



**ADOPTED**  
**2019 -2023**  
**COMMUNITY DEVELOPMENT BLOCK GRANT**  
**(CDBG) and HOME PROGRAMS**

**FIVE- YEAR CONSOLIDATED PLAN AND**  
**2019-20 ANNUAL ACTION PLAN**  
**FOR HOUSING AND COMMUNITY DEVELOPMENT**

**CITY OF AMES**  
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## **Executive Summary**

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

#### **1. Introduction**

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

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

#### **The Ames Promise/ Vision**

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

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

#### **Ames, Iowa, is the Smart Choice!**

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

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

As part of the 2019-2023 Consolidated Planning process, the City of Ames's strategies toward serving the needs of homeless, extremely low-income, low-income, and moderate-income families and households are to continue to seek public input; to continue to invest resources both physical and financial; and to continue to implement programs that will address the community's priority needs. With community participation, the following Priority Goal Objectives and Outcomes were derived:

**Goals and Priorities to address Low and Moderate Income residents in the community.**

1. Utilize and leverage CDBG and HOME Funds through “private, non-profit, and public” partnerships to create, sustain, and expand affordable housing for *low and moderate income* households through:

- Increase supply of single family or two family housing for ownership in the Neighborhood Revitalization Strategy Area (NRSA);
- Reduce the cost burden for low income households to access or maintain rental housing citywide;
- Increase the affordability, quality, and availability of owner housing for homeowners citywide.

**Goals and Priorities to address the major Housing and Community Development needs of Non-Low and Moderate Income residents in the community**

1. Utilize and leverage CDBG\* and HOME Funds through “private, non-profit and public” partnerships create, sustain, and expand housing for *NON-low and moderate income* households through:

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

Based on the above Objectives, the following 2019-20 Activity Outcomes for both CDBG and HOME funds are being proposed.

(SP-35) Anticipated overview of Sources of Revenue of both CDBG & HOME for 2019-2020:

<b>Anticipated CDBG 2019-2020 Program Revenue Sources</b>	
<b>19-20 CDBG Allocation</b>	<b>\$581,207</b>
<b>18-19 Anticipated Program Rollover</b>	<b>\$570,000</b>
<b>19-20 Anticipated Program Income (Stafford, Morningside, Village, 6th)</b>	<b>\$350,000</b>
<b>Total 2019-2020</b>	<b>\$1,501,207</b>
<b>Non-CDBG Revenue Resources (GO Bonds)</b>	<b>\$250,000</b>
<b>Grand Total Revenues</b>	<b>\$1,751,207</b>

<b>Proposed 2019-2020 HOME Program Revenues</b>	
<b>19-20 HOME Allocation</b>	<b>\$481,968</b>
<b>18-19 Rollover</b>	<b>\$747,750</b>
<b>Adjustment for CHDO Set Aside</b>	<b>-\$184,795</b>
<b>Grand Total Availability</b>	<b>\$1,044,923</b>

**Summary of SP-45-48 Proposed Summary Goals:**

<b>1</b>	<b>Project Name</b>	<b>Acquisition/ Reuse Program for Affordable Housing</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area (NRSA) and Citywide
	<b>Goals Supported</b>	Create & expand Affordable Housing for LMI Persons
	<b>Needs Addressed</b>	Increase the affordability and availability of owner housing for homebuyers citywide
	<b>Funding</b>	<b>CDBG: \$400,000</b>
	<b>Description</b>	Under this activity funds will be used to: a. Purchase vacant in-fill lots for redevelopment into affordable housing, which may include demolition and clearance; b. Purchase of properties for rehabilitation into affordable housing. Where feasible and accessible any rehabilitation completed will address the capacity for broadband utilities in the home.
	<b>Target Date</b>	June 30, 2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Anticipated (2) LMI Household/family at 80% or less of Ames MSA
	<b>Location Description</b>	See Target Area
	<b>Planned Activities</b>	Under the implementation of the Acquisition/Reuse for Affordable Housing, which will consist of the purchase of infill lots (vacant or with properties needing to be demolished and cleared); the purchase of fore-closed or blighted properties for rehabilitation, or the purchase of single-family or multi-family units that can be rehabilitated; it is anticipated that two (2) property maybe acquired for reuse into either an affordable rental or owner-occupied unit for a household at 80% or less of the Ames MSA median income limits. The activity may include demolition and clearance and/or Acquisition/Rehab.

2	<b>Project Name</b>	<b>Homebuyer Assistance</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area (NRSA) and/or Citywide
	<b>Goals Supported</b>	Create & expand Affordable Housing for LMI Persons
	<b>Needs Addressed</b>	Homebuyer Assistance for First-time Homebuyers
	<b>Funding</b>	<b>CDBG: \$300,813</b>
	<b>Description</b>	The objective under this program is to provide financial assistance to qualified low- and moderate-income first-time homebuyers, with incomes at or below 80% of the AMI limits, to purchase existing and/or newly constructed single-family housing in residentially-zoned areas with the NRSA. The overall goal of the Homebuyer Assistance Program is to allow low- and moderate-income households to gain access to housing and/or improve their housing status.
	<b>Target Date</b>	June 30, 2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Potentially 4 LMI Households at 80% or less of the Ames MSA
	<b>Location Description</b>	See Target Area
	<b>Planned Activities</b>	see above

3	<b>Project Name</b>	<b>Public Infrastructure Improvements Program for State Avenue NRSA (including Engineering costs)</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area (NRSA)
	<b>Goals Supported</b>	Create & expand Affordable Housing for LMI Persons
	<b>Needs Addressed</b>	Increase the affordability and availability of owner housing for LMI First-time homebuyers
	<b>Funding</b>	<b>CDBG: \$639,000; \$250,000 (16-17 Roll- over General Obligation Bonds)</b>
	<b>Description</b>	Under this activity funding for the installation of public infrastructure improvements (streets, utilities, curbs, sidewalks, etc.) to redevelop a new mixed use residential subdivision of both low and moderate and market rate housing units. Located in the City's approved designated NRSA at 321 State Avenue.
	<b>Target Date</b>	June 30, 2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Potentially developing 37 lots, of which 19 (51%) would be LMI Households at 80% or less of the Ames MSA and 18 (49%) would be market rate
	<b>Location Description</b>	See Target Area
	<b>Planned Activities</b>	see description above

4	<b>Project Name</b>	<b>Rehabilitation/Disposition of 241 Village Drive</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area (NRSA)
	<b>Goals Supported</b>	Create & expand Affordable Housing for LMI Persons
	<b>Needs Addressed</b>	Affordable Homeownership Housing
	<b>Funding</b>	<b>CDBG: \$45,000 (18-19 rollover)</b>
	<b>Description</b>	Under this activity the property will be sold to an eligible low-income First-time Home Buyer after some rehabilitation has occurred on the property. Where feasible and accessible any rehabilitation completed will address the capacity (wiring) for broadband utilities in the home .
	<b>Target Date</b>	June 30, 2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	See Target Area
	<b>Planned Activities</b>	Cover ongoing rehabilitation/ maintenance fees until property is sold

5	<b>Project Name</b>	<b>HOME Homeownership Construction Program</b>
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area (NRSA)
	<b>Goals Supported</b>	Create & Expand Affordable Housing for LMI Persons
	<b>Needs Addressed</b>	Affordable Housing Units
	<b>Funding</b>	<b>HOME: \$883,976</b>
	<b>Description</b>	Under this activity the funds will be used to construct possibly 19 homes to be sold to LMI First-time Homebuyers in the NRSA at 321 State Avenue. Where feasible and accessible implementation of broadband capacity will be address in the construction of the homes.
	<b>Target Date</b>	June 30, 2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	See Target Area
	<b>Planned Activities</b>	New Home Construction

6	<b>Project Name</b>	<b>General Administration for CDBG &amp; HOME</b>
	<b>Target Area</b>	CITY-WIDE/NRSA
	<b>Goals Supported</b>	Create & expand Affordable Housing for LMI Persons Maintain Development Services in the Community Address Needs of Non-LMI Persons
	<b>Needs Addressed</b>	Acquisition Reuse For Affordable Housing Homebuyer Assistance for First-time Homebuyers Rehabilitation/Disposition Programs Public Infrastructure Improvements Program New Construction; General Administration
	<b>Funding</b>	<b>CDBG: \$116,394;</b> <b>HOME: \$120,947</b>
	<b>Description</b>	Under the activity the overall administration of the CDBG & HOME programs will occur and be expended (i.e. salaries, contractual, commodities, etc.)
	<b>Target Date</b>	2019-20
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	See Target Area
	<b>Planned Activities</b>	Overall day to day program administrative activities and expenses for both CDBG & HOME

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

- As reported in the 2019 update to the Fair Housing Impediments Study, the ACS and the CHAS data, continue to identify the following top two as barriers and needs of the community 1) the supply of housing for lower income households for renting and 2) the cost of housing for lower income households for both renting and home buying. The major difference from the 2014-19 data, is that the cost of housing is now #1 and the availability of housing is now #2.
- The proposed project activities are consistent with the 2019-23 Adopted Consolidated Plan goals and address the following two barriers that were outlined in the 2019 Analysis to Impediments to Fair Housing Analysis Study 1) and 2) the “cost of housing” for both renters and home buyers. the “lack of available, decent rental units in affordable price ranges”
- The proposed project activities are consistent with the needs outlined in the Comprehensive Housing Affordability Strategy (CHAS) Data, American Community Survey (ACS) and
- Analysis to Analysis of Impediments to Fair Housing Study (AI) data for the City of Ames.
- Funds have been included to contract for additional staff to accomplish the proposed project activities in FY

2019-20.

- All of the activities proposed would be of 100% benefit to low- and moderate-income persons.

Additionally, these objectives and outcomes will provide the most positive impacts on addressing the needs of homeless, extremely low-, low- and moderate-income households in the community and will be the area of focus anticipated for the Annual Action Plans over the next five (5) years in utilizing CDBG, HOME and other local and/or state funds to address these objectives and outcomes.

Therefore, we are confident that the development of this Five-Year Strategic Plan document for the City of Ames is a comprehensive, unified, cohesive vision of the strengths, gaps, and challenges of the needs of the community. It will serve as a tool to coordinate housing, community and economic development activities for the next five years, starting July 1, 2019, through June 30, 2023.

### **3. Evaluation of past performance**

The preparation of the 2019-23 Consolidated Plan will begin the City's fourth 5-year period as an Entitlement Community. Based on reviews and monitoring by the HUD Area Field Office of the City's performance over the last fifteen years, the City has been very successful in not only meeting the regulatory and statutory requirement of the CDBG programs, but also more specifically the timely expenditures of funds within the required time period. Through the administration of the various housing, public service, public infrastructure, and public facility activities implemented, the City has achieved a 100% cumulative benefit to low- and moderate-income persons for each of the three 5-year periods, which exceeds the regulatory standard of 70%. Additionally, as a result of three monitoring reviews by HUD, the City had no major or significant findings or concerns. This was noted to be extremely rare.

### **4. Summary of citizen participation process and consultation process**

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

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

For the preparation of the 2019-23 Consolidated Plan and Action Plan process, City Council members want to be more involved in the early stages of the process to become more educated about the program and have a more hands-on involvement with citizens. This process involved conducting public forums that consisted of an overview of the CDBG Program, the format of the Consolidated and Action Plan, and the history of the City's use of the funds. From there small breakout groups were formed, in which the City Council members facilitated the discussions with citizen participants about the program, needs, concerns, and future use of the funds. From there, the small groups were then reconvened into a large group and each group shared their project ideas for



consideration. This format was utilized for both the Consolidated and Action Plans. Over 27 citizens from non-profit organizations, neighborhood associations, faith-based organizations, students, county, and other area organizations attend the sessions.

In conjunction with preparing for the 5-year Consolidated Plan process, the staff also updated its Analysis Impediments to Fair Housing Study, they involved citizen input through online surveys, direct mailings and through community listening sessions for elderly and disabled citizens to gain direct input on the barriers impacting the community. Additionally, surveys were conducted with both housing producers/providers and housing consumers and for the first time to the Iowa State Student population. The other four groups of respondents were a) housing producers/providers, b) renters, c) homeowners, and d) subsidized housing renters.

## **5. Summary of public comments**

The 30-day public comment period began on Wednesday, July 10, 2019, and ended on Friday, August 9, 2019. There were two written comments received during the comment period (see Appendix E). No public comments were made at the Public Hearing held at the August 13, 2019 City Council meeting.

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

See Appendix E

## **7. Summary**

Below is a summary of the **major areas** addressed in the Strategic Plan for the City of Ames based on the data from the 2013-2017 American Community Survey (ACS) data, the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data supplied by HUD, intensive public input, 2019 Impediments to Fair Housing Analysis Study, area human service agencies, ASSET, City Departments, the State of Iowa, and other market analyses and influences.

### **Geographic Priorities**

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

### **Priority Needs**

The City of Ames has identified affordable housing, community development, homelessness, and public service as priority needs to address over the next five years. High priorities for fiscal year 2019-20 include the development and maintaining of affordable housing for homeowners and renters.

### **Influence of Market Conditions**

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

## Anticipated Resources

The City of Ames anticipates the following financial resources for Fiscal Year 2019-20:

19-20 CDBG Allocation	\$ 581,207
18-19 Anticipated Program Rollover	570,000
18-19 Anticipated Program Income	<u>350,000</u>
Total 2019-20	\$1,501,207

19-20 HOME Allocation	\$ 481,968
18-19 HOME Program Rollover	\$ 747,750
Adjustment for CHDO Set Aside	<u>-\$ 184,795</u>
Total 2019-20	\$1,044,923

2019 CDBG Allocation:	\$ 581,207*
2019 HOME Allocation:	\$ <u>481,968*</u>
	\$1,063,175

\*Anticipate receiving \$1,063,175 over the remaining 4 years of the Consolidated Plan period.

In addition to the objectives, outcomes, and barriers addressed throughout this Strategic Plan, one additional area that should be noted is that there exists a continual reduction in funding at both the federal (CDBG, HOME, etc.) state, and local levels. The City's initial CDBG allocation in 2004-05 was \$589,000. The City's CDBG allocation for 2019-20 is \$581,207, which it is still approximately over \$7,000 less than what was allocated in 2004. And although the City has qualified for HOME funds, beginning in 2018 of \$750,000, the 2019 allocation is \$ 451,986 (a \$268,014 decrease). In the meanwhile, the City's population and number of households has steadily increased since 2004, therefore in order to have to greater impact on the needs of the homeless, chronic homeless, extremely low-, very low- and low- and moderate-income households there must be a continued effort of additional funding from all community resources (local and state) allocated: HUD programs unfortunately cannot do it all.

## The Process

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

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

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

**Table PR1. Lead Agency**

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

Table 1 – Responsible Agencies

#### Narrative

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

The City of Ames’s Department of Planning & Housing/Housing Division, along with the City’s Finance Department, will be responsible for preparing documentation and submittal of reports as required by HUD. The Housing Division will continue to work with the Legal Department to insure contracts and agreements are in compliance with both state and federal guidelines and will work closely with the Purchasing Division for compliant bid documents and inclusion of appropriated federal contract language requirement and outreach to women and minority businesses. The Housing Division will work with all other City Departments, where feasible, to implement the programming and requirements of the CDBG Program. The Housing Division will also be working closely with the Planning Division to update the City’s Land Use Policy Plan as requested by City Council for the fiscal year beginning 2019.

#### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

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

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

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

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

The City of Ames actively participates with the Two Rivers Coordinating Committee (aka Continuum of Care Group) and the Homelessness Prevention Team to share information on programs, services, and gaps, and also plan activities and events to homelessness in the community.

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

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

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

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

Table PR2. Agencies, groups, organizations who participated

<b>Agency/Group/ Organization</b>	<b>Agency/Group/ Organization Type</b>	<b>What section of the Plan was addressed by Consultation?</b>	<b>Action</b>
Ames Economic Development Commission	Business and Civic Leaders	Market Analysis: Non-Housing Community Development Assets	Email, documents Outcome: being able to create a concise & detailed consolidated plan
Community Housing Initiatives Inc. (CHI)	Housing	Strategic Plan Action Plan	Online Surveys Data Collection Outcome: being able to create a concise & detailed consolidated plan
Home For Awhile	Housing	Strategic Plan Action Plan	Public forums Outcome: being able to create a concise & detailed consolidated plan
Story County Community Housing Corporation	Housing	Strategic Plan Action Plan	Public forums Outcome: being able to create a concise & detailed consolidated plan
Property managers	Housing Business Leaders Civic Leaders	MA-40 Barriers to Affordable Housing	Online Surveys Outcome: being able to create a concise & detailed consolidated plan
Realtor	Housing Business Leaders Civic Leaders	MA-40 Barriers to Affordable Housing	Online Survey Outcome: being able to create a concise & detailed consolidated plan
Habitat for Humanity of Central Iowa	Housing Services	MA-40 Barriers to Affordable Housing	Public forums, Online Surveys Outcome: being able to create a concise & detailed consolidated plan
<b>Agency/Group/ Organization</b>	<b>Agency/Group/ Organization Type</b>	<b>What section of the Plan was addressed by Consultation?</b>	<b>Action</b>
Non-profit housing provider	Housing Services- Fair Housing Business Leaders	MA-40 Barriers to Affordable Housing	Online Surveys Outcome: being able to create a concise & detailed consolidated plan

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

City of Ames, Planning & Housing Department, City Council/City Manager, Public Works, City Assessor,	Other Governmental- local	SP10,NA 10, MA-20 and MA-40 Barriers to Affordable Housing Strategic Plan: Barriers to affordable housing Strategic Plan: Anti-Poverty Strategy; Flood Plain Management; Broadband, and Hazard Resilience	Email, documents Outcome: being able to create a concise & detailed consolidated and action plans Address barriers, impediments, goals and policy needs
Financial institution	Private Sector Banking/Financi ng	MA-40 Barriers to Affordable Housing	Online Surveys Outcome: being able to create a concise & detailed consolidated plan
Assault Care Center Extending Shelter & Support (ACCESS)	Services- Homeless		Public forums Outcome: being able to create a concise & detailed consolidated plan
Emergency Residence Project (ERP)	Services- Homeless	Strategic Plan Action Plan	Public forums Outcome: being able to create a concise & detailed consolidated plan
Landlord	Services- Housing	MA-40 Barriers to Affordable Housing	Online Surveys Outcome: being able to create a concise & detailed consolidated plan
Habitat for Humanity	Services- Housing	MA-40 Barriers to Affordable Housing Strategic Plan Action Plan	Public forums, email, documents Outcome: being able to create a concise & detailed consolidated plan
St. Thomas Aquinas Catholic Church	Services- Housing Services- Victims Services- Homeless		Public forums Outcome: being able to create a concise & detailed consolidated plan
Iowa State University	Services- Education	MA-40 Barriers to Affordable Housing Strategic Plan Action Plan	Public forums, Online Surveys Outcome: being able to create a concise & detailed consolidated plan

Table 2 – Agencies, groups, organizations who participated

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

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

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Public Housing /Section 8 Housing Authority 5-Year and Annual Plan	Central Iowa Regional Housing Authority (CIRHA)	The City supports the efforts/goals of CIRHA to conduct monthly enrollment and briefing sessions for households to apply for Section 8 assistance and to receive Vouchers
Iowa Balance of State Continuum of Care Point In Time Count	Iowa Institute for Community Alliances	Point-In-Time Survey data to analyze the level of homelessness in the community and strategies to address the needs
Comprehensive Housing Affordability Strategy (CHAS) Data	Department of Housing & Urban Development (HUD)	Data from the CHAS was used to determine the City's Housing Needs and Market Conditions
Passenger Transportation Plan (PTP); Transportation Improvement Plan	City of Ames-Cy-Ride	Background data used to determine the transportation provisions, needs and goals
Land Use Policy Plan (LUPP)	City of Ames-Planning Department	Background data regarding Land Use for the community
Amended 2014-2019 City of Ames 5-Year Consolidated Plan; 2014 Fair Housing Impediment Study; 2016 Neighborhood Revitalization Strategy Area (NRAS) Study	City of Ames-Housing Division	Background data and review of housing needs, issues, and concerns
American Community Survey (2006-12; 2008-2010)	Census Bureau	Background data from the ACS was used to determine population, housing, and market conditions in the community
Census 2010	Census Bureau	Background data from the Census was used to determine population, housing, and market conditions in the community
State of Discharge Policy	Iowa Finance Authority	Background data on the needs and plans to address of persons re-entering communities

Table 3 – Other local / regional / federal planning efforts



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

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

## **PR-15 Citizen Participation**

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

For the preparation of the 2019-23 Consolidated Plan and Action Plan process, to engage and involve newly elected City Council members in the early stages of the process, that allows them to become more educated about the program and have a more hands-on involvement with citizens. This process involved conducting public forums that consisted of an overview of the CDBG Program, the format of the Consolidated and Action Plan, and the history of the City's use of the funds. From there small breakout groups were formed, in which the City Council members facilitated the discussions with citizen participants about the program, needs, concerns, and future use of the funds. From there, the small groups were then reconvened into a large group and each group shared their project ideas for consideration. This format was utilized for the Consolidated Plan, the next engagement during a special City Council meeting was to present the data from the ACS, CHAS and Fair Housing Impediments Study to determine if the identified needs were compatible.

Over 27 citizens from non-profit organizations, neighborhood associations, faith-based organizations, students, county, and other area organizations attend. Prior to the required public hearings, the public is encouraged to participate in public forums each year to be educated about the program and to give input on the activities being proposed to address the needs of the community. Human service agencies, neighborhood associations, non-profit housing providers, Section 8 participants, faith-based organizations, and other community groups and businesses receive direct mailings inviting them to attend these public forums. This is in addition to ads in the area free newspaper, press releases, Facebook postings, and Twitter announcements.

Comments were received by the City Council that the format of the round table discussions and then the large group discussions to determine the five-year priority goals and priorities always feels inclusive and allowed for total citizens' participation, while having direct communications with City Council members confirm that they concern were being heard.

Additionally, this year an online and written surveys were implemented as way to connect, involve and gain feedback from citizens, (i.e. students, realtors, property owners/managers, homeowners, etc.) who do not typically attend public forums or city council meetings. Also, this year listening sessions were conducted directly in low income housing complexes as a way to engaged and gain feedback from elderly and disabled citizens who do not have access to public meetings. These two methods along with the standard methods noted above were implemented this year as a means to help to broaden citizen participation in the Consolidated and Action Plans and the Fair Housing Study Impediments study.

### **Summarize citizen participation process and how it impacted goal-setting**

Comments were received by the City Council that the format of the round table discussions and then the large group discussions to determine the five -year priority goals felt inclusive and allowed for total citizens' participation, while having direct communications with City Council members confirm that they concern were being heard. Additionally, both the online, written surveys and the face to face sessions at the elderly/disabled complexes help confirm the quantitative and qualitative data were very comparable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Forum-Workshop w/City Council	Citywide	Forum held in-conjunction with City Council members, approximately 30 citizens participated, plus the mayor and six council members.	Summary of comments are available in the Appendices	All comments were accepted	<a href="http://www.cityofames.org/housing">www.cityofames.org/housing</a>
2	Online Surveys	Low-income households, Realtors, Housing Producers, Housing Providers, & Property Managers, Iowa State Students		Summary of comments from the City Council Minutes are available in the Appendices	All comments were accepted	

3	Focus Group Listening Sessions	Elderly	Focus Group Listening Sessions were held at Five Low-Income Elderly and Disabled Complexes	Summary of feedback are available in the Fair Housing Impediments Study in the Appendices	All feedback were accepted	
4	City Council Work Shop Session	City-wide Community Groups and Human Service Agencies	75-80 Citizens attended	Discussion of research and data analysis for Consolidated Plan and Impediments Analysis	No comments were received	<a href="http://www.cityofames.org/Citycouncilminutes">www.cityofames.org/Citycouncilminutes</a>
5	Public Hearing	City-wide	Public Hearing held on August 13th	No comments were received	N/A	

**Table PR4. Citizen Participation Outreach**

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The City of Ames Needs Assessment was based on the analysis of 2011-2015 CHAS data and 2013-2017 ACS data. **Households in this report include students living off-campus and in on-campus housing (excluding dormitories).** The housing needs for all housing types, income groups, and racial/ethnic groups were:

- **37% of the total households have one or more housing problems**
  - Cost of housing was the main housing problem in Ames
    - ❖ Cost burden >30%
      - 42% (n=2,780) of the renter households have a housing cost burden rate of >30% of their income
        - Of these, 2,725 renter households are eligible for low income housing assistance
      - 30% (n=2,780) of owner households have a housing cost burden rate of >30% of their income
        - Of these, 445 owner households are eligible for low income housing assistance
    - ❖ Cost burden >50%
      - 41% (n=2,704) of the total renter households have a housing cost burden rate of >50% of their income
        - Of these, 2704 renter households are eligible for low income housing assistance
      - 68% (n=2,780) of owner households have a housing cost burden rate of >50% of their income
        - Of these, 1,328 renter households are eligible for low income housing assistance
      - Substandard housing and overcrowding are not major problems in the city, for both renters or homeowners (only 2% with substandard housing for renters, 0.7% for owners; 1% of the renters had overcrowding issue, 0% for owners)
      - Types of households with housing **cost burden >30%** include the following:

- For renters:
  - ❖ 74% were others (which include students), of which 2,055 other households are eligible for low income assistance
  - ❖ 17% were small related renter households, of which 470 small households are eligible for low income assistance
  - ❖ 6% were elderly, of which 175 elderly households are eligible for low income assistance
- For Owners
  - ❖ 39% were elderly (family + non-family), of which 235 elderly households are eligible for low income assistance
  - ❖ 21% were small related owner households, of which 130 small households are eligible for low income assistance
  - ❖ 13% were others (which include students), of which 80 other households are eligible for low income assistance
- Types of households with housing **cost burden >50%** include the following:
  - For renters:
    - ❖ 66% were others (which include students), of which 1,795 other households are eligible for low income assistance
    - ❖ 27% were small related renter households, of which 725 small households are eligible for low income assistance
    - ❖ 5% were elderly, of which 129 elderly households are eligible for low income assistance
  - For Owners
    - ❖ 50% were elderly (family + non-family), of which 690 elderly households are eligible for low income assistance
    - ❖ 31% were small related owner households, of which 439 small households are eligible for low income assistance
    - ❖ 16% were others (which include students), of which 220 other households are eligible for low income assistance
- Of the 17% of the total population who had some sort of disability, 32% (n=1,335) have one or more of the four housing unit problems and 92% are eligible for low income housing assistance (income below 80% AMI).

- Racial/ethnic groups with proportionate *housing problems* include the following: (HUD defines a disproportionately greater housing need when group experiences housing problems at a rate 10 percentage points greater than for the city as a whole).

- Severe Housing Problem

- ❖ Hispanic households with income at 0-30%

Table NA16 below summarizes the percentage of Ames' households with one or more housing problems listed above within each income category. White is the only ethnic group that does not have any housing need for all income categories. Asian, Hispanic and Black/African American households with 30-50% HAMFI had disproportionately greater need. It ranges from 88%, 94% to 100%, respectively, compared to the jurisdiction as a whole (72.2%).

- Racial/ethnic groups with proportionate *housing cost* burden include the following:

- Housing Cost Burden

- ❖ Hispanic households with housing cost burden paying greater than 50% of their income
    - ❖ Other households with housing cost burden paying greater than 50% of their income

- Racial Concentration in Neighborhood

- ❖ Asian households located in Census Tract 5
    - ❖ Minority households located in Census Tract 5

- Low/Moderate income person concentrations

- ❖ in Census Tracts 5, 7, 10, 11, 13.01, and 13.02

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

### **Summary of Housing Needs**

The housing needs assessment is based on the 2013-2017 American Community Survey (ACS) data and the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD. These data provide a snapshot view of the housing needs in Ames.

Historically, Ames's population has increased steadily and has more than doubled over the past 60 years. Between 2012 and 2017, the total population in Ames increased by 7% from 60,634 to 65,005 and the number of households increased by 6% from 22,707 to 24,005. (Table NA1) The median household income in Ames increased from \$41,561 in 2012 to \$42,755 in 2017, a growth of 3%.

