

COUNCIL ACTION FORM

SUBJECT: 2013 UPDATE TO CDBG ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE STUDY

BACKGROUND:

As a requirement of the federal Community Development Block Grant (CDBG) Program, each entitlement community is **required to conduct an Analysis of Impediments to Fair Housing Study for its jurisdiction at least once during its 3 or 5 Year Consolidated Plan period.** The purpose of the Analysis is to identify impediments and barriers to Fair Housing within the respective entitlement community. This information is then utilized to create a “working document” for how the barriers and impediments can be addressed and/or eliminated within the programs and projects outlined in the Annual Action Plan.

In 2008 the City contracted with Hanna:Keelan & Associates, P.C. of Lincoln, Nebraska to complete the City's first study at a cost of \$18,000. From the initial study, six recommendations were formulated from the opinions and perceptions of persons who participated in the Housing Survey, the Listening Sessions, along with staff's response to each of the recommendations (**see Attachment A**). The full version of the 2008 study can be found on the City's web page at <http://www.cityofames.org/Housing>.

Since the City is in its final year of a second 5-year Consolidated Plan (2009-2014), in November 2012 the City Council approved an agreement with ISU Community and Economic Development (CED) and Institute for Design Research and Outreach (IDRO) to update the study. CED is same group that assists the City in conducting our annual Resident Satisfaction Survey. CED agreed to perform the needed update work for a fee of \$5,000, which is funded from the CDBG administrative budget. The fee covers costs for the development of the questionnaire, data entry, clean up and analysis, and report writing.

The survey has now been completed. Based on the data collected from housing providers and housing consumers, the perceptions of citizens who participated in the listening sessions, and the Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD, it is clear that **the impediments to fair housing choices in Ames are (1) “lack of available, decent rental units in affordable price ranges,” and (2) “cost of housing”**. The Executive Summary of the study is attached (see Attachment B), and the full version of the 2013 study can be found on the City's Housing Division's web page.

Click here to access the report [\(2013 Analysis of Impediments to Fair Housing Choice Study\)](#)

The study recommended that the City Council, Planning & Housing Department staff, and the community work together in finding solutions to address these two impediments. After receiving public input for the preparation of the 2014-18 CDBG Consolidated and 2014-15 Action Plan documents, staff developed recommended actions to address these two

impediments (see Attachment C).

ALTERNATIVES:

1. The City Council can accept the 2013 Update to the Analysis of Impediments to Fair Housing Study and approve the action plan to address the identified impediments as recommended by staff.
2. The City Council can accept the 2013 Update to the Analysis of Impediments to Fair Housing Study, but not approve the action plan to address the identified impediments as recommended by staff.
3. The City Council can accept the 2013 Update to the Analysis of Impediments to Fair Housing Study and approve a modified action plan to address the identified impediments.

MANAGER'S RECOMMENDED ACTION:

This study is a working document for the City to utilize as appropriate in updating the City's 2014-18 CDBG Consolidated Plan and 2014-15 Annual Action Plan. CDBG guidelines require that this type of study be completed at least once during each five-year Comprehensive Plan period.

Therefore, it is the recommendation of the City Manager that the City Council adopt Alternative #1, thereby accepting the 2013 Update to the Analysis of Impediments to Fair Housing Study and approving the action plan to address the identified impediments as recommended by staff.

ATTACHMENT A

2008 IMPEDIMENTS TO FAIR HOUSING ACTION PLAN

Impediment No.1 – The Cost of Housing

Consultant's Recommendations	City Response/Actions	DEPARTMENT RESPONSIBLE	TIME FRAME
A. Teaming up with major employers to establish a forgivable grant and/or low interest loan program to assist employees in purchasing a home, and in the rehabilitation and/or construction of a variety of rental housing units/facilities for rent by its employees.	1(a) – Re-initiate teaming with major employers to discuss the possibly or interest in creating a partnership program to assist their employees in purchasing a home	Housing	Spring 2009
B. Continuing to foster public/private partnerships with housing developers, on ways to lower the cost of new housing construction.	Last effort was back in 2006 to collaborate with Ames Community School District, Area Developers and Nonprofit organizations. Current Market conditions indicate an increase in the availability of homes on the existing housing market that could decrease the need for new housing construction.	Planning/Housing/City Council	Will not be address at this time
C. Continuing the efforts for rehabilitation of the existing housing stock, or the acquisition and demolition of dilapidated housing. Encourage development on vacant lots where streets and infrastructure already exists to improve the quality of existing neighborhoods.	For 2008-09 CDBG funds will continue to be used to implement the Neighborhood Sustainability Program to acquire and rehabilitate existing housing units, and where feasible the purchase of vacant lots for development of units.	Housing	Continuing for Fiscal Year 2008-09

