

2019

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 (CDBG)
AND HOME PROGRAMS, AMES, IOWA**

Table of Contents

Section 1. Definition of Terms, Purpose, Methodology & Executive Summary	2
I. Definition of Terms	2
II. Introduction	3
III. Purpose of the Study	3
IV. Methodology	4
V. Executive Summary	8
Section 2. Background Data	16
I. Demographic Data	17
Total Population	17
Race and Ethnicity	18
Gender and Age	18
Family and Household	20
Educational Attainment	20
II. Socio-economic Data	21
Household Income	21
Employment Status	22
III. Housing Profile	23
Housing Tenure	23
Housing Stock	24
Housing Affordability for Owners and Renters	26
Section 3. Evaluation of Public and Private Sector Policies	29
I. Public Sector Land Use and Zoning Evaluation	31
Land use and zoning	31
Building and Rental Codes	35
II. Housing	38
Federal Entitlement Programs	36
Low- Income/Subsidized Housing	36
III. Fair Housing Legal Status	38
Fair Housing Complaints and Compliance Review	38
Ames Human Rights Commission	38
Iowa Civil Rights Commission	39
IV. Public Transportation	39
Section 4. 2019 Survey Results	43
I. Housing Consumers Survey Results	44
1. Respondents' Demographic Information	44
Age	44
Gender	44
Marital Status	45
Race/Ethnicity	46
Household Income	46
Languages Spoken at Home	47
Household Composition	47
Residence in Ames	47
Disability Status	48
2. Housing Background Information of Housing Consumers	49
Types of Rental Housing Unit	49
Homeownership Type and Characteristics of Homes of Housing Consumers	50
Amenities (Bedrooms and Bathrooms)	50
Rental Fee and Deposit	52

Utilities.....	52
Other Housing Amenities.....	53
3. Perception towards Renting/Homeownership by Housing Consumers	54
Satisfaction with Rental/Owned Housing Unit	55
Suggested Improvements to the Housing Units as Recommended by Housing.....	55
Consumers.....	55
Transportation Access.....	55
Housing Discrimination as Perceived by Housing Consumers	55
Barriers to Fair Housing Choice Perceived by Housing Consumers	55
II. Housing Providers/Producers Survey Results	55
1. Housing Producers/Providers' Role in the Provision of Housing in Ames	65
2. Housing Producer/Providers' Perception on Provision of Housing	67
Areas of Concern as perceived by housing producer/provider	65
Perceived Barriers to Fair Housing Choice by Housing Producer/Provider	67
Section 5. Impediments to Fair Housing Choices: Comparison of 2014 vs 2019.....	69
Section 6. Conclusions	74
Section 7. Appendix	78
Appendix A Additional Comments.....	79
Appendix B Questionnaires-----	81

Research Team:

Nora Ladjahasan, Iowa State University
Vanessa Baker-Latimer, City of Ames Planning and Housing Department

Report produced by Iowa State University

Community Development Data Information and Analysis Laboratory (CD-DIAL)

Institute for Design Research and Outreach (IDRO)

Nora Ladjahasan, CD-DIAL Coordinator, Asst. Scientist IV

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, 2019

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 5- Year Consolidated Plan period. This Analysis of Impediments to Fair Housing Choice, 2019 is an update of the study done in 2014.

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 2014 analysis of impediments to fair housing choice, this analysis includes some of the responses found in 2014 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 2014 study.

Thus, most of the questions or issues were patterned after the 2014 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 2013-2017 American Community Survey (conducted by the U.S. Census Bureau), the 2011-2015 CHAS data, Bureau of Labor and Statistics, 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 and data available on the website.

The big section of this report is the result of the surveys conducted to both housing producers/providers and housing consumers. The two main of respondents were 1) housing producers/providers such as realtors, lenders, housing service providers and property managers, and 2) housing consumers such general renters, homeowners, subsidized housing renters, and Iowa State students. Students were included in this year's survey but not in 2014 study.

The questionnaires were finalized in February, 2019 and were approved by Iowa State University's Institutional Review Board (IRB) in March, 2019. 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, 192 respondents completed the survey.

On the housing consumer side, the list of renters was obtained from the City of Ames utilities database. Due to GIS capability of the city a separate list of renters and homeowners were obtained. An additional list of new homeowners was obtained from the assessor's office.

A total of 9,855 general renters were identified, geocoded to have a stratified random sampling, and 1875 were randomly selected to be respondents. Among them, only 31 general renters voluntarily participated in this survey.

Homeowners respondents were new Ames homeowners who purchased their houses from 2010-2018. This list was provided by the city assessor's office. Of these, 52 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. A total of 79 subsidized housing renters completed the survey.

An online survey using Qualtrics 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 by persons maintaining the database for these groups. 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.

The desired sample size was not nearly achieved. A total of 352 housing consumers and only 96 housing providers completed the survey. The overall response rate for this survey is 16%. (See Table 1 for response rates for each group).

Table 1. Sampling and response rate

Group	Invited to participate	Required Sample	Completed Survey	Response Rates
Producer/Provider			96	12%
Realtors	600		48	8%
Rental Managers			36	37%
Developer			5	11%
Lender			5	20%
Housing service provider			4	
Housing Consumer				
General Renter	1875	375	31	2%
Subsidized Housing	225	119	79	35%
Elderly Renters	125	66	44	35%
ISU student	1000	378	352	35%
Homeowner	1850	370	52	4%
Total			654	21%

Table 2 shows the comparison of methodology used in both 2014 and 2019. There were more completed surveys in 2019 compared to 2014 (654 and 325, respectively). A stratified random sampling was used in 2014 to make sure that the five groups of respondents were well represented. This year another group of respondents was included (ISU students). This was done to show differences in the need of the students compared to residents of Ames. 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 several groups of respondents. Due to time constraint, only a face-to-face interview of the elderly from subsidized housing renter group was conducted. A total of 44 elderly did the face-to-face interview.

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

Group	Methodology		Completed Survey		Response Rate	
	2014	2019	2014	2019	2014	2019
Producer/Provider	online survey (random sampling)	online survey	96		21%	12%
General Renter	posted on City of Ames website	online survey (random sampling)	50	21	12%	2%
Subsidized Housing Renter	mail survey	mail survey	120	79	37%	35%
Elderly Renter		Face-to-face interview		44		35%
ISU student		online survey (random sampling)	352		35%	
Homeowner	posted on City of Ames website	online survey (random sampling)	121	52	23%	4%
Total			325	654	23%	21%
	5 focus group sessions	1 face-to-face interview; 1 public listening session				

This statistical report summarizes results from 654 respondents who returned usable questionnaires, including 21 general renters, 79 subsidized housing renters, 44 elderly renters, 352 ISU students, 52 homeowners and 94 housing providers/producers; and face-to-face interview of elderly renters.

V. Executive Summary

Demographic Characteristics of Housing Consumers

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

- ***Gender*** - Among the 558 housing consumers, 58% were female and 42% were male. There were significantly more women among subsidized housing renters than among homeowners and renters.
- ***Age*** - Renters were much younger than homeowners.
- ***Marital status*** - Majority of the renters were single whereas 83% 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 general renters, subsidized housing renters, and then by ISU students.
- ***Residency in Ames*** – On average, subsidized housing renters have lived longer in Ames compared with general renters and students. Renters seem to move more frequently than subsidized housing renters and students.
- ***Type of rental housing*** – The majority of the renters (general renter, subsidized renter and students) lived in multiple unit apartment buildings.
- ***Programs for subsidized rental recipients*** - For the subsidized housing renters, about half (52%) were tenants in the HUD Section 8 Voucher Program, 11% were tenants in low-income tax-credit housing and the other 25% were tenants in a HUD assisted low-income complex.
- ***Type of homeownership*** - For homeowners, 90% 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 49% realtors, 37% rental managers, 5% developers, 4% local service housing providers, and 2% lenders.

Housing Issues

- ***Housing satisfaction*** - Homeowners generally had higher satisfaction levels compared to renters and subsidized housing renters. While general renters and students had lower satisfaction level on cost and overall condition compared to homeowners, subsidized housing renters were satisfied with all of the housing features.
- ***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 adequate frequency)
- ***Housing discrimination*** - Housing discrimination is not a major issue in Ames as perceived by 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. - only two issues were considered as areas of concern: “discrimination” and “standard of living condition”
- ***Housing Barrier*** - The analysis of the 2019 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 – cost of housing***
 - b) ***As perceived by housing producers/providers***
 - lack of adequate public transportation (1st)
 - lack of knowledge of fair housing rights (2nd), and
 - lack of knowledge on how to file a fair housing complaint (3rd)
 - ***For renting***
 - a) ***As perceived by general renters- four barriers identified***
 - Cost of housing (1st)
 - Lack of available, decent rental units in an affordable price range (2nd)
 - Excessive rental deposit (3rd)
 - Negative attitudes of landlord (4th)

b) As perceived by subsidized housing renters – four barriers identified

- Lack of available, decent rental units in an affordable price range (1st),
- Cost of housing (2nd),
- Excessive rental deposit (3rd)
- Excessive application fees (4th)

c) As perceived by ISU students– four barriers identified

- Cost of housing (1st)
- Lack of available, decent rental units in an affordable price range (2nd)
- lack of knowledge on how to file a fair housing complaint (3rd)
- cost of utilities (4th)

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

- Lack of adequate public transportation (1st)
- Attitudes of landlords (2nd)
- Excessive application fees and/or rental deposits (3rd)
- Cost of utilities (3rd)
- Use of background checks (3rd)

- ***Comparison between 2014 vs. 2019 barriers to housing***

a) For homeowners, cost of housing was identified to be the 1st and only barrier to fair housing choice for 2019. In 2014 study, its mean value was quite low that it can't be considered as a barrier (Mean value=3.3). Housing costs include mortgage payments, property taxes, homeowner's insurance, condo fees, and basic utilities.

b) Cost of housing

- 1st housing impediment for both renters and owners in 2019 but 2nd impediment for general renters for 2014 survey
- Lack of available decent rental units in affordable price ranges
- 1st impediment to renters as identified in both 2008 & 2014 surveys but 2nd impediment for 2019 general renter and ISU student
- Still remains to be 1st impediment for subsidized renter and elderly

The matrix below shows if the barriers identified in 2019 survey still exist at the present. It also shows the new identified barriers. To be able to compare it with 2014, only the top four barriers are shown in the table.

Perceived Barrier	Renting as Perceived by								Owning a House as Perceived by	
	General Renter		Subsidized Housing Renter		Elderly Renter		ISU Student		Homeowner	
	2014	2019	2014	2019	2014	2019	2014	2019	2014	2019
Cost of housing	1 st	1 st	2nd	2nd				1 st		1 st
Lack of available decent rental units, in affordable price ranges		2 nd	1 st	1 st		1 st		2 nd		
Excessive rental deposit		3 rd		3 rd						
Lack of knowledge on how to file a fair housing complaint								3 rd		
Cost of utilities								4 th		
Excessive application fees				4 th						
Negative attitudes of landlords		4 th								

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2019

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 2013-2017 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.

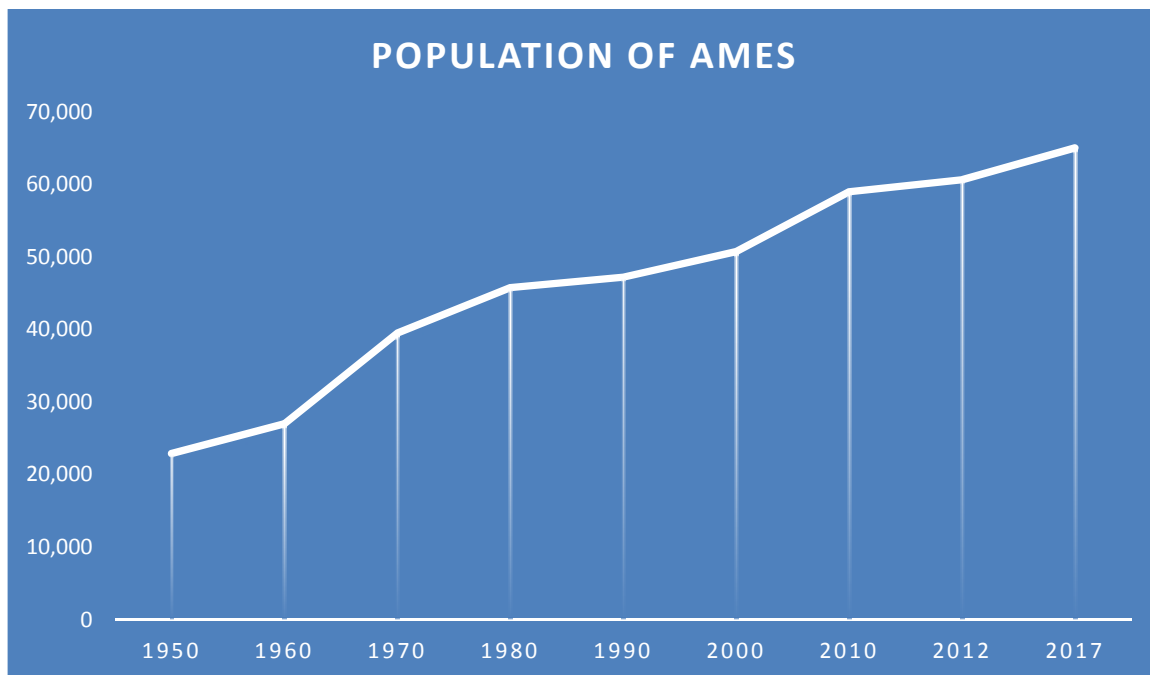
I. Demographic Data

Total Population

The population of the City of Ames has increased steadily over the past 60 years (Figure 1). The total population reached 65,005 in 2017 with an increase of 7% from 60,634 in 2012, compared to the state average of a 2.3% increase.

Ames is the main city in the Ames metropolitan statistical area (MSA), which includes Story County. In 2017, the total MSA population was 95,888. The City of Ames accounted for about two thirds of that population.

Figure 1. City of Ames population, 1950-2017



Source: Iowa Data Center and American Community Survey

Race and Ethnicity

Of the residents living in Ames, approximately 83.0% are white alone, lower than the state average of 90.6%. Iowa State University brings a diverse population to Ames.

Table 1. Ames population by race, 2017

	Ames	Iowa
White	83.0%	90.6%
Black or African American	2.7%	3.4%
American Indian and Alaska Native	0.2%	0.3%
Asian	10.2%	2.3%
Native Hawaiian and Other Pacific Islander	0.1%	0.1%
Some other race alone	0.5%	1.3%
Two or more races	3.3%	2.0%
Hispanic or Latino (of any race)	3.5%	5.7%

Source: U.S. Census Bureau, 2013-2017 American Community Survey

Table DP05 for Ames and State of Iowa.

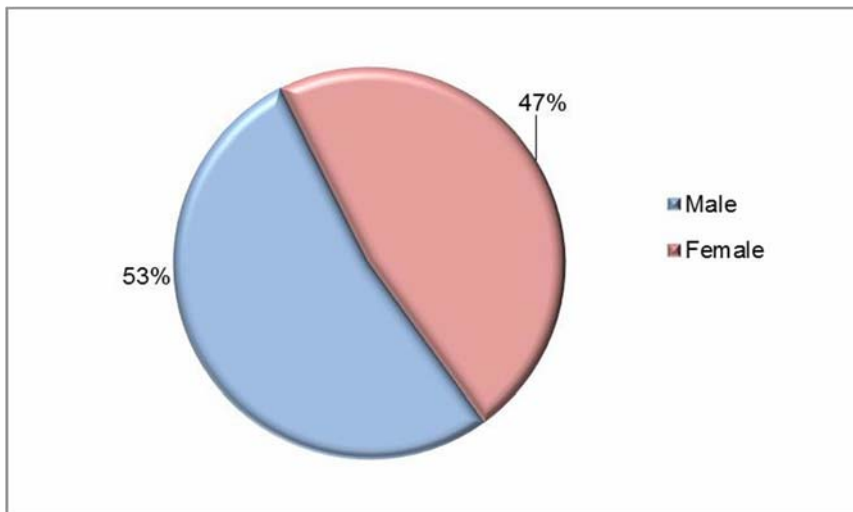
As reported from the American Community Survey, the largest minority group represented in Ames is the Asian population at 10.2% of the total population, significantly higher than 2.3% at the state level. Hispanic/Latino population accounts for 3.5% of Ames population, followed by two or more races (3.5%) and by Black of African American (2.7%). In addition, the minority population in Ames has increased steadily in the past 10 years. The Hispanic/Latino population increased between 2012 and 2017. However, white, black or African American, and some other races decreased from 2012 to 2017.

In Ames, 12.7% of the population is foreign born (2013-2017 ACS, Table S0501). This is again significantly higher than the state average of 5.0%. About 13.6% of the Ames residents (ages 5+) speak a language other than English at home, compared with the state average of 7.6%. About 5.9% of the Ames residents (ages 5+) do not speak English fluently.

Gender and Age

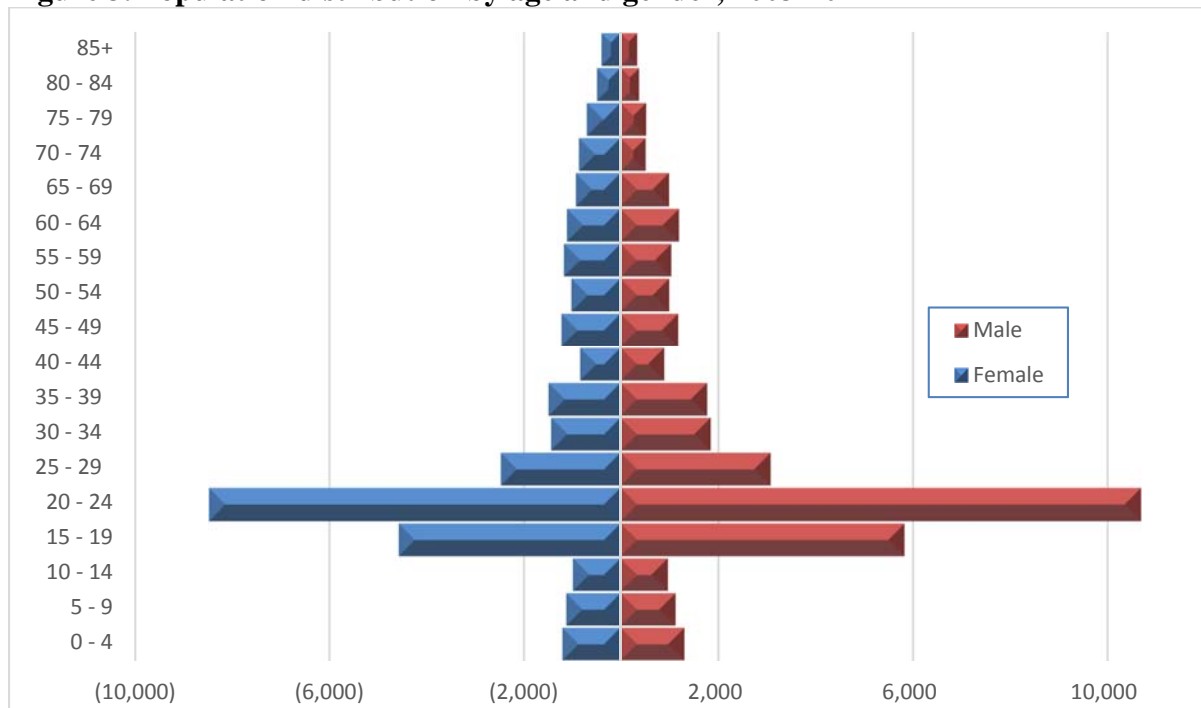
According to the 2013-2017 American Community Survey, 53.3% of population in Ames are male and 46.7% are female (Figure 2).

Figure 2. Total population by gender, 2013-2017



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

Figure 3. Population distribution by age and gender, 2003-2017



Source: U.S. Census Bureau, 2013-2017 American Community Survey.

Figure 3 depicts the 2013-2017 population pyramid of Ames. The median age of Ames population is 23.1 (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 (3.8%), persons under 18 (12.0%), persons over 65 (9.3%), and persons between 18 and 64 (78.6%). 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 31%, 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 11% from 22,707 in 2012 to 25,123 in 2017. Of the total households, 42% are made of family households (husband-wife, or children under the age of 18); and non-family households make up 58% including individuals living alone. The average household size is 2.21, with the average family size being 2.82.

The breakdown of households by type is shown in Table 2. Approximately 87.2% of family households in Ames have children under the age of 18. Of the family households who had children under the age of 18, 9.2% were single-parent households.

About 51% of non-family households live alone. Of this number 21% belong to 65 years and over age group.

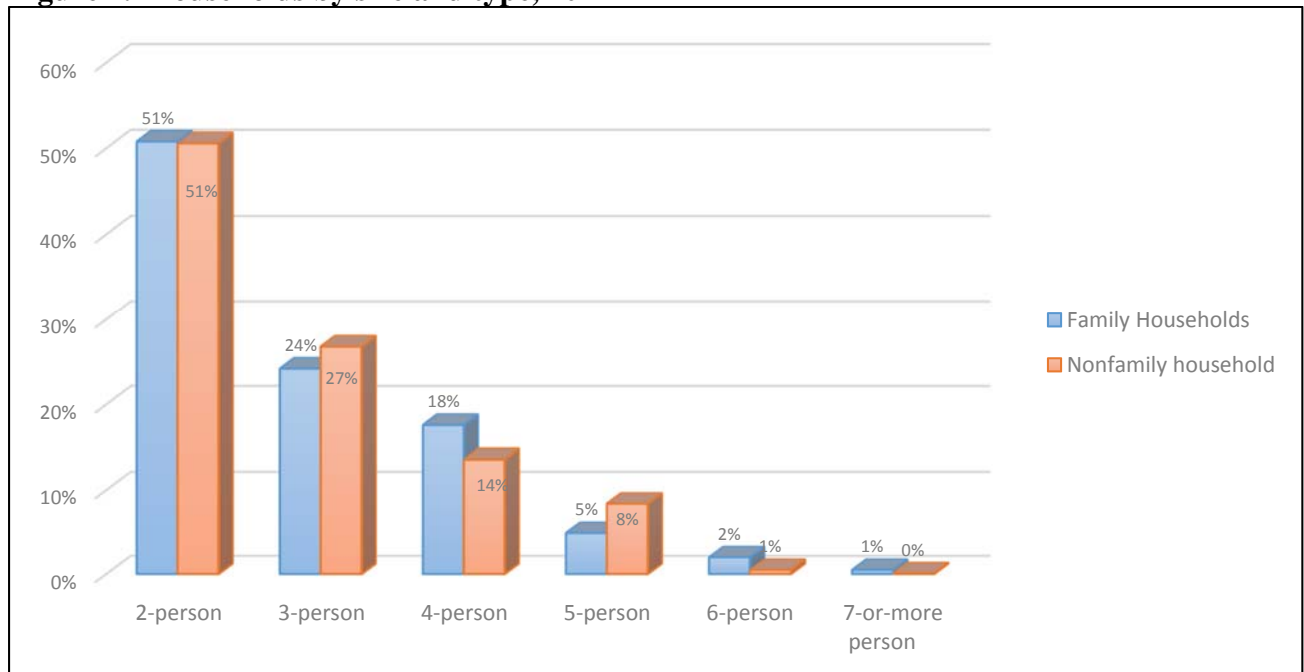
Table 2. Household types, 2017

	Number	% of total		Number	% of total
Total Households	25,123				
Family Households	10,423	41.5%	Non-Family households	14,700	58.5%
With own children under 18 years	4,513		Householder living alone	7,441	
Married-couple family	8,985		65 years and over	1,565	
With own children under 18 years	3,611				
Male householder, no wife present	368				
With own children under 18 years	249				
Female householder, no husband present	1,070				
With own children under 18 years	717				

Source: U.S. Census Bureau, 2013-2017 American Community Survey, Tables B11001, .

Figure 4 shows that the most common size of non-family households is one person (50.6%) and the most common family household is made of two persons (50.8%).

Figure 4. Households by size and type, 2017



Source: ACS 2013-2017, Table B11016

Educational Attainment

According to the American Community Survey, about 97.6% of Ames residents 25 years and older have high school or higher education and around 62.7% have undergraduate or higher degrees. (Table 3)

Table 3. Educational attainment by gender, 2017

	Total	Male	Female
Less than high school	2.4%	1.9%	3.0%
High school	13.3%	12.5%	14.1%
Some college	14.2%	12.5%	14.5%
Associate degree	7.3%	7.6%	7.0%
Undergraduate degree	31.3%	30.9%	31.7%
Graduate degree	31.4%	33.2%	29.6%

Source: U.S. Census Bureau, 2013-2017 American Community Survey, Table S1501.

II. Socio-economic Data

Household Income

Table 4 reports the median earnings for family and non-family households. Overall, Ames has lower median household income compared to the State of Iowa. In 2017, the median household income in Ames was \$42,755, which was 24% lower than the state average \$56,570. However, the median income of family households in Ames (\$85,640) was 16% higher than the state level of \$72,270. The overall low income in Ames is largely attributed to its dominance of student population.