Table NA2 shows the household characteristics based on the 2011-2015 CHAS data. By 2015, a total of 13,665 (56.9%) households in Ames were considered to be in the low income category, including 6,430 (26.8%) households with 0-30% of HAMFI, 3,200 (13.3%) households with 30-50% of HAMFI, and 4,035 (16.8%) households with 50-80% of HAMFI. There were 2,410 (34.3%) of households in Ames that were small family households (2-4 persons) and 160 (22.5%) were large family households at the low income category. Thus, an additional 43% were single person or non-family households. (HAMFI refers to "HUD Adjusted Median Family Income," which is the median family income calculated by HUD for each jurisdiction in order to determine Fair Market Rents and income limits for HUD programs.)

A little over one third (37%) of the total households have one or more housing problems (46% for renters and only 21% of owner households). Of the households with housing problems, cost of housing was the major issue for both renters and owner. Forty-two percent of renters had a housing cost burden greater than 30% of their income and another 41% with housing cost burden greater than 50%. For owners, it was 30% and 68%, respectively.

Among the renter households with housing cost burden of >30%, 74% were others (which include students), 6% were elderly, and 17% were small related renter households. Of the homeowners, only 13% having this housing cost burden were others and 39% elderly.

Substandard housing and overcrowding are not major problems in the city, either for renters or homeowners.



**Table NA1. Housing Needs Assessment Demographics**

Demographics	Base Year: 2012	Most Recent Year: 2017	% Change
Population	60,634	65,005	7%
Households	22,707	24,005	6%
Median Income	\$41,561	\$42,755	3%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2012 Consolidated Plan report (Base Year), 2013-2017 ACS (Most Recent Year)

Note: Although the 2018 population, indicating the Ames population to be 67,154, this report is utilizing the 2017 population of 65,005 in order to match the household data that is only available for 2013-2017.

The following tables are HUD-generated tables using 2011-2015 CHAS data. HAMFI refers to “HUD Adjusted Median Family Income,” which is the median family income calculated by HUD for each jurisdiction in order to determine Fair Market Rents and income limits for HUD programs.

**Table NA2. Total Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,430	3,200	4,035	1,895	8,445
Small Family Households	755	495	1160	605	4,015
Large Family Households	40	25	95	110	440
Household contains at least one person 62-74 years of age	160	215	460	275	1,405
Household contains at least one person age 75 or older	180	225	345	275	535
Households with one or more children 6 years old or younger	355	144	559	189	1,125

**Table 6 - Total Households Table**

**Data Source:** 2011-2015 CHAS raw data (HUD website) (Table 5, 7,13)

## Housing Needs Summary Tables

**Table NA3. Housing Problems Table**

	Renter (% HAMFI)						Owner (% HAMFI)					
	0-30%	>30-50%	>50-80%	>80-100%	>100%	Total	0-30%	>30-50%	>50-80%	>80-100%	>100%	Total
	NUMBER OF HOUSEHOLDS											
Substandard Housing - Lacking complete plumbing or kitchen facilities	90	0	25	0	25	140	0	0	10	0	4	14
Severely Overcrowded - With >1.51 people per room	0	15	55	0	0	70	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	140	70	75	10	40	335	0	0	0	4	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	1,770	799	135	0	0	2704	985	375	29	0	0	1389
Housing cost burden greater than 30% of income (and none of the above problems)	630	1,665	430	35	20	2780	285	105	55	105	55	605
Zero/negative Income (and none of the above problems)	525	0	0	0	0	525	25	0	0	0	0	25

**Table 7 – Housing Problems Table**

**Data Source:** 2011-2015 CHAS raw data (HUD website) (Table 5, 7, 13)

**Table NA4. Severe Housing Problems 2**

	Renter						Owner					
	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI	Total	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI	Total
NUMBER OF HOUSEHOLDS												
Having 1 or more of four housing problems	4,420	485	240	10	65	5,520	345	60	40	4	4	453
Having none of four housing problems	955	2270	2,460	995	1740	8,425	165	390	1,290	885	6,635	9,365
Household has negative income, but none of the other housing problems*	525	0	0	0	0	525	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

\*Cost Burden not available, no other housing problems

**Data Source:** 2011-2015 CHAS raw data (HUD website) (Table 1)

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

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	115	335	20	470	65	55	10	130
Large Related	0	15	10	25	0	0	0	0
Elderly (family + non-family)	30	145	0	175	180	30	25	235
Other	485	1170	400	2055	40	20	20	80
Total need by income (computed)	630	1665	430	2725	285	105	55	445

**Table 9 – Cost Burden > 30%**

**Data Source:** 2011-2015 CHAS (Table 7)

**Table NA6. Cost Burden > 50%**

	Renter				Owner			
	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	Total	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	Total
NUMBER OF HOUSEHOLDS								
Small Related	580	145	0	725	310	125	4	439
Large Related	55	0	0	55	40	0	0	40
Elderly (family + non-family)	115	14	0	129	490	185	15	690
Other	1020	640	135	1795	145	65	10	220
Total need by income	1770	799	135	2704	985	375	29	1328

**Table 6— Cost Burden > 50%**

**Data Source:** 2011-2015 CHAS (Table 7)

**Table NA7. Crowding Information (>1.0 persons per room)**

	Renter					Owner				
	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	Total	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	Total
NUMBER OF HOUSEHOLDS										
Single family households (Household is one family with no subfamilies)	80	30	20	10	140	0	0	0	4	4

	Renter					Owner				
	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	Total	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	Total
Multiple, unrelated family households (Household is one family with at least one subfamily or more than one family)	0	0	0	0	0	0	0	0	0	0
Other, non-family households (Household is non-family)	60	40	55	0	155	0	0	0	0	0
Total need by income	140	70	75	10	295	0	0	0	4	4

**Table 7 – Crowding Information – ½**

**Data Source:** 2011-2015 CHAS (Table 10)

**Table NA8. Crowding Information – 2/2**

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

**Table 8– Crowding Information – 2/2**

**Comment:** HUD did not provide the data

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

According to the 2013-2017 ACS data, 7,440 (or 32%) households in Ames were single person households. One-third (33%) were in the low income categories (0-30%, 30-50% and 50-80%). However, no data is available to discuss what type of single person households are in need of specific housing assistance.

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

**Table NA9. Housing problems by disability status**

Disability status	Has one or more of four housing problems					Has none of the four housing problems				
	30- 0-30% 50% 50-80% >80% HAMFI HAMFI HAMFI HAMFI				Total	50- 0-30% 30-50% 80% >80% HAMFI HAMFI HAMFI HAMFI				Total
Household member has a cognitive limitation	300	115	50	25	<b>490</b>	15	80	150	285	<b>530</b>
Household member has a hearing or vision impairment	80	70	35	20	<b>205</b>	50	70	205	615	<b>940</b>
Household member has a self-care or independent living limitation	95	100	95	10	<b>300</b>	35	80	65	345	<b>525</b>
Household member has an ambulatory limitation	115	75	105	45	<b>340</b>	75	60	230	435	<b>800</b>
Household member has none of the above limitations	4935	2070	1195	245	<b>8,445</b>	445	765	2300	8925	<b>12,435</b>

**Table 9 –Housing problem by disability**

**Data Source:** 2011-2015 CHAS (Table 6)

Of the total households, 17% (n=4,130) have some sort of disability. Disability is defined as cognitive limitation, hearing or vision impairment, self-care or independent living limitation, and/or an ambulatory limitation. A household member can have one or more of these conditions.

Of those who have some sort of disability, approximately 32% (n=1,335) have one or more of the four housing unit problems and 92.5% are eligible for low income housing assistance (had income below 80% of the median household income). (Table NA9)

## What are the most common housing problems?

**Table NA10. Housing Problems 1**

% of Households	Renter	Owner
Substandard Housing - Lacking complete plumbing or kitchen facilities	2.1%	0.7%
Severely Overcrowded - With >1.51 people per room (and none of the above)	1.1%	0.0%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	5.1%	0.2%
<b>Housing cost burden greater than 50% of income (and none of the above problems)</b>	<b>41.3%</b>	<b>68.2%</b>
<b>Housing cost burden greater than 30% but less than or equal to 50% of income but (and none of the above problems)</b>	<b>42.4%</b>	<b>29.7%</b>
Zero/negative Income (and none of the above problems)	8.0%	1.2%
<b>Households with housing problem(s)</b>	<b>6,554</b>	<b>2,037</b>

**Table 10- Housing Problem 1**

**Data Source:** calculated from Table NA3-Housing Problem

Using the 2013-2017 ACS total household data (n=25,123), 29.8% (n=7,478) of the total households indicated that they have a housing problem as listed above **and that the cost of housing was the main housing problem in Ames.**

Among those who had one or more housing problems, both renters and homeowners were being affected by housing cost (83.7% of the renters and 97.6% of the homeowners). However, almost half (41%) of the renters has housing cost burden greater than 50% of income, while majority were homeowners (68%) in that category. For those who had housing cost burden of greater than 30% of income, a bulk (42%) were renters, and another 30% were homeowners. (Table NA10)

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

**Table NA11. Adjusted HOME Income Limits, Ames Metropolitan Statistical Area, 2018**

FY 2019 Income Limit Category	Household Size							
	1	2	3	4	5	6	7	8
Extremely Low Income Limits (30%)	\$16,800	\$19,200	\$21,600	\$23,950	\$25,900	\$27,800	\$29,700	\$31,650
Very Low Income Limits (50%)	\$27,950	\$31,950	\$35,950	\$39,900	\$43,100	\$46,300	\$49,400	\$52,700
Moderate Income Limits (80%)	\$44,700	\$51,100	\$57,500	\$63,850	\$69,000	\$74,100	\$79,200	\$84,300

**Table 11. Adjusted Home limits, 2018**

**Data Source:** US Department of HUD State: Iowa, 2018

The 2011-2015 CHAS indicates that 37% (n=5,220) of the renter households have one or more severe housing problems, while only 5% of the owners (n=450) have one or more severe housing problems. Of the renter households, the majority (31% or n=4,420) were in the 0-30% median income category. Only 4% (n=345) of owner households were in the 0-30% median income category. (Table NA4)

With the city's average household size of 2.21, the income limit for 0-30% income category is \$19,200 per year (Table NA11). Of this amount, \$5,760 (30% of gross income) will be spent for housing cost (including utilities) annually, or \$480.00 per month. Based on HUD's fair market rent (FMR) for Story County, the FMR for a two-bedroom unit with utilities is \$887 (FY 2018 Fair Market HOME Program — U.S. Department of HUD, Iowa). This indicates that within the 0-30% income category, a renter household will incur a housing burden of \$407.00 per month.

### **Small Related Households (2-4 members)**

Tables NA5 (Cost Burden > 30%) indicates that there were 470 small-related rental households that had a cost burden greater than 30% of their gross income, and 130 owner households had a cost burden >30% of their gross income.

Likewise, there were 335 renter households with less than 30% of the median income and with a cost burden of 50%. The 2018 maximum income limits available for two to four person households in the less than 30% median income level was between \$19,200 and \$23,950. Such a household could pay \$480.00 to \$598.75 per month. Based on the 2018 HOME Program FMR, a two-bedroom apartment can cost from \$887 up to \$1,495 per month for a four-bedroom apartment. These households cannot afford units at fair market rent without substantial rental assistance ranging from \$408.00 to \$896.25 per month.



### **Large Related Households (5 or more members)**

For a family of 5 or more members, 15 renter households and none of the homeowners were in the less than 30% of the median income category and had a cost burden of >30%. However, there were another 10 households (10 renters and 0 owners) under the less than 30% median income who indicated that they have a cost burden of >50%.

For FY2018 the household income limit for a family of 5 to 8 ranges from \$25,900 to \$31,650 per year, respectively. Using the 30% guideline for housing, such households could pay \$647.00 to \$791.25 per month. Based on the 2018 FMR, a 4-bedroom apartment can cost \$1,495 per month. This means that a family of 5 would incur additional \$848 per month. Unfortunately, there is no data for rental apartments with 7 bedrooms or more.

### **Elderly Households**

There were 30 elderly renter households in the 0-30% median income who had a cost burden of >30% (n=175). There were an additional 145 elderly renter households and 30 owner households under the >30% median income who experienced a 50% burden cost.

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

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

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

The Iowa Council on Homelessness oversees state-wide efforts to serve persons and families experiencing homelessness through a systematic approach of targeted funding, program evaluation, and coordination with relevant state agencies that offers services and support that align with the

needs of the clients. Continuum of Care (CoC) funding, ESG, State of Iowa Shelter Assistance Fund (SAF), HOME dollars, and other housing development funds are all housed under the Iowa Finance Authority, the Balance of State's collaborative applicant. This allows for an intentional funding effort that is measured against Iowa's strategic plans. CoC, ESG, and SAF funded projects are evaluated to determine their effectiveness in meeting performance outcomes, and that the services they offer are consistent with planning efforts. Finally, at each Iowa Council meeting, various State agency representatives present information about relevant services, policy changes, and discuss potential barriers to a coordinated system.

The Emergency Residence Project is an organization that provides shelter and food to the homeless, and whenever possible, help to prevent individuals from becoming or remaining homeless. Its goal is to involve the community in the provision of services to the homeless and in fostering the conditions that prevent homelessness. It is aimed to be the premier Midwest agency for alleviating homelessness by providing quality and safe housing solutions through the following programs: emergency shelter, transitional housing, homeless prevention, rapid re-housing, permanent housing and community partnerships.

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

The Balance of State Continuum of Care (BoS CoC) estimated in 2018 that there were 21 individuals at risk in Story County, which is down 33% from 2012 (n=34) according to the Iowa Institute for Community Alliances. No estimates were available for the City of Ames.

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

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

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

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

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

### Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate 10 percentage points or greater than for the income level as a whole. The 2011-2015 CHAS data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Area Family Median Income (HAFMI) levels.

Housing problems include:

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

Income classifications are as follows:

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

**Table NA12. Disproportionally Greater Need 0 - 30% AMI**

Housing Problems	Has one Table NA12. Disproportionally Greater Need 0 - 30% AMI or more of four housing problems*	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5320	565	550
White	4030	465	245
Black / African American	120	60	0
Asian	680	0	305
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	265	30	0
Other (multiple races, non-Hispanic)	224	4	0

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

**Data Source:** 2011-2015 CHAS raw data (HUD website) (Table 1)

Note: owner and renter occupied data were combined

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems*	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2310	890	0
White	1790	805	0
Black / African American	45	0	0
Asian	360	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	20	0
Hispanic	65	4	0
Other (multiple races, non-Hispanic)	50	10	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

**Data Source:** 2011-2015 CHAS raw data (HUD website) (Table 1)

Note: owner and renter occupied data were combined)

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

Housing Problems	Has one or more of four housing problems*	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1325	2700	0
White	1280	2275	0
Black / African American	4	90	0
Asian	35	240	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	20	0
Other (multiple races, non-Hispanic)	4	30	0

**Table 14- Disproportionally Greater Need 50 - 80% AMI**

**Data Source:** 2011-2015 CHAS raw data (HUD website) (Table 1)

Note: owner and renter occupied data were combined)

\*The four housing problems are:

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

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

Housing Problems	Has one or more of four housing problems*	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	150	1740	0
White	140	1575	0
Black / African American	0	8	0
Asian	0	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	10	0
Other (multiple races, non-Hispanic)	0	4	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

**Data Source:** 2011-2015 CHAS raw data (HUD website) (Table 1)

Note: owner and renter occupied data were combined

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## **Discussion**

Table NA16 below summarizes the percentage of Ames' households with one or more housing problems listed above within each income category. White is the only ethnic group that does not have any housing need for all income categories. Asian, Hispanic and Black/African American households with 30-50% of HAMFI had disproportionately greater need. It ranges from 88%, 94% to 100%, respectively, compared to the jurisdiction as a whole (72.2%).

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

Race/Ethnic Group	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI
Jurisdiction as a whole	82.7%	72.2%	32.9%	7.9%
White	85.0%	69.0%	36.0%	8.2%
Black / African American	66.7%	100.0%	4.3%	0.0%
Asian	69.0%	87.8%	12.7%	0.0%
American Indian, Alaska Native	0%	0%	0%	0.0%
Pacific Islander	0%	0%	0%	0.0%
Hispanic	89.8%	94.2%	0.0%	50.0%

**Table 16 – Household with housing problems by income and race**

**Data Source:** 2011-2015 CHAS

Note: Computed from previous tables

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

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

### Introduction

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

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

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

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

Severe Housing Problems*	Has one or more of four housing problems*	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,765	1,120	550
White	3,585	910	245
Black / African American	100	85	0
Asian	645	35	305
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	235	55	0

**Table 17– Severe Housing Problems 0 - 30% AMI**

**Data Source:** 2011-2015 CHAS raw data (HUD website) (Table 2)

\*The four severe housing problems are:

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

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems*</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	545	2,660	0
White	435	2,160	0
Black / African American	10	35	0
Asian	90	320	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	20	0
Hispanic	0	70	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

**Data Source:** 2011-2015 CHAS raw data (HUD website) (Table 2)

\*The four severe housing problems are:

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

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems*</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	280	3,750	0
White	270	3,280	0
Black / African American	4	90	0
Asian	0	275	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	20	0
Other	0	80	0

**Table 19– Severe Housing Problems 50 - 80% AMI**

**Data Source:** 2011-2015 CHAS raw data (HUD website) (Table 2)

\*The four severe housing problems are:

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



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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems*</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	14	1,880	0
White	4	1,715	0
Black / African American	0	29	0
Asian	0	120	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	10	0
Other	0	4	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

**Data Source:** 2011-2015 CHAS raw data (HUD website) (Table 2)

\*The four severe housing problems are:

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

## Discussion

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

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

<b>Race/Ethnic Group</b>	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>80-100% AMI</b>
Jurisdiction as a whole	74.0%	17.0%	6.9%	0.7%
White	75.6%	16.8%	7.6%	0.2%
Black / African American	54.1%	22.2%	4.3%	0.0%
Asian	65.5%	22.0%	0.0%	0.0%
American Indian, Alaska Native	0.0%	0.0%	0.0%	0.0%
Pacific Islander	0.0%	0.0%	0.0%	50.0%
Hispanic	84.0%	0.0%	0.0%	0.0%

**Table 21 – Severe Housing Problems by income**

**Data Source:** 2011-2015 CHAS (computed)

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

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

### Introduction:

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

Cost burden categories are defined as follows:

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

**Table NA22. Greater Need: Housing Cost Burdens AMI**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,365	3,714	5,639	550
White	12,600	3,085	4,410	245
Black / African American	325	95	89	0
Asian	970	345	720	305
American Indian, Alaska Native	10	0	0	0
Pacific Islander	20	0	0	0
Hispanic	195	115	210	0
Other	245	74	210	0

**Table 22 – Greater Need: Housing Cost Burdens AMI**

**Data Source:** 2011-2015 CHAS raw data (HUD website) (Table 9)

## Discussion

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

- Hispanic with severe housing cost burden paying over 50% of their income.
- Other households with severe housing cost burden paying over 50% of their income. This group includes students living on-campus and off-campus housing, excluding dormitories.

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

	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	59.2%	15.3%	23.2%	2.3%
White	61.9%	15.2%	21.7%	1.2%
Black / African American	63.9%	18.7%	17.5%	0%
Asian	41.5%	14.7%	30.8%	13%
American Indian, Alaska Native	100.0%	0.0%	0.0%	0.0%
Pacific Islander	100.0%	0.0%	0.0%	0.0%
Hispanic	37.5%	22.1%	<b>40.0%</b>	0.0%
Other	46.3%	14.0%	<b>39.7%</b>	0.0%

**Table 23 – Housing Cost by race**

**Data Source:** 2011-2015 CHAS

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

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

All of the households by ethnicity with the exception of White households in Ames appear to have a disproportionately greater need for affordable housing based on the 2011-2015 CHAS data. A summary of race/ethnic groups that have disproportionately greater needs is listed below:

#### *Disproportionately greater need: housing problems*

- Black/African American, Hispanic and Asian households with 30-50% of HAFMI

#### *Disproportionately greater need: severe housing problems*

- Hispanic American households with 0-30% of HAFMI

#### *Disproportionately greater need: housing cost burden*

- Hispanic and other households with housing cost burden paying 50% of their income

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

The needs are identified above.

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

#### **Racial/Ethnic Group Concentration**

The table below (Table NA24) presents Ames's population by race and Hispanic origin by census tract in 2017. Ames contains 14 census tracts, 10 of which are fully within the city limits and 4 of which extend beyond the city limits. In case of the shared tracts, racial/ethnic group concentration is calculated for the whole census tract based on the 2013-2017 census estimates.

HUD defines areas of racial or ethnic minority concentration as geographical areas where the percentage of minorities or ethnic persons is 10 percentage points higher than in the city overall.

In Ames, minorities comprised 15.5% of the total population. Therefore, only census tract 5, with 37.7% minority population, was considered an area with minority concentration. Census tract 5

had the highest concentration of Asian (26.9%). Tract 5 is generally described as a university apartment and dormitory area at the north and east end of Iowa State University central campus. These are the Schilleter Village, University Village, and Fredericksen Court apartment complexes.

**Table NA24. City of Ames Population by Race and Hispanic Origin, 2017**

Census tract	Total	Race					Minority	Hispanic Origin
		White	Black/African American	Asian	Other	Two or more		
1*	11,587	85.5%	0.1%	11.5%	0.6%	2.3%	14.5%	2.5%
2	3,877	68.5%	9.1%	15.9%	0.0%	6.5%	31.5%	2.7%
3	3,442	85.8%	2.1%	11.2%	0.0%	1.0%	14.2%	2.7%
4	2,699	96.3%	0.7%	1.3%	0.5%	1.2%	3.7%	2.2%
5	3,457	62.3%	7.6%	26.9%	0.0%	3.2%	37.7%	6.4%
6*	5,023	86.4%	2.8%	3.9%	0.0%	6.9%	13.6%	4.3%
7	3,307	78.6%	3.9%	13.8%	1.1%	2.5%	21.4%	5.5%
8	5,443	95.7%	1.4%	1.6%	0.7%	0.7%	4.3%	3.9%
9	3,392	88.2%	5.2%	3.8%	0.3%	2.5%	11.8%	3.2%
10	4,845	70.9%	1.3%	20.2%	1.8%	5.8%	29.1%	5.1%
11	6,888	89.8%	0.3%	5.5%	1.1%	3.3%	10.2%	2.4%
12	936	86.4%	6.2%	3.2%	0.0%	4.2%	13.6%	0.9%
13.01*	10,596	79.9%	3.3%	10.5%	1.3%	5.0%	20.1%	2.0%
13.02*	4,683	93.5%	0.0%	3.6%	1.7%	1.1%	6.5%	5.2%
Ames	65,005	83.0%	2.7%	10.2%	0.8%	3.3%	15.5%	3.4%

**Table 24 – Population by race, 2017**

**Data Source:** 2013-2017 American Community Survey 5-Year Estimates, ACS Survey 5-Year Estimates

[https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_17\\_5YR\\_DP05&prodType=table](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_DP05&prodType=table)

Note: \*Some census tracts extend beyond City limits.

### **Low/Moderate Income Person Concentration**

The table below (Table NA25) presents FY2015 HUD low/moderate income person estimates by census tract in Ames. For those shared census tracts, data are included for only the portion of the tract located within the City limits. **Generally, the LMI percentage required for CDBG eligibility is 51% of residents.** Therefore, the following census tracts were considered low/moderate income areas in Ames:

- Census tract 5: 93.1%,
- Census tract 10: 85.2%,
- Census tract 7: 80.2%,
- Census tract 13.02: 79.5%,

- Census tract 11: 77.7%, and
- Census tract 13.01: 74.0%.

**Table NA25. City of Ames Low/Moderate Income Persons by Census Tract, FY2015**

Census Tract	Low and Moderate Income Persons	
	Number	Percent
1*	2720	24.8%
2	1575	42.5%
3	1555	44.6%
4	800	31.6%
5	2855	93.1%
6*	2040	42.1%
7	2590	80.2%
8	-	-
9	1655	49.6%
10	3995	85.2%
11	3230	77.7%
12	20	40.0%
13.01*	7515	74.0%
13.02*	2425	79.5%
Ames	32975	48.3%

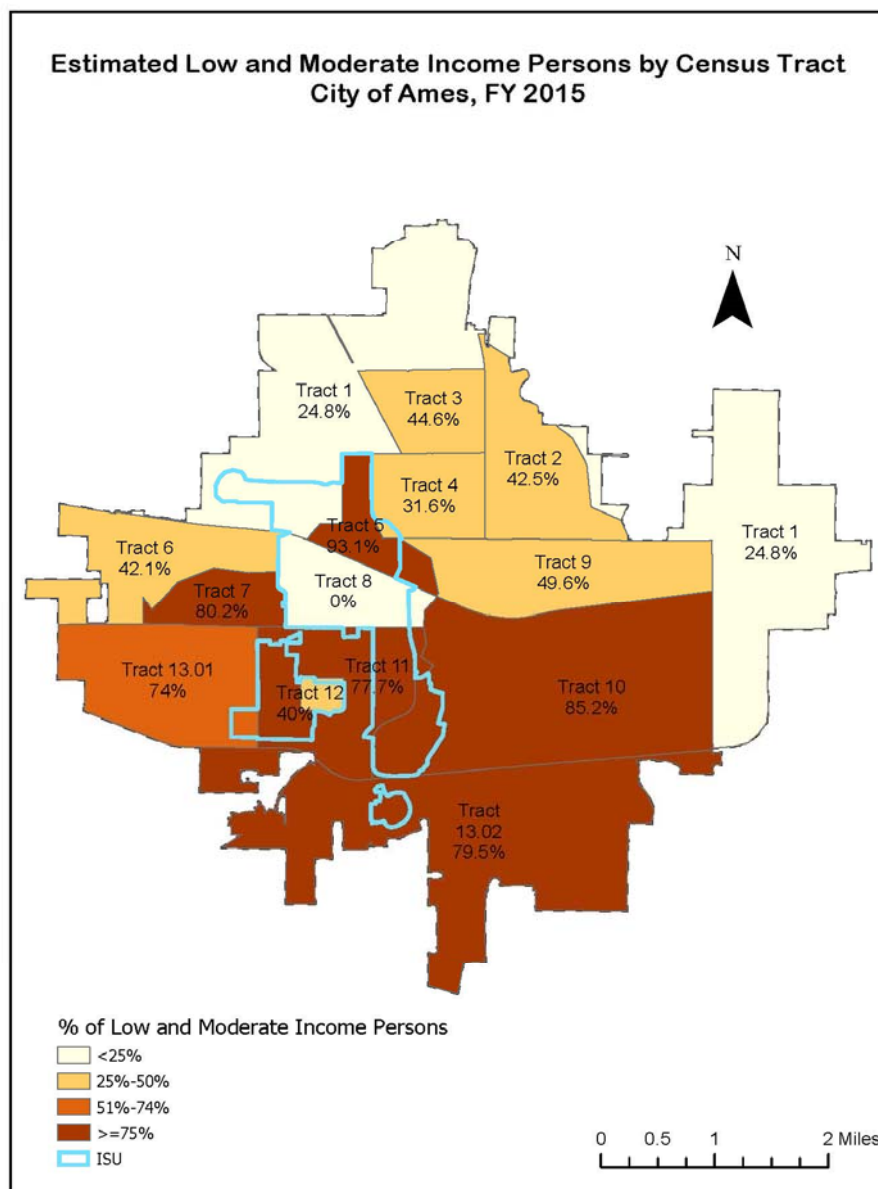
**Table 25 – LMI by census tract, 2015**

**Data Source:** HUD Low/Moderate Income Person Estimate, FY2015.

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

The map below shows that tracts around ISU premises had the highest LMI values. This is due to the presence of college students in those areas. Tract 5, where university housing is located, has the highest LMI value of 93.1%, followed by tract 10 (east side of the university), and tract 7 on the west side.

**Figure NA1. Estimated LMI Persons by Census Tract**



Source: HUD Low/Moderate Income Person Estimate, FY2015

### **Concentrations of LMI Persons and Minority**

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

## NA-35 Public Housing – 91.205(b)

### Introduction

Although the City of Ames does not own any public housing units, the City had served as the jurisdiction's Public Housing Authority until July 2011. Since then, Central Iowa Regional Housing Authority (CIRHA) has become the Section 8 Housing Choice Voucher Program administrator for the City of Ames's jurisdiction. As of June 2019, there were 203 families being assisted in Ames.

