during the public hearing, through the survey, in focus group sessions, and during feedback discussions with community development staff members.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

As of 2012 there were 23,662 housing units in Ames (including student housing), among which 9,712 units (or 41.0%) were owner occupied and 12,995 units (or 54.9%) were renter occupied. The city of Ames has historically had low housing vacancy rates. In 2012, the vacancy rate in Ames was only about 4%, which was slightly higher than the 3.6% rate in 2000. However, for 2012 the rental vacancy rate was about 2%.

Less than half (45%) of units in Ames were single-family homes, either detached or attached units. The rest (55%) were rental units.

The majority of owner-occupied units (78%) had three or more bedrooms, and 25% of rental units had three or more bedrooms. The most common type for rental units is the 2-bedroom (46% or 5,960 units).

Of the total rental units (including occupied, vacant for rent, and rented but not occupied), 618 units (5%) are low income housing (233 units as HUD low-income/subsidized housing, 311 units under HUD low-income housing tax credit housing).

According to the 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.

Housing Gap

Of those 965 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.

Cost of Housing

In Ames 59% of renter households spent over 30% of their income on housing, compared to 49.1% in 2000. The number for homeowner households in this category also slightly increased from 13.4% in 2000 to 13.5% in 2012.

In Story County for 2012, the Fair Market Rent for a two-bedroom apartment was \$726. In order to afford this level of rent without paying more than 30% of income on housing, a household must earn \$2,420 monthly or \$29,040 annually. This indicates that a household would need to have 1.9 minimum wage earners working 40 hours per week year-round in order to afford a two-bedroom apartment.

The housing stock in Ames is generally in good condition, especially owner-occupied units. According to the 2008-2012 American Community Survey, about 87% of owner-occupied units had none of the hour selected housing condition, while only 43% of renter-occupied units had none. Fifty-seven percent of renter-occupied units had one or two selected housing conditions. Only .08% of the total housing units were considered substandard (lack of complete kitchen & plumbing). 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.

Lead Based paint Hazard

Based on the 2006-2010 CHAS data, there were 1,054 households (about 5%) with children age 6 or younger who were living in the housing units built before 1980. Approximately 75% of these units contain lead-based paint. In terms of income category, approximately 1,395 extremely low income households lived in a housing units containing lead-based paint; 1,481 low income households; and another 1,241 moderate income households.

Public and Assisted Housing

The City of Ames does not own or operate any public housing units in its jurisdiction.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Based on the 2008-2012 ACS data, there were 23,662 housing units in Ames, of which 9,712 units (or 41.0%) were owner occupied and 12,995 units (54.9%) were renter occupied. The City of Ames has historically had low housing vacancy rates. In 2012, the vacancy rate in Ames was only about 4%, which was slightly higher than 3.6% in 2000.

Less than half (45%) of units in Ames were single-family homes, either detached or attached units.

The majority of owner-occupied units (78%) had three or more bedrooms. Among the 12,995 occupied rental-housing units, 417 units (3%) had no bedroom, 3,341 units (26%) had one bedroom, 5,960 units (46%) had two bedrooms, and 3,277 units (25%) had three or more bedrooms.

The table below (Table MA1) shows the number of building permits issued in Ames. Between 2000 and 2013, Ames issued permits for 1,864 units in single-family structures and 3,968 units in multi-family structures. The development of multi-family rental units was much faster than that of single-family units.

Table MA1 . Building permits issued by number of housing units, 2000-2013

Units by structure type:	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Single-Family	141	133	180	261	187	232	153	130	70	61	58	58	70	127
Multi-Family	400	157	573	336	411	561	202	116	201	0	74	356	291	290
2-unit	16	0	0	0	10	0	0	0	0	0	0	0	0	0
3- and 4-unit	0	0	0	0	3	0	0	0	0	0	0	0	0	4
5+ Unit	384	157	573	336	398	561	202	116	201	0	74	356	291	286
Total Units	541	290	753	597	598	793	355	246	271	61	132	414	361	417

Source: HUD's State of the Cities Data System.

Table MA2. Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	9,309	39%
1-unit, attached structure	1,488	6%
2-4 units	2,384	10%
5-19 units	5,156	22%
20 or more units	4,607	19%
Mobile Home, boat, RV, van, etc	718	3%
Total	23,662	100%

Table 27 – Residential Properties by Unit Number

Alternate Data Source: 2008- 2012 ACS Data
Data Source Comments:

Table MA3. **Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	417	3%
1 bedroom	175	2%	3,341	26%
2 bedrooms	1,930	20%	5,960	46%
3 or more bedrooms	7,607	78%	3,277	25%
Total	9,712	100%	12,995	100%

Table 28 – Unit Size by Tenure

<p>Alternate Data Source: 2008- 2012 ACS Data Data Source Comments:</p>
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Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Table MA4. **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
HUD subsidized properties					
Regency V Apartments		64			64
Eastwood Apartments		16	32	12	60
Keystone Apartments	15	40	1		56
Stonehaven Apartments		54			54
Total					234
HUD low-income housing tax credit properties					
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
Total					311
Total					545

Source: HUD's Low-Income Housing Tax Credit Database and Affordable Apartment Search; HUD Multifamily Field Office, Kansas City, MO

Of the 13,306 rental units in Ames (including occupied, vacant for rent, and rented but not occupied), 545 units (5%) are HUD low-income/subsidized housing (234 units) and low-income housing tax credit housing (311 units).

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

No reliable data available

Does the availability of housing units meet the needs of the population?

According to the Analysis of Impediments to Fair Housing Choice (2013-2014) and the HUD data, there is a significant need for more affordable housing in Ames, especially more affordable rental units. Based on the 2006-2010 CHAS data, 54% of renter households were experiencing a housing cost burden. "Lack of available decent rental units, in affordable prices ranges" was the top barrier identified by subsidized housing renter respondents in the 2013 Fair Housing Choice survey.

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

Of those 965 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.

Comparing information using household data from the city of Ames with another university town, Iowa City, the rental housing gap was not very different (78% for Ames; 76% for Iowa City). However, the Ames rental housing gap was higher than the county (67% for Story County). (Tables MA5 & MA6)

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

Table MA5 . 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 MA6. 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%

Source: 2006-2010 CHAS

Describe the need for specific types of housing:

For the low income group who were applying for CIRHA Section 8 vouchers, the 2-bedroom apartment has the highest demand, as shown in Table MA7. Black households make up the largest minority group on the waiting list at 39% for May, 2014.

NOTE: This data is not exclusively for the city of Ames, but for the whole CIRHA service area which includes the following counties: Boone, Dallas, Jasper, Madison, Marion and Story County.

Table MA7. CIRHA Section 8 voucher holder waiting list, May 2014; & project-based waiting list

	Section 8		Project-Based	
	Number	%	Number	%
Waiting list total	4976	100%	19	100%
Elderly households	256	5%	0	0%
Individual/families with disabilities	141	3%	6	32%
Family	4589	92%	13	68%
White households	2960	59%	7	37%
Black households	1936	39%	4	21%
Indian/Alaskan households	16	0%	2	11%
Asian households	27	1%	1	5%
Other race households	37	1%	0	0%
Hispanic households	133	3%	0	0%
Characteristics by No. of bedroom				
0 bedroom	32	1%	0	0%
1 bedroom	1341	27%	11	58%
2 bedrooms	2009	40%	6	32%
3 bedrooms	1322	27%	2	11%
4 bedrooms	261	5%	0	0%
5+ bedrooms	11	0%	0	0%

Source: Central Iowa Regional Housing Authority; HUD Multifamily Field Office, Kansas City, MO

Discussion

Of the total housing units, 41.0% were owner occupied and 54.9% were renter occupied. The City of Ames has had historically low housing vacancy rates. In 2012, the vacancy rate in Ames was only about 4%, which was slightly higher than 3.6% in 2000.

Less than half (45%) of units in Ames were single-family homes, either detached or attached units. The rest (55%) were rental units.

The majority of owner-occupied units (78%) had three or more bedrooms, 25% for rental units.

Of the total rental units, 5% are low income rental housing (233 units as HUD low-income/subsidized housing, 311 units under HUD low-income housing tax credit housing).

For extremely low-income household, there is a housing gap of 3,390 rental housing units. There were only 965 rental units affordable for 4,355 extremely low-income renter households.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The cost of housing in Ames is one of the main barriers identified in the 2013 Impediments to Fair Housing Choice, 2013-2014. For renting, cost of housing was identified by the following groups: renter, subsidized housing renter, and housing producers/providers. For owning a house, cost of housing was identified as a main barrier by housing producers/providers. This sentiment was also echoed during the housing listening sessions conducted in 2013.

The 2008-2012 ACS data, 2006-2010 CHAS data and HUD FMR Home rents will be used to test if cost of housing is really the main housing barrier in the city. To determine if there is an availability of affordable housing based on income level, housing gap analysis was used for both households and family levels.

Table MA8. **Cost of Housing**

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	125,300	170,600	36%
Median Contract Rent	532	651	22%

Table 29 – Cost of Housing

Alternate Data Source: 2008- 2012 ACS Data
Data Source Comments:

Table MA9. **Rent Paid**

Rent Paid	Number	%
Less than \$500	2,027	16%
\$500-999	9,255	71%
\$1,000-1,499	1,401	11%
\$1,500-1,999	229	2%
\$2,000 or more	83	1%
Total	12,995	100.0%

Table 30 - Rent Paid

Alternate Data Source: 2008- 2012 ACS Data
Data Source Comments:

Table MA10 . **Housing Affordability**

% Units affordable to Households earning	Renter	Owner
30% HAMFI	965	No Data
50% HAMFI	8080	1815
80% HAMFI	12695	6320
100% HAMFI	No Data	7850
Total	21740	15985

Table 31 – Housing Affordability

Alternate Data Source: 2006-2010 CHAS raw data (HUD website)
Data Source Comments: Some discrepancies between the default data and the 2006-2010 CHAS raw data from HUD website.

Table MA11. **Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	557	587	726	1,039	1,229
High HOME Rent	568	599	740	1,059	1,253
Low HOME Rent	568	599	740	1,020	1,138

Table 32 – Monthly Rent

Alternate Data Source: HUD FMR and HOME Rents
Data Source Comments: FY 2012

Is there sufficient housing for households at all income levels?

According to the 2008-2012 American Community Survey, there were 23,662 housing units in Ames. Of the units available, 96% were occupied and 4% were listed as vacant. The vacancy rate increased slightly from 3.6% in 2000.

As stated earlier, there is a significant need for more affordable housing in Ames, especially more affordable rental units. According to the 2006-2010 CHAS data, about 14% of homeowners and 54% of renter households are experiencing a housing cost burden. “Lack of available decent rental units, in affordable prices ranges” was the top barrier identified by subsidized housing renter respondents in the 2013 Fair Housing Choice Survey.

According to the 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 or extremely low income group. This gives a housing gap of 3,390 rental housing units. For low-income group including the extremely low-income (0-50%HAMFI), there was no housing gap (7,480 total households in these groups with affordable rental units of 8,080 rental units).

How is affordability of housing likely to change considering changes to home values and/or rents?

Single family homes are selling to investors who can realize higher return renting the units, resulting in a tighter housing market with higher rents and fewer affordable units. The student demand for off-campus housing has artificially inflated the off-campus market, making it more difficult for non-student households to find affordable housing.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The HOME rent and Fair Market Rents compare favorably with the Area Median Rent. The 2012 FMR for a two-bedroom apartment is \$726, which is a little bit higher than the median contract rent in Ames (\$651) according to the 2008-2012 American Community Survey. About 65% of rentals were affordable by this FMR standard. However, there is still a significant need for affordable rentals units in Ames. See above.

Discussion

The cost of housing in Ames has increased since 2000. Between 2000 and 2012, the median home value in Ames increased by 36% from \$125,300 to \$170,600 and the median contract rent increased by 22% from \$532 to \$651. However, the increase of median household income during the same period was only 15%, from \$36,042 to \$41,561. (Table NA1) As a result, an increasing number of Ames households were experiencing housing cost burden. According to the 2008-2012 ACS data, 59% of renter households in Ames spent over 30% of their income on housing, compared to 49.1% in 2000. The number for homeowner households also slightly increased from 13.4% in 2000 to 13.5% in 2012.

Table MA9 shows that the majority (71%) of rental units in Ames rent between \$500 and \$999, 16% rent for less than \$500, and 14% for more than \$1,000 in 2012.

In Story County for 2012, the Fair Market Rent for a two-bedroom apartment was \$726. In order to afford this level of rent without paying more than 30% of income on housing, a household must earn \$2,420 monthly or \$29,040 annually. Assuming a 40-hour work week, 52 weeks per year, this translates into a Housing Wage of \$13.96 per hour. In Iowa, the minimum wage is \$7.25 per hour. In order to afford the FMR for a two-bedroom apartment in Story County, a minimum wage worker must work 77 hours per week, 52 weeks per year. Or a household need to have 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The housing stock in Ames is generally in good condition, especially owner-occupied units. The majority (87%) of the owner-occupied units had none of the four selected housing conditions, while only 43% of renter-occupied units had none. This means that 57% of renter-occupied units had one or two selected housing conditions.

Selected housing conditions include:

- Housing units lacking complete kitchen facilities,
- Housing units lacking complete plumbing facilities,
- Overcrowding (more than one person per room),
- Cost burden greater than 30%.

Of the total households, 5% have children and at the same time reside in housing units built before 1980. These units could potentially contain lead-based paint.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:"

Based on City Assessor’s office, housing units were rated as follows: 1.0 & 1.5 as poor; 2.0 & 2.5 as below average; 3.0 as average; 3.5 as above average; 4.0 as good; 4.5 as very good and 5.0 as excellent.

A housing unit that was rated as poor is defined as with extensive deferred maintenance and with evident structural problems. These units are considered almost ready for demolition. However, any units that are being rated as fair (rating of 1.5) and average (rating of 2.0), units with extensive or some deferred maintenance (respectively), and with probable structural problems are considered “substandard condition” but still suitable for rehabilitation.

Table MA12. **Conditions of Units**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,281	13%	7,165	55%
With two selected Conditions	0	0%	298	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,431	87%	5,532	43%
Total	9,712	100%	12,995	100%

Table 33 - Condition of Units

Alternate Data Source: 2008- 2012 ACS Data
Data Source Comments:

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Among occupied housing units in Ames, owner-occupied units are, in general, in better condition than renter-occupied units. About 87% of owner-occupied units had none of the four selected housing conditions, while only 43% for renter-occupied units did. Fifty-seven percent of renter-occupied units had one or two selected housing conditions.

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. Since the 1990s, the west and north areas of Ames have experienced progressive housing development of 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. Fifty-seven percent of rental units are built after 1980, compared to 40% for owner-occupied units.

There were only 0.8% of the total housing units that were considered substandard (lack of complete kitchen or plumbing facilities).

Table MA13. Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,658	17%	3,276	25%
1980-1999	2,239	23%	4,077	31%
1950-1979	4,046	42%	4,131	32%
Before 1950	1,769	18%	1,511	12%
Total	9,712	100%	12,995	100%

Table 34 – Year Unit Built

Alternate Data Source: 2008- 2012 ACS Data
Data Source Comments:

Table MA14. Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,815	60%	5,642	43%
Housing Units build before 1980 with children present	539	6%	515	4%

Table 35 – Risk of Lead-Based Paint

Alternate Data Source: 2006-2010 CHAS raw data (HUD website)
Data Source Comments: Discrepancies between the default data and 2006-2010 CHAS raw data (HUD website) for units with children present. Also, 2008-2012 ACS data were automatically used for "Total Number of Units Built Before 1980". So the data are not consistent.

Table MA15. Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazard

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards----- Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Due to a national awareness and concern, HUD has placed the lead-based paint issue as a high priority and has provided some funds for abatement. The city of Ames’s situation is unique in that university students make up the largest share that live in older housing units and who, given their age, are not at risk of lead poisoning. However, there are still households with children at risk. Based on the 2006-2010 CHAS data, 1054 (about 5%) households with children aged 6 or younger were living in housing units built before 1980. These units could potentially contain lead-based paint.

Table MA16. City of Ames: Lead-Based Paint Estimate by Household Income, 2010

	0-30% AMI	30-50% AMI	50-80% AMI
Total occupied units	4,695	3,700	3,805
Built before 1980	1,860	1,975	1,655
Estimate \$ of units w/lead-based paint	1,395	1,481	1,241

Source: 2006-2010 CHAS

The above table (Table MA16) estimates the number of occupied units that may contain lead-based paint by household income categories, using the 2006-2010 CHAS data.

0-30% AMI

Of the 4,695 housing units occupied by households with 0-30% AMI, 1,860 units were built before 1980. Of these, 1,395 (75%) are estimated to contain lead-based paint.

30-50% AMI

Of the 3,700 housing units occupied by households with 0-30% AMI, 1,975 units were built before 1980. Of these, 1,481 (75%) are estimated to contain lead-based paint.

50-80% AMI

Of the 3,805 housing units occupied by households with 0-30% AMI, 1,655 units were built before 1980. Of these, 1,241 (75%) are estimated to contain lead-based paint.

Discussion:

The housing stock in Ames is generally in good condition, especially owner-occupied units. According to the 2008-2012 American Community Survey, about 87% of owner-occupied units had none of the four selected housing condition, while only 43% for renter-occupied units did. Fifty-seven percent of renter-occupied units had one or two selected housing conditions.

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.

Based on the 2006-2010 CHAS data, there were 1,054 households (about 5%) with children age 6 or younger who were living in housing units built before 1980. Approximately 75% of these units contain lead-based paint. In terms of income category, approximately 1,395 extremely low income households lived in a housing units containing lead-based paint; 1,481 low income households; and another 1,241 moderate income households.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Although the City of Ames does not own any public housing units, the City had served as the jurisdiction's Public Housing Authority until July 2011. Since then, Central Iowa Regional Housing Authority (CIRHA) has become the Section 8 Housing Choice Voucher Program administrator for the City of Ames's jurisdiction. As of May 2014, there were 193 families being assisted in Ames.

The following privately- managed project based units are located in Ames jurisdiction:

- Keystone Apartments with 56 elderly units of 15 (0-bedroom) and 41 (1-bedroom units)
- Stonehaven Apartment with 54 elderly units of 15 (0-bedroom) and 39 (1-bedroom units)
- Regency V Apartments with 64 elderly units, all are 1-bedroom units
- Eastwood Apartments with 60 family units and also LIHTC property- 16 (1-bedroom), 32 (2-bedroom) and 12 (3-bedroom units)

Table MA17 only reflect information from two of the four project-based units (Regency V Apartments and Eastwood Apartments). Data for Keystone and Stonehaven Apartments are not available at this time.

Table MA17. Total Number of Units by Program Type

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project -based	Tenant -based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			0		234			0	0	0
# of accessible units			0		Not available					

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center); HUD Multifamily Field Office, Kansas City, MO

Describe the supply of public housing developments:

The City of Ames does not own or operate any public housing units in its jurisdiction.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The City of Ames does not own or operate any public housing units in its jurisdiction.

Table MA18. **Public Housing Condition**

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The City of Ames does not own or operate any public housing units in its jurisdiction.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The City of Ames does not own or operate any public housing units in its jurisdiction.

Discussion:

The City of Ames does not own or operate any public housing units in its jurisdiction.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The homeless population in Ames can access several facilities, including emergency shelters and transitional housing facilities. Data in Table MA19 reflects facilities available in Ames.

Table MA19. **Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	15	4	36	0	0
Households with Only Adults	20	9	11	0	0
Chronically Homeless Households	6	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	2	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source

Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Services in place that will be utilized for helping low-income families avoid becoming homeless:

- Rental/Mortgage Assistance – Emergency Residence and Good Neighbor Assistance Program, the City of Ames, and area churches provide emergency rent and deposits. Habitat for Humanity, Story County Community Housing, and USDA Rural Development provide mortgage assistance. ACCESS provides housing placement and rental assistance for victims of abuse. Veteran’s Affairs assists with emergency rent.
- Financial Services – Consumer Credit Counseling and ISU Community Credit Union Credit Counseling provide workshops and educate community members on finance, credit, and debt.
- Utility Assistance – Emergency Residence, Good Neighbor Assistance Program, MICA, the City of Ames, and several local churches provide emergency utility assistance. Veteran’s Affairs assists with emergency utility assistance.

- Abuse – ACCESS provides information and prevention services regarding abuse issues.
- Youth and Shelter Services (YSS) - Provides comprehensive prevention services for youth in the schools and in the community.
- Employment Services – Workforce Development helps those who are unemployed find employment.

The public service needs of persons who are homeless are not significantly different from the needs of others in the community who are trying to provide themselves and their families with food, shelter, clothing, and opportunity. These needs include, but are not limited to child care, medical services, psychological treatment, substance abuse counseling, living skills, job training, education, transportation, rent assistance, and financial resources.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The following services provided are in place in the Ames community: case management, life skills, alcohol and drug abuse treatment, mental health treatment, AIDS-related treatment, education, employment assistance, child care, transportation, and other agencies that provide basic needs services. These agencies reach out to homeless persons and address their individual needs. Supportive services are provided by the agencies listed below. Services are initiated either through referral or by walk-in. The services may be provided by the agency or out in the community in the participant's home, or within their educational program, etc. Programs within each agency may work together within the agency or with other providers to ensure their needs are being met for the individual and family. The Human Services Council provides an opportunity for networking and presentations about new and/or expanded supportive services. Services are provided in Story County by the following agencies:

- ARC of Story County – mental and physical disabilities
- Assault Care Center Extending Shelter and Support (ACCESS)—case management,
- Domestic Violence -safety planning, court systems advocacy, support groups, resource location and referral, sexual abuse
- Beyond Welfare—case management, living skills/money management/referral, case management, employment assistance, basic needs
- Catholic Charities—mental health treatment, therapy/counseling
- Center For Addictions Recovery, Inc. (CFARI)—alcohol and drug abuse treatment
- Center for Creative Justice (CCJ)—legal advocacy
- CyRide—transportation
- Department of Human Services Medical Insurance—health services
- Department of Human Services—case management, basic Needs
- Des Moines Area Community College—education
- Emergency Residence Project—basic needs

- Eyerly Ball Community Mental Health Services—mental health treatment, therapy/counseling, crisis Line referrals, life skills, money management/referral case management
- Food Pantries—basic needs
- Good Neighbor—basic needs
- Heartland Senior Services—transportation, elderly
- Homeward—health services
- Iowa New Choice – employment assistance
- Iowa State University Extension Services—employment assistance
- Iowa State University Families Extension Answer Line - living skills, money management, referral, case management
- Iowa State University Financial Counseling Clinic—living skills, money management, referral, case management
- Iowa State University—education
- Legal Aid—legal advocacy
- Lutheran Services in Iowa (LSI)—case management, mental health treatment, therapy, counseling
- Mainstream Living—case management, mental and physical disabilities
- Mary Greeley Medical Center—therapy/counseling
- Mid-Iowa Community Action (MICA)—case management, HIV/AIDS, basic needs, family Development, self-sufficiency programs
- People Place--living skills, money management, referral case management
- Planned Parenthood—health services
- PROMISE JOBS—employment assistance
- Story County Community Services—case management, mental health treatment, Therapy, counseling, mental and physical Disabilities
- Veterans Affairs—Story County veterans affairs
- Vocational Rehabilitation—employment assistance
- Women Infants and Children (WIC)—health services
- Youth and Shelter Services, Inc. (YSS)—case management, alcohol and drug abuse, treatment, mental health treatment, HIV/AIDS, Rosedale Shelter crisis line, therapy/counseling, family development/self-sufficiency programs

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City of Ames has numerous supportive services and facilities for persons with special needs.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

For elderly persons there are several housing options available that cater specifically to the elderly population. They include Green Hills, which has a combination of townhouse style housing, apartment housing, assisted living units, and a nursing care facility on campus. Housing units are purchased and fees are charged for all services. Northcrest is a similar development to Green Hills with similar housing types, although entrance is based on the health of the residents, an endowment is charged to enter the housing units, and a monthly fee is charged for maintenance, utilities, cleaning, and transportation. Upon entering, the residents are provided with care for life. This complex includes assisted living, a memory care unit, and a nursing care facility. Windsor Oaks is another elderly housing development that has 29 attached units that are individually purchased. Monthly fees are charged for upkeep and services are determined by the residents. Two new elderly housing facilities have been approved by the City of Ames and are under construction. They are Oakwood Road Village, a cooperative living project with 50 apartment units for persons over the age of 55 years, and Northridge Village, which includes 35 senior apartment units, 35 assisted living units, and 35 skilled care units. Monthly rental fees are charged for the Northridge units.

Ames also has five different apartment complexes that provide units especially for low-income, elderly, and /or disabled persons. They are Keystone (56 units), Stonehaven (54 units), Regency V (63 units), Eastwood (16 one-bedroom set aside for elderly/disabled), and The Rose (56 assisted living apartments) for a total of 245 units dedicated for low-income elderly and disabled persons.

Ames has three stand alone assisted living facilities: The Rose, as mentioned above; Waterford of Ames (64 units); and Bickford Cottage (37 units). Bickford Cottage specializes in memory care. In addition, assisted living units are provided at Green Hills and Northcrest as mentioned above.

Housing for intellectually and developmentally disabled persons is provided by Mainstream Living and Friendship Arc. Mainstream Living operates six scattered site housing units that are integrated into residential neighborhoods. Each house has five residents and services are provided to allow the residents to live as independently as possible. Some residents have supervised employment in the community and others attend day help center programs operated by Mainstream Living. Friendship Arc has four homes that currently serve 19 clients. With the completion of a new home, an existing home

will be decommissioned and the number of clients served will be 20 persons. Iowa Medicaid is the main funding source for the residents at Mainstream living and Friendship Arc.

Story County operates the Community Life Program which provides services for persons with intellectual, mental, and physical disabilities. Services that are provided include day services at their main facility, employment services, vocational services, medical support services, and residential services. They operate three eight-bedroom residential care facilities that provide 24-hour supervision for program participants who need round-the-clock assistance. In addition they assist 15 participants with finding apartments for independent living. Usually three participants live together as roommates and services are provided to help with cleaning, budgeting, etc.

Mid-Iowa Community Action (MICA) provides case management for persons with HIV/AIDS for persons in Story County with offices located in Ames. Currently they provide services for 10 to 12 persons or families. As part of the program to serve the HIV/ AIDS population, monies are available as part of the State of Iowa HIV/ AIDS funding for use to assist with housing. An application of need can be made to request up to two months help with rent in an emergency situation such as imminent eviction. In addition they have a long term assistance program, based on need, which will help with rent and utilities for up to a year. This program does not include deposit assistance or the first month's rent. It is intended that these monies be combined with other available programs such as the deposit assistance program that the City of Ames currently provides with CDBG funds.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Homeless Program funds that require a Discharge Policy for Homeless Prevention are received and administered by the State of Iowa. A majority of the public agencies in Ames/Story County fall into this category. The State's strategy is a three-part strategy, as outlined in the State of Iowa's Chronic Homelessness Plan. The State's Policy is available on the City's web site at www.cityofames.org/housing under the Consolidated Plan. The Housing Coordinating Board will be addressing the need to establish a Discharge Policy for Ames/Story County within the next year.

The Iowa Council on Homelessness finalized a formal discharge policy and submitted it to the Governor in 2005. The proposed policy recommendations address discharge planning for a variety of populations at risk of becoming homeless, including those who are to be released from public-funded prisons, and recommends that each state department be instructed to implement a discharge protocol based on guiding principles that would make every effort to ensure that the discharge does not result in the person becoming homeless.

Correctional Institution Discharge

In response to this policy, the Iowa Department of Corrections (DOC) established a new Discharge Planning Coordinator position that works with all state correction facilities. The DOC has developed and implemented a comprehensive re-entry case management system that has several elements which are intended to result in reducing the amount of time that offenders spend in prison beds while improving offender outcomes when they are released. Some of the elements include beginning to plan for release

when offenders are admitted at the Iowa Medical and Classification Center (IMCC), completing a battery of assessments during reception to identify risk and needs that will be used at the next institution to develop a case management plan, identifying a targeted release date that will be used to prioritize treatment programming that addresses risk and needs, contacting Community Based Corrections (CBC) when an offender is within six months of that targeted release date to begin engaging CBC staff in a dialogue to plan for the offenders release, and another contact with CBC when the offender is within two months of the targeted release to create a solid release plan so that when the offender is granted release by the Board of Parole the offender is prepared for release. CBC is prepared to assume supervision when the release decision is made. The case plan focuses on housing as well as treatment issues. The goal is to have appropriate housing arranged prior to release so that the likelihood of homelessness is reduced.

Mental Health Discharge

All Iowa Mental Health Institutions (MHIs) are licensed hospitals, and two of four are also accredited by the Joint Commission on the Accreditation of Health Care Organizations. The Iowa Department of Human Services has developed detailed discharge policies for MHIs. Discharge planning begins at admission and is part of an individual's ongoing individual treatment plan. Living arrangements are included, as are other supportive services required such as transportation, nutrition, medical care, social supports, and education; funding arrangements for each are also identified. The Iowa Council on Homelessness seeks to participate in continuing discharge policy planning with Council board members representing the Iowa Departments of Elder Affairs, Human Services, Public Health, and the Iowa VA. These members also have served as members of the Olmstead Consumer Task Force and Iowa Mental Health Planning Council.

IFA provided LIHTC and IEDA provided HOME funds for a 24-unit permanent supportive housing property called Home to Stay in December 2008. Construction was completed in 2010, and the property is occupied. This affordable housing project serves a variety of household sizes and provides significant supportive services targeting the needs of ex-offenders and their families. Services and programs are provided through a collaboration of social service organizations and community correction agencies. Programs include on-site counseling services; mental health and rehabilitation service; drug and alcohol counseling; assessment, job placement, job retention, and employment skills; family services; child care services; family education services; and transportation services to off-site services and employment.

Health Care Discharge

Iowa's Administrative Code, 481, Chapter 58, Section 12 for the Department of Inspections and Appeals provides regulation for discharge from nursing facilities that includes: discharge planning initiated at entrance, proper notification of next of kin upon discharge, proper arrangements made for welfare of resident/patient in the event of emergency or inability to reach next of kin, provision of client records to any receiving institution and prior to the transfer or discharge of a resident to another health care facility, and arrangements to provide for continuity of care with the receiving facility.

Foster Care Discharge

Iowa law mandates that the case permanency plan for all children in foster care include a written transition plan for youth aged 16 years and older. In 2005 the Iowa Council on Homelessness developed their Discharge Planning Guiding Principles. The principles were informative to the establishment by the Iowa Department of Human Services of Transition Planning Specialists to address the needs of youth exiting foster care, including appropriate housing placement. In 2009, Iowa law extended foster care until the age of 21, during which time youth must participate in an education program or work full time.