According to the 2013-2017 American Community Survey, the City of Ames has higher poverty rate (29%) compared to the state (12%).

Table 4. Household income, 2017

	Median Household Income	Median Family Income	Median Non- family Income	Per Capita Income
City of Ames	\$42,755	\$85,640	\$25,102	\$24,946
State of Iowa	\$56,570	\$72,270	\$32,000	\$30,063

Source: U.S. Census Bureau, 2013-2017 American Community Survey, Tables S1903 and B19301

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 2018 are based on the FY 2018 HOME Fair Market Rent areas. For the Ames, IA metropolitan area, the median household income is estimated at \$60,351. This figure is different from the estimate listed above because it includes the entire Ames metropolitan area. Table 5 summaries the 2018 HUD income limits by household size.

Table 5. FY 2018 Adjusted HOME Income Limits, Ames Metropolitan Statistical Area

Household Size	Extremely Low Income (30%) Limits	Very Low Income (50%) Limits	Low Income (80%) Limits
1-person	\$16,800	\$27,950	\$44,700
2-person	\$19,200	\$31,950	\$51,100
3-person	\$21,600	\$35,950	\$57,500
4-person	\$23,950	\$39,900	\$63,850
5-person	\$25,900	\$43,100	\$69,000
6-person	\$27,800	\$46,300	\$74,100
7-person	\$29,700	\$49,400	\$79,200
8-person	\$31,650	\$52,700	\$84,300

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 4th in best small cities for making a living” by MoneyGeek in 2016. In 2016, Forbes ranked Ames as the U.S. city with the lowest unemployment rate. 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, 2016.)

According to Iowa Workforce Development, the labor force in the City of Ames has increased from 28,550 in 2000 to 39,875 in 2018 (Table 6). 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 peaked at 4.20% in 2009 but consistently went down from 2010 till 2018. The unemployment rate in Ames is consistently lower than that of the Story County and the State of Iowa from 2004 till the present.

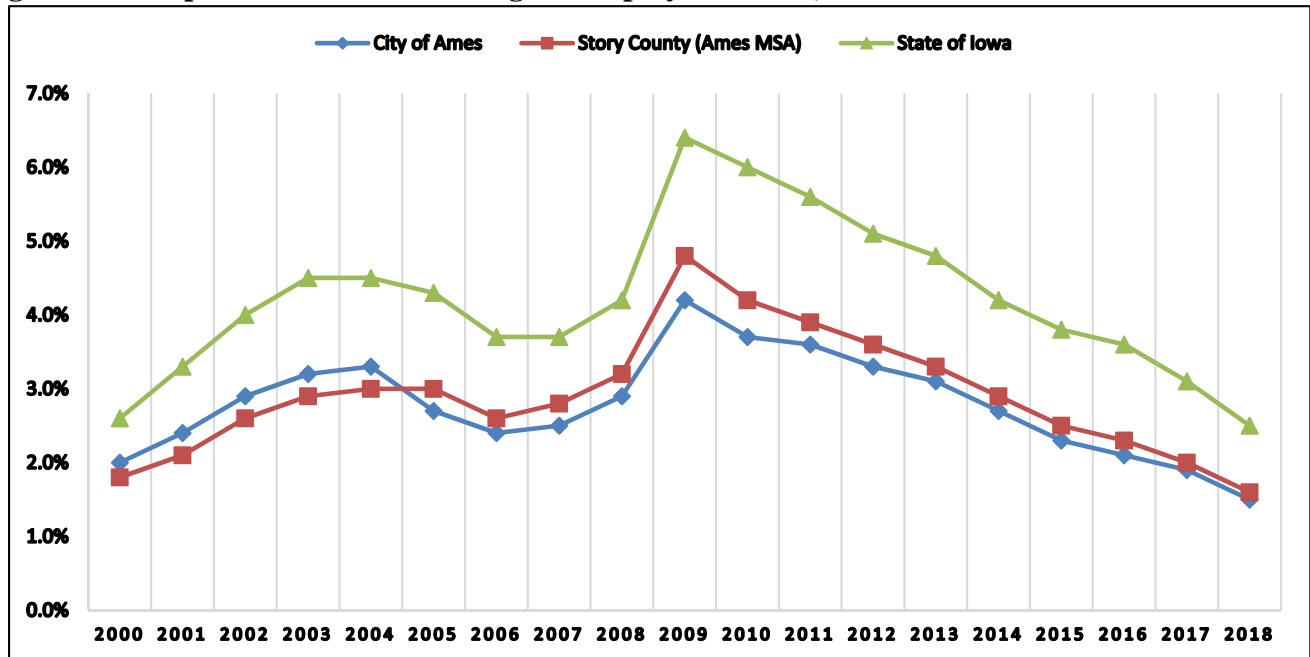
Table 6. City of Ames labor force and employment, 2000-2018

	Civilian Labor force	Total Unemployed	Total Employed	Unemployment rate
2000	28,550	28,017	558	2.00%
2001	28,675	28,000	675	2.40%
2002	29,650	28,792	858	2.90%
2003	29,025	28,117	942	3.20%
2004	28,750	27,800	950	3.30%
2005	31,225	30,367	850	2.70%
2006	31,333	30,617	742	2.40%
2007	31,608	30,833	800	2.50%
2008	32,375	31,450	917	2.90%
2009	32,583	31,225	1,375	4.20%
2010	35,433	34,117	1,308	3.70%
2011	35,608	34,333	1,267	3.60%
2012	35,967	34,800	1,158	3.30%
2013	37,017	35,883	1,117	3.10%
2014	38,583	37,567	1,025	2.70%
2015	39,392	38,483	908	2.30%
2016	39,283	38,467	833	2.10%
2017	39,525	38,808	717	1.90%
2018	39,875	39,308	592	1.50%

Source: Iowa Work Force Development:

<https://www.iowaworkforcedevelopment.gov/local-area-unemployment-statistics>

Figure 5. Comparison of annual average unemployment rate, 2000-2018



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

III. Housing Profile

Housing Tenure

According to the 2013-2017 American Community Survey, there are 26,277 housing units in Ames. Of the units available, 95.6% are occupied and 4.4% are listed as vacant. Of the 25,123 occupied housing units, 39% are owner occupied, with an average household size of 2.4; while the renter-occupied housing is 60.7%, with an average household size of 2.08.

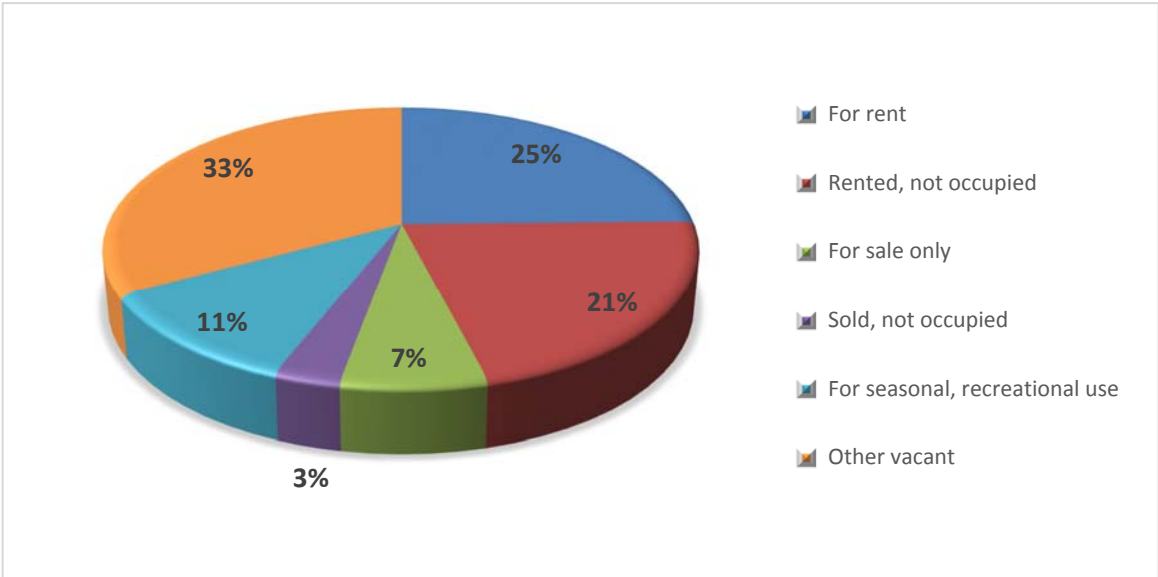
Table 7. Housing occupancy status, 2017

	Number	% of total
Housing Units	26,277	100.0%
Occupied Housing Units	25,123	95.6%
Owner occupied	9,877	37.6%
Renter occupied	15,246	58.0%
Vacant Housing Units	1,154	4.4%
For rent	285	1.1%
Rented, not occupied	246	0.9%
For sale only	79	0.3%
Sold, not occupied	36	0.1%
For seasonal recreational use	128	0.5%
All other vacant	380	1.4%

Source: U.S. Census Bureau, 2013-2017 American Community Survey, Tables DP04 and B25004

The homeowner vacancy rate is at 0.8% and the rental vacancy rate is 1.8%. Of the housing units listed as vacant, Figure 6 depicts the vacancy status. The common reasons for vacancy are for rent, rented but not occupied, seasonal/recreational rental, and other vacancy.

Figure 6. Vacancy Status

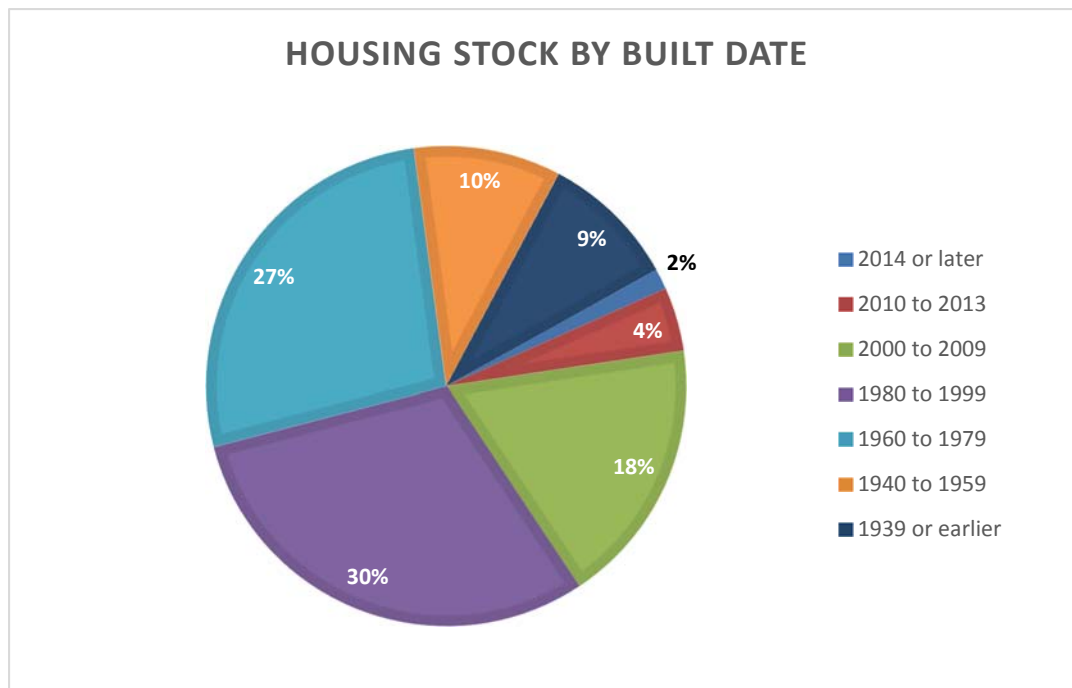


Source: U.S. Census Bureau, 2013-2017 American Community Survey, Table B25004

Housing Stock

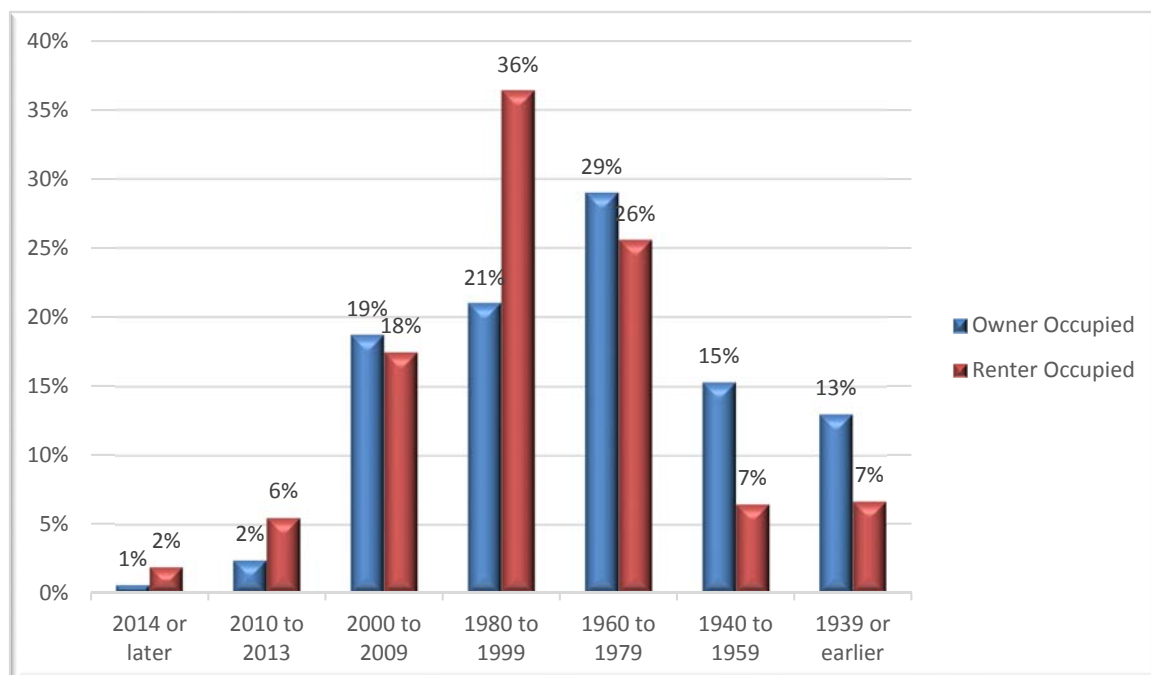
The housing stock in Ames is fairly new, with 5.7% built after 2010, 18% built since 2000, 30.3% built between 1980 and 1999, and 46% built before 1979 (Figure 7). Since the 1990s, the west and north areas of Ames have experienced progressive housing development including apartment complexes, middle- to upper-income single family housing, and mixed use residential/commercial construction projects. Recently, lots of housing developments were constructed at the south section of the city. Among the occupied housing units, rental units are generally newer than owner-occupied units (Figure 8). Sixty-one percent of rental units were built after 1980, compared to 42.7% for owner-occupied units.

Figure 7. Housing stock by built date, 2017



Source: U.S. Census Bureau, 2013-2017 American Community Survey, Table S2504.

Figure 8. Occupied housing units by built date and tenure status, 2017



Source: U.S. Census Bureau, 2013-2017 American Community Survey, Table S2504

Table 8. 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 8)

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 2013-2017 American Community Survey, about 12% of Ames homeowners are paying 30% or more of their monthly income on housing (13% for those with a mortgage and 8% for those without a mortgage). (Table 9)

Table 9. Selected monthly owner cost as a percentage of household income, 2017

	Units with a mortgage		Units without a mortgage		All units	
	Number	%	Number	%	Number	%
Less than 20.0 percent	3,813	61.9%	3,055	83.0%	6,868	69.8%
20.0 to 24.9 percent	946	15.4%	206	5.6%	1,152	11.7%
25.0 to 29.9 percent	609	9.9%	91	2.5%	700	7.1%
30.0 to 34.9 percent	232	3.8%	21	0.6%	253	2.6%
35.0 percent or more	559	9.1%	305	8.3%	864	8.8%
Total	6,159	100%	3,678	100%	9,837	100%

Source: U.S. Census Bureau, 2013-2017 American Community Survey, Table DP04

To be able to compare the housing cost burden for rental households and families, the 2001-2015 CHAS data will be used in the following analysis.

HUD also has created a Fair Housing Market Rent (FMR) that determines the appropriate housing costs for renters. Tables 10 and 11 show the FY2018 HOME 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 \$36,680, or a monthly income of \$3,057. According to the 2011-2015 CHAS data, 42% of total renter households in Ames spend 30% or more of their income on housing. An additional 42% of the renters had a cost burden of >50%. 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 areas with highest percentage of households with housing cost burden is within ISU premises occupied by ISU (tract 5), tracts 7, 11 and 13.01 (NRSA).

Table 10. Fair Market Rent, FY2018

	Efficiency	One-bedroom	Two-bedroom	Three-Bedroom	Four-Bedroom
FY2018 FMR	\$669	\$760	\$917	\$1,248	\$1,528

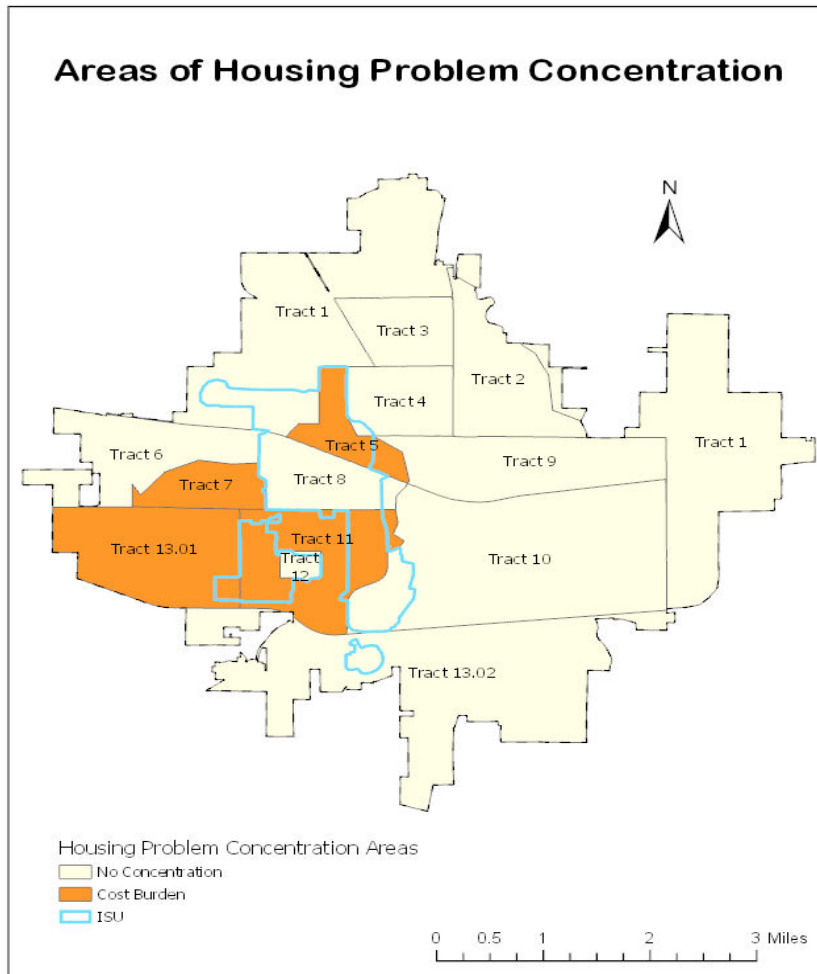
Source: http://www.huduser.org/portal/datasets/fmr/fmrs/FY2013_code/2013summary.odn

Table 11. Wages needed to afford HOME Fair Market Rent, FY2018

	Hourly wage	Weekly wage	Monthly wage	Yearly wage
Efficiency	\$13.94	\$558	\$2,230	\$26,760
One-bedroom	\$15.83	\$633	\$2,533	\$30,400
Two-bedroom	\$19.10	\$764	\$3,057	\$36,680
Three-bedroom	\$26.00	\$1,040	\$4,160	\$49,920
Four-bedroom	\$31.83	\$1,273	\$5,093	\$61,120

Source: Calculated based on FMR 2018

Figure 9. Housing cost burden by census tract, 2015



Data Source: 2011-2015 CHAS

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2019

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. 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

Local land use policy and regulations can be seen as barrier to developing housing. The City of Ames requires new development to comply with its Comprehensive Plan, subdivision, zoning, and building/fire code ordinances. The City's zoning allowances permit a mix of housing choices in new growth areas consisting of a mix of attached or detached housing with a minimum density standard of 3.75 du/acre to help ensure a variety of housing types are built efficiently in new areas. The City also allows for development of apartments, senior living facilities, and attached single family as a mix of uses with a minimum density of 10 du/acre. The City has seen a variety of housing built within the past five years to meet the needs of growing community, but very little of the new housing is affordable to low and moderate income housing in these new growth areas.

Within the City's regulations we do not require a specific mix of housing types or affordability levels. Development of affordable housing is subject to the same development standards as market rate housing. Although parking requirements are reduced in certain targeted

infill areas of campustown, Downtown, and Downtown Gateway area that would benefit affordable housing development, we have not seen affordable housing proposals for projects in these areas. The City could consider making lower cost land available outside of residential areas for additional rental housing options and consider reducing the parking requirement for affordable housing in recognition of workforce housing near transit and jobs potentially needing less parking than our typical standard. The City did respond to market based high density housing requests over the past five years to approve approximately 3,000 apartment units.

The City provides no direct incentives for affordable housing, but development in targeted areas would be eligible for property tax abatement programs consistent with market rate housing eligibility. These types of programs could be expanded to support targeted affordable housing opportunities.

The City is in the initial stages of updating its Comprehensive Plan to the year 2040 with a goal to accommodate additional growth in population of 15,000 people. The expectations are for a mix of infill medium and high density housing options with expansion of growth areas with low and medium density housing, in select location support higher densities served by transit. With policies supporting development options the City has not created a barrier to a specific type of housing choice within the community.

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 12 and 13). 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.

Table 12. 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	No more than 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	No more than 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	Maximum of 10 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 to exceed a maximum of 22.31 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 13. Residential use approval table

	Dwelling Units Permitted			
Residential Zoning Districts		Minor Site Development Plan	Major Site Development Plan	
	Zoning/Building Permit			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		
	Single Family Attached Dwellings (2 units only)			
	Apartment Dwelling (12 units or less)			
	Former School Building Converted for Use as an Apartment Dwelling			
	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)		
	Single Family Attached Dwelling			
	Apartment Dwelling Over 2 Units			
Residential High Density	Single Family Dwelling, if pre-existing	Single Family Attached		
	Two Family Dwelling	Apartments		
	Single Family Attached Dwelling	Group Living (No transitional living facility for former offender may be closer than 500ft. to another such		
	Apartment Dwelling			
	Family Homes			
	Dwelling House			

		facility or to a Family Home.)		
Residential Low Density Park (Manufactured Home Park)	Group Living		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.

Building and Rental Codes

The City applies building and fire codes to all new buildings and alterations to buildings. The City Codes are intended to promote general health and safety of the occupants of the structures. The City updates codes typically on a three cycle. The City currently applies 2015 Codes for most building and fire related requirements and is in the process of updating codes. The City also requires accessibility for covered units per the ICC A1117.1-2009 code. Although there are higher costs associated with meeting building code requirements, they are necessary for the general health, safety, and welfare of the residents of the City.

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. There are over 15,000 registered rental units in the City between single-family homes and apartments. Certain improvements of buildings and sites are required for a property to be registered with the City as rental housing. The license process may require older buildings and sites that are nonconforming to improve their properties to receive a license. Because of property owner costs associated with the Rental Inspections program, it may be viewed as constraint to housing within existing buildings. Current annual license fees are less than \$50.00 per unit.

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 based upon the number of bedrooms, but in no event more

than five adults (excluding dependents) are allowed within a dwelling unit. 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.

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.

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. 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.

For fiscal year 2019-20, 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:

Funders	Funding Recommendation
Story County	\$1,461,105
CICS	\$ 477,792
United Way	\$1,265,293
ISU	\$ 194,430
City of Ames	\$1,466,202
Total	\$4,864,822

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 14. 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
2016-2017	\$1,326,442
2017-2018	\$1,376,394
2018-2019	\$1,444,724

Table 14 shows that there was an 30% increase in ASSET allocation from 2011-12 to 2018-19 fiscal years, then just a 5% increase from 2017-18 to 2018-19.

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, religious 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 is composed of five Ames residents, who are appointed by the Mayor for three-year terms. The commission meets monthly (every Thursday of each month at 5:30 p.m.), and reports to the Ames City Council with an annual report. They also attend outreach events specifically directed to diverse populations.

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 2 Housing complaints in the city of Ames between 2018 and present. The following table summarizes the reasons for the complaint and how they were resolved.

Table 15. Fair Housing Complaints 2018-current

Reason	Resolution
Disability	Voluntary & full settlement
Disability &	Voluntary & full settlement

Source: Iowa Civil Right Commission 2018-19.