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

- Keystone Apartments with 56 elderly units of 15 (0-bedroom) and 41 (1-bedroom units)
- Stonehaven Apartment with 54 elderly units of 15 (0-bedroom) and 39 (1-bedroom units)
- Regency V Apartments with 63 elderly units, all are 1-bedroom units
- Eastwood Apartments with 60 family units and also LIHTC property- 16 (1-bedroom), 32 (2-bedroom) and 12 (3-bedroom units)

**Table NA26. Public Housing by Program Type (Totals in Use, May 2019)**

	Program Type**								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant – based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	200	233	N/A	0	0	0

**Table 26 - Public Housing by Program Type**

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

**\*\* Data only reflects the City of Ames**

**Data Sources:** Central Iowa Regional Authority (CIRHA); Iowa Finance Authority (IFA), 2019

The following tables show the demographic and economic characteristics of households being assisted. Project-based data only reflect information from 1 of 4 bedroom units which is Eastwood Apartments. Data for Keystone, Regency V and Stonehaven Apartments are not available at this time. (Table NA27)



**Table NA27. Characteristics of Public Housing Residents by Program Type**

	Program Type*							
	Certificate	Mod- d- Reh ab	Public Housing	Vouchers				
				Total	Project -based	Tenant – based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	-	Unavailable to collect data	0	0	0
Average length of stay	0	0	0	-	Unavailable to collect data	0	0	0
Average Household size	0	0	0	-	Unavailable to collect data	0	0	0
# Homeless at admission	0	0	0	-	Unavailable to collect data	0	0	0
# of Elderly Program Participants (>62)	0	0	0	-	Unavailable to collect data	0	0	0
# of Disabled Families	0	0	0	-	Unavailable to collect data	0	0	0
# of Families requesting accessibility features	0	0	0	-	Unavailable to collect data	0	0	0
# of HIV/AIDS program participants	0	0	0	-	Unavailable to collect data	0	0	0
# of DV victims	0	0	0	-	Unavailable to collect data	0	0	0

**Table 27 – Characteristics of Public Housing Residents by Program Type**

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

**Source:** \*data only reflects the City of Ames

**Table NA28. Race of Public Housing Residents by Program Type, Story County**

Program Type									
Race	Certificate	Mod - Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	179	Unavailable to collect data	179	0	0	0
Black/African American	0	0	0	65	Unavailable to collect data	65	0	0	0
Asian	0	0	0	4	Unavailable to collect data	4	0	0	0
American Indian/Alaska Native	0	0	0	1	Unavailable to collect data	1	0	0	0
Pacific Islander	0	0	0	0	Unavailable to collect data	0	0	0	0
Other	0	0	0	5	Unavailable to collect data	5	0	0	0

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

**Table 28 – Race of Public Housing Residents by Program Type**

**Data Source:** Central Iowa Regional Housing Authority (CIRHA)

**Table NA29. Ethnicity of Public Housing Residents by Program Type, Story County**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	9	Unavailable to collect data	9	0	0	0
Not Hispanic	0	0	0	247	Unavailable to collect data	247	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 29 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** Central Iowa Regional Housing Authority (CIRHA)

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

Although there are no public housing units located in Ames, there are 233 project-based units located in the city. There was a listed on all of the four project-based apartments listed above. Applicants in the waiting list for Regency V Apartment are disabled. The waiting time for these units varies or unknown.

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

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

As of May 2018, there were 3,670 households on the waiting list. The waiting time for applicants to get a voucher depends on their preferences. If their preference is in the CIRHA service area, the minimum waiting time is 1 year; if their preference is outside CIRHA service area but in the state of Iowa, the minimum waiting time is 2-4 years; and if their preference is outside of state of Iowa, they have to wait 4 or more years.

The project-based data waiting list information is not available at this time.

**Table NA30. Section 8 waiting list, May 2019 & Project Based waiting list**

	Section 8		Project-Based*	
	Number	%	Number	%
<b>Waiting list total</b>	<b>3670</b>	<b>100%</b>	Unavailable to collect data	-
Elderly households	342	9%	Unavailable to collect data	-
Individual/families with disabilities	195	5%	Unavailable to collect data	-
Family	3133	85%	Unavailable to collect data	-
			Unavailable to collect data	-
White households	1944	57%	Unavailable to collect data	-
Black households	1405	41%	Unavailable to collect data	-
Indian/Alaskan households	15	0.4%	Unavailable to collect data	-
Asian households	22	1%	Unavailable to collect data	-
Other race households	50	1%	Unavailable to collect data	-
Hispanic households	153	4%	Unavailable to collect data	-
<b>Characteristics by No. of bedroom</b>				

0 bedroom	485	13%	Unavailable to collect data	-
1 bedroom	1021	28%	Unavailable to collect data	-
2 bedrooms	1109	30%	Unavailable to collect data	-
3 bedrooms	852	23%	Unavailable to collect data	-
4 bedrooms	195	5%	Unavailable to collect data	-
5+ bedrooms	8	0.2%	Unavailable to collect data	-

**Table 30– Section 8 Waiting List**

**Data Source:** Central Iowa Regional Housing Authority (CIRHA)

Note: \*Project-based data is not available at this time

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

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

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

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

According to Institute for Community Alliance database, there were 108 homeless persons in Story County, including 106 sheltered and 2 unsheltered.

**Table NA31. Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the average # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	71	0	231	181	190	78.43
Persons in Households with Only Children	2	0	32	32	30	7.36
Persons in Households with Only Adults	20	2	411	362	359	32.13
Chronically Homeless Individuals	6	0	52	34	33	56.08
Chronically Homeless Families	0	0	21	8	6	101
Veterans	1	0	23	22	23	13.75
Unaccompanied Child	6	0	31	31	29	7.83
Persons with HIV	0	0	0	0	0	0

**Table 31 - Homeless Needs Assessment**

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

**Indicate if the homeless population is:**      **Has No Rural Homeless**

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

According to Iowa Institute for Community Alliance's estimates, there are about 674 households experiencing homelessness each year in Story County. Sixty-one percent (n=411) are only adult households; 34% (n=231) households with adult plus children; and another 5% (n=32) households are composed of only children. Seventy-three are chronically homeless each year (52 individuals and 21 families). Another 23 homeless are veterans and 31 unaccompanied children. None of the homeless are persons infected with HIV.

The estimated average number of days being homeless was 39 days for all households. Family households (adult & children together) had the longest time being homeless (78 days), followed by households with only adult (32 days) and household with only children (7 days). Chronically homeless individuals were mostly homeless for almost 2 months (56 days). (Table NA31)

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

According to Iowa Institute for Community Alliance's estimates, about 32 families with children are experiencing homelessness each year, and 23 families of veterans. (Table NA31)

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

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

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	70	2
Black or African American	13	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	10	0
Not Hispanic	83	2

**Table 32 – Extent of Homeless**

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

**Comments:** From Point in Time (persons experiencing homelessness on a given night)

Of the 93 sheltered homeless persons in 2018, 70 persons were White, 23 were Black/African American. Only 10 of the homeless persons were Hispanic.

The 2 unsheltered homeless persons were Whites and none of them were of Hispanic origin. (Table NA32)

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The information provided by the Iowa Institute for Community Alliance states that there were 106 sheltered and 2 unsheltered homeless persons in Story County.



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

### **Introduction:**

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

In Ames there is a collaborative process called Analysis of Social Service Evaluation Team (ASSET). The City of Ames, through the ASSET process, funds and relies on area non-profit organizations to provide many services to the non-homeless special needs populations. The ASSET funders will continue to support the efforts of these organizations and other organizations that provide housing and supportive services to non-homeless special needs individuals.

ASSET is a partnership between the City of Ames, United Way of Story County, Story County, Iowa State University Student Government, and Central Iowa Community Services.

The purposes of ASSET are to promote coordination of human services planning and funding among the sponsoring organizations and to provide assistance in funding recommendations or allocations to any funding sponsor requesting such assistance.

### **Describe the characteristics of special needs populations in your community:**

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

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

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

## **Elderly and Frail Elderly**

For the City of Ames, housing for the elderly was identified as an ongoing need. Demographic data for both areas continue to show an increasingly larger proportion of persons over the age of 65 residing in the area. In 2010, 7.5% of the total households in the city had someone living alone who was 65 years of age or older. This percent distribution increased to 9.4% in 2017. In real numbers, there were 4,350 households in 2010 that had a person 65 years old or older in the household. This number increased to 6,087 in 2017 (an increase of 40% within seven years).

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

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

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

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

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

According to 2018 report by State Data Center of Iowa and Office of Persons with Disability "Iowans with Disabilities, the breakdown of Iowans who have disabilities by age are the following:

- 3.8% of the total population under 18 years of age
- 9.1% of the total population under 18-64 years of age
- 30.2% of people 65 and older

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

## **Priorities for Persons with Disabilities**

Priorities were identified as the following:

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

## **Persons with Alcohol or other Drug Addictions**

The drug abuse statistics in Story County are a grim reminder of the fact that the number of addicts is rising to a large extent. The total number of total admissions due to substance abuse treatment increased by 20.5% from 2016 to 2017 (405 admissions in 2016 versus 488 in 2017). This figure is a lot higher than the state percentage rate of increase (3.2% from 2016 to 2017). Admissions due to alcohol accounts for 44% of the total admissions, 25% due to marijuana use, and another 22% due to methamphetamine use. (Data for Decision Makers: Story County Health Profile <http://indicators.extension.iastate.edu/county-health-data-decision-makers>)

To make matters worse, drug dealers, in cahoots with international drug trafficking organizations, are supplying drugs on a large scale. To counter this, the law enforcement agencies have taken many steps, yet the trend of drug addiction in Ames continues.

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

## **Persons with HIV/AIDS and their families**

The State of Iowa drafted the 2017-2021 Comprehensive HIV Plan. This plan serves as a statewide guide to responsive, effective, and efficient HIV service delivery in Iowa. Goals and strategies included in this strategic plan are designed to meet the specific needs of Iowans who are at high-risk for HIV infection, who are members of populations disproportionately impacted by HIV, and/or who are living with HIV/AIDS.

According to the State of Iowa HIV Disease End-of-Year 2017 Surveillance Report, 42 per 100,000 populations in Story County had HIV/AIDS (page 19). Approximately, 53 persons were diagnosed with HIV/AIDS in the county as of December 31, 2017. These persons resided in Story County at the time of diagnosis of AIDS or HIV infection.

As of December 31, 2017, 96 of the 99 counties in Iowa have reported at least one HIV or AIDS case, with the ten most populous counties, including Story County, accounting for 75% of the total population of persons living with HIV/AIDS.

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

The Iowa Coalition against Sexual Assault (IowaCASA) first opened its doors in 1981 to unite Iowa's Sexual Assault Crisis Centers. IowaCASA was incorporated as a private non-profit organization in 1982. Over the

years, the agency has experienced growth and changes, expanding from 2 to 15 staff. (Source: <https://www.iowacasa.org/our-team>)

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

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

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

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

For elderly persons there are several housing options available that cater specifically to the elderly population. They include Green Hills Retirement Community, Northcrest Community, and Winsor Oaks. The new elderly housing facilities are Northridge Village (35 senior apartment units, 35 assisted living units, and 35 skilled care units) and Oakwood Village, a cooperative living project with 50 apartment units for persons over the age of 55 years.

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

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

Housing for intellectually and developmentally disabled persons is provided by Mainstream Living and Friendship Arc. Mainstream Living serves adults with disabilities, brain injuries, psychiatric mental disabilities, medically fragile adults, and young adults with mental disabilities. It operates six scattered site housing units that are integrated into residential neighborhoods. Each house has five residents and services are provided to allow the residents to live as independently as possible. Some residents have

supervised employment in the community and others attend day help center programs operated by Mainstream Living.

Friendship Arc Homes and Community Services is the provider of choice for adults with intellectual disabilities seeking community services. Its mission is to help core members reach their fullest potential through faith, family and friendship. It has served 25 core members in 24-hour group homes, 11 in hourly supported community living and 37 in day habilitation. The current waiting list has 26 referrals for 24-hour supports. Iowa Medicaid is the main funding source for the residents at Mainstream living and Friendship Arc.

Story County operates the Community Life Program which provides services for persons with intellectual, mental, and physical disabilities. Services that are provided include day services at their main facility, employment services, vocational services, medical support services, and residential services. They operate three eight-bedroom residential care facilities that provide 24-hour supervision for program participants who need round-the-clock assistance. There are 5 residential treatment facility, mental retardation and/or developmental disabilities registered providers in Ames. Those are residential facilities that provide habilitation services and other care and treatment to adults or children diagnosed with developmental disabilities and/or mental retardation and are not able to live independently.

Mid-Iowa Community Action (MICA) provides case management for persons with HIV/AIDS for persons in Story County with offices located in Ames. Established in 1965, Mid-Iowa Community Action, Inc. (MICA) is a nonprofit, private organization that serves families and children affected by poverty throughout central Iowa. Its foundation programs include Early Head Start, Head Start, Maternal and Child Health, Women, Infants and Children (WIC), Weatherization, Family Development and Energy Assistance.

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

The State of Iowa completed a "State of Iowa HIV Disease End-of-Year 2017 Surveillance Report published by Iowa Department of Public Health to serve as a statewide guide to responsive, effective, and efficient HIV service delivery in Iowa. Goals and strategies included in the strategic plan are designed to meet the specific needs of Iowans who are at high-risk for HIV infection, are members of populations disproportionately impacted by HIV, and/or are living with HIV/AIDS.

According to the 2017 report End-Year Iowa HIV/AIDS Surveillance Update by Iowa Department of Public Health, Bureau of HIV, STD and Hepatitis, 51 per 100,000 population in Story County had HIV/AIDS (page 19). Approximately, 53 persons were diagnosed with HIV/AIDS in the county as of December 31, 2017. These persons resided in Story County at the time of diagnosis of AIDS or HIV infection.

As of December 31, 2017, 96 of the 99 counties in Iowa have reported at least one HIV or AIDS case, with the ten most populous counties, including Story County, accounting for 72% of the total population of persons living with HIV/AIDS.

(<http://www.idph.iowa.gov/Portals/1/userfiles/198/2017%20HIV%20Surveillance%20Report-FINAL.pdf>)

There is no data available specific for Ames MSA.

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

### **Describe the jurisdiction's need for Public Facilities:**

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

### **How were these needs determined?**

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

### **Describe the jurisdiction's need for Public Improvements:**

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

### **How were these needs determined?**

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

### **Describe the jurisdiction's need for Public Services:**

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

### **How were these needs determined?**

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

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

As of 2017 there were 26,277 housing units in Ames (including student housing), among which 9,877 units (or 39%) were owner occupied and 15,082 units (or 61%) were renter occupied. The city of Ames has historically had low housing vacancy rates. In 2017, the vacancy rate in Ames was the same five years ago (4% rate in 2012). However, the present (2018) vacancy rate for the homeowners was 0.8%, 1.8% for renters. The number for homeowner households in this category more than doubled (from 13.5 % in 2012 to 30% in 2017).

Less than half (46%) of units in Ames were single-family homes, either detached or attached units. The rest (54%) were rental units.

The majority of owner-occupied units (81%) had three or more bedrooms, and 33% of rental units had three or more bedrooms. The most common type for rental units is the 2-bedroom (43% or 6,498 units).

Of the total rental units (including occupied, vacant for rent, and rented but not occupied), 544 units (5%) are low income housing (233 units as HUD low-income/subsidized housing, 311 units under HUD low-income housing tax credit housing).

### Housing Gap

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.

Looking at the city as a whole, there is no housing gap for renter and owners (+1,799 units for renter households and +6,747 units for owners). However, there was a big housing gap for extremely low income renters (-4,021 rental units for extremely low income renters) and moderate income owners (-430 units for homeowners).



## Cost of Housing

In Ames, 42% of renter households spent over 30% of their income on housing, compared to 39.1% in 2012.

Of the total homeowner households with problem (n=2,037), 30% have housing cost burden greater than **30%** but less than or equal to 50% of income; and 68% have housing cost burden greater than **50%** of income.

For some prospective moderate income homeowners (family of 3 with household income of \$57,500), the affordable purchase price of a home is \$130,000 (with lower score), and \$150,000 to \$180,000 for those with higher credit score. This data came from local financial institution. However, according to Central Iowa Board of Realtors, the average sale prices in Ames for 2018 was \$250,375 (for Quarters 1-3); \$255,103 (for Quarters 4), and \$223,121 (for Quarter 1). These data indicate that moderate income households can't afford houses available on the market regardless of their credit ratings.

Among the renters with housing problems (n=6554), 42% have housing cost burden greater than **30%** but less than or equal to 50% of income; and 41% have housing cost burden greater than **50%** of income

In Ames for 2018, the HOME Fair Market Rent for a two-bedroom apartment was \$887. In order to afford this level of rent without paying more than 30% of income on housing, a household must earn \$2,956 monthly or \$35,472 annually. This indicates that a household would need to have 3.5 minimum wage earners working 40 hours per week year-round in order to afford a two-bedroom apartment.

Purchasing a home is a cost burden for future homeowners. 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 house valued at \$130,000 to \$180,000 house depending on the credit score. However, 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 owning a house for LMI households is hard because of unaffordability.

## Condition of Housing Units

The housing stock in Ames is generally in good condition, especially owner-occupied units. According to the 2013-2017 American Community Survey, about 89% of owner-occupied units had none of the four selected housing condition, while only 43% of renter-occupied units had none. Fifty-seven percent of renter-occupied units had one or two selected housing conditions. Only .08% of the total housing units were considered substandard (lack of complete kitchen & plumbing).

The housing stock in Ames is fairly new, with 24% of the total housing units built after 2000, 30% built between 1980-1999, 27% between 1950-1979 and only 19% before 1950.

## **Lead Based Paint Hazard**

Based on the 2011-2015 CHAS data, there were 1,694 households (about 9%) with children age 6 or younger who were living in the housing units built before 1980. Approximately 75% of these units contain lead-based paint. In terms of income category, approximately 2,058 extremely low income households lived in a housing units containing lead-based paint; 1,163 low income households; and another 1,523 moderate income households.

## **Public and Assisted Housing**

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

## **Barriers to Affordable Housing**

Based on the survey completed in 2019 on the analysis to impediments to fair housing choices in Ames, cost of housing was the 1<sup>st</sup> perceived barrier to fair housing the housing consumers (homeowner and renters). It was rated as 4.1 by both groups (on a scale of 1 to 5 (1 being strongly disagree to 5 strongly agree)). “Cost of housing” was only housing barrier perceived by homeowners.

The second barrier perceived by renters was lack of available decent units in affordable prices. These was echoed by general renters and students. However, it was ranked 1st by subsidized low-income renters including the elderly. “Excessive rental deposits” was ranked as 3rd barriers by general renters and subsidized renters. Negative attitudes of landlords was the 4th barrier to fair housing according to general renters.

The result of the survey is consistent with the 2011-2015 HUD data which indicates the cost of housing as the major issue. Forty-two percent of renter households were experiencing a housing cost burden of >30% of their income, 30% for homeowners. An additional 41% of total renter have housing cost burden of >50% of their income, 68% for homeowners.

For renters, cost of housing goes hand in hand with availability of affordable rental units. 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. Of those 1,874 affordable rental units, none were vacant and only 1,185 units (63%) were occupied by extremely low-income households. The rest (37% or 689 rental units) were occupied by households other than extremely low income households.

Of the total rental units (including occupied, vacant for rent, and rented but not occupied), 544 units (5%) are low income housing (233 units as HUD low-income/subsidized housing, 311 units under HUD low-income housing tax credit housing).

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

### Introduction

Based on 2013-2017 American Factfinder, there were 26,277 housing units in Ames, of which 9,877 units (or 39%) were owner occupied and 15,246 units (61%) were renter occupied. The City of Ames has historically had low housing vacancy rates. In 2017, the overall vacancy rate in Ames was about 4.0%, which was the same five years ago (4% in 2012). However, the vacancy rate for the homeowners was 0.8%, 1.8% for renters.

Less than half (46%) of units in Ames were single-family homes, either detached or attached units.

The majority of owner-occupied units (81%) had three or more bedrooms. Among the 15,246 occupied rental-housing units, 532 units (3%) had no bedroom, 3,226 units (21%) had one bedroom, 6,498 units (43%) had two bedrooms, and 4,990 units (33%) had three or more bedrooms.

The table below (Table MA1) shows the number of building permits issued in Ames. Between 2005 and 2018, Ames issued permits for 1,476 units in single-family structures and 4,328 units in multi-family structures. The development of multi-family rental units was much faster than that of single-family units. This is also very evident in the type building permits issued in the last 5 years (2014-2018). Out of the 2,736 building permits issued, 82% were for multi-family units. Only 18% was for single family units.

**Table MA1. Building permits issued by number of housing units, 2005-2018**

Units by structure type:	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Single-Family	240	161	127	70	61	58	58	70	127	89	89	105	125	96
Multi-Family	561	202	116	201	0	95	356	279	286	446	359	459	625	343
2-unit	0	0	0	0	0	0	0	0	0	0	2	0	0	0
3- and 4-unit	0	0	0	0	0	0	0	0	4	0	3	0	0	3
5+ Unit	561	202	116	201	0	95	356	279	286	446	354	459	625	340
Total Units	801	355	246	271	61	132	414	361	417	535	448	564	750	439

**Table 10 – Building permits issued**

**Data Source:** City of Ames-Building Inspections Division.

**Table MA2. Residential Properties by Unit Number**

<b>Property Type</b>	<b>Number</b>	<b>%</b>
1-unit detached structure	10,069	38.3%
1-unit, attached structure	1,925	7.3%
2-4 units	2,536	9.6%
5-19 units	6,099	23.3%
20 or more units	4,909	18.7%
Mobile Home, boat, RV, van, etc.	739	2.8%
<b>Total</b>	<b>26,277</b>	<b>100%</b>

**Table 2 – Residential Properties by Unit Number****Data Source:** 2013-2017 ACS Data

([https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_17\\_5YR\\_DP05&prodType=table](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_DP05&prodType=table))

**Table MA3. Unit Size by Tenure**

	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
No bedroom	0	0%	532	3%
1 bedroom	204	2%	3,226	21%
2 bedrooms	1,664	17%	6,498	43%
3 or more bedrooms	8,009	81%	4,990	33%
<b>Total</b>	<b>9,877</b>	<b>100%</b>	<b>15,246</b>	<b>100%</b>

**Table 3 – Unit Size by Tenure****Data Source:** 2013-2017 ACS Data

[https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_17\\_5YR\\_B25042&prodType=tableNA24](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_B25042&prodType=tableNA24)

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

**Table MA4. Low rent/subsidized and low-income housing tax credit properties, HUD**

<b>Property</b>	<b>Studio Units</b>	<b>1 BR Units</b>	<b>2 BR Units</b>	<b>3 BR Units</b>	<b>Total number of units</b>
<b>HUD subsidized properties</b>					
Regency V Apartments		64			63
Eastwood Apartments		16	32	12	60
Keystone Apartments	15	40	1		56
Stonehaven Apartments		54			54
<b>Total</b>					<b>233</b>
<b>HUD low-income housing tax credit properties</b>					

Windsor Pointe		29	80	36	145
The Rose of Ames		52	4	0	56
Laverne Apartments			32	30	62
Total					263
Total					497

**Table 4 – Subsidized and low-income housing tax credit properties**

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

Of the 15,525 rental units in Ames (including occupied, vacant for rent, and rented but not occupied), 233 units (2%) are HUD low-income/subsidized housing and 3.2% are low-income housing tax credit housing (497 units).

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

**No reliable data available**

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

Based on the result of the “Analysis of Impediments to Fair Housing Choice (2019) survey” and the CHAS HUD data, “cost of housing” was the main problem in the City of Ames as perceived by all housing consumers (homeowners and renters). The 2<sup>nd</sup> housing problem was lack of available decent rental units, in affordable price ranges (perceived by general renters and students). It was rated as 1<sup>st</sup> by subsidized renters including the elderly.

Housing gap analysis shows that extremely low-income renters are in need of rental units that they can afford. 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.

Of those 1,874 affordable rental units, none were vacant and only 1,185 units (63%) 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). (Tables MA5 & MA6)

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

For homeowners, there was a housing gap of 430 units for moderate owner income households.

**Table MA5. 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

**Table 5 – Units affordable to 30% HAFMI**

**Data Source:** Table 8, 17B and 18C of 2011-2015 CHAS

\*Household includes students living on-campus and off-campus housing, excluding dormitories.

**Table MA6. 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%

**Table 6 – Units affordable to 30% HAFMI**

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

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.

## Cost of Burden of Purchasing a Home

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

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

**Table 7- Cost Burden of Purchasing a Home**

Data Sources: \* Central Iowa Board of Realtors

\*\* Local Financial Institution

## Describe the need for specific types of housing:

For the low income group who were applying for CIRHA Section 8 vouchers, the 2-bedroom apartment has the highest demand, as shown in Table MA7. Family households (85%) make up the largest group on the waiting list. In terms of race distribution, 57% were white households, followed by Black households (41%) for May, 2019.

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

**Table MA7. CIRHA Section 8 voucher holder waiting list, May 2019; & project- based waiting list**

	Section 8		Project-Based	
	Number	%	Number	%
<b>Waiting list total</b>	<b>3670</b>	<b>100%</b>	Unavailable to collect data	-
Elderly households	342	9%	Unavailable to collect data	-
Individual/families with disabilities	195	5%	Unavailable to collect data	-
Family	3133	85%	Unavailable to collect data	-
White households	1944	57%	Unavailable to collect data	-
Black households	1405	41%	Unavailable to collect data	-
Indian/Alaskan households	15	0.4%	Unavailable to collect data	-
Asian households	22	1%	Unavailable to collect data	-
Other race households	50	1%	Unavailable to collect data	-
Hispanic households	153	4%	Unavailable to collect data	-
<b>Characteristics by No. of bedroom</b>				
0 bedroom	485	13%	Unavailable to collect data	-
1 bedroom	1021	28%	Unavailable to collect data	-

2 bedrooms	1109	30%	Unavailable to collect data	-
3 bedrooms	852	23%	Unavailable to collect data	-
4 bedrooms	195	5%	Unavailable to collect data	-
5+ bedrooms	8	0.2%	Unavailable to collect data	-

**Table 8 – CIRHA Section 8 voucher holder waiting list**

**Data Source:** Central Iowa Regional Housing Authority (CIRHA).

*Data for project-based was not available at this time.*

## Discussion

Of the total occupied housing units, 39% were owner occupied and 61% were renter occupied. The City of Ames has had historically low housing vacancy rates. In 2017, the vacancy rate in Ames was only about 4.0%, (the same as five years ago). However, the present (2018) vacancy rate for the homeowners was 0.8%, 1.8% for renters.

Less than half (46%) of units in Ames were single-family homes, either detached or attached units. The rest (54%) were rental units.

The majority of owner-occupied units (81%) had three or more bedrooms, 33% for rental units.

Of the total rental units, 5% are low income rental housing (233 units as HUD low-income/subsidized housing, and 497 units under HUD low-income housing tax credit housing).

For extremely low-income household, there is a housing gap of 4,021 rental housing units. There were only 1,874 rental units affordable for 5,895 extremely low-income renter households.



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

### Introduction

The cost of housing in Ames is one of the main barriers identified in the 2019 Impediments to Fair Housing Choice. It was identified by housing consumers both homeowners and renters. It was also echoed on elderly focus group.

The 2013-2017 ACS data, 2011-2015 CHAS data and HUD FMR Home rents will be used to test if cost of housing is really the main housing barrier in the city. To determine if there is an availability of affordable housing based on income level, housing gap analysis was used for household levels.