Community and Family Resources (CFR) has an office located in Ames, which serves Story and Boone counties. They provide a wide range of substance abuse, problem gambling, and mental health treatment services for individuals and families, including aftercare services for individuals coming from residential programs. As part of case management for these persons, they will direct clients to housing assistance, if needed, which is available in their community. In FY2013 1,543 clients received mental health, substance abuse, and/or problem gambling services provided by clinicians in the Ames office. No data was kept regarding the number of persons receiving housing assistance referrals.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

See response above.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See response above.

MA-40 Barriers to Affordable Housing – 91.210(e)

In 2013, the City, with assistance from Iowa State University, conducted the City's second Analysis of Impediments to Fair Housing Choice that involved community input from both "users and providers" in the housing arena. The full report is available at the City of Ames website:
<http://www.cityofames.org/modules/showdocument.aspx?documentid=17415>

The Study identified that for renting, the major barriers to fair housing choices in the city of Ames were "lack of available decent rental units, in affordable price ranges" and "cost of housing." These were perceived by general renters, subsidized renters, and housing producers/providers. For owning a house, "cost of housing" and "excessive down payment/closing cost" were perceived by housing producers/providers as barriers to fair housing in Ames.

The survey results are quite consistent with CHAS data, indicating that there is 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 total units, 52% were occupied by this group, and the other 48% were occupied by other households in a higher income bracket.

In terms of cost of housing as a barrier, 2006-2010 data also reveals that it was the major problem in the city. For renter households (including students) with housing problems (n=7,410), 56% have housing cost burden greater than 50% of income, and 36% have a housing cost burden greater than 30% but less than or equal to 50%. For total owner households with housing problems (n=1,059), 35% have a 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. Less than half (45%) of units in Ames were single-family homes, either detached or attached units. The rest (55%) were rental units.

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

The city of Ames has historically had low housing vacancy rates. In 2012, the overall housing vacancy rate in Ames was only about 4%, which was slightly higher than the 3.6% in 2000. However, for 2012 the "rental" vacancy rate was about 2%. Although the data for 2013-14 is not available at this time, the feedback and perception from the community indicates that for both overall and rental the percentage is lower than 2%.

Based on the data from the survey, listening sessions, and CHAS data, it was clear that two major barriers continue to affect fair housing choices in Ames: 1) "lack of available, decent rental units in affordable price ranges" and 2) "cost of housing."

Describe any negative effects of public policies on affordable housing and residential investment

Land Use

Controls & Zoning Ordinances

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 housing ownership, 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. 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.

On June 17, 2014, the Planning and Housing Director reported that direction from the City Council regarding the extent of the update will allow staff to prepare a scope of work with tasks and timelines. A proposed work plan will be based upon the stated range of interests, planning resources of staff and consultants, and community outreach efforts to formulate amendments to the Land Use Policy Plan (LUPP). Depending on the degree of change or Council's specific desired changes, there are a wide range of options for updating the LUPP. Options include a major overhaul with extensive public outreach for a new vision, goals and policies; re-shape goals and policies to meet current intent and purposes, repackage and clarify the Plan's priorities; minor changes to specific test of the plan with no major repackage or rewrite; and finally, create sub-area plans for growth areas and intensification areas.

Staff also took Council's feedback and incorporated information from the May 20th, 2014 workshop presentation about potential challenges and other trends to make a list of potential update topics. Part of the discussion of an update is to look at current challenges related to implementing the vision of the

plan, as well as preparing a comprehensive plan to think about the City's aspirations and intentions for the next 20-30 years.

A Council member proposed that a workshop including the Research Park, Chamber of Commerce, Mainstreet Action Plan, Ames Economic Development Commission, and others should be coordinated to focus on economic planning. He believes a workshop may be helpful while creating the LUPP to look ahead to the land we are going to need for industrial and commercial purposes.

After much conversation surrounding their options for updating the LUPP, Council agreed that they would like to focus on several key areas:

1. Maintain the current Vision and work with language of the Goals and Policies for clarity on how to guide long range planning versus current development projects
2. Review the concept of Growth Areas for their basis and need, including Ames Urban Fringe Plan designations related to future annexation
3. Consider individual Growth Area planning needs, prepare sub-area plans for full range of uses and types of development within a growth area, proactively engage with property owners on defined City interests
4. Consider the residential development pattern, expectations in "New Lands;" and reconsider language of Village and FS zoning designations to meet variety of housing interests and building types
5. Review transportation and infrastructure planning for infill opportunities and limitations affecting future growth
6. Consider Lincoln Way corridor as a unique place with a sub-area plan for intensification of residential and commercial development with design and use requirements
7. Incorporate concepts into the Plan supporting national trends related to housing types, economic development, community design, placemaking, transportation and mobility options, and sustainability

Building Code, Fees & Charges

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 regard 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.

Growth Limits

One of the major components of the City of Ames' comprehensive plan – the Land Use Policy Plan (LUPP) is the inclusion of a targeted growth strategy. The LUPP, and supporting legislation, provide incentives for growth within a “growth priority area” – defined as a corridor adjacent to and south and west of the existing urbanized area. The incentives for growth in this area include City participation for extension of infrastructure such as streets, sewer, and water. The LUPP does not preclude development in other areas of the City; however, development costs within the other areas must be born by the developer.

The incentives to development have placed a premium on the land within the growth priority area. Landowners within the growth priority area have inflated the cost of the land, understanding that the City of Ames encourages and provides incentives for growth in this area. This has made the land difficult for the development community to acquire. It could be argued that this has also led to increased land value, translating into fewer affordable housing opportunities.

Tax Policies

In Iowa, property tax policies are set by the state; the City has no control over either the cap on taxes or the rollback set annually by the state. The City is financially dependent upon property taxes as its main source of revenues as the City does not have a local sales tax or income tax. Since housing values are higher than in other localities, property taxes are higher as well, thus further increasing the cost of housing and acting as a barrier to securing affordable housing.

Though the state property tax rollback policy decreases the percent of taxable value, property taxes still may go up due to the increases in value. The rollback policy limits the amount of tax revenues the City can collect. Subsequently, this limits funds that could otherwise be applied to developing and/or providing incentives for low-income housing and supportive services. The rollback factor limits the ability of the City to budget or commit funds for the development of affordable housing.

The City of Ames utilizes tax abatement incentives through the urban revitalization regulations of the State of Iowa; to encourage the development of multi-family residential structures, subject to certain, selective, criteria (additional landscaping, structured parking, quality building materials, etc.). Additionally, the State of Iowa's property tax rollback policy allows for multi-family units to be

constructed as or converted to (for those already existing) condominium units, which lowers these properties tax liabilities.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Ames is the home of a highly educated, professional, and academic workforce, which includes Iowa State University, National Animal Veterinary Laboratories, and Department of Transportation Headquarters.

Economic Development Market Analysis

Table MA20. **Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	829	680	3	2	-1
Arts, Entertainment, Accommodations	3,553	4,252	11	10	-1
Construction	1,127	1,650	3	4	1
Education and Health Care Services	13,637	14,721	41	36	-5
Finance, Insurance, and Real Estate	1,547	1,264	5	3	-2
Information	646	584	2	1	-1
Manufacturing	2,430	3,864	7	9	2
Other Services	1,465	846	4	2	-2
Professional, Scientific, Management Services	2,477	3,698	7	9	2
Public Administration	1,275	2,940	4	7	3
Retail Trade	3,107	4,122	9	10	1
Transportation and Warehousing	563	840	2	2	0
Wholesale Trade	413	1,465	1	4	3
Total	33,069	40,926	--	--	--

Table 40 - Business Activity

Alternate Data Source: 2008- 2012 ACS Data
Data Source Comments:

Table MA21. **Labor Force**

Total Population in the Civilian Labor Force	35,382
Civilian Employed Population 16 years and over	33,069
Unemployment Rate	6.50
Unemployment Rate for Ages 16-24	11.31
Unemployment Rate for Ages 25-65	2.48

Table 41 - Labor Force

Alternate Data Source: 2008- 2012 ACS Data
Data Source Comments:

Table MA22. **Occupation by Sector**

<i>Occupations by Sector</i>	Number of People
Management, business and financial	16,012
Farming, fisheries and forestry occupations	505
Service	5,694
Sales and office	7,023
Construction, extraction, maintenance and repair	1,370
Production, transportation and material moving	2,465

Table 42 – Occupations by Sector

Alternate Data Source: 2008- 2012 ACS Data Data Source Comments:

Table MA23. Travel Time

Travel Time	Number	Percentage
< 30 Minutes	27,028	86%
30-59 Minutes	3,897	12%
60 or More Minutes	652	2%
Total	31,577	100%

Table 43 - Travel Time

Alternate Data Source: 2008- 2012 ACS Data Data Source Comments:

Education:

Table MA24. Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	260	9	163
High school graduate (includes equivalency)	1,412	23	439
Some college or Associate's degree	4,290	222	832
Bachelor's degree or higher	12,113	202	1,857

Table 44 - Educational Attainment by Employment Status

Alternate Data Source: 2008- 2012 ACS Data
 Data Source Comments: Population 25 to 64, not population 16 and over.

Table MA25. Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	16	65	71	114
9th to 12th grade, no diploma	319	67	45	168	181
High school graduate, GED, or alternative	2,988	487	333	1,054	1,236
Some college, no degree	16,074	1,580	540	1,404	652
Associate's degree	1,586	800	357	702	161
Bachelor's degree	3,509	3,951	1,629	2,527	1,072
Graduate or professional degree	317	1,959	1,476	2,637	1,175

Table 45 - Educational Attainment by Age

Alternate Data Source: 2008- 2012 ACS Data
 Data Source Comments:

Table MA26. Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	13,375
High school graduate (includes equivalency)	25,729
Some college or Associate's degree	27,670
Bachelor's degree	37,410
Graduate or professional degree	52,411

Table 46 – Median Earnings in the Past 12 Months

Alternate Data Source: 2008- 2012 ACS Data
 Data Source Comments:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Education and health care services are the major employment sectors in Ames. Forty-one percent of workers in Ames were connected to education and health care services combined, and 36% of total jobs are from these sectors.

Describe the workforce and infrastructure needs of the business community:

Using the outputs from four surveys conducted by the Ames Economic Development Commission over the past 7 years, the community continues to see trends in our area workforce dynamics. We consistently received feedback from our businesses that the areas of quality, stability, and productivity of the workforce rated high in their minds. The major issue was the availability of the workforce across many disciplines. Along these lines of workforce availability being a concern, our businesses also point out that the community needs to continue to develop housing alternatives for workers and families and especially those for young professionals and recent graduates. Other areas of needed improvement of infrastructure would be in continuing to attract eating establishments (i.e. restaurants) not catering to just students, but some higher end restaurants due to the out of town visitors being attracted to the community and its businesses. Ames needs to attract more entertainment venues which could compliment, not necessarily compete with other entertainment districts in central Iowa. As the community grows, the use of CyRide to serve the major business and industrial areas should be studied for applicability.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The planned expansion of the Iowa State University Research Park by 200 acres will have a major impact, as will the development of a Business and Industrial Park on the east side of I-35. Both of these developments will require city, county, and state infrastructure improvements consisting of sewer, water, electricity, and road expansion/ improvements. Business recruitment and development for these areas will drive the community to continue to focus on road improvements like the extension of Grand Avenue to serve as a major north/south connector. Housing needs will intensify and drive the need for more alternative housing types, which in turn will require the community to examine the Land Use Policy Plan. The need for workforce attraction and expansion to service these businesses will continue to put pressure on developing an “available” workforce. It should be anticipated that the expanded workforce will consist of both entry level and experienced workers in a variety of industry sectors. There will need to be training programs to help train some of the workforce, while others will be experienced workers that need to be attracted to the area. All of these major changes will continue to put pressure on service industries to support the needs of not only the permanent workers, but also those involved in the building phase of the new and expanding businesses within the Ames community.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

In Ames 88% of the residents 18 to 65 years of age have at least some college credits, while 46% have at least an associate degree. The skills and education of current workforce can supply the needs of the major employers in Ames: education and health care services.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Ames Chamber and Economic Development Commission (EDC) has been active in outreach activities to the seven high schools throughout Story County and is engaged in connecting high school counselors, teachers, and administrators to businesses in the advanced manufacturing, construction trades, health science, and information technology and telecommunications fields. This interaction informs educators of the great opportunities in these high need fields and allows the businesses to provide counselors and teachers critical information to disseminate to students. This information will assist them in determining if they are well-suited for a career in one of these high-demand professions. The Chamber has also partnered with Des Moines Area Community College to educate counselors and students alike on the educational and training requirements for careers in these fields, which should ultimately assist in filling the skills gap throughout Story County and provide a highly trained workforce in these high-need professions.

As part of these efforts, the Ames Chamber and EDC have recruited numerous businesses to and participated in Career Fairs at Colo-NESCO and Gilbert High Schools and is working to provide businesses opportunities to engage students in the classroom throughout the 2014-2015 school year. These efforts, in addition to the other facets of the Ames Chamber and EDC's Workforce Development Initiative, are paying dividends for the Ames and Story County community and addressing key workforce availability issues of Ames and Story County businesses.

In Ames, and throughout Story County and their service area, Des Moines Area Community College provides workforce training through two programs: the Iowa New Jobs Training Program (260E) and the Iowa Jobs Training Program (260F). The Iowa New Jobs Training Program allows businesses creating new positions in Iowa, locating to or expanding their business in Iowa, providing services in interstate commerce, or conducting business in manufacturing, processing, or assembling of products, or research and development to receive funds from DMACC to implement an effective training plan for new employees. Training for a company participating in the 260E Program is financed through the sale of certificates, which are capped at the anticipated tax revenue generated from new employee salaries. The allotted funds are then repaid by the business over a ten-year period by diverting a portion of their payroll taxes from the State of Iowa to DMACC.

Des Moines Area Community College also offers the Iowa Jobs Training Program (260F), which helps businesses fund training for existing employees and is customized to each business to meet their unique wants and needs. Eligible businesses include those engaged in interstate or intrastate commerce for the purpose of manufacturing, processing, or assembling products, conducting research and development, or providing services relating to interstate commerce. Awards are limited to \$25,000 per business location, with a maximum allotment of \$50,000 over a three-year period. All participants are required to provide at least a twenty-five percent match and allocated funds are forgivable if the business meets their training specifications and trains the necessary amount of employees.

Finally, Skilled Iowa provides opportunities for employers and communities to develop and retain a skilled workforce, and allows job seekers to increase their skill sets by earning a National Career Readiness Certificate, which assesses an individual's workplace skills and ranks them within one of four tiers: platinum, gold, silver, or bronze. Communities can also utilize the WorkKeys assessment system, which measures individual worker's skills in applied mathematics, reading, and locating information. Together, these resources promote economic development and the creation and retention of a highly trained and skilled workforce.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Ames does not participate in a Comprehensive Economic Development Strategy (CEDS).

The Ames Economic Development Commission (AEDC) has a five year economic development strategy currently being implemented called the Five Year Strategic Plan (2012-2016). The plan sets goals and objectives to assist with achieving the vision and mission of the organization with a central focus on Ames and Central Iowa. The plan includes robust marketing, workforce development and infrastructure efforts. (http://www.amesedc.com/documents/filelibrary/20122016_growth_catalogue/Catalog_reduced_1034C2B7BC008.pdf) In addition to Ames, the AEDC assists the City of Huxley, City of Story City and Story County with economic development efforts.

To further support these efforts the AEDC participates in the Cultivation Corridor, a multi-county effort (includes 2 MSAs) in central Iowa consisting of a regional labor market of nearly 1 million and concentrating on the agriculture and bioscience industries. (For more information visit: <http://www.cultivationcorridor.org/>)

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines an area of housing problem concentration as geographical areas where the presence of housing problems is at a rate 10 percentage points or greater than for the city as a whole.

Tracts with housing problem concentration are identified as follows.

- Overcrowding: Tract 5.
- Cost Burden: Tracts 5,7,11, and 13.01.

Thus, Census Tract 5 is the only area in Ames where households where multiple housing problems were concentrated. (Figure MA1)

Table MA27. Housing problems by census tract

Census tract	Substandard housing	Overcrowding	Cost Burden	Total households
Tract 1	0.0%	1.3%	23.9%	2760
Tract 2	1.0%	0.0%	18.5%	1485
Tract 3	0.0%	1.4%	16.5%	1420
Tract 4	0.0%	0.0%	20.4%	1030
Tract 5	0.0%	12.0%	46.2%	790
Tract 6	0.0%	0.0%	25.7%	1845
Tract 7	4.8%	1.8%	60.7%	1655
Tract 8				0
Tract 9	0.0%	0.6%	36.7%	1660
Tract 10	1.2%	2.3%	39.7%	2155
Tract 11	1.8%	1.3%	61.8%	1910
Tract 12	0.0%	0.0%	0.0%	45
Tract 13.01	0.4%	1.3%	46.4%	3945
Tract 13.02	0.6%	0.9%	22.5%	1575
Ames	0.8%	1.5%	36.2%	22275

Source: 2006-2010 CHAS.

Note: Substandard housing refers to lack of complete kitchen or complete plumbing; overcrowding refers to more than 1 person per room; and cost burden refers to spending 30% or more of household income on housing.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

In Ames, only Census tract 5 was identified as an LMI area with minority concentration. This area is part of several family housing complexes for students of Iowa State University.

Table MA28 . City of Ames LMI areas of racial/ethnic concentration

Census tract	% LMI	% of Minority	% of Hispanic
5	85.3%	32.6%	3.7%
Ames	48.3%	15.5%	3.4%

Note: Shading indicates a tract that meets the definition of a racial or ethnic concentration.

What are the characteristics of the market in these areas/neighborhoods?

Tract 5 is where the multi-unit student housing complexes for Iowa State University are located.

Are there any community assets in these areas/neighborhoods?

The land in Tract 5 is owned and controlled by the university. It contains a high percentage of housing for ISU students, single students, and families.

Are there other strategic opportunities in any of these areas?

This tract is outside the jurisdiction of the city. However, there are some opportunities for assistance from the City if you are a student living off campus and are considered a "family".

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Below is a summary of the **major areas** addressed in the Strategic Plan for the City of Ames based on the data from the 2006-2012 American Community Survey (ACS) data, the Comprehensive Housing Affordability Strategy (CHAS) data supplied by HUD, intensive public input, 2013 Impediments to Fair Housing Analysis Study, area human service agencies, ASSET, City Departments, the State of Iowa, and other market analyses and influences.

Geographic Priorities

The City of Ames will focus its CDBG resources from a city-wide approach. The majority of the determined benefit will be based on individual income eligibility, low- and moderate-income limited clientele benefit, and low- and moderate-area benefit, (based on census tracts containing concentrations of 51% or more low- to moderate-income persons, as established by HUD).

Priority Needs

The City of Ames has identified affordable housing, community development, homelessness, and public service as priority needs to address over the next five years. High priorities for fiscal year 2014-15 include the development of affordable housing for renters and homeowners, the maintenance of affordable housing for homeowners and renters, public services, and public facility improvements for non-profit organizations.

Influence of Market Conditions

The high cost and lack of available housing units and land are the biggest influence of market conditions for the city of Ames.

Anticipated Resources

The City of Ames anticipated the following financial resources for Fiscal Year 2014-15:

14-15 CDBG Allocation	\$ 488,278
13-14 Anticipated Program Rollover	450,000
14-15 Anticipated Program Income	<u>381,251</u>
Total 2014-15	\$1,319,529

2015-2018 CDBG Allocations \$ 1,953,112*

*Anticipated receiving \$488, 278 over the remaining 4 years of the Consolidated Plan period.

Institutional Delivery Structure

The City of Ames will rely heavily on a network of public and private sector partnerships and non-profit organizations to implement the strategic plan, particularly to address homelessness and special needs populations.

Goals

The City has identified with public participation the following goals and priorities over the next five year period.

1. Goal: Utilize and leverage CDBG Funds for Low and Moderate Income Persons through private and public partnerships as follows:

A1. Objective: To create, expand and maintain Affordable Housing for Homeless and Low-income persons

Outcomes:

- 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. Provide temporary rental assistance
- vi. Increase the supply of mixed-use development
- vii. Expand and maintain the supply of emergency shelter and transitional housing

A2. Objective: To maintain the Community Development Services of the Community

Outcomes:

- i. 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.
- ii. Continue provision of Public Facilities Needs for homeless, special populations and low income households (senior centers, homeless facilities, child care centers, mental health facilities, neighborhood facilities, and other public facilities needs).
- iii. Continue provision of Public Infrastructure Needs in low-income census tracts (water, street, sidewalk improvements).

2. Goal: Utilize and leverage CDBG Funds for NON Low and Moderate Income Persons through private and public partnerships as follows:

A1. Objective: Address Housing Needs in Non-Low and Moderate Income Census Tracts

Outcomes:

- i. Integrate affordable and market rate residential developments
- ii. Remove blight and deteriorated housing to reuse into new housing
- iii. Support and address code enforcement of deteriorated housing
- iv. Remove blight and deteriorated housing in flood plain and other hazardous areas.

Barriers to affordable housing

A 2013 update to the City's Impediments to Fair Housing Study based on the survey data, listening sessions, and CHAS data, revealed that it was clear two major barriers continue to affect fair housing choices in Ames: 1) "lack of available, decent rental units in affordable price ranges" and 2) "cost of housing."

Homelessness Strategy

The City of Ames will rely on and work closely with ASSET, the Story County Housing Coordinating Board (aka the Continuum of Care Group), the Human Services Council, local churches, and other funding resources in the community and state to address and impact this population.

Lead based paint hazards

The City of Ames through the implementation of its Housing Improvements Rehabilitation Program and Homebuyer Assistance Program will address the reduction of lead based paint hazards in the community. Also through the Section 8 Housing Choice Voucher Program available in the community, lead based paint hazards will be addressed. The City will continue to work closely with the Story County Lead Coalition to identify problems and educate the public regarding lead based paint hazards and lead poisoning in children in the community.

Anti-Poverty Strategy

The City of Ames, through the implementation of its Renter Affordability, Acquisition/Reuse, Homebuyer, Housing Improvements Rehabilitation for Property Owners, and Public Facilities Improvements Program for Non-Profits, will address the needs of the population affected by poverty. Also, through the administration of the Section 8 Housing Choice Voucher Program available in the community, the rental housing for extremely low, and low income households will be addressed.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area - Geographic Priority Areas

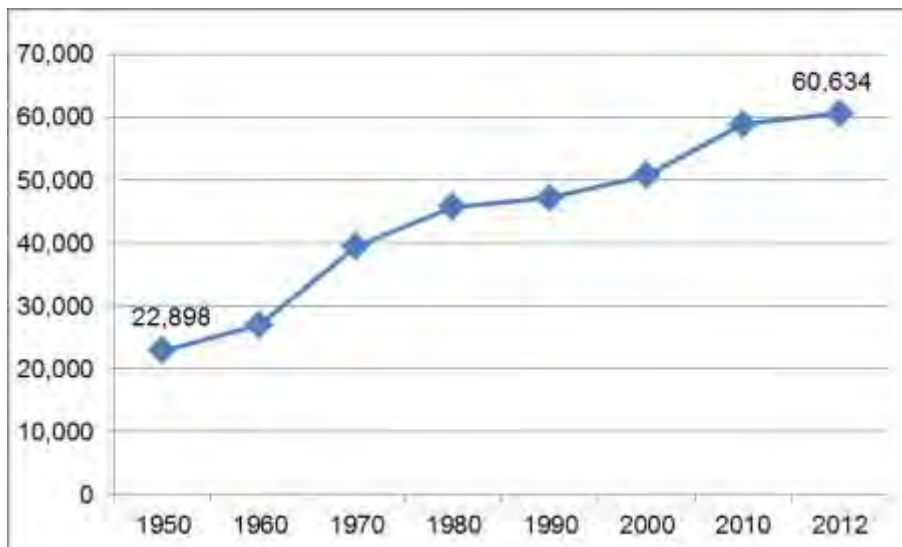
General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The city of Ames is located centrally in the heart of central Iowa, in Story County, along the intersection of Interstate 35 and U.S. Highway 30. The city is known for its healthy and stable economy, its flourishing cultural environment, and is home to the world-renowned Iowa State University. While Story County has a number of strong and growing communities, Ames continues to be the county's major economic engine and metropolitan center. It is also the engine for Story County's housing market. While many factors have contributed to the physical composition of Ames, three influences in particular continue to have had a significant impact on the growth and development of the community. These three influences are the railroad, Iowa State University, and the regional nature of the Ames economy.

Historically, the population of the City of Ames has increased steadily over the past 60 years (Figure SP1). Between 2000 and 2012, 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 only metropolitan statistical area (MSA), in Story County. In 2012, the total MSA population was 91,140. The City of Ames accounted for about two thirds of that population.

Figure SP1. City of Ames population, 1950-2012



The City is distributed into 14 Census Tracts. A description of the breakdown of low-income families and/or racial/minority concentration is explained below.

Low-Income Families:

Utilizing the 2013 Census data with regard to low-income households, which is the most current data available of the 14 Census Tracts that define Ames, six(6) census tracts have Block Groups where 48% or more of the households living in those Block Groups have incomes that are at 80% or less of the Story County median income. These Low- and Moderate-Income (LMI) Block Groups are generally located in portions of the community where there is an older housing stock, a concentration of high-density multi-family housing complexes, or Iowa State University family housing facilities. These six LMI Block Groups generally fall within a mile of the Lincoln Way arterial corridor. Two LMI Block Group areas are located in the north portion of the community – one north of Iowa State University along Stange Road, and the other at the southwest intersection of Grand Avenue and Top-O-Hollow Road.

Six of the 14 census tracts have LMI Block Groups where 51% or more of the families (excluding non-families) living in those Block Groups have incomes that are at 80% or less of the Story County median income.

Table SP1. City of Ames Low/Moderate Income Persons by Census Tract, FY2013

Census Tract	Low and Moderate Income Persons	
	Number	Percent
1*	511	16.5%
2	1273	34.4%
3	1087	33.2%
4	1084	37.5%
5	1217	85.3%
6*	1695	37.2%
7	2336	71.2%
8	14	60.9%
9	1983	48.8%
10	3173	76.9%
11	2114	58.5%
12	10	16.9%
13.01*	2608	56.5%
13.02*	957	34.1%
Ames	20062	48.3%

Source: HUD Low/Moderate Income Person Estimate, FY2013.

Note: *Data are included for only the portion of the tract located within the City limits.

Racial/Minority Concentration:

In regard to racial/minority concentration, of the 58,965 residents in Ames documented in the 2010 census, approximately 9,140 residents, or 15.5% of the total residents, were minorities.

The following table is a breakdown of the minority population by census tract from the 2010 Census.

Table SP2. Minority population by census tract, 2010

Tract	Minority Population	Total Population	% of Tract Population	% of Total Population
1	1272	10778	11.80%	13.9%
2	424	3593	11.80%	4.6%
3	543	3141	17.30%	5.9%
4	273	2550	10.70%	3.0%
5	1012	3105	32.60%	11.1%
6	728	4639	15.70%	8.0%
7	585	3160	18.50%	6.4%
8	585	5128	11.40%	6.4%
9	319	3462	9.20%	3.5%
10	953	3954	24.10%	10.4%
11	502	6197	8.10%	5.5%
12	75	376	19.90%	0.8%
13.01	1669	9427	17.70%	18.3%
13.02	414	4363	9.50%	4.5%
Ames	9140	58965	15.50%	100.0%

Source: US Census Bureau, 2010 census.

According to the 2010 Census, the highest concentrations of minorities live in Tract 5. Tract 5 has 32.6% of population identified as minority. Tract 5 is generally described as a university apartment and dormitory area at the north and east end of the Iowa State University campus.

Also, according to the 2010 Census, the minority group with the greatest representation in Ames is the Asian group at 8.8% of the total population of the City of Ames. The estimates from the 2006-2010 American Community Survey 3-Year Estimates indicate that the Asian population has increased by 1.1% of the total population of Ames from 2000 to 2010. Table NA24 shows that the highest concentration of Black/African American, Asian, and Hispanic/Latino minority groups is in Census Tract 5. Tract 5 contains the highest concentration of LMI families and minority groups. This is primarily because the area is part of several family housing complexes for students of Iowa State University.

In summary, as the above data indicates, Ames is a fairly homogeneous community with no areas of heavy low-income or minority concentrations, or areas with concentrations of deteriorated housing. Because of this, there is no plan for allocating a large share of the CDBG funds geographically. Therefore the City of Ames will focus its CDBG resources from a city-wide approach. The majority of the determined benefit will be based on individual income eligibility, low- and moderate-income limited clientele benefit, and low- and moderate-area benefit, based on census tracts containing concentrations of 51% or more, for low- to moderate-income persons, as established by HUD.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table SP3. Priority Needs Summary

Priority Need Name	Priority Level	Population	Goals Addressing
Rehabilitation for owners and renters; Homebuyer assistance; Acquisition of in-fill lots; Foreclosed properties; Demolition of deteriorated housing; Construction of new single-family or multi-family units	High	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly, Disabled Large Families	Create & Expand Affordable Housing for Low and Moderate Income (LMI) and, Homeless Persons
1.Provision of Public Service Needs such as Security Deposits, 1 st month's rent, Transportation (bus passes, gas vouchers), childcare, and other public service needs 2.Provision of Public Facilities Needs such as rehabilitation and/or expansion of senior centers, homeless shelters, mental health facilities and other public facilities	High	Extremely Low, Low, Large Families, Families with Children, Elderly, Public Housing Residents, Chronic Homeless, Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse, Veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth	Maintain Community Development Services and Public Facilities Needs of the Community
Integrate affordable housing and market rate residential developments; Removal of slum and blight to reuse into new housing; Support code enforcement of deteriorated housing; Remove blight and deteriorated housing in flood plain and other hazardous areas	Low	Non-Low and Moderate Income Households	Address Needs of Non-LMI Persons

Table 47 – Priority Needs Summary

SP-30 Influence of Market Conditions – 91.215 (b)

Table SP4. Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Ames has approximately 4,355 households (including students) with an Area Median Income (AMI) primarily under 30% with only 965 affordable-rental units being available to this household income group. A “housing gap” of 3,390 units of affordable rental units exists. Although the waiting period for Section 8 Voucher of the Area Housing Authority is 12 months for a five county area, the shortage of property owners wanting to participate in the program for Ames will have the greatest influence on how CDBG funds will be used to address this issue. The continuation of the Renter Affordability Program and assistance from the various ASSET agencies is necessary. Along with assistance to housing developers and property owners to build or rehab units to make them available and affordable to these households. The challenge is determining the percent that are families with children versus students.
TBRA for Non-Homeless Special Needs	Non-homeless individuals or families can obtain security deposit and first month’s rent assistance through a Rental Assistance Program that is administered by the City of Ames, Housing Division. Additionally, they also can receive emergency assistance for rent and/or utilities through the ASSET agencies and area churches. Individuals and families can also obtain down payment and closing cost assistance through the City’s Homebuyer Assistance Program. They also can receive assistance to purchase a home through the local Habitat for Humanity through an ongoing partnership between the City of Ames and Habitat.
New Unit Production	The shortage gap of 3,390 units of affordable rental units for those primarily under 30% AMI is a primary influence. The challenge is determining the percent that are families with children versus students to determine a reasonable number to be considered for production and finding available land or lots. The acquisition of in-fill vacant lots or lots with blighted/deteriorated structures is being considered through the Acquisition/Reuse Program.
Rehabilitation	Not only is there a shortage of rental units, but a need to provide maintenance and/or rehabilitation services to address both owner-occupied and rental housing. This would be an economical way of preserving the housing stock for low and moderate income renters, homebuyers and homeowners, especially in our core older neighborhoods.
Acquisition, including preservation	The City of Ames is using CDBG funds to continue to acquire vacant in-fill lots, foreclosed properties and/or blighted/substandard properties throughout residential neighborhoods (particularly in our core older neighborhoods) to be demolished, rehabbed or rebuilt. The need to preserve existing housing stock and rehab or build on vacant parcels is of importance to address both the cost and availability to LMI households.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Ames as an entitlement community and receives funding only through the Community Development Block Grant (CDBG) Program to support housing and community development needs of the community as follows:

Table SP5. Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1-2014-15				Expected Amount Available Reminder of Con-Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total:\$		
CDBG	Federal	- Admin & Planning - Acquisition/Demolition - Housing - Public Improvements - Public services	\$488, 278	\$381,251	\$450,000	\$1,319,529	2,352,000	CDBG funds will be used to address the housing and community development needs in the community.