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 and ISU’s Government of the Student Government.

CyRide operates 13 fixed routes, a Dial-A-Ride service for persons with a disability, and a late night service called Moonlight Express. The fixed routes and Dial-A-Ride operate every day of the year except Memorial Day, Independence Day, Labor Day, Thanksgiving, Christmas, and New Year's Day. Moonlight Express, our free late night bus service, operates from 10:30pm - 3:00 am on Friday and Saturday nights when Iowa State University is in full session (summers excluded). All fixed route trips shown in the timetables are wheelchair accessible and service animals are allowed (pets that are not service animals are prohibited).

CyRide offers comparable door-to-door service during all hours the fixed routes are operating within the entire City of Ames for qualified customers. This service is in accordance with the Americans with Disabilities Act for twice the regular fare of Fixed-Route service. Dial-A-Ride service is provided under contract by Heart of Iowa Regional Transit Agency (HIRTA). To be eligible for this service, passengers must be unable to use a fixed route bus due to their disability or disabling health condition and fill out an application citing those reasons for approval by CyRide. Passengers can go ahead and ride Dial-A-Ride while their application is processing by calling Heart of Iowa Regional Transit Agency (HIRTA) toll free at 1-877-686-0029 and arranging a ride

CyRide recently estimated that it serves 91% of the overall residential Ames' population within a quarter mile of their home. 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 6,572,065 passengers in FY2018 which is ~111 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 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.(see Figure 10).

Based on the Ames Ames Area MPO 2020 – 2024 Final Passenger Transportation Plan March 2019 report (<https://www.cityofames.org/Home/ShowDocument?id=49667>), it was estimated that approximately 74-82% of the Ames residents live within a quarter mile of a transit route from their home. A quarter mile is traditionally what a person would walk (i.e. two to three blocks) when getting off a bus along a transit route. While this percentage fluctuates at night and on the weekend, those are the times when transit isn't as high in demand. The only exception of the table below is on Sunday service when the #5 Yellow does not operate and #6 Brown route ends its service at Towers. Therefore the south end of Ames is substantially underserved on Sundays.

Figure 10. Cyride System Route Map

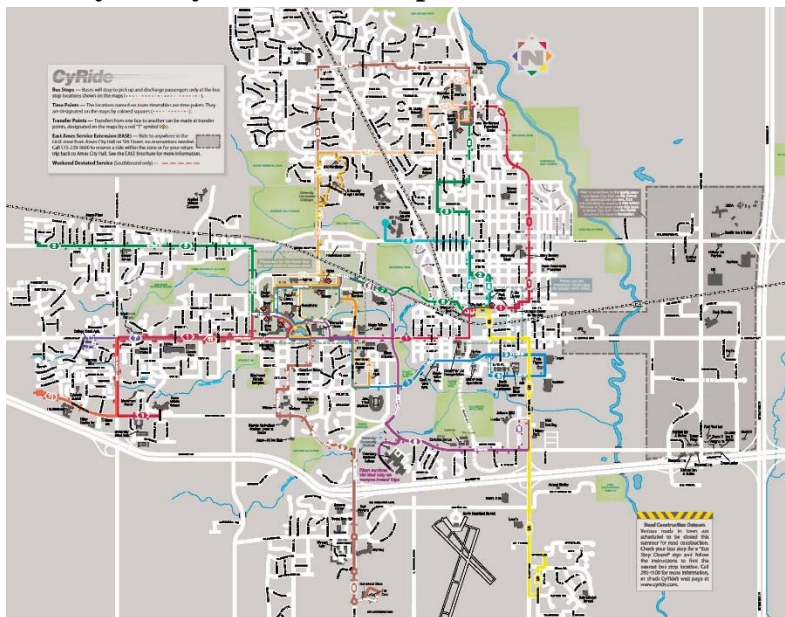
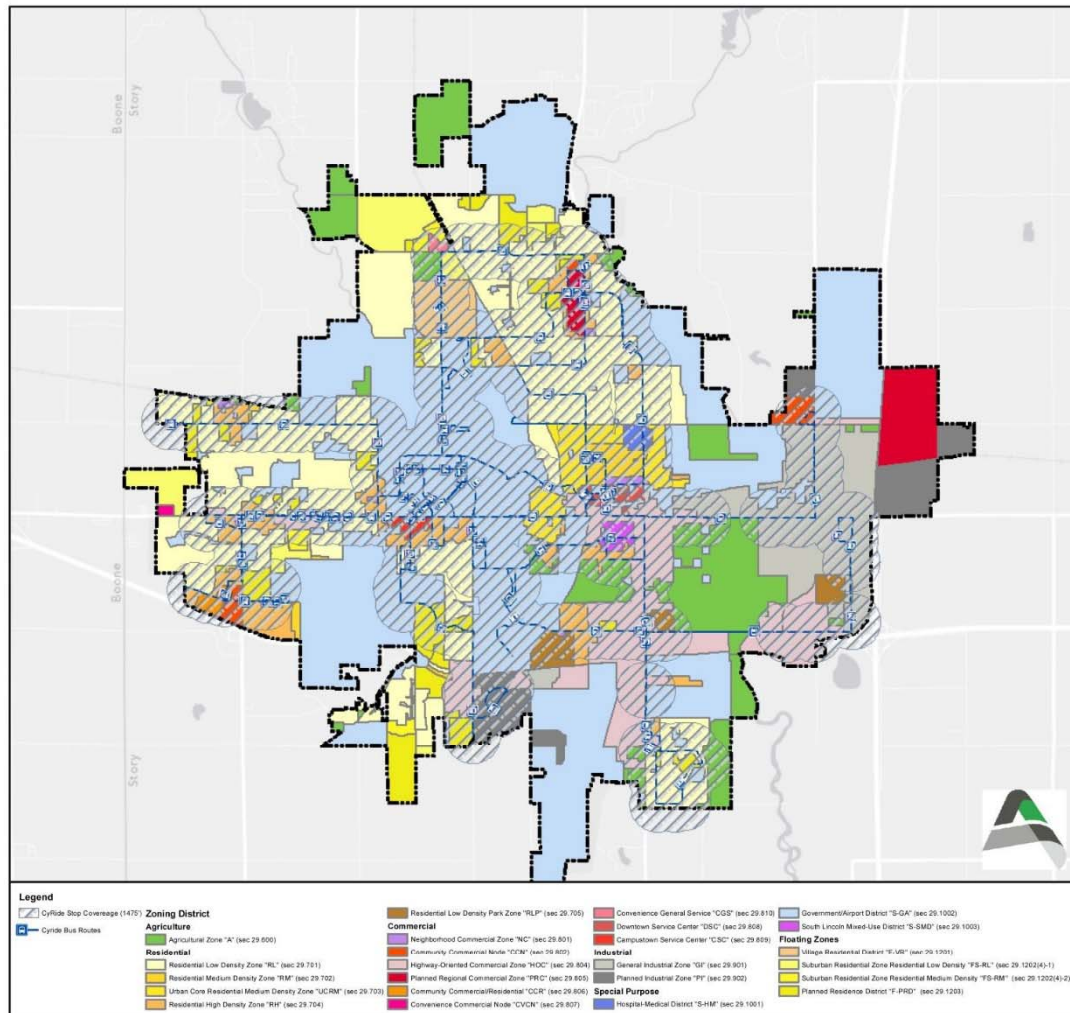


Figure 11. CyRide coverage by zoning



CyRide Coverage By City Zoning

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

ZONE	Total CyRide Coverage w/in 1275'	Total Zoning Area	Percent Coverage
Agricultural Zone	15280236	53403894	28.6%
Computaton Service Center	1286565	1286565	100.0%
Community Commercial Node	3942241	4105739	96.0%
Community Commercial/Residential	1211719	1211719	100.0%
Convenience Commercial Node	0	950907	0.0%
Convenience General Service	550907	550907	100.0%
Downtown Service Center	1954404	1954404	100.0%
General Industrial Zone	2987755	42034244	68.7%
Government/Airport District	10408542	252749437	41.2%
Highway Oriented Commercial Zone	8986806	88119488	82.5%
Hospital Medical District	1447285	1447285	100.0%
Neighborhood Commercial Zone	1452747	1452747	100.0%
Planned Industrial Zone	6654690	18840045	35.3%
Planned Regional Commercial Zone	2488394	14194839	17.5%
Planned Residence District	1608950	26077546	6.2%
Residential High Density Zone	24303772	26293909	92.4%
Residential Low Density Park Zone	4097594	5648485	72.5%
Residential Low Density Zone	9522654	137204336	6.9%
Residential Medium Density Zone	4681241	5576403	83.9%
South Lincoln Mixed-Use District	1951729	1951729	100.0%
Suburban Residential Floating Zoning Residential Low Density	2615205	17386700	15.1%
Suburban Residential Floating Zoning Residential Medium Density	1521889	2786722	54.6%
Urban Core Residential Medium Density Zone	16594299	17620152	94.2%
Village Residential District	7004489	7901911	88.6%
TOTAL	18,951,048	68,843,786	99.4%



ZONE	Total CyRide Coverage w/in 1275'	Total Zoning Area	Percent Coverage
Agricultural Zone	15280236	53403894	28.6%
Computaton Service Center	1286565	1286565	100.0%
Community Commercial Node	3942241	4105739	96.0%
Community Commercial/Residential	1211719	1211719	100.0%
Convenience Commercial Node	0	950907	0.0%
Convenience General Service	550907	550907	100.0%
Downtown Service Center	1954404	1954404	100.0%
General Industrial Zone	2987755	42034244	68.7%
Government/Airport District	10408542	252749437	41.2%
Highway Oriented Commercial Zone	8986806	88119488	82.5%
Hospital Medical District	1447285	1447285	100.0%
Neighborhood Commercial Zone	1452747	1452747	100.0%
Planned Industrial Zone	6654690	18840045	35.3%
Planned Regional Commercial Zone	2488394	14194839	17.5%
Planned Residence District	1608950	26077546	6.2%
Residential High Density Zone	24303772	26293909	92.4%
Residential Low Density Park Zone	4097594	5648485	72.5%
Residential Low Density Zone	9522654	137204336	6.9%
Residential Medium Density Zone	4681241	5576403	83.9%
South Lincoln Mixed-Use District	1951729	1951729	100.0%
Suburban Residential Floating Zoning Residential Low Density	2615205	17386700	15.1%
Suburban Residential Floating Zoning Residential Medium Density	1521889	2786722	54.6%
Urban Core Residential Medium Density Zone	16594299	17620152	94.2%
Village Residential District	7004489	7901911	88.6%
Convenience Commercial Node	0	950907	0.0%
TOTAL	18,951,048	68,843,786	99.4%

The Ames Area MPO coordinates the development of the Passenger Transportation Plan (PTP). The plan coordinates efforts between transportation providers and human service agencies providing transportation services for the Ames community. The purpose is to enhance

transportation access throughout the community, minimize duplication of services, and facilitate the most appropriate cost-effective transportation possible with available resources. The plan helps decision makers by outlining the transportation providers and human service agencies' priority needs within the Ames community. The Iowa Department of Transportation (Iowa DOT) encourages agencies to share specific projects that may develop or be requested in future federal/state grant applications. However, the Iowa DOT requires the identification of any priorities or strategies for any specific 5310 (Enhanced Mobility for Seniors and Individuals with Disabilities) funded projects.

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 2013-2017 American Community Survey statistics, 4.3% of the total households were limited English speaking households (3.4% were Asian and Pacific Islanders). 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, 2019

Section 4 **2019 Survey Results**

1. Housing Consumers Survey Results

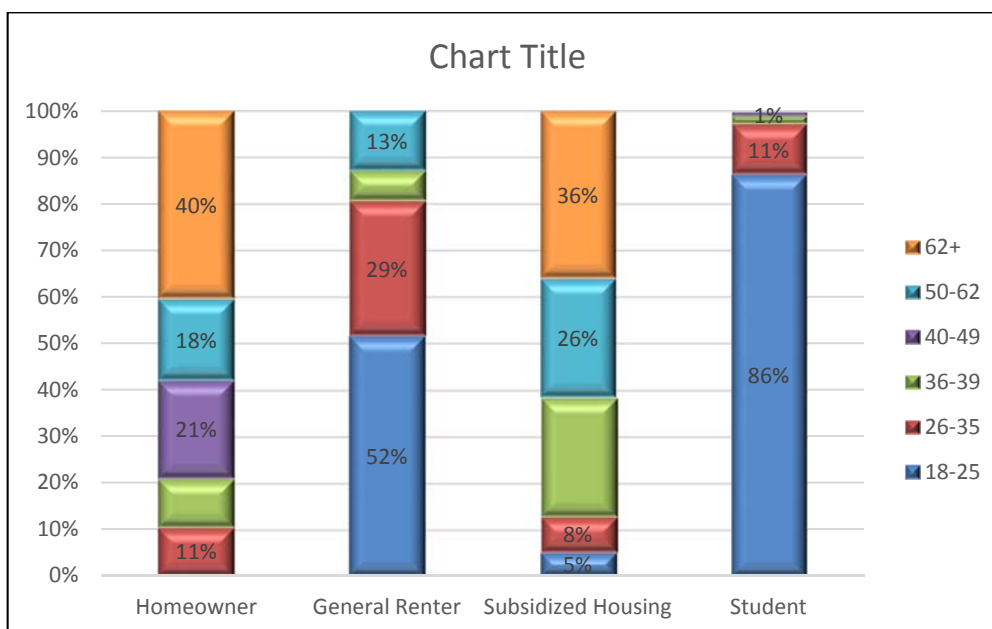
Respondents' Demographic Information

Age

More than 2/3 of the general renters were working adults (26 to 49 years of age), and all of the students (100%). However, the working adults for subsidized housing renters were 38%, 42% for homeowners.

Homeowners were much older than the other groups. Figure 11 shows that elderly homeowners comprised 40% of the total respondents, 36% for subsidized renters, 13% for general renters, and none for both general renters and students.

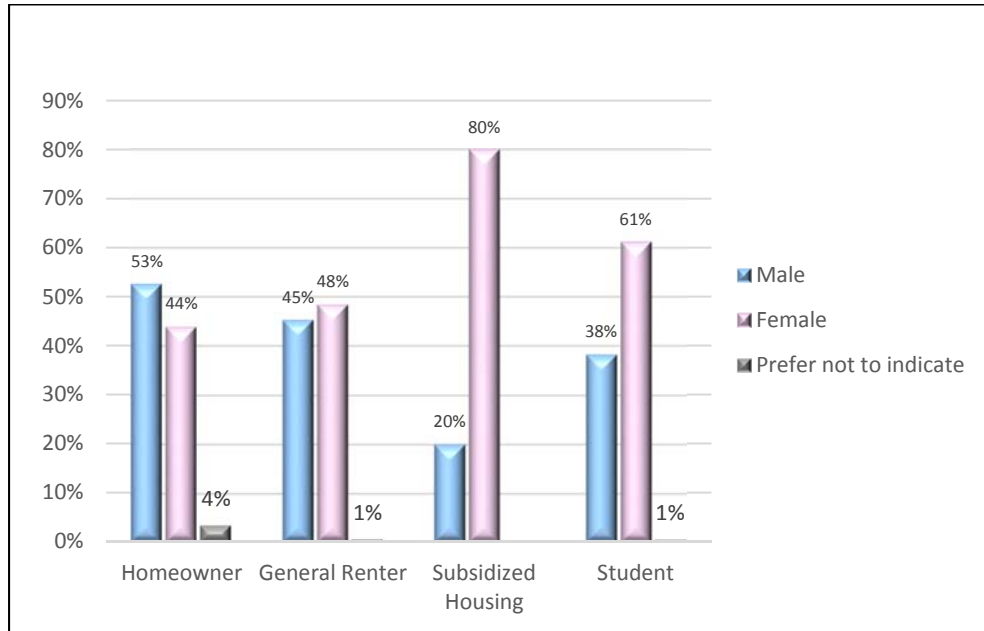
Figure 11. Age distribution of housing consumers



Gender

Majority of those who responded to this survey were female (58%). This is contrary to the census data (47% female and 53% male). Figure 12 shows 53% of homeowners were male. In contrast, there were more female respondents in the subsidized housing renters and students groups (80% and 61%, respectively). There was an almost even gender distribution among general renter (45% male and 48% female). There were 6% of the respondents who preferred not to indicate their gender.

Figure 12. Gender distribution of housing consumers



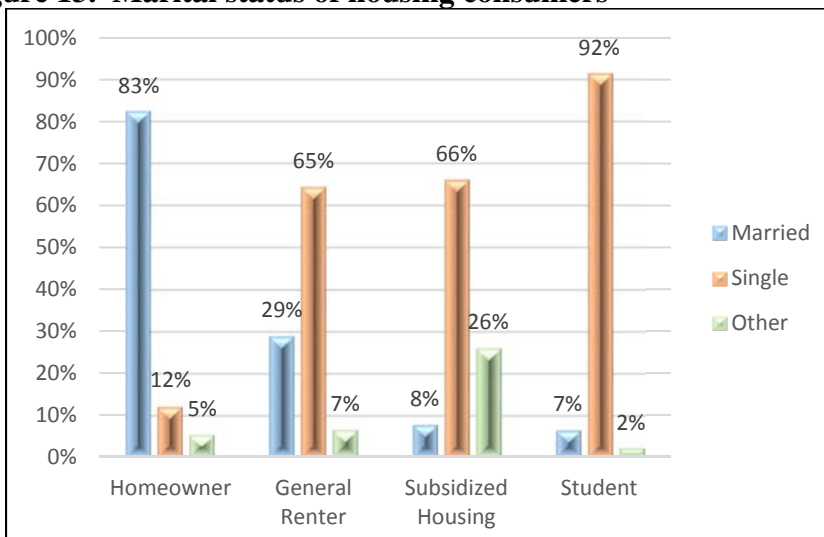
Marital Status

Less than 1/3 (32%) of the respondents were married and 58% were single. Ten percent of the respondents indicated “other” (i.e. widow, middle of divorce, divorced, engaged, separated and common law marriage). This distribution is almost the same as the not too far from the town chart data (33% married, 61% never married or single, and 6% others)

(<https://www.towncharts.com/Iowa/Demographics/Ames-city-IA-Demographics-data.html>).

Majority of the general renters, subsidized housing renters and students were single (65, 66%5 and 92%, respectively). However, 83% 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 2011-2015 American Community Survey. Majority were White/European-American descent (80%) compared with the 83% on the 2015 American Community Survey. Subsidized housing renters had the lowest White distribution (67%) compared to renters (74%), ISU students (86%), and homeowners (94%). Meanwhile, it had the highest Black/African-American distribution (10%) compared with the other groups (Table 16).

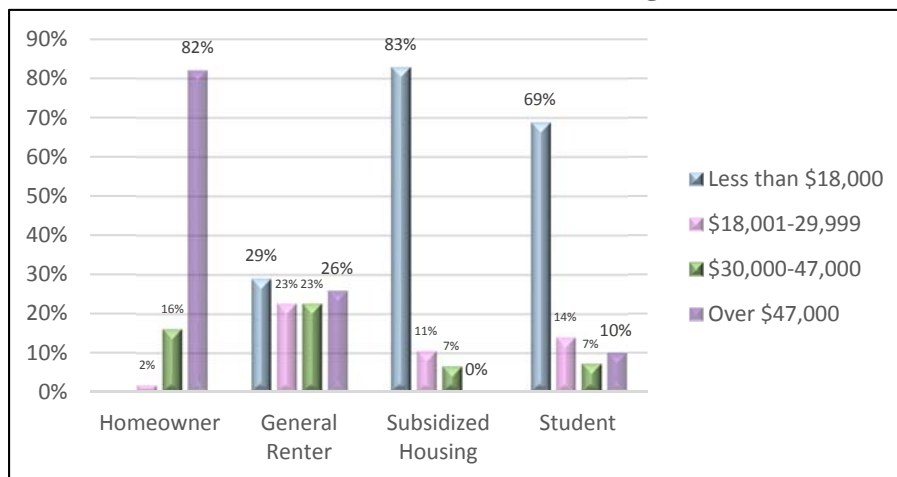
Table 16. Race/ethnicity of housing consumers

Race/Ethnicity	Homeowner	General Renter	Subsidized Housing Renter	ISU Student	2011-2015 ACS
White/European-American	94%	74%	67%	86%	83%
Black/African-American		3%	25%	2%	3%
Asian-American	4%	3%	4%	6%	10%
Pacific Islander		3%			.1%
Native American			3%	1%	.2%
Multi/bi-racial	2%	10%		3%	3.3%
Hispanic		3%	1%	2%	4%
Other		4%			

Household Income

Eighty-three percent of the subsidized housing renters had total annual household income of less than \$30,000 (60% with less than \$18,000 and 11% with \$18,001-\$29,000). Fifty-two percent of the general renters belong to this lowest income brackets (less than \$29,999), 83% for ISU students, Homeowners, on the other hand, had the highest income (82% 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 (89%). This is true to all the four groups of respondents (87% to 92%). For those whose main language is not English, the other languages mentioned were Amharic, Arabic, Cantonese, Chinese, Czech, Farsi, French, German, Hindi, Japanese, Khmer (Cambodia), Korean, Kurdish, Mandarin, Nepali, Persian, Russian, Sign language, Spanish, Swahili, Telugu, Turkish, and Vietnamese.

Household Composition

The average household size in this survey is 2.3 persons, a little higher than the 2013-2017 ACS data of 2.2. The subsidized housing renters had the lowest household size (1.64 people) while the homeowners had the highest (2.71 people). Forty-nine percent of the total respondents had children 18 years old and younger with an average of 1.98 kids per household. Homeowners had the highest percentage with children at home (72%) while subsidized housing renters had the lowest percentage (27%, Table 17). This question was not asked on the general renter survey.

Additional question was asked of the renter group (“how many people in your unit who are not related to you”). Forty-two percent of the general renters stated there were at least 1 to 5 non-relative members in their household, 7% for subsidized rental housing respondents.

Table 17. Household composition of housing consumers

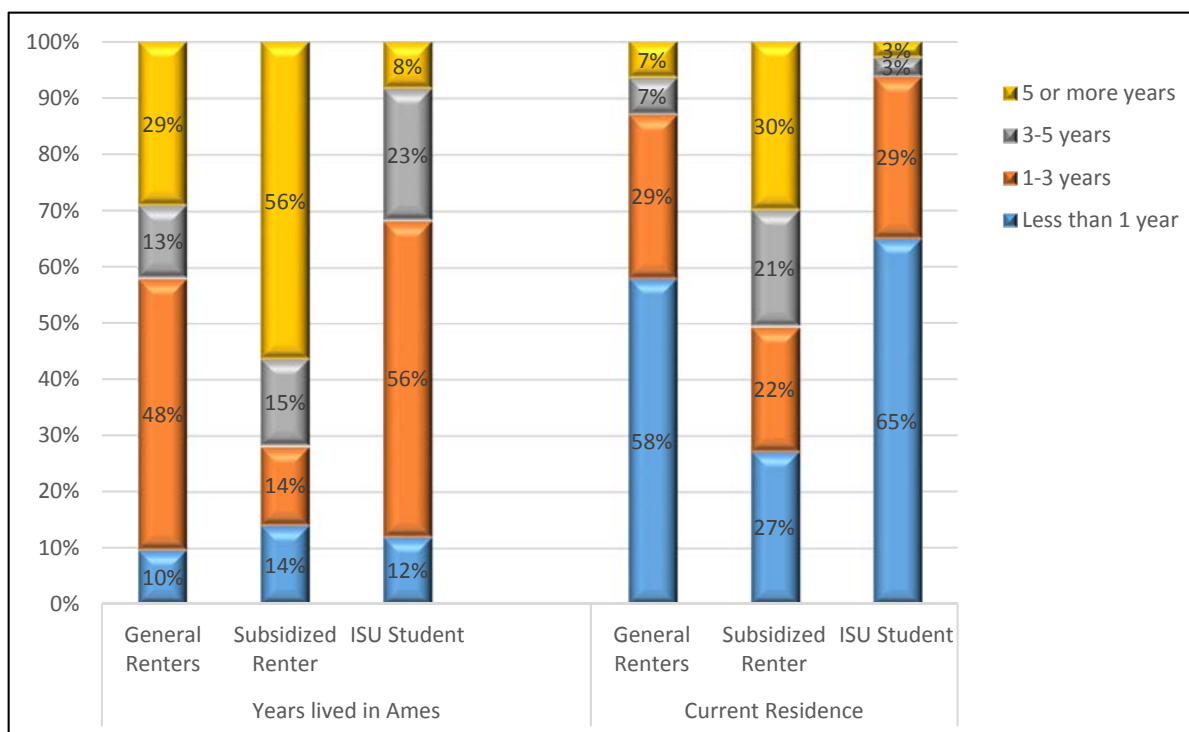
	Household Size	Children under 18	
		% with	Average
Renter	2.70	NA	NA
Homeowner	2.71	72%	1.90
Subsidized Housing Renter	1.64	27%	2.06
Total	2.35	49%	1.98

Residence in Ames

Among the renters, subsidized rental housing respondents had lived longer in Ames compared to subsidized renter and students. Seventy-two percent of the subsidized renters had lived in Ames for over 3 years, only 28% for less than 3 years. Majority of the general renters (58%) and ISU students (68%), on the other hand, had lived in Ames for less than 3 years.