**Table MA8. Cost of Housing**

	<b>Base Year: 2012</b>	<b>Most Recent Year: 2017</b>	<b>% Change</b>
Median Home Value	\$170,600	\$187,000	10%
Median Contract Rent	\$651	\$876	34%

**Table 9 – Cost of Housing**

**Data Source:** 2013-2017 ACS Data, City of Ames consolidated report

**Table MA9. Rent Paid**

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
Less than \$500	1,052	7%
\$500-999	8,728	59%
\$1,000-1,499	3,511	24%
\$1,500-1,999	1,200	8%
\$2,000 or more	351	2%
<b>Total</b>	<b>14,842</b>	<b>100.0%</b>

**Table 10 - Rent Paid**

**Data Source:** 2013-2017 ACS Data

**Table MA10. Housing Affordability**

<b>Units affordable to Households earning:</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	1,874	1,047
50% HAMFI	6,475	1,350
80% HAMFI	5,000	900
100% HAMFI	810	6,650
<b>Total</b>	<b>14,159</b>	<b>9,947</b>

**Table 11 – Housing Affordability**

**Data Source:** 2011-2015 CHAS raw data (Tables 17A, 17B, 18A, 18B, 18C)

**Table MA11. Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	607	735	887	1209	1495
High HOME Rent	607	735	887	1040	1160
Low HOME Rent	607	735	887	1209	1495

**Table 12 – Monthly Rent**

**Data Source:** 2018 HOME Program Rents: US Department of HUD - State: Iowa

### Is there sufficient housing for households at all income levels?

According to the 2013-2017 American Community Survey, there were 26,277 housing units in Ames. Of the units available, 96% were occupied and 4% were listed as vacant. The vacancy rate remained the same as five year ago (4%). As of 2018, vacancy rates for renter was 1.8%, 0.8% for owners.

Overall, there was enough housing for both owner and renters. However, those units were not affordable. As stated earlier, there is a significant need for more affordable housing units for extremely low income group. There were 5,895 extremely low-income renter households in the city of Ames with only 1,874 rental units affordable to 30% HAMFI or extremely low income group. This gives a housing gap of 4,021 rental housing units. For homeownership, there is also a need for more housing units for moderate income group.

As stated in 2011-2015 CHAS data, about 11% of homeowners and 57% of renter households are experiencing a housing cost burden. “Lack of available decent rental units, in affordable prices ranges” was the second barrier identified by housing renter respondents in the 2019 Fair Housing Choice Survey.

### Housing Gap Analysis (Renter versus Owner)

Household Income	Renter			Owner		
	Units affordable	Total Renter Households	Housing Gap	Units affordable	Total Owner Households	Housing Gap
30% HAMFI	1,874	5,895	<b>-4,021</b>	1,047	535	512
50% HAMFI	6,475	2,755	3,720	1,350	445	905
80% HAMFI	5,000	2,705	2,295	900	1,330	-430
100% HAMFI	810	1,005	-195	6,650	890	5,760
> 100%HAMFI*	-	1,805		-	6,640	-
Total	14,159	1,2360	1,799	9,947	3,200	6,747

**Table 13. Housing Gap Analysis**

\* Not included in the computation due to lack of data.

Household include students living in on-campus and off-campus housing, excluding dormitories.

**Data Source:** 2011-2015 CHAS

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

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

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

The HOME rent and Fair Market Rents compare favorably with the Area Median Rent. The 2019 FMR for a two-bedroom apartment is \$917, which is a little bit higher than the median contract rent in Ames (\$876) according to the 2013-2017 American Community Survey. About 66% of rentals were affordable by this FMR standard. However, there is still a significant need for affordable rentals units in Ames. See above.

## **Discussion**

The cost of housing in Ames has increased since 2012. Between 2012 and 2017, the median home value in Ames increased by 10% from \$170,600 to \$187,000 and the median contract rent increased by 35% from \$651 to \$876. However, the increase of median household income during the same period was only 3%, from \$41,561 to \$42,755. (Table NA1) As a result, an increasing number of Ames households were experiencing housing cost burden. According to the 2013-2017 ACS data, 42% of renter households in Ames spent over 30% of their income on housing, compared to 39.1% in 2012.

Table MA9 shows that the majority (59%) of rental units in Ames rent between \$500 and \$999, 7% rent for less than \$500, and 34% for more than \$1,000 in 2017.

In Ames for 2018, the HOME Fair Market Rent for a two-bedroom apartment was \$887. In order to afford this level of rent without paying more than 30% of income on housing, a household must earn \$2,956 monthly or \$35,472 annually.

In Iowa, the minimum wage is \$7.25 per hour (<https://www.dol.gov/whd/minwage/america.htm>).

In order to afford the FMR for a two-bedroom apartment in Ames, a minimum wage worker must work 94 hours per week, 52 weeks per year. Or a household would need to have 3.5 minimum wage earners working 40 hours per week year-round in order to afford a two-bedroom apartment.

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

### Introduction

The housing stock in Ames is generally in good condition, especially owner-occupied units. The majority (89%) of the owner-occupied units had none of the four selected housing conditions, while only 43% of renter-occupied units had none. This means that 57% of renter-occupied units had one or more selected housing problem.

Selected housing conditions include:

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

Of the total households, 9% have children and at the same time reside in housing units built before 1980. These units could potentially contain lead-based paint.

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

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

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

**Table MA12. Conditions of Units**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,063	11%	8,338	55%
With two selected Conditions	8	.009%	354	2%
With three selected Conditions	0	0%	39	.25%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,806	89%	6,515	43%
<b>Total</b>	<b>9,877</b>	<b>100%</b>	<b>15,246</b>	<b>100%</b>

**Table 14 – Conditions of Units**

**Data Source:** 2013- 2017 ACS Data, Tenure by selected Physical and Financial Conditions, Table B25123

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

Among occupied housing units in Ames, owner-occupied units are, in general, in better condition than renter-occupied units. About 89% of owner-occupied units had none of the four selected housing conditions, while only 43% for renter-occupied units did. Fifty-seven percent of renter-occupied units had one or two selected housing conditions.

The housing stock in Ames is fairly new, with 24% of the total housing units built after 2000, 30% built between 1980-1999, 27% between 1950-1979 and only 19% before 1950. Since the 1990s, the west and north areas of Ames have experienced progressive housing development of apartment complexes, middle- to upper-income single family housing, and mixed use residential/commercial construction projects. Now (2019), the south side of town have a lot residential housing developments (mostly rental units). Among the occupied housing units, rental units are generally newer than owner-occupied units. Sixty-one percent of rental units are built after 1980, compared to 43% for owner-occupied units. There were only 0.7% of the total housing units that were considered substandard (lack of complete kitchen or plumbing facilities).

**Table MA13. Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,138	22%	3,791	25%
1980-1999	2,079	21%	5,543	36%
1950-1979	2,866	29%	3,900	26%
Before 1950	2,794	28%	2,012	13%
<b>Total</b>	<b>9,877</b>	<b>100%</b>	<b>15,246</b>	<b>100%</b>

**Table 15 – Year Unit Built**

**Data Source:** 2013- 2017 ACS Data

**Table MA14. Risk of Lead-Based Paint**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,835	75%	5,840	51%
Housing Units build before 1980 with children present	760	9%	934	8%

**Table 16 – Risk of Lead-Based Paint**

**Data Source:** 2011-2015 CHAS raw data (HUD website)

**Comments:** 2013-2017 ACS data were automatically used for “Total Units Built Before 1980”. So the data are not consistent.

**Table MA15. Vacant Units**

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

**Table 17 - Vacant Units**

**Data Source:** 2011-15 CHAS

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

Data not Available

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

Due to a national awareness and concern, HUD has placed the lead-based paint issue as a high priority and has provided some funds for abatement. The city of Ames’s situation is unique in that university students make up the largest share that live in older housing units and who, given their age, are not at risk of lead poisoning. However, there are still households with children at risk. Based on the 2011-2015 CHAS data, 1694 (about 9%) households with children aged 6 or younger were living in housing units built before 1980. These units could potentially contain lead-based paint.

**Table MA16. City of Ames: Lead-Based Paint Estimate by Household Income, 2015**

	<b>0-30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>
Total occupied units	6,425	3,205	4,035
Built before 1980	2,745	1,550	2,030
Estimated # of units w/lead-based paint	2,058	1,163	1,523

**Table 18 - Lead-Based Paint Estimate by Household Income**

**Data Source:** 2011-2015 CHAS, Table 13

The above table (Table MA16) estimates the number of occupied units that may contain lead-based paint by household income categories, using the 2011-2015 CHAS data.

0-30% AMI

Of the 6,425 housing units occupied by households with 0-30% AMI, 2,745 units were built before 1980. Of these, 2,058 (75%) are estimated to contain lead-based paint.

30-50% AMI

Of the 3,205 housing units occupied by households with 30-50% AMI, 1,550 units were built before 1980. Of these, 1,163 (75%) are estimated to contain lead-based paint.

50-80% AMI

Of the 4,035 housing units occupied by households with 50-80% AMI, 2,030 units were built before 1980. Of these, 1,523 (75%) are estimated to contain lead-based paint.

**Discussion:**

The housing stock in Ames is generally in good condition, especially owner-occupied units. According to the 2013-2017 American Community Survey, about 89% of owner-occupied units had none of the four selected housing condition, while only 43% for renter-occupied units did. Fifty-seven percent of renter-occupied units had one or two selected housing conditions.

The housing stock in Ames is fairly new, with 24% of the total housing units built after 2000, 30% built between 1980-1999, 27% between 1950-1979 and only 19% before 1950.

Based on the 2006-2010 CHAS data, there were 1,694 households (about 9%) with children age 6 or younger who were living in housing units built before 1980. Approximately 75% of these units contain lead-based paint. In terms of income category, approximately 2,058 extremely low income households lived in a housing units containing lead-based paint; 1,163 low income households; and another 1,523 moderate income households.

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

### Introduction

Although the City of Ames does not own any public housing units, the City had served as the jurisdiction's Public Housing Authority until July 2011. Since then, Central Iowa Regional Housing Authority (CIRHA) has become the Section 8 Housing Choice Voucher Program administrator for the City of Ames's jurisdiction. As of May 2019, there were 200 families being assisted in Ames.

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

- Keystone Apartments with 56 elderly units of 15 (0-bedroom) and 41 (1-bedroom units)
- Stonehaven Apartment with 54 elderly units of 15 (0-bedroom) and 39 (1-bedroom units)
- Regency V Apartments with 63 elderly units, all are 1-bedroom units
- Eastwood Apartments with 60 family units and also LIHTC property- 16 (1-bedroom), 32 (2-bedroom) and 12 (3-bedroom units)

Table MA17 only reflect information from 1 of 4 bedroom units which is Eastwood Apartments. Data for Keystone, Regency V and Stonehaven Apartments are not available at this time.

**Table MA17. Total Number of Units by Program Type**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	233	233	Not available	0	0	0
# of accessible units	0	0	0	Not available	Not available	Not available	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 19 – Total Number of Units by Program Type**

**Data Sources:** Central Iowa Regional Authority (CIRHA); Iowa Finance Authority (IFA), 2019

### Describe the supply of public housing developments:

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



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

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

**Table MA18. Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
<b>N/A</b>	<b>N/A</b>

**Table 20 - Public Housing Condition**

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

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

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

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

**Discussion:**

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

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

### Introduction

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

**Table MA19. Facilities and Housing Targeted to Homeless Households, 2019**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	21	5	54	0	0
Households with Only Adults	18	0	0	0	0
Chronically Homeless Households					
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	7	0	0

**Table 21 - Facilities and Housing Targeted to Homeless Households**

**Data Source:** Institute for Community Alliances ([www.icalliances.org](http://www.icalliances.org))

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

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

- Rental/Mortgage Assistance – Emergency Residence Project and Good Neighbor Emergency Assistance Program, the City of Ames, Story County Community Services and area churches provide emergency rent and deposits. Habitat for Humanity, Story County Community Housing, and USDA Rural Development provide mortgage assistance. ACCESS provides housing placement and rental assistance for victims of abuse. Story County Veteran's Affairs assists with emergency rent or mortgage payments.
- Financial Services – Consumer Credit Counseling and ISU Community Credit Union Credit Counseling provide workshops and educate community members on finance, credit, and debt.
- Utility Assistance – Emergency Residence Project, Good Neighbor Assistance Emergency Program, MICA, the City of Ames, Story County Community Services, and several local churches provide emergency utility assistance. Story County Veteran's Affairs assists with emergency utility assistance.
- Abuse – ACCESS provides information and prevention services regarding abuse issues.
- Youth and Shelter Services (YSS) - Provides comprehensive prevention services for youth in the schools and in the community.

- Employment Services – Workforce Development helps those who are unemployed find employment.

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

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

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

- Ames Community Preschool Center (ACPC) – child care – social and educational development
- American Red Cross – provide individuals and families in need with emergency assistance for food and safe shelter to prevent sudden homelessness and help families regain self-sufficiency
- Assault Care Center Extending Shelter and Support (ACCESS)—case management, domestic violence -safety planning, court systems advocacy, support groups, resource location and referral, sexual abuse
- Beyond Welfare—case management, living skills/money management/referral, case management, employment assistance, basic needs
- BooST (Boone and Story counties) Together for Children – early childhood services
- Boys and Girls Clubs of Story County – provides positive, safe environment for afterschool care and summer programming for youth ages 6-18
- Catholic Charities at St. Thomas Aquinas—mental health treatment, therapy/counseling
- Center for Addictions Recovery, Inc. (CFARI)—alcohol and drug abuse treatment
- Center for Creative Justice (CCJ)—legal advocacy
- Central Iowa Center for Independent Living – supporting people with disabilities
- Childserve – serving children with developmental delays, disabilities, acquired injuries, and other special healthcare needs
- Community Support Advocates – provide support for a wide range of disabilities, including intellectual disabilities and other developmental disabilities, brain injury, mental illness, and substance use
- CyRide—transportation
- Des Moines Area Community College and Literacy Program—education
- Emergency Residence Project—basic needs
- Eyerly Ball Community Mental Health Services—mental health treatment, therapy/counseling, crisis Line referrals, life skills, money management/referral case management

- Food Pantries—basic needs
- Friendship Ark Homes—community services for individuals with intellectual and developmental disabilities
- Good Neighbor Emergency Assistance—basic needs
- Heart of Iowa Regional Transit Agency (HIRTA) – door to door transportation services
- Heartland Senior Services—transportation, elderly
- Homeward—health services
- Iowa Able Foundation - free financial coaching offered in both a one-on-one and group setting available to the disability community
- Iowa Department of Human Services Medical Insurance—health services
- Iowa Department of Human Services—case management, basic needs
- Iowa State University Extension Services—employment assistance
- Iowa State University Families Extension Answer Line - living skills, money management, referral, case management
- Iowa State University Financial Counseling Clinic—living skills, money management, referral, case management
- Iowa State University—education
- Iowa Vocational Rehabilitation Services—employment assistance
- Legal Aid of Story County—legal advocacy
- Lutheran Services in Iowa (LSI)—case management, mental health treatment, therapy, counseling
- Mainstream Living—case management, mental and physical disabilities
- Mary Greeley Medical Center—therapy/counseling
- Mid-Iowa Community Action (MICA)—case management, HIV/AIDS, basic needs, family Development, self-sufficiency programs
- National Alliance on Mental Illness (NAMI) of Central Iowa – education, support, and advocacy with on behalf of those with mental illness
- People Place—living skills, money management, referral case management
- Planned Parenthood—health services
- PROMISE JOBS—employment assistance
- RSVP - volunteer management for emergencies/disasters
- Story County Community Services—case management, mental health treatment, therapy, counseling, mental and physical Disabilities
- Salvation Army – respond to a problem and helps meet the basic human need at a point of crisis
- The ARC of Story County – intellectual and developmental disabilities
- Veterans Affairs—Story County veterans’ affairs
- Vocational Rehabilitation—employment assistance
- Volunteer Center of Story County – youth engagement
- Women Infants and Children (WIC)—health services
- Youth and Shelter Services, Inc. (YSS)—case management, alcohol and drug abuse, treatment, mental health treatment, HIV/AIDS, Rosedale Shelter crisis line, therapy/counseling, family development/self-sufficiency programs
- YWCA Ames- ISU – parent and student support (advocacy of social development)

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

### Introduction

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

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

For elderly persons there are several housing options available that cater specifically to the elderly population. They include Green Hills, which has a combination of townhouse style housing, apartment housing, assisted living units, and a nursing care facility on campus. Housing units are purchased and fees are charged for all services. Northcrest Community is a similar development to Green Hills with similar housing types, although entrance is based on the health of the residents, an endowment is charged to enter the housing units, and a monthly fee is charged for maintenance, utilities, cleaning, and transportation. Upon entering, the residents are provided with care for life. This complex includes assisted living, a memory care unit, and a nursing care facility. Windsor Oaks is another elderly housing development that has 29 attached units that are individually purchased. Monthly fees are charged for upkeep and services are determined by the residents.

The new elderly housing facilities are Northridge Village (35 senior apartment units, 35 assisted living units, and 35 skilled care units) and Oakwood Village, a cooperative living project with 50 apartment units for persons over the age of 55 years. Monthly rental fees are charged for the Northridge units.

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

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

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

Story County operates the Community Life Program which provides services for persons with intellectual, mental, and physical disabilities. Services that are provided include day services at their main facility, employment services, vocational services, medical support services, and residential services. They operate three eight-bedroom residential care facilities

that provide 24-hour supervision for program participants who need round-the-clock assistance. In addition, they assist 15 participants with finding apartments for independent living. Usually three participants live together as roommates and services are provided to help with cleaning, budgeting, etc.

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

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

The Homeless Program funds that require a Discharge Policy for Homeless Prevention are received and administered by the State of Iowa. Iowa Department of Human Services (DHS) is the agency responsible for discharges from state mental health institutions. Iowa has a publicly funded system of care for adults with mental illness and other disabilities. Iowa implemented a significant redesign of the mental health system statewide in July 2014.

Previously, each county administered and funded mental health services individually, which led to a wide disparity in the available funding and services in each county. The redesign organizes the State into regions, requiring each to provide a standardized package of core services, and changing the way funding is structured to support these services. Many aspects of discharge planning will remain the same. Discharge planning begins at admission and is part of an ongoing treatment plan. The plan includes housing arrangements, supportive services, and funding.

The Iowa Council on Homelessness (the CoC) participates in continuing discharge policy planning, with Council members representing the 154 Iowa Departments of Elder Affairs, Human Services, Public Health, and the Iowa Veterans Administration (VA); members also have served as members of the Olmstead Consumer Task Force and the Iowa Mental Health Planning Council.

When appropriate, the Projects for Assistance in Transitioning from Homelessness (PATH) Program assists private hospital mental health units to place people into transitional or supportive housing. The VA routinely assists with placement into adult family living situations, long term care facilities, or permanent supportive housing.

### **Correctional Institution Discharge**

In response to this policy, a partnership between the Iowa Department of Corrections and Iowa Department of Human Services created the Community Connections Supporting Reentry program and trainings. The goal of this program is to bring together staff from the many service systems that support individuals reentering the community after incarceration, including providers from substance use disorder treatment, mental health and behavioral health services, integrated health homes, community corrections, prisons corrections, and others. One component of planning for reentry is ensuring

that individuals have a suitable place to live upon returning to the community. A Home Placement Questionnaire is used to verify that a residence requested by the individual meets the requirements set forth in the by the Department of Corrections to minimize the risk of reoffending.

A copy of the Community Connections Supporting Reentry Resource Guide is available at:

[https://doc.iowa.gov/sites/default/files/documents/2017/10/ccsr\\_resource\\_guide\\_final\\_101817.pdf](https://doc.iowa.gov/sites/default/files/documents/2017/10/ccsr_resource_guide_final_101817.pdf)

### **Mental Health Discharge**

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

### **Health Care Discharge**

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

### **Foster Care Discharge**

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

Community and Family Resources (CFR) has an office located in Ames, which serves Story and Boone counties. They provide a wide range of substance abuse, problem gambling, and mental health treatment services for individuals and families, including aftercare services for individuals coming from residential programs. As part of case management for these persons, they will direct clients to housing assistance, if needed, which is available in their community. Clients receive cognitive behavioral therapy, dialectical behavioral therapy, substance abuse counseling approach, trauma-related counseling, 12-step facilitation approach, brief intervention approach, contingency management motivational incentive, motivational interviewing, anger management, matrix model, relapse prevention. No data was kept regarding the number of persons receiving housing assistance referrals.

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

See response above.

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

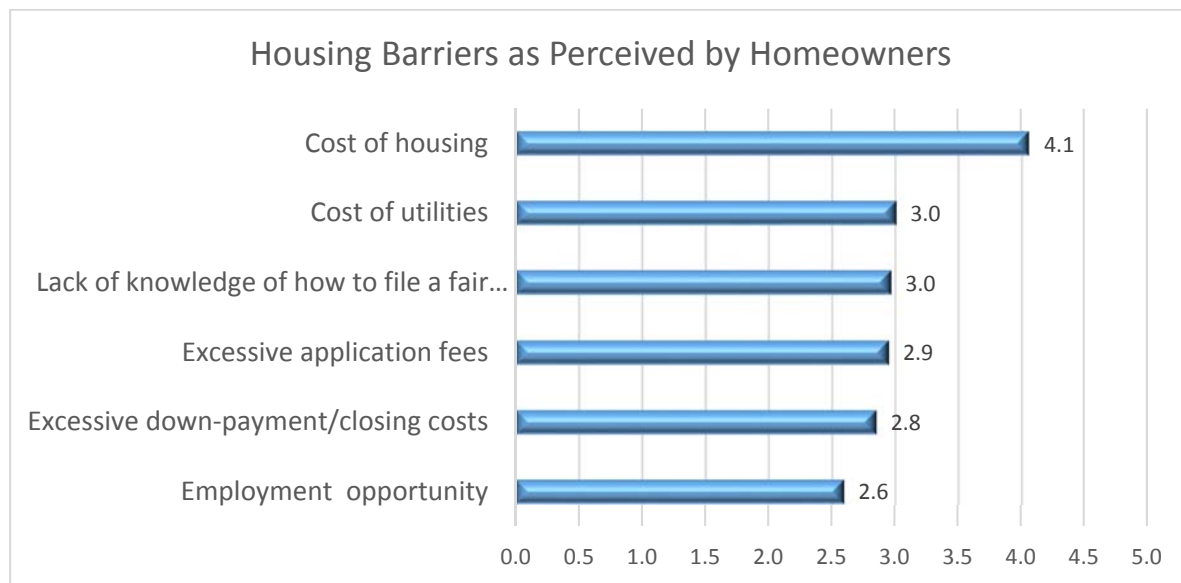
See response above.



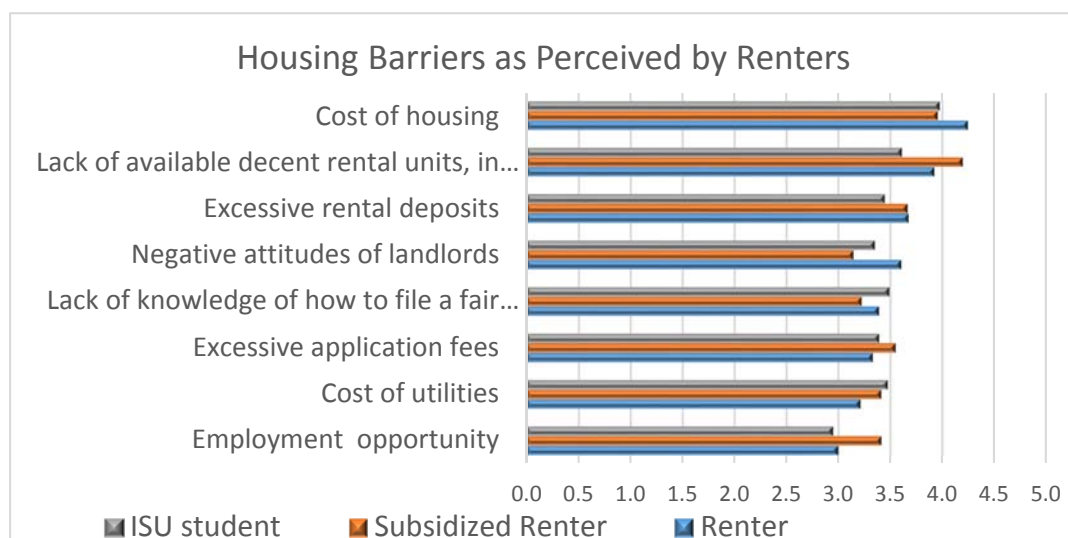
## MA-40 Barriers to Affordable Housing – 91.210(e)

In 2019, the City, with assistance from Iowa State University, conducted the second Analysis of Impediments to Fair Housing Choice that involved community input from both “users and providers” in the housing arena. Respondents were asked if the six to thirteen issues related to housing barriers still exist at the present. These are the same questions asked in 2014 survey. The full report will be available at the City of Ames website.

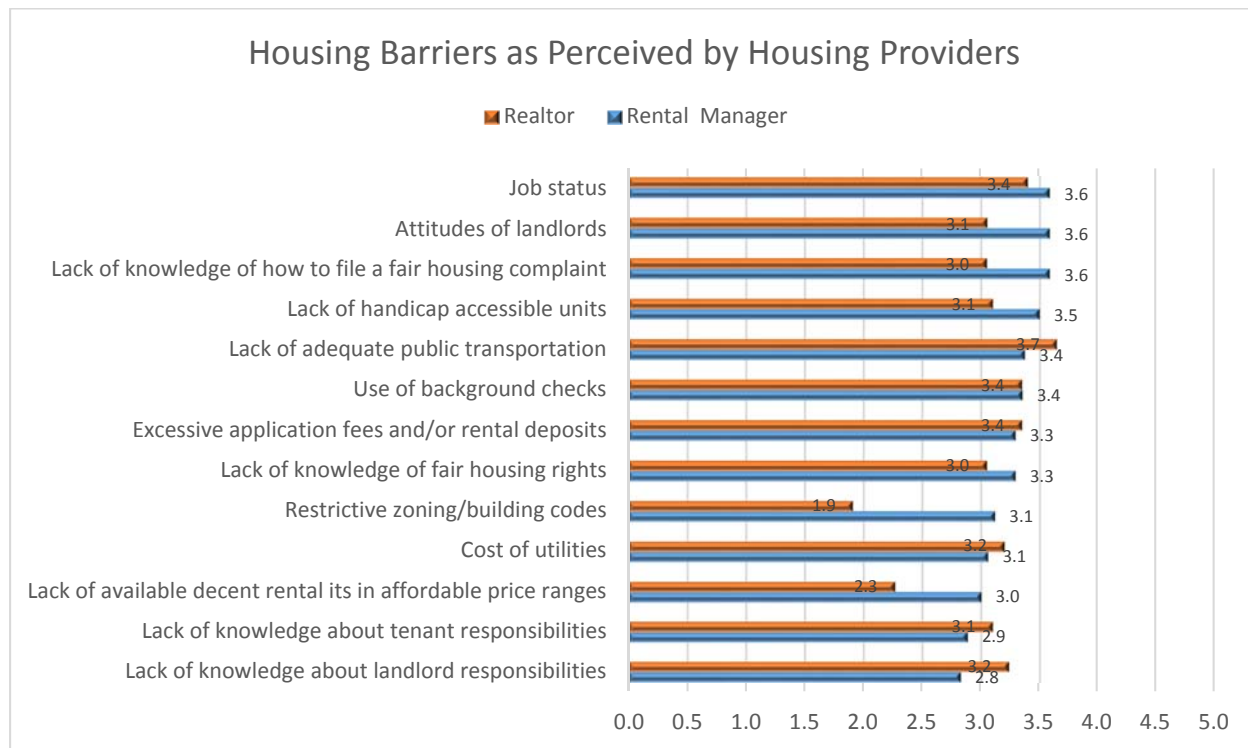
**Figure MA1. Housing Barriers as Perceived by Homeowner**



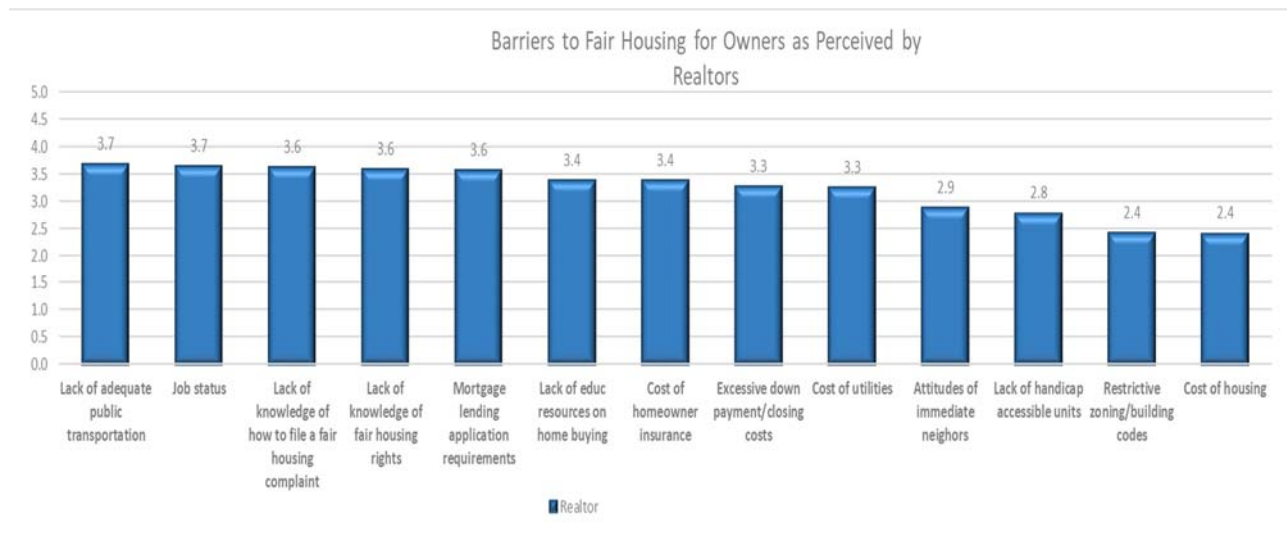
**Figure MA2. Housing Barriers as Perceived by Renters**



**Figure MA3. Housing Barriers as Perceived by Housing Providers**



**Figure MA4. Housing Barriers as Perceived by Realtors**



For both of the housing consumers (homeowner and renters), cost of housing was the 1<sup>st</sup> perceived barrier to fair housing. It was rated as 4.1 by both groups (on a scale of 1 to 5 (1 being strongly disagree to 5 strongly agree)). “Cost of housing” was only housing barrier perceived by homeowners.