Table 49 - Anticipated Resources

***Anticipated receiving \$488, 278 over the remaining 4 years of the Consolidated Plan period.**

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.

The City of Ames anticipates that the following resources will be available in the community for the 2014-15 Program year as outlined under Section SP-35.

Federal:

-Continue the administration of the CDBG Program, with an budget (including administrative cost) for 2014-15 projected in the amount of approximately \$1,319,529. Of this amount, \$488,278 is the 2014-15 allocation; \$381,251 is anticipated program income; and approximately \$450,000 is 2013-14 rollover funds.

-The Section 8 Housing Choice Voucher Program will to continue to be administered by the Central Iowa Regional Housing Authority (CIRHA) for a six county area (including Ames/Story County). It is anticipated that CIRHA will continue to receive this funding for the upcoming fiscal year. It is unknown what the specific dollar allocation will be at this time.

-For 2014, it is anticipated that approximately \$188,330 of the Emergency Shelter Grant (ESG) will again be awarded to two area non-profit organizations for the administration of this program.

-For 2014, it is anticipated that approximately \$56,963 of the Supportive Housing Program (SHP) funds will again be provided to one area non-profit for the administration of this program.

-For 2014, it is anticipated that administration of various privately-owned subsidized HUD Housing units will continue. There are approximately 234 project-based units and approximately 311 tax credit properties remaining in the community (325 of the tax credit units are low-income designated).

State:

-It is anticipated that private developer(s) in the community will continue to seek funding through the Iowa Finance Authority for Low-Income Tax Credits as the market dictates.

-It is anticipated that area non-profit housing providers will pursue applying for HOME funds, State Housing Trust Funds, or other state funding resources to produce and/or maintain various types of affordable housing units (e.g. home ownership, rental).

Local:

-Through the ASSET process for 2014-15, it was recommended that approximately \$3,329,512 (1.70% increase from 2013-14) be awarded to area human service agencies. Of that amount, the City's contribution is recommended to be approximately \$1,139,227. See Section SP-60 for information on the types of programs and services that will be provided through the various agencies.

- It is anticipated that area non-profit housing producers (e.g. Habitat for Humanity of Central Iowa and the Story County Community Housing Corporation) will maintain, construct, and/or rehabilitate housing for low- and moderate-income homebuyers and/or renters within the community and throughout Story County.

Both have access to utilize private funding, state funding (HOME, Iowa Finance Authority), and Federal Home Loan Bank dollars and additional funding resources to the community.

The City of Ames will continue to leverage additional resources to address the housing and community development needs of the community by:

- 1) Continuing to work closely with non-profit agencies funded through the ASSET process to not duplicate or double fund basic need services already being provided in the community, but rather provide gap assistance for needs not being addressed.
- 2) When implementing public facilities programs, agencies requesting assistance will be required to provide a match through other funding sources (local, state, or federal).
- 3) When implementing public infrastructure or housing rehabilitation programs, other City departments like Public Works and Parks and Recreation cover the administrative costs and CDBG provides the project costs.
- 4) When implementing housing programs, participants are required to repay the cost of the down payment; non-profits such as Habitat for Humanity contribute to the cost of the purchase of a home to be rehabilitated.
- 5) Non-profit organizations are encouraged to seek other state funding sources such as HOME, Emergency Shelter Funds, Homeless Assistance, and others to help reduce the gap or drain on CDBG funds.
- 6) Partnering with a local lending and secondary market lending institution to provide mortgage products targeted for low and moderate income first-time homebuyers in conjunction with the City's Homebuyer Assistance Program.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The City of Ames does own land or other property within its jurisdiction; however, most is not suitable for residential redevelopment due to its location in a floodway or floodplain area being too small in size for development, or it is already designated for a future purpose. The City in the very near future will be updating its Land Use Policy Plan (LUPP) that may result in usable land which could be rezoned to meet the needs of the community.

In over the past ten years, the amount of CDBG funds received on average has decreased. The need for leveraging dollars from partnerships and other local, state, and federal resources is becoming increasingly critical. Over the next five year period, leveraging dollars with non-profit and profit organizations and seeking state funding will have a greater priority as we address the needs for the community.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

The following is a list of many of the institutional structures through which the jurisdiction can and will seek to partner, collaborate, and cooperate to carry out the overall intent of its consolidated plan including or not including the use of CDBG funding. Due to the limited amount of CDBG funding, the goal overall the next 5-year period is to leverage CDBG dollars with other local, state, federal and private funding.

Table SP6. Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Ames	Government	CDBG Program Administration, Affordable Housing (Rental & Owner), Economic Development, Public Facilities, Public Service, Neighborhood Service, Public Improvement, Rental Housing, Homelessness, Non-Homeless Special Needs, Fair Housing, Planning	Jurisdiction
Analysis of Social Service Evaluation Team (ASSET)	Local Governments, Non-Profit Organizations, and State Agencies and Public Institutions	Five major entities (City of Ames, Story County, United Way of Story County, Iowa State University Government of the Student Body and Iowa Department of Human Services) who fund of 30 various human agencies in a collaborative, and coordinated effort to address homelessness and chronic homelessness, homelessness prevention and other non-homelessness population needs and services for the jurisdiction. (www.storycountyasset.org-Funder priorities). Of the 30 agencies funded, the following provide basic service needs for the homeless and chronic homeless populations: -Assault Care Center Extending Support Services (ACCESS) -Emergency Residence Project -Good Neighbor Emergency Assistance, Inc. -Mid-Iowa Community Action Agency (MICA) -The Salvation Army -Youth & Shelter Services	Ames/Story County
Central Iowa Regional Housing Authority (CIRHA)	Quasi-Government	CIRHA is the local Housing Authority that administers the Section 8 Housing Choice Voucher Program.	Boone, Dallas, Jasper, Madison, Marion and Story Counties (except for the Cities of Knoxville or Pella)
Private Owners of Project-based Housing Units	Non-Profit	There are three entities: Community Housing Initiatives-CHI (Eastwood Apartments for families, elderly and disabled), Ames Ecumenical Housing Inc. (Stonehaven, & Keystone Apartments for the elderly and disabled), and Regency V Apartments for elderly and disabled. Together they provide 234 units of assisted housing units.	Ames
Local Housing Providers	Non-Profit	Habitat for Humanity for Central Iowa (Home ownership for low-income households) Story County Community Housing, Inc. (Rental and Home ownership for low income households)	Hamilton, Hardin & Story Counties Story County

Ames Economic Development Commission	Private Entity	The Ames Economic Development Commission organizes and promotes sound economic growth in the Ames area by stimulating the expansion of existing business, attracting new enterprises and assuring a favorable community climate for new ideas and economic growth.	Ames/Story County
Private Owners of Low-Income Tax Credit Units (LITC)	Non-Profit	Currently there are four (The Rose of Ames, Meadow Wood of Ames, Laverne Apartments, and Windsor Point Apartment) non-profit entities in the community that provide 250 LITC units for very low and low-income families, elderly and disabled persons.	Ames
Local Church Supported Programs	Private Entities	Food Pantry/Clothing Closets Community Meals Rental & Emergency Assistance	Ames
Fair Housing – Ames Human Relations Commission	Government	The Ames Human Relations Commission's (AHRC) jurisdiction covers discriminatory actions against a person because of his or her race, ethnicity, national origin, color, creed, religious affiliation, sexual orientation, gender, physical disability, age (employment and credit only), familial status (presence of children, for housing only), marital status (credit only), or developmental disability (not applicable to credit).	Ames
Continuum of Care Services for chronic homeless, homeless and very low income families and individuals	Area Non-Profit Agencies	Story County Housing Coordinating Board and the Story County Human Services Council both meet separately, but meet together on a regular basis to coordinate, exchange information, and educate the public on the needs of chronic homeless, homeless and very low income households in the community.	Ames/Story County
Financial Institutions	Private Entities	Lending Institutions participate and partner in mortgage products that promote homeownership for low and moderate first time homebuyers.	Ames/Story County
Ames Community School District	Public Entity	The Ames Community School District implements Families In Transition Homeless Program designed for students in grades Pre-K through 12 who are homeless. The overall objective of the program is to provide assistance, services, and support to students/families who are homeless according to the State definition.	Ames

Table 50 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

Strengths in the delivery system include:

- Strong partnerships exist between public and private organizations to fund, coordinate, and share information, to work together to accomplish goals to help the citizens address the needs of our community
- Neighborhood associations and community groups are very participatory in providing input and feedback on the needs and concerns in the community
- Human service agencies and various non-profit boards meet regularly to network, share information, and work together to give input and feedback on the needs of citizens in the community
- There are experienced City staff in grant administration
- Strong Volunteer Service Coordination to help address service needs in the community
- Strong economic base for the expansion and attraction of new businesses in the community with higher wage jobs
- Project-based and Tenant –based assistance available in the community
- Active Continuum of Care Group to work together to educate, share, and coordinate the basic needs of homeless and low income families and individuals in the community
- Partnerships with local and secondary market financial institutions

Potential gaps in the service delivery system include:

- Shortage of funding resources to support and meet individual, community, and agencies' needs at all levels, and from both public and private resources and agencies
- Shortage of experienced non-profit housing developers for both rental and homeownership
- Shortage of available land for development of affordable housing
- Shortage of property owners interested in participating in the Section 8 Housing Choice Voucher Program
- Shortage of project based, LITC, and tenant based rental assistance units in the community
- Lack of experienced non-profit organizations to seek and administer other state or federal funds to help leverage CDBG Dollars
- Lack of software systems that will allow for better sharing of resources and services to reduce duplication
- Lack of coordination by the area homeless shelter providers to all leverage their local financial resources by seeking state homeless shelter grant funding.

Table SP7. Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X		
Transportation	X	X	
Other			
Other: Meals (Soup Kitchen, Food Pantries, etc.)	X	X	

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Ames/Story County has a long history of a funding collaboration between the five organizations (City of Ames, Story County, United Way of Story County, Department of Human Services, and the Government of Student Body at Iowa State University) that work closely with local human service providers to efficiently

and effectively provide a wide range of services through a comprehensive service delivery system that includes, but is not limited to, the services listed above to address the needs of the homeless and very low- and low-income persons in the community.

The funding collaboration process is called Analysis of Social Service Evaluation Team (ASSET). Since its inception in the early 1980s, ASSET continues to be the largest funder (over approximately 30 million dollars) to over 30 various Ames/Story County human service agencies that assist with shelter and other basic needs and services targeted to both homeless persons and persons with HIV, and low income families. In 2013, ASSET process allocated \$3,273,164 and for 2014 the allocation was increased to \$3,329,512 to support these delivery systems of services. This particular level of support services is well known outside of the City's service delivery area, and thereby attracts more persons of need to the jurisdiction.

There are **two major boards that exist in the community to help coordinate the delivery efforts: the Story Housing Coordinating Board and the Story County Human Services Council**. Through the efforts of these two Boards the following services are delivered to meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

The Story County Housing Coordinating Board consists of the following three agencies, which are the core leaders to the Continuum of Care process and the main providers of shelter and transitional housing in the community.

- The Emergency Resident Project (ERP) which continues to be one of the area's primary local homeless shelters
- Youth and Shelter Services (YSS) which continues to be the area's only local homeless shelter for youth and young adults under 25 years of age
- Assault Care Center Extending Shelter and Support (ACCESS) which continues to be the area's only local homeless shelter for battered women and men

The Story County Human Services Council consists of the following agencies and the main providers of basic needs services in the community as of 2013 :

- ACCESS
- Ames Community Preschool
- Ames Community Schools
- At Home Care Company
- Boys and Girls Club of Story County
- Boost Together for Children
- Central Iowa RSVP
- Center for Creative Justice
- ChildServe
- City of Ames (Administration, Police Department)
- Community and Family Resources
- CyRide/Ames Area Metropolitan Planning Organization (AAMPO)
- Eyerly Ball

- Girl Scouts of Greater Iowa
- Heartland Senior Services
- HIRTA Public Transit
- ISU Extension & Outreach – Story County
- Life Connections
- Lifeline Resources
- Lutheran Services in Iowa
- Mainstream Living
- Mid-Iowa Community Action (MICA)
- Mid Iowa Family Therapy, Inc.
- National Alliance on Mental Illness (NAMI) of Central Iowa
- Story County Community Services
- The Salvation Army
- Volunteer Center of Story County
- University Community Childcare
- Youth and Shelter Services

The strength of this service delivery system is that both boards not only conduct meetings on a regular monthly basis to collaborate, coordinate, and communicate, but many are members of both boards. This creates a higher cohesiveness to address the deliverance of the services, as well as knowing where gaps exist. The services provided by the boards cover the gambit for addressing the service delivery needs for special needs population and persons experiencing homelessness. A strength is the funding mechanism through the ASSET process which helps in determining the big picture for the financial needs of the agencies and eliminate areas of duplication.

The major gaps of the delivery system are that the amount of funding available cannot address all the services that need to be provided by the agencies; the lack of a software system through which all data of delivery can be coordinated; duplication of services; inexperience of some agencies to be able to seek additional funding resources from other state and or federal programs; and expanding the communication and coordination of agencies and organizations that do not participate in either of the boards, but provide needs services in the community.

Although the network of social service agencies developed to assist homeless and other low-income families in meeting these needs is extensive and extremely well developed in Ames/Story County, the limited amount of financial resources and insufficient capacity often limits the numbers of persons these programs can serve. Available resources are spread thin and proposed projects targeted to meet the needs of the homeless can address only a small number of the priority areas. The stability of future funding is also not encouraging. Greater creativity in seeking out new funding sources will require a great deal of staff time of the non-profit service providers already overburdened providing day-to-day services. The City and ASSET will continue to work together to decrease the gaps by leveraging dollars and reducing the duplication of services, working to create a software coordination systems to better track the gaps in service and in funding, and finding better ways to leverage federal, state, and local dollars to address the service delivery systems for the underserved populations in our community.

Further evidence of the community's priority given to the service delivery system is outlined in the 2014-15 ASSET Human Service Budget Manual, for the above-mentioned agencies and organizations that are funded through this process. The manual contains for each agency/organization a detailed annual report for outcome progress that lays out the following details: Program/Service Outcome, Measurement Used, Outcomes Achieved, and Barriers Encountered. Along with data regarding units of service, cost per unit, unduplicated participants total, unduplicated participants/Story County, and licensed capacity, it also provides financial details for revenues and expenses. (More information about ASSET is available at: <http://www.storycountyasset.org>).

The City of Ames Strategic Goals Plan are centered around addressing the following areas:

1. Addressing the availability of rental housing units to individuals and families with incomes at 50% or less
2. Addressing the affordability of housing units to individuals and families with income at 80% or less
3. Addressing the public facility needs of local non-profit service providers in maintaining and/or expanding the shelter and basic needs of homeless, extremely low and very low income individuals, families, elderly and disabled persons

SP-45 Goals Summary – 91.215(a)(4)

Table SP8. Goals Summary Information
Table 52 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create & expand Affordable Housing for LMI Persons	2014	2018	Affordable Housing	CITY-WIDE	Acquisition Reuse For Affordable Housing Operation & Repairs of Foreclosed Properties Housing Improvement Rehabilitation Programs Homebuyer Assistance for First-time Homebuyers	CDBG: \$1,152,000	Rental units constructed: 10 Household Housing Unit Rental units rehabilitated: 15 Household Housing Unit Homeowner Housing Rehabilitated: 60 Household Housing Unit Direct Financial Assistance to Homebuyers: 15 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds Buildings Demolished: 5 Buildings Housing Code Enforcement/Foreclosed Property Care: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Maintain Development Services in the Community	2014	2018	Affordable Housing Homeless Non-Homeless Special Needs	CITY-WIDE	Renter Affordability Programs Public Facilities Improvement Program	CDBG: \$1,200,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 300 Households Assisted Homelessness Prevention: 95 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Address Needs of Non-LMI Persons	2014	2018	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	CITY-WIDE	Acquisition Reuse For Affordable Housing Homebuyer Assistance for First-time Homebuyers Renter Affordability Programs Public Facilities Improvement Program	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Create & expand Affordable Housing for LMI Persons
	Goal Description	<p>Utilize and leverage CDBG Funds for Low and Moderate Income Persons through public and private partnerships as follows:</p> <p>To create, expand and maintain Affordable Housing for Homeless and Low-income persons.</p> <ul style="list-style-type: none"> 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. Provide Temporary Rental Assistance; v. Increase supply of Mixed-Use Development; vii Expand and Maintain Supply of Emergency Shelter and Transitional Housing
2	Goal Name	Maintain Development Services in the Community
	Goal Description	<p>The City of Ames will seek to</p> <ul style="list-style-type: none"> i. 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. ii. Continue provision of Public Facilities Needs for homeless, special populations and low income households (senior centers, homeless facilities, child care centers, mental health facilities, Neighborhood facilities, and other public facilities needs. iii. Continue provision of Public Infrastructure Needs in low-income census tracts (water, street, sidewalk improvements).

3	Goal Name	Address Needs of Non-LMI Persons
	Goal Description	<p>The City will seek to:</p> <ol style="list-style-type: none"> 1. Integrate affordable and market rate residential developments; 2. Remove blight and deteriorated housing to reuse into new housing; 3. Support and address code enforcement of deteriorated housing 4. Remove blight and deteriorated housing in flood plain and other hazardous areas.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Ames is proposing to implement the following programs that will provide affordable housing opportunities.

1. Under the implementation of the Renter Affordability Program, which will consist of Security Deposit Assistance, First Month Rent, and Transportation components, it is anticipated that approximately 80-100 households with incomes at 50% or less of the Story County median income limits (extremely low-income, very low-income) will be provided assistance. This will be in addition to any assistance of this type provide by ASSET funded agencies providing a similar service, more on the emergency level versus a proactive one. The overall goal of the Renter Affordability Program is to provide assistance to households at 50% or less of the Story County median income limits in order to gain access to housing, to improve their housing status, and to secure economic stability.
2. Under the implementation of the Homebuyer Assistance Program, which consist of down payment, mortgage buy-down, and closing cost assistance components, it is anticipated that approximately three to six households with incomes at 80% or less of the Story County median income limits will be assisted in purchasing their first home. The overall goal of the Homebuyer Assistance Program is to provide the opportunity for low- and moderate-income households to gain access to housing and/or improve their housing status.
3. Under the implementation of the Acquisition/Reuse for Affordable Housing, which will consist of the purchase of infill lots (vacant or with properties needing to be demolished); the purchase of foreclosure properties for rehabilitation, or the purchase of single-family or multi-family units that can be rehabilitated; it is anticipated that 2-4 properties will be acquired for reuse in either affordable rental or owner-occupied units for households at 80% or less of the Story County median income limits.
4. The implementation of the Housing Improvement Rehabilitation Program (will consist of rehabilitation assistance to Single-Family Homeowners and to Rental Property Owners), it is anticipated that under the Single-Family Homeowners Program five to ten households will be assisted in retaining and remaining in their homes. Under the Rental Property Owners Program, two property owners will be assisted with the rehabilitation of one to three rental housing units to be made available to extremely low and very low income households.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

N/A

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

As previously mentioned, barriers to affordable housing in Ames were indicated in the 2013 update to the City's Analysis of Impediments to Fair Housing Choice that involved community participation and input from both "users" and "providers" in the housing arena. The full report is available at the City of Ames website at www.cityofames.org/housing.

The Study identified that for renting, the major barriers to fair housing choices in the city of Ames were "lack of available decent rental units, in affordable price ranges" and "cost of housing." These were perceived by general renters, subsidized renters, and housing producers/providers. For owning a house, "cost of housing" and "excessive down payment/closing cost" were perceived by housing producers/providers as barriers to fair housing in Ames.

The survey results are quite consistent with CHAS data, indicating that there is 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 total units, 52% were occupied by this group, and the other 48% were occupied by other households in a higher income bracket.

In terms of cost of housing as a barrier, 2006-2010 data also reveals that it was the major problem in the city. For renter households (including students) with housing problems (n=7,410), 56% have housing cost burden greater than 50% of income, and 36% have a housing cost burden greater than 30% but less than or equal to 50%. For total owner households with housing problems (n=1,059), 35% have a 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. Less than half (45%) of units in Ames were single-family homes, either detached or attached units. The rest (55%) were rental units.

The majority of owner-occupied units (78%) had three or more bedrooms, with 25% for rental units. The most common type for rental units is the 2-bedroom (46% or 5,960 units).

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

The city of Ames has historically had low housing vacancy rates. In 2012, the overall housing vacancy rate in Ames was only about 4%, which was slightly higher than the 3.6% in 2000. However, for 2012 the "rental" vacancy rate was about 2%. Although the data for 2013-14 is not available at this time, the feedback and perception from the community indicates that for both overall and rental the percentage is lower than 2%.

Also, as of 2012 there were 23,662 housing units in Ames (including student housing), among which 9,712 units (or 41.0%) were owner occupied and 12,995 units (or 54.9%) were renter occupied.

Ames is the home of a highly educated, professional, and academic workforce, which includes Iowa State University, the National Animal Veterinary Services Laboratories, and the Iowa Department of Transportation Headquarters. A high median household income (\$75,100 in 2014) from the academic and professional workforce translates into a demand for larger homes, which adds to existing high land values. Also, the large student population increases competition for affordable rental units between students and families in the community. Other issues in the community such as growth limits; building codes, fees and charges; policies that affect the return on residential investment; and transportation were discussed in the study.

Based on the data from the survey, listening sessions, and CHAS data, it was clear that two major barriers continue to affect fair housing choices in Ames: 1) “lack of available, decent rental units in affordable price ranges” and 2) “cost of housing.” The following action plan based on the feedback from public forums and discussion with the City Council were established to address the above impediments:

Table SP9. Impediment No.1 – The Lack of Available Decent Rental Units in Affordable Price Ranges

Goal	Objective	Recommendations	Actions	Funding	Timeframe
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	<ul style="list-style-type: none"> 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 	<p>Acquisition/Reuse for Affordable Housing:</p> <ul style="list-style-type: none"> -Purchase of Vacant In-Fill Lots for Development -Purchase of Foreclosure Properties for Rehabilitation Housing Improvement <p>Rehabilitation Programs:</p> <ul style="list-style-type: none"> -Rental Property Owners 	CDBG/ Low-Income Tax Credits/ State and Federal Funds	July 2014-June 2018

Table SP10. Impediment No. 2 –The Cost of Housing

Goal	Objective	Recommendations	Actions	Funding	Timeframe
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.	<ul style="list-style-type: none"> i. Increase the availability of affordable owner-occupied housing ii. Expand and maintain supply of emergency shelter and transitional housing 	<ul style="list-style-type: none"> 1. Rehabilitation Programs: <ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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, and other public service needs) and reduce duplication of services. 	<ul style="list-style-type: none"> 1. Renter Affordability Programs <ul style="list-style-type: none"> a. Deposit & 1st Month's Rent b. Transportation or Assistance 	CDBG/ ASSET	July 2014- June 2018

Along with the above Action Plan goals, the City will need to continue partnerships with ASSET, non-profits, for-profits, and other human service agencies and resources to fully address these impediments and other needs in the community. The leveraging of other local, state, and federal financial resources is a must.

In addition to the barriers mentioned above, another major barrier that continually exists is funding reductions at both the federal (CDBG, HOME, etc.) state, and local levels. The City's initial CDBG allocation in 2004-05 was \$589,000. The City's allocation for 2014-15 is \$488,478. While the City's population has increased by 19.5%, and the number of households has increased by 26%, from 2000 to 2012, the City's current CDBG allocation is over \$100,000 less than it was 10 years ago.

Members of ASSET continue to receive information about the lack of state funding for programs and cuts that are threatening the continuation of some of those programs. Local agencies that have multi-county areas of operations continue to struggle with a lack of adequate local support from those counties. Due to the economic conditions across the country, a continual barrier is that the need and number of households continues to grow and far exceeds the financial and staffing resources at federal, state, and local levels. ASSET, fortunately, has continued to be a unique and consistent revenue source for programs for the homeless and chronically homeless, basic needs, and special non-homeless needs for the community. It is clear that this is an important funding source that CDBG funds would be unable to address.

The three area homeless shelter providers participate in the annual State of Iowa Point in Time Homeless Counts (see Section NA-40) to survey the number and the needs of the homeless individuals and families in Ames/Story County in order to assess the level of funding needed to serve this population. Additionally, the Story County De-categorization Project, which consists of the Iowa Department of Human Services (DHS) Child Welfare Administrator, the DHS Service Area Manager for the De-categorization Project, the Chief Juvenile Court Officers, and the Iowa Community Empowerment Board exists to plan, coordinate, execute, fund, and monitor child welfare and juvenile justice programming for all of Story County, including school districts located within the county. (see Story County Supervisors Report June 2014
<http://www.storycountyiowa.gov/AgendaCenter/ViewFile/Item/3174?fileID=2508>)

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

As mentioned under section SP 40, for the jurisdiction of Ames/Story County, the shelter and basic needs of individuals and families who face homelessness and chronic homelessness, low-income, and others are mainly coordinated by the local Continuum of Care group called The Story County Housing Coordinating Board and the Story County Human Services Council, both primarily funded through the ASSET process.

The following three agencies of Story County are the primary providers for emergency shelter and transitional housing needs of homeless persons in the jurisdiction. A description of these specific agencies and their services are outlined below.

Assault Care Center Extending Shelter and Support (ACCESS):

The Assault Care Center Extending Shelter and Support (ACCESS) serves three counties: Story, Boone, and Greene. The majority of the clients come from Story County. ACCESS provides victim services to survivors of domestic violence, dating violence, and sexual assault. They offer services to anyone regardless of age, gender, race, immigration status, sexual orientation, religion, ability, or income. The age range of ACCESS clients encompass all ages from infants to the elderly.

Its services include safe shelter for those escaping violence; 24-hour crisis line; individual short-term crisis counseling; educational programming; children’s programming; and legal, medical, and social service advocacy. The agency also offers support groups for survivors of domestic/dating violence, for adult survivors of sexual assault, for teen survivors of sexual assault, and a children’s group that runs during the domestic violence group for childcare needs. The shelter can serve up to 24 individuals a day; this is an increase of 10 beds over the previous location. The shelter is another fundamental component of the continuum of care that serves a vital role in eliminating homelessness. The ACCESS website (<http://www.assaultcarecenter.org/>) provides information on their services.

Addressing the emergency and transitional housing needs of homeless persons

Emergency Resident Project (ERP):

The agency provides shelter, meals, and other basic assistance to homeless persons. ERP also tries to assist those who are facing homelessness by helping to avoid it. They also advocate community efforts to reduce, whenever possible, conditions that foster homelessness.

The shelter services Story County residents, those attempting to relocate here, and those passing through the county. They serve both adults and families of all ages. Their only eligibility requirement is that the clients lack other housing and are unable to afford it. The agency has two full-time and four part-time staff members.

The program operates two transitional housing units – one four-unit apartment complex with three bedrooms in each unit and a duplex containing one two-bedroom unit and one three-bedroom unit – both

used for families with children. The targeted average stay is around 10-12 months. In previous years the average length of stay was 12-24 months. This reduction in the length was due to families being able to find housing and assistance through the Section 8 Voucher Program. The shelter also provides a family service worker to assist the families with securing permanent housing and other basic needs. The shelter continues to implement a Homeless Prevention Program. The Homeless Prevention Program works with rental property owners and utility companies to accept payments on past due accounts from the Shelter to assist families and individuals to avoid homelessness. The 2014-15 budget for the Homeless Prevention Program is set at approximately \$140,000. The funding for this program is mainly from private donations.

In addition to the above program, ERP receives also receives approximately \$436,333 in ASSET funding to address homelessness, Chronic Homelessness and other basic need services for this population. ERP website at <http://www.amesshelter.org/erp/homeless/> provides more information on their services.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Youth & Shelter Services (YSS):

Youth and Shelter Services, Inc. is a non-profit organization that provides comprehensive services to children and families. Its services include individual, group, and family counseling; diagnosis and evaluation; crisis intervention; prevention and education; youth employment and training; after school programs and mentoring; runaway and homeless youth services; primary and extended residential treatment; in-home services; emergency shelter care; aftercare; and family foster care. Services are available to clients regardless of race, creed, color, handicap, national origin, gender, or sexual orientation.

Transitional housing has also been a focus of this primary group of agencies. They recognized that some people who are homeless need support for an extended period of time if they are to address the underlying issues that have contributed to their becoming homeless. YSS operates the Lighthouse Transitional Living Program which provides a needed service by providing two of the fundamental components of the continuum of care: a safe and decent alternative to the streets, and transitional housing with appropriate support services to help youth reach independent living and self-sufficient permanent housing. This program, which serves youth and young parents, is unique in Story County and operating effectively to address the need for which it was created. Without these services, a critical gap would be created in the continuum for youth and young homeless mothers, ages 16 to 25, with children. This program is consistent with the State's priority of serving underserved and difficult populations for families—single parent headed families. The Lighthouse Transitional Living Program is the only program of the three primary agencies in the continuum that seeks HUD/SHP funding on a regular basis.