General renters and ISU students seem to move more frequently compared with the subsidized housing renters. Fifty-one percent % of subsidized housing renters stayed in their current residents for more than 3 years, 13% for general renters and only 6% for ISU students. (Figure 15).

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



Disability Status

Just a little over a quarter (27%) of the renters (general and subsidized renters) and homeowners had had disability needing special accommodation. This is twice as much as the 2014 survey (12.5%).

There were more types of accommodations needed by the respondents compared to 2008 survey (Table 18). Subsidized housing renters had more accommodations needed compared to general renters and homeowners. The most needed accommodation was walker/crutches/cane (49%), followed by safety bar in bathroom (38%) and the need to be close to public transportation (22%). The other needed accommodation that were not mentioned in the questionnaire were c-pap, bath chair or toilet raisers. There was also a mention of home & community based waiver staffing and small unit more suited to do high anxiety levels

Table 18. Types of accommodation needed by housing consumers

	2019 Survey				2014 Survey (12.5%)
	Renter (n=1) (1%)	Homeowner (n=7) (12.3%)	Subsidized Housing Renter (n=37)(50 %)	Total (26.9%)	
Safety bar in bathroom		42.9%	37.8%	38%	51%
Close to public transportation			27.0%	22%	46%
Using a walker/crutches/cane		57.1%	48.6%	49%	32%
Employment/educational assistance			2.7%	2%	22%
Assisted Living			21.6% %	18%	17%
Wheelchair access			10.8%	9%	17%
Assistance for hearing impaired		14.3%	8.1%	9%	15%
Assistance for vision impaired			13.5%	11%	15%
Scooter		14.3%	10.8%	11%	7%
Wheelchair access, roll-in shower			8.1%	7%	7%
Oxygen			10.8%	9%	5%
No step access					X
Other	100%		18.9%	18%	

2. Housing Background Information of Housing Consumers

A total of 558 surveys were completed by the housing consumers such as homeowners and renters (categorized into general renters, subsidized housing renters, and students). Nine percent were homeowners and 91% were renters (6% rented through private landlord while 14% were subsidized housing renters, and 63% were ISU students).

Types of Rental Housing Unit

For the subsidized housing renters, 52% were tenants in the HUD Section 8 Voucher Program, 11% were tenants in low-income tax-credit (LITC) housing (i.e. Laverne, Windsor Pointe, Prairie West apartment, etc.) and the other 25% were tenant in a HUD assisted low-income complex (i.e. Eastwood, Meadow Wood of Ames). The rest were considered as others.

The majority of the renters lived in an apartment in a multiple unit building (94% for renters, 86% for subsidized housing renters, and 68% for ISU students). The rest lived in single

family dwelling and duplex. Subsidized housing renters also stated they lived in assisted living apartment and townhomes. (Table 19).

Table 19. Types of rental housing unit

	Renter	Subsidized Housing Renter	ISU student
Single family dwelling	3%	1%	14%
Duplex		7%	6%
Apartment in a multiple unit building	94%	86	68%
Mobile Home			3%
House converted into 3 or more units	0%	0%	5%
Other	3%	6%	4%

Homeownership Type and Characteristics of Homes of Housing Consumers

In terms of homeownership, a majority (90%) were owner-occupied, detached, single family dwellings; and 10% townhome/attached, single family dwellings. Fifty-two percent of these houses were purchased before 2010, 23% from 2011 till 2014 while 25% were purchased after 2015.

The most popular financial method to purchase the homes was a mortgage loan with a bank/lender (81%), followed by cash transaction (10%), by a mortgage loan through credit union/mortgage broker (7%), and purchased by family member (2%).

Almost 1/3 (32%) of these homes were valued at over \$200,000, 30% for \$150,000 to \$200,000, 23% for \$100,001 to \$150,000, and 14% under \$100,000. Forty-nine percent of homeowners paid \$701 to \$1,500 per month on mortgage (including property taxes and homeowner's insurance). Almost 7% paid between \$1,501 and \$2,200 and another 6% paid \$2,201 or greater. Only 13% paid less than \$700 per month on mortgage.

Amenities (Bedrooms and Bathrooms)

In terms of number of bedrooms, majority (58%) of the homeowners had 3 bedrooms, general renters had 36% with just one bedroom, 50% of the subsidized renter had 2 bedrooms and 38% of the ISU students were living in a 4+ bedrooms.

General renters and subsidized renter respondents live in a 1 bathroom apartments (43% for general renters and 56% for subsidized renters). ISU students on the other hand had 2

bathrooms (38%) while 47% of the homeowners had 2.5 or more bathrooms.(Figures 16 & 17)

Figure 16. Number of Bedrooms

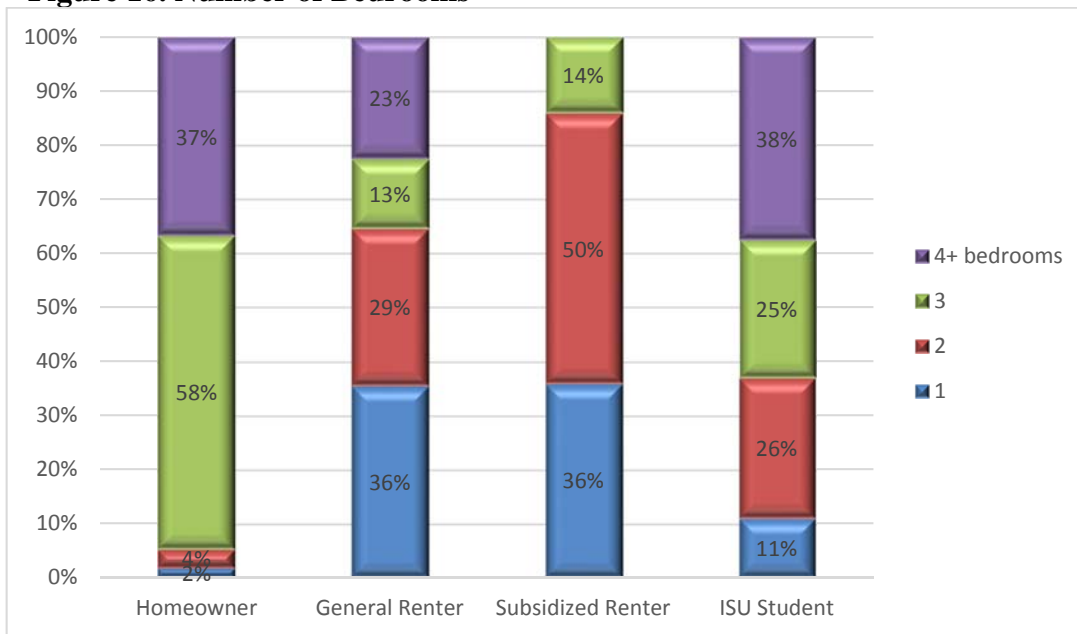
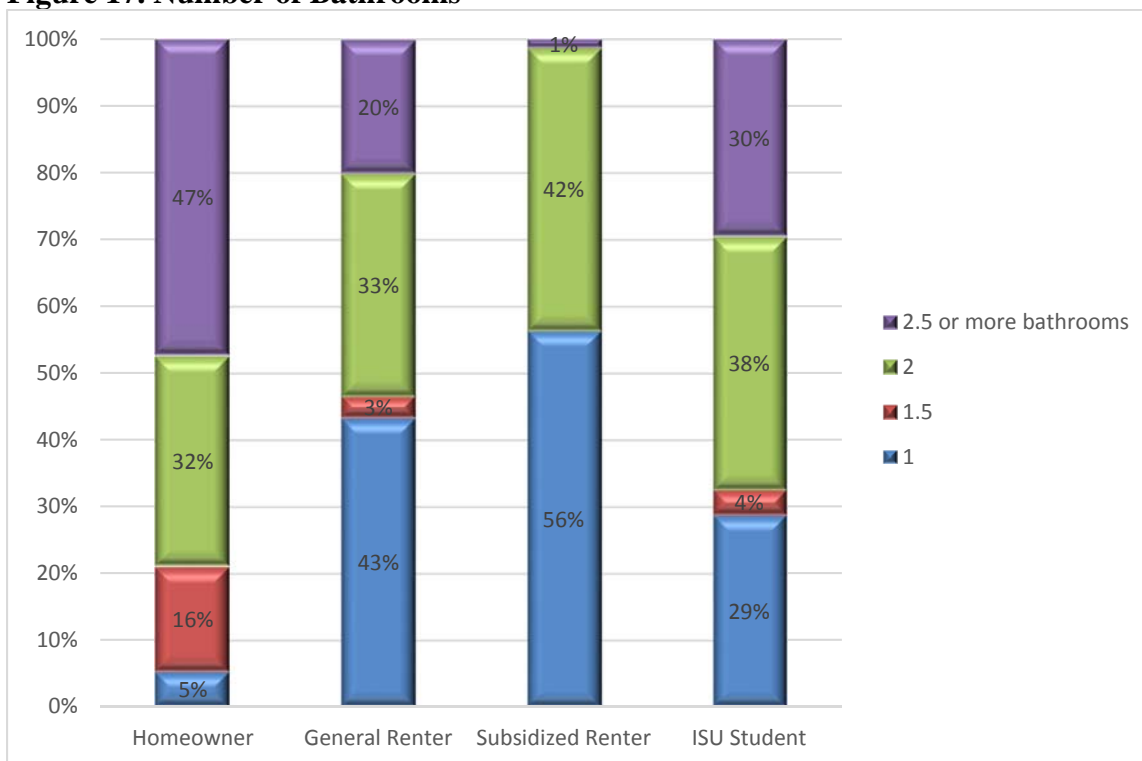


Figure 17. Number of Bathrooms



Rental Fee and Deposit

On average, the renters and students paid a higher deposit (\$670.30 for general renters, \$645.10 for students) compared with the subsidized housing renters (\$472.39).

Likewise, the average monthly rental fee for the renters was higher (\$736.57) as opposed to \$535 for the subsidized housing renters. The subsidized housing renters only paid on average \$351 per month as their share. The rest was paid by the rent-subsidy programs. Students' rental fee, on the other hand, was \$629.31.

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 1/2 paid for their gas heating and sewer (58% and 42%, respectively). Very few (27%, 15% and 15%) paid for their trash, lawn care and snow removal expenses (Table 20).

Table 20. Utilities not included in monthly rental fee for renters

Percentage			Percentage	
Electric (lights/AC)	92%		Trash	27%
Gas heating	58%		Lawn care	15%
Sewer	42%		Snow removal	15%
Electric heating	54%		Electric water heating	38%
Gas water heating	38%		Trash	27%
Electric water heating	38%	4 2		

For subsidized housing renters, trash, lawn care, snow removal, and sewer 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 (32% to 33%). (Table 21)

Table 21. Utilities included in the monthly rental fee for subsidized housing renters

Utilities	Percentage
Trash	72%
Lawn care	70%
Snow removal	68%
Sewer	65%
Gas water heating	33%
Electric (lights/AC)	33%
Electric water heating	32%
Electric heating	32%
Gas heating	32%

Respondents were also asked to state the amount of money paid for those individual utilities. The highest utility expenses for homeowners were for electric lights/AC (\$120 per month) and gas heating expenses (\$101 per month). The bulk of utility expenses for the three groups of renters were electric bills (both for lights/AC and heating) and gas (for water heating and heating the house). (Table 22)

Table 22. Amount paid to utilities

Utilities	Renter			Homeowner
	General Renter	Subsidized Housing Renter	ISU Student	
Electric (lights/AC)- (\$)	\$54	\$57	\$55	\$120
Electric Heating - (\$)	\$51	\$62	\$58	\$65
Gas Water Heating - (\$)	\$37	\$56	\$36	\$35
Electric Water Heating - (\$)	\$30	\$38	\$36	\$87
Gas Heating - (\$)	\$28	\$49	\$64	\$101
Sewer - (\$)	\$9	\$46	\$24	\$29
Trash - (\$)	\$6	\$15	\$21	\$23
Lawn Care - (\$)	\$0	\$25	\$15	\$62
Snow Removal - (\$)	\$0	\$25	\$10	\$47

Other Housing Amenities

Kitchen appliances, off-street parking, and air conditioning units, were the amenities available to both groups of renters and homeowners. Laundry facilities in unit were available to more than half of the three groups of respondents except for the general renters (36%).

Community room is available to almost half of subsidized housing renters (49%), 43% of the general renters but only 33% of students and 4% of homeowners. The trend is almost the same with the availability of fitness centers. However, a garage unit is available to 2/3 of the homeowner group, more than 1/4 of the other 3 groups of respondents. (Table 23)

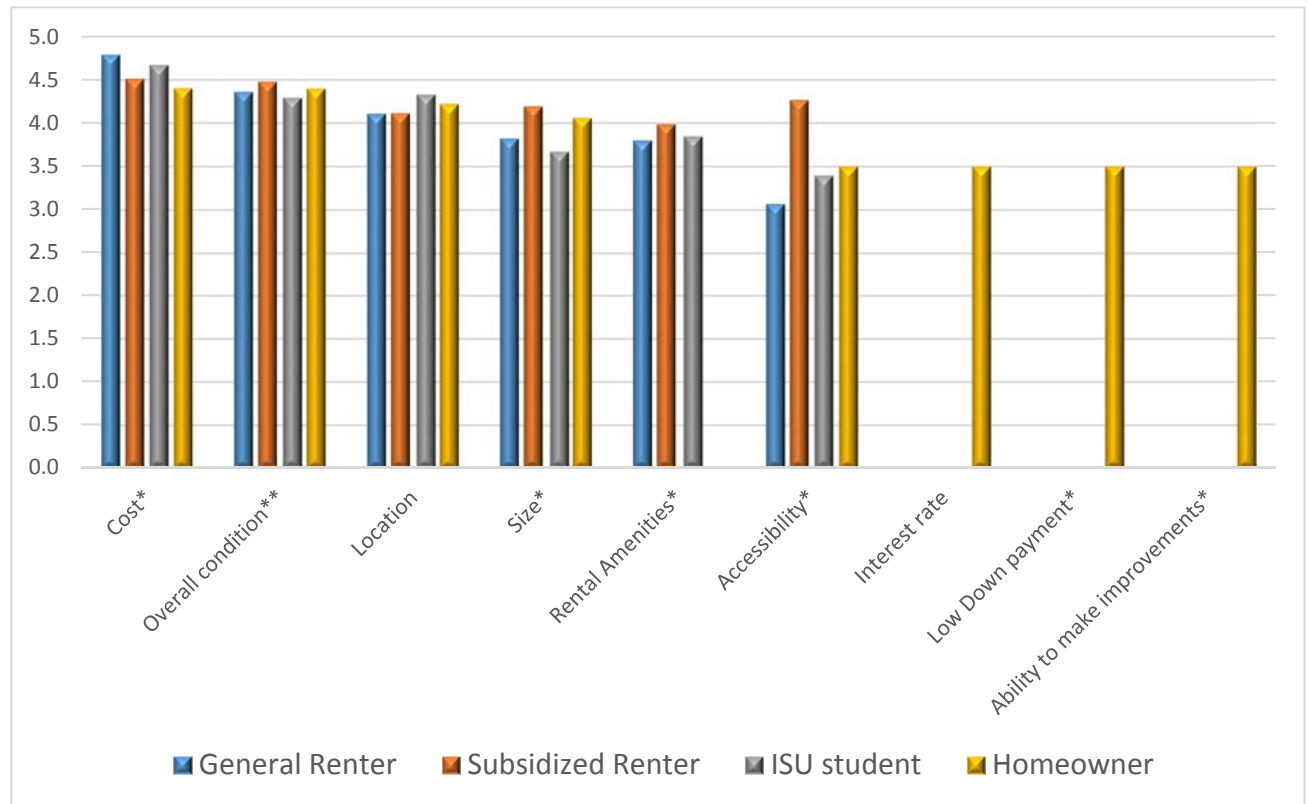
Table 23. Housing amenities

Amenities	Renter	Subsidized Housing Renter	Homeowner	ISU Student
Kitchen appliances	94%	97%	94%	96%
Off-street parking	75%	100%	100%	87%
Air conditioning units	64%	81%	-	74%
Fitness center	46%	38%	2%	36%
Community room	43%	49%	4%	32%
Laundry facilities in unit	36%	58%	63%	59%
Laundry facilities in building	36%	38%	6%	37%
Garage unit	29%	37%	85%	30%
Swimming pool	25%	1%	10%	19%
Elevator	7%	38%	0%	13%
Ramp	4%	9%	0%	5%

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 especially to subsidized renters. Location is more important to ISU students compared to other group of respondents.

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



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

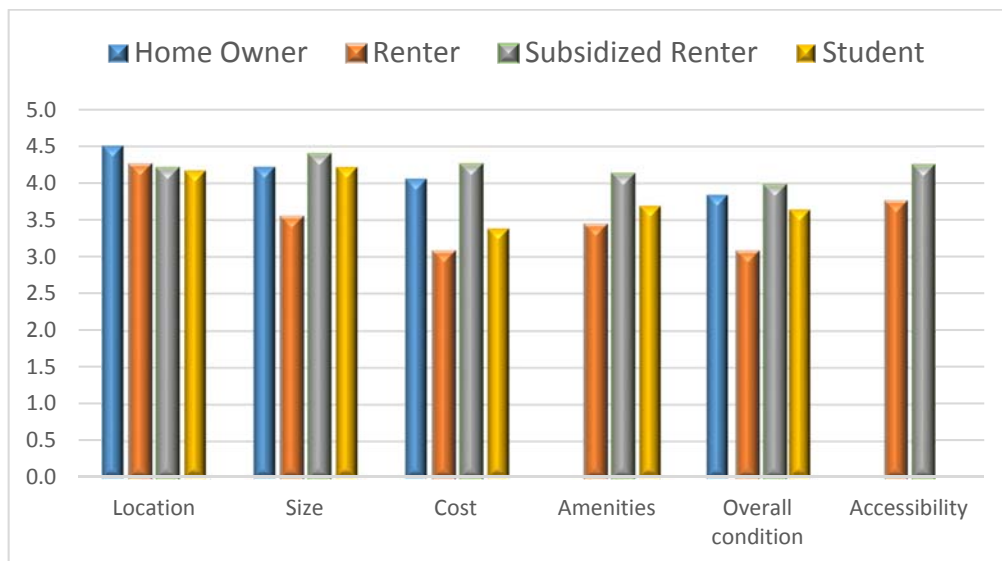
- For homeowners
 - Ability to make improvement is more important for those who have higher income
 - Initial cost and interest rates are more important to females than males
- For general renters
 - Accessibility is more important to other races combined compared to Whites
 - Rental amenities for married respondents
- For ISU students
 - Accessibility is more important to females compared to males
 - Accessibility is more important for those who have stayed in Ames and has lived in current residence longer

- Size is more important for those who have stayed in Ames and has lived in current residence longer
- Overall condition is more important for those who have stayed in Ames and has lived in current residence longer

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 general renters and students had lower satisfaction level on cost and overall condition compared to homeowners, subsidized housing renters were satisfied with all of the housing features (Figure 19)

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



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), years lived in Ames and years lived in current place of residence.

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

- Older ISU students ages 26 and up were more satisfied with the location of their

rental units

- The longer the ISU students stayed in their current residence, the more they were satisfied with the location
- The longer the general renter lived in their current residence, the more satisfied they are with the cost of housing
- Nothing for general renter, subsidized renter, homeowner

Suggested Improvements to the Housing Units Recommended 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

For homeowners, lowering the cost of monthly amortization was 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. Ames needs more affordable options for middle class bigger families.

For renter the following points were mentioned:

- Ames rental prices are ridiculous.
- New renters are charged at a much lower rate than we are and our rent increased significantly after 1 year
- Stop charging fees that are not listed in the rental lease.
Service/administrative charges resulting in unnecessary expenses to renters.
- If all my rent was paid by CIRHA
- It would be great not to pay any rent or electricity
- Not increased every year
- Rent should not increase due to condition
- Cheaper rent.- \$520/month is a lot for a college student
- Include utilities in rent
- Reduced cost to make apartment pricing comparable to the rest of town
- Stop increasing the prices every year

b) Location

- Very convenient, but have frequent battles to retain neighborhood integrity (for homeowners)
- Fewer multiple dwelling buildings
- Better shopping near by
- Closer to a bus line and less strict parking regulations
- Could be closer to campus
- It is really nice to be that close to campus (Hayward Ave.), but the bars are very loud. People walking around after the bars close have scared me, and I have had to call the police on domestic violence incidences.
- Location is fine, but the bus stops aren't super close
- City bus system inadequate for apartment needs
- It's kind of a bummer that rental properties are zoned into such specific areas. If they were more integrated into multi-use areas in the city, people without cars to walk to grocery stores and other necessary services.

c) Size

Respondents were hoping that they can have bigger living room, bedroom, more personal space and more yard space. A garage or some sort of additional storage would be useful

d) Rental amenities

Better dish washer, better gym, fitness center, free laundry, laundry in the unit, focus on comfort, dishwasher, storage, newer appliances, central air conditioning were items mentioned by the respondents.

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 were sturdier apartment, update older buildings. flexible lease, units should be cleaned before tenants arrive, cleaner hallway, recarpeting, kitchen update, security cameras, and approachable staff.

A student mentioned this: “Overall apartment is run down and very gross as far as

cleanliness”. “The building is dirty most of the time and lawn is poorly cared for. The walls need to be repainted and flooring should be updated. The building just needs to be renovated”.

Transportation Access

Transportation access in terms of distance to public transportation for the respondents was not a problem. It was 95% for students, 89% for general renters, 87% subsidized renters, and 76% for homeowners. This percentage is a little lower compared to 2014 survey (95%) for last three groups.

In addition, 85% of the subsidized housing renters stated that public transportation was frequent enough (86% for the general renter group, 82% for students and 78% for the homeowners). Only 23% 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 7% of the general housing renters who felt it was, 6% of the subsidized housing renters, 4 of the ISU students and 2% by homeowner also found housing discrimination an issue. This data is within the range of 2014 data which indicated that 5% of the respondents were discriminated against. Three percent of the subsidized housing renters filed a housing discrimination complaint to the police. The students’ filed their complaint to State of Iowa and HUD. However, none of the homeowners and general renters who felt they were discriminated against filed a complaint.

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

- *Landlords frequently do not want to rent to people who have a dog over 50 pounds, which makes it very difficult to find a place to live.*
- *Don’t make enough income to qualify*
- *It was tough when I was a young single parent, but I worked to save enough to buy something I could make better and move up. The first time, I had to convince lender I could do it. I proved myself by working hard and moved up.*

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 2014 survey and were asked again in this survey to see if those barriers still exist at the present. These items are included in all four sets of questionnaires (for homeowner, general renter, subsidized housing renters, and ISU students).

- 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 2014 survey continue to exist (mean values range from 2.6 to 4.1 for all housing consumers respondents). Based on all housing consumer respondents (homeowners, renters subsidized housing renters, and ISU students summed up together), the only housing barrier that continues to exist was cost of housing (mean value= 4.1). This value is considered to be a major barrier (the value of 3 means “uncertain” and 4 equals “agree”). Looking at the individual groups of housing consumers (homeowner, general renter, subsidized housing, and ISU students), some barriers came up to still exist at the present.

For general renter group, the four barriers came up.

- 1) Cost of housing (mean value= 4.3). Housing costs includes rent, or rent plus basic utilities (electricity, gas, water, and sewage). This continues to be the 1st barrier to fair housing (2014 and 2019 studies).

For 2019, three additional barriers were identified:

- 2) Lack of available decent rental units in affordable price ranges with an mean rating of 3.9,
- 3) Excessive application fees (mean score of 3.3), and
- 4) Negative attitudes of landlords (mean score of 3.2).

For subsidized rental housing group, the top four barriers were:

- 1) Lack of available decent rental units in affordable price ranges with a mean rating of 4.2. This remains to be the 1st barrier identified in both 2014 & 2019 studies.
- 2) Cost of housing (mean value= 4.0). It was also rated as 2nd barrier in the 2014 study.

For 2019, two additional barriers were identified

- 3) Excessive rental deposit (mean score of 3.7), and
- 4) Excessive application fees (mean score of 3.6)

An additional group of respondents was included (ISU students) for 2019. For ISU student housing group, the top four barriers were:

- 1) Cost of housing (mean value= 4.0).
- 2) Lack of available decent rental units in affordable price ranges with an mean rating of 3.6,
- 3) Lack of knowledge on how to file a fair housing complaint (mean score of 3.0), and
- 4) Cost of utilities (mean score of 3.0).