The second barrier perceived by renters was lack of available decent units in affordable prices. These was echoed by general renters and students. However, it was ranked 1<sup>st</sup> by subsidized low-income renters including the elderly. “Excessive rental deposits” was ranked as 3<sup>rd</sup> barriers by general renters and subsidized renters. Negative attitudes of landlords was 4<sup>th</sup> barrier to fair housing according to general renters.

For a prospective moderate income homeowner (family of 3 with household income of \$57,500), the affordable purchase price of a home is \$130,000 (with lower score), and \$150,000 to \$180,000 for those with higher credit score. This data came from local financial institution. However, according to Central Iowa Board of Realtors, the average sale prices in Ames for 2018 was \$250,375 (for Quarters 1-3); \$255,103 (for Quarters 4), and \$223,121 (for Quarter 1). These data indicate that moderate income households can’t afford houses available on the market regardless of their credit ratings.

For renters, the result of the survey is consistent with the 2011-2015 HUD data which indicates that the cost of housing was the major issue. Forty-two percent of renter households were experiencing a housing cost burden of >30% of their income, 30% for homeowners. An additional 41% of total renter have housing cost burden of >50% of their income, 68% for homeowners.

In Ames for 2018, the HOME Fair Market Rent for a two-bedroom apartment was \$887. In order to afford this level of rent without paying more than 30% of income on housing, a household must earn \$2,956 monthly or \$35,472 annually. This indicates that a household would need to have 3.5 minimum wage earners working 40 hours per week year-round in order to afford a two-bedroom apartment.

For renters, cost of housing goes hand in hand with availability of affordable rental units. 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. Of those 1,874 affordable rental units, none were vacant and only 1,185 units (63%) were occupied by extremely low-income households. The rest (37% or 689 rental units) were occupied by households other than extremely low income households.

Of the total rental units (including occupied, vacant for rent, and rented but not occupied), 544 units (5%) are low income housing (233 units as HUD low-income/subsidized housing, 311 units under HUD low-income housing tax credit housing).

The housing providers have different perspective on housing barriers in the city. Job status was ranked 1<sup>st</sup> and 2<sup>nd</sup> by realtors, and rental managers, respectively. This might be due to lack of workers to perform those jobs. The business activity shows that the difference between number of workers and number of jobs was from -.4% to 0.4%. This indicates that there are almost no surplus of workers to perform the jobs. This is very indicative of the low unemployment rate of 1.3%.

Ranking of the top five barriers to fair housing as perceived by housing providers were:

Barrier	Rental Manager	Realtor
Lack of knowledge on how to file fair housing complain	1	2
Job status	2	1
Attitudes of landlords	2	
Lack of handicap accessible units	3	
Lack of public transportation	4	1
Lack of knowledge of fair housing rights		3
Mortgage Lending application requirements		3

**Table 22-** Ranking of the top five barriers to fair housing as perceived by housing providers

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

### **Land Use**

#### **Controls & Zoning Ordinances**

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.

#### **Building Code, Fees & Charges -**

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 A117.1-2009 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.

#### **Growth Limits**

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

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

#### **Tax Policies**

In Iowa, property tax policies are set by the state; the City has no control over either the cap on taxes or the rollback set annually by the state. The City does not set individual use classifications or tax rates for classifications. The City is financially dependent upon property taxes as its main source of revenues. The City through a voter approved initiative collects a one

penny local option sales tax with approximately half of its revenue directed to reducing local property taxes and the remainder of revenue is available for community benefit activities.

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

### Introduction

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

### Economic Development Market Analysis

**Table MA20. Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Shares of Job %	Jobless workers %
Agriculture, Mining, Oil & Gas Extraction	497	502	1%	1%	-0.1%
Arts, Entertainment, Accommodations	5,468	5,815	12%	12%	-0.1%
Construction	2,242	2,423	5%	5%	0.0%
Education and Health Care Services	15,147	15,991	33%	32%	-0.4%
Finance, Insurance, and Real Estate	1,546	1,592	3%	3%	-0.1%
Information	641	647	1%	1%	-0.1%
Manufacturing	4,954	5,330	11%	11%	0.1%
Other Services	985	1,005	2%	2%	-0.1%
Professional, Scientific, Management Services	4,470	4,846	10%	10%	0.1%
Public Administration	3,142	3,362	7%	7%	0.0%
Retail Trade	5,147	5,713	11%	12%	0.4%
Transportation and Warehousing	755	762	2%	2%	-0.1%
Wholesale Trade	1,219	1,454	3%	3%	0.3%
Total	46,213	49,442	100%	100%	-

**Table 113 - Business Activity**

**Data Source:** City of Ames Chamber of Commerce, 2019

**Table MA21. Labor Force**

Total Population in the Civilian Labor Force	60,600*
Civilian Employed Population 16 years and over	59,800*
Unemployment Rate	1.3%*
Unemployment Rate for Ages 16-24	12.2%**
Unemployment Rate for Ages 25-65	2.5%**

**Table 24 - Labor Force**

**Data Sources:** \*Bureau of Labor Statistics (<https://www.bls.gov/web/metro/laummtrk.htm>) ; Iowa Workforce Development, as of April, 2019

\*\* 2017 ACS

**Table MA22. Occupation by Sector**

<i>Occupations by Sector</i>	<b>Number of People</b>
Management, business and financial	25,429
Farming, fisheries and forestry occupations	1,000
Service	20,622
Sales and office	7,515
Construction, extraction, maintenance and repair	2,980
Production, transportation and material moving	5,404

**Table 25 – Occupations by Sector**

**Data Sources:** \*Bureau of Labor Statistics (<https://www.bls.gov/web/metro/laummtrk.htm>);  
Iowa Workforce Development, as of April, 2019  
\*\* 2017 ACS

**Table MA23. Travel Time**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	27,859	85%
30-59 Minutes	4,229	13%
60 or More Minutes	640	2%
<b>Total</b>	<b>32,728</b>	<b>100%</b>

**Table 26 – Occupations by Sector**

**Data Source:** 2013-2017 ACS Data

## Education:

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

<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
Less than high school graduate	160	0	163
High school graduate (includes equivalency)	1,786	0	439
Some college or Associate's degree	3,307	36	832
Bachelor's degree or higher	14,708	628	1,857

**Table 27 - Educational Attainment by Employment Status**

**Data Source:** 2013-2017 ACS Data



Table MA25. **Educational Attainment by Age**

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	0	27	46	66	46
9th to 12th grade, no diploma	368	131	91	163	134
High school graduate, GED, or alternative	3,732	583	443	1,295	1,505
Some college, no degree	20,078	1,368	481	1,303	938
Associate's degree	1,644	803	301	680	321
Bachelor's degree	2,562	3,393	1,690	2,551	1,374
Graduate or professional degree	46	2,502	1,931	2,835	1,769

Table 28- Educational Attainment by Age

**Data Source:** 2013-2017 ACS DataTable MA26. **Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	14,191
High school graduate (includes equivalency)	<b>23,3673</b>
Some college or Associate's degree	31,714
Bachelor's degree	38,600
Graduate or professional degree	54,896

Table 129 – Median Earnings in the Past 12 Months

**Data Source:** 2013-2017 ACS Data

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

Public administration sector (33%) is the major employment sector in Ames (33%). This includes Iowa State University which accounts for 83% of the public administration employment. As of 2018, the University had 16,952 employees including full-time, part-time, and hourly employees. These jobs include faculty, administrative, merit, and contract positions.

Arts, entertainment, accommodations; professional, scientific, management services; and retail trade services account for 10% of the total employment for each of those categories. On the other hand, health services account for 9% of the total employment in the city.

### **Describe the workforce and infrastructure needs of the business community:**

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

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

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

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

In Ames 85% of the residents 18 to 65 years of age have at least some college credits, while 43% have at least an associate degree. The skills and education of current workforce can supply the needs of the major employers in Ames: education and health care services.

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

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

As part of these efforts, the Ames Chamber and EDC continues to recruit businesses to participate in Career Fairs and Exposure events at Ames, Colo-NESCO and Gilbert High Schools. The Ames Chamber is developing a portal on their website that will connect our Story County schools with businesses opportunities to engage students in the classroom starting with the 2019-2020 school year. These efforts, in addition to the other facets of the Ames Chamber and EDC's Workforce Development Initiative, are paying dividends for the Ames and Story County community and addressing key workforce availability issues of Ames and Story County businesses.

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

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

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

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

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

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

The Ames Economic Development Commission (AEDC) has a Vision 2022 economic development strategy being implemented. The plan sets goals and objectives to assist with achieving the vision and mission of the organization with a central focus on Ames, Story County and Central Iowa. The plan includes robust marketing, workforce development and infrastructure efforts. Key strategies include:

- Grow the Ames MSA employment by a net increase of 1500 jobs.
- Enhance the Ames area availability of talent by growing the workforce 2.5% annually.
- Ensure a strong pipeline of community and business leaders in Ames and Story County.
- Improve the availability and affordability of housing in Ames and enhance the development potential of Downtown Ames.
- Expand the retail, entertainment and recreation opportunities available in Ames and Story County.
- Advocate for infrastructure and transportation enhancements in Ames and Story County.

In addition to Ames, the AEDC assists the City of Nevada, City of Huxley, City of Story City and the small communities of Story County with economic development efforts.

To further support these efforts, the AEDC participates in the Cultivation Corridor, a multi-county effort (includes 2 MSAs) in central Iowa consisting of a regional labor market of nearly 1 million and concentrating on the agriculture and bioscience industries.

## MA-50 Needs and Market Analysis Discussion

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

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

Tracts with housing problem concentration are identified as follows:

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

Thus, there is no specific census tract in the city with multiple housing problems identified. Cost burden is the only identified housing problem. (Figure MA1)

**Table MA27. Housing problems by census tract**

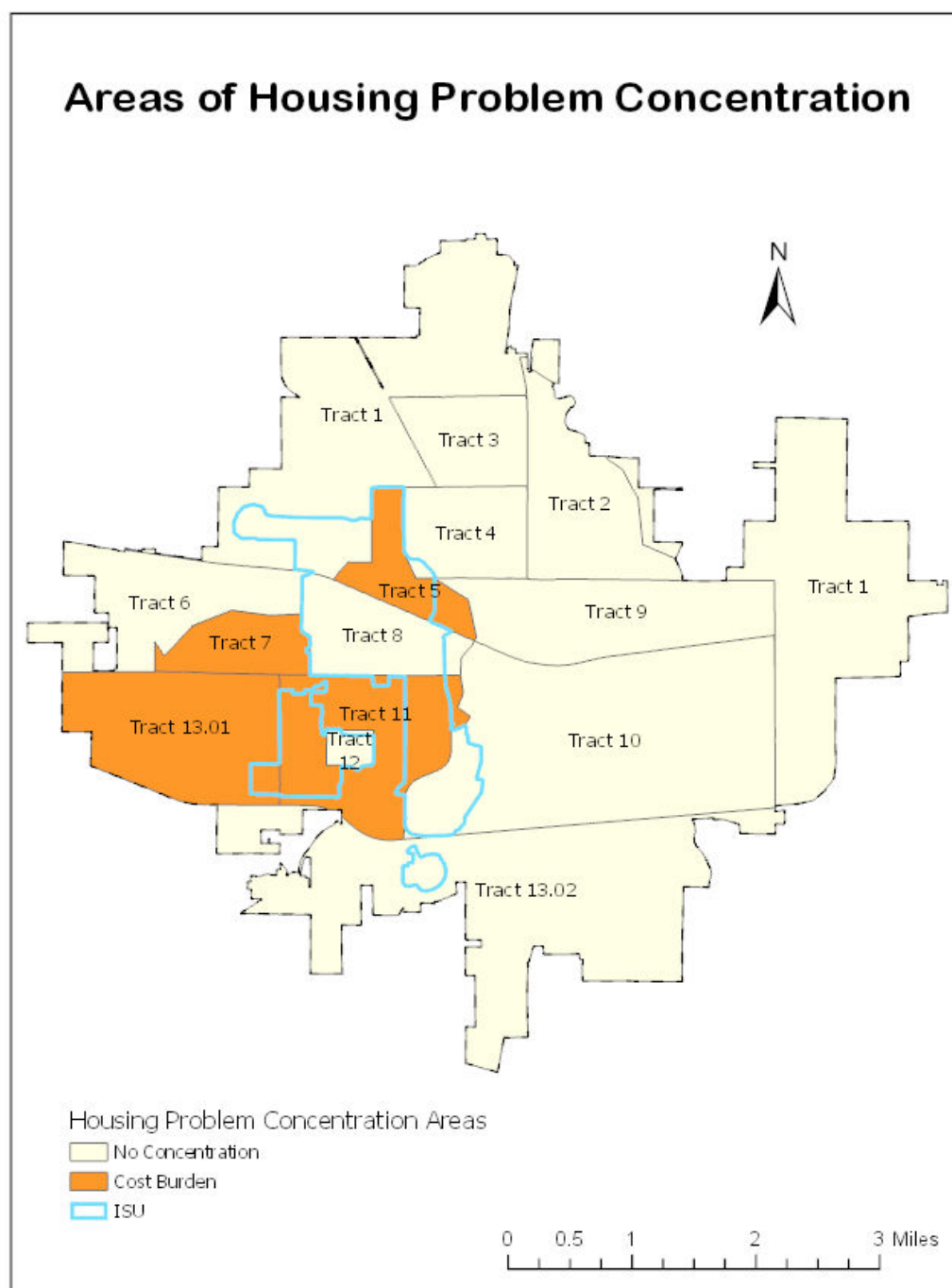
Census Tract	Substandard Housing	Overcrowding	Cost Burden	Total Households
Tract 1	0.6%	2.0%	14.3%	2760
Tract 2	0.0%	1.7%	18.1%	1485
Tract 3	0.0%	0.3%	23.3%	1420
Tract 4	0.0%	0.0%	17.5%	1030
Tract 5	0.9%	9.4%	60.4%	790
Tract 6	0.2%	0.4%	25.7%	1845
Tract 7	2.3%	0.0%	60.0%	1655
Tract 8	0.0%	0.0%	0.0%	0
Tract 9	0.0%	0.0%	27.3%	1660
Tract 10	0.8%	2.6%	40.1%	2155
Tract 11	0.0%	0.7%	60.3%	1910
Tract 12	0.0%	0.0%	40.0%	45
Tract 13.01	0.8%	2.1%	52.5%	3945
Tract 13.02	0.0%	1.2%	23.2%	1575
Ames	0.1%	1.7%	35.0%	25770

**Table 30 – Housing problems by census tract**

**Data Source:** 2011-2015 CHAS, Table 3.

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

Figure MA5. Areas of Housing Problem Concentration



**Data Source:** 2011-2015 CHAS data, Table 3.

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

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

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

Census tract	% LMI	% of Minority	% of Hispanic
5	85.3%	37.7%	6.4%
Ames	48.3%	15.5%	3.4%

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

**Table 31 - City of Ames LMI areas of racial/ethnic concentration**

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

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

**Are there any community assets in these areas/neighborhoods?**

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

**Are there other strategic opportunities in any of these areas?**

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

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan Overview of the Consolidated Plan consists of evaluation of the following factors:

- Geographic Priorities
- Priority Needs
- Influence of Market Conditions
- Anticipated Resources
- Instructional Delivery Structure
- Goals
- Public Housing Accessibility and Involvement
- Barriers to Affordable Housing
- Homelessness Strategy
- Lead Based Paint Hazards
- Anti-Poverty
- Monitoring

The data collected on the above major areas is from the 2013-2017 American Community Survey (ACS) data, the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data supplied by HUD, intensive public input, 2019 Impediments to Fair Housing Analysis Study, area human service agencies, Story County Analysis to Social Services Team (ASSET), City Departments, the State of Iowa, and other market analyses and influences.



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

### Geographic Priorities

The City of Ames will focus a large portion of its CDBG funding (95%) in its newly formed Neighborhood Revitalization Strategy Area (NRSA) in West Ames, and 100% of its new funding of HOME dollars will be targeted in the NRSA (see chart below). A smaller percent (5%) maybe spend city-wide. The majority of the determined benefit will be based on individual income eligibility, low-income limited clientele benefit, and low-area benefit, (based on census tracts containing concentrations of 51% or more low- to moderate-income persons, as established by HUD). The application process will be open to all interested persons.

1	<b>Area Name:</b>	<b>CITY-WIDE-General Program Administration/Low Income Census Tracts</b>
	<b>Area Type:</b>	All
	<b>Other Target Area Description:</b>	N/A
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	58.74 (includes student households)
	<b>Revital Type:</b>	N/A
	<b>Other Revital Description:</b>	N/A
	<b>Identify the neighborhood boundaries for this target area.</b>	N/A
	<b>Include specific housing and commercial characteristics of this target area.</b>	N/A
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The City annually host public forums and invites neighborhood associations, human service agencies, non-profit organizations, business, low income citizens and general citizens to participate and provide feedback and input on needs of the community in conjunction with the eligible activities for the program funding for both CDBG and HOME.
	<b>Identify the needs in this target area.</b>	n/a
	<b>What are the opportunities for improvement in this target area?</b>	n/a
	<b>Are there barriers to improvement in this target area?</b>	n/a
2	<b>Area Name:</b>	<b>State Avenue Neighborhood Revitalization Strategy Area (NRSA)</b>
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	West Ames NRSA; Census Tract 13.01, Block Group 2
	<b>HUD Approval Date:</b>	November 16, 2016
	<b>% of Low/ Mod:</b>	85.71 (based ACS 2015 LMI Summary Data in 2019)
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	Infrastructure/Housing Construction/ Purchase Assistance

	<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>The City of Ames has one (1) designated Neighborhood Revitalization Strategy Area (NRSA.) The area is located in Census Tract 13.01, Block Group 2 in West Ames. The State Avenue NRSA includes the neighborhoods around the south side of West Lincoln Way, the East side of South Dakota Avenue, the West side of State Avenue and North of College Creek. The area encompasses a .43 square mile geographic radius.</p> <p>The selection of this neighborhood as a NRSA has been determined by a combination of factors. First, the neighborhood is eligible based upon criteria established by HUD to assure programs serve communities experiencing a high concentration of low and moderate-income residents. Second, the City has determined that a specific area within the State Avenue NRSA would optimize the kind of flexibility and economic development incentive that a designation as an NRSA permits. The lack of affordable owner-occupied and/or rental housing for low income households has been identified as a priority need in the City's 2019-23 Five-Year Consolidated Plan. With housing a major component of this economic development effort, a significant portion of the NRSA in which housing related activities will take place are necessary to have the desired economic impact.</p>
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<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The history of the West Ames indicates that urban development of the area began around 1902 and continues through the present day. The area is located in the Northern part of Washington Township in sections 1 and 4. The area for the most part was farmland until the 1950's. The areas along the Lincoln Way began to develop around the early 1910's and 1920's.</p> <p>Today, the designated area contains a variety of land use districts that include, but not limited to: Residential, Commercial, Special Purpose, and Government zones, however, residentially zoned land makes up the primary use at 73.77%.</p> <p>The area includes "approximately" of 491 parcels, of which 470 are residential and 21 are either commercial or governmental/public spaces. The commercial/office uses comprise approximately 8 acres and are primarily located along Lincoln Way. The commercial/office uses include: medical facilities, grocery stores, restaurants, financial institutions, gas stations/convenient stores, retail shops, and office spaces. The governmental/public spaces use comprises approximately 49 acres, which includes the vacant site of the former Ames Middle School, the current Ames Middle School Athletic Field and contains 2 neighborhood parks (Franklin and Christopher Gartner). Franklin Park the larger of the two parks (approximately 4 acres), is not owned by the City of Ames, and is currently being operating under an expired leased with Iowa State University.</p> <p>The residential uses comprise approximately 164 acres and 470 residential parcels. Of the 470 residential parcels, 242 (58%) parcels contain rentals and 228 parcels contain non-rental units. The 242 rental parcels are comprised of approximately 818 apartments/condos/co-ops dwelling units, approximately 158 duplexes/two &amp; three family conversion dwelling units, 55 townhome units, and approximately 84 single-family detached units for a total of approximately 1,115 rental units. The remaining 228 parcels are comprised of approximately 238 detached owner-occupied single-family dwellings.</p> <p>The <b>primary</b> demographic criteria for qualifying as an NRSA is as follows:</p> <p>Using block group data based on the 2013-2017 American Community Survey (ACS) and the FY-2015 Low Moderate Income Individuals (LMISD), the upper quartile of residents that are low- and moderate-income is determined to be 85.71%. Block Group 2 in Census Tract 13.01 in West Ames, which falls exactly within these upper quartile requirements and therefore can be a stand-alone NRSA designation. This is a 16.46% increase from 69.25 in 2016.</p>
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<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>Based on the result of the “Analysis of Impediments to Fair Housing Choice (2019) survey” and the CHAS HUD data, “cost of housing” was the main problem in the City of Ames as perceived by all housing consumers (homeowners and renters). The 2<sup>nd</sup> housing problem was lack of available decent rental units, in affordable price ranges (perceived by general renters and students). It was rated as 1<sup>st</sup> by subsidized renters including the elderly</p> <p>As outlined it in our Citizen Participation Plan, soliciting public input involves advertising in the area newspapers, on various social media outlets and directs mailings of public forums being held to gather input from non-profit organizations, human service agencies, community groups, citizens, etc. It involves meeting directly with impacted neighborhood associations, area businesses, area residents, area property owners, property managers, and area institutional organizations. Back in 2015 the City received full support from the community to purchase a 10+ acre parcel of land in this area to address the needs outlined in the Impediments Study of 2013.</p> <p>In regards to this parcel, the City of Ames welcomed input regarding the concept of creating a NRSA in this area. Beginning in February 2016, City staff, as part of preparing its 2016-17 Annual Action Plan, hosted public forums, and meetings with the impacted neighborhood association to educate and to gain input regarding creating a NRSA. In March 2016, staff conducted a public meeting with City Council as a follow-up to the meetings with the public and neighborhood association regarding the NRSA concept. With consensus from the community and the neighborhood association, City Council directed staff to proceed with the process of amending the City’s 2014-18 Adopted Five-Year Consolidated Plan to create a Neighborhood Revitalization Strategy Area in the West Ames, Census Tract 13.01; Block Group 2 area. As outlined in the NRSA guidelines established by HUD, staff through directed mailings, invited and hosted specific individual community consultations with the following groups: neighborhood association, area businesses/operators, (financial institutions, non-profit organizations/community organizations, government institutions), area residents, property owners and managers, developers). During these community consultations, staff discussed a conceptual framework for a State Avenue West NRSA, specifically regarding the redevelopment of a 10+-acre parcel of land owned by the City in the area, along with various types of programs and services that could be provided to the area. The impacted neighborhood association has been very engaged in the process and provided feedback as noted in the above paragraph. Additionally, they have been very helpful with outreach to the residents of the area. The participation from the business/operators centered on questions about the overall</p>
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	<p>concept of NRSA and what benefits could be applicable to their business needs. There was only one concerned expressed by an area developer, that having a NRSA designation could be viewed as a negative impact on the area. (see Attachment C-Open House Invitations). For 2018-19, the City has completed Phase I of installing the infrastructure improvements on this site.</p>
<p><b>Identify the needs in this target area</b></p> <p>Data is from 2016, updated data not available at this time</p>	<ul style="list-style-type: none"> <li>• There are a total of approximately 1,353 housing units in the designated NRSA area, of which 1,115 units (82%) is renter-occupied; and 238 units (18%) are owner-occupied, this is approximately a 20% higher rental occupancy than the city as a whole;</li> <li>• The percent of vacant housing in the designated area is approximately 5%, which is slightly higher than the city at 3.70% as a whole;</li> <li>• The unemployment rate in the area is 6.26%, which is slightly higher than the 4.10% for the city as a whole;</li> <li>• The median household income in the area is \$32,222, which is lower as compared to \$42,373 for the city as a whole;</li> <li>• The poverty status of individuals in the area is 44.5%, compared to 30% of the city as a whole;</li> <li>• The education attainment of the residents beyond high school in the designated area is comparable to that of the residents in the city as a whole;</li> <li>• Gross rent median dollars is \$731, is about \$43 dollars less, compared to \$774 for the city as a whole;</li> <li>• The median family income in the area \$73,182, which is just over \$7,000 (10%) lower in comparison to that of \$80,977 for the city as a whole;</li> <li>• The number of families earning less than \$50,000 is 42%, compared to 27% in the city overall</li> <li>• Median owner-occupied housing values are \$120,900 within the area, compared to \$172,600 for the city as a whole;</li> <li>• The percent of housing units built before 1980 is comparable to that in the city as a whole.</li> <li>• The area contains approximately 145 (27%) units of Low-Income Tax Credit/Low-Income Tax Credit/Low-Income Subsidized Housing Units, compared to 545 units in the city as a whole;</li> <li>• For the size of the area, it contains a good high number of commercial businesses, medical facilities, financial institutions, restaurants, parks and access to various transportation services;</li> <li>• The 90% of overall condition of the housing stock is ranked Average to Excellent</li> </ul>

<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Below is a list of the strengths/opportunities and areas for improvement in this targeted area:</p> <ul style="list-style-type: none"> <li>• Availability of 10 + acre vacant parcel of land owned by the City of Ames that can be re-developed into low and moderate cost housing for either owner and/or renter households;</li> <li>• Strong commercial and retail businesses;</li> <li>• Access to City-wide Cy-Ride Bus Service;</li> <li>• A number of medical facilities, financial institutions, retail shops, &amp; restaurants;</li> <li>• Active Neighborhood Association;</li> <li>• Updated Infrastructure Improvements have occurred within the last 3-5 years.</li> <li>• The neighborhood parks are underutilized; Franklin Park is <b>now</b> owned by the City and is a vital open space and recreational area for families.</li> </ul>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Below is a list of the weaknesses/areas for improvement in this targeted area;</p> <ul style="list-style-type: none"> <li>• Slightly higher unemployment rate;</li> <li>• Higher poverty rate compared to the city overall;</li> <li>• Higher percent of rental housing units compared to the city overall;</li> <li>• Higher percent of families earning less than \$30,000 compared to the city overall;</li> <li>• Neighborhood parks are underutilized; Franklin Park is not owned by the City.</li> </ul> <p>The proposed State Avenue NRSA is a strong and active area that contains good services and amenities for residents living in the area. The weaknesses can be attributed to the high number of the student rental population in the area, which will affect the poverty and unemployment rates and annual earnings of households.</p> <p>In regards to the high student population, and that the area has a strong and active commercial and transportation based, this would be a good opportunity to increase the number of low income rental and owner-occupied housing units.</p> <p>In regards to the slightly higher unemployment rate compared to the city overall, further investigate the regarding the economic conditions of the area will be analyzed when more updated census data becomes available. At that time considerations will be determined for the need to address any economic development program activities that may be derived from that updated in the 2019-2023 5-Year Consolidated Plan and in the 2019-20 Annual Action Plan.</p>

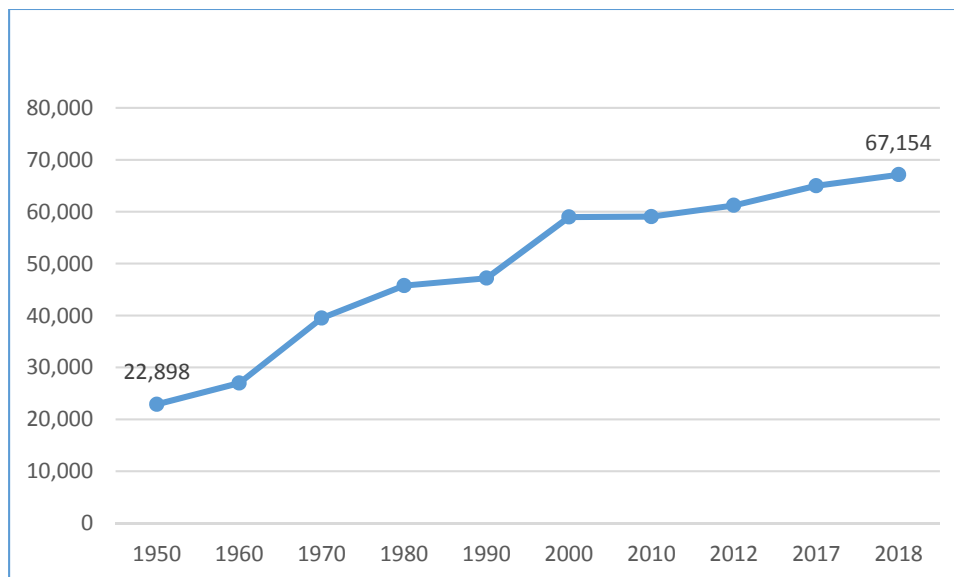
## General Allocation Priorities

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

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

Historically, the population of the City of Ames has increased steadily over the past 68 years (Figure SP1). Between 2000 and 2018, the total population reached 65,005 in 2017 with an increase of 10.2% from 58,981 in 2000, compared to the state average of a 7.5% increase. Ames is the only metropolitan statistical area (MSA), in Story County. In 2017, the total population in Story County population 95,888. The City of Ames accounted for about two thirds of that population.