The goals of the agency are to:

- a. Promote community youth development and asset building
- b. Increase community awareness of the needs and problems of troubled youth and their families
- c. Promote family life enrichment and self-sufficiency
- d. Prevent substance abuse and delinquency
- e. Care for youth in their own communities
- f. Resolve conflicts between parents and youth
- g. Treat chemical dependency and emotional disorders
- h. Reduce the number of runaway and homeless youth
- i. Divert young people from the juvenile courts back into the community
- j. Reduce the number of teens in locked settings and in institutions
- k. Reduce the number of teenage pregnancies

In July, 2011 Access and Visitation Services were added as well as the AMP (Achieving Maximum Potential) Foster Care Youth Council. They utilize the following instruments to determine community need: the Story County Health and Quality of Life Assessment, the Iowa Youth Survey, the PRIDE Survey, and YSS's own needs assessments. Clients come to YSS through referral from other social service agencies, Department of Human Services, local school districts, juvenile court services, law enforcement, and self-referrals. Client input is included in the evaluation of services and determining service needs. The YSS website (www.yss.org) provides more information on their services.

Housing Coordinating Board of Story County(HCB)

The Housing Coordinating Board of Story County (HCB) aka the Continuum of Care for Ames/Story County was formed in 2000. The word "Housing" (as opposed to "Homeless") was chosen to recognize that providing affordable housing is a key component of preventing homelessness. The emphasis on housing brings in many more parties than those who perceive themselves as providing direct service or shelter to those who are already homeless. The Housing Board represents collaboration among private, government, and non-profit entities involved in the issues of homelessness and affordable housing. The Housing Coordinating Board of Story County meets nine times a year. A Housing Steering Committee meets monthly to prepare Housing Coordinating Board meeting agendas and to plan the work of the Board in addressing goals that have been established. Work groups also meet on areas of priority and make reports at the full board meetings.

The monthly meetings focus on information sharing and brief announcements, advocacy and legislative updates regarding housing issues, reports from five work groups, and coordination of local efforts directed towards assisting individuals to live in the community and attain self-sufficiency.

The Housing Board continues to have work groups to address specific topics, and members volunteer to gather information and recommendations for the Board. Work groups were in place to address the following issues: (1) emergency shelter/transitional living and eviction alert, (2) subsidized housing, (3) zoning for affordable housing and jobs, and (4) subsidized rehabilitation and homeownership programs. In June, 2001 the work groups were reorganized to address the priorities established from the Gaps Analysis and goals

developed to address the homeless populations. The new work groups are focused on: (1) emergency shelter and homeless prevention, (2) transitional living, (3) mental health issues, (4) chronic substance abuse, and (5) life skills.

Story County Housing Coordinating Board's strategy is to continue to expand the community's awareness of persons who are chronically homeless and their needs. They are the lead group for conducting the annual Point-In-Time count of homeless populations for Ames/Story County. Not only do they conduct street counts, they also gather information from emergency shelters and transitional living programs, as well as ISU campus security, law enforcement, food pantries, the American Red Cross, and Salvation Army. The Housing Coordinating Board will continue to gather data on the increasing need for emergency shelter and transitional housing to ensure the availability of these needed services. A sub-group of the Housing Coordinating Board completed a survival guide of services for the homeless.

Although Youth and Shelter Services (YSS) is the only agency of three shelters in the continuum that seeks HUD/SHP funding, the three primary agencies need to work more cooperatively to address and identify the needs through the Continuum of Care efforts to end Chronic Homelessness.

Additionally, the Story County Housing Coordinating Board, the Story County Human Services Council continues to have in place the following three objectives to provide for a Continuum of Care-wide strategy to systematically help homeless persons with mainstreaming through their participating members and other human service agencies:

1. **Identify eligibility** of homeless persons for mainstream programs.

- Each service provider has its own process and assessment tools for identifying homeless persons who are eligible for mainstream programs, rather than a central point in the community. Housing Coordinating Board meetings have been used for presentations from groups providing mainstream resources such as: Project Iowa, Deposit Process of Rental Property Manages in Ames, Rural Renewable Energy, and Transition from Jail to Community Process, among other educational topics. Youth and Shelter Service and ACCESS are the only two shelter providers that participate and generate data into a State-wide system (YSS-Service Point, ACCESS-Domestic Violence Database).

2. **Help enroll** them in the following programs for which they are eligible: SSI, TANF, Medicaid, Food Stamps, SCHIP, Workforce Investment Act, and Veterans Health Care.

The overall strategy in place to help homeless persons to enroll in mainstream programs includes assessment of eligibility, assistance with filling out paperwork, and overcoming obstacles to applying for or receiving services such as transportation or language barriers. It also includes direct referral if determined to be helpful or necessary as follows:

- SSI: For SSI, individuals are referred to the Social Security Administration office in Ames. The service provider working with the individual can assist the individual in gathering the information required to apply for SSI and may also assist with transportation to the SSI office in Ames.
- Medicaid: Those eligible for Medicaid would be referred to the Story County DHS to obtain an application. Assistance may be provided in accessing and completing the application process. The individual would then have to make an appointment with an income maintenance worker at DHS to

determine eligibility and then enroll in the program. The service provider working with the individual applying can assist in setting up the appointment and in providing transportation to each appointment to ensure the individual has the opportunity to complete the application process.

- **Food Stamps:** Those eligible for Food Stamps would be referred to the Story County DHS to obtain an application. Assistance may be provided in accessing and completing the application process. The individual would then have to make an appointment with an income maintenance worker at DHS to determine eligibility and enroll in the program. The service provider working with the individual applying can assist in setting up the appointment and in providing transportation to each appointment to ensure the individual has the opportunity to complete the application process.
- **State Children's Health Program (Hawk-I):** Brochures available on Hawk-I healthcare assist in determining eligibility and requirements for enrollment in this program. A toll-free number is available for questions, and then the application and proof of income is sent to Des Moines. The service provider can provide the application or assist the individual in obtaining one.
- **Workforce Investment Act:** There is an Iowa Workforce Development office in Ames; those seeking services may walk in and fill out an application for job placement. An employment counselor meets with the individual briefly to explain what jobs are available. It is then the individual's responsibility to check back with Workforce on a weekly basis to get updated on new job opportunities and to update their own personal information. The service provider working with the individual can assist the individual in contacting the Workforce office and in following up regularly to check on available jobs. The provider may also provide transportation to scheduled appointments, if needed.
- **Veterans Health Care:** To determine eligibility for veteran's assistance, the local Veteran Affairs office in Ames or the Vet Center in Des Moines can be contacted. The Veteran Affairs office will assist in completing admissions forms to the VA Hospital. The service provider working with the individual can assist in contacting Veteran's Affairs and gathering necessary information for eligibility, and may help with transportation.
- **FIP:** Those eligible for FIP would be referred to the Story County DHS to obtain an application. Assistance may be provided in accessing and completing the application process. The individual would then have to make an appointment with an income maintenance worker at DHS to determine eligibility and then enroll in the program. The service provider working with the individual applying can assist in setting up the appointment and in providing transportation to each appointment to ensure the individual has the opportunity to complete the application process.
- **Story County DHS for child care assistance:** To apply for childcare assistance, eligible families with children would be referred to the Story County DHS to obtain an application for assistance. Child Care Assistance (CCA) is available to the children of income-eligible parents who are absent for a portion of the day due to employment or participation in academic or vocational training or PROMISE JOBS activities. Assistance may also be available for a limited period of time to the children

of a parent looking for employment. Child care services are provided to people participating in activities approved under the PROMISE JOBS program and people who receive Family Investment Program (FIP) assistance without regard to Child Care Assistance eligibility requirements if there is a need for child care services. PROMISE JOBS staff administers Child Care Assistance for child care needed to participate in PROMISE JOBS activities. Child care services for a child with protective needs are provided without regard to income. To receive protective child care services, the family must meet specific requirements, and child care must be identified in the child's case permanency plan as a necessary service.

3. **Ensure they receive** assistance under each of the programs for which they are enrolled.
 - To ensure that assistance is received, the provider working with an individual may assist them in the application process to ensure that they follow through with meeting the requirements when applying. The provider can follow up with the individual to determine if they received assistance after they were accepted. The provider can also follow up with the program providing the assistance, if a release has been signed, to determine if assistance was provided or if the individual was turned down, find out the reasons, and explore reapplication if possible. Providers also network with each other by supplying information on programs available in general.

The Story County Housing Coordinating Board continues to outline in its Continuum of Care component, the following outreach and support service goals for the homeless provided by its participating agencies:

Outreach

- Outreach will be an on-going activity conducted primarily by providers of emergency and transitional housing services, with assistance from the other agencies, electronic Story County Resource Guide and referral service and the 211 statewide information and referral service. Many of the local churches will also be actively involved in outreach. Posters are located at bus stations, fire stations, and at locations frequented by homeless persons. Street people may go to the Emergency Residence Project emergency shelter for food and bathing. Volunteers connected with human services and the faith communities have been utilized to reach out and provide referral information and assistance to those living on the streets. While the numbers are not large, there is considerable community support to identify and assist any individual living on the streets that may need assistance.
- Outreach for other homeless persons is also conducted by service providers and referral service. ACCESS provides a crisis hotline for counseling and initial intake to its emergency shelter. Youth and Shelter Services also provides an emergency hotline to assist youth to access services through Rosedale Shelter and the Lighthouse Program, as well as other supportive services offered such as counseling and treatment. Service providers use the local media, Human Services Council, and the Housing Coordinating Board to provide information about services and how to access those services.
- Agencies providing outreach plan to continue current efforts to persons living on the streets and for other homeless persons. The work group of the Housing Coordinating Board that is putting together an emergency survival brochure will work to distribute the brochure within the community to places frequented by homeless persons.

The Housing Coordinating Board continues to outline in its component the following Prevention Goals for the homeless provided through its participating agencies:

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Services in place that will be utilized for helping low-income families avoid becoming homeless:

Rental/Mortgage Assistance – Emergency Residence and Good Neighbor Assistance Program, City of Ames, The Salvation Army, and area churches provide emergency rent and deposits. Habitat for Humanity, Story County Community Housing, and USDA Rural Development provide mortgage assistance. ACCESS provides housing placement and rental assistance for victims of abuse. Veteran’s Affairs assists with emergency rent for veterans.

Financial Services – Consumer Credit Counseling and ISU Credit Union Credit Counseling provide workshops and educate community members on finance, credit, and debt. The Salvation Army offers a Representative Payee Services for individuals and families.

Utility Assistance – The Salvation Army, Emergency Residence Project, Good Neighbor Assistance Program, MICA, and several local churches provide emergency utility assistance. Veterans Affairs assists with emergency utility assistance for veterans.

Abuse – ACCESS provides information and prevention services regarding abuse issues.

Youth and Shelter Services (YSS) - Provides comprehensive prevention services for youth in the schools and in the community.

Job Training and Employment Services –Workforce Development helps those who are unemployed find employment; relatively new job training service in the area called Project Iowa.

The public service needs of persons who are homeless are not significantly different from the needs of others in the community who are trying to provide for themselves and their families with food, shelter, clothing, and opportunity. These needs include, but are not limited to: child care, medical services, psychological treatment, substance abuse counseling, living skills, job training, education, transportation, rent assistance, and financial resources.

Story County Human Services Council

The mission of the Story County Human Services Council is to work to establish an environment which energizes members and provides an opportunity for collaborative efforts and advocacy for human needs. Membership is open to all organizations and individuals within Story County who support the mission of the Human Services Council.

The Story County Human Services Council membership currently consists of organizations that provide basic needs services in the Ames/Story County community: case management, life skills, alcohol and drug abuse treatment, mental health treatment, AIDS-related treatment, education, employment assistance, child care,

transportation, and others, and how these services will reach out to homeless persons and other populations to address their individual needs.

Supportive Services to help low-income individuals and families avoid becoming homeless.

Citizens can continue to receive these services through referrals from service providers, personal contacts, walk-ins, and crisis lines. Applications for services are available through a variety of sources, such as case managers, shelters, and agencies. Once applications are completed, appointments are made either by the agency or the individual, depending on services that are being applied for. Applicants can either transport themselves to the appointments via public transportation, private transportation, walking, or bicycling, or transportation is provided by a case manager, another worker, or volunteers. Following the appointment, applicants are either informed immediately of their eligibility or notified by mail of their eligibility and their benefit amounts. Many of the agencies listed above serve clients on a walk-in or appointment basis. The client or referral source contacts the agency to determine what steps need to be taken to determine eligibility for services. Agencies and/or volunteers can provide transportation, if necessary.

The specific agencies and the services that they to the citizens in the community are:

- ARC of Story County—Mental and Physical Disabilities
- Assault Care Center Extending Shelter and Support (ACCESS)—Case Management, Domestic Violence (safety planning, court systems advocacy, support groups, resource location and referral), sexual abuse
- Catholic Charities—Mental Health Treatment, Therapy/Counseling
- Center For Addictions Recovery, Inc. (CFARI)—Alcohol and Drug Abuse Treatment
- Center for Creative Justice (CCJ)—Legal Advocacy
- Childcare Resource and Referral Center—Childcare Referrals
- CyRide—Transportation
- Department of Human Services Medical Insurance—Health Services
- Department of Human Services—Case Management, Basic Needs
- Des Moines Area Community College—Education, dental program
- Emergency Residence Project—Basic Needs
- Food Pantries—Basic Needs
- Gerard Family Centered Services - Living Skills/Money Management/Referral Case Management
- Good Neighbor—Basic Needs
- Heartland Senior Services—Transportation, Elderly
- Homeward—Health Services
- Iowa New Choices—Employment Assistance
- Iowa State University Extension Services—Employment Assistance
- Iowa State University Families Extension Answer Line - Living Skills/Money Management/Referral Case Management
- Iowa State University Financial Counseling Clinic—Living Skills/Money Management/Referral Case Management
- Iowa State University—Education
- Legal Aid—Legal Advocacy
- Lutheran Services in Iowa (LSI)—Case Management, Mental Health Treatment Therapy/Counseling
- Mainstream Living—Case Management, Mental and Physical Disabilities

- Mary Greeley Medical Center—Therapy/Counseling
- Mid-Iowa Community Action (MICA)—Case Management, HIV/AIDS, Basic Needs, Family Development/Self-Sufficiency Programs
- People Place--Living Skills/Money Management/Referral Case Management
- Planned Parenthood—Health Services
- Project Iowa- Job Training and Employment
- PROMISE JOBS—Employment Assistance
- Everly Ball—Mental Health Treatment, Therapy/Counseling, Crisis Line Referrals, Life Skills/Money Management/Referral Case Management
- Salvation Army- Emergency Rent, Mortgage & Utility Assistance, food pantry and Representative Payee Services for individuals and families in Story County
- Story County Community Services—Case Management, Mental Health Treatment, Therapy/Counseling, Mental and Physical Disabilities
- Veterans Affairs—Story County Veterans Affairs
- Vocational Rehabilitation—Employment Assistance
- Women Infants and Children (WIC)—Health Services
- Youth and Shelter Services, Inc. (YSS)—Case Management, Alcohol and Drug Abuse Treatment, Mental Health Treatment, HIV/AIDS, Rosedale Shelter Crisis Line, Therapy/Counseling, Family Development/Self-Sufficiency Programs

The Ames Community School District implements a Families In Transition Homeless Program designed for students in grades Pre-K through 12 who are homeless. The overall objective of the program is to provide assistance, services, and support to students/families who are homeless according to the State definition. To accomplish the program goals and objectives, the program focuses on student/family interventions, tutoring and instructional support, and family support. The state defines homelessness as follows:

- a) On the Street: living on the street, without even nominal housing;
- b) Quasi-homeless: living in make-shift shelters such as cars, tents, abandoned buildings, etc.;
- c) Shelters: living in a temporary residence facility for individuals or families (e.g. youth runaway, family or abuse shelters);
- d) Doubling-up: children and immediate family have moved in with other relatives or friends, without such arrangement they would be without home or shelter;
- e) Near-Homeless: without entitlements (e.g. fuel or rent assistance) these families would be homeless.

In addition to supportive services provided in the community by the above agencies, the jurisdiction also has available the following units of subsidized housing options for assisting homeless persons in making the transition to permanent housing and independent living:

The Section 8 Housing Choice Voucher Rental Subsidy Programs administered by the Central Iowa Regional Housing Authority (CIRHA). CIRHA administers 1008 Vouchers for the following counties: Boone, Dallas, Jasper, Madison, Marion and Ames/Story County (but does not include the cities of Knoxville or Pella). As of June 2014, 885 of the 1008 were leased-up. Out of the 885 leased up, 263 were in Story County and 193 (73%) were leased-up in Ames. In addition to the Section 8 Voucher Program, there are an additional 234 units of privately managed subsidized housing units, along with 157 Assisted Living units and 311 Tax Credit Apartment units.

As mentioned under section MA-35 the Homeless Program funds that require a Discharge Policy for Homeless Prevention are received and administered by the State of Iowa. Two of the Homeless Providers (YSS and ACCESS) receive funding through under program. The State's strategy is a three-part strategy, as outlined in the State of Iowa's Chronic Homelessness Plan. The State's Policy is available on the Iowa Finance Authority's (IFA) web site at <http://www.iowafinanceauthority.gov/Programs/Homelessness>. The City of Ames will seek to have a more in depth discussion meeting with the Housing Coordinating Board, Story County (and other agencies deemed appropriate) to determine what specific discharge policy or services may be occurring in Ames/Story County that may or may not be formalized. If a more formalized structure needs to be created, in an effort to establish a Discharge Policy for Ames/Story County would plan to be addressed within this next Consolidated Plan period.

These are just a few tangible efforts that are being undertaken to address helping low-income individuals and families, who are likely to become homeless, avoid becoming homeless. These efforts by no means address all of the needs of an ever-growing and expanding community; however, it is an effort that has been a priority of our community. As the Ames community grows, it is anticipated that smaller more specific community assessments may need to be completed prior to the end of this new five-year period (specifically reviewing agency duplicative services).

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

How are the actions listed above related to the extent of lead poisoning and hazards?

How are the actions listed above integrated into housing policies and procedures?

The Housing Division, through the implementation of its CDBG Programs, specifically the Housing Improvement Rehabilitations (both for single-family owner-occupied and rental), through the Operation & Repair of Foreclosed Properties and through the Homebuyer Assistance Program, will continue to conduct visual risk assessments, and lead paint testing to identify properties that may contain lead-based paint hazards as a means to increase the inventory of lead-safe housing available to extremely low-, low-, and moderate-income households that participate in the above programs. The City will also continue to coordinate efforts with the Story County Lead Coalition group and State Health Department; and when possible, partner on events to help educate, train, and address the issue of lead paint and lead poisoning. The City plans to continue partnering with certified professionals to offer and/or announce Lead Safe Renovator Certification Training to increase the number of certified painters and contractors, and to educate the general public.

According to the National Safety Council, about two-thirds of homes built before 1940, half of the homes built between 1940 and 1960 and a lesser number of homes built between 1960 and 1978 contain lead from lead-based paint. The following table shows the estimated number of units in each Census Tract in the City of Ames which may contain lead paint somewhere in the structure.

Table SP11 . Units That May Contain Lead-Based Paint Somewhere in the Structure (Source: 2006-2010 CHAS)

Census Tract	Low and Moderate Income Persons	Housing Units Built Before 1980					
		Total Housing Units		Owner Housing Units		Renter Housing Units	
	% LMI	Number	% total units	Number	% owner units	Number	% renter units
1	16.5%	246	8.9%	186	75.6%	60	24.4%
2	34.4%	1381	93.2%	1020	73.9%	361	26.1%
3	33.2%	1065	74.9%	749	70.3%	316	29.7%
4	37.5%	788	76.3%	548	69.5%	240	30.5%
5	85.3%	433	54.9%		0.0%	433	100.0%
6	37.2%	871	47.2%	534	61.3%	337	38.7%
7	71.2%	1021	61.7%	293	28.7%	728	71.3%
8	60.9%	NA	NA	NA	NA	NA	NA
9	48.8%	1578	94.9%	795	50.4%	783	49.6%
10	76.9%	1057	49.1%	443	41.9%	614	58.1%
11	58.5%	1082	56.6%	307	28.4%	775	71.6%
12	16.9%	45	100.0%	17	37.8%	28	62.2%
13.01	56.5%	833	21.1%	392	47.1%	441	52.9%
13.02	34.1%	476	30.2%	396	83.2%	80	16.8%
Grand Total	48.3%	10876	59.2%	5680	52.2%	5196	47.8%

In Census tract 12, all of the housing units were built before 1980, and could potentially have lead-based paint. However, only 16.9% of these housing units were occupied by low and moderate income persons (LMI). This also indicates that these housing units might have been corrected of lead-based paint by this time. This trend can also be seen in Tract 2 and Tract 9 (93% and 95% of housing units built before 1980, respectively). These two tracts have only 34% and 48.8% LMI persons living in those tracts.

Census tracts 5, 10 and 7 had the highest LMI percent in the city, but the housing units were not as old. Only 55%, 49% and 62%, respectively, were built before 1980.

The data on the ages of housing units do not indicate that there exist one or two specific LMI census tracts that can potentially contain lead-based paint. All of the housing units built before 1980 in Census Tract 5 were rental housing, followed by Census Tracts 11 & 7. Census tract 7 has 71.2% of its households on LMI level. However 83% of the houses built in Census Tract 13.02 were owner occupied. Almost 2/3 of the houses built before 1980 were located in Tracts 1, 2 and 3. None of these were on the LMI census tracts.

Lead Poisoning Regarding Children:

Story and Boone Counties launched a childhood lead poisoning prevention program in 1995. After a few years, Boone County dropped out of the local program, while Story County continued to offer this program within its service area boundary of the county limits, including incorporated cities. The program is funded by the Iowa Department of Public Health (IDPH) (flow-through money from Centers for Disease Control and Prevention (CDC)). The lead agency for the local program is HOMEWARD, a branch of Mary Greeley Medical Center. Story County contracts with HOMEWARD for public nursing services. HOMEWARD is located in Ames/Story County. All medical casework for Story County is handled by HOMEWARD and all environmental lead hazard casework is handled by the Story County Health Department. Story County has a certified EBL Lead Inspector/Risk Assessor person administering its program. IDPH owns and maintains an X-ray Fluorescence (XRF) analyzer to determine lead content in paint. The model currently in use is RMD's LPA-1 XRF Lead Paint Inspection System. As per the grant agreement, Story County may borrow the XRF as needed.

The goal of the program is to prevent lead poisoning and to intervene in lead poisoning cases. Story County, following Iowa Department of Public Health's guidelines, focuses on a lead safe environment, not lead free environment, which provides safe, yet affordable housing. Education and outreach, screening all children under the age of six at doctors' offices and clinics, inspecting day cares, well maintained housing, and conducting preventative lead hazard reviews result in a low incidence of lead poisoning in Story County. Parties involved with real estate transactions of older housing stock are encouraged to hire a professional lead hazard consultant.

As of 2008, Iowa requires any child entering kindergarten to show proof that they have been tested at least once for blood lead levels. This has advanced the county's ability to identify and manage lead poisoning cases. If a child is identified as being lead poisoned, the HOMEWARD nurse works with the family to identify lifestyle risks, nutrition deficiencies, and blood test schedules. The Environmental Health Department conducts a mandatory inspection of the child's home, day care, or any other place frequented by the child. Mandatory abatement procedures and timelines are established. The case management and inspections are

conducted at no cost to the family; however, abatement work and follow-up blood lead level testing costs are the responsibility of the patient's guardian/homeowner. During the house renovation or remediation, it may be necessary for children to move out to avoid further lead poisoning. The Iowa Department of Public Health has lost a significant amount of funding from CDC, reducing Story County's grant amount to \$4,500 for fiscal year 2015.

Currently, the City of Ames does not have a specific program to address lead paint hazard reduction program. However, the City, through the administration of the programs listed above will be addressing lead paint hazards (visual assessment, testing, safe work practices and/or abatement) in accordance with HUD's Housing Quality Standards when inspecting units for eligible families with children under the age of six or just in general.

Additionally, the local Housing Authority, as part of the implementation of the Section 8 Housing Choice Voucher Program is required to conduct HQS inspections (which contain a lead-based paint visual assessments component) before assisting extremely low and very low income applicants with their rental housing needs.

Lead-based paint hazard reduction will be integrated into housing policies and programs for the City of Ames by supporting and promoting the County's existing Childhood Lead Poisoning Prevention Program. As mention earlier, a collaboration process will continue to partner to address, educate, and remove unsafe lead hazards conditions in Ames/Story County.

* The Centers for Disease Control and Prevention (CDC) choose blood levels at 10 micrograms per deciliter (ug/dL) because it is the level at which health effects can start to become significant. For children this can mean impairments to intelligence, hearing, and growth.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The 2012 American Community Survey 5-year estimates evaluated poverty status for 51,405 people in the City of Ames, of which 28.2%, or 14,500 persons, were found to be living in poverty. Poverty status is prevalent among the 18 to 64 years of age level (33.7%).

Poverty data for two types of households were analyzed: married-couple families and female-headed with no husband present households. The 2012 ACS 5-year estimates does not have any data on male-headed family households. Female householder with no husband present had a lot higher poverty status when compared with married couple families (33.7% and 4.8%, respectively).

In terms of household composition, the largest portion found to be of poverty status was among families with related children under 18, specifically female households with no husband present (47.5%), followed by households 65 years and older with female householder with no husband present (7.6%). The data indicates poverty status is highly affected by the number of income earners in a household.

The following table is a breakdown of poverty distribution by age and household type:

Table SP12. Poverty Distribution by Age and Household Type

Poverty Distribution in City of Ames by Age and Household Type			
	Population	Below Poverty Level	
		Number	% of Total Population
By Individuals			
Total Number of Individuals (2012)	51,405	14500	28.2%
By Age			
Under 18 years	7,846	1105	14.1%
Related children under 18	7,805	1064	13.6%
18 to 64 years	39,082	13171	33.7%
65 years & over	4,477	224	5.0%
By Families			
Total Number of Families		9930	8.1%
In married-couple families		8399	4.8%
Female householder, no husband present		972	33.7%
With related children under 18			
In married-couple families		3364	7.1%
Female householder, no husband present		543	47.5%

Households 65 years and older		1545	2.3%
In married-couple families		1436	2.0%
Female householder, no husband present		92	7.6%
Source: U.S. Census Bureau, 2008-2012 Ames Community Survey (Tables S1701 & S1702)			

The City of Ames does not have a specific anti-poverty strategy in place, at this time. However, as indicated throughout this document, the City's mission, with and without Community Development Block Grant Funds, has been to address the needs of our lowest income citizens, either through the ASSET process for human service agencies, or various affordable housing initiatives with the public and/or partnerships, and through community education. However, while the agencies and the City, through its programs, may be serving poor populations, some very poor persons and families may be unintentionally missed.

Some examples, would be where families may fall through the cracks because of ineligibility for assistance for a variety of reasons (i.e. criminal background, income, credit history, debt, etc.). There is an urgent need to identify those persons that are slipping through the system and to develop and provide equal and comprehensive services for them. Some agencies reported that they have waiting lists for their services, and some have to turn people away due to lack of available funding and/or staff. They also listed some non-financial constraints, such as burdensome administrative tasks and a lack of willingness on the part of those in need to accept services (for some, because of fears of stigmatization).

Through the implementation of several housing and public facilities programs for 2014-15, the City will continue to be able to identify gaps in services that are needed by very, very low-income populations. Areas in particular that continue to be of great need to close the gap to access affordable housing, are security deposits, First month's rent and need for transportation assistance; therefore, the City will continue implementing its Renter Affordability Program to cover up to \$1,200 to help cover the gap and provide bus and/or gas vouchers.

Additionally, there is an increasing number of deteriorating single-family units occurring in core older neighborhoods that are no longer competitive on the rental market, but are a prime resource for affordable housing. The City, through the Acquisition/Reuse program, will continue to acquire these properties and work with non-profit and for-profit organizations to rehabilitate them into homeownership for low-income first-time homebuyers. And now, through the implementation of the Housing Improvement Rehabilitation Program, both low- and moderate-income single family homeowners and rental property owners will have access to funds to make needed repairs to their homes, when otherwise they are not able to qualify for home equity loans or other types of traditional mortgage financing for repairs to their rental units to in order the make them affordable to very low income renters.

Although the City will utilize its CDBG funds to administer the above projects, the City will seek out new funding resources at both the state and federal levels to leverage its CDBG dollars. **Reducing the number of families living at the poverty-level can only be accomplished with a community wide effort: HUD programs cannot do it all.**

Additionally, for 2014-15, the City of Ames, through the ASSET process, has committed \$1,139,226 to support local human service agencies that provide services that specially serve underserved, low and moderate-income, and homeless populations. Of that amount, \$415,798 is spent directly on programs to prevent homelessness, or provide shelter for the homeless. Although local human service agencies are the leaders in reducing poverty by working with families and moving them towards self-sufficiency in our community, there is still more that can be accomplished.

Both Human Service Agencies and non-profit organizations in the community must seek to increase their technical knowledge and resources to assess other state and federal grant programs that are available specifically targeted at the services they provide.

A good start would be to collaborate on a city wide data base in which all agencies would support and participate, to see the big picture of needs in the community and to seek to reduce any duplication of services, this would allow access to strengths and weakness of their capacities to successfully deliver the needed services and to utilize (if not already) a self-sufficiency assessment tool called FAT, Family Assessment Tool. Family strengths are assessed and, using case management, families are helped in getting what they need to achieve self-sufficiency. The Housing Division staff will continue to work with ASSET to collaborate and address these efforts and seek to provide technical assistance to both groups to be in a position to take advantage of state and federal funding that becomes available.

The Housing Division has as part of its housing goals for the 5 year period to continue sponsorship and hosting of Awareness events that bring together community groups, human services agencies, religious organizations, state and local officials, community school districts, and others to discuss the needs and issues of the underserved.

The City will continue to attend and participate in the local Continuum of Care Board and will coordinate to meet with other agencies (i.e. the Human Services Council, Transportation Collaborative, etc.) to discuss and address ways to reduce the number of underserved families. The City also will again meet specifically with agencies that provide emergency assistance to share information and resources about the various services being provided by each agency. These types of discussions have helped address duplication of services and open up opportunities to provide gap assistance that will also help reduce the number of poverty-level families.