For homeowners, cost of housing was identified to be the 1st and only barrier to fair housing choice for 2019. In 2014 study, its mean value was quite low that it can't be considered as a barrier (Mean value=3.3). Housing costs include mortgage payments, property taxes, homeowner's insurance, condo fees, and basic utilities. (Tables 24, 25 and Figure 20).

Table 24. Comparison of top 4 housing barriers as identified by housing consumers, 2014 vs. 2019

Perceived Barrier	Renting as Perceived by								Owning a House as Perceived by	
	General Renter		Subsidized Housing Renter		Elderly Renter		ISU Student		Homeowner	
	2014	2019	2014	2019	2014	2019	2014	2019	2014	2019
Cost of housing	1 st	1 st	2nd	2nd				1 st		1 st
Lack of available decent rental units, in affordable price ranges		2 nd	1 st	1 st		1 st		2 nd		
Excessive rental deposit		3 rd		3 rd						
Lack of knowledge on how to file a fair housing complaint								3 rd		
Cost of utilities								4 th		
Excessive application fees				4 th						
Negative attitudes of landlords		4 th								
Excessive down-payment/closing										
Job status										
Lack of knowledge about tenant responsibilities										
Attitudes of immediate neighbors										

Figure 20. Housing barriers perceived by housing consumers, 2019

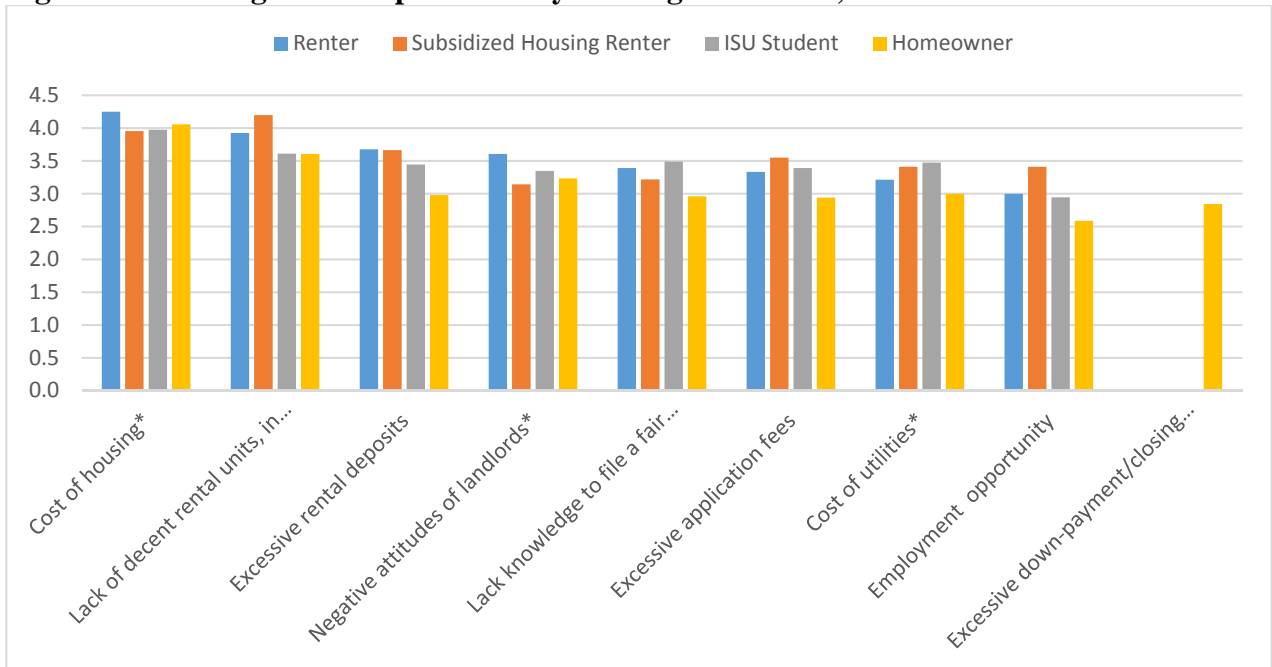


Table 25. Housing barriers perceived by housing consumers, 2019

Perceived Barrier	Renter	Subsidized Housing Renter	ISU Student	Homeowner
Cost of housing*	4.3	4.0	4.0*	4.1
Lack of decent rental units, in affordable \$*	3.9	4.2	3.6*	3.6*
Excessive rental deposits	3.7	3.7	3.4	3.0
Negative attitudes of landlords*	3.6	3.1	3.3*	3.2
Lack knowledge to file a fair housing complaint*	3.4*	3.2	3.5	3.0
Excessive application fees	3.3	3.6	3.4	2.9
Cost of utilities*	3.2*	3.4	3.5*	3.0
Employment opportunity	3.0	3.4	2.9	2.6
Excessive down-payment/closing costs				2.8

*significant at .05 level

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

- Cost of housing
 - Non-whites ISU students
 - Long term residents of Ames among ISU students
 -
- Lack of available decent rental units in affordable price ranges

- Non-white ISU students
 - Female homeowners
- Cost of utilities
 - Short term residence in their current rental units among the general renters
 - Female ISU students
- Lack of knowledge on how to file a fair housing complaint
 - Short term residence in their current rental units among the general renters
- Negative Attitudes of landlords
 - Long term residents of Ames among ISU students

I. Housing Providers/Producers Survey Results

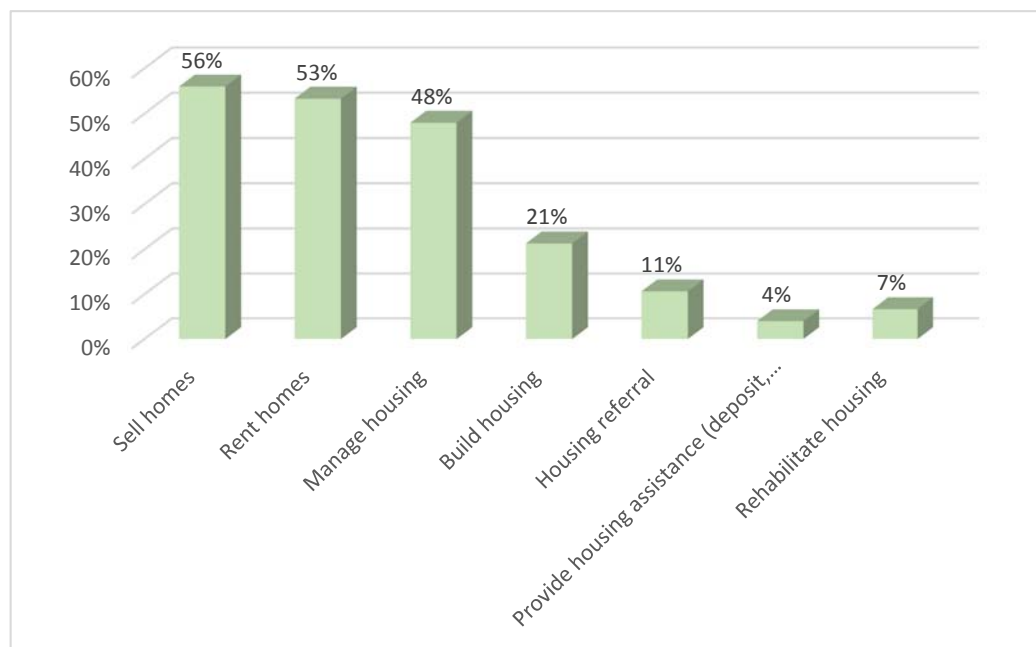
This section will discuss the housing perceptions of the Ames housing producers/providers. Surveys were sent to local social services, non-profit housing providers, realtors, housing developers, landlords, property managers and various governmental agencies. This group of respondents was asked to complete an online survey. However, due to low response rates from lenders (3), developers (n=6) and local housing services (n=3), their responses cannot be discussed due to confidentiality issues.

This section will discuss responses from rental managers and realtors data (a total of 84 surveys: 48 realtors and 36 rental managers).

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 21) The most common role was managing housing, followed by building housing and renting homes. This is almost the same trend with the 2014 survey (selling home, renting home, and managing homes as the most frequent responses).

Figure 21. 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 2014 survey as identified by the respondents. Out of the 12 identified areas of concern, only two issues were considered as areas of concern: “discrimination” and “standard of living condition”. Average ratings ranges from 3.0 to 3.2. These are very different from 2014 study wherein the areas of concerns identified were

affordability of housing, education and outreach about affordable housing resources, availability of affordable housing, and limited financial resources. (Table 26 and Figure 22)

Figure 22. Areas of concern in the provision of housing as perceived by housing producers/providers

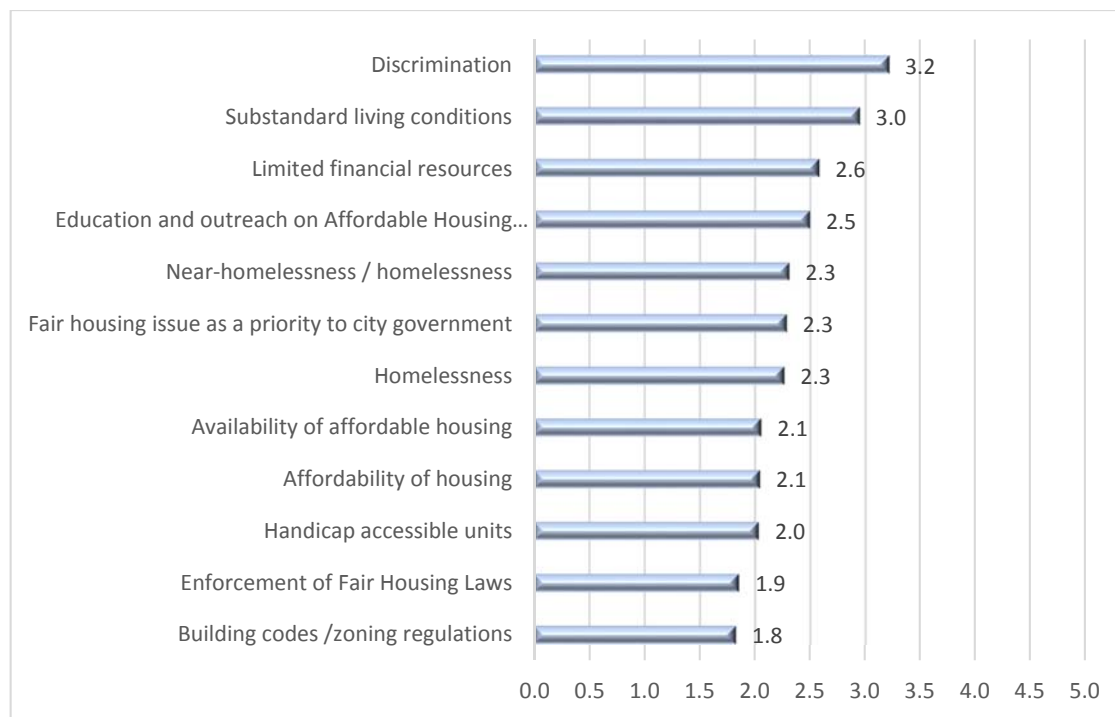


Table 26. Top 5 areas of concern as perceived by housing producers/providers in the provision of housing, 2014 vs. 2019 survey

	2014 Survey	2019 Survey
Affordability of housing	1st	
Availability of affordable housing		
Building codes / zoning regulations	3rd	
Limited financial resources	4th	
Near-homelessness / homelessness		
Education & outreach on affordable housing resource	2nd	
Discrimination		1 st
Substandard living conditions		2nd

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 2.5 & higher. Percent distribution of 50% and higher on “agree” and “strongly agree” responses was also considered.

The following barriers were identified in 2014 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 2014 and 2019 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 adequate public transportation
- b) attitudes of landlord,
- c) excessive application fees and/or rental deposits
- d) cost of utilities, and

- e) use of background checks

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

- a) lack of adequate public transportation
- b) lack of knowledge of fair housing rights, and
- c) lack of knowledge of how to file a fair housing complaint. (Table 29)

Table 27. 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	
	2014 survey	2019 survey	2014 survey	2019 survey
Lack of adequate public transportation		1st		1st
Cost of housing	1st			
Excessive down-payment/closing costs	2nd			
Lack of knowledge of fair housing rights		2nd		
Lack of knowledge of how to file a fair housing complaint		3rd		
Attitudes of landlords				2nd
Excessive application fees and/or rental deposits				3rd
Cost of utilities				3rd
Use of background checks				3rd
Lack of available decent rental units in affordable price ranges			1st	
Job status			2nd	

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2019

Section 5

Impediments to Fair Housing Choices

Impediments to Fair Housing Choices: Comparison of 2014 vs 2019

This section discusses the impediments/barriers as perceived by survey respondents: 1) housing consumers, composed of homeowners, general renters, subsidized housing renters, ISU students; and 2) housing producers/providers (rental managers and realtors). Impediments to fair housing identified in 2014 survey are being verified if they still exist at the present.

Table 24 shows that for renting:

“Cost of housing” was the 1st barrier identified by two of the renters: general renters (for both 2019 and 2014) and ISU students. On 2019, it was the only barrier identified by homeowners (none for 2014). It still remains to be the 2nd barrier as perceived by subsidized renters for both years.

“Lack of available decent rental units, in affordable price ranges” was consistently the top 1st barrier perceived by subsidized renters for both 2014 and 2019. It was also the 1st and only barrier identified by elderly renters. However, it was the 2nd barrier for both general renters and ISU students.

There was a big discussion on the “lack of available, decent rental units in affordable price ranges” in the face-to-face interview. 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 2013-2017 American Community Survey data indicating that only 15,777 out of 26,277 housing units in Ames are for rent. Of the rental housing units, only 3% (n=531 rental units) are vacant. (See Table 7) The rental vacancy rate is a lot lower than the state average of 7.3%.

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 to the 2011-2015 CHAS data, there were 5,895 extremely low-income renter households* in the city of Ames with only 1,874 rental units affordable to 30% HAMFI. This gives a housing gap of 4,021 affordable rental housing units. **(Households in this report include students living off-campus and in on-campus housing, excluding dormitories).**

Of those 1,874 affordable rental units, none were vacant and only 1,185 units (62%) were occupied by extremely low-income households. The rest (37% or 689 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 is high in both cities (4,021 units for Ames; 5,231 for Iowa City). However, the Ames rental housing gap was higher than the county (3,820 units for Story County).

In terms of percent distribution of rental units occupied by extremely low-income households, Ames had a higher percentage than the county (63% for Ames, 59% for Story County,) and higher than Iowa City (61%).

Table 28. Units affordable to 30% HAFMI

	By Household*		
	City of Ames	Story County	Iowa City
Total Renter households	14,165	16,715	15,155
Extremely low-income renter household (ELI)	5,895	6,375	6,735
Affordable rental units	1,874	2,555	1,504
Gap between ELI households and affordable rental units	4,021	3,820	5,231

Data Source: 2011-2015 CHAS: Tables 17B and 18C

Table 29. Units affordable to 30% HAFMI (by household)

Vacancy Status	City of Ames		Story County		Iowa City	
	N	%	N	%	N	%
Vacant	0	0%	28	1%	60	4%
Occupied	1,874	100%	2,555	99%	1,504	96%
0-30% HAFMI	1,185	63%	1,500	59%	910	61%
>30-50% HAFMI	360	19%	465	18%	290	19%
>50-80% HAFMI	195	10%	325	13%	170	11%
>80% -100% HAFMI	65	3%	95	4%	24	2%
>100% HAFMI	69	4%	170	7%	110	7%
Total	1,874	100%	2,555	100%	1,504	100%

Data Source: 2011-2015 CHAS: Tables 17B and 18C

For owning a house:

Homeowners perceived “cost of housing” as the only barrier to fair housing in Ames. In

terms of affordability of buying or owning a house, a household (family size of 3) with an annual household income of \$57,500 (80% of Ames MSA) can only afford a \$130,000 house. This is for those with lower credit score. For those with high credit score they can purchase a house valued from \$150,000 to \$180,000. However, based on the data provided by Central Iowa Board of Realtors, the average home sale prices in Ames for 2018 was \$250,375 for the quarters 1-3, \$255,201 for quarter 4 and \$223,121 for 2019 (quarter 1). This data indicates that future LMI homebuyers will be having a hard time owning a house in Ames. Those houses are unaffordable to LMI households.

Table 30. Cost of Burden of Purchasing a Home

Affordability of Houses for Family size of 3 at \$57,500 (80% of Ames MSA)	
Purchase price range (lower credit score)**	\$130,000
Purchase price range (high credit score)**	\$150,000 to \$180,000

Average Home sale prices in Ames*	
2018 (Quarters 1-3)	\$250,375
2018 (Quarter 4)	\$255,103
2019 (Quarters 1)	\$223,121

Data Sources: * Central Iowa Board of Realtors
 ** Local Financial Institution

Tables 31 & 32 shows the changes in the perceived barriers to fair housing by both the housing consumers and producers.

Table 31. Barriers to fair housing choice as perceived by housing consumers, 2014 vs. 2019

Perceived Barrier	Renting as Perceived by								Owning a House as Perceived by	
	General Renter		Subsidized Housing Renter		Elderly Renter		ISU Student		Homeowner	
	2014	2019	2014	2019	2014	2019	2014	2019	2014	2019
Cost of housing	1 st	1 st	2 nd	2 nd				1 st		1 st
Lack of available decent rental units, in affordable price ranges		2 nd	1 st	1 st		1 st		2 nd		
Excessive rental deposit		3 rd		3 rd						
Lack of knowledge on how to file a fair housing complaint								3 rd		
Cost of utilities								4 th		
Excessive application fees				4 th						
Negative attitudes of landlords		4 th								
Excessive down-payment/closing										
Job status										
Lack of knowledge about tenant responsibilities										
Attitudes of immediate neighbors										

Table 32. Barriers to fair housing choice as perceived by housing producers, 2014 vs. 2019

	For Owning a Home		For Renting	
	2014 survey	2019 survey	2014 survey	2019 survey
Lack of adequate public transportation		1st		1st
Cost of housing	1st			
Excessive down-payment/closing costs	2nd			
Lack of knowledge of fair housing rights		2nd		
Lack of knowledge of how to file a fair housing complaint		3rd		
Attitudes of landlords				2nd
Excessive application fees and/or rental deposits				3rd
Cost of utilities				3rd
Use of background checks				3rd
Lack of available decent rental units in affordable price ranges			1st	
Job status			2nd	

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2019

Section 6 **Conclusions**

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 26,277 housing units in Ames, 96% are occupied, 4% are vacant. Of the occupied housing units, 57% are renter-occupied. The homeowner vacancy rate is 0.8% and 1.8% for rental.

Houses in the city in Ames is fairly new, with 5.7% built after 2010, 18% built since 2000, 30.3% built between 1980 and 1999, and 46% built before 1979. 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. Recently, lots of housing developments were constructed at the south section of the city.

Homeowners generally had higher satisfaction levels compared to renters and subsidized housing renters. While general renters and students had lower satisfaction level on cost and overall condition compared to homeowners, subsidized housing renters were satisfied with all of the housing features.

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 7% of the general housing renters said they experienced housing discrimination. 6% of the subsidized housing renters, 4 of the ISU students and 2% by homeowners. This data is within the range of 2014 data which indicated that 5% of the respondents were discriminated against. Three percent of the subsidized housing renters filed a housing discrimination complaint to the police. The students' filed their complaint to State of Iowa and HUD. However, none of the homeowners and general renters who felt they were discriminated against filed a complaint.

When housing producer/provider were asked of their perceived concerns in the provision of housing, only two issues were considered as areas of concern: "discrimination" and "standard of living condition". Average ratings ranges from 3.0 to 3.2. These are very different from 2014 study wherein the areas of concerns identified were affordability of housing, education and outreach about affordable housing resources, availability of affordable housing, and limited financial resources.

The areas of concerns for housing is quite different from the perceived barriers by housing consumers (renters, subsidized housing renters, and homeowners) and housing producer/providers. For owning a house, "cost of housing" was the only rated barrier 2019, none for 2014.

For renting, "cost of housing" was the 1st barrier identified by two of the renters: general renters (for both 2019 and 2014) and ISU students. On 2019, it was the only barrier identified by homeowners (none for 2014). It was still remains to be the 2nd barrier as perceived by subsidized renters for both years.

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

According 2011-2015 CHAS data, there were 5,895 extremely low-income renter households in the city of Ames with only 1,874 rental units affordable to 30% HAMFI. This gives a housing gap of 4,021 affordable rental housing units. **(Households in this report include students living off-campus and in on-campus housing, excluding dormitories).**

Of those 1,874 affordable rental units, none were vacant and only 1,185 units (62%) were occupied by extremely low-income households. The rest (37% or 689 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 is high in both cities (4,021 units for Ames; 5,231 for Iowa City). However, the Ames rental housing gap was higher than the county (3,820 units for Story County). In terms of percent distribution of rental units occupied by extremely low-income households, Ames had a higher percentage than the county (63% for Ames, 59% for Story County,) and higher than Iowa City (61%).

HUD also has created a Fair Housing Market Rent (FMR) that determines the appropriate housing costs for renters. Tables 10 and 11 show the FY2018 HOME 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 \$36,680, or a monthly income of \$3,057. According to the 2011-2015 CHAS data, 42% of total renter households in Ames spend 30% or more of their income on housing. An additional 42% of the renters had a cost burden of >50%. 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 areas with highest percentage of households with housing cost burden is within ISU premises occupied by ISU (tract 5), tracts 7, 11 and 13.01 (NRSA).

The perception of the 2019 renter respondents (both general renters and students) as cost of housing being one of the impediments to fair housing choice was being supported by CHAS data for 2011-2015. Forty-two percent of total renter households in Ames spend 30% or more of their income on housing. An additional 42% of the renters had a cost burden of >50%. More non-family households were experiencing housing cost burden compared with families.

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.

Ques

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2019

Section 7 **Appendix**

Appendix A

Additional Comments

Additional Comments:

Concern	I know that rental deposits are high in Ames. I know utilities are high in Ames. I have a more energy efficient apartment. It would be nice to be able to use the bus to go shopping downtown without have to change buses (more than once).
	My research indicated the fair market price in Ames area higher due high turnover most students are here as transients and should be expected to pay more than annual residents. Also an article (DM Register '16) estimated residents need to earn \$13-15/hour to meet rate at 1 bedroom unit (that exceeds the state mandated minimum wage)
	Ames has serious problems with accessible low rent housing that is safe. This has been a problem for the almost 20 years I've lived here. Local real estate companies have made millions but discriminate in price and take good care of properties.
Needed	(1) more cameras are DESPERATELY needed. Covering entrances is not enough. Negative behaviors continue because they aren't seen, giving landlord little to no recourse. (2) Tighter guidelines/rules needed for use of community room. Most "events" turn into outrageous parties with lots of screaming and music that shakes adjacent apartments. Community rooms always used at night with no landlord present/available to make sure events don't get out of control and end on time. They will last until 1-2 AM at times.
	I think that there should be more low income housing available to us that needs a place to live.
	Like where I live just a draft through the windows need weatherization programs here. Electric is really expensive and something should come with apartment lights. Gas something pay all utilities
Positive	Ames over-all is a really nice place to live
	I am very grateful for all the help. I never thought my life would turn out with me being disabled in my early 50s. I don't know how I would survive and heal without all of you and these programs. Thank you!
	I was very fortunate when this apartment became available, otherwise I would have never been able to rent in Ames.
	It's well done, so I don't have any comments.
	Love my landlord! They have been very accommodating with me to help me have handicap access to the apartment. And do a wonderful job fixing things up.
	Mr. X is the best apartment manager in the U.S. I hope she is paid enough. One person managing 60 units seems like a job for 2 or 3 people. Especially all the extra calculating she has to do for low income such as medical bills, dental bills, etc. Not to mention all the applications she must send out and all the ones she receives back and has to go over, all the detail...
	Thank you for helping me out all these years
	Thank you!

Appendix B
Questionnaire with Frequencies

CITY OF AMES, IOWA
2019 FAIR HOUSING CHOICE SURVEY
Housing Consumer (General Renter)



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 2013 Fair Housing Choice Survey as part of its Community Development Block Grant (CDBG) Program. We have included some of the responses found in our 2013 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, the City of Ames Department of Planning and Housing sent a postcard inviting you to complete this survey through a link to a website. **If you have completed the survey, please disregard this mail.** We have to send this to everybody on our list because we did not track who had responded for confidentiality reasons. We 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: <http://tinyurl.com/AmesRenter>, or fill out this questionnaire and mail it back to us by March 22, 2019. It will only take 15 minutes to complete. Your input is most appreciated.

Please place your completed questionnaire in the enclosed, postage-paid envelope at mail it to the Department of Planning and Housing, Ames City Hall, 515 Clark Street, 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).

Your participation in this study is invaluable. **To show our appreciation, we are offering to all those completing the survey ten chances to win a \$25 prepaid gift card.** Please provide us with your contact information at the end of the survey to be included in the drawing. Someone from the City will contact you if you are the winner. Please complete the survey by **March 22, 2019.**

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. Feel free to skip any questions that make you feel uncomfortable. 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 (vbakerlatimer@city.ames.ia.us).