Figure SP1. City of Ames population, 1950-2018



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

### Low-Income Families:

Utilizing the 2015 Census data with regard to low-income households, which is the most current data available of the 14 Census Tracts that define Ames, six (6) census tracts have Block Groups where 48% or more of the

households living in those Block Groups have incomes that are at 80% or less of the Story County median income. These Low- and Moderate-Income (LMI) Block Groups are generally located in portions of the community where there is an older housing stock, a concentration of high-density multi-family housing complexes, or Iowa State University family housing facilities. These six LMI Block Groups generally fall within a mile of the Lincoln Way arterial corridor. Two LMI Block Group areas are located in the north portion of the community – one north of Iowa State University along Stange Road, and the other at the southwest intersection of Grand Avenue and Top-O-Hollow Road.

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

**Table SP1. City of Ames Low/Moderate Income Persons by Census Tract, FY2015**

Census Tract	Low and Moderate Income Persons	
	Number	Percent
1*	2720	24.8%
2	1575	42.5%
3	1555	44.6%
4	800	31.6%
5	2855	93.1%
6*	2040	42.1%
7	2590	80.2%
8	-	-
9	1655	49.6%
10	3995	85.2%
11	3230	77.7%
12	20	40.0%
13.01*	7515	74.0%
13.02*	2425	79.5%
Ames	32975	48.3%

**Data Source:** HUD Low/Moderate Income Person Estimate, FY2015.

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

### **Racial/Minority Concentration:**

In regard to racial/minority concentration, of the 65,005 residents in Ames documented in the 2017 census, approximately 11,492 residents, or 16% of the total residents, were minorities.

The following table is a breakdown of the minority population by census tract from the 2017 Census.



Table SP2. Minority population by census tract, 2017

Tract	Minority Population	Population By Tract	% of Total Population	% of Tract Population
1	1,680	11,587	14.5%	14.5%
2	1,221	3,877	31.5%	31.5%
3	489	3,442	14.2%	14.2%
4	100	2,699	3.7%	3.7%
5	1,303	3,457	37.7%	37.7%
6	683	5,023	13.6%	13.6%
7	708	3,307	21.4%	21.4%
8	234	5,443	4.3%	4.3%
9	400	3,392	11.8%	11.8%
10	1,410	4,845	29.1%	29.1%
11	703	6,888	10.2%	10.2%
12	127	936	13.6%	13.6%
13.01	2,130	10,596	20.1%	20.1%
13.02	304	4,683	6.5%	6.5%
Ames	11,492	65,005	15.5%	-

**Data Source:** 2013-2017 American Community Survey 5-Year Estimates, ACS Survey 5-Year Estimates

According to the 2017 Census, the highest concentrations of minorities live in Tract 5. Tract 5 has 38% of population identified as minority. Tract 5 is generally described as a university apartment and dormitory area at the north and east end of the Iowa State University campus.

Also, according to the 2017 Census, the minority group with the greatest representation in Ames is the Asian group at 10% of the total population of the City of Ames. The estimates from the 2011-2015 American Community Survey 5-Year Estimates indicate that the Asian population has increased by 1.4% of the total population of Ames from 2010 to 2017. Table NA24 shows that the highest concentration of Asian, and minority groups is in Census Tract 5. Tract 5 contains the highest concentration of LMI families and minority groups. This is primarily because the area is part of several family housing complexes for students of Iowa State University.

In summary, as the above data indicates, Ames is a fairly homogeneous community with no areas of heavy low-income or minority concentrations, or areas with concentrations of deteriorated housing. Because of this, there is no plan for allocating a large share of the CDBG funds geographically. Therefore, distributing the allocation of least 95% of the investment of CDBG funds in the NRSA and 5% of the investment on a city-wide basis would allow a better opportunity to not only serve persons of low and moderate incomes overall, as well as, the opportunity to increase the number of minority populations in the NRSA.

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

### Priority Needs

The City of Ames has again identified affordable housing, community development, homelessness, and public service as priority needs to address over the next five years. High priorities for fiscal year 2019-20 include the development of affordable housing for renters and homeowners (acquisition, rehabilitation, demolition/clearance) and public infrastructure improvements for affordable housing. **See 2019-2020 Annual Action Plan, sections AP-20 and AP38.**

Priority Need Name	Priority Level	Population	Goals Addressing
Homebuyer assistance;  Acquisition of in-fill lots; Foreclosed properties; Demolition of deteriorated housing;  Construction of new single-family	High	Low, Moderate, Large Families, Families with Children, Elderly, Disabled Large Families	Create & Expand Affordable Housing for Low and Moderate Income (LMI) and, Homeless Persons
Provision of Public Infrastructure Improvement Projects	High	Households in in NRSA and in Low-income census tracts or Low and moderate income populations	To create and expand affordable housing for low income households
Public Service Needs to reduce cost burden of housing for rent and/or homeownership	High	Extremely Low, Low, Large Families, Families with Children, Elderly, Public Housing Residents, Chronic Homeless, Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse, Veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Unaccompanied Youth	To create and expand affordable housing for low income households

Integrate affordable housing and market rate residential developments; Removal of slum and blight to reuse into new housing; Support code enforcement of deteriorated housing; Remove blight and deteriorated housing in flood plain and other hazardous areas	Low	Non-Low and Moderate Income Households	Address Needs of Non-LMI Persons
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## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

The high cost and lack of available housing units and land continue to be the largest influence of market conditions for the city of Ames.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Ames has approximately 5,895 households (including students) with an Area Median Income (AMI) primarily under 30% (extremely low) with only 1,874 affordable-rental units being available to this household income group. A “housing gap” of 4,021 units of affordable rental units exists. <b>The challenge here is determining the percent that are families with children versus students.</b> However, the main sources of funds available similar to TBRA is the Section 8 Housing Choice Voucher Program (although the waiting period for Section 8 Voucher of the Area Housing Authority is approximately 12-24 months for a five-county area), Ames has the averaged the highest number of Voucher holders in Story County. The shortage of property owners wanting to participate in the program for Ames continues to be a challenge. For 2019 so far, there are currently an increase in the number of rental units available, however for extremely low-income households’ affordability is the greatest challenge without some type of subsidy. There are also now only 8 low-income project-based type housing complexes in Ames comprising of approximately of approximately 441 units of both elderly and families. Funding from the various ASSET agencies that assist with emergency rents and/or deposit with help as well. Additionally, the newly formed Story County Housing Trust Fund for 2019 has awarded several agencies with funds to assist with security deposits, one time rent, and utility deposits similar to the TBRA program in Ames and Story County. For 2019-20 the City will not be implementing its’ CDBG Renter Affordability Program and will taking some time to revamp the program in lieu of the funding being provided through the Trust fund and other agencies. The City will be for 2019-20 will be designating its HOME funds for the first few years to help address the cost of building affordable homeownership housing.
TBRA for Non-Homeless Special Needs	For Non-homeless individuals or families obtain security deposit and first month’s rent assistance through the Story County Housing Trust fund, ASSET agencies, other agencies and churches in the community.
New Unit Production	The shortage gap of 4,021 units of affordable rental units for those primarily under 30% AMI is a primary influence. Again, the challenge is determining the percent that are families with children versus students to determine a reasonable number to be considered for production and finding available land or lots. Through the implementation of the acquisition/reuse program, in-fill vacant lots or lots with blighted/deteriorated structures is being considered to make more units available.
Rehabilitation	Not only is there a shortage of rental units, but a need to provide maintenance and/or rehabilitation services to address both owner-occupied and rental housing. This would be an economical way of preserving the housing stock for low and moderate income renters, homebuyers and homeowners, especially in our core older neighborhoods. Through the use of CDBG and/or future HOME dollars this need can be financed to address the both owner and renter occupied housing. The Story County Housing Trust Fund has also created a repair assistance program to help address this need.

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Acquisition, including preservation	The City of Ames will continue to use CDBG funds and in the future use HOME to continue to acquire vacant in-fill lots, foreclosed properties and/or blighted/substandard properties throughout residential neighborhoods (particularly in our core older neighborhoods) to be demolished, rehabbed or rebuilt. The need to preserve existing housing stock and rehab or build on vacant parcels is of importance to address both the cost and availability to LMI households.

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

### **Anticipated Resources**

The City of Ames anticipated the following financial resources for Fiscal Year 2019-20, **see below:**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	- Admin & Planning -Housing to include -Acquisition -Demolition Rehabilitation - Public Improvements	\$581,207	\$350,000	\$570,000	\$1,501,968	\$2,324,792*	Over the next 5 years CDBG funds will be used to address the need for affordable housing for low income households.
City of Ames	City –General Obligations Bonds	- Public Improvements	\$0	\$0	\$250,000	\$250,000	\$0	Funds have been set aside specifically for the installation of public infrastructure improvement at 321 State Avenue-NRSA Area
HOME	Federal	-Housing to include: - Acquisition -Home Construction -Homebuyer Assistance -TBRA	\$481,968	\$0	\$747,750	\$1,229,718**	\$1,927,872***	Over the next 5 years Home funds will be used to address the affordable housing needs of low income households in the community

ASSET: City of Ames; United Way; ISU; Story County; & CICS	Public/ Private	Public Services for area Human Service Agencies	\$5,586,285  \$1,466,202 City's Share)	\$0	\$0	\$5,586,285  \$1,466,202 City's Share)	Funding Recommen- dations Vary per year	Through 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 (shelters & transitional) and basic needs to help families avoid becoming homeless. This particular level of service is well-known outside of the City of Ames service delivery area and thereby attracts more persons of need to the jurisdiction. Since its inception in the early 1980s, the City's contributed portion is approximately 40 million dollars. The Team is comprised of the City of Ames, Story County, United Way of Story County, ISU Government of Student Body (GSB), and Central Iowa Community Services (CICS).
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**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City of Ames anticipates that the following resources will be available in the community for the first year of its 2019-23 Consolidated Plan that will cover the 2019-20 Program year as outlined under Section AP-15. And will be leverage with local, private, state and other federal funds to address the needs of the community in whole or in part for a greater impact and sharing of community resources.

**Federal:**

-Continue the administration of the CDBG Program, with a projected 2019-20 budget (including administrative cost) amount of approximately \$1,501,968. Of this amount, \$581,207 is the 2019-20 allocation; \$350,000 is anticipated program income; and \$570,000 is the anticipated 2018-19 rollover funds. The majority of the CDBG will be expensed in our Neighborhood Revitalization Strategy Area (NRSA) to install infrastructure improvements, to construction new housing units, to provide Homebuyer Down Payment Assistance and/or to Acquire existing properties either to rehabilitate or demolish for homeownership or rental; the remaining amount will be used city-wide Acquisition/Demolition/Rehabilitation of existing units. The Renter Affordability Program is **not** being included for assistance with Deposits, 1st Month's Rent and Transportation Vouchers for the 2019-20 Program, it need to be re-evaluated for effectiveness with similar assistance being provided in the community. It can be re-instated in future years.

-In Fiscal Year 2018-19, the City of Ames qualified to become an HOME Participating Jurisdiction (PJ), and received \$750,000. For 2019-20, the City will receive \$481,968, this amount along with a rollover balance of approximately \$747,750 will total approximately \$1,229,718 minus a 15% Community Housing Development Organization (CHDO) set aside will leave a balance of approximately \$1,044,923 remaining for program administration (10%) and programming.

For 2019-20, the much needed HOME funds will be used to construct housing for eligible homebuyers in the NRSA. As a brand new HOME PJ the City will not pursue funding any CHDO's at the current time.

For 2019-20, the Section 8 Housing Choice Voucher Program will to continue to be administered by the Central Iowa Regional Housing Authority (CIRHA) for a six county area (including Ames/Story County). It is anticipated that CIRHA will continue to receive this funding for the upcoming fiscal year. It is unknown what the specific dollar allocation will be at this time, however they anticipated that they will received funding to serve approximately 921 vouchers out of their 1,008 based (91%).

-For 2019-20, it is anticipated that approximately \$277,819 of the Emergency Shelter Grant (ESG) will again be awarded to three (3) area non-profit organizations for the administration of this program. -For 2019-20, it is anticipated that no shelter Assistance Funds(SAF) will be awarded to any area nonprofits for the administration of this program. -For 2019-20, it is anticipated that administration of various privately-owned subsidized HUD Housing units will continue. There continues to be approximately 233 project-based units and approximately 268 low-income tax credit properties remaining in the community (tax credit units are low-income designated).

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

**Discussion**

The City of Ames does own varies parcels of land or other types of property within its jurisdiction; however, most is not suitable for residential redevelopment due to its location in a floodway or floodplain area, being too small in size for development, or is already designated for a future purpose. In the 2018-19 program year the City began the process of updating its Comprehensive Plan (former Land Use Policy Plan LUPP) which may result in usable land which could be rezoned to meet the needs of the community. Additionally, there are a few lots that have been identified to possibly be used for affordable housing and will be considered during this upcoming 2019 fiscal year.

In 2015-16, using CDBG funds, the City did acquire approximately 10 acres of land in West Ames that can and will be utilized to address the needs for more affordable housing for low and moderate-income families. It is anticipated that possibly the housing development will consist of both affordable and market rate single-family housing units. Phase 1 of installing infrastructure improvements on the site have been completed for 2018-19.

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

**Discussion**

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

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

## **SP-40 Institutional Delivery Structure – 91.215(k)**

### **Institutional Delivery Structure**

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

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

**See Below:**

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

Local Housing Providers	Non-Profit	<p>-Story County Housing Trust Fund (rental and home owner assistance);</p> <p>-Habitat for Humanity for Central Iowa (Home ownership for low-income households)</p> <p>-Story County Community Housing, Inc. (Rentals for low income households)</p>	<p>Ames/Story</p> <p>Hamilton, Hardin &amp; Story Counties</p> <p>Ames/Story</p>
Ames Economic Development Commission	Private Entity	The Ames Economic Development Commission organizes and promotes sound economic growth in the Ames area by stimulating the expansion of existing business, attracting new enterprises and assuring a favorable community climate for new ideas and economic growth.	Ames/Story County
Private Owners of Low-Income Tax Credit Units (LITC)	Non-Profit	Currently there are four (The Rose of Ames, Laverne Apartments, and Windsor Point Apartment) non-profit entities in the community that provide 202 LITC units for very low and low-income families, elderly and disabled persons.	Ames
Local Church Supported Programs	Private Entities	<p>Food Pantry/Clothing Closets</p> <p>Community Meals</p> <p>Rental &amp; Emergency Assistance</p>	Ames
Fair Housing – Ames Human Relations Commission	Government	The Ames Human Relations Commission's (AHRC) jurisdiction covers discriminatory actions against a person because of his or her race, ethnicity, national origin, color, creed, religious affiliation, sexual orientation, gender, physical disability, age (employment and credit only), familial status (presence of children, for housing only), marital status (credit only), or developmental disability (not applicable to credit).	Ames
Continuum of Care Services for chronic homeless, homeless and very low income families and individuals	Area Non-Profit Agencies	Story County Housing Coordinating Board and the Story County Human Services Council both meet separately, but meet together on a regular basis to coordinate, exchange information, and educate the public on the needs of chronic homeless, homeless and very low income households in the community.	Ames/Story County
Financial Institutions	Private Entities	Lending Institutions participate and partner in mortgage products that promote homeownership for low and moderate first time homebuyers.	Ames/Story County
Ames Community School District	Public Entity	The Ames Community School District implements a Families in Transition Homeless Program designed for students in grades Pre-K through 12 who are homeless. The overall objective of the program is to provide assistance, services, and support to students/families who are homeless according to the State definition.	Ames

Table 13 - Institutional Delivery Structure

## **Assessment of Strengths and Gaps in the Institutional Delivery System**

### **Strengths in the delivery system include:**

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

### **Potential gaps in the service delivery system include:**

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

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

**Table 14 - Homeless Prevention Services Summary**

Ames/Story County has a long history of a funding collaboration between the five organizations (City of Ames, ISU Student Government, Story County, Central Iowa Commission Services, and United Way of Story County) that work closely with local human service providers to efficiently and effectively provide a wide range of services through a comprehensive service delivery system that includes, but is not limited to, the services listed above to address the needs of the homeless and very low- and low-income persons in the community.

The funding collaboration process is called Analysis of Social Service Evaluation Team (ASSET). Since its inception in the early 1980s, ASSET continues to be the largest funder (over approximately 30 million dollars) to over 32 various Ames/Story County human service agencies that assist with shelter and other basic needs and services targeted to both homeless persons and persons with HIV, and low income families.

In 2019, the ASSET partners allocated \$4,864,822 to support these delivery systems of services. This particular level of support services is well known outside of the City's service delivery area, and thereby attracts more persons of need to the jurisdiction.

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

The contributions of the above agencies and groups and additional state funding for homeless are crucial to the leveraging of our CDBG dollars to be able to address other housing and basic needs in the community for this population. Over this next Consolidated Plan period, the City will seek to strengthen these partnerships.

The Story County Human Services Council consists of the following agencies and the main providers of basic needs services in the community as of 2019-2020:

- Ames Community Preschool Center (ACPC)
- Boost Together for Children (BooSt)
- Boys and Girls Club of Story County
- CareMore
- Central Iowa Center for Independent Living
- Central Iowa RSVP
- ChildServe
- Community and Family Resources
- Community Support Advocates
- CyRide/Ames Area Metropolitan Planning Organization (AAMPO)
- DMACC- Ames Adult Education and Literacy Program
- Emergency Residence Project
- Eyerly Ball Community Health Mental Services
- Friendship Ark
- Heartland Senior Services
- HIRTA Public Transit
- ISU Extension & Outreach – Story County
- Legal Aid Society of Story County
- Lutheran Services in Iowa
- Mainstream Living
- Iowa State University
- Mid-Iowa Community Action (MICA)
- National Alliance on Mental Illness (NAMI) of Central Iowa
- Primary Health Care
- Story County Community Services
- Story County Sheriff's Office
- The Arc of Story County
- The Salvation Army
- United Way of Story County
- University Community Childcare
- Youth and Shelter Services
- Volunteer Center of Story County
- Volunteer Center of Story County



- University Community Childcare
- Youth and Shelter Services (YSS)

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

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

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

Further evidence of the community's priority given to the service delivery system is outlined in the 2019-20 ASSET Human Service Budget Manual, for the above-mentioned agencies and organizations that are funded through this process. The manual contains for each agency/organization a detailed annual report for outcome progress that lays out the following details: Program/Service Outcome, Measurement Used, Outcomes Achieved, and Barriers Encountered. Along with data regarding units of service, cost per unit, unduplicated participants total, unduplicated participants/Story County, and licensed capacity, it also provides financial details for revenues and expenses. (More information about ASSET is available at: <http://www.storycountyasset.org>).

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

1. Addressing the availability of rental housing units to individuals and families with incomes at 50% or less
2. Addressing the affordability of housing units to individuals and families with income at 80% or less

3. Addressing the public facility needs of local non-profit service providers in maintaining and/or expanding the shelter and basic needs of homeless, extremely low and very low income individuals, families, elderly and disabled persons.

## SP-45 Goals Summary – 91.215(a)(4)

Table SP8. Goals Summary Information

Table 15 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create & expand Affordable Housing for LMI Persons	2019	2023	Affordable Housing	NRSA  CITY-WIDE	<ul style="list-style-type: none"> <li>▪ Increase supply of single family or two family housing for ownership in the Neighborhood Revitalization Strategy Area (NRSA) along State Avenue;</li> <li>▪ Reduce the cost burden for low income households to access or maintain rental housing citywide;</li> <li>▪ Increase the affordability and availability of owner housing for homebuyers citywide</li> </ul>	CDBG: \$1,501,207  HOME: \$1,004,923  GO Bonds: 250,000\$	Rental units constructed: 2 Household Housing Unit  Rental units rehabilitated: 2 Household Housing Unit  Homeowner Housing Rehabilitated: 20 Household Housing Unit  Direct Financial Assistance to Homebuyers: 20 Households Assisted  Rental Affordability Assistance: 40 households  Affordable Lots: 19  Buildings Demolished: 5 Buildings  Housing Code Enforcement/Foreclosed Property Care: 3 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Address Needs of Non-LMI Persons	2019	2023	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	CITY-WIDE	Acquisition Reuse For Affordable Housing Homebuyer Assistance for First-time Homebuyers Renter Affordability Programs Public Facilities Improvement Program	CDBG: \$0  HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted  Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted  Facade treatment/business building rehabilitation: 0 Business  Brownfield acres remediated: 0 Acre

Table 16 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	<b>To create and expand affordable housing for low income households:</b>
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>▪ Increase supply of single family or two family housing for ownership in the Neighborhood Revitalization Strategy Area (NRSA) along State Avenue;</li> <li>▪ Reduce the cost burden for low income households to access or maintain rental housing citywide;</li> <li>▪ Increase the affordability and availability of owner housing for homebuyers citywide</li> </ul> <p>Outlined below in the paragraph below are the program activities that will address some or all of the above goals for the 2019-20 Action Plan program year utilizing CDBG and HOME funds</p>
2	<b>Goal Name</b>	Address Needs of Non-LMI Persons
	<b>Goal Description</b>	<p>The goal established is to address the needs of Non LMI Persons during the 2019-20, Annual Action Plan is to provide for market rate single-family housing in the Neighborhood Revitalization Strategy Area (NRSA) along State Avenue will be developed as part of a mixed use residential subdivision. No HOME funds will be utilized for this project; CDBG funds are limited to no more than 50% for infrastructure improvements only.</p>

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

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

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

- Beginning for 2019-20, under the implementation of the Homebuyer Assistance Program, CDBG funds will be used to provide down payment, mortgage buy-down, and closing cost assistance to three (3) households with incomes at 80% or less of the Ames Metropolitan Statistical Area (AMSA) median income limits. The overall goal of the Homebuyer Assistance Program is to provide the opportunity for low- and moderate-income households to gain access to housing and/or improve their housing status.
- Beginning for 2019-20, under the implementation of the Acquisition/Reuse for Affordable Housing, CDBG funds will be utilized to purchase two (2) of infill lots (vacant or with properties needing to be demolished); the purchase of foreclosure properties for rehabilitation, or the purchase of single-family or multi-family units that can be rehabilitated for use for affordable rental or owner-occupied units for households at 80% or less of the AMSA median income limits. The goal of the Acquisition/Reuse Program is to provide the opportunity for low and moderate income households to gain access to decent, safe and affordable housing.
- For 2019-20, under the implementation of the Neighborhood Public Infrastructure Improvements Program, CDBG funds will be used to begin Phase II of the installation of water, sewer, streets, sidewalks, etc. to complete the State Avenue subdivision. The goal of the program is to create approximately 37 lots to increase the supply of affordable housing for low and moderate income households and market rate housing.
- For 2019-20, under the implementation of the New Home Construction Program, HOME funds will be used to construct approximately three (3) single or two-family homes. The goal of the program is to increase the supply of home ownership housing for low and moderate income first-time home owners in order to gain access to decent, safe and affordable housing.

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

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

**N/A**

**Activities to Increase Resident Involvements**

**N/A**

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

**N/A**

**Plan to remove the ‘troubled’ designation**

**N/A**

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

### **Barriers to Affordable Housing**

#### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Barriers to affordable housing in Ames were indicated in the 2019 update to the City's Analysis of Impediments to Fair Housing Choice that involved community participation and input from both "users" and "providers" in the housing arena. The full report is available at the City of Ames website at [www.cityofames.org/housing](http://www.cityofames.org/housing).

The study revealed that "cost of housing" was the 1<sup>st</sup> impediment to fair housing according to renters, specifically for general renters including low-income households. ISU students also perceived "cost of housing" as the 1<sup>st</sup> impediment, too. However, it was rated as 2<sup>nd</sup> by subsidized housing renters.

The survey results are quite consistent with 2017 CHAS data indicating that among the renters with housing problems (n=6554), 42% have housing cost burden greater than 30% but less than or equal to 50% of income; and 41% have housing cost burden greater than 50% of income.

In Ames for 2018, the HOME Fair Market Rent for a two-bedroom apartment was \$887. In order to afford this level of rent without paying more than 30% of income on housing, a household must earn \$2,956 monthly or \$35,472 annually. This indicates that a household would need to have 3.5 minimum wage earners working 40 hours per week year-round in order to afford a two-bedroom apartment.

The 2<sup>nd</sup> identified impediment to fair housing as perceived by renters was lack of availability of decent rental units, in affordable price ranges. This was being echoed by general renters and ISU students as 2<sup>nd</sup> impediment but for subsidized renters, it was rated as 1<sup>st</sup>.

Housing gap analysis shows that extremely low-income renters are in need of rental units that they can afford. 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. Of those 1,874 affordable rental units, none were vacant and only 1,185 units (63%) were occupied by extremely low-income households. The rest (37% or 689 rental units) were occupied by households other than extremely low income households.

The 3<sup>rd</sup> impediment identified by renters was excessive rental deposit. It was perceived by general renters and subsidized renters.

For homeowners, "cost of housing" was the only impediment to fair housing. According to 2017 CHAS data, of the total homeowner households with problem (n=2,037), 30% have housing cost burden greater than 30% but less than or equal to 50% of income; and 68% have housing cost burden greater than 50% of income. Housing gap analysis based on HUD data also shows that there is a housing gap 430 houses for moderate income homeowners (80% HAMFI).

For some prospective moderate income homeowners (family of 3 with household income of \$57,500), the affordable purchase price of a home is \$130,000 (with lower score), and \$150,000 to \$180,000 for those with higher credit score.