Through the transfer of the administration of the Section 8 Voucher Program to a larger housing authority, Central Iowa Regional Housing Authority (CIRHA) (that has variety of programs, i.e. deposit and utility assistance), it is anticipated that a larger number of families will be served, thereby reducing the number of poverty-level families. The City will continue to participate as a member on the CIRHA Housing Board to insure the needs of families in the Ames/Story area are known and can be addressed within the HUD Section 8 Voucher Program guidelines.

The City will also continue its partnership with Habitat for Humanity of Central Iowa to provide homeownership opportunities to low-income families through utilization of the existing housing market, and

expand its partnerships with other non-profit housing developers and for-profit investors. Other areas to pursue may include: financial literacy, community attitudes, and improved services coordination.

The City has created an Action Plan in response to the barriers identified in the update of its 2013 Impediments to Fair Housing Study, that will address the needs of households at the extremely low-income levels that face availability and cost of housing issues at their income levels, and will implementing programs to try to lessen that burden (see the 2013 Impediments to Fair Housing Study on at www.cityofame.org/housing).

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Ames acknowledges and accepts that monitoring the Consolidated Plan and the Annual Action Plans activities must be carried out on a regular basis to ensure that statutory and regulatory requirements are being met and that, where appropriate, information being submitted to HUD is accurate, timely, and complete. This includes but not limited to preparation and management of annual operating and programmatic budgets, including allocation of personnel and overhead costs; analysis of past and current year performance and expenditures in all program areas; oversight of revenues, “timeliness” of expenditures; and coordination and utilization of HUD’s IDIS system for reporting and fund draw-downs.

The City of Ames’ Department of Planning & Housing/Housing Division, along with the City’s Finance Department, will be responsible for preparing documentation and submittal of reports as required by HUD. The Housing Division will continue to work with the Legal Department to insure contracts and agreements are in compliance with both state and federal guidelines and will work closely with the Purchasing Division for compliant bid documents and inclusion of appropriated federal contract language requirement and outreach to women and minority businesses. The Housing Division will work with all other City Departments, where feasible, to implement the programming and requirements of the CDBG Program. The Housing Division will also be working closely with the Planning Division to update the City’s Land Use Policy Plan as requested by City Council for the 2014-15 fiscal year.

Additionally, when soliciting applications for human service agencies the Housing Division staff works closely with the ASSET funders to determine the capacity and financial sustainability of the organizations and reduce any duplication of services. The Housing Division staff will conduct application workshop to communication the rules, regulations and requirements of receiving federal funding. The Housing Division will also conduct pre-award training to communicate sub-recipient requirements of project timelines, reimbursements, timely expenditures and program reporting. Additionally, the Housing Division and Finance Department will conduct monitoring and site visits that will be designed to ensure compliance with program outcomes and objectives.

Annual Action Plan

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Table AP1. Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1-2014-15				Expected Amount Available Reminder of Con-Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	<ul style="list-style-type: none"> - Admin & Planning - Acquisition/Demolition - Housing - Public Improvements - Public services 	\$488,278	\$381,251	\$450,000	\$1,319,529	2,352,000*	CDBG funds will be used to address the housing

Table 54 - Expected Resources – Priority Table

***Anticipated receiving \$488, 278 over the remaining 4 years of the Consolidated Plan period.**

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Ames anticipates that the following resources will be available in the community for the 2014-15 Program year as outlined under Section SP-35:

Federal:

-Continue the administration of the CDBG Program, with an anticipated budget (including administrative cost) for 2014-15 as projected in the amount of approximately \$1,319,529. Of this amount, \$488,278 is the 2014-15 allocation, \$381,251 is anticipated program income, and approximately \$450,000 is 2013-14 rollover funds.

-The Section 8 Housing Choice Voucher Program to continue being administered by the Central Iowa Regional Housing Authority (CIRHA) for a six county area (including Ames/Story County). It is anticipated that CIRHA will continue to receive this funding for the upcoming fiscal year. It is unknown what the specific dollar allocation will be at this time.

-For 2014 it is anticipated that approximately \$188,330 of the Emergency Shelter Grant (ESG) will again be awarded to two area non-profit organizations for the administration of this program.

-For 2014 it is anticipated that approximately \$56,963 of the Supportive Housing Program (SHP) funds will again be provided to one area non-profit for the administration of this program.

-For 2014 it is anticipated that will be an administration of various privately-owned subsidized HUD Housing units. There are approximately 234 project-based units and approximately 311 tax credit properties remaining in the community (325 of the tax credit units are low-income designated).

State:

-It is anticipated that private developer(s) in the community will continue to seek funding through the Iowa Finance Authority for Low-Income Tax Credits as the market dictates.

-It is anticipated that area non-profit housing providers pursue applying for HOME funds, State Housing Trust Funds, or other state funding resources to produce and/or maintain various types of affordable housing units (e.g. home ownership, rental).

Local:

-Through the ASSET process for 2014-15, it was recommended that approximately \$3,329,512 (1.70% projected increase from 2013-14) be awarded to area human service agencies. Of that amount, the City's contribution is recommended to be approximately \$1,139,227, which is a decrease of approximately \$45,559 from the 2013-14 allocation. See Section SP-60 for information on the types of programs and services that will be provided through the various agencies.

- It is anticipated that area non-profit housing producers (e.g. Habitat for Humanity of Central Iowa and the Story County Community Housing Corporation) will maintain, construct, and/or rehabilitate housing for low- and moderate-income homebuyers and/or renters within the community and

throughout Story County. Both have access to utilize private funding, state funding (HOME, Iowa Finance Authority), and Federal Home Loan Bank dollars and additional funding resources to the community.

The City anticipates leverage the resources as follows:

- 1) Continue to work closely with non-profit agencies funded through the ASSET process to not duplicate or double fund basic need services being already provided in the community, but rather provide gap assistance for needs not being addressed;
- 2) When implementing public facilities programs, agencies request assistance will be required to provide a match through other funding sources local, state or federal.
- 3) When implementing public infrastructure or housing rehabilitation programs, other City departments like Public Works, Parks and Recreation, cover the administrative costs, and CDBG provides the project costs.
- 4) When implementing housing programs, participants are required to repay the cost of the down payment; non-profits such as Habitat for Humanity contribute to the cost of the purchase of a home to be rehabilitated.
- 5) Non-profit organizations are encouraged to seek other state funding sources such as HOME, Emergency Shelter Funds, Homeless Assistance and others to help reduce the gap or drain on CDBG funds.
- 6) Partnering with a local lending and secondary market lending institution to provide mortgage products targeted for low and moderate income first-time homebuyers in conjunction with the City's Homebuyer Assistance Program.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

As discussed under SP-35, the City of Ames does own land or other property within its jurisdiction, however, most is not suitable for residential redevelopment due to location in a floodway or floodplain area, too small for development or designated for a future purpose. The City in the very near future will be updating the Land Use Policy Plan (LUPP) that may result in usable land that could be rezoned to meet the needs of the community.

Over the past 10 years the average amount of CDBG funds received on average has decreased, the need for to leverage dollars from partnerships, and other local, state and federal resources is increasingly critical. Over the next 5 year period leveraging dollars with non-profit and profit organizations and seeking state funding will have a greater priority as we address the needs for the community.

AP-20 Annual Goals and Objectives

Goals Summary Information

Table AP2. Annual Goals and Objectives

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create & expand Affordable Housing for LMI Persons	2014	2018	Affordable Housing	CITY-WIDE	Acquisition Reuse For Affordable Housing Operation & Repairs of Foreclosed Properties Housing Improvement Rehabilitation Programs Homebuyer Assistance for First-time Homebuyers	CDBG: \$941,745	Rental units constructed: 6 Household Housing Unit Rental units rehabilitated: 3 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted Buildings Demolished: 1 Buildings Housing Code Enforcement/Foreclosed Property Care: 4 Household Housing Unit
2	Maintain Development Services in the Community	2014	2018	Affordable Housing Homeless Non-Homeless Special Needs	CITY-WIDE	Renter Affordability Programs Public Facilities Improvement Program	CDBG: \$292,367	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 3 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted Homelessness Prevention: 95 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Address Needs of Non-LMI Persons	2015	2018	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	CITY-WIDE	Acquisition Reuse For Affordable Housing Homebuyer Assistance for First-time Homebuyers Renter Affordability Programs Public Facilities Improvement Program	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit Buildings Demolished: 0 Buildings Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit Other: 0 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Create & expand Affordable Housing for LMI Persons
	Goal Description	Outlined below are the one year goals to address the needs of the community to create and expand affordable housing opportunities for low and moderate income households.
2	Goal Name	Maintain Development Services in the Community
	Goal Description	Outlined below are the one-year goals to address the public service and public facilities needs of the community.
3	Goal Name	Address Needs of Non-LMI Persons
	Goal Description	There are no goals this year to address the needs of non-low and moderate income households in the community utilizing CDBG funds.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Ames is proposing to implement the following project activities for the 2014-15 Program Year:

Projects

Table AP3. Proposed project activities for 2014-15

#	Project Name
1	Acquisition/Reuse for Affordable Housing: a. Purchase of Vacant In-Fill Lots for Development b. Purchase of Foreclosure Properties for Rehabilitation
2	Operation & Repairs for Foreclosed Properties
3	Housing Improvement Rehabilitation Programs: a. Single-family Homeowners b. Rental Property Owners
4	Homebuyer Assistance for First-time Homebuyers
5	Renter Affordability Programs a. Deposit & 1 st Month's Rent b. Transportation or Assistance
6	Public Facilities Improvement Program

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The reasons for the rationale for the allocation of priorities are as follows:

- The proposed project activities are consistent with the 2014-18 Adopted Consolidated Plan goals and priorities which cite the “lack of available, decent rental units in affordable price ranges” and “cost of housing” for both renters and home buyers.
- The proposed project activities are consistent with the needs outlined in the CHAS, ACS and AIS data for the City of Ames.
- The proposed implementation sequence for the project activities should help the meet HUD’s timely expenditure requirements.
- Funds have been included to contract for additional staff to accomplish the proposed project activities in FY 2014-15.
- All of the activities proposed would be of 100% benefit to low- and moderate-income persons.

- Furthermore, this implementation sequence will provide time for staff to explore the feasibility and eligibility of the other project activities suggested at the May 12th forum. This strategy will also allow staff to determine the capacity and sustainability of agencies desiring to utilize CDBG funding, as well as to explore ways to leverage other federal, state, and/or local dollars (including through the ASSET process). It will also allow time to develop programs for partnerships and incentives for property owners and developers to address the affordable housing stock shortage.

The primary obstacles to meeting the underserved needs are the leverage of other financial resources that will be needed to make each project a success, the workload capabilities of staff available to administer the CDBG program and any other unforeseen circumstances or priorities that may arise.

AP-38 Project Summary

Project Summary Information

Table AP4. Project Summary Information

1	Project Name	Acquisition/Reuse for Affordable Housing: c. Purchase of Vacant In-Fill Lots for Development d. Purchase of Foreclosure Properties for Rehabilitation
	Goals Supported	To create, expand and maintain Affordable Housing for Homeless and Low-income persons.
	Needs Addressed	Increase the supply of affordable rental housing Improve the quality of affordable rental housing Increase the availability of affordable owner-occupied housing Maintain the supply of affordable owner-occupied housing
	Funding	CDBG-\$360,747
	Description	Under the implementation of the Acquisition/Reuse for Affordable Housing, which will consist of the purchase of infill lots (vacant or with properties needing to be demolished) the purchase of foreclosure properties for rehabilitation or the purchase single-family or multi-family units that can be rehabilitated components, it is anticipated that 2-4 properties will be acquired for reuse in the either affordable rental or owner-occupied units for households at 80% or less of the Story County median income limits.
2	Project Name	Operation & Repairs for Foreclosed Properties
	Goals Supported	To create, expand and maintain Affordable Housing for Homeless and Low-income persons.
	Needs Addressed	Increase the supply of affordable rental housing Improve the quality of affordable rental housing Increase the availability of affordable owner-occupied housing Maintain the supply of affordable owner-occupied housing
	Funding	CDBG-\$79,509
	Description	Provide repair assistance when purchasing foreclosed properties to sell to first-time homebuyers or to a non-profit housing organization for homeownership or rental.

3	Project Name	Housing Improvement Rehabilitation Programs: a. Single-family Homeowners b. Rental Property Owners
	Goals Supported	To create, expand and maintain Affordable Housing for Homeless and Low-income persons.
	Needs Addressed	<ul style="list-style-type: none"> ● Increase the supply of affordable rental housing ● Improve the quality of affordable rental housing ● Increase the availability of affordable owner-occupied housing ● Maintain the supply of affordable owner-occupied housing ● Provide Temporary Rental Assistance
	Funding	CDBG-\$335,000
	Description	The Housing Improvement Program objective will be to provide financial assistance to qualified low- and moderate-income single-family homeowners at or below 80% of the area median income limits to improve the physical condition of their single-family homes in residentially-zoned areas. The overall goal to allow single-family homeowners to reside in decent, safe, and sanitary housing that will enhance neighborhood sustainability. Additionally, the assistance will be provided to Rental Property Owners to repair deteriorated rental units and make them available to households at 50% or less of the AMI. The overall goal is to assist low income households gain access to decent, safe and affordable rental units, while maintaining our rental housing stock.
4	Project Name	Homebuyer Assistance for First-time Homebuyers
	Goals Supported	To create, expand and maintain Affordable Housing for Homeless and Low-income persons.
	Needs Addressed	<ul style="list-style-type: none"> ● Increase the availability of affordable owner-occupied housing ● Maintain the supply of affordable owner-occupied housing.
	Funding	CDBG-\$78,000
	Description	The objective under this program is to provide financial assistance to qualified low- and moderate-income first-time homebuyers, with incomes at or below 80% of the AMI limits, to purchase existing and/or newly constructed single-family housing in residentially-zoned areas. The overall goal of the Homebuyer Assistance Program is to allow low- and moderate-income households to gain access to housing and/or improve their housing status.

5	Project Name	Renter Affordability Programs a. Deposit & 1 st Month's Rent b. Transportation or Assistance
	Goals Supported	To maintain the Community Development Services of the Community
	Needs Addressed	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.
	Funding	CDBG-\$88,489
	Description	The Renter Affordability Program Component objective is to provide assistance to low-income households, who are at or below 50% or less of the Story County median income limits, gain access to rental housing units that will improve their housing status, and help them to secure economic stability in order to obtain and/or remain in affordable housing units. The activities that will be implemented will be a Security Deposit, First Month's Rent and Transportation Assistance.
6	Project Name	Public Facilities Improvement Program
	Goals Supported	To maintain the Community Development Services of the Community
	Needs Addressed	<ul style="list-style-type: none"> Continue provision of Public Facilities Needs for homeless, special populations and low income households (senior centers, homeless facilities, child care centers, mental health facilities, Neighborhood facilities, and other public facilities needs).
	Funding	CDBG-\$203,877
	Description	Provide assistance to non-profits assistance to repair or expand their facilities.

Table 57 – Project Summary

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Ames will be implementing the above proposed projects on a city-wide basis; no specific geographical areas have been designated at this time.

Geographic Distribution

Table AP5. Geographic Distribution

Target Area	Percentage of Funds
N/A	

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The rationale for allocating investment on a city wide basis has been determined by the data provided under NA-30, Disproportionately Greater Need: Discussion, which indicates that the highest concentration of areas of low-income and minority concentration is located in Census Tract 5. Census Tract 5, with 32.6% minority population, was considered an area with minority concentration. Census Tract 5 had the highest concentration of Asian (23.4%) and Black/African American (5.8%) population in Ames. Tract 5 is generally described as a university apartment and dormitory area at the north and east end of Iowa State University central campus. These are the Schilleter Village, University Village and Fredericksen Court apartment complexes. Therefore, programs will be determined on a case to case basis by family size and income level.

Table AP6. City of Ames Low/Moderate Income Persons by Census Tract, FY2013

Census Tract	Low and Moderate Income Persons	
	Number	Percent
1*	511	16.5%
2	1273	34.4%
3	1087	33.2%
4	1084	37.5%
5	1217	85.3%
6*	1695	37.2%
7	2336	71.2%
8	14	60.9%
9	1983	48.8%
10	3173	76.9%
11	2114	58.5%
12	10	16.9%
13.01*	2608	56.5%
13.02*	957	34.1%
Ames	20062	48.3%

Source: HUD Low/Moderate Income Person Estimate, FY2013.

Note: *Data includes only the portion of the tract located within the City limits.

AP-55 Affordable Housing – 91.220(g)

Introduction

As outline under Section AP 35, the 2014-15 Action Plan the City of Ames has identified the following programs that will be implemented to address the needs of the Homeless, Non-Homeless, and Special Needs populations: Renter Affordability Programs, Acquisition/Reuse Program, and Public Facilities Improvement Program.

Table AP7. One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	60
Special-Needs	25
Total	95

Table 59 - One Year Goals for Affordable Housing by Support Requirement

Table AP8. One Year Goals for Affordable Housing by Support Type

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	3
Total	63

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

See AP35 "Project Summary" for a detail program description.

AP-60 Public Housing – 91.220(h)

Introduction

Although there is no public housing units owned or operated by the City of Ames, the following project-based subsidized housing units are available that are owned and managed by non-profit housing organizations:

- Keystone Apartments with 56 elderly units of 15 (0-bedroom) and 41 (1-bedroom units)
- Stonehaven Apartment with 54 elderly units of 15 (0-bedroom) and 39 (1-bedroom units)
- Regency V Apartments with 64 elderly units, all are 1-bedroom units
- Eastwood Apartments with 60 family units and is also Low Income Housing Tax Credit (LIHTC) property- 16 (1-bedroom), 32 (2-bedroom) and 12 (3-bedroom units)

The above projects have in-house programs and activities for the residents and encourage residents to become involved. Eastwood in the last two years received funds through the LIHTC to modernize the entire complex for better handicapped access, energy efficiency and overall exterior and interior aesthetics.

Actions planned during the next year to address the needs to public housing

N/A

Actions to encourage public housing residents to become more involved in management and participate in homeownership

N/A

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The Continuum of Care (CoC) program is a federal program of HUD, its purpose is to promote community wide commitment to the goal of ending homelessness; provide funding for its efforts by non-profit providers and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effective utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness.

The HEARTH Act streamlines HUD’s homeless grant programs by consolidating the Supportive Housing, Shelter Plus Care, and Single Room Occupancy grant programs into one grant program: The Continuum of Care program. Local continuums of care, which are community-based homeless assistance program planning networks, will apply for Continuum of Care grants. By consolidating homeless assistance grant programs and creating the Continuum of Care planning process, the HEARTH Act intended to increase the efficiency and effectiveness of coordinated, community-based systems that provide housing and services to the homeless.”

In Iowa, the program is administered by the Iowa Finance Authority (IFA) for the balance of the state jurisdiction which includes Ames/Story County.

One of the two homeless shelter providers that receives assistance will seek state Emergency Solutions and Supportive Housing Grants to assist homeless youths and women who are victims of domestic violence.

Although the City of Ames does not receive or provide funding for the homeless activities other than programs in which homeless and other special needs activities are eligible to apply for and participate in, the City does support the goals, objectives and strategies in the State of Iowa’s Homeless Strategic Plan. (see [http://www.iowafinanceauthority.gov/home/searchresults?q=homeless strategic plan](http://www.iowafinanceauthority.gov/home/searchresults?q=homeless%20strategic%20plan))

Describe the jurisdiction’s one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Addressing the emergency shelter and transitional housing needs of homeless persons

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Discussion

In addition to the above information, Ames/Story County has a long history of a funding collaboration between the five organizations (City of Ames, Story County, United Way, Department of Human Services, and the Government of Student Body at Iowa State University) that work closely with local human service providers to efficiently and effectively meet these needs through a comprehensive service delivery system that includes, but is not limited to, the needs of the homeless and very low- and low-income persons in the community.

The funding collaboration process is called Analysis of Social Service Evaluation Team (ASSET). Since its inception in the early 1980s, ASSET continues to be the largest funder (over approximately 35+ million dollars) to over 30 various Ames/Story County human service agencies to assist with shelter and other basic needs and services targeted to both homeless persons and persons with HIV, and low income families and more. This particular level of services is well known outside of the City's service delivery area and thereby attracts more persons of need to the jurisdiction.

For fiscal year 2014-15, the ASSET partners' recommendations have planned for the investment of funds to address the needs of the homeless and chronically homeless, homelessness prevention, and other non-homeless population needs and services for the jurisdiction as follows:

Story County	\$ 1,082,602
United Way	955,079
GSB	152,605
City of Ames	<u>1,139,226</u>
Total	\$ 3,329,512

The funding contributed by the ASSET is very closely aligned with the City of Ames' 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 - Funder Priorities).

There are two major Boards in Ames (the Story County Housing Coordinating Board aka Continuum of Care Group and the Story County Human Services Council). The membership of these Boards are primarily the agencies that receive ASSET funding and administer the various programs and services needed for this population. Also, there are a number of area churches that provide food, clothing, emergency financial assistance, and housing to assist the needs of this population.

In addition the City of Ames will be implementing the following programs that will also help address these needs: 1) Renter Affordability Assistance Program, and the Housing Improvement Rehabilitation

Programs for Rental Property Owners.

The contributions of the above agencies and groups and additional state funding for homeless are crucial to the leveraging of our CDBG dollars to be able to address other housing and basic needs in the community for this population. Over this next Consolidated Plan period, the City will seek to strengthen these partnerships.

See a more detailed discussion under Section SP-40, Institutional Delivery Structure and under Section SP-60, Homelessness Strategy for how the jurisdiction will be addressing the Homeless and Other Special Needs Activities.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

As outlined in Section MA-05, the housing situation in Ames is atypical for most of Iowa. Additionally, the large student population increases competition for affordable rental units. The City of Ames has had historically low housing vacancy rates. In 2012, the vacancy rate in Ames was only about 4%, which was slightly higher than the 3.6% rate in 2000. However, for 2012 the rental vacancy rate was about 2%. Although the data for 2013-14 is not available at this time, there continues to be large increases in the number of new rental housing units built being built (an increase of 1597 rental units from 2004 to 2014). Feedback from the community indicates that for both overall and rental the vacancy rate in the community continues to steadily increase. As part of preparing the 2014-18 Consolidated Plan, the City completed a 2013 update to its 2008 Impediments to Fair Housing Analysis that identified two major barriers: For renting, the major barriers to fair housing choices in the City of Ames were “lack of available decent rental units, in affordable price ranges” and “cost of housing.” These were perceived by general renters, subsidized renters, and housing producers/providers. For owning a house, “cost of housing” and “excessive downpayment/closing cost” were perceived by housing producers/providers as barriers to fair housing in Ames (see the 2013 Impediments Study at www.cityofames.org/housing).

Actions planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Discussion:

As previously discussed under Section MA-40, the following negative effects of public policy may be perceived as barriers to affordable housing:

Land Use Controls & Zoning Ordinances

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 housing ownership, 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 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. 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.

On June 17, 2014, the Planning and Housing Director reported that direction from the City Council regarding the extent of the update will allow staff to prepare a scope of work with tasks and timelines. A proposed work plan will be based upon the stated range of interests, planning resources of staff and consultants, and community outreach efforts to formulate amendments to the Land Use Policy Plan (LUPP). Depending on the degree of change or Council's specific desired changes, there is a wide range of options for updating the LUPP. Options include a major overhaul with extensive public outreach for a new vision, goals and policies; re-shape goals and policies to meet current intent and purposes, repackage and clarify the Plan's priorities; minor changes to specific test of the plan with no major repackage or rewrite; and finally, create sub-area plans for growth areas and intensification areas.

Staff also took Council's feedback and incorporated information from the May 20, 2014 workshop presentation about potential challenges and other trends to make a list of potential update topics. Part of the discussion of an update is to look at current challenges related to implementing the vision of the plan, as well as preparing a comprehensive plan to think about the City's aspirations and intentions for the next 20-30 years. A City Council member proposed that a workshop including the Research Park, Chamber of Commerce, Mainstreet Action Plan, Ames Economic Development Commission, and others should be coordinated to focus on economic planning. He believes a workshop may be helpful while creating the LUPP to look ahead to the land we are going to need for industrial and commercial purposes.

After much conversation surrounding their options for updating the LUPP, Council agreed that they would like to focus on several key areas:

1. Maintain the current Vision and work with language of the Goals and Policies for clarity on how to guide long range planning versus current development projects
2. Review the concept of Growth Areas for their basis and need, including Ames Urban Fringe Plan designations related to future annexation
3. Consider individual Growth Area planning needs, prepare sub-area plans for full range of uses and types of development within a growth area, proactively engage with property owners on defined City interests
4. Consider the residential development pattern, expectations in "New Lands;" and reconsider language of Village and FS zoning designations to meet variety of housing interests and building types
5. Review transportation and infrastructure planning for infill opportunities and limitations affecting future growth

6. Consider Lincoln Way corridor as a unique place with a sub-area plan for intensification of residential and commercial development with design and use requirements
7. Incorporate concepts into the Plan supporting national trends related to housing types, economic development, community design, placemaking, transportation and mobility options, and sustainability

Building Code, Fees & Charges

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 regard 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.

Growth Limits

One of the major components of the City of Ames' comprehensive plan – the Land Use Policy Plan (LUPP) is the inclusion of a targeted growth strategy. The LUPP and supporting legislation provide incentives for growth within a “growth priority area” – defined as a corridor adjacent to and south and west of the existing urbanized area. The incentives for growth in this area include City participation for extension of infrastructure such as streets, sewer, and water. The LUPP does not preclude development in other areas of the City; however, development costs within the other areas must be born by the developer. The incentives to development have placed a premium on the land within the growth priority area.

Landowners within the growth priority area have inflated the cost of the land, understanding that the City of Ames encourages and provides incentives for growth in this area. This has made the land difficult for the development community to acquire. It could be argued that this has also led to increased land value, translating into fewer affordable housing opportunities.

Tax Policies

In Iowa, property tax policies are set by the state; the City has no control over either the cap on taxes or the rollback set annually by the state. The City is financially dependent upon property taxes as its main

source of revenues as the City does not have a local sales tax or income tax. Since housing values are higher than in other localities, property taxes are higher as well, thus further increasing the cost of housing and acting as a barrier to securing affordable housing.

Though the state property tax rollback policy decreases the percent of taxable value, property taxes still may go up due to the increases in value. The rollback policy limits the amount of tax revenues the City can collect. Subsequently, this limits funds that could otherwise be applied to developing and/or providing incentives for low-income housing and supportive services. The rollback factor limits the ability of the City to budget or commit funds for the development of affordable housing.

The City of Ames utilizes tax abatement incentives through the urban revitalization regulations of the State of Iowa; to encourage the development of multi-family residential structures, subject to certain, selective, criteria (additional landscaping, structured parking, quality building materials, etc.).

Additionally, the State of Iowa's property tax rollback policy allows for multi-family units to be constructed as or converted to (for those already existing) condominium units, which lowers these properties tax liabilities.

The City of Ames will address the barriers to affordable housing through the implementation of the following programs:

Table AP9. Programs to address barriers to affordable housing

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

Goal	Objective	Recommendations	Actions	Funding	Timeframe
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	<ul style="list-style-type: none"> • Increase the supply of affordable rental housing • Improve the quality of affordable rental housing • Increase the availability of affordable owner-occupied housing • Maintain the supply of affordable owner-occupied housing • Increase supply of Mixed-Use Development 	<p>Acquisition/Reuse for Affordable Housing:</p> <ul style="list-style-type: none"> -Purchase of Vacant In-Fill Lots for Development -Purchase of Foreclosure Properties for Rehabilitation Housing Improvement <p>Rehabilitation Programs:</p> <ul style="list-style-type: none"> -Rental Property Owners 	CDBG/ Low-Income Tax Credits/ State and Federal Funds	July 2014-June 2018

Impediment No. 2 –The Cost of Housing

Goal	Objective	Recommendations	Actions	Funding	Timeframe
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.	<ol style="list-style-type: none"> i. Increase the availability of affordable owner-occupied housing ii. Expand and maintain supply of emergency shelter and transitional housing 	<ol style="list-style-type: none"> 1. Rehabilitation Programs: 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	<ol style="list-style-type: none"> 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, and other public service needs) and reduce duplication of services. 	<ol style="list-style-type: none"> 1. Renter Affordability Programs <ul style="list-style-type: none"> - Deposit & 1st Month's Rent - Transportation or Assistance 	CDBG/ ASSET	July 2014-June 2018

AP-85 Other Actions – 91.220(k)

Introduction

The City will work with the following agencies/organizations to address housing issues: ASSET, the Story County Housing Coordinating Board, the Story County Human Services Council, neighborhood associations, local non-profit housing organization and the public.

Actions planned to address obstacles to meeting underserved needs

The City will work with ASSET, the Story County Housing Coordinating Board and the Story County Human Services Council, to address creating a data software systems for all agencies to coordinate service delivery to identify further obstacles to meeting the underserved. The City will seek to work with Story County and others to work on creating a Discharge Policy for persons transiting from prison, mental institutions, etc.

Actions planned to foster and maintain affordable housing

The City will continue to work with ASSET, the Story County Housing Coordinating Board and the Story County Human Services Council, neighborhood associations, local non-profit housing organization and the public to identify further obstacles to foster and maintain affordable housing opportunities. The City will also seek to establish partnership with non-profit organizations to expand the number of affordable housing units in the community.

Actions planned to reduce lead-based paint hazards

The City will continue to partner with lead-paint instructors to assist with increasing the number of certified lead based paint contractors in the community, and continue to attend and participate the Lead Coalition Committee in address the needs of children at risk and education of the public.

Actions planned to reduce the number of poverty-level families

The City will seek to work closely with the Area Housing Authority to explore ways to insure landlord participation in the Section 8 Voucher Program. The City will seek to dialogue the property owners and managers to find ways to address to the needs of both families and students.

Actions planned to develop institutional structure

The City of Ames has a well-established institutional structure. However, the City will work with the two boards to expand the partnership to including Rental Property Managers, Realtors, Financial Institutions, neighborhood groups and other business and related partnerships.

Actions planned to enhance coordination between public and private housing and social service agencies

See response under obstacles to meeting underserved needs

Discussion

See responses under introduction and answers to each question above.