Demographic Information: Please describe yourself (check one answer)

1. Gender: (N=31)

45.2%

☐ Male

48.4%

☐ Female

6.5%

☐ Prefer not to indicate

2. Age Group: (N=31)

51.6% ☐ 18-25 29.0% ☐ 26-35 6.5% ☐ 36-49
12.9% ☐ 50-62 ☐ 62+

3. Marital Status (N=31)

29.0% ☐ Married 64.5% ☐ Single 6.5% ☐ Other (please specify) _____

4. Race/Ethnicity (N=31)

74.2% ☐ White/European-American ☐ Native American
3.2% ☐ Black/African-American 9.7% ☐ Multi/bi-racial
3.2% ☐ Asian-American 3.2% ☐ Hispanic
3.2% ☐ Pacific Islander 3.2% ☐ Non-Hispanic

5. Are you ____? (N=31)

12.9% ☐ Full-time student
☐ Part-time student
87.1% ☐ Not a student

6. Does your household primarily speak a language other than English? (N=31)

87.1% ☐ No 12.9% ☐ Yes What language? _____

7. How many people live in your unit who are related to you?

71.0% ☐ 0 0.0% ☐ 3
19.4% ☐ 1 3.2% ☐ 4
6.5% ☐ 2 0.0% ☐ 5 or more

8. How many people live in your unit who are NOT related to you? (N=31)

58.1% ☐ 0 16.1% ☐ 3
16.1% ☐ 1 3.2% ☐ 4
9.7% ☐ 2 0.0% ☐ 5 or more

9. How many children are under the age of 18? (N=31)

0.0% ☐ 0 0.0% ☐ 3
0.0% ☐ 1 0.0% ☐ 4
0.0% ☐ 2 0.0% ☐ 5 or more

10. Total annual household income (before taxes) in 2017? (N=31)

29.0% ☐ Less than \$18,000 22.6% ☐ \$30,000-47,000

22.6% ☐ \$18,001-29,999 25.8% ☐ Over \$47,000

11. Do you or anyone in your household have a disability needing special accommodations? (N=31)

3.2% ☐ Yes 96.8% ☐ No

11.1. Do you or anyone in your household have a disability needing special accommodations?

- ☐ Wheelchair access
 - ☐ Wheelchair access, roll-in shower
 - ☐ Scooter access
 - ☐ 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
 - ☐ Other (please specify) _____
- ♿️👤👥🔥

Housing Background Information

1. How long have you lived in Ames? (N=31)

9.7% ☐ Less than 1 year
48.4% ☐ 1-3 years
12.9% ☐ 3-5 years
29.0% ☐ 5 or more years

2. How long have you lived at your current residence? (N=31)

58.1% ☐ Less than 1 year
29.0% ☐ 1-3 years
6.5% ☐ 3-5 years
6.5% ☐ 5 or more years

3. What type of housing unit do you live in? (N=31)

3.2% ☐ Single family dwelling
☐ Duplex
93.5% ☐ Apartment in a multiple unit building

- ☐ Mobile home
☐ House converted into 3 or more units

3.2% ☐ Other (please specify) _____

4. How many bedrooms? (N=31)

35.5% ☐ 1 12.9% ☐ 3
☐ 2 ☐ 4 or more
29.0% 22.6%

5. How many bathrooms? (N=31)

43.3% ☐ 1 33.3% ☐ 2
3.3% ☐ 1.5 20.0% ☐ 2.5 or more

6. How much was the deposit for the current unit? Mean = \$670.30, (N=30)

7. How much do you pay for rent each month? Mean = \$736.57, (N = 30)

8. What utilities are included, if any, and what is the average cost of each per month?
(check if the utility is NOT included)

Utility	Average cost per month	N
<input type="checkbox"/> Gas Heating	\$ 27.50	10
<input type="checkbox"/> Electric Heating	\$ 51.33	9
<input type="checkbox"/> Electric (lights/AC)	\$ 53.76	21
<input type="checkbox"/> Gas Water Heating	\$ 37.20	5
<input type="checkbox"/> Electric Water Heating	\$ 30.00	6
<input type="checkbox"/> Sewer	\$ 8.67	6
<input type="checkbox"/> Trash	\$ 6.00	4
<input type="checkbox"/> Lawn Care	\$ -	1
<input type="checkbox"/> Snow Removal	\$ -	1
<input type="checkbox"/> Other (please specify)	\$ 25.00	1

9. What amenities are in your housing unit? (select all that apply)

96.4% ☐ Kitchen appliances (microwave, dishwasher, oven, refrigerator, etc.)
64.3% ☐ Laundry facilities in unit
35.7% ☐ Laundry facilities in building
82.1% ☐ Air conditioning units
75.0% ☐ Off-street parking
7.1% ☐ Elevator

- 25.0% ☐ Swimming pool
46.4% ☐ Fitness center
42.9% ☐ Community room
28.6% ☐ Garage unit
3.6% ☐ Ramp
3.6% ☐ Other (please specify) _____

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

	Very Unimportant	Somewhat Unimportant	Uncertain	Somewhat Important	Very Important	Mean	N
1. Accessibility	<u>7.10%</u>	<u>10.70%</u>	<u>3.60%</u>	<u>53.60%</u>	<u>25.00%</u>	3.79	28
2. Energy efficiency	<u>25.00%</u>	<u>21.40%</u>	<u>17.90%</u>	<u>28.60%</u>	<u>7.10%</u>	2.71	28
3. Design to fit your need	<u>3.60%</u>	<u>25.00%</u>	<u>7.10%</u>	<u>28.60%</u>	<u>35.70%</u>	3.68	28

10.1 How could it 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.

	Very Unimportant	Somewhat Unimportant	Uncertain	Somewhat Important	Very Important	Mean	N
1. Cost	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>21.4%</u>	<u>78.6%</u>	4.79	28
2. Location	<u>7.1%</u>	<u>3.6%</u>	<u>3.6%</u>	<u>42.9%</u>	<u>42.9%</u>	4.11	28
3. Accessibility	<u>3.6%</u>	<u>25.0%</u>	<u>35.7%</u>	<u>32.1%</u>	<u>3.6%</u>	3.07	28
4. Size	<u>0.0%</u>	<u>10.7%</u>	<u>21.4%</u>	<u>42.9%</u>	<u>25.0%</u>	3.82	28

5. Rental amenities	<u>3.6%</u>	<u>17.9%</u>	<u>10.7%</u>	<u>35.7%</u>	<u>32.1%</u>	3.75	28
6. Overall condition	<u>0.0%</u>	<u>3.6%</u>	<u>7.1%</u>	<u>39.3%</u>	<u>50.0%</u>	4.36	28

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

	Very Unsatisfied	Somewhat Unsatisfied	Uncertain	Somewhat Satisfied	Very Satisfied	Mean	N
1. Cost	14.3%	35.7%	3.6%	21.4%	25.0%	3.07	28
2. Location	0.0%	7.1%	0.0%	53.6%	39.3%	4.25	28
3. Accessibility	3.6%	17.9%	14.3%	28.6%	35.7%	3.75	28
4. Size	3.6%	25.0%	10.7%	35.7%	25.0%	3.54	28
5. Rental amenities	10.7%	10.7%	21.4%	39.3%	17.9%	3.43	28
6. Overall condition	14.3%	35.7%	3.6%	21.4%	25.0%	3.07	28

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

1. Cost.....
2. Location.....
3. Accessibility.....
4. Size.....
5. Rental amenities
6. Overall condition

13. Do you have reasonable access in terms of distance to public transportation where you live?

89.3% ☐ Yes
10.7% ☐ No

14. Is public transportation frequent enough to use where you live?

85.7% ☐ Yes
14.3% ☐ No

15. Have you ever experienced housing discrimination?

7.4% ☐ Yes
88.9% ☐ No
3.7% ☐ Not sure

If yes or not sure, please explain:

18. Have you ever filed a housing discrimination complaint?

☐ Yes
100% ☐ No

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

0% ☐ City of Ames Human Relations Commission
0% ☐ HUD
0% ☐ State of Iowa
0% ☐ 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	Somewhat Disagree	Uncertain	Somewhat Agree	Strongly Agree	Mean	N
1. Lack of available decent rental units in affordable price range	<u>0.0%</u>	<u>14.8%</u>	<u>14.8%</u>	<u>33.3%</u>	<u>37.0%</u>	3.93	27
2. Excessive application fees	<u>7.4%</u>	<u>14.8%</u>	<u>37.0%</u>	<u>18.5%</u>	<u>22.2%</u>	3.33	27
3. Negative attitudes of landlords	<u>3.6%</u>	<u>17.9%</u>	<u>25.0%</u>	<u>21.4%</u>	<u>32.1%</u>	3.61	28

4. Cost of housing	<u>0.0%</u>	<u>3.6%</u>	<u>17.9%</u>	<u>28.6%</u>	<u>50.0%</u>	4.25	28
5. Employment opportunity	<u>0.0%</u>	<u>25.9%</u>	<u>55.6%</u>	<u>11.1%</u>	<u>7.4%</u>	3.00	27
6. Lack of knowledge of how to file a fair housing complaint	<u>3.6%</u>	<u>14.3%</u>	<u>42.9%</u>	<u>17.9%</u>	<u>21.4%</u>	3.39	28
7. Cost of utilities	<u>7.1%</u>	<u>17.9%</u>	<u>35.7%</u>	<u>25.0%</u>	<u>14.3%</u>	3.21	28
8. Excessive rental deposits	<u>7.1%</u>	<u>7.1%</u>	<u>25.0%</u>	<u>32.1%</u>	<u>28.6%</u>	3.68	28
9. Other (Please specify)							

Raffle Drawing

If you are interested to join the \$25 prepaid gift card drawing, please provide the following mailing information:

Name..... _____

Mailing Address..... _____

Address 2..... _____

City..... _____

Zip Code..... _____

Telephone # (optional) _____

Email (optional)..... _____

Please write your additional comments _____

Thank you very much!

CITY OF AMES, IOWA

2019 FAIR HOUSING CHOICE SURVEY

Housing Consumer (Subsidized Renter)



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 2013 Fair Housing Choice Survey as part of its Community Development Block Grant (CDBG) Program. We have included some of the responses found in our 2013 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. **If you would like to complete the survey online, please go to this link: <https://tinyurl.com/AmesRenter8>**

Your participation in this study is invaluable. **To show our appreciation, we are offering to all those completing the survey 15 chances to win a \$25 prepaid gift card.** Please provide us with your contact information at the end of the survey to be included in the drawing. Someone from the City will contact you if you are the winner. Please complete the survey by **March 29, 2019**.

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 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 (vbakerlatimer@city.ames.ia.us).

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

12. Gender: (N=75)
20% ☐ Male 80% ☐ Female 0% ☐ Prefer not to indicate
13. Age Group: (N=78)
5.1% ☐ 18-25 25.6% ☐ 26-35 35.9% ☐ 62+
7.7% ☐ 36-49 25.6% ☐ 50-62
14. Marital Status (N=77)
 Married Single 26% Other
7.8% 66.2% 11.4% Divorced 11.4% Widowed 1.3% Separated
15. Race/Ethnicity (N=77)
67.1% ☐ White/European-American 2.6% ☐ Native American
25.0% ☐ Black/African-American 0% ☐ Multi/bi-racial
3.9% ☐ Asian-American 1.3% ☐ Hispanic
0% ☐ Pacific Islander 0% ☐ Non-Hispanic
16. Are you ____? (N=78)
1.3% ☐ Full-time student
☐ Part-time student
98.7% ☐ Not a student
17. Does your household primarily speak a language other than English? (N=78)
88.5% ☐ No 11.5% ☐ Yes
18. How many people live in your unit who are related to you? (N=79)
56.4% ☐ 0 6.4% ☐ 3
21.8% ☐ 1 5.1% ☐ 4
9.0% ☐ 2 2.6% ☐ 5 or more
19. How many people live in your unit who are NOT related to you? (N=77)
91.0% ☐ 0 0.0% ☐ 3
3.8% ☐ 1 0.0% ☐ 4
2.6% ☐ 2 1.3% ☐ 5 or more

20. How many children are under the age of 18? (N=78)

<u>73.1%</u>	<input type="checkbox"/> 0	<u>3.8%</u>	<input type="checkbox"/> 3
<u>11.5%</u>	<input type="checkbox"/> 1	<u>0.0%</u>	<input type="checkbox"/> 4
<u>11.5%</u>	<input type="checkbox"/> 2	<u>0.0%</u>	<input type="checkbox"/> 5 or more

21. Total annual household income (before taxes) in 2017? (N=76)

<u>82.9%</u>	<input type="checkbox"/> Less than \$18,000	<u>6.6%</u>	<input type="checkbox"/> \$30,000-47,000
<u>10.5%</u>	<input type="checkbox"/> \$18,001-29,999	<u>0.0%</u>	<input type="checkbox"/> Over \$47,000

22. Do you or anyone in your household have a disability needing special accommodations?

<u>50%</u>	<input type="checkbox"/> Yes	<u>50%</u>	<input type="checkbox"/> No	(N = 78)
------------	------------------------------	------------	-----------------------------	----------

Do you or anyone in your household have a disability needing special accommodations? (N=88)

<u>10.8%</u>	<input type="checkbox"/> Wheelchair access
<u>8.1%</u>	<input type="checkbox"/> Wheelchair access, roll-in shower
<u>10.8%</u>	<input type="checkbox"/> Scooter access
<u>37.8%</u>	<input type="checkbox"/> Safety bar in bathroom
<u>10.8%</u>	<input type="checkbox"/> On oxygen
<u>48.6%</u>	<input type="checkbox"/> Using a walker / crutches / cane
<u>27.0%</u>	<input type="checkbox"/> Close to public transportation
<u>8.1%</u>	<input type="checkbox"/> Assistance for hearing impaired
<u>13.5%</u>	<input type="checkbox"/> Assistance for vision impaired
<u>2.7%</u>	<input type="checkbox"/> Employment / educational assistance
<u>21.6%</u>	<input type="checkbox"/> Assisted living
<u>18.9%</u>	<input type="checkbox"/> Other (please specify) _____



Housing Background Information

16. Are you? (N=75)

<u>52.0%</u>	A tenant in the HUD Section 8 Voucher Program
<u>10.7%</u>	A tenant in a HUD assisted low-income housing complex (e.g. Eastwood, Meadow Wood of Ames, other)
<u>25.3%</u>	A tenant in low-income tax-credit housing (e.g. Laverne, Windsor Pointe, Prairie West Apartments, other)
<u>12.0%</u>	Other (please specify) _____

17. How long have you lived in Ames? (N=78)

- 14.1% ☐ Less than 1 year
14.1% ☐ 1-3 years
15.4% ☐ 3-5 years
56.4% ☐ 5 or more years

18. How long have you lived at your current residence? (N=77)

- 27.3% ☐ Less than 1 year
22.1% ☐ 1-3 years
20.8% ☐ 3-5 years
29.9% ☐ 5 or more years

19. What type of housing unit do you live in? (N=77)

- 1.3% ☐ Single family dwelling
6.5% ☐ Duplex
85.7% ☐ Apartment in a multiple unit building
6.5% ☐ Mobile home
1.3% ☐ House converted into 3 or more units
6.5% ☐ Other (please specify) _____

20. How many bedrooms? (N=78)

- 35.9% ☐ 1 14.1% ☐ 3
50.0% ☐ 2 0% ☐ 4 or more

21. How many bathrooms? (N=78)

- 56.4% ☐ 1 0% ☐ 2
42.3% ☐ 1.5 1.3% ☐ 2.5 or more

22. How much was the deposit for the current unit? N=65, Mean = \$472.38

23. How much do you pay for rent each month? N=73, Mean = \$535.62

24. How much is your share of the rent each month? N=62, Mean = \$351.31

25. What utilities are included, if any, and what is the average cost of each per month?
 (check if the utility is included) (N=265)

%	Utility	Average cost per month	N
<u>31.7%</u>	<input type="checkbox"/> Gas Heating	\$ 49.00	12
<u>31.7%</u>	<input type="checkbox"/> Electric Heating	\$ 61.67	12
<u>33.3%</u>	<input type="checkbox"/> Electric (lights/AC)	\$ 56.64	28
<u>33.3%</u>	<input type="checkbox"/> Gas Water Heating	\$ 56.33	3

<u>31.7%</u>	<input type="checkbox"/> Electric Water Heating	\$ 38.00	5
<u>65.0%</u>	<input type="checkbox"/> Sewer	\$ 46.00	3
<u>71.7%</u>	<input type="checkbox"/> Trash	\$ 14.50	2
<u>70.0%</u>	<input type="checkbox"/> Lawn Care	\$ 25.00	2
<u>68.3%</u>	<input type="checkbox"/> Snow Removal	\$ 25.00	2
	<input type="checkbox"/> Other (please specify) _____	\$ 102.80	5
<u>5.0%</u>	<input checked="" type="checkbox"/> None		

26. What amenities are in your housing unit? (select all that apply) (N=78)

<u>97.4%</u>	<input type="checkbox"/> Kitchen appliances (microwave, dishwasher, oven, refrigerator, etc.)
<u>57.7%</u>	<input type="checkbox"/> Laundry facilities in unit
<u>38.5%</u>	<input type="checkbox"/> Laundry facilities in building
<u>80.8%</u>	<input type="checkbox"/> Air conditioning units
	<input type="checkbox"/> Off-street parking
<u>38.5%</u>	<input type="checkbox"/> Elevator
<u>1.3%</u>	<input type="checkbox"/> Swimming pool
<u>38.5%</u>	<input type="checkbox"/> Fitness center
<u>48.7%</u>	<input type="checkbox"/> Community room
<u>37.2%</u>	<input type="checkbox"/> Garage unit
<u>9.0%</u>	<input type="checkbox"/> Ramp
<u>7.7%</u>	<input type="checkbox"/> Other (please specify) _____

27. 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	Somewhat Unimportant	Uncertain	Somewhat Important	Very Important	Mean
1. Cost	<u>6.7%</u>	<u>2.7%</u>	<u>4.0%</u>	<u>6.7%</u>	<u>80.0%</u>	4.51
2. Location	<u>5.5%</u>	<u>8.2%</u>	<u>6.8%</u>	<u>28.8%</u>	<u>50.7%</u>	4.11
3. Accessibility	<u>4.2%</u>	<u>6.9%</u>	<u>8.3%</u>	<u>19.4%</u>	<u>61.1%</u>	4.26
4. Size	<u>4.1%</u>	<u>4.1%</u>	<u>12.2%</u>	<u>28.4%</u>	<u>51.4%</u>	4.19
5. Rental amenities	<u>6.8%</u>	<u>6.8%</u>	<u>13.7%</u>	<u>26.0%</u>	<u>46.6%</u>	3.99
6. Overall condition	<u>6.7%</u>	<u>2.7%</u>	<u>4.0%</u>	<u>6.7%</u>	<u>80.0%</u>	4.47

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

	Very Dissatisfied	Somewhat Dissatisfied	Uncertain	Somewhat Satisfied	Very Satisfied	Mean	N
1. Accessibility	<u>5.5%</u>	<u>1.4%</u>	<u>8.2%</u>	<u>24.7%</u>	<u>60.3%</u>	4.33	73
2. Energy efficiency	<u>5.5%</u>	<u>2.7%</u>	<u>13.7%</u>	<u>27.4%</u>	<u>50.7%</u>	4.15	73
3. Design to fit your need	<u>4.1%</u>	<u>1.4%</u>	<u>8.1%</u>	<u>24.3%</u>	<u>62.2%</u>	4.39	74

13.1 How could it be improved?

a) Accessibility

b) Energy efficiency -

c) Design

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

	Very Unsatisfied	Somewhat Unsatisfied	Uncertain	Somewhat Satisfied	Very Satisfied	Mean	N
1. Cost	<u>2.7%</u>	<u>8.0%</u>	<u>5.3%</u>	<u>29.3%</u>	<u>54.7%</u>	4.25	75
2. Location	<u>5.3%</u>	<u>2.7%</u>	<u>9.3%</u>	<u>32.0%</u>	<u>50.7%</u>	4.20	75
3. Accessibility	<u>2.8%</u>	<u>6.9%</u>	<u>8.3%</u>	<u>27.8%</u>	<u>54.2%</u>	4.24	72
4. Size	<u>1.3%</u>	<u>8.0%</u>	<u>4.0%</u>	<u>24.0%</u>	<u>62.7%</u>	4.39	75
5. Rental amenities						4.12	73
6. Overall condition	<u>6.8%</u>	<u>5.5%</u>	<u>11.0%</u>	<u>21.9%</u>	<u>54.8%</u>	3.97	75
	<u>5.3%</u>	<u>12.0%</u>	<u>9.3%</u>	<u>26.7%</u>	<u>46.7%</u>		

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

1. Cost.....

2. Location.....

3. Accessibility.....

4. Size..... _____
5. Rental amenities _____
6. Overall condition _____

30. Do you have reasonable access in terms of distance to public transportation where you live? (N=77)

87.0% ☐ Yes

13.0% ☐ No

31. Is public transportation frequent enough to use where you live? (N=75)

85.3% ☐ Yes

14.7% ☐ No

32. Have you ever experienced housing discrimination? (N=78)

6.4% ☐ Yes

78.2% ☐ No

15.4% ☐ Not sure

If yes or not sure, please explain:

18. Have you ever filed a housing discrimination complaint? (N=78)

6.4% ☐ Yes

78.2% ☐ No

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

☐ City of Ames Human Relations Commission

☐ HUD

☐ State of Iowa

50% ☐ Other (please specify) _____

Barriers to Fair Housing Choices

2. 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)

	1 Strongly Disagree	2 Somewhat Disagree	3 Uncertain	4 Somewhat Agree	5 Strongly Agree	Mean	N
1. Lack of available decent rental units in affordable price range	<u>7.1%</u>	<u>1.4%</u>	<u>8.6%</u>	<u>30.0%</u>	<u>52.9%</u>	4.20	70
2. Excessive application fees	<u>5.8%</u>	<u>7.2%</u>	<u>36.2%</u>	<u>27.5%</u>	<u>23.2%</u>	3.55	69
3. Negative attitudes of landlords	<u>17.1%</u>	<u>7.1%</u>	<u>37.1%</u>	<u>21.4%</u>	<u>17.1%</u>	3.14	70
4. Cost of housing	<u>7.1%</u>	<u>4.3%</u>	<u>18.6%</u>	<u>25.7%</u>	<u>44.3%</u>	3.96	70
5. Employment opportunity	<u>7.9%</u>	<u>6.3%</u>	<u>46.0%</u>	<u>15.9%</u>	<u>23.8%</u>	3.41	63
6. Lack of knowledge of how to file a fair housing complaint	<u>13.2%</u>	<u>5.9%</u>	<u>45.6%</u>	<u>16.2%</u>	<u>19.1%</u>	3.22	68
7. Cost of utilities	<u>8.8%</u>	<u>13.2%</u>	<u>26.5%</u>	<u>30.9%</u>	<u>20.6%</u>	3.41	68
8. Excessive rental deposits	<u>10.6%</u>	<u>6.1%</u>	<u>24.2%</u>	<u>24.2%</u>	<u>34.8%</u>	3.67	66
9. Other (Please specify)							

Raffle Drawing

If you are interested to join the \$25 prepaid gift card drawing, please provide the following mailing information:

Name..... _____

Mailing Address..... _____

Address 2..... _____

City..... _____

Zip Code..... _____

Telephone # (optional) _____

Email (optional)..... _____

Please write your additional comments _____

Thank you very much!

CITY OF AMES, IOWA

2019 FAIR HOUSING CHOICE SURVEY

Iowa State University Student



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 2013 Fair Housing Choice Survey as part of its Community Development Block Grant (CDBG) Program. We have included some of the responses found in our 2013 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 invaluable. **To show our appreciation, we are offering to all those completing the survey 15 chances to win a \$25 prepaid gift card.** Please provide us with your contact information at the end of the survey to be included in the drawing. Someone from the City will contact you if you are the winner. Please complete the survey by **March 29, 2019.**

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 (vbakerlatimer@city.ames.ia.us).