This data came from local financial institution. However, according to Central Iowa Board of Realtors, the average sale prices in Ames for 2018 was \$250,375 (for Quarters 1-3); \$255,103 (for Quarters 4), and \$223,121 (for Quarter 1). These data indicate that moderate income households can't afford houses available on the market regardless of their credit ratings.

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

**Table SP9. Impediment No. 2 –The Cost of Housing**

Goal	Objective	Recommendations	Actions	Funding	Timeframe
Utilize and leverage CDBG Funds for Low and Moderate Income Persons through private and public partnerships	Create, expand, and maintain Affordable Housing for Homeless and Low-income persons.	i. Increase the availability and affordability owner-occupied housing	1. Affordable Housing Programs: a. Home Buyer Assistance b. New home construction c. Installation of affordable lots d. Acquisition of housing for rehabilitation and/or demolition	CDBG/HOME GO Bonds	July 2019-June 2023

**Table SP10. Impediment No.1 – The Lack of Available Decent Rental Units in Affordable Price Ranges**

Goal	Objective	Recommendations	Actions	Funding	Timeframe
Utilize and leverage CDBG Funds for Low and Moderate Income Persons through private and public partnerships	Create, expand, and maintain Affordable Housing for Homeless and Low-income persons	Provide Temporary Rental Assistance and Continue provision of the Public Service Needs for homeless, special populations, and low income households (utilities, rent, deposits, childcare, transportation, employment training, substance abuse, health services, legal services, and other public service needs) and reduce duplication of services	a. Referrals to human services agencies, churches b. Revised City's Renter Affordability Program and collaborate with other human services agencies to reduce duplications and streamline the intake process	ASSET Story County Trust Fund Future HOME funds	July 2019-June 2023

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

In addition to the two major barriers mentioned above, another barrier is that there continually exists the uncertainty of future funding and/or funding reductions at the federal (CDBG, HOME, etc.) state, and local levels. The City's initial CDBG allocation in 2004-05 was \$589,000, the 2019-20 CDBG allocation is \$581,207, which is still lower than the initial funding allocation from 15 years ago. Also, in 18-19 the City received its first allocation of HOME funds in the amount of \$750,000, the 19-20 HOME is \$481,968, which is a \$286,032 decrease from just the initial allocation. This While the City's population has steady increased, 7% from 2012-2018, and the number of households has increased by 6%, from 2012 to 2017, The need for increase annually funding would help to catch up in addressing the needs.

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

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

## **SP-60 Homelessness Strategy – 91.215(d)**

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

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

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

#### **Assault Care Center Extending Shelter and Support (ACCESS):**

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

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

### **Addressing the emergency and transitional housing needs of homeless persons**

#### **Emergency Resident Project (ERP):**

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

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

The program operates two transitional housing units – one four-unit apartment complex with three bedrooms in each unit and a duplex containing one two-bedroom unit and one three-bedroom unit – both used for families with children. The shelter also provides a family service worker to assist the families with securing permanent housing and other basic needs. The shelter continues to implement a Homeless Prevention Program. The Homeless Prevention Program works with rental property owners and utility companies to accept payments on past due accounts from the

Shelter to assist families and individuals to avoid homelessness. The funding for this program is mainly from private donations.

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

**Youth & Shelter Services (YSS):**

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

YSS provides homeless young women and men a safe living environment and individualized support to help them reach their goals. Participants may stay in the program for up to 18 months. During this time, youth work one-on-one with Transitional Living Specialists to create and execute a plan to help them acquire safe and secure housing, stable employment and overall self-sufficiency. Youth are expected to place a portion of their salary in a savings account for use after leaving the program. In Ames, the transitional living program (TLP) are scattered-site, agency-leased apartments and houses, for individual youth ages 16 -22; and young families ages 16 -25.

The programs of the agency are:

- a. Before/after school summer
  - Summer enrichment programs
  - Teen Club (impact)
  - Kids club
- b. Counseling & treatment
  - Adolescent residential
  - Addiction treatment
  - YSS family counseling & clinic
- c. Education & prevention
  - Adolescent pregnancy prevention
  - Substance abuse prevention
  - Child abuse prevention
  - Youth employment and development
  - Teens against human trafficking
  - Mentoring

- d. Emergency services
  - Child welfare emergency services & shelter
- e. Family foster care & adoption
  - Iowa aftercare services network
  - Foster care and adoption
  - AMP- achieving maximum potential
- f. Parenting & life skills
  - Family nest
  - Family development & self-sufficiency services
  - Healthy futures
  - Stork's nest
- g. Transitional services
  - Post and secondary education retention program (PSERP)
  - Transitional living program

Clients come to YSS through referral from other social service agencies, Department of Human Services, local school districts, juvenile court services, law enforcement, and self-referrals. Client input is included in the evaluation of services and determining service needs. The YSS website (<https://www.yss.org/>) provides more information on their services.

For 2018, Reggie's Sleep out Des Moines and Ames each raised over \$100,000 to support programs that lift youth out of homelessness.

### **Two Rivers Committee (aka) Continuum of Care**

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

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

HUD also requires that CoC groups to establish and operate a coordinated entry (CE) process—and that recipients of CoC Program and Emergency Solutions Grants (ESG) program funding within the CoC's area must use that CE process.

In January 2017, additional requirements were mandated for CoC and the CE process wanting to apply for ESG or SAF Funding. For the Central Iowa area, The Two Rivers Collaboration group was formed that consists of Boone, Hardin, Marshal and Story Counties. The agencies that include ACCESS, Crisis Intervention Services (CIS), Domestic and Sexual Assault Outreach Center (DSAOC), Emergency Residence Project, Family Alliance for Veterans of America (FAVA), House of Compassion, Salvation Army (SA), Story County Community Services (SCCS), Veteran Affairs (VA), and YSS. The meetings are also open to other area human service agencies, faith-based organizations and the City of Ames.

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

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

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

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

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

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

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

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

appointment and in providing transportation to each appointment to ensure the individual has the opportunity to complete the application process.

- Food Stamps: Those eligible for Food Stamps would be referred to the Story County DHS to obtain an application. Assistance may be provided in accessing and completing the application process. The individual would then have to make an appointment with an income maintenance worker at DHS to determine eligibility and enroll in the program. The service provider working with the individual applying can assist in setting up the appointment and in providing transportation to each appointment to ensure the individual has the opportunity to complete the application process.
- State Children's Health Program (Hawk-I): Brochures available on Hawk-I healthcare assist in determining eligibility and requirements for enrollment in this program. A toll-free number is available for questions, and then the application and proof of income is sent to Des Moines. The service provider can provide the application or assist the individual in obtaining one.
- Workforce Investment Act: There is an Iowa Workforce Development office in Ames; those seeking services may walk in and fill out an application for job placement. An employment counselor meets with the individual briefly to explain what jobs are available. It is then the individual's responsibility to check back with Workforce on a weekly basis to get updated on new job opportunities and to update their own personal information. The service provider working with the individual can assist the individual in contacting the Workforce office and in following up regularly to check on available jobs. The provider may also provide transportation to scheduled appointments, if needed.
- Veterans Health Care: To determine eligibility for veteran's assistance, the local Veteran Affairs office in Ames or the Vet Center in Des Moines can be contacted. The Veteran Affairs office will assist in completing admissions forms to the VA Hospital. The service provider working with the individual can assist in contacting Veteran's Affairs and gathering necessary information for eligibility, and may help with transportation.
- FIP: Those eligible for FIP would be referred to the Story County DHS to obtain an application. Assistance may be provided in accessing and completing the application process. The individual would then have to make an appointment with an income maintenance worker at DHS to determine eligibility and then enroll in the program. The service provider working with the individual applying can assist in setting up the appointment and in providing transportation to each appointment to ensure the individual has the opportunity to complete the application process.
- Story County DHS for child care assistance: To apply for childcare assistance, eligible families with children would be referred to the Story County DHS to obtain an application for assistance. Child Care Assistance (CCA) is available to the children of income-eligible parents who are absent for a portion of the day due to employment or participation in academic or vocational training or PROMISE JOBS activities. Assistance may also be available for a limited period of time to the children of a parent looking for employment. Child care services are provided to people participating in activities approved under the PROMISE JOBS program and people who receive Family Investment Program (FIP) assistance without regard to Child Care Assistance eligibility requirements if there is a need for child care services. PROMISE JOBS staff administers Child Care

Assistance for child care needed to participate in PROMISE JOBS activities. Child care services for a child with protective needs are provided without regard to income. To receive protective child care services, the family must meet specific requirements, and child care must be identified in the child's case permanency plan as a necessary service.

3. **Ensure they receive** assistance under each of the programs for which they are enrolled.

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

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

Outreach

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

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



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

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

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

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

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

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

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

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

**Story County Human Services Council**

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

The Story County Human Services Council is a membership-based council of non-profit organizations, for-profit businesses, and individuals within Story County who work to establish an environment which energizes members and provide opportunities for collaborative efforts and advocacy for human needs. The Story County Human Services Council membership currently consists of organizations that provide basic needs services in the Ames/Story County community: case management, life skills, alcohol and drug abuse treatment, mental health treatment, AIDS-related treatment, education, employment assistance, child care, transportation, and others, and how these services will reach out to homeless persons and other populations to address their individual needs.

The council encourages new organizations and members to attend our monthly meetings to improve our collaborative efforts and better serve the Story County community.

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

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

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

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

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

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

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

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

The Section 8 Housing Choice Voucher Rental Subsidy Programs administered by the Central Iowa Regional Housing Authority (CIRHA). CIRHA administers 1008 Vouchers for the following counties: Boone, Dallas, Jasper, Madison, Marion and Ames/Story County (but does not include the cities of Knoxville or Pella). As of June 2019, 907 (90%) of the 1008 were leased-up for the six counties. Out of the 907 leased up, 255 were in Story County and 201 (79%) were leased-up in Ames. In addition to the Section 8 Voucher Program, there are an additional 234 units of privately managed subsidized housing units, along with 157 Assisted Living units and 311 Tax Credit Apartment units.

As mentioned under section MA-35 the Homeless Program funds that require a Discharge Policy for Homeless Prevention are received and administered by the State of Iowa. Two of the Homeless Providers (YSS and ACCESS) receive funding through under program. The State's strategy is a three-part strategy, as outlined in the State of Iowa's Chronic Homelessness Plan. The State's Policy is available on the Iowa Finance Authority's (IFA) web site at

<http://www.iowafinanceauthority.gov/Programs/Homelessness>. The City of Ames will seek to have a more in depth discussion meeting with the Tow Rivers, Story County (and other agencies deemed appropriate) to determine what specific discharge policy or services may be occurring in Ames/Story County that may or may not be formalized. If a more formalized structure needs to be created, in an effort to establish a Discharge Policy for Ames/Story County would plan to be addressed within this next Consolidated Plan period.

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

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

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

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

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

The Housing Division, through the implementation of its CDBG Programs, specifically the Acquisition/Reuse Affordable Housing Program and through the Homebuyer Assistance Program, will continue to conduct visual risk assessments, and lead paint testing to identify properties that may contain lead-based paint hazards as a means to increase the inventory of lead-safe housing available to extremely low-, low-, and moderate-income households that participate in the above programs. The City plans to continue partnering with certified professionals to offer and/or announce Lead Safe Renovator Certification Training to increase the number of certified painters and contractors, and to educate the general public.

The following table shows the estimated number of units in each Census Tract in the City of Ames which may contain lead paint somewhere in the structure.

**Table SP11. Units That May Contain Lead-Based Paint Somewhere in the Structure (**

Census Tract	Extremely Low and Low Income Persons	Moderate Income Persons	Housing Units Built Before 1980					
			Total Housing Units		Owner Housing Units		Renter Housing Units	
	% ELI and Low	% Moderate	Number	% total units	Number	% owner units	Number	% renter units
1	12.8%	13.2%	1004	23.3%	865	24.9%	139	16.6%
2	19.4%	18.4%	1495	90.1%	970	97.5%	525	78.9%
3	27.6%	19.8%	1159	74.1%	799	84.1%	360	58.5%
4	12.9%	11.2%	885	81.6%	630	91.3%	255	64.6%
5	91.1%	2.5%	564	48.4%	4	26.7%	560	48.7%
6	28.1%	11.8%	925	48.4%	525	52.2%	400	44.2%
7	60.8%	14.5%	830	55.3%	205	71.9%	625	51.4%
8	0.0%	0.0%	0	0.0%	0	0.0%	0	0.0%
9	27.7%	22.1%	1605	95.3%	920	96.8%	685	93.2%
10	56.7%	19.3%	1005	43.8%	340	61.8%	665	38.1%
11	51.7%	17.6%	1305	62.0%	400	85.1%	905	55.4%
12	20.0%	20.0%	20	80.0%	12	80.0%	8	80.0%
13.01	39.1%	25.4%	920	20.7%	345	42.1%	575	15.9%
13.02	21.2%	20.0%	820	40.4%	540	46.4%	280	32.4%
<b>Grand Total</b>	<b>34.8%</b>	<b>17.2%</b>	<b>12537</b>	<b>48.6%</b>	<b>6555</b>	<b>52.3%</b>	<b>5982</b>	<b>47.7%</b>

**Data Source:** Source: 2011-2015 CHAS, Table 12)

In Census Tract 9 and 2, almost all (95% and 90%, respectively) of the housing units were built before 1980, and could potentially have lead-based paint. However, in Tract 9, half (50%) of these housing units were occupied by extremely low, low and moderate income persons (LMI). However, in Tract 2 only a quarter (28%) have LMI persons living in those tracts.

Census tracts 5, 7 and 10 had the highest extremely low income percent in the city, but the housing units were not as old. Only 48%, 44% and 55%, respectively, were built before 1980.

The data on the ages of housing units do not indicate that there exist one or two specific LMI census tracts that can potentially contain lead-based paint. Almost half (49%) of the housing units built before 1980 in Census Tract 5 were rental housing, followed by Census Tracts 7 & 10. Census tract 7 has 61% of its households on LMI level.

Almost 2/3 of the houses built before 1980 were located in Tracts 9, 2, 4, 12 and 3. None of these were on the LMI census tracts.

### **Lead Poisoning Regarding Children:**

The Story County Health Department no longer provides Lead Prevention Education, the State of Iowa Department of Public Health now administers this program.

The Iowa Department of Public Health has recommended since 1992 that all children be tested for lead poisoning. House File 158 was passed by the 2007 legislature and was amended by the 2008 legislature. It became effective July 1, 2008, and requires all children entering kindergarten to have at least one lead test.

The goal of this legislation is to protect Iowan children under the age of 6 years from lead adverse effects in their developing brains and nervous systems and to reduce the number of children with developmental deficits and learning disorders related to lead exposure. The legislation has proven effective through an increase in the number of children tested, a decrease in the number of children with elevated blood leads and the routine child lead testing by physicians.

See <http://idph.iowa.gov/Environmental-Health-Services/Childhood-Lead-Poisoning-Prevention> for more information.

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

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

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

The 2013-2017 American Community Survey 5-year estimates evaluated poverty status for 55,467 people in the City of Ames, of which 29.3%, or 16,279 persons, were found to be living in poverty. Poverty status is prevalent among the 18 to 64 years of age level (36.8%).

Poverty data for two types of households were analyzed: married-couple families and female-headed with no husband present households. The 2017 ACS 5-year estimates do not have any data on male-headed family households. Female householder with no husband present had a lot higher poverty status when compared with married couple families (16.0% and 2.3%, respectively).

In terms of household composition, the largest portion found to be of poverty status was among families with related children under 18, specifically female households with no husband present (19.1%), followed by households 65 years and older married or couple families (1.7%). The data indicates poverty status is highly affected by the number of income earners in a household. The following table is a breakdown of poverty distribution by age and household type:

Table SP12. Poverty Distribution by Age and Household Type

<b>Poverty Distribution in City of Ames by Age and Household Type</b>			
	<b>Population</b>	<b>Below Poverty Level</b>	
		<b>Number</b>	<b>% of Total Population</b>
<b>By Individuals</b>			
Total Number of Individuals (2017)	55,467	16,279	29.3%
<b>By Age</b>			
Under 18 years	7,580	645	8.5%
Related children under 18	7,551	616	8.2%
18 to 64 years	41,995	15,446	36.8%
65 years & over	5,892	188	3.2%
<b>By Families</b>			
<b>Total Number of Families</b>	10,423	427	4.1%
In married-couple families	8,985	206	2.3%
Female householder, no husband present	1,070	171	16.0%
<b>With related children under 18</b>	4,513	257	5.7%
In married-couple families	3,611	97	2.7%
Female householder, no husband present	717	137	19.1%
<b>Households 65 years and older</b>	2,134	34	1.6%
In married-couple families	2,007	34	1.7%
Female householder, no husband present	107	0	0.0%

**Data Source:** U.S. Census Bureau, 2013-2017 Ames Community Survey, Tables S1701 and S1702 Poverty

## Status in the Past 12 Months (of Families)

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

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

Through the continual implementation of several housing and homelessness prevention programs for 2019-20, the City will continue help to identify gaps in services that are needed by very, very low-income populations. Areas in particular that continue to be of great need to close the gap to access affordable housing, are security deposits, First month's rent and need for transportation assistance, ASSET and the Story County Trust Fund have funded several area human service agencies to address these gaps.

Additionally, there is an increasing number of deteriorating single-family units occurring in core older neighborhoods that are no longer competitive on the rental market, but are a prime resource for affordable housing. The City, through the Acquisition/Reuse program, will continue to acquire these properties and work with non-profit and for-profit organizations to rehabilitate them into homeownership for low-income first-time homebuyers. The City will seek during this 5 year period to implement a Housing Improvement Rehabilitation Program, both low- and moderate-income single family homeowners and rental property owners will have access to funds to make needed repairs to their homes, when otherwise they are not able to qualify for home equity loans or other types of traditional mortgage financing for repairs to their rental units to in order the make them affordable to very low income renters.

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

Additionally, for 2019-20, the City of Ames, through the ASSET process, has committed \$1,466,202 to support local human service agencies that provide services that specially serve underserved, low and moderate-income, and homeless populations. Of that amount, \$416,174 is spent directly on programs to prevent homelessness, or provide shelter for the homeless. Although local human service agencies are the leaders in reducing poverty by working with families and moving them towards self-sufficiency in our community, there is still more that can be accomplished.



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

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

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

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

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

The City will also continue its partnership with Habitat for Humanity of Central Iowa to provide homeownership opportunities to low-income families through utilization of the existing housing market, and expand its partnerships with other non-profit housing developers and for-profit investors. Other areas to pursue may include: financial literacy, community attitudes, and improved services coordination.

The City has created an Action Plan in response to the barriers identified in the update of its 2019 Impediments to Fair Housing Study, that will address the needs of households at the extremely low-income levels that face availability and cost of housing issues at their income levels, and will implementing programs to try to lessen that burden (see the 2019 Impediments to Fair Housing Study on at [www.cityofame.org/housing](http://www.cityofame.org/housing)).

## **SP-80 Monitoring – 91.230**

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

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

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

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

## Annual Action Plan

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

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation : \$	Program Income: \$	Prior Year Resources : \$	Total: \$		
CDBG	Federal	- Admin & Planning -Housing to include -Acquisition -Demolition - Rehabilitation - Public Improvements	\$581,968	\$350,000	\$570,000	\$1,501,968	\$2,324,792*	Over the next 5 years CDBG funds will be used to address the need for affordable housing for low income households.
City of Ames	City – General Obligations Bonds	- Public Improvements	\$0	\$0	\$250,000	\$250,000	\$0	Funds have been set aside specifically for the installation of public infrastructure improvement at 321 State Avenue-NRSA Area

HOME	Federal	-Housing to include: - Acquisition -Home Construction -Homebuyer Assistance -TBRA	\$481,968	\$0	\$747,750	\$1,229,718**	\$1,927,872***	Over the next 5 years Home funds will be used to address the affordable housing needs of low income households in the community
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ASSET: City of Ames; United Way; ISU; Story County; & CICS	Public/ Private	Public Services for area Human Service Agencies	\$5,586,285  \$1,466,202 City's Share)	\$0	\$0	\$5,586,285  \$1,466,202 City's Share)	Funding Recommen- dations Vary per year	Through 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 (shelters & transitional) and basic needs to help families avoid becoming homeless. This particular level of service is well-known outside of the City of Ames service delivery area and thereby attracts more persons of need to the jurisdiction. Since its inception in the early 1980s, the City's contributed portion is approximately 40 million dollars. The Team is comprised of the City of Ames, Story County, United Way of Story
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								County, ISU Government of Student Body (GSB), and Central Iowa Community Services (CICS).
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**Table 17 - Expected Resources – Priority Table**

\*Anticipated receiving \$581,968 over the remaining 4 years of the Consolidated Plan period.

\*\* Does not include 15% CHDO set aside funds

\*\*\* Anticipated receiving \$481,968 over the remaining 4 years of the Consolidate Plan period

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

The City of Ames anticipates that the following resources will be available in the community for the first year of its 2019-23 Consolidated Plan that will cover the 2019-20 Program year as outlined under Section SP-35. And will be leverage with local, private, state and other federal funds to address the needs of the community in whole or in part for a greater impact and sharing of community resources.

**Federal:**

-Continue the administration of the CDBG Program, with a projected 2019-20 budget (including administrative cost) amount of approximately \$1,501,968. Of this amount, \$581,986 is the 2019-20 allocation; \$350,000 is anticipated program income; and \$570,000 is the anticipated 2018-19 rollover funds. The majority of the CDBG will be expensed in our Neighborhood Revitalization Strategy Area (NRSA) to install infrastructure improvements, to construction new housing units, to provide Homebuyer Down Payment Assistance and/or to Acquire existing properties either to rehabilitate or demolish for homeownership or rental; the remaining amount will be used city-wide Acquisition/Demolition/Rehabilitation of existing units. The Renter Affordability Program is **not** being included for assistance with Deposits, 1st Month's Rent and Transportation Vouchers for the 2019-20 Program, it need to be re-evaluated for effectiveness with similar assistance being provided in the community. It can be re-instated in future years.

-In Fiscal Year 2018-19, the City of Ames qualified to become an HOME Participating Jurisdiction (PJ), and received \$750,000. For 2019-20, the City will receive \$481,968, this amount along with a rollover balance of approximately \$747,750 will total approximately \$1,229,718 minus a 15% Community Housing Development Organization (CHDO) set aside will leave a balance of approximately \$1,044,923 remaining for program administration (10%) and programming.

For 2019-20, the much needed HOME funds will be used to construct housing for eligible homebuyers in the NRSA. As a brand new HOME PJ the City will not pursue funding any CHDO's at the current time.

For 2019-20, the Section 8 Housing Choice Voucher Program will to continue to be administered by the Central Iowa Regional Housing Authority (CIRHA) for a six county area (including Ames/Story County). It is anticipated that CIRHA will continue to receive this funding for the upcoming fiscal year. It is unknown what the specific dollar allocation will be at this time, however they anticipated that they will received funding to serve approximately 921 vouchers out of their 1,008 based (91%).

-For 2019-20, it is anticipated that approximately \$277,819 of the Emergency Shelter Grant (ESG) will again be awarded to three (3) area non-profit organizations for the administration of this program. -For 2019-20, it is anticipated that no shelter Assistance Funds(SAF) will be awarded to any area nonprofits for the administration of this program. -For 2019-20, it is anticipated that administration of various privately-owned subsidized HUD Housing units will continue. There continues to be approximately 233 project-based units and approximately 268 low-income tax credit properties remaining in the community (tax credit units are low-income designated).

**State:**

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

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

**Local:**

-Through the ASSET process for 2019-20, it was recommended that approximately \$4,864,822 (-.024% decrease from 2018-19) be awarded to area human service agencies. Of that amount, the City's contribution is recommended to be approximately \$1466,202. See Section SP-60 for information on the types of programs and services that will be provided through the various agencies.

- It is anticipated that area non-profit housing producers (e.g. Habitat for Humanity of Central Iowa and the Story County Community Housing Corporation) will maintain, construct, and/or rehabilitate housing for low- and moderate-income homebuyers and/or renters within the community and throughout Story County. Both have access to utilize private funding, state funding (HOME, Iowa Finance Authority), and Federal Home Loan Bank dollars and local funding through the Story County Housing Trust Fund and City of Ames as well as additional funding resources from the community.

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

**Discussion**

The City of Ames does own varies parcels of land or other types of property within its jurisdiction; however, most is not suitable for residential redevelopment due to its location in a floodway or floodplain area, being too small in size for development, or is already designated for a future purpose. In the 2018-19 program year the City began the process of updating its Comprehensive Plan (former Land Use Policy Plan LUPP) which may result in usable land which could be rezoned to meet the needs of the community. Additionally, there are a few lots that have been identified to possibly be used for affordable housing and will be considered during this upcoming 2019 fiscal year.

In 2015-16, using CDBG funds, the City did acquire approximately 10 acres of land in West Ames that can and will be utilized to address the needs for more affordable housing for low and moderate-income families. It is anticipated that possibly the housing development will consist of both affordable and market rate single-family housing units. Phase 1 of installing infrastructure improvements on the site have been completed for 2018-19.

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

**Discussion**

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



**needs of the community by:**

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

## AP-20 Annual Goals and Objectives

### Goals Summary Information

1	<b>Goal Name</b>	<b>To create and expand affordable housing for low income households:</b>
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>▪ Increase supply of single family or two family housing for ownership in the Neighborhood Revitalization Strategy Area (NRSA) along State Avenue;</li> <li>▪ Reduce the cost burden for low income households to access or maintain rental housing citywide;</li> <li>▪ Increase the affordability and availability of owner housing for homebuyers citywide</li> </ul> <p>Outlined below in the paragraph below are the program activities that will address some or all of the above goals for the 2019-20 Action Plan program year utilizing CDBG and HOME funds</p>
2	<b>Goal Name</b>	Address Needs of Non-LMI Persons
	<b>Goal Description</b>	<p>The goal established is to address the needs of Non LMI Persons during the 2019-20, Annual Action Plan is to provide for market rate single-family housing in the Neighborhood Revitalization Strategy Area (NRSA) along State Avenue will be developed as part of a mixed use residential subdivision. No HOME funds will be utilized for this project; CDBG funds are limited to no more than 50% for infrastructure improvements only.</p>

**Table 18 – Goals Summary**

## Goal Descriptions

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

- Beginning for 2019-20, under the implementation of the Homebuyer Assistance Program, CDBG funds will be used to provide down payment, mortgage buy-down, and closing cost assistance to three (3) households with incomes at 80% or less of the Ames Metropolitan Statistical Area (AMSA) median income limits. The overall goal of the Homebuyer Assistance Program is to provide the opportunity for low- and moderate-income households to gain access to housing and/or improve their housing status.
- Beginning for 2019-20, under the implementation of the Acquisition/Reuse for Affordable Housing, CDBG funds will be utilized to purchase two (2) of infill lots (vacant or with properties needing to be demolished); the purchase of foreclosure properties for rehabilitation, or the purchase of single-family or multi-family units that can be rehabilitated for use for affordable rental or owner-occupied units for households at 80% or less of the AMSA median income limits. The goal of the Acquisition/Reuse Program is to provide the opportunity for low and moderate income households to gain access to decent, safe and affordable housing.
- For 2019-20, under the implementation of the Neighborhood Public Infrastructure Improvements Program, CDBG funds will be used to begin Phase II of the installation of water, sewer, streets, sidewalks, etc. to complete the State Avenue subdivision. The goal of the program is to create approximately 37 lots to increase the supply of affordable housing for low and moderate income households and market rate housing.
- For 2019-20, under the implementation of the New Home Construction Program, HOME funds will be used to construct approximately three (3) single or two-family homes. The goal of the program is to increase the supply of home ownership housing for low and moderate income first-time home owners in order to gain access to decent, safe and affordable housing.

## AP-35 Projects – 91.220(d)

### Introduction

The City of Ames is proposing to continue to implement the following project activities for the 2019-20 Program Year:

### Projects

#	Project Name
1	Homebuyer Assistance Program
2	Public Infrastructure Improvements for 321 State Avenue Subdivision
3	Acquisition/Reuse Affordable Housing Program
4	Disposition/Demolition of 3305 Morningside Street
5	Disposition/Rehab of 241 Village Drive
6	New HOME Construction
7	General Administration-CDBG & HOME

Table 19 - Project Information

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

The proposed project activities are consistent with the Updated 2019-23 Consolidated Plan goals and priorities which cites the **“cost of housing” for both renters and home buyers** as #1 and “lack of available, decent rental units in affordable price ranges” as #2.