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City of Ames receives funding from one main Federal grant program, Community Development Block Grant Program. The City's 2014-15 CDBG Allocation is \$488,278 (including administration). It is anticipated that there will be rollover balance of approximately \$450,000 from 2013-14, and anticipated program income for 2014-15 of approximately \$381,251. This will allow for a total anticipated budget of \$1,145,623 for project activities and \$173,906 for program administration, for a grand total of \$1,319,528 to support affordable housing and community development. Additionally, through ASSET, \$3,329,512 will be available to support programs for the homeless and basic service needs for the community for the first year of the Consolidated Plan and Action Plan year. For all of remaining 4 years these same amounts will be projected as estimates.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	N/A
3. The amount of surplus funds from urban renewal settlements	N/A
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	N/A
5. The amount of income from float-funded activities	N/A
Total Program Income	\$0

Other CDBG Requirements

1. The amount of urgent need activities	N/A
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Appendix 1

2014-18 CDBG 5-year Consolidated Plan Public Forum, March 18, 2014

MINUTES OF THE SPECIAL MEETING OF THE AMES CITY COUNCIL

AMES, IOWA

MARCH 18, 2014

The Ames City Council met in Special Session at 7:02 p.m. on the 18th day of March, 2014, in the City Council Chambers in City Hall, 515 Clark Avenue, pursuant to law with Mayor Ann Campbell presiding and the following Council Members present: Gloria Betcher, Amber Corrieri, Tim Gartin, Matthew Goodman, Chris Nelson, and Peter Orazem. *Ex officio* Member Alexandria Harvey was absent.

WATER AND SEWER CONNECTION DISTRICTS FOR CERTAIN PROPERTIES IN THE NORTHERN GROWTH AREA: Moved by Nelson, seconded by Corrieri, to adopt RESOLUTION NO. 14-126 setting the date of public hearing for April 8, 2014, to establish Water and Sanitary Sewer Connection Districts for certain properties in the Northern Growth Area.

Roll Call Vote: 6-0. Resolution declared adopted unanimously, signed by the Mayor, and hereby made a portion of these Minutes.

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) – CONSOLIDATED PLAN 2014 PUBLIC FORUM: Mayor Ann Campbell summarized what the CDBG is and that this year the Council has delayed the scheduling for the Plan in order for the Council to be present at the public forum. Next week, staff will bring back a summary from tonight with new goals and priorities for the next five years. After that, a hearing will take place. The Mayor stressed that the City must follow the requirements provided by the Department of Housing and Urban Development (HUD).

Also in attendance at the public forum were the following: Ronnie Lee Shelly, Jr; Devita Harden; Bill Vaughn, representative of Mainstream Living; Shari Reilly, representative of AMOS, St. Thomas and ERP; Thomas Proden, representative of Habitat for Humanity; Linda Wishman, representative of ACCESS; Sam Erickson, representative of CHI, Inc.; Nancy Marbs, representative of League of Women Voters; Margie Oldehoeft, representative of League of Women Voters; Hope Metheny, representative of Youth and Shelter Services; Catherine Scott; Wayne Clinton, representative of BOS; Edna Clinton, representative of NAACP; Sharon Guber; Crystal Matelski; Diane Birch, representative of AMOS; Jean Prestemon; Dean Prestemon; Trish Starble, representative of AMOS and SCCHC; Anita Rollins; and Ian Nelson.

Vanessa Baker-Latimer, Housing Coordinator, gave an overview of the Community Development Block Grant (CDBG) Program and new Consolidated Plan Requirements. She also reviewed current and previous goals and priorities to address the major housing and community development needs of low- and moderate-income residents of the community. Ms. Baker-Latimer also discussed the five goals created for the 2004-09 Consolidated Plan.

Small group discussions were held to give individuals the opportunity to review and discuss revised or new five-year goals and priorities. At the conclusion of the small group discussions, Council Members presented the summary for each group. A summary of proposed goals and priorities follows:

Group Facilitated by Council Member Corrieri:

- Merge goal #1 from both five year plans and add focus on moving renters to home buyers
- Invest in activities that meet social, health, recreational, educational needs of LMI residents with increased focus on transportation
- Assistance to single head of household families with unique barriers (victim of domestic violence)
- More affordable housing (by definition)
- Acquire properties to be renovated for low income housing or make funds available to non-profit agencies for same purpose

Group Facilitated by Council Member Gartin:

- Partner with non-profits (ex: habitat) to provide affordable housing
- Spread out affordable rental units around Ames to avoid concentration of LMI residents
- Encourage landlords to rent to LMI residents
- Increase public transport to areas of Ames with affordable housing and surrounding communities
- Look at adding townhouses as a rental option for LMI residents

Group Facilitated by Council Member Nelson:

- Minimize infrastructure spending; look at new manufactured home park infrastructure
- Retain goal #2: Increase accountability to receiving organizations, focus on implementation, focus on publicizing program
- Reconsider goal #4 from 04-09 plan
- Add homeless to verbiage in goal #1 from 09-14 plan
- Goal #1 in non-LMI areas
- Emphasis on affordable good housing

Group Facilitated by Council Member Betcher:

- Keep item #1, from both plan cycles, it is ongoing and will continue to be because of income disparities and community needs:
 - Do we have staff and resources in place to identify homes that will fit the category?
 - Retrofitting is a great idea
 - Could generate income (eventually)
 - Would programs like energy audits be used more by the LMI community if we enhanced education on available programs?
- Keep non-LMI goal #1 if we continue with this, there will still be benefits for the community; keeps the community safe and cared for – not everyone has the resources to demolish or rebuild
- Current item #2 is still useful because the affected populations continue to expand and need assistance
 - Could we look for additional funds from partners (leverage money), especially for non-profits, private partners (home improvement stores?), get the community involved?
- Can some funds be used for studies and planning to help us redirect/allocate funds?
 - What would be our desired deliverables from planning? What timeframe?
 - HUD formulas are difficult to understand; is there room to study ways to make the process/requirements more transparent?

- Could we focus the plan/education efforts effectively? How?
- Do we know who benefits? Do we have quantifiable values?
- Item #3 is useful to include because of the need for shovel ready projects that can be completed in a timely way to meet grant requirements
 - Expanded transportation needs; dedicate services (HIRTA) – special needs populations
 - Expand CyRide routes
 - Meeting spaces for small groups; facilitate meetings for groups/neighborhoods
 - Something for young people; kids' free passes – Octagon passes
- Item #4 from 04-09; how could the City assist in this? Do we have willing employers? Might be worth exploring.

Group Facilitated by Council Member Goodman:

- New construction range of housing for all income; “If you work in Ames, you should be able to live in Ames.” (with mandatory inclusion of VLI housing)
- Leverage 15% on transit and job training
- Maximize PP and PubPri Partnerships; leverage CDBG funds
- Maximize staff time to adequately staff programs
- Limiting infrastructure exclusively to investments which generate additional LMI to VLI housing
- Greatly expand availability of emergency housing for families

Ms. Baker-Latimer mentioned that training had been provided on new software being required by HUD for the Consolidated Plan and the Action Plan. The Consolidated Plan will drive the Action Plan. The March 25, 2014, City Council meeting will include the input gathered tonight for the new goals and priorities for 2014-2019. A tentative timeline for next steps was discussed which will allow for the Action Plan to be submitted to HUD on or before July 15, 2014.

The meeting recessed at 8:50 p.m. and reconvened at 9:00 p.m.

CITY COUNCIL COMMENTS: Council Member Nelson, seconded by Goodman, to refer to staff for a memo the letter from Fernsler Hutchinson Architecture related to the text amendment on the signs at the Copper Beach townhouses. Nelson would like Diekmann to prepare a memo on what is currently allowed for signage.

Vote on Motion: 6-0. Motion declared carried unanimously.

Moved by Goodman, seconded by Corrieri, to direct that an update regarding HIRTA services and customer satisfaction/concerns/non-concerns be placed on a future agenda.

Vote on Motion: 6-0. Motion declared carried unanimously.

Moved by Gartin, seconded by Goodman, to refer to staff for a memo the letter from Mark and Shelly Ackerman related to traffic concerns with respect to the Mainstream Living Aspen house.

Vote on Motion: 6-0. Motion declared carried unanimously.

Council Member Gartin also noted receipt of a letter from Peter Hallock, President of the Historic Old Town Neighborhood Association. Mr. Gartin inquired whether or not there was interest in listening to further concerns regarding traffic and Mary Greeley Medical Center. City

Manager Steve Schainker said he would prepare a memo to Council on this issue.

Moved by Goodman, seconded by Nelson, to bring back conversation on whether the Council wanted to support a Minor or Major Land Use Policy Plan Amendment on the South 17th Street project near Aspen Business Park.

Vote on Motion: 6-0. Motion declared carried unanimously.

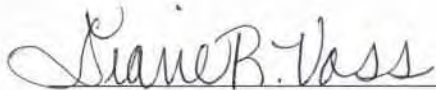
Planning and Housing Director Kelly Diekmann noted he would take the information from the memo and put it into a staff report so that Council would have the ability to take action.

CLOSED SESSION: Moved by Goodman, seconded by Corrieri, to hold a Closed Session as provided by Section 21.5c *Code of Iowa*, to discuss matters in litigation.

Roll Call Vote: 6-0. Motion declared carried unanimously.

The meeting reconvened in Regular Session at 9:08 p.m.

ADJOURNMENT: The meeting was adjourned at 10:32 p.m.



Diane R. Voss, City Clerk



Ann H. Campbell, Mayor



Erin Cain, Recording Secretary

Appendix 2

2014-15 CDBG Annual Action Plan Public Forum, May 12, 2014

MINUTES OF THE SPECIAL MEETING OF THE AMES CITY COUNCIL

AMES, IOWA

MAY 12, 2014

The Ames City Council met in Special Session at 7:05 p.m. on the 12th day of May, 2014, in the City Council Chambers in City Hall, 515 Clark Avenue, pursuant to law with Mayor Pro Tem Matthew Goodman presiding and the following Council Members present: Gloria Betcher, Amber Corrieri, Tim Gartin, Chris Nelson, and Peter Orazem. Mayor Ann Campbell and *ex officio* Member Lissandra Villa were absent.

Also in attendance at the public forum were the following: Nora Ladjahasan of Iowa State University (ISU); Raquel Draper; Bill Vaughn, representative of Mainstream Living, Inc.; Mingjie Sun, representative of ISU; Roy and Pat Hougen, Jan and Henry Gray, Lynette Spicer, Jan Flora, and Diane Birt, representatives of AMOS; Richard Deyo; Debbie Lee, Catherine Scott; Anita Rollins; Angie Schreck and Linda Wishman, representatives of ACCESS; Shari Reilly, representative of AMOS, St. Thomas Aquinas, and Emergency Residence Project (ERP); David Beagley of Home For Awhile; Daniel Lee; Sam Erickson, representative of CHI, Inc.; Dale VanderSchaaf of Story County Community Housing; Vic Mos, representative of ERP; Terry Hamilton-Poore; Pat Brown; and Ann Rohovich.

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ANNUAL ACTION PLAN

PUBLIC FORUM: Housing Coordinator Vanessa Baker-Latimer reported that a Council Workshop was scheduled on March 18 to solicit public input regarding the possible goals for the 2014-18 Five-Year Consolidated Plan. The Consolidated Plan Goals and Priorities were adopted by the City Council at its March 25, 2014, meeting. She advised that staff is now ready to conduct the second phase of the CDBG process – the Annual Action Plan. This workshop was scheduled to gain input from the public regarding possible program areas and project activities to be considered for the 2014-15 program year. She further advised that the “program areas” and related activities for the 2014-15 program year must address one or all of the goals and priorities identified for the Five-Year Consolidated Plan, meet a federal national objective, and be timely administered in accordance with federal rules. Ms. Baker-Latimer provided those present with background information regarding the City's CDBG program.

Housing Coordinator Baker-Latimer gave an overview of the goals and priorities adopted for the upcoming 2014-18 Five-Year CDBG Consolidated Plan. She further reviewed eligible Annual Action Plan program areas and project activities, current and previous Annual Action Plan projects, and the needs in the community derived from the Analysis of Impediments to Fair Housing Choice Study.

Ms. Baker-Latimer reminded those present that, normally, the City is required to submit the Plan to the Department of Housing and Urban Development (HUD) 45 days prior to the beginning of the program year (which would be on or before May 17); however, with Council approval, staff requested and received approval from HUD for a time extension to submit both the Consolidated and Action Plans by July 31, 2014. Ms. Baker-Latimer stated that staff has also been notified that the City's CDBG allocation for 2014-15 is \$488,278, which is approximately \$20,000 less than what was received in 2013-14. She advised that the program caps are 20% for planning and administration and 15% for public service.

Small group discussions were held to give individuals the opportunity to review and discuss the various program areas and project activities for the 2014-15 Action Plan. At the conclusion of the small group discussions, group leaders presented the summary for each group.

A summary of proposed program areas and project activities follows:

Group #1:

- New Mainstream Living accessibility improvement; “shovel ready”, \$164,000 (ask 75k) with a goal of 2.A
- Future Community Life; goal #1 is 2.A
- Now Home For Awhile (family transitional and emergency housing with capital (units) and operations (rent units)
- Transportation (gasoline voucher); #1.2.A.B
- Grant hunting with City staff help
- Address blight through public private partnerships yielding affordable housing (ANAWIM – Drake); #2.A
- Re-purpose Edwards as a community center (#1.2.A.B)
- Motor Lodge family shelter (#1.2.A.b)
- Transit support for ABE/GED students of DMACC/Hunziker (#1.2.A.b)

Group #2:

- Project Iowa (firm partner/jobs available)
- Trainees require child care, transport, and other costs that impede training for 8-12 weeks
- Bullet #1; short and long term – City Council could help with firm recruitment through the Chamber and AEDC

Group #3:

- Continue to be open to redevelopment/rehabilitation of existing properties
- Identify and/or tear down blighted properties
- Continue emergency rental/utility assistance (look at CHAS data)
- Complete housing inventory
- Acquisition of shelter property on East Lincoln Way
- Vacated school property
- Examine effects of zoning and affordability

Group #4 (3 activities):

Activity 1 -

- Continue what has worked
- Rent assistance, first time homebuyer, rehab/habitat
- Objective is 1A for the short- and long-term

Activity 2 –

- Renters need mechanism to resolve disputes with landlords
- Objective is 2A: Legal service, both short- and long-term

Activity 3 –

- Assist with establishing more low-income housing, as with Eastwood
- Objective is 1A; Long-term and may involve other programs than CDBG (tax abatement, etc.)

Group #5:

Create, Expand, and Maintain Affordable Housing:

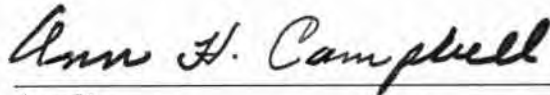
- Purchase properties to be used as emergency or transitional housing for families
- Provide funds to non-profit organizations to create or expand emergency/transitional housing
- Need a long-term plan to address supply and quality of affordable housing
- More frequent inspection of rentals
- Job training for LMI individuals (project Iowa); \$5,000 to \$6,000/person
- Incentives to landlords and developers for LMI housing
- Allow landlords to apply for CDBG money for renovations in exchange for LMI housing
- Temporary staff to assist with workload and identifying ways to leverage outside funding
- Bus shelters in low-income areas, such as South 16th Street
- Expand route service to LMI neighborhoods and to manufacturing companies (Dayton Avenue)

Housing Coordinator Baker-Latimer advised that after the public forum tonight, she will prepare a report with recommendations on administering the program areas with funding amounts for the Council's review at a special meeting which will be held on May 19. Preparation of the Annual Action Plan will then take place through the month of June. A public hearing on the Plan will then be held at the Council's meeting on July 22, 2014, with the anticipated HUD approval and congressional release of funding to be October 1, 2014.

ADJOURNMENT: Moved by Corrieri to adjourn the meeting at 8:32 p.m.



Diane R. Voss, City Clerk



Ann H. Campbell, Mayor



Jill L. Ripperger, Recording Secretary

Appendix 3

Analysis of Impediments to Fair Housing Choice, 2013

2013-14

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

CITY OF AMES
PLANNING AND HOUSING DEPARTMENT
515 CLARK AVE
AMES, IA 50010
515-239-5400



CONDUCTED IN COOPERATION WITH COMMUNITY
DEVELOPMENT DATA INFORMATION AND ANALYSIS
LABORATORY (CD-DIAL)/ INSTITUTE FOR DESIGN
RESEARCH AND OUTREACH (IDRO), IOWA STATE
UNIVERSITY

**A PROJECT OF THE CITY OF AMES HOUSING
DIVISION, COMMUNITY DEVELOPMENT BLOCK
GRANT PROGRAM (CDBG), AMES, IOWA**

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**Report produced by Iowa State University
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Institute for Design Research and Outreach (IDRO)**
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If you have questions regarding this study or other services provided by CD-DIAL, please contact us at 515-294-0734 or nading@iastate.edu.

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).

(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)

(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).

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 1st 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 (1st), and excessive down-payment/closing costs (2nd).

- ***For renting***

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

- Cost of housing (1st).

- 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 (1st), and

- Cost of housing (2nd).

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

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

- Job status (2nd).

- ***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 1st 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 2nd 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 2nd 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 2nd barrier, according to 2013 housing producers/providers, and 2nd 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 3rd 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 st	1 st	1 st	1 st	1 st				
Cost of housing	1 st		2 nd					1 st	1 st	1 st
Excessive down-payment/closing								2 nd	2 nd	
Job status										2 nd
Cost of utilities		2 nd		2 nd						
Excessive application fees		3 rd				2 nd				
Lack of knowledge on how to file a fair housing complaint								3 rd		3 rd
Negative attitudes of landlords				3 rd		3 rd				
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.

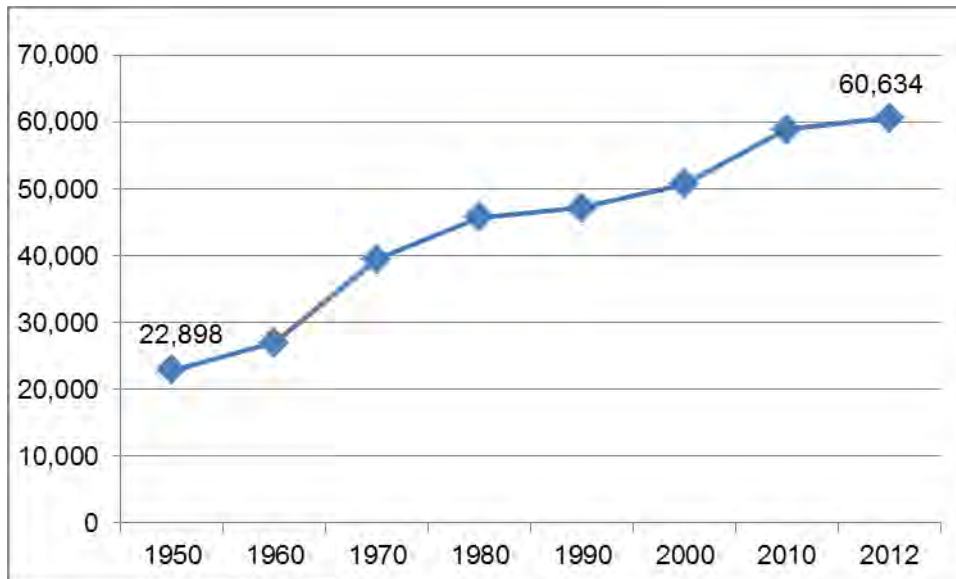
I. Demographic Data

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

	Ames	Iowa
White	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.

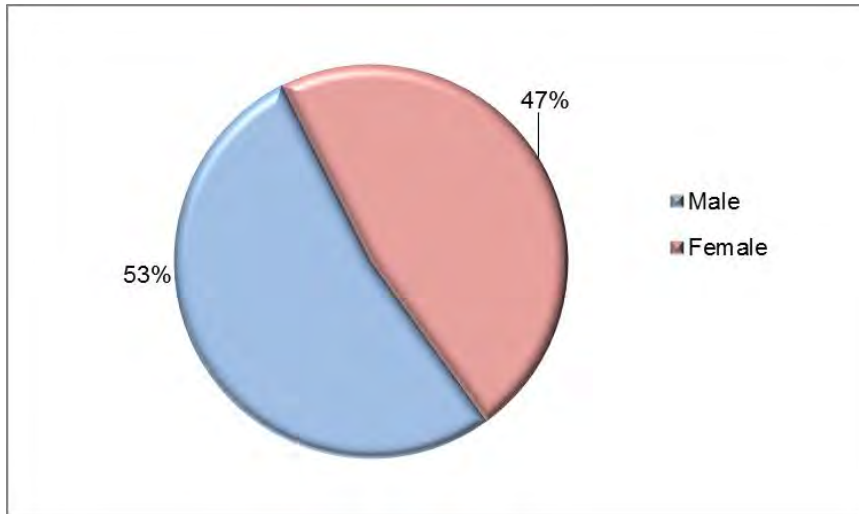
As reported from the American Community Survey, the largest minority group represented in Ames is the Asian population at 8.9% of the total population, significantly higher than 1.8% at the state level. The African American population accounts for 3.9% of Ames’ population, followed by Hispanic/Latino 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

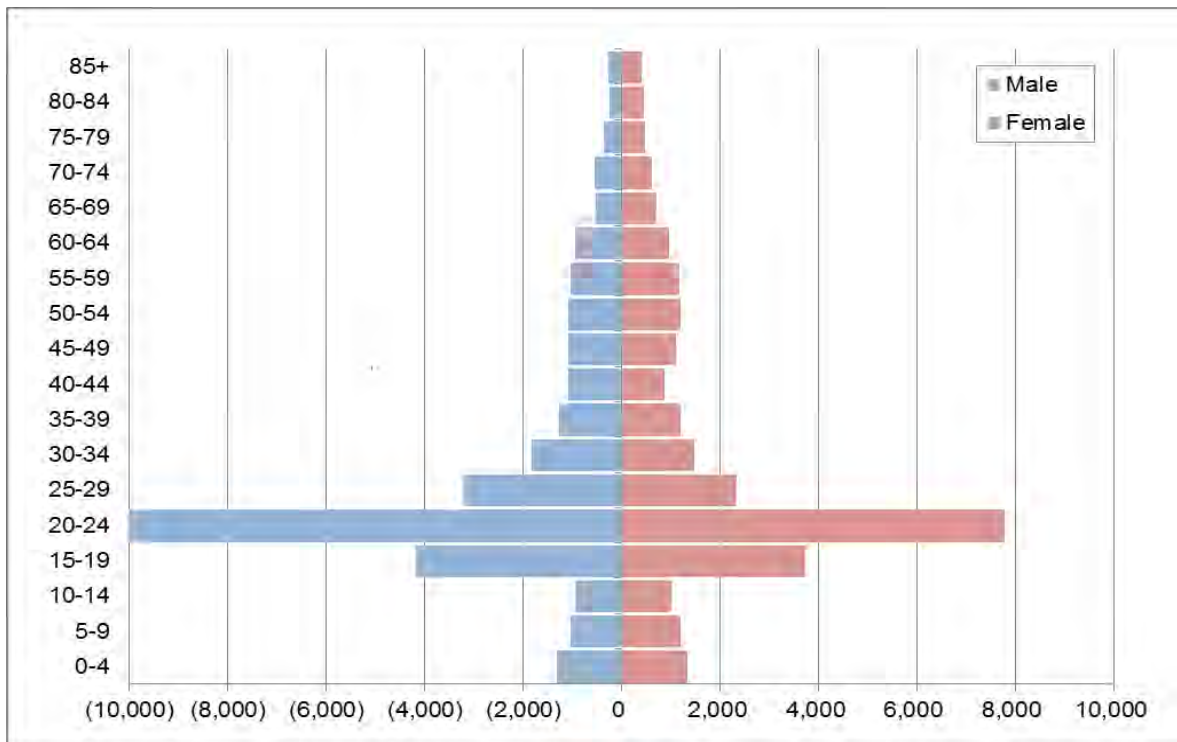
According to the 2008-2012 American Community Survey, 53% of population in Ames are male and 47% are female (Figure 2).

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.

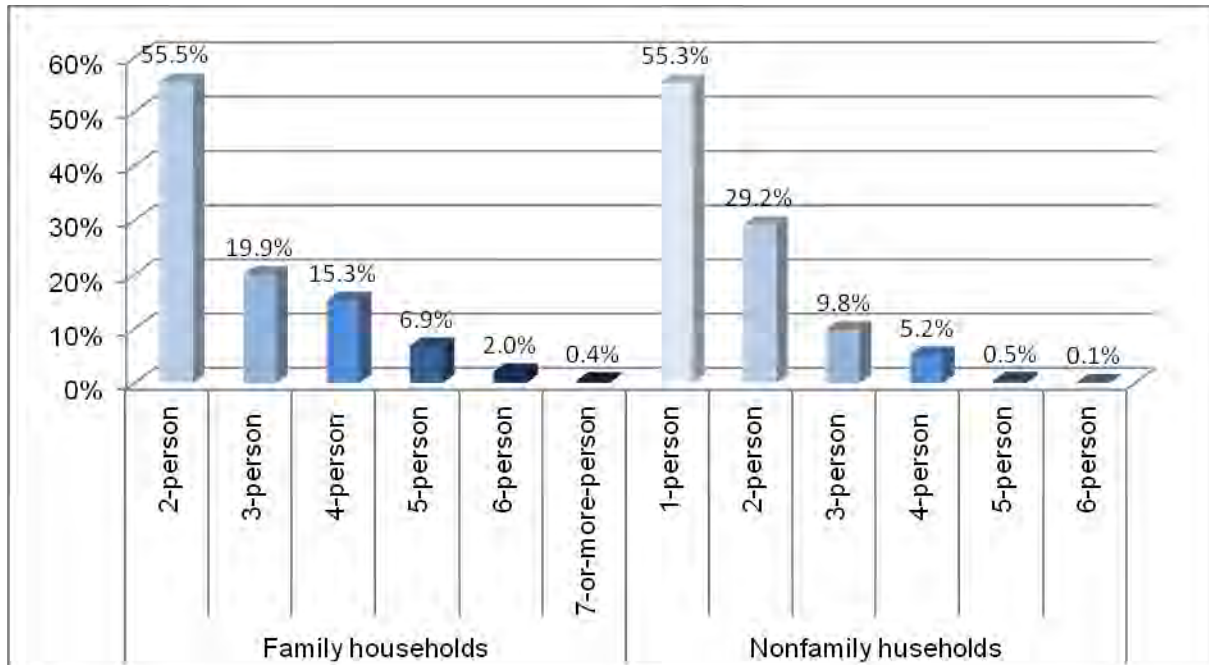
Table 4. Household types, 2012

	Number	% of total		Number	% of total
Total Households	22,707				
Family Households	9,930	43.7%	Non-Family households	12,777	56.3%
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

	Total Population	Male	Female
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

	Median Household Income	Median Family Income	Median Non- family Income	Per Capita Income
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 9th 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)

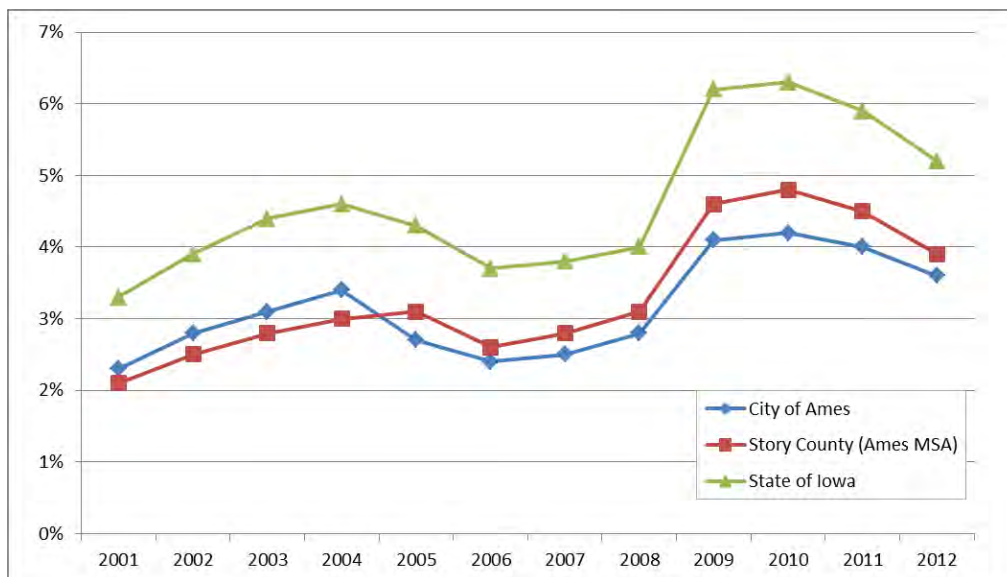
According to Iowa Workforce Development, the labor force in the City of Ames has increased from 28,800 in 2001 to 32,200 in 2012 (Table 8). Figure 5 compares the annual average unemployment rates in City of Ames, Story County (Ames MSA) and the State of Iowa. Overall the unemployment rate in Ames has 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.

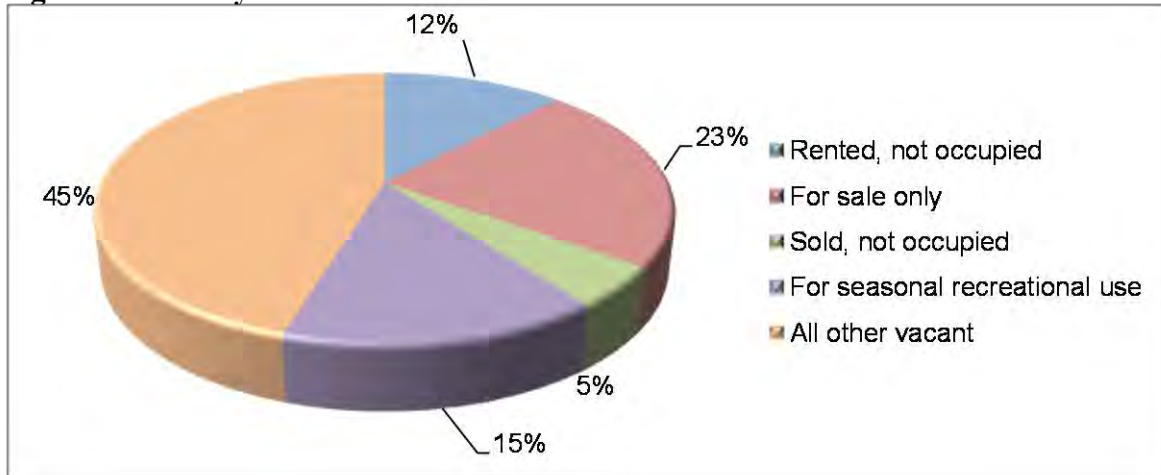
Table 9. Housing occupancy status, 2012

	Number	% of total
Housing Units	23,662	100.0%
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

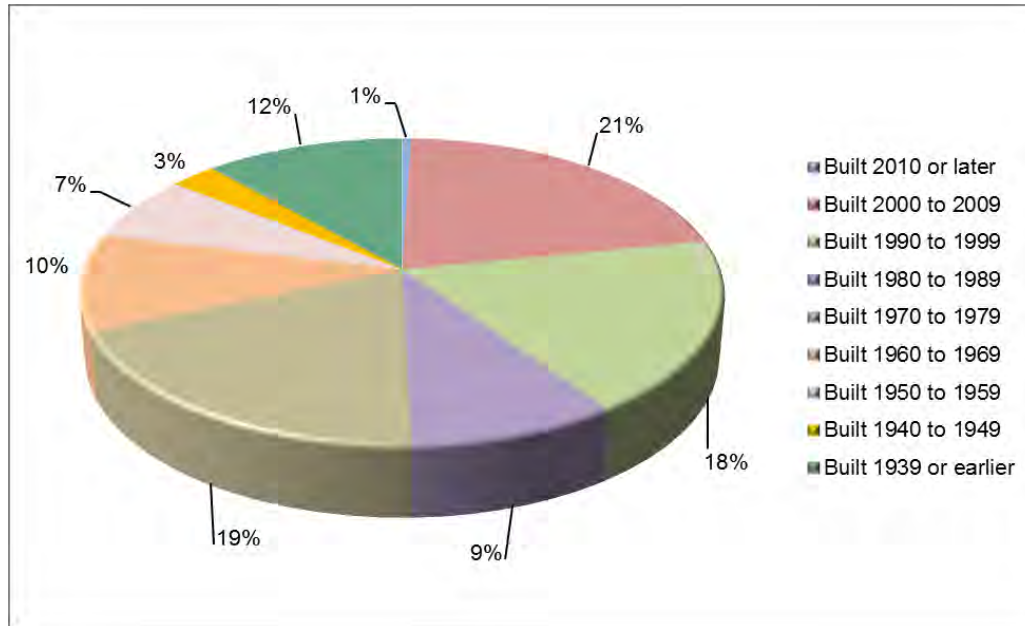


Source: U.S. Census Bureau, 2008-2012 American Community Survey.

Housing Stock

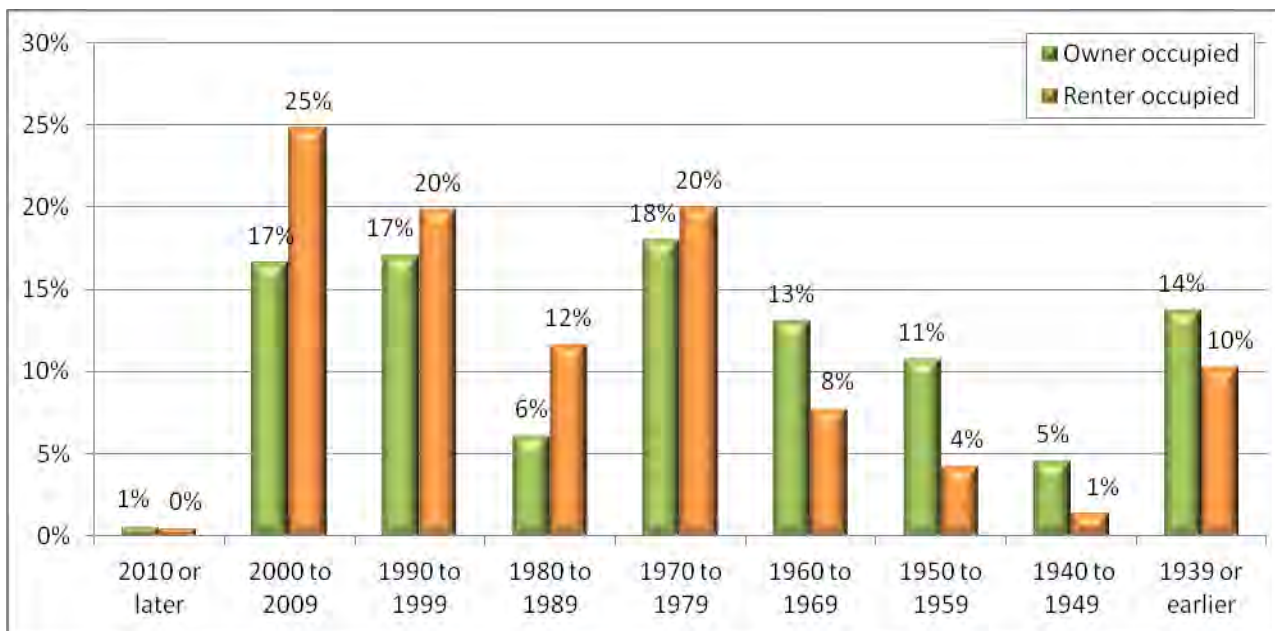
The housing stock in Ames is fairly new, with 22% built after 2000, 18% built in the 1990s, 28% built between 1970 and 1989, and 32% built before 1970 (Figure 7). Since the 1990s, the west and north areas of Ames have experienced progressive housing development including apartment complexes, middle- 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
HUD subsidized properties					
Regency V Apartments		63			63
Eastwood Apartments		16	32	12	60
Keystone Apartments	15	40	1		56
Stonehaven Apartments		54			54
HUD low-income housing tax credit properties					
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
Total					618

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
FY2013 FMR	\$493	\$578	\$720	\$1,019	\$1,191

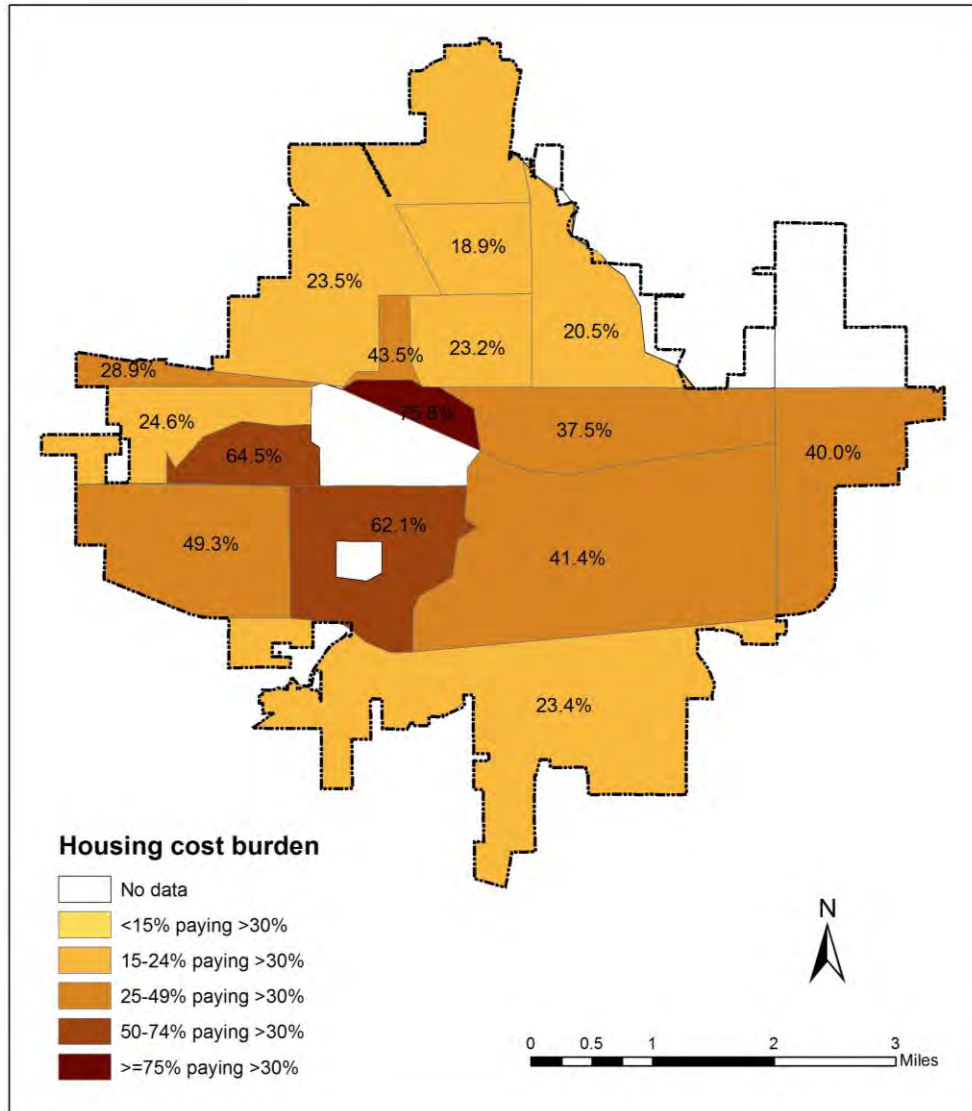
Source: http://www.huduser.org/portal/datasets/fmr/fmrs/FY2013_code/2013summary.odn

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

Residential Zoning Districts	Minimum Lot Area	Density
Residential Low Density	6,000 sf Single Family	Up to 7.26 du/acre
	7,000 sf Two Family	
Urban Core Medium Density	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	
Residential Medium Density	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	
Residential High Density	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	
Residential Low Density Park (Manufactured Home Park)	10 acres	7 du/acre
Floating Suburban Low Density	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	
Floating Suburban Medium Density	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
Residential Low Density	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			
Urban Core Medium Density	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			
Residential Medium Density	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			
Residential High Density	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			
Residential Low Density Park (Manufactured Home Park)			All Household Living Uses	
Floating Suburban Low Density	Single Family Dwelling	Single Family Attached (12 Units or less)		
	Two Family Dwelling, if pre-existing			
	Family Home			
Floating Suburban Medium Density	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 1st 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 - 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

Reason	Resolution
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

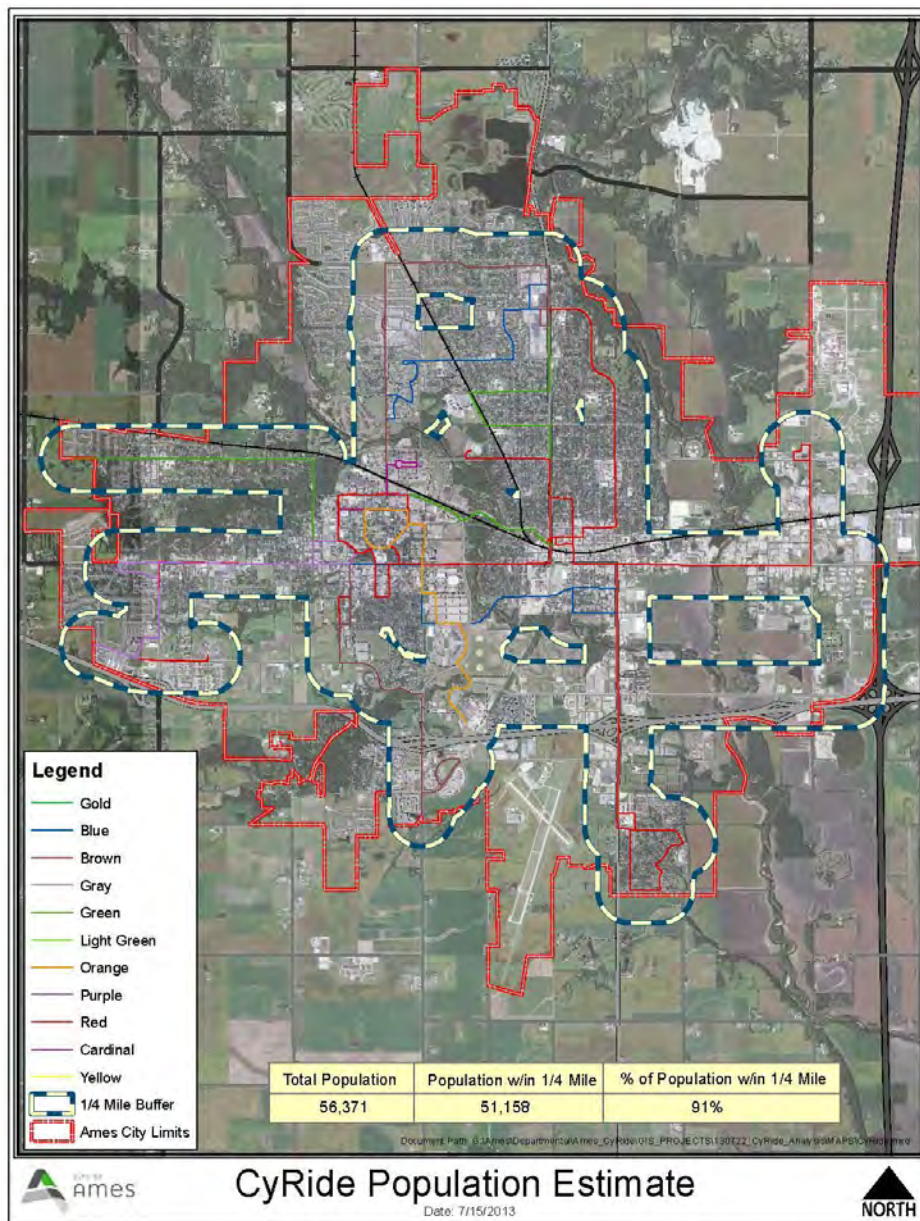
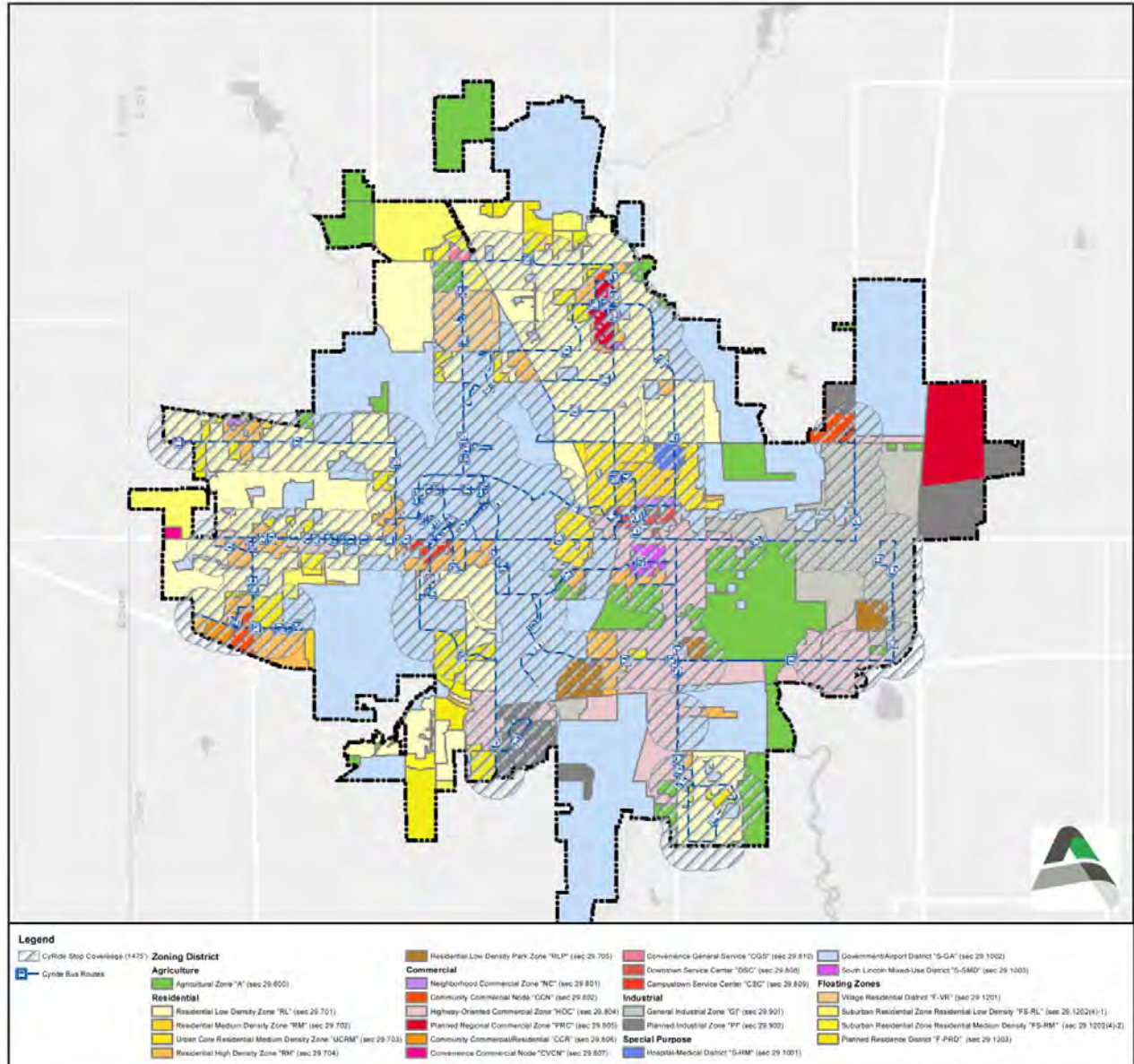


Figure 10. CyRide coverage by zoning



CyRide Coverage By City Zoning

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

ZONE	CyRide Coverage by Stop (3 block buffer - 1275)		
	Total CyRide Coverage w/in 1275'	Total Zoning Area	Percent Coverage
Agricultural Zone	15280236	53403894	28.6%
Camptown Service Center	1286565	1286565	100.0%
Community Commercial Node	3941241	4102739	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	28887555	42034244	68.7%
Government/Airport District	104026542	252749417	41.2%
Highway-Oriented Commercial Zone	32858006	48219488	82.7%
Hospital-Medical District	1447285	1447285	100.0%
Neighborhood Commercial Zone	1452747	1452747	100.0%
Planned Industrial Zone	6654890	18840345	35.3%
Planned Regional Commercial Zone	2488394	14194839	17.5%
Planned Residence District	14080662	29027546	48.5%
Residential High Density Zone	24393772	26239309	92.9%
Residential Low Density Park Zone	4897954	5648485	72.5%
Residential Low Density Zone	95728624	137204536	69.8%
Residential Medium Density Zone	4681341	5576403	83.9%
South Lincoln Mixed-Use District	1951720	1951729	100.0%
Suburban Residential Floating Zoning Residential Low Density	2655265	17336700	15.3%
Suburban Residential Floating Zoning Residential Medium Density	1521880	2786722	54.6%
Urban Core Residential Medium Density Zone	16593299	17820152	93.1%
Village Residential District	7026489	7390151	95.1%
TOTAL	38310506	688192111	55.7%



ZONE	CyRide Coverage by Route (3 block buffer - 1275)		
	Total CyRide Coverage w/in 1275'	Total Zoning Area	Percent Coverage
Agricultural Zone	2217850	53403894	41.4%
Camptown Service Center	1286565	1286565	100.0%
Community Commercial Node	4082987	4102739	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	252749417	44.2%
Highway-Oriented Commercial Zone	43619312	4819488	90.3%
Hospital-Medical District	1447285	1447285	100.0%
Neighborhood Commercial Zone	1452747	1452747	100.0%
Planned Industrial Zone	7016411	18840345	37.2%
Planned Regional Commercial Zone	2488394	14194839	17.5%
Planned Residence District	16312264	25077546	65.0%
Residential High Density Zone	2164332	26239309	83.2%
Residential Low Density Park Zone	4564011	5648485	81.2%
Residential Low Density Zone	98049394	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	17336700	14.0%
Suburban Residential Floating Zoning Residential Medium Density	1593852	2786722	57.2%
Urban Core Residential Medium Density Zone	17250664	17820152	97.0%
Village Residential District	7000099	7390151	94.7%
Convenience Commercial Node	392525	0	0.0%
TOTAL	408156239	688192111	59.4%

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**

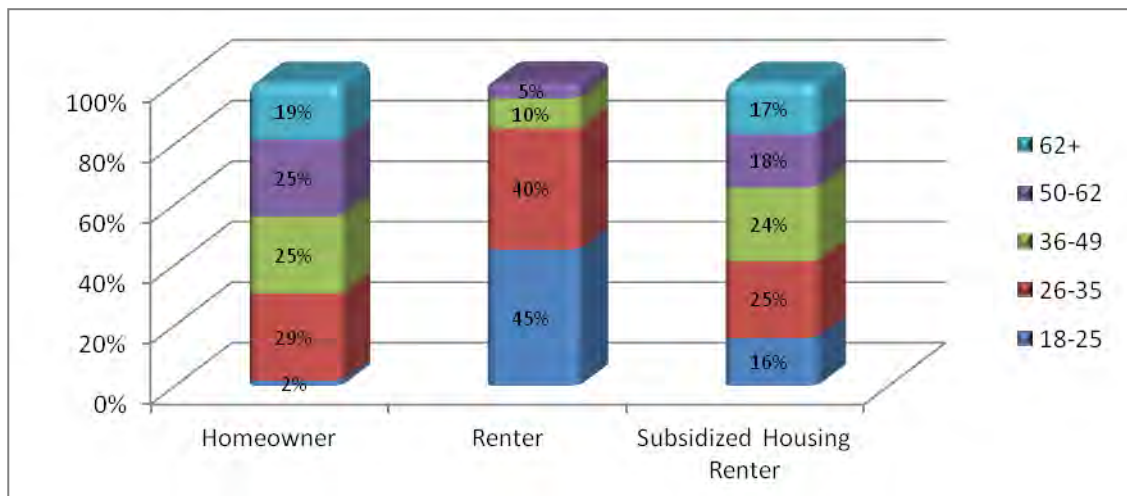
1. Housing Consumers Survey Results

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.

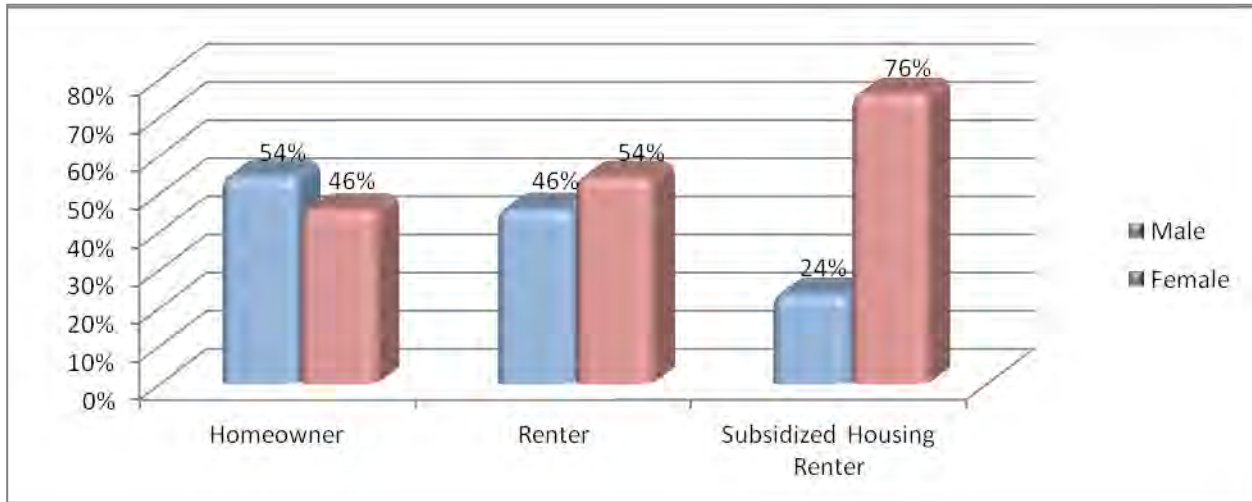
Figure 11. Age distribution of housing consumers



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

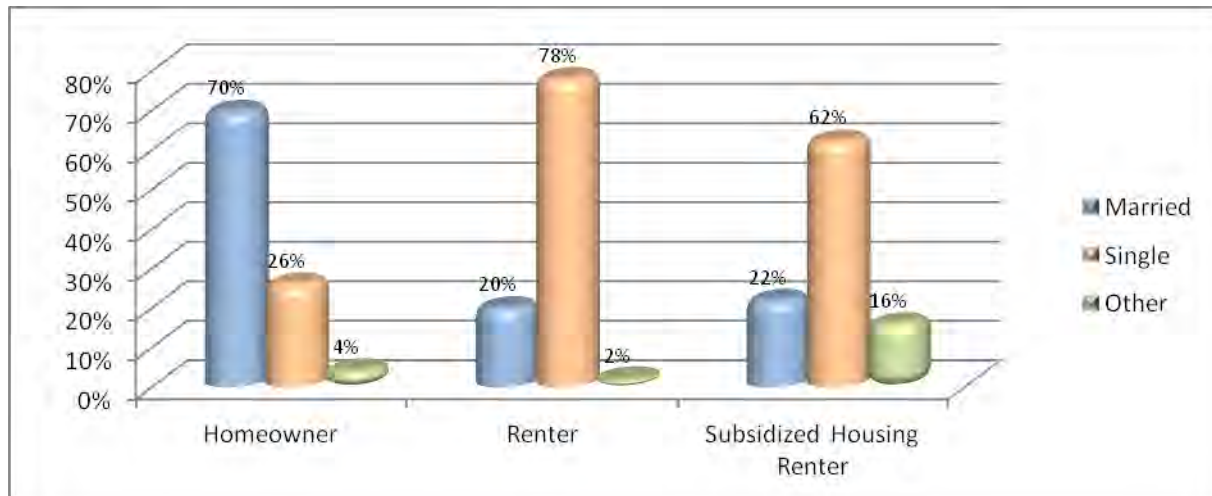


Marital Status

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).

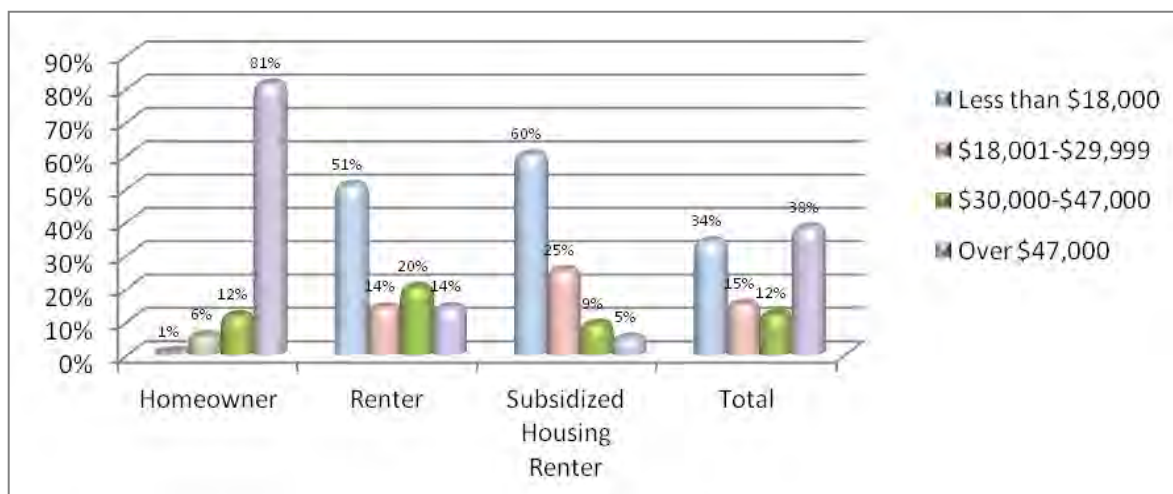
Table 19. Race/ethnicity of housing consumers

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.