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

23. Gender: (N=345)

38.3% ☐ Male 61.2% ☐ Female 0.6% ☐ Prefer not to indicate

24. Age Group: (N=344)

86.3% ☐ 18-25 1.7% ☐ 36-49 0.3% ☐ 62+
10.8% ☐ 26-35 0.9% ☐ 50-62

25. Marital Status (N=340)

6.5% ☐ Married 91.5% ☐ Single 2.1% ☐ Other (please specify) _____

26. Race/Ethnicity (N=339)

85.5% ☐ White/European-American ☐ Native American
1.8% ☐ Black/African-American 2.9% ☐ Multi/bi-racial
5.9% ☐ Asian-American 2.4% ☐ Hispanic
☐ Pacific Islander 1.2% ☐ Non-Hispanic

27. Are you ____? (N=340)

96.8% ☐ Full-time student
3.2% ☐ Part-time student

5.1 What is your classification? (N=339)

3.5% ☐ Freshman 32.2% ☐ Senior
15.6% ☐ Sophomore 16.8% ☐ Graduate Student
30.4% ☐ Junior 1.5% ☐ other

28. Does your household primarily speak a language other than English? (N=338)

8.3% ☐ No 91.7% ☐ Yes What language? _____

29. How many people live in your unit who are related to you?

81.7% ☐ 0 3.3% ☐ 3
10.1% ☐ 1 2.1% ☐ 4
3.3% ☐ 2 1.2% ☐ 5 or more

30. How many people live in your unit who are NOT related to you? (N=334)

21.6% ☐ 0 22.5% ☐ 3
25.7% ☐ 1 3.9% ☐ 4

19.8% ☐ 2 7.2% ☐ 5 or more

31. How many children are under the age of 18? (N=334)

<u>94.9%</u>	<input type="checkbox"/> 0	<u>0.6%</u>	<input type="checkbox"/> 3
<u>2.1%</u>	<input type="checkbox"/> 1	<u>0.3%</u>	<input type="checkbox"/> 4
<u>2.1%</u>	<input type="checkbox"/> 2	<u>0.0%</u>	<input type="checkbox"/> 5 or more

32. Total annual household income (before taxes) in 2017? (N=330)

<u>68.8%</u>	<input type="checkbox"/> Less than \$18,000	<u>7.3%</u>	<input type="checkbox"/> \$30,000-47,000
<u>14.8%</u>	<input type="checkbox"/> \$18,001-29,999	<u>10.0%</u>	<input type="checkbox"/> Over \$47,000

33. Do you or anyone in your household have a disability needing special accommodations?

3.0% ☐ Yes
97.0% ☐ No

11.2. Do you or anyone in your household have a disability needing special accommodations? (N=330)

<u>20.0%</u>	<input type="checkbox"/> Wheelchair access
<u>20.0%</u>	<input type="checkbox"/> Wheelchair access, roll-in shower
<u>20.0%</u>	<input type="checkbox"/> Scooter access
<u>20.0%</u>	<input type="checkbox"/> Safety bar in bathroom
<u>10.0%</u>	<input type="checkbox"/> On oxygen
<u>10.0%</u>	<input type="checkbox"/> Using a walker / crutches / cane
	<input type="checkbox"/> Close to public transportation
	<input type="checkbox"/> Assistance for hearing impaired
	<input type="checkbox"/> Assistance for vision impaired
<u>30.0%</u>	<input type="checkbox"/> Employment / educational assistance
	<input type="checkbox"/> Assisted living
	<input type="checkbox"/> Other (please specify) _____



Housing Background Information

33. How long have you lived in Ames? (N=325)

<u>12.0%</u>	<input type="checkbox"/> Less than 1 year
<u>56.3%</u>	<input type="checkbox"/> 1-3 years
<u>23.4%</u>	<input type="checkbox"/> 3-5 years

8.3% ☐ 5 or more years

34. How long have you lived at your current residence? (N=325)

65.2% ☐ Less than 1 year

28.6% ☐ 1-3 years

3.4% ☐ 3-5 years

☐ 5 or more years

2.8%

35. What type of housing unit do you live in? (N=323)

14.2% ☐ Single family dwelling

6.2% ☐ Duplex

67.8% ☐ Apartment in a multiple unit building

2.5% ☐ Mobile home

5.0% ☐ House converted into 3 or more units

4.3% ☐ Other (please specify) _____

36. How many bedrooms? (N=323)

11.1% ☐ 1 25.4% ☐ 3

26.0% ☐ 2 37.5% ☐ 4 or more

37. How many bathrooms? (N=319)

28.8% ☐ 1 37.9% ☐ 2

3.8% ☐ 1.5 29.5% ☐ 2.5 or more

38. Are you? (N=322)

91.0% ☐ Renting 2.2% ☐ Other

☐ Own present

6.8% residence

39. How much was the deposit for the current unit? Mean = \$645.10, N = 279

40. How much do you pay for rent each month? Mean = \$629.51, N = 286

41. What utilities are NOT included, if any, and what is the average cost of each per month? (check if the utility is included) (N = 225)

Utility	Average cost per month	N
<u>61.3%</u> <input type="checkbox"/> Gas Heating	\$ 63.66	82
<u>59.6%</u> <input type="checkbox"/> Electric Heating	\$ 57.57	58

<u>88.9%</u>	<input type="checkbox"/> Electric (lights/AC)	\$ 54.93	138
<u>42.2%</u>	<input type="checkbox"/> Gas Water Heating	\$ 36.06	34
<u>38.7%</u>	<input type="checkbox"/> Electric Water Heating	\$ 36.41	32
<u>29.3%</u>	<input type="checkbox"/> Sewer	\$ 23.91	32
<u>24.4%</u>	<input type="checkbox"/> Trash	\$ 21.46	26
<u>19.1%</u>	<input type="checkbox"/> Lawn Care	\$ 15.00	2
<u>20.4%</u>	<input type="checkbox"/> Snow Removal	\$ 10.00	2
<u>8.9%</u>	<input type="checkbox"/> Other (please specify) _____ P P + ●	\$ 53.82	17

42. What amenities are in your housing unit? (select all that apply) (N= 277)

<u>96.4%</u>	<input type="checkbox"/> Kitchen appliances (microwave, dishwasher, oven, refrigerator, etc.)
<u>59.2%</u>	<input type="checkbox"/> Laundry facilities in unit
<u>36.8%</u>	<input type="checkbox"/> Laundry facilities in building
<u>86.6%</u>	<input type="checkbox"/> Air conditioning units
<u>74.4%</u>	<input type="checkbox"/> Off-street parking
<u>13.0%</u>	<input type="checkbox"/> Elevator
<u>19.5%</u>	<input type="checkbox"/> Swimming pool
<u>36.1%</u>	<input type="checkbox"/> Fitness center
<u>31.8%</u>	<input type="checkbox"/> Community room
<u>30.0%</u>	<input type="checkbox"/> Garage unit
<u>4.7%</u>	<input type="checkbox"/> Ramp
<u>2.9%</u>	<input type="checkbox"/> Other (please specify) _____

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

	Very Unimportant	Somewhat Unimportant	Uncertain	Somewhat Important	Very Important	Mean	N
1. Accessibility	<u>4.0%</u>	<u>7.9%</u>	<u>10.8%</u>	<u>40.3%</u>	<u>37.1%</u>	3.99	278
2. Energy efficiency	<u>15.9%</u>	<u>24.9%</u>	<u>15.9%</u>	<u>28.9%</u>	<u>14.4%</u>	3.01	277
3. Design to fit your need	<u>2.9%</u>	<u>10.1%</u>	<u>10.5%</u>	<u>43.7%</u>	<u>32.9%</u>	3.94	277

11.1 How could it be improved?

a) Accessibility

b) Energy efficiency -

c) Design

44. 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	Somewhat Unimportant	Uncertain	Somewhat Important	Very Important	Mean	N
1. Cost	<u>2.9%</u>	<u>1.1%</u>	<u>0.4%</u>	<u>17.6%</u>	<u>77.9%</u>	4.67	272
2. Location	<u>1.9%</u>	<u>4.8%</u>	<u>1.5%</u>	<u>42.6%</u>	<u>49.3%</u>	4.33	270
3. Accessibility	<u>4.1%</u>	<u>19.6%</u>	<u>23.6%</u>	<u>38.4%</u>	<u>14.4%</u>	3.33	271
4. Size	<u>3.0%</u>	<u>14.4%</u>	<u>11.4%</u>	<u>55.4%</u>	<u>15.9%</u>	3.67	271
5. Rental amenities	<u>3.7%</u>	<u>9.6%</u>	<u>10.0%</u>	<u>51.9%</u>	<u>24.8%</u>	3.84	270
6. Overall condition	<u>1.1%</u>	<u>4.1%</u>	<u>4.8%</u>	<u>45.0%</u>	<u>45.0%</u>	4.20	271

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

	Very Unsatisfied	Somewhat Unsatisfied	Uncertain	Somewhat Satisfied	Very Satisfied	Mean	N
1. Cost	<u>10.4%</u>	<u>23.0%</u>	<u>5.9%</u>	<u>39.6%</u>	<u>21.1%</u>	3.38	270
2. Location	<u>1.9%</u>	<u>8.5%</u>	<u>5.9%</u>	<u>38.1%</u>	<u>45.6%</u>	4.17	270
3. Size	<u>3.3%</u>	<u>4.8%</u>	<u>6.7%</u>	<u>36.8%</u>	<u>48.3%</u>	4.22	269
4. Rental amenities	<u>6.3%</u>	<u>15.2%</u>	<u>11.1%</u>	<u>38.5%</u>	<u>28.9%</u>	3.69	270
5. Overall condition	<u>7.1%</u>	<u>16.4%</u>	<u>9.7%</u>	<u>39.8%</u>	<u>27.1%</u>	3.64	269

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

1. Cost.....
2. Location.....
3. Accessibility.....
4. Size.....
5. Rental amenities

6. Overall condition _____

46. Do you have reasonable access in terms of distance to public transportation where you live? (N=269)

95.2% ☐ Yes

4.8% ☐ No

47. Is public transportation frequent enough to use where you live? (N=291)

82.5% ☐ Yes

17.5% ☐ No

48. Have you ever experienced housing discrimination? (N=293)

3.8% ☐ Yes

93.5% ☐ No

2.7% ☐ Not sure

If yes or not sure, please explain:

17. Have you ever filed a housing discrimination complaint? (N=292)

1.0% ☐ Yes

99.0% ☐ No

17.1 If yes, what agency(s) did you approach? (Check all that apply) (N=3)

☐ City of Ames Human Relations Commission

33.3% ☐ HUD

33.3% ☐ State of Iowa

66.7% ☐ Other (please specify) _____

Barriers to Fair Housing Choices

3. 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	Somewhat Disagree	Uncertain	Somewhat Agree	Strongly Agree	Mean	N
--	-------------------	-------------------	-----------	----------------	----------------	------	---

1. Lack of available decent rental units in affordable price range	<u>3.5%</u>	<u>18.7%</u>	<u>18.4%</u>	<u>31.8%</u>	<u>27.6%</u>	3.61	283
2. Excessive application fees	<u>3.2%</u>	<u>19.8%</u>	<u>29.0%</u>	<u>30.7%</u>	<u>17.3%</u>	3.39	283
3. Negative attitudes of landlords	<u>3.9%</u>	<u>20.5%</u>	<u>30.4%</u>	<u>27.2%</u>	<u>18.0%</u>	3.35	283
4. Cost of housing	<u>6.4%</u>	<u>25.6%</u>	<u>43.4%</u>	<u>16.0%</u>	<u>8.5%</u>	3.98	283
5. Employment opportunity	<u>4.2%</u>	<u>12.4%</u>	<u>33.9%</u>	<u>29.0%</u>	<u>20.5%</u>	2.95	281
6. Lack of knowledge of how to file a fair housing complaint	<u>3.5%</u>	<u>17.0%</u>	<u>27.0%</u>	<u>33.3%</u>	<u>19.1%</u>	3.49	283
7. Cost of utilities	<u>2.1%</u>	<u>18.4%</u>	<u>32.9%</u>	<u>26.1%</u>	<u>20.5%</u>	3.48	282
8. Excessive rental deposits	<u>0.0%</u>	<u>4.3%</u>	<u>67.4%</u>	<u>6.5%</u>	<u>21.7%</u>	3.45	283
9. Other (Please specify)						3.46	46

Raffle Drawing

If you are interested to join the \$25 prepaid gift card drawing, please provide the following mailing information:

Name..... _____

Mailing Address..... _____

Address 2..... _____

City..... _____

Zip Code..... _____

Telephone # (optional) _____

Email (optional)..... _____

Please write your additional
comments _____

Thank you very much!

CITY OF AMES, IOWA

2019 FAIR HOUSING CHOICE SURVEY

Housing Consumer (Homeowner)



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 2013 Fair Housing Choice Survey as part of its Community Development Block Grant (CDBG) Program. We have included some of the responses found in our 2013 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, the City of Ames Department of Planning and Housing sent a postcard inviting you to complete this survey through a link to a website. **If you have completed the survey, please disregard this mail.** We have to send this to everybody on our list because we did not track who had responded for confidentiality reasons. We 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: <http://tinyurl.com/AmesHomeowner> or fill out this questionnaire and mail it back to us by **March 22, 2019**. It will only take 15 minutes to complete. Your input is most appreciated.

Please place your completed questionnaire in the enclosed, postage-paid envelope at mail it to the Department of Planning and Housing, Ames City Hall, 515 Clark Street, 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).

Your participation in this study is invaluable. **To show our appreciation, we are offering to all those completing the survey five chances to win a \$25 prepaid gift card.** Please provide us with your contact information at the end of the survey to be included in the drawing. Someone from the City will contact you if you are the winner. Please complete the survey by **March 22, 2019**.

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. Feel free to skip any questions that make you feel uncomfortable. 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 (vbakerlatimer@city.ames.ia.us).

Demographic Information: Please describe yourself (check one answer)

34. Gender: (N=57)

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>52.6%</u>	Male	<u>43.90%</u>	Female
			<u>3.50%</u>
			Prefer not to indicate

35. Age Group: (N=57)

<u>10.5%</u>	<input type="checkbox"/> 26-35	<u>21.1%</u>	<input type="checkbox"/> 40-49	<u>40.4%</u>	<input type="checkbox"/> 62+
<u>10.5%</u>	<input type="checkbox"/> 36-39	<u>17.5%</u>	<input type="checkbox"/> 50-62		

36. Marital Status (N=57)

<u>82.5%</u>	<input type="checkbox"/> Married	<u>12.3%</u>	<input type="checkbox"/> Single	<u>5.3%</u>	<input type="checkbox"/> Other (please specify)
--------------	----------------------------------	--------------	---------------------------------	-------------	---

37. Race/Ethnicity (N=56)

<u>94.6%</u>	<input type="checkbox"/> White/European-American	<input type="checkbox"/> Native American
	<input type="checkbox"/> Black/African-American	<u>1.8%</u>
<u>3.6%</u>	<input type="checkbox"/> Asian-American	<input type="checkbox"/> Multi/bi-racial
	<input type="checkbox"/> Pacific Islander	<input type="checkbox"/> Hispanic
		<input type="checkbox"/> Non-Hispanic

38. Are you ____? (N=56)

<u>1.8%</u>	<input type="checkbox"/> Full-time student
<u>1.8%</u>	<input type="checkbox"/> Part-time student
<u>96.4%</u>	<input type="checkbox"/> Not a student

39. Does your household primarily speak a language other than English? (N=57)

<u>89.5%</u>	<input type="checkbox"/> No	<u>10.5%</u>	<input type="checkbox"/> Yes	What language? _____
--------------	-----------------------------	--------------	------------------------------	----------------------

40. How many people live in your unit who are related to you?

	<input type="checkbox"/> 0	<u>15.8%</u>	<input type="checkbox"/> 3
<u>10.5%</u>	<input type="checkbox"/> 1	<u>15.8%</u>	<input type="checkbox"/> 4
<u>47.4%</u>	<input type="checkbox"/> 2	<u>10.5%</u>	<input type="checkbox"/> 5 or more

41. How many children are under the age of 18? (N=57)

	<input type="checkbox"/> 0	<u>5.3%</u>	<input type="checkbox"/> 3
<u>10.5%</u>	<input type="checkbox"/> 1	<u>3.5%</u>	<input type="checkbox"/> 4
<u>17.5%</u>	<input type="checkbox"/> 2	<u>1.8%</u>	<input type="checkbox"/> 5 or more

42. Total annual household income (before taxes) in 2017? (N=56)

	<input type="checkbox"/> Less than \$18,000	<u>16.1%</u>	<input type="checkbox"/> \$30,000-47,000
<u>1.8%</u>	<input type="checkbox"/> \$18,001-29,999	<u>82.1%</u>	<input type="checkbox"/> Over \$47,000

43. Do you or anyone in your household have a disability needing special accommodations? (N=57)

<u>12.3%</u>	<input type="checkbox"/> Yes	<u>87.7%</u>	<input type="checkbox"/> No
--------------	------------------------------	--------------	-----------------------------

a. Do you or anyone in your household have a disability needing special accommodations? (N=7)

<u>0.0%</u>	<input type="checkbox"/> Wheelchair access
<u>0.0%</u>	<input type="checkbox"/> Wheelchair access, roll-in shower
<u>14.3%</u>	<input type="checkbox"/> Scooter access
<u>42.9%</u>	<input type="checkbox"/> Safety bar in bathroom
<u>0.0%</u>	<input type="checkbox"/> On oxygen
<u>57.1%</u>	<input type="checkbox"/> Using a walker / crutches / cane
<u>0.0%</u>	<input type="checkbox"/> Close to public transportation
<u>14.3%</u>	<input type="checkbox"/> Assistance for hearing impaired
<u>0.0%</u>	<input type="checkbox"/> Assistance for vision impaired
<u>0.0%</u>	<input type="checkbox"/> Employment / educational assistance
<u>0.0%</u>	<input type="checkbox"/> Assisted living
<u>0.0%</u>	<input type="checkbox"/> Other (please specify) _____

Housing Background Information

49. What type of Homeowner are you? (N=57)

- 89.5% ☐ An owner of an owner-occupied, detached, single family dwelling
☐ An owner of an owner-occupied condominium/apartment-type unit
10.5% ☐ An owner of an owner-occupied townhome/attached single family dwelling
☐ An owner of an owner-occupied mobile home
☐ Other (please specify) _____

50. What year did you purchase your residence? Mean = 2006.7, N = 57

51. What financial method did you use to purchase your residence?

- 80.7% ☐ Mortgage loan with a Bank/Lender
7.0% ☐ Mortgage loan through a Credit Union/Mortgage Broker
0.0% ☐ On Contract
10.5% ☐ Cash Transaction
1.8% ☐ Other (please specify) _____

52. How many bedrooms? (N=57)

- | | |
|--|---|
| <u>1.8%</u> <input type="checkbox"/> 1 | <u>57.9%</u> <input type="checkbox"/> 3 |
| <u>3.5%</u> <input type="checkbox"/> 2 | <u>36.8%</u> <input type="checkbox"/> 4 or more |

53. How many bathrooms? (N=57)

- | | |
|---|---|
| <u>5.3%</u> <input type="checkbox"/> 1 | <u>31.6%</u> <input type="checkbox"/> 2 |
| <u>15.8%</u> <input type="checkbox"/> 1.5 | <u>47.4%</u> <input type="checkbox"/> 2.5 or more |

54. How much was the purchase price for your home? (N=56)

- 14.3% ☐ Under \$100,000
23.2% ☐ \$100,000-150,000
30.4% ☐ \$150,000-200,000
32.1% ☐ Over \$200,000

55. How much are your monthly mortgage payments (including property taxes and homeowner's insurance)? (N=60)

- 12.7% ☐ Less than \$700
49.1% ☐ \$701-1,500
7.3% ☐ \$1,501-\$2,200
5.5% ☐ \$2,201 or greater
25.5% ☐ Other (please specify) _____

56. If you purchased your home with cash, what is your approximate cost per year for property taxes and homeowner's insurance? Mean = \$4,917.00 N=27

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

Utility	Average cost per month	N
Gas Heating	\$ 101.09	45
Electric Heating	\$ 21.67	15
Electric (lights/AC)	\$ 119.76	46
Gas Water Heating	\$ 35.48	21
Electric Water Heating	\$ 14.50	12
Sewer	\$ 27.12	25
Trash	\$ 23.02	45
Lawn Care	\$ 16.62	26
Snow Removal	\$ 6.09	23

58. What amenities came with your home or are available as part of an association? (select all that apply)

- | | |
|--|---|
| <u>93.8%</u> <input type="checkbox"/> Kitchen appliances (microwave, dishwasher, oven, refrigerator, etc.) | <u>10.4%</u> <input type="checkbox"/> Swimming pool |
| <u>62.5%</u> <input type="checkbox"/> Laundry facilities in unit | <u>2.1%</u> <input type="checkbox"/> Fitness center |
| <u>6.3%</u> <input type="checkbox"/> Laundry facilities in building | <u>4.2%</u> <input type="checkbox"/> Community room |
| <u>91.7%</u> <input type="checkbox"/> Central Air | <u>85.4%</u> <input type="checkbox"/> Garage unit |
| <u>62.5%</u> <input type="checkbox"/> Off-street parking | <u>0.0%</u> <input type="checkbox"/> Ramp |

0.0% ☐ Elevator

10.4% ☐ Other (please specify) _____

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

	Very Unimportant	Somewhat Unimportant	Uncertain	Somewhat Important	Very Important	Mean	N
1. Accessibility	<u>9.8%</u>	<u>9.8%</u>	<u>5.9%</u>	<u>21.6%</u>	<u>52.9%</u>	3.98	51
2. Energy efficiency	<u>8.0%</u>	<u>22.0%</u>	<u>6.0%</u>	<u>50.0%</u>	<u>14.0%</u>	3.40	50
3. Design to fit your need	<u>8.0%</u>	<u>10.0%</u>	<u>4.0%</u>	<u>46.0%</u>	<u>32.0%</u>	3.84	50

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

a) Accessibility _____

b) Energy efficiency _____

c) Design _____

13. Many factors go into the decision to purchase a particular housing unit. Please rate the importance of the following issues:

	Very Unimportant	Somewhat Unimportant	Uncertain	Somewhat Important	Very Important	Mean	N
1. Initial Cost	<u>5.9%</u>	<u>2.0%</u>	<u>0.0%</u>	<u>33.3%</u>	<u>58.8%</u>	4.37	51
2. Interest rate	<u>10.0%</u>	<u>10.0%</u>	<u>8.0%</u>	<u>34.0%</u>	<u>38.0%</u>	3.80	50
3. Loan down payment	<u>18.8%</u>	<u>25.0%</u>	<u>6.3%</u>	<u>35.4%</u>	<u>14.6%</u>	3.02	48
4. Location	<u>5.9%</u>	<u>3.9%</u>	<u>3.9%</u>	<u>35.3%</u>	<u>51.0%</u>	4.22	51
5. Size	<u>2.0%</u>	<u>7.8%</u>	<u>5.9%</u>	<u>51.0%</u>	<u>33.3%</u>	4.06	51
6. Accessibility	<u>6.0%</u>	<u>18.0%</u>	<u>20.0%</u>	<u>32.0%</u>	<u>24.0%</u>	3.50	50
7. Ability to make improvements	<u>3.9%</u>	<u>15.7%</u>	<u>19.6%</u>	<u>47.1%</u>	<u>13.7%</u>	3.51	51
8. Overall condition	<u>5.9%</u>	<u>0.0%</u>	<u>2.0%</u>	<u>33.3%</u>	<u>58.8%</u>	4.39	51

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

	Very Unimportant	Somewhat Unimportant	Uncertain	Somewhat Important	Very Important	Mean	N
1. Cost	3.9%	7.8%	3.9%	47.1%	37.3%	4.06	51
2. Location	2.0%	2.0%	2.0%	31.4%	62.7%	4.51	51
3. Size	3.9%	3.9%	2.0%	47.1%	43.1%	4.22	51
4. Amenities	2.0%	11.8%	9.8%	41.2%	35.3%	3.96	51
5. Overall condition	3.9%	11.8%	9.8%	45.1%	29.4%	3.84	51

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

1. Cost.....
2. Location.....
3. Accessibility.....
4. Size.....
5. Rental amenities
6. Overall condition

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

23.5% ☐ Yes

76.5% ☐ No

16. Is public transportation frequent enough to use where you live?

78.0% ☐ Yes

22.0% ☐ No

17. Have you ever experienced housing discrimination when looking for a home to purchase?

2.0% ☐ Yes

96.1% ☐ No

2.0% ☐ Not sure

If yes or not sure, please explain:

18. Did you feel led to purchase in a certain neighborhood or part of town?

26.0% ☐ Yes

62.0% ☐ No

12.0% ☐ Not sure

19. Have you ever filed a housing discrimination complaint?

☐ Yes

100.0% ☐ No

☐ Not sure

If yes or not sure, please explain:

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

0.0% ☐ City of Ames Human Relations Commission

0.0% ☐ HUD

0.0% ☐ State of Iowa

0.0% ☐ Other (please specify) _____

Barriers to Fair Housing Choices

4. 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	Somewhat Disagree	Uncertain	Somewhat Agree	Strongly Agree	Mea n	N
1. Lack of available decent rental units	17.6%	3.9%	17.6%	21.6%	39.2%	3.61	51

in affordable price range

2. Excessive application fees	11.8%	3.9%	66.7%	13.7%	3.9%	2.94	51
3. Negative attitudes of landlords	7.8%	5.9%	51.0%	25.5%	9.8%	3.24	51
4. Cost of housing	9.8%	2.0%	5.9%	37.3%	45.1%	4.06	51
5. Employment opportunity	11.8%	31.4%	43.1%	13.7%	0.0%	2.59	51
6. Lack of knowledge of how to file a fair housing complaint	10.0%	4.0%	68.0%	16.0%	2.0%	2.96	50
7. Cost of utilities	9.8%	21.6%	31.4%	33.3%	3.9%	3.00	51
8. Excessive rental deposits	11.8%	9.8%	51.0%	23.5%	3.9%	2.98	51
9. Excessive down-payment/closing costs	11.8%	21.6%	43.1%	17.6%	5.9%	2.84	51
10. Other (Please specify)							

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

Raffle Drawing

If you are interested to join the \$25 prepaid gift card drawing, please provide the following mailing information:

Name..... _____
Mailing Address..... _____
Address 2..... _____
City..... _____
Zip Code..... _____
Telephone # (optional) _____
Email (optional)..... _____

Please write your additional comments _____

Thank you very much!