- The proposed project activities are consistent with the needs outlined in the CHAS, ACS, and AIS data for the City of Ames.
- The proposed project activities are consistent with the needs outlined in the updated 2019 Analysis to Impediments Fair Study for City of Ames.
- The proposed implementation sequence for the project activities should help meet HUD’s timely expenditure requirements.
- Funds have been included to contract for additional staff to accomplish the proposed project activities in FY 2019-20.
- All of the activities proposed would be of 100% benefit to low- and moderate-income persons.

Additionally, focusing on these activities will help address the impact on the need outlined in the above data sources.

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

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Acquisition/ Reuse Program for Affordable Housing
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area (NRSA)
	<b>Goals Supported</b>	To create and expand affordable housing for low income households
	<b>Needs Addressed</b>	Reduce cost burden for housing to rent or purchase
	<b>Funding</b>	CDBG: \$400,000 (19-20 Funding Allocation)
	<b>Description</b>	<p>Under this activity funds will be used to: a. Purchase vacant in-fill lots for redevelopment into affordable housing, which may include demolition and clearance; b. Purchase of properties for rehabilitation into affordable housing.</p> <p>The goal is to create, expand and maintain Affordable Housing for homeless and low income households.</p>
	<b>Target Date</b>	June 30, 2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Acquire Two (2) homes to be sold to two (2) LMI Household/family at 80% or less of Ames MSA
	<b>Location Description</b>	See Target Area
	<b>Planned Activities</b>	Under the implementation of the Acquisition/Reuse for Affordable Housing, which will consist of the purchase of infill lots (vacant or with properties needing to be demolished and cleared); the purchase of fore-closed or blighted properties for rehabilitation, or the purchase of single-family or multi-family units that can be rehabilitated; it is anticipated that two (2) property maybe acquired for reuse into either an affordable rental or owner-occupied unit for a household at 80% or less of the Ames Metropolitan Statistical Area (AMSA) median income limits. The activity may include demolition and clearance and/or Acquisition/Rehab.

2	<b>Project Name</b>	Homebuyer Assistance
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area (NRSA)
	<b>Goals Supported</b>	To create and expand affordable housing for low income households
	<b>Needs Addressed</b>	Financial Assistance to reduce cost burden to obtain affordable home ownership
	<b>Funding</b>	CDBG: \$300,813 (18-19 Rollover)
	<b>Description</b>	The objective under this program is to provide financial assistance to qualified low- and moderate-income first-time homebuyers, with incomes at or below 80% of the AMI limits, to purchase existing and/or newly constructed single-family housing in residentially-zoned areas within the NRSA. The overall goal of the Homebuyer Assistance Program is to allow low- and moderate-income households to gain access to housing and/or improve their housing status.
	<b>Target Date</b>	June 30, 2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Potentially 3 LMI Households at 80% or less of the Ames MSA
	<b>Location Description</b>	See Target Area
	<b>Planned Activities</b>	see above

<b>3</b>	<b>Project Name</b>	Public Infrastructure Improvements Program for State Avenue NRSA (including Engineering costs)
	<b>Target Area</b>	321 State Avenue Neighborhood Revitalization Strategy Area (NRSA)
	<b>Goals Supported</b>	To create and expand affordable housing for low income households
	<b>Needs Addressed</b>	Development of lots to increase supply of affordable housing
	<b>Funding</b>	CDBG: \$570,000 (rollover 18-19 funds); \$69,000 (19-20 Anticipated Program Income); \$250,000 (16-17 General Obligation Bonds)  Total \$889,000
	<b>Description</b>	Under this activity funding for the installation of public infrastructure improvements (streets, utilities, curbs, sidewalks, etc.) to redevelop a new mixed use residential subdivision of both low and moderate and market rate housing units. Located in the City's approved designated NRSA at 321 State Avenue.
	<b>Target Date</b>	June 30, 2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Potentially developing 37 lots, of which 19 (51%) would be LMI Households at 80% or less of the Ames MSA and 18 (49%) would be market rate
	<b>Location Description</b>	See Target Area
	<b>Planned Activities</b>	see description above

4	<b>Project Name</b>	Rehabilitation/Disposition of 241 Village Drive
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area (NRSA)
	<b>Goals Supported</b>	To create and expand affordable housing for low income households
	<b>Needs Addressed</b>	Increase supply and reduce cost burden for affordable home ownership
	<b>Funding</b>	CDBG: \$45,000 (18-19 roll-over funds)
	<b>Description</b>	Under this activity the property will be sold to an eligible low-income First-time Home Buyer after some rehabilitation has occurred on the property.
	<b>Target Date</b>	June 30, 2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	See Target Area
	<b>Planned Activities</b>	Cover ongoing rehabilitation/ maintenance fees until property is sold

5	<b>Project Name</b>	Disposition/Demolition/Clearance of 3305 Morningside Street
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area (NRSA)
	<b>Goals Supported</b>	To create and expand affordable housing for low income households
	<b>Needs Addressed</b>	Increase supply and reduce cost burden for affordable home ownership
	<b>Funding</b>	CDBG: \$40,000 (18-19 roll-over funds)
	<b>Description</b>	Under this activity the property will be sold to a Low-Income First-time Home Buyer or to a Non-Profit Organization, after demolition and clearance has been completed
	<b>Target Date</b>	June 30, 2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	See Target Area
	<b>Planned Activities</b>	Complete demolition



6	<b>Project Name</b>	HOME Homeownership Construction Program
	<b>Target Area</b>	Neighborhood Revitalization Strategy Area (NRSA)
	<b>Goals Supported</b>	To create and expand affordable housing for low income households
	<b>Needs Addressed</b>	Increase supply and reduce cost burden for affordable home ownership
	<b>Funding</b>	HOME: \$562,500 (18-19 roll-over and 19-20 funding allocation)
	<b>Description</b>	Under this activity the funds will be used to construct possibly 3 homes to be sold to LMI First-time Homebuyers in the NRSA at 321 State Avenue
	<b>Target Date</b>	June 30, 2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	See Target Area
	<b>Planned Activities</b>	Construction of three (3) new homes

7	<b>Project Name</b>	General Administration for CDBG & HOME
	<b>Target Area</b>	CITY-WIDE/NRSA
	<b>Goals Supported</b>	To create and expand affordable housing for low income households
	<b>Needs Addressed</b>	<ul style="list-style-type: none"> <li>▪ Increase supply of single family or two family housing for ownership in the Neighborhood Revitalization Strategy Area (NRSA) along State Avenue;</li> <li>▪ Reduce the cost burden for low income households to access or maintain rental housing citywide;</li> <li>▪ Increase the affordability and availability of owner housing for homebuyers citywide</li> </ul>
	<b>Funding</b>	CDBG: \$116,394 (19-20 allocation funds); HOME: \$120,947 (18-19 roll-over and 19-20 funding allocation)
	<b>Description</b>	Under the activity the overall administration of the CDBG & HOME programs will occur and be expended (i.e. salaries, contractual, commodities, etc.)
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	HUD does not require the reporting of beneficiary data for planning and administration activities. Without the planning and administration funds available to carry out required planning, environmental, monitoring and oversight activities, none of these activities would be able to receive CDBG and HOME funds and none of the beneficiaries would be able to be served.
	<b>Location Description</b>	See Target Area
	<b>Planned Activities</b>	Overall day to day program administrative activities and expenses for both CDBG & HOME

## AP-50 Geographic Distribution – 91.220(f)

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

The City of Ames will be implementing a few of the rollover projects from 2019-20 both on a city-wide basis. However, the City's goals are to concentrate 97% of its program fund of both CDBG and HOME in the Neighborhood Revitalization Strategy Area (NRSA).

### Geographic Distribution

Target Area	Percentage of Funds
NRSA	95%
City Wide	5%

Table 20 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The rationale for targeting 97% of the investment of CDBG funds that will be targeted in the NRSA area, is that it contains a large parcel of land that can be used to development housing for affordable and market-rate homes. No other area in the City limits contains this size of land for addressing this housing need. Additionally, the rationale for allocating the remaining 3% of the investment of CDBG funds on a city-wide basis is mostly based on the distribution of low and moderate income persons by census tracts and minority populations.

As outlined in the 2019-23 Consolidated Plan, the data is based on the 2013-2017 ACS, 5-Year Estimates (See Table NA25 of the 2019-23 Consolidated Plan). The highest concentration low and moderate income persons and minority concentration was located in Census Tract 5. This tract has an 93.1% low/moderate population and 37.7% minority population. Tract 5 is generally described as a university apartment and dormitory area at the north and east end of Iowa State University central campus. This area contains Schilleter Village, University Village and Fredericksen Court apartment dormitories, owned and operated by Iowa State University for both single students and students with families only.

Recently updated data from the HUD Qualified Census Tracts data, effective January 2015, reveals that based on the 14 Census Tracts in Ames, six (43%) of the census tracts contain 51% or more of person who are of low and moderate incomes, and three of 14 tracts (21%) census tracts contain minority populations between 3 to 6%.

The census tract of the NRSA designation contains 74% of low and moderate income households and a 20.1 % percent of minority population.

Therefore, distributing the allocation of least 95% of the investment of CDBG funds in the NRSA and 5% of the investment on a city-wide basis would allow a better opportunity to not only serve persons of low and moderate incomes overall, as well as, the opportunity to increase the number of minority populations in the NRSA.

### Discussion

See 2019-23 Consolidated Plan Sections SP 10.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

As outlined under Section AP 35 (Table AP3) of the 2019-20 Action Plan, the City of Ames has identified the following programs that will be implemented to address the needs of the Homeless, Non-Homeless, and Special Needs populations:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	7
Special-Needs	1
Total	8

**Table 21 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	3
Rehab of Existing Units	3
Acquisition of Existing Units	2
Total	8

**Table 22 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

See AP38 "Project" for detailed program descriptions and beneficiaries.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

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

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

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

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

Although the City of Ames transferred the administration of the Section 8 Housing Choice Voucher Program to the Central Iowa Regional Housing Authority (CIRHA), the City Housing Coordinator is a member on the Executive Board of the agency. Being a member on the Executive Board allows the City to be involved and to continue to advocate for the needs of very low income families and households in both Ames and Story County.

CIRHA has 1,008 Section 8 Housing Choice Vouchers under contract with HUD for their six (6) county service area. For 2018-19, based on federal funding for the average lease-up of Vouchers for the six county area was 907 (90%) out of that number the average lease-up for Story County was 255 (28%) and out of that number the average lease-up for Vouchers for the City of Ames was 201 (79%).

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

CIRHA is active in encouraging their Section 8 and public housing residents to become involved in management, and a program participant is a member on the Executive Board and who helps to educate the board about the needs of residents. Also CIRHA has a very active Family Self-Sufficiency Program that helps residents transition to homeownership.

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

N/A

### **Discussion—See above**

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

### Introduction

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

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

HUD also requires that CoC groups to establish and operate a coordinated entry (CE) process—and that recipients of CoC Program and Emergency Solutions Grants (ESG) program funding within the CoC’s area must use that CE process. In January 2017, additional requirements were mandated for CoC and the CE process wanting to apply for ESG or SAF Funding. For the Central Iowa area, The Two Rivers Collaboration group was formed that consists of Boone, Hardin, Marshal and Story Counties. The agencies that include ACCESS, Crisis Intervention Services (CIS), Domestic and Sexual Assault Outreach Center (DSAOC), Emergency Residence Project, Family Alliance for Veterans of America (FAVA), House of Compassion, Salvation Army (SA), Story County Community Services (SCCS), Veteran Affairs (VA), and YSS. The meetings are also open to other area human service agencies, faith-based organizations and the City of Ames.

In Iowa, the program is administered by the Iowa Finance Authority (IFA) for the balance of the state jurisdiction, which includes Ames/Story County. For more information regarding the Two Rivers Policies and Procedures see [www.cityofames.org/housing](http://www.cityofames.org/housing).

### Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

The Two Rivers Collaboration group for 2019 has created three (3) sub-committees to address high priority needs for the region as follows:

- 1) **Point In Time Committee:** Will be working on gathering location information, supplies and volunteers to participate in the Statewide Homeless Count for each of the participating counties.
- 2) a. **Landlord Engagement/Recruitment:** To recruit, education participation from landlord/property managers to partner in providing decent, safe and affordable housing for clients in each county. Create a Landlord Education program.
- b. **Advertising/ Community Awareness Committee:** Create a marketing campaign and materials to educate and insure that communities aware of the Coordinated Entry System and how it can benefit

families in their communities

3) **Training Committee:** Will identify when and where required trainings will be located and also identify other trainings or educational opportunities that would benefit the group.

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

In addition to the above information, Ames/Story County has a long history of a funding collaboration between the five organizations (City of Ames, Story County, United Way, Central Iowa Community Services and the Government of Student Body at Iowa State University) that work closely with local human service providers to efficiently and effectively meet these needs through a comprehensive service delivery system that includes, but is not limited to, the needs of the homeless and very low- and low-income persons in the community. In administering the Renter Affordability Programs, staff works closely with the Story County Continuum of Care Group for referrals to homeless, non-homeless and special needs populations to provide assistance in accessing housing in the community.

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

For fiscal year 2019-20, the ASSET partners' recommendations have planned for the investment of \$4,864,822 in funding to address the needs of the homeless and chronically homeless, homelessness prevention, and other non-homeless population needs and services for the jurisdiction as follows:

Story County	\$ 1,461,105
United Way	1,265,293
ISU/GSB	194,430
City of Ames	1,466,202
CICS	<u>477,792</u>
Total	\$4,864,822

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

## **Addressing the emergency shelter and transitional housing needs of homeless persons**

The three (3) homeless shelter providers will continue to seek assistance from the state Emergency Solutions, and Supportive Housing Grants to assist homeless individual and families, youths and women who are victims of domestic violence. Starting in 2018-19 these agencies will have a funding source through the Story County Trust Fund to assist in addressing the needs of homeless persons as well. For 2018, the Story County Trust Fund through their Owner Occupied Repair program awarded approximately \$200,000 in grant funds to six organizations. For 2019-2020, the Story County Housing Trust awarded approximately \$178,000 to five area agencies to provide Deposit for rent and/or utilities, emergency rent assistance, and utility assistance.

Additionally, Story County Emergency Funds may become available through the Ames Cluster DCAT Board to assist families with children with one-time assistance for rent, utilities, or other needs families are facing. For 2018, approximately \$50,000 was spent serving families in Ames/Story County.

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

Although the City of Ames does not receive or provide funding for the homeless activities other than programs in which homeless and other special needs activities are eligible to apply for and participate in, the City does support the goals, objectives and strategies in the State of Iowa's Homeless Strategic Plan.

(see [http://www.iowafinanceauthority.gov/home/searchresults?q=homeless strategic plan](http://www.iowafinanceauthority.gov/home/searchresults?q=homeless%20strategic%20plan))

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

## **Discussion**

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

The contributions of the above agencies and groups and additional state funding for homeless are crucial to the leveraging of our CDBG dollars to be able to address other housing and basic needs in the community for this population. Over this



next Consolidated Plan period, the City will seek to strengthen these partnerships.

**See a more detailed discussion under Section SP-40, Institutional Delivery Structure and under Section SP-60, Homelessness Strategy for how the jurisdiction will be addressing the Homeless and Other Special**

**Needs Activities in the 2019-23 Consolidated Plan.**

## AP-75 Barriers to affordable housing – 91.220(j)

### Introduction:

As outlined in Section MA-05 of the 2019-23 Consolidated Plan, the housing situation in Ames is atypical for most of Iowa. Additionally, the large student population increases competition for affordable rental units. As of 2017 there were 26,277 housing units in Ames (including student housing), among which 9,877 units (or 39%) were owner occupied and 15,082 units (or 61%) were renter occupied. The city of Ames has historically had low housing vacancy rates. In 2017, the vacancy rate in Ames was the same five years ago (4% rate in 2012). However, the present (2018) vacancy rate for the homeowners was 0.8%, 1.8% for renters. The number for homeowner households in this category more than doubled (from 13.5 % in 2012 to 30% in 2017).

Less than half (46%) of units in Ames were single-family homes, either detached or attached units. The rest (54%) were rental units.

The majority of owner-occupied units (81%) had three or more bedrooms, and 33% of rental units had three or more bedrooms. The most common type for rental units is the 2-bedroom (43% or 6,498 units).

Of the total rental units (including occupied, vacant for rent, and rented but not occupied), 544 units (5%) are low income housing (233 units as HUD low-income/subsidized housing, 311 units under HUD low-income housing tax credit housing).

The number of building permits issued in Ames, between 2005 and 2018, was 1,476 units in single-family structures and 4,328 units in multi-family structures. The development of multi-family rental units continues to grow much faster than that of single-family units. This is also very evident in the type building permits issued in the last 5 years (2014-2018). Out of the 2,736 building permits issued, 82% were for multi-family units. Only 18% was for single family units.

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.

Looking at the city as a whole, there is no housing gap for renter and owners (+1,799 units for renter households and +6,747 units for owners). However, there was a big housing gap for extremely low income renters (-4,021 rental units for extremely low income renters) and moderate income owners (-430 units for homeowners).

Based on the survey done in 2019 on the impediments to fair housing choices in Ames, cost of housing was the 1<sup>st</sup> perceived barrier to fair housing the housing consumers (homeowner and renters). It was rated as 4.1 by both groups (on a scale of 1 to 5 (1 being strongly disagree to 5 strongly agree)). “Cost of housing” was only housing barrier perceived by homeowners.

The second barrier perceived by renters was lack of available decent units in affordable prices. These was echoed by general renters and students. However, it was ranked 1<sup>st</sup> by subsidized low-income renters including the elderly.

“Excessive rental deposits” was ranked as 3<sup>rd</sup> barriers by general renters and subsidized renters. Negative attitudes of landlords was 4<sup>th</sup> barrier to fair housing according to general renters.

The result of the survey is consistent with the 2011-2015 HUD data which indicates the cost of housing as the major issue. Forty-two percent of renter households were experiencing a housing cost burden of >30% of their income, 30% for homeowners. An additional 41% of total renter have housing cost burden of >50% of their income, 68% for homeowners.

For renters, cost of housing goes hand in hand with availability of affordable rental units. 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. Of those 1,874 affordable rental units, none were vacant and only 1,185 units (63%) were occupied by extremely low-income households. The rest (37% or 689 rental units) were occupied by households other than extremely low income households.

Of the total rental units (including occupied, vacant for rent, and rented but not occupied), 544 units (5%) are low income housing (233 units as HUD low-income/subsidized housing, 311 units under HUD low-income housing tax credit housing).

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

#### **Discussion:**

As outlined in Section MA-05 (Land Use) of the 2019-23 Consolidated Plan, 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.

### **Building Code, Fees & Charges -**

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 A117.1-2009 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.

### **Growth Limits**

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

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

## **Tax Policies**

In Iowa, property tax policies are set by the state; the City has no control over either the cap on taxes or the rollback set annually by the state. The City does not set individual use classifications or tax rates for classifications. The City is financially dependent upon property taxes as its main source of revenues. The City through a voter approved initiative collects a one penny local option sales tax with approximately half of its revenue directed to reducing local property taxes and the remainder of revenue is available for community benefit activities.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City will continue to work with the following agencies/organizations to address housing issues: ASSET, the Two Rivers Collaboration Committee (aka Story County Housing Coordinating Board), the Story County Human Services Council, neighborhood associations, local non-profit housing organization and the public to coordinate efforts to address the housing, transportation, mental health, employment needs of the community. In 2016, the City of Ames, Iowa State University, and Story County co-sponsored a housing conference that brought together various members of the community, such as businesses, lenders, non-profits, community groups, neighborhood associates, local school district, developers, etc. to dialogue about the needs of the community. The main focus of the conference was a discussion on the feasibility of developing a Story County Housing Trust Fund. The Housing Trust fund is a program administered by the State Finance Authority (IFA) to fund county and/or cities with grant dollars to help ensure decent, safe and affordable housing in their communities (see [www.iowafinanceauthority.gov](http://www.iowafinanceauthority.gov)). In the December 2017, the Story County Trust was created and received its first allocation of funds from IFA. To date, the Story County Trust Fund has awarded grants to various organizations for owner home repairs and for 2019 has awarded funds to agencies to provide for rental housing needs.

### **Actions planned to address obstacles to meeting underserved needs**

The City will work with ASSET, the Two Rivers Collaboration, Homelessness Prevention Team and the Story County Human Services Council, to address creating a data software system for all agencies to coordinate service delivery and to continue to identify further obstacles to meeting the underserved for the community. The city will seek partnerships with the Institute for Community Alliances to assist with training and mentoring opportunities to share with the local human service agencies to improve identifying the underserved and improving techniques in addressing the needs of the underserved.

### **Actions planned to foster and maintain affordable housing**

The City will continue to work with ASSET, the Two Rivers Collaboration, Homelessness Prevention Team and the Story County Human Services Council, neighborhood associations, local non-profit housing organizations and the public to identify further obstacles to foster and maintain affordable housing opportunities. The City will also seek to establish partnership with non-profit organizations to expand the number of affordable housing units in the community and to provide training on establishing the necessary administrative and financial capacity to partner on projects funded with Community Development Block Grant (CDBG) funds and have seek other federal and state funded programs to help leverage the CDBG dollars in the community.

### **Actions planned to reduce lead-based paint hazards**

The Lead Coalition Committee is no longer active, however, the City will continue to partner with lead-paint instructors to assist with increasing the number of certified lead based paint contractors in the community, and seek other partners to

address the needs of children at risk and education of the public regarding lead-based paint and other hazards.

### **Actions planned to reduce the number of poverty-level families**

The City will seek to continue to work closely with the Area Housing Authority to explore ways to insure landlord participation in the Section 8 Voucher Program. The City will seek to dialogue the property owners and managers to find ways to address to the needs of both families and students. The City has established a partnership with the Iowa Finance Authority (IFA) to solicit and encourage property owners and managers to participated in [www.iowaHousingSearch.org](http://www.iowaHousingSearch.org).

The [iowaHousingSearch.org](http://iowaHousingSearch.org), is a free rental housing locator to help citizens across the State to find a rental home that fits their needs and budget. Property providers can list apartments or homes for rent any time. The site allows property provides to include information such as: low income or subsidized housing acceptance, rent range, smoking, pets, accessibility, etc. The site also contains helpful tools on affordability calculations, moving costs, rental checklist, budget worksheets and more. It also provides resources regarding scams for renters and foreclosure alert. This information is also being provided to human services agencies to share with clients seeking housing units. It is a very useful one stop shopping site.

### **Actions planned to develop institutional structure**

The City of Ames has a well-established institutional structure. However, now that the City has established a Neighborhood Revitalization Strategy Area (NRSA) in West Ames, the opportunity to address and impact the housing, infrastructure and economic development needs in area for both low and non-low income households will involve expanding partnerships with the area neighborhood associations, businesses, non-profit organizations, financial institutions, human service agencies and community groups in determining the best needs to be addressed in the area.

The City will continue to work with the community to expand the partnership to including Rental Property Managers, Realtors, Financial Institutions, neighborhood groups and other business and related partnerships to foster relationships around housing needs of low and moderate income persons in the community.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

See response under obstacles to meeting underserved needs

**Discussion:** See responses under introduction and answers to each question above.

## **AP-90 Program Specific Requirements – 91.220(I)(1,2,4)**

### **Program Specific Requirements**

#### **Introduction:**

The City of Ames now receives funding from two main Federal grant program, Community Development Block Grant Program and HOME. The City's 2019-20 allocation of CDBG funding is \$581,207. It is anticipated that there will be a CDBG rollover balance of approximately \$570,000 from 2018-19, an anticipated program income for 2019-20 of approximately \$350,000 and \$250,000 balance from GO Bond Revenue. This will allow for a total anticipated budget of \$1,751,207 of which 20% (\$116,394) will be for program administration and \$1,634,813 for project activities to support affordable housing and community development for in the community.

The City's 2019-20 allocation of HOME funding is \$481,968. It is anticipated that there will be a HOME rollover balance of approximately \$747,750 from 2018-19. This will allow for a total anticipated budget of \$1,229,718, of which 10% (\$120,947 including administrative rollover funds) will be for program administration, \$883,976 and for project activities (not including \$184,795 set aside for CHDO designation) to support affordable housing. HOME also requires a \$25% local match of which \$250,000 of City General Obligation Bonds has been designated.

Additionally, through ASSET, approximately \$4,864,822 (City share is \$1,466,202) will be available to support programs for the homeless and basic service needs for the community for the last year of the Consolidated Plan and Action Plan.



**Community Development Block Grant Program (CDBG)  
Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

**Other CDBG Requirements**

1. The amount of urgent need activities	0
---	---

Throughout the fifteen years that the CDBG program has been administered in the community, the city goals are to direct the funds to programming that will provide a minimum of 95% benefit to persons of low and moderate income.

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(I)(2)**

**1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

The City of Ames has committed to dedicate \$250,000 of General Obligation Bonds as the 25% local match for HOME funds. The City of Ames does not anticipate dedicating any additional forms of investment not listed in 92.205. Developers applying for funding, may add additional investments from other sources that are not yet identified at this time.

**2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

The City of Ames will invest HOME resources to benefit qualified first-time, low-income homebuyers through direct acquisition assistance, supplemental rehabilitation activities, and new construction/sale of single family housing when appropriate to further the city's housing goals.

In accordance with the applicable homebuyer recapture/resale provision outlined in 24 CFR Part 92.254, the City of Ames will adopt the recapture provision for its HOME-assisted homeownership projects.

The recapture provision is enforced through execution of Covenants and Restrictions recorded at closing, which identify the period of affordability, primary residency requirement, and term and conditions required when using the recapture provision. These provisions will also be detailed in a written agreement executed at closing between the homebuyer and the city to ensure that the homebuyer is made fully aware of the compliance requirements associated with the use of HOME assistance.

A mortgage secured through a receding forgivable loan will be recorded at the time of closing for the amount of direct subsidy that enabled the homebuyer to purchase the property. Direct Subsidy is defined as the greater of (1) the aggregate of all down payment assistance, closing cost assistance, or other HOME assistance provided directly to the homebuyer; or (2) the difference between the fair market value of the property and the purchase price. Direct subsidy to homebuyer activities involving HOME funded rehabilitation after the purchase of the property is calculated by the difference between the fair market value after-rehab and the purchase price.

In the event that a homeowner unit that is assisted with the City of Ames HOME Program is sold, conveyed, or otherwise transferred during the affordability period, the total amount of the HOME investment for the homeownership unit, less the prorated HOME investment amount for the length of time the homeowner owned and occupied the unit, will be recaptured out of the available net proceeds. The recapture provision will ensure that each HOME assisted unit will remain affordable for a period of time determined by the following recapture schedule, established in accordance with 24 CFR 92.254(a)(4):

### HOME Funds Provided Period of Affordability

Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
More than \$40,000	15 years
New Construction	20 years

The City of Ames will reduce the amount of direct HOME subsidy for recapture on a percentage basis equal to the number of months that that homebuyer has owned and occupied the home measured against the total number of months in the affordability period. For example, with a five- year affordability period (60 months), the amount of recapture will be reduced by twenty percent for each year (12 months) of occupancy. The amount of recapture cannot exceed the amount that is available from the buyer's net proceeds. To determine the amount forgiven, divide the number of full and complete months the homebuyer occupied the home by the number of months in the period of affordability and multiply the resulting figure by the total amount of direct HOME subsidy originally provided to the homebuyer

Additionally, if the City elects to partner with a subrecipients/CHDO to administer the homebuyer programs, the selected subrecipients/CHDO will be required to contractually sign to an agreement to implement these guidelines requirements.

Any changes to these guidelines must first be submitted and approved by the HUD field office before implementation.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

**See #2 above**

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

**The City does not at this time attend to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.**

**Housing Trust Fund (HTF)**  
**Reference 24 CFR 91.220(l)(5)**

**The City of Ames does not receive Housing Trust Funds (HTF) at this time.**

**1. Distribution of Funds**

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).
- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.
- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.
- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.
- f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.
- g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.
- h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).
- i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.
- j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

**2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?**

**3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?**

**4. Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

**5. Rehabilitation Standards.