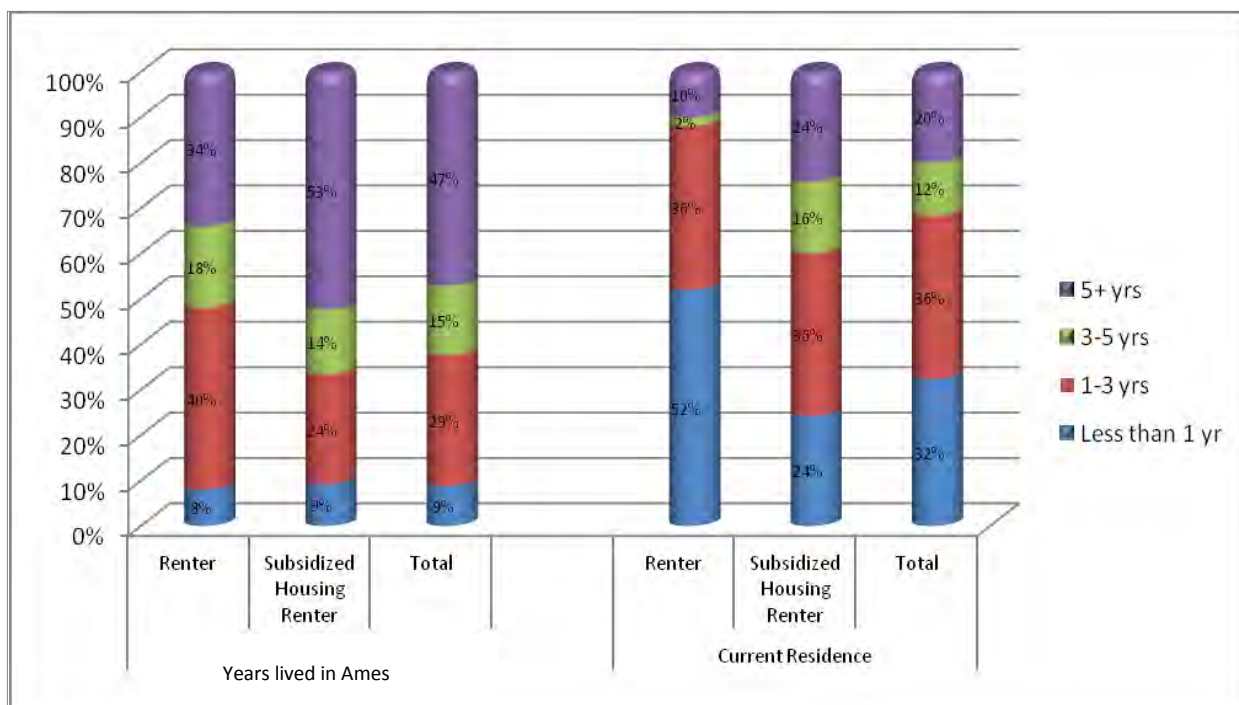
Table 20. Household composition of housing consumers

	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

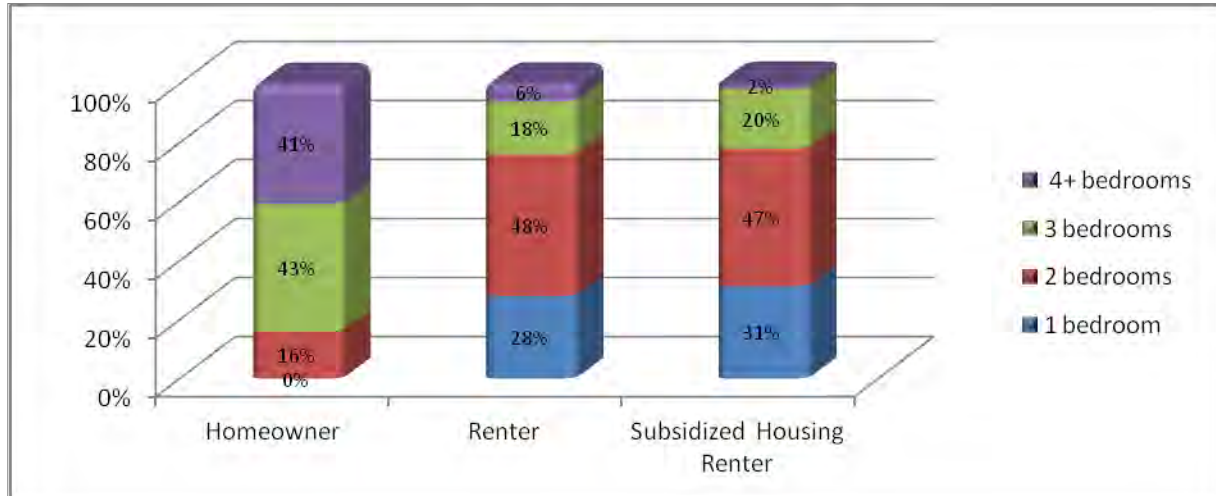
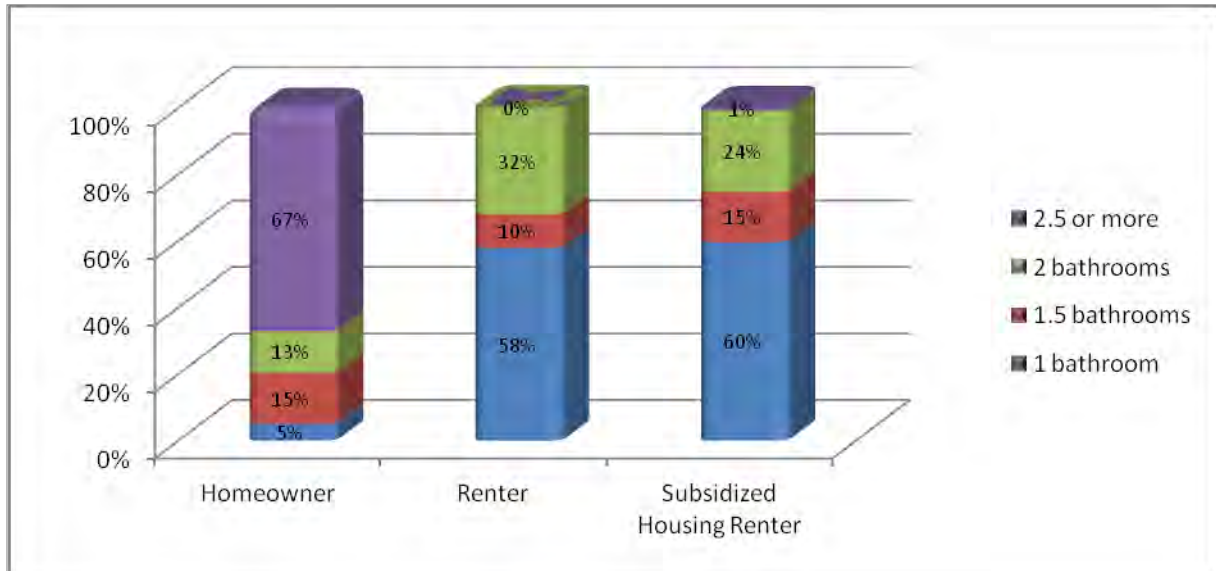


Figure 17. Number of Bathrooms



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)

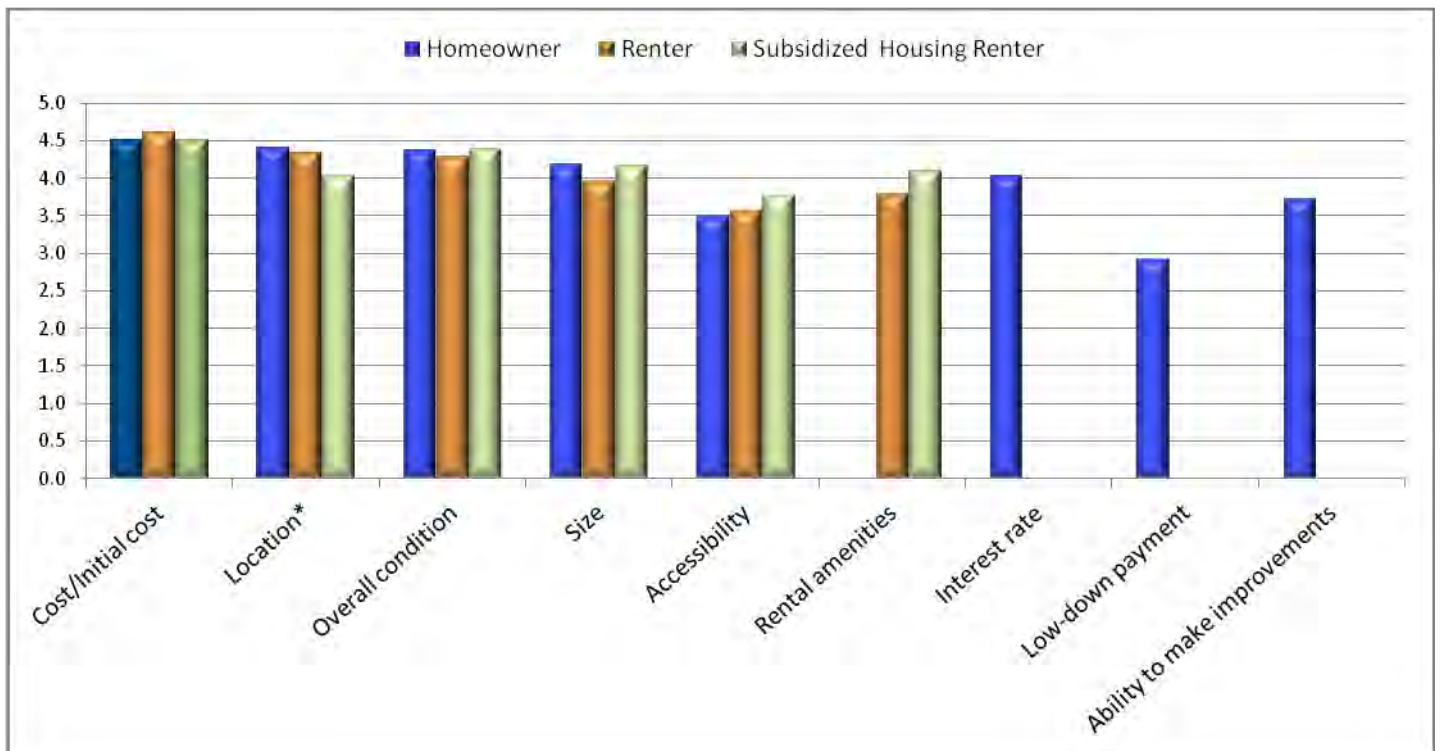
Table 25. Housing amenities

	Renter	Subsidized Housing Renter	Homeowner
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

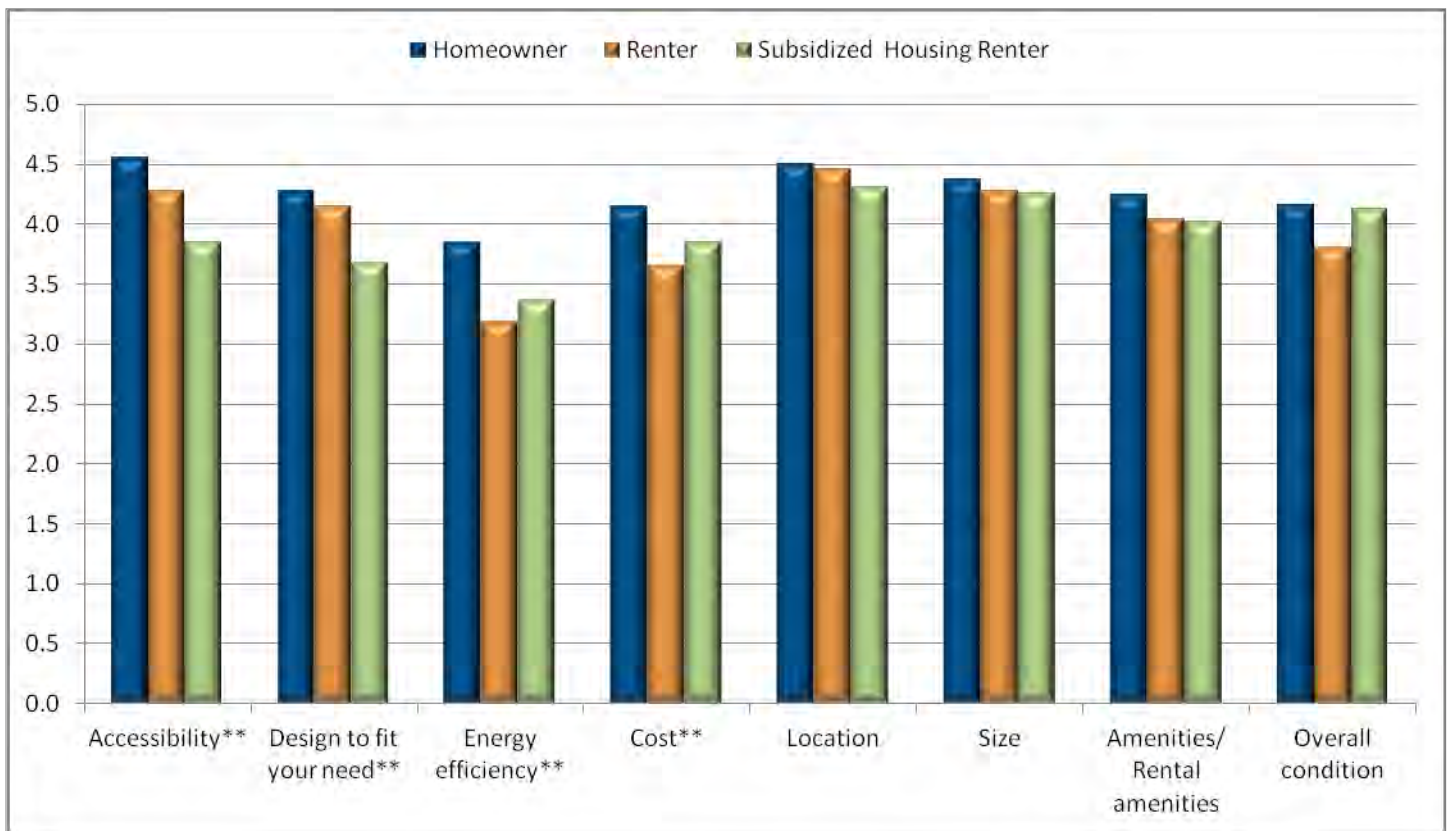
These groups of respondents **supported high importance** of housing factors in renting/purchasing a housing unit:

- 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)

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 1st 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 1st 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 st	1 st	1 st		
Cost of housing	1 st		2 nd			1 st
Excessive down-payment/closing						2 nd
Job status						
Cost of utilities		2 nd		2 nd		
Excessive application fees		3 rd				
Lack of knowledge on how to file a fair housing complaint						3 rd
Negative attitudes of landlords				3 rd		
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.

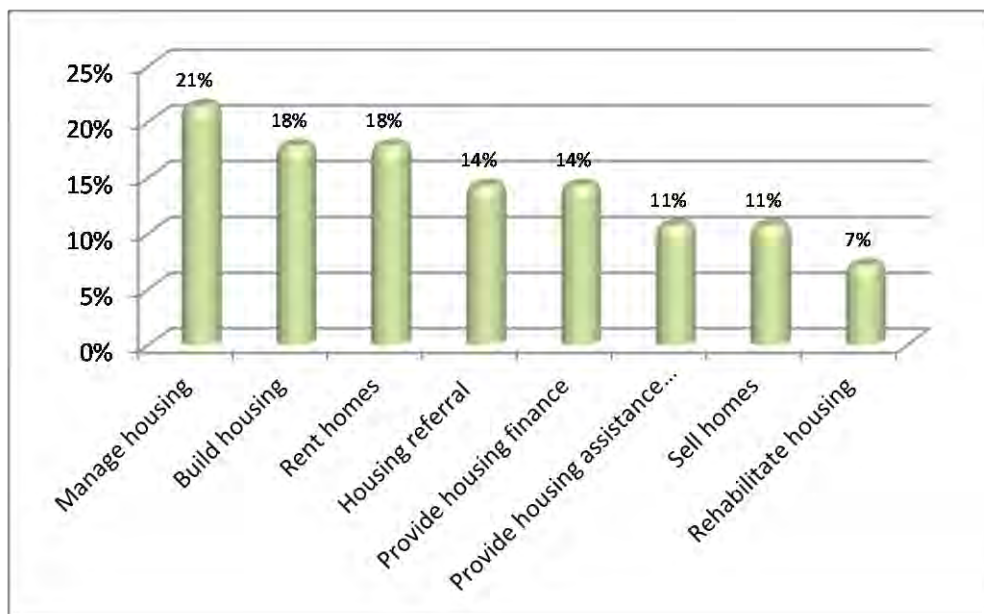
This survey was completed by 29% representing human service providers (n=10), 16% property managers (n=5), 13% financial institutions (n=4) and the rest were realtors (10%) (n=3), landlords (10%) (n=3), and non-profit housing providers and housing developers (6%) (n=2). Neighborhood organizations and 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 1st and 2nd (for 2008) and 3rd (2013 survey) areas of concern in the provision of housing, respectively. “Building codes/zoning regulations” which was the 3rd area of concern in 2008 is now not listed in the top 4 areas of concern. “Limited financial resources” remained to be 4th 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 2nd for 2013 survey. (Table 28)

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

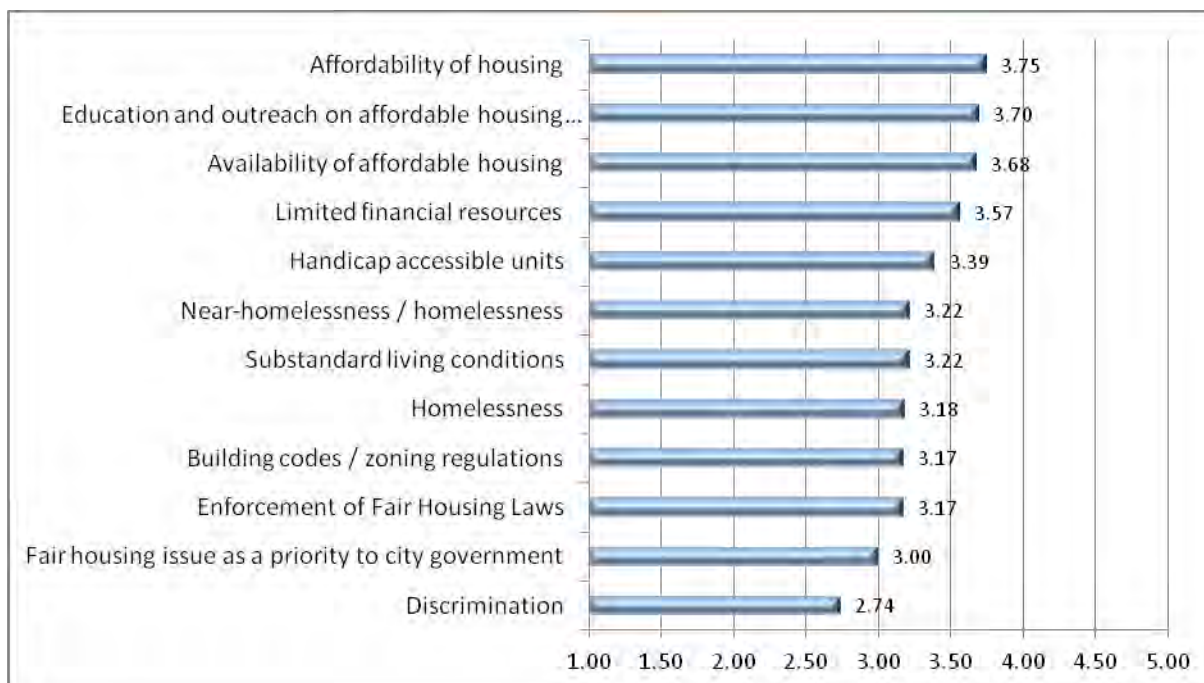


Table 28. Top 5 areas of concern as perceived by housing producers/providers in the provision of housing, 2008 vs. 2013 survey

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

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 2nd and 3rd 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 2nd barriers in 2013.

For renters, “lack of available decent rental units in affordable price ranges” remained to be top 1st barrier. “Use of background check” and “restrictive zoning / building codes” as identified the 2nd and 3rd 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 st	1 st		
Excessive down-payment/closing costs		2 nd		
Restrictive zoning / building codes	3 rd		3 rd	
Cost of utilities	2 nd			
Lack of available decent rental units in affordable price ranges			1 st	1 st
Use of background check			2 nd	
Job status				2 nd

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 1st 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 1st barrier for renting according to the 2013 renter respondents and 2nd 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 2nd 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 2nd 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 3rd 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 1st 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 1st 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 st	1 st	1 st	1 st	1 st				
Cost of housing	1 st		2 nd					1 st	1 st	1 st
Excessive down-payment/closing								2 nd	2 nd	
Job status										2 nd
Cost of utilities		2 nd		2 nd						
Excessive application fees		3 rd				2 nd				
Lack of knowledge on how to file a fair housing complaint								3 rd		3 rd
Negative attitudes of landlords				3 rd		3 rd				
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 1st rated barrier for both 2008 and 2013. “Excessive down-payment” was the top 2nd 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 1st 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 1st barrier according to the 2013 renter respondents and 2nd 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)_____
--------------	---------	--------------	--------	-------------	-----------------------------

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:

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)

<u>60.2%</u> Less than \$18,000
<u>25.4%</u> \$18,001-29,999
<u>9.3%</u> \$30,000-47,000
<u>5.1%</u> 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:

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:

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)

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

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.

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

List of Attachments:

- Proof of Publication in the Ames Tribune
- Resolution No. 14-452: Resolution Approving 2014-2018 Consolidated Plan and 2014-2015 Annual Action Plan Program Projects in Connection with CDBG Program for the City of Ames, Iowa
- Minutes of the Regular Meeting of the Ames City Council, August 12, 2014
- SF 424
- Specific CDBG Certifications

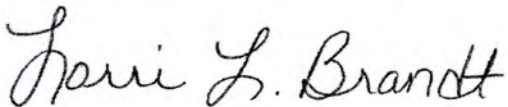
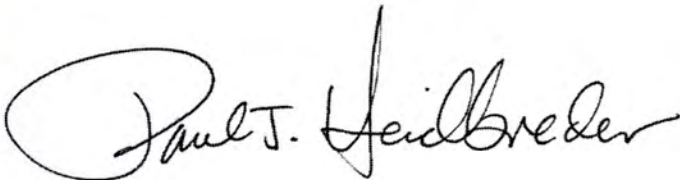
Proof Of Publication In
THE AMES TRIBUNE

STATE OF IOWA, STORY COUNTY, ss.

I, Paul Heidbreder, on oath depose and say that I am Publisher of THE AMES TRIBUNE, a daily newspaper, published at Ames, Story County, Iowa; that the annexed printed

NOTICE OF PUBLIC HEARING
CITY OF AMES

was published in said newspaper one time(s) on July 8, 2014; the last of said publication was on the 8th day of July, 2014.



Notary Public

sworn to before me and subscribed in my presence by Paul Heidbreder this the 8th day of July, 2014.

FEE: \$38.80
AD #: 239950
ACCT: 33408

#239950
LEGAL NOTICE
NOTICE OF PUBLIC HEARING ON
UPDATE TO 2014-18
CONSOLIDATED PLAN

NOTICE IS HEREBY GIVEN that the City of Ames has completed an update to its 2014-2018 Consolidated Plan and 2014-15 Annual Action Plan to be funded pursuant to the Housing and Community Development Act of 1974, as amended, anticipated amount of \$488,278 in Community Development Block Grant (CDBG) funds for Fiscal Year beginning July 2014. The updated 2014-18 Consolidated Plan and the 2014-15 Annual Action Plan is available for review at the following locations: Department of Planning & Housing and Ames Public Library, 620 Lincoln Way. The Plan is also on the City's web site at: <http://www.cityofames.org/HousingWeb/Default.htm>.

General categories in the updated Consolidated Plan to be revised may include:

1. Executive Summary
2. The Process
3. Needs Assessment
4. Market Analysis
5. Strategic Plan
6. Annual Action Plan

Comments may be submitted to the Department of Planning & Housing at the above address or by e-mail to vbakerlatimer@city.ames.ia.us. A 30-day public comment period will begin with the publication of this notice and end on August 7, 2014. Additionally, **NOTICE IS HEREBY GIVEN** that the Ames City Council will conduct a public hearing to receive comments on the 2014-18 Consolidated Plan and 2014-15 Annual Action Plan on August 12, 2014, at 7:00 p.m., City Hall Council Chambers, 515 Clark Avenue, Ames, Iowa. Persons wishing to comment on the updated 2014-18 Consolidated Plan and 2014-15 Annual Action Plan may state their views at this hearing. If you are in need of special accommodations for a disability or language translation, please contact Vanessa Baker-Latimer, at the Department Planning & Housing Department at 515-239-5400 or the TDD at (515) 239-5133 by August 6, 2014. Disabled persons attending the meeting should access City Hall through the east door and take the elevator to the Council Chambers on the second floor. Once approved, the final 2014-18 Consolidated Plan and 2014-15 Annual Action Plan will be available at the Department of Planning & Housing, 515 Clark Avenue, Room 214, Ames, Iowa, and on the City's website at <http://www.cityofames.org/HousingWeb/Default.htm>

For further information regarding this Notice, please contact Vanessa Baker-Latimer, Housing Coordinator, at 239-5400 or by e-mail at vbakerlatimer@city.ames.ia.us



Diane R. Voss, City Clerk

Published in the Ames Tribune on July 8, 2014 (1T)

RESOLUTION NO. 14-452

RESOLUTION APPROVING 2014-2018 CONSOLIDATED PLAN AND 2014-2015 ANNUAL ACTION PLAN PROGRAM PROJECTS IN CONNECTION WITH COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM FOR THE CITY OF AMES, IOWA

WHEREAS, one major requirement in receiving Community Development Block Grant (CDBG) funds is for the City to submit a five-year Consolidated Plan to the federal Department of Housing and Urban Development (HUD); and,

WHEREAS, the Consolidated Plan is the planning document (Comprehensive Housing Affordability Strategy, or CHAS) for the jurisdiction, and this plan requires detailed background information on the community, derived both from census data and other comprehensive studies performed by the community; and,

WHEREAS, the Plan must identify, over a five-year period, the goals and priorities to address the housing and community development needs of both low and moderate-income persons and non-low and moderate-income persons; and,

WHEREAS, it must also contain an Annual Action Plan that outlines program activities that will be undertaken to address or meet those goals and priorities, and the Annual Action Plan can address one or all of the goals and priorities of the identified housing and community development needs; and,

WHEREAS, CDBG regulations require that the City submit an updated five-year plan for the period from July 1, 2014, through June 30, 2018, along with an Annual Plan for the fiscal year period of July 1, 2014 through June 30, 2015; and,

WHEREAS, the regulations require that the Consolidated Plan and the Annual Action Plan be submitted for HUD's approval within 45 days before the beginning of the program fiscal year, which was May 17, 2014; however, the City requested and received a time extension to submit both plans on or before August 15, 2014; and,

WHEREAS, additionally, the regulations also require that the proposed Plan be published for 30 days to allow for citizen review of the proposed Consolidated Plan and Annual Action Plan project(s) for the utilization of the funds, and that occurred from July 8 to August 7, 2014; and,

WHEREAS, on March 25, 2014, the City Council approved the proposed 2014-18 Consolidated Plan priorities and on May 14, 2014, the Council approved the proposed 2014-15 Action Plan projects; and,

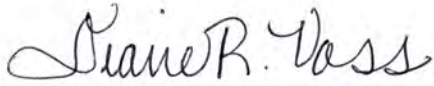
WHEREAS, additionally, the City received notification that its 2014 CDBG allocation for 2014 will be \$488,278, which is a \$20,893 decrease from the 2013-14 allocation of \$509,171; and,

WHEREAS, this amount, along with a 2013-14 anticipated roll-over balance of \$450,000 and approximately \$381,251 of anticipated program income, will provide approximately \$1,319,528 for both program administration and project implementation; and,

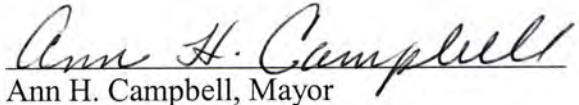
WHEREAS, after taking into consideration the public forum suggestions and the data sources identified, the proposed recommendations for the five-year goals and the 2014-15 Action Plan projects are outlined on the attached Executive Summary.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Ames, Iowa, that the 2014-2018 Five-Year Consolidated Plan and the 2014-15 Annual Action Plan Program Projects in connection with the City's Community Development Block Grant Program are hereby approved.

ADOPTED THIS 12th day of August, 2014.



Diane R. Voss, City Clerk



Ann H. Campbell, Mayor

Introduced by:	Betcher		
Seconded by:	Goodman		
Voting aye:	Betcher, Corrieri, Gartin, Goodman, Nelson, Orazem		
Voting nay:	None	Absent:	None

Resolution declared adopted and signed by the Mayor this 12th day of August, 2014.

MINUTES OF THE REGULAR MEETING OF THE AMES CITY COUNCIL

AMES, IOWA

AUGUST 12, 2014

The Regular Meeting of the Ames City Council was called to order at 7:00 p.m. on August 12, 2014, in the City Council Chambers in City Hall, 515 Clark Avenue pursuant to law with Mayor Ann Campbell presiding and the following City Council members present: Gloria Betcher, Amber Corrieri, Tim Gartin, Matthew Goodman, Chris Nelson, and Peter Orazem. *Ex officio* Member Lissandra Villa was also present.

HEARING ON 2014-2018 CONSOLIDATED PLAN IN CONNECTION WITH CDBG PROGRAM: The hearing was opened by the Mayor. No one asked to speak, and the public hearing was closed.


Moved by Betcher, seconded by Goodman, to adopt RESOLUTION NO. 14-452 approving the 2014-2018 Consolidated Plan in connection with the CDBG Program.

Roll Call Vote: 6-0. Resolution declared adopted unanimously, signed by the Mayor, and hereby made a portion of these Minutes.

ADJOURNMENT: Moved by Goodman to adjourn the meeting at 12:34 p.m. on August 13, 2014.



Diane R. Voss, City Clerk



Ann H. Campbell, Mayor



SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the ICPMP.xls document of the CPMP tool.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted 8-14-14	B-14-MC-19-0010	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input checked="" type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information			
Jurisdiction: City of Ames		IA190138 AMES	
515 Clark Avenue		Organizational DUNS: 61320917	
P. O. Box 811		Organizational Unit: City of Ames	
Ames	Iowa	Department: Planning & Housing	
50010	Country U.S.A.	Division: Housing	
Employer Identification Number (EIN):		County: Story	
42-6004218		Program Year Start Date (07/2014)	
Applicant Type:		Specify Other Type if necessary:	
Local Government: City		Specify Other Type	
Program Funding		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
CDBG Project Titles Housing, Public Service, Public Facilities		Description of Areas Affected by CDBG Project(s) City-wide,	
\$CDBG Grant Amount \$ 488,278	\$Additional HUD Grant(s) Leveraged	Describe \$0	
\$Additional Federal Funds Leveraged \$0		\$Additional State Funds Leveraged \$0	
\$Locally Leveraged Funds \$0		\$Grantee Funds Leveraged \$0	
\$Anticipated Program Income \$381,251		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s) \$0			
Home Investment Partnerships Program		14.239 HOME	
HOME Project Titles		Description of Areas Affected by HOME Project(s)	
\$HOME Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	

\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			
Housing Opportunities for People with AIDS		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
Emergency Shelter Grants Program		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts IA 4th	Project Districts IA 4th		
Is the applicant delinquent on any federal debt? If "Yes", please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application			
First Name: Vanessa	Middle Initial ----	Last Name: Baker-Latimer	
Title: Housing Coordinator	Phone: 515-239-5271	Fax: 515-239-5699	
eMail: vbakerlatimer@city.ames.ia.us	Grantee Website: cityofames.org	Other Contact	
Signature of Authorized Representative <i>Ann H. Campbell</i>		Date Signed	
Ann H. Campbell, Mayor		August 14, 2014	

- This certification does not apply.
 This certification is applicable.

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2013, 2014, 2015, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Jurisdiction

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.

Ann H. Campbell

08/14/2014

Signature/Authorized Official

Date

Ann H. Campbell

Name

Mayor

Title

515 Clark Avenue

Address

Ames, Iowa 50010-0811

City/State/Zip

515-239-5101

Telephone Number

- This certification does not apply.
 This certification is applicable.

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Ann H. Campbell

08/14/2014

Signature/Authorized Official

Date

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Telephone Number

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Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Ann H. Campbell

08/14/2014

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 This certification is applicable.

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Ann H. Campbell

08/14/2014

Signature/Authorized Official

Date

Ann H. Campbell

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.
 This certification is applicable.

ESG Certifications

I, _____, Chief Executive Officer of **Error! Not a valid link.**, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

Ann H. Campbell

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

This certification does not apply.
 This certification is applicable.

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
Ames City Hall- Department of Planning & Housing	515 Clark Avenue, Room 214	Ames	Story	IA	50010

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal

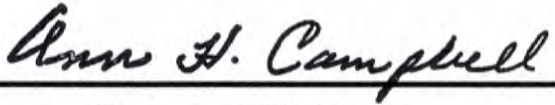
Jurisdiction

criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- a. All "direct charge" employees;
- b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan



Signature/Authorized Official

08/14/2014

Date

Ann H. Campbell

Name

Mayor

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Jurisdiction

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Ann H. Campbell

08/14/2014

Signature/Authorized Official

Date

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