Elderly: Face-to-Face Interview

1. Many factors go into the decision to rent a particular housing unit how important re these factors?
[Scale – 1 Very Unimportant; 5 – Very Important]

	Very Unimportant	Somewhat Unimportant	Uncertain	Somewhat Important	Very Important	Mean	N
Cost	<u>14.0%</u>	<u>2.3%</u>	<u>0.0%</u>	<u>4.7%</u>	<u>79.1%</u>	4.33	43
Location	<u>11.4%</u>	<u>0.0%</u>	<u>6.8%</u>	<u>29.5%</u>	<u>52.3%</u>	4.11	44
Size	<u>4.8%</u>	<u>9.5%</u>	<u>9.5%</u>	<u>38.1%</u>	<u>38.1%</u>	3.95	42
Accessibility	<u>9.3%</u>	<u>4.7%</u>	<u>4.7%</u>	<u>20.9%</u>	<u>60.5%</u>	4.19	43
Rental option variety	<u>15.0%</u>	<u>7.5%</u>	<u>10.0%</u>	<u>27.5%</u>	<u>40.0%</u>	3.70	40
Overall condition	<u>14.0%</u>	<u>2.3%</u>	<u>0.0%</u>	<u>4.7%</u>	<u>79.1%</u>	4.36	42

2. How satisfied are you with he following features of your rental unit?

[Scale – 1 Very Unimportant; 5 – Very Important]

	Very Unimportant	Somewhat Unimportant	Uncertain	Somewhat Important	Very Important	Mean	N
Cost	<u>14.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>4.7%</u>	<u>81.4%</u>	4.40	43
Location	<u>13.6%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>11.4%</u>	<u>75.0%</u>	4.34	44
Size	<u>11.6%</u>	<u>4.7%</u>	<u>7.0%</u>	<u>23.3%</u>	<u>53.5%</u>	4.02	43
Accessibility	<u>14.3%</u>	<u>4.8%</u>	<u>2.4%</u>	<u>19.0%</u>	<u>59.5%</u>	4.05	42
Rental option variety	<u>10.0%</u>	<u>7.5%</u>	<u>5.0%</u>	<u>25.0%</u>	<u>52.5%</u>	4.03	40
Overall condition	<u>11.6%</u>	<u>2.3%</u>	<u>7.0%</u>	<u>7.0%</u>	<u>72.1%</u>	4.26	43

3. Which of the following transportation services do you commonly use? Check all that apply.
(N=30)

<u>50.0%</u>	Cy-Ride
<u>90.0%</u>	Hirta
<u>16.7%</u>	RSVP (Volunteer Driver Transportation Program)
<u>10.0%</u>	Medicaid Transportation (Non-Emergency Medical Service Transportation)
<u>23.3%</u>	Disabled American Veteran (Veteran only)
<u>56.7%</u>	Cyclone Cab/Ames Taxi
<u>50.0%</u>	UBER/Lyft
<u>90.0%</u>	Other:

Do you experience any problems with this service? 36.4% Yes; 63.6% No If yes, list what the problems are: (N=33)

4. Have you experienced housing discrimination in Ames 5.0% Yes; 95.0% No

- Did you file a complaint? 16.7% Yes; 83.3% No
- If yes, how was it handled? And what was the outcome:

5. What are other barriers to fair housing choice for renters in Ames?

<u>91.2%</u>	Lack of available decent rental units in affordable price range
<u>47.1%</u>	Negative attitudes of landlords
<u>32.4%</u>	Lack of knowledge on how to file fair housing complaints
<u>35.3%</u>	Cost of utilities
<u>32.4%</u>	Excessive rental deposits
<u>14.7%</u>	Other:

6. Do you think housing in Ames is affordable? 21.6% Yes; 78.4% No

If not, what are ways to make it affordable?

<u>41.7%</u>	Lack of available decent rental units in affordable price range
<u>100.0%</u>	Negative attitudes of landlords
<u>25.0%</u>	Lack of knowledge on how to file fair housing complaints
<u>45.8%</u>	Cost of utilities
<u>12.5%</u>	Excessive rental deposits
<u>41.7%</u>	Other:

7. Do you have other comments you would like to share?

2019 Fair Housing Survey (Rental Manager)

Q1 The City of Ames Planning & Housing Department is conducting is conducting the following survey as part of an update to the Analysis of impediments to Fair Housing Study for 2019. 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 question(s) that do not apply to you.

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 **April 12, 2019**. 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.

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

☐ Human service provider

3.0% ☐ Realtor

3.0% ☐ Non-profit housing

9.1% ☐ Housing developer

27.3% ☐ Landlord

90.9% ☐ Property manager

☐ Government agency

☐ Financial institution

☐ Other (please specify) _____

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

<u>6.1%</u> <input type="checkbox"/> Sell homes
<u>66.7%</u> <input type="checkbox"/> Rent homes

<u>75.8%</u>	<input type="checkbox"/> Manage housing
<u>18.2%</u>	<input type="checkbox"/> Build housing
	<input type="checkbox"/> Provide housing finance
<u>3.0%</u>	<input type="checkbox"/> Rehabilitate housing
	<input type="checkbox"/> Housing referral
<u>3.0%</u>	<input type="checkbox"/> Provide housing assistance (deposit, temporary shelter, rent subsidy)
	<input type="checkbox"/> Other (please specify) _____

2. Please indicate if you agree or disagree that the following areas STILL EXIST in Ames by checking your responses.

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Don't Know	Mean
1. Affordability of housing	<u>36.0%</u>	<u>40.0%</u>	<u>8.0%</u>	<u>12.0%</u>	<u>4.0%</u>	1.96
2. Availability of affordable housing	<u>40.0%</u>	<u>36.0%</u>	<u>12.0%</u>	<u>4.0%</u>	<u>8.0%</u>	1.78
3. Building codes /zoning regulations	<u>36.0%</u>	<u>36.0%</u>	<u>4.0%</u>	<u>12.0%</u>	<u>12.0%</u>	1.91
4. Limited financial resources	<u>12.0%</u>	<u>36.0%</u>	<u>16.0%</u>	<u>8.0%</u>	<u>28.0%</u>	2.28
5. Near-homelessness / homelessness	<u>12.0%</u>	<u>32.0%</u>	<u>20.0%</u>	<u>8.0%</u>	<u>28.0%</u>	2.33
6. Discrimination	<u>0.0%</u>	<u>8.0%</u>	<u>24.0%</u>	<u>36.0%</u>	<u>32.0%</u>	3.41
7. Fair housing issue as a priority to city government	<u>16.0%</u>	<u>28.0%</u>	<u>8.0%</u>	<u>4.0%</u>	<u>44.0%</u>	2.00
8. Enforcement of Fair Housing Laws	<u>29.2%</u>	<u>37.5%</u>	<u>8.3%</u>	<u>0.0%</u>	<u>25.0%</u>	1.72
9. Homelessness	<u>12.0%</u>	<u>40.0%</u>	<u>20.0%</u>	<u>4.0%</u>	<u>24.0%</u>	2.21
10. Education and outreach on Affordable Housing Resources	<u>8.0%</u>	<u>28.0%</u>	<u>32.0%</u>	<u>8.0%</u>	<u>24.0%</u>	2.53
11. Substandard living conditions	<u>8.0%</u>	<u>8.0%</u>	<u>40.0%</u>	<u>20.0%</u>	<u>24.0%</u>	2.95
12. Handicap accessible units	<u>32.0%</u>	<u>44.0%</u>	<u>8.0%</u>	<u>0.0%</u>	<u>16.0%</u>	1.71

13. Other (please
specify)

1.96

4. Please state the reasons for being areas of concerns.

- ☐ 1. Affordability of housing _____
- ☐ 2. Availability of affordable housing _____
- ☐ 3. Building codes /zoning regulations _____
- ☐ 4. Limited financial resources _____
- ☐ 5. Near-homelessness / homelessness _____
- ☐ 6. Discrimination _____
- ☐ 7. Fair housing issue as a priority to city government _____
- ☐ 8. Enforcement of Fair Housing Laws _____
- ☐ 9. Homelessness _____
- ☐ 10. Education and outreach on Affordable Housing Resources _____
- ☐ 11. Substandard living conditions _____
- ☐ 12. Handicap accessible units _____
- ☐ Other (please specify) _____

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

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Don't Know	Mean
1. Lack of handicap accessible units	<u>0.0%</u>	<u>25.0%</u>	<u>31.3%</u>	<u>12.5%</u>	<u>31.3%</u>	2.82
2. Lack of adequate public transportation	<u>6.3%</u>	<u>6.3%</u>	<u>37.5%</u>	<u>43.8%</u>	<u>6.3%</u>	3.27
3. Lack of knowledge of fair housing rights	<u>5.9%</u>	<u>23.5%</u>	<u>29.4%</u>	<u>17.6%</u>	<u>23.5%</u>	2.77
4. Lack of knowledge of how to file a fair housing complaint	<u>0.0%</u>	<u>23.5%</u>	<u>29.4%</u>	<u>11.8%</u>	<u>35.3%</u>	2.82
5. Restrictive zoning/building codes	<u>17.6%</u>	<u>23.5%</u>	<u>23.5%</u>	<u>0.0%</u>	<u>35.3%</u>	2.09
6. Job status	<u>5.9%</u>	<u>17.6%</u>	<u>29.4%</u>	<u>5.9%</u>	<u>41.2%</u>	2.60
7. Attitudes of landlords	<u>0.0%</u>	<u>17.6%</u>	<u>23.5%</u>	<u>41.2%</u>	<u>17.6%</u>	3.29
8. Lack of available decent rental its in affordable price ranges	<u>17.6%</u>	<u>11.8%</u>	<u>41.2%</u>	<u>11.8%</u>	<u>17.6%</u>	2.57
9. Use of background checks	<u>5.9%</u>	<u>23.5%</u>	<u>23.5%</u>	<u>23.5%</u>	<u>23.5%</u>	2.85
10. Excessive application fees and/or rental deposits	<u>0.0%</u>	<u>11.8%</u>	<u>52.9%</u>	<u>29.4%</u>	<u>5.9%</u>	3.19
11. Cost of utilities	<u>11.8%</u>	<u>11.8%</u>	<u>41.2%</u>	<u>29.4%</u>	<u>5.9%</u>	2.94
12. Lack of knowledge about tenant responsibilities	<u>17.6%</u>	<u>29.4%</u>	<u>23.5%</u>	<u>5.9%</u>	<u>23.5%</u>	2.23
13. Lack of knowledge about landlord responsibilities	<u>11.8%</u>	<u>41.2%</u>	<u>17.6%</u>	<u>11.8%</u>	<u>17.6%</u>	2.36
14. Other (please specify)						

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

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Don't Know
1. Lack of handicap accessible units	<u>7.1%</u>	<u>7.1%</u>	<u>14.3%</u>	<u>21.4%</u>	<u>50.0%</u>
2. Lack of adequate public transportation	<u>0.0%</u>	<u>0.0%</u>	<u>28.6%</u>	<u>57.1%</u>	<u>14.3%</u>
3. Lack of knowledge of fair housing rights	<u>7.1%</u>	<u>50.0%</u>	<u>21.4%</u>	<u>21.4%</u>	<u>0.0%</u>
4. Lack of knowledge of how to file a fair housing complaint	<u>0.0%</u>	<u>7.1%</u>	<u>42.9%</u>	<u>7.1%</u>	<u>42.9%</u>
5. Restrictive zoning/building codes	<u>21.4%</u>	<u>35.7%</u>	<u>14.3%</u>	<u>7.1%</u>	<u>21.4%</u>
6. Job status	<u>7.7%</u>	<u>23.1%</u>	<u>15.4%</u>	<u>7.7%</u>	<u>46.2%</u>
7. Attitudes of immediate neighbors	<u>14.3%</u>	<u>14.3%</u>	<u>28.6%</u>	<u>0.0%</u>	<u>42.9%</u>
8. Mortgage lending application requirements	<u>0.0%</u>	<u>15.4%</u>	<u>15.4%</u>	<u>0.0%</u>	<u>69.2%</u>
9. Cost of housing	<u>21.4%</u>	<u>28.6%</u>	<u>21.4%</u>	<u>7.1%</u>	<u>21.4%</u>
10. Excessive down payment/closing costs	<u>7.7%</u>	<u>23.1%</u>	<u>23.1%</u>	<u>7.7%</u>	<u>38.5%</u>
11. Cost of utilities	<u>14.3%</u>	<u>35.7%</u>	<u>14.3%</u>	<u>0.0%</u>	<u>35.7%</u>
12. Lack of educational resources about home buying	<u>7.7%</u>	<u>23.1%</u>	<u>23.1%</u>	<u>0.0%</u>	<u>46.2%</u>
13. Cost of homeowner insurance	<u>0.0%</u>	<u>30.8%</u>	<u>15.4%</u>	<u>0.0%</u>	<u>53.8%</u>
14. Other (please specify)					

7. How many buildings do you own/manage?

Mean = 27.06

8. What is the TOTAL number of UNITS in those buildings?

Mean = 411.94

9. As of today, how many units are vacant?

Mean = 16.73

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

Thank you very much!!!!

Appendix B
Questionnaire without Data
(sample size for the following surveys
were too small to indicate responses
(to protect confidentiality of the
respondents))

2019 Fair Housing Survey (Housing Service Provider)

Q1 The City of Ames Planning & Housing Department is conducting is conducting the following survey as part of an update to the Analysis of impediments to Fair Housing Study for 2019. 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 question(s) that do not apply to you.

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 **April 12, 2019**. 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.

Q2 1. Which of the following best describes your company/organization?

☐ Human service provider

☐ Realtor

☐ Non-profit housing

☐ Housing developer

☐ Landlord

☐ Property Manager

☐ Government agency

☐ Financial institution

☐ Other (please specify) _____

Q3 2. What role does your group/organization play in the provision of housing in Ames? (Select all that apply)

- ☐ Sell homes
- ☐ Rent homes
- ☐ Manage housing
- ☐ Build housing
- ☐ Provide housing finance
- ☐ Rehabilitate housing
- ☐ Housing referral
- ☐ Provide housing assistance (deposit, temporary shelter, rent subsidy)
- ☐ Other (please specify) _____

Q4 This survey is an update to the City of Ames Fair Housing Choice Study conducted in 2013. 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.

To view the 2013 survey, you can go to the City of Ames website at www.cityofames.org housing department, then click on fair housing.

Q5 3. Please indicate if you agree or disagree that the following areas STILL EXIST in Ames by checking your responses.

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Don't Know
1. Affordability of housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Availability of affordable housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Building codes /zoning regulations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Limited financial resources	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. Near-homelessness / homelessness

☐☐☐☐☐

6. Discrimination

☐☐☐☐☐

7. Fair housing issue as a priority to city government

☐☐☐☐☐

8. Enforcement of Fair Housing Laws

☐☐☐☐☐

9. Homelessness

☐☐☐☐☐

10. Education and outreach on Affordable Housing Resources

☐☐☐☐☐

11. Substandard living conditions

☐☐☐☐☐

12. Handicap accessible units

☐☐☐☐☐

13. Other (please specify)

☐☐☐☐☐

Q6 4. Please state the reasons for being areas of concerns.

- ☐ 1. Affordability of housing _____
- ☐ 2. Availability of affordable housing _____
- ☐ 3. Building codes /zoning regulations _____
- ☐ 4. Limited financial resources _____
- ☐ 5. Near-homelessness / homelessness _____
- ☐ 6. Discrimination _____
- ☐ 7. Fair housing issue as a priority to city government

- ☐ 8. Enforcement of Fair Housing Laws _____
- ☐ 9. Homelessness _____
- ☐ 10. Education and outreach on Affordable Housing Resources

- ☐ 11. Substandard living conditions _____
- ☐ 12. Handicap accessible units _____
- ☐ Other (please specify) _____

Q7 5. What do you think are the greatest barriers to Fair Housing Choice for RENTERS in Ames?

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Don't Know
1. Lack of handicap accessible units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Lack of adequate public transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Lack of knowledge of fair housing rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Lack of knowledge of how to file a fair housing complaint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Restrictive zoning/building codes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Job status	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Attitudes of landlords	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Lack of available decent rental its in affordable price ranges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Use of background checks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Excessive application fees and/or rental deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. Cost of utilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. Lack of knowledge about tenant responsibilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

13. Lack of knowledge about landlord responsibilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14. Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q8 6. What do you think are the greatest barriers to Fair Housing Choice for OWNERS in Ames?

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Don't Know
1. Lack of handicap accessible units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2.Lack of adequate public transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3.Lack of knowledge of fair housing rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Lack of knowledge of how to file a fair housing complaint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Restrictive zoning/building codes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Job status	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Attitudes of immediate neighbors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Mortgage lending application requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Cost of housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Excessive down	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

payment/closing
costs

11. Cost of
utilities

☐☐☐☐☐

12. Lack of
educational
resources about
home buying

☐☐☐☐☐

13. Cost of
homeowner
insurance

☐☐☐☐☐

14. Other
(please specify)

☐☐☐☐☐

Q9 7. How many buildings do you own/manage?

Q10 8. What is the TOTAL number of UNITS in those buildings?

Q11 9. As of today, how many units are vacant?

Q12 10. Please provide any comments or data that you feel would help us update this survey.

Q13 **Thank you very much!!!!**

2019 Fair Housing Survey (Lender)

Q1 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 2019. 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 question(s) that do not apply to you.

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 **April 12, 2019**. 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 ybakerlatimer@city.ames.ia.us.

Q2 1. Which of the following best describes your company/organization?

☐ Human service provider

☐ Realtor

☐ Non-profit housing

☐ Housing developer

☐ Landlord

☐ Property manager

☐ Government agency

☐ Financial institution

☐ Other (please specify) _____

Q3 2. What role does your group/organization play in the provision of housing in Ames? (Select all that apply)

- ☐ Sell homes
- ☐ Rent homes
- ☐ Manage housing
- ☐ Build housing
- ☐ Provide housing finance
- ☐ Rehabilitate housing
- ☐ Housing referral
- ☐ Provide housing assistance (deposit, temporary shelter, rent subsidy)
- ☐ Other (please specify) _____

Q4 This survey is an update to the City of Ames Fair Housing Choice Study conducted in 2013. 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.

To view the 2013 survey, you can go to the City of Ames website at www.cityofames.org housing department, then click on fair housing.

Q5 3. Please indicate if you agree or disagree that the following areas STILL EXIST in Ames by checking your responses.

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Don't Know
1. Affordability of housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Availability of affordable housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Building codes /zoning regulations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Limited financial resources	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Near homelessness / homelessness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Discrimination	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Fair housing issue as a priority to city government	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Enforcement of Fair Housing Laws	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Homelessness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Education and outreach on Affordable Housing Resources	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. Substandard living conditions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. Handicap accessible units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

ns for being Please areas of concerns.

Please indicate the reasons
for being the areas of concern:

- ☐ 1. Affordability of housing _____
- ☐ 2. Availability of affordable housing _____
- ☐ 3. Building codes /zoning regulations _____
- ☐ 4. Limited financial resources _____
- ☐ 5. Near-homelessness / homelessness _____
- ☐ 6. Discrimination _____
- ☐ 7. Fair housing issue as a priority to city government

- ☐ 8. Enforcement of Fair Housing Laws _____
- ☐ 9. Homelessness _____
- ☐ 10. Education and outreach on Affordable Housing Resources

- ☐ 11. Substandard living conditions _____
- ☐ 12. Handicap accessible units _____
- ☐ Other (please specify) _____

Q7 5. What do you think are the greatest barriers to Fair Housing Choice for RENTERS in Ames?

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Don't Know
1. Lack of handicap accessible units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Lack of adequate public transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Lack of knowledge of fair housing rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Lack of knowledge of how to file a fair housing complaint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Restrictive zoning/building codes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Job status	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Attitudes of landlords	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Lack of available decent rental it's in affordable price ranges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Use of background checks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Excessive application fees and/or rental deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. Cost of utilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. Lack of knowledge about tenant responsibilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. Lack of knowledge about landlord responsibilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14. Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q8 6. What do you think are the greatest barriers to Fair Housing Choice for OWNERS in Ames?

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Don't Know
1. Lack of handicap accessible units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Lack of adequate public transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Lack of knowledge of fair housing rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Lack of knowledge of how to file a fair housing complaint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Restrictive zoning/building codes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Job status	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Attitudes of immediate neighbors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Mortgage lending application requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Cost of housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Excessive down payment/closing costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. Cost of utilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. Lack of educational resources about home buying	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. Cost of homeowner insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14. Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q9 10. Please provide any comments or data that you feel would help us update this survey.

Q10 **Thank you very much!!!!**

2019 Fair Housing Survey (Developer)

Q1 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 2019. 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 question(s) that do not apply to you.

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 **April 12, 2019**. 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.

Q2 1. Which of the following best describes your company/organization?

- ☐ Human service provider
- ☐ Realtor
- ☐ Non-profit housing
- ☐ Housing developer
- ☐ Landlord
- ☐ Property manager
- ☐ Government agency
- ☐ Financial institution
- ☐ Other (please specify) _____

Q3 2. What role does your group/organization play in the provision of housing in Ames? (Select all that apply)

- ☐ Sell homes
- ☐ Rent homes
- ☐ Manage housing
- ☐ Build housing
- ☐ Provide housing finance
- ☐ Rehabilitate housing
- ☐ Housing referral
- ☐ Provide housing assistance (deposit, temporary shelter, rent subsidy)
- ☐ Other (please specify) _____

Q4 This survey is an update to the City of Ames Fair Housing Choice Study conducted in 2013. 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. To view the 2013 survey, you can go to the City of Ames website at www.cityofames.org housing department, then click on fair housing.

Q5 3. Please indicate if you agree or disagree that the following areas STILL EXIST in Ames by checking your responses.

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Don't Know
1. Affordability of housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Availability of affordable housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Building codes /zoning regulations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Limited financial resources	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Near homelessness / homelessness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Discrimination	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Fair housing issue as a priority to city government	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Enforcement of Fair Housing Laws	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Homelessness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Education and outreach on Affordable Housing Resources	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. Substandard living conditions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. Handicap accessible units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q6 4. Please state the reasons for being areas of concerns.

- ☐ 1. Affordability of housing _____
- ☐ 2. Availability of affordable housing _____
- ☐ 3. Building codes /zoning regulations _____
- ☐ 4. Limited financial resources _____
- ☐ 5. Near-homelessness / homelessness _____
- ☐ 6. Discrimination _____
- ☐ 7. Fair housing issue as a priority to city government

- ☐ 8. Enforcement of Fair Housing Laws _____
- ☐ 9. Homelessness _____
- ☐ 10. Education and outreach on Affordable Housing Resources

- ☐ 11. Substandard living conditions _____
- ☐ 12. Handicap accessible units _____
- ☐ Other (please specify) _____

Q7 5. What do you think are the greatest barriers to Fair Housing Choice for RENTERS in Ames?

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Don't Know
1. Lack of handicap accessible units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Lack of adequate public transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Lack of knowledge of fair housing rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Lack of knowledge of how to file a fair housing complaint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Restrictive zoning/building codes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Job status	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Attitudes of landlords	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Lack of available decent rental it's in affordable price ranges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Use of background checks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Excessive application fees and/or rental deposits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. Cost of utilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. Lack of knowledge about tenant responsibilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

13. Lack of knowledge about landlord responsibilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14. Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q8 6. What do you think are the greatest barriers to Fair Housing Choice for OWNERS in Ames?

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Don't Know
1. Lack of handicap accessible units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2.Lack of adequate public transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3.Lack of knowledge of fair housing rights	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Lack of knowledge of how to file a fair housing complaint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Restrictive zoning/building codes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Job status	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Attitudes of immediate neighbors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Mortgage lending application requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Cost of housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Excessive down	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

payment/closing
costs

11. Cost of
utilities

☐☐☐☐☐

12. Lack of
educational
resources about
home buying

☐☐☐☐☐

13. Cost of
homeowner
insurance

☐☐☐☐☐

14. Other
(please specify)

☐☐☐☐☐

Q9 7. How many buildings do you own/manage?

Q10 8. What is the TOTAL number of UNITS in those buildings?

Q11 9. As of today, how many units are vacant?

Q12 10. Please provide any comments or data that you feel would help us update this survey.

Q13 **Thank you very much!!!!**