Consultant's Recommendations	City Response/Actions	DEPARTMENT RESPONSIBLE	TIME FRAME
D. Utilizing various public and private resources (Community Housing Development Foundation) to serve as a conduit to acquire land for new single-family housing developments. This should be done where lots, blocks and infrastructure are in place for affordable housing subdivisions. Recruit developers and contractors to construct housing types in the \$90,000 to \$120,000 range.	This recommendation is a similar recommendation that was suggested in the 1993 Ames/Story County Housing Needs Assessment Study. As a result the Ames/Story County Partnership was created that pooled financial resources from 8 cities and Story County to create various affordable housing programs that ranged from Down payment, Housing Rehabilitation, In-fill and Infrastructure Assistance. Additionally, a current market analysis would need to be completed to determine if there is a shortage of units in this price range, compared to what's available on the existing market. Currently, in 2008-09, CDBG will used to purchase and rehabilitate homes in existing neighborhoods to increase the supply for homeownership.	Housing/County-wide Governments	Continuing for Fiscal Year 2008-09
E. Continue to partner with area private developers, non-profit agencies and governments within Ames/Story County.	For 2008-09, through the various CDBG affordable housing programs and the Ames/Story County Partnership, partnerships where feasible with non-profits, private developers and governments will continue.	Housing/City Council	On-going
F. Continue to work with Federal and State legislative bodies on the importance of establishing a "living wage" rate to help address the cost of housing and other costs.	The City has been involved in attending community forums and meeting with local groups who are working to educate and address this issue.	City-wide groups and organizations	On-going

2008 IMPEDIMENTS TO FAIR HOUSING ACTION PLAN

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

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

2008 IMPEDIMENTS TO FAIR HOUSING ACTION PLAN

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

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

2008 IMPEDIMENTS TO FAIR HOUSING ACTION PLAN

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

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

Impediment No.5 – The Cost of Utilities

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

2008 IMPEDIMENTS TO FAIR HOUSING ACTION PLAN

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

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

ATTACHMENT B

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2013

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 PLANNING AND
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Report produced by Iowa State University Community Development Data Information and Analysis Laboratory (CD-DIAL) 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.

Purpose, Methodology & Executive Summary

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. This section of the report was done by the City of Ames' staff looking at the implementation process of these regulations in relation to housing. The impact of above mentioned local government policies was also discussed during the focus group 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 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%

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.

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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 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	21.70%
Renter	posted on City of Ames website		98	171	50	11.60%
Homeowner					121	23.20%
Subsidized Housing Renters	mail survey	mail survey	149	120	120	37.00%
Total			285	325	325	23.40%
	"listening session" which includes one-to-one interviews witj "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 discussions.

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 were housing gap of 3,390 rental units affordable to 30% HAMFI. This is based on 4,355 extremely low-income households in the City of Ames with only 965 rental units affordable to 30% HAMFI. However, if we look at family data rather than households, there is no housing gap for extremely low-income group (965 affordable rental units for 740 extremely low-income renter families). This indicates that the City have enough stock of affordable rental units for resident families but may lack affordable units for students.
 - 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 was a major housing problem in Ames.
 - For total renter households with problem (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 problem (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”. It is recommended that the council, planning & housing staff and the community work together in finding solutions to address these two impediments.

ATTACHMENT C

2013 IMPEDIMENTS TO FAIR HOUSING ACTION PLAN

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	Acquisition/Reuse for Affordable Housing: -Purchase of Vacant In-Fill Lots for Development -Purchase of Foreclosure Properties for Rehabilitation Housing Improvement Rehabilitation Programs: a. 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	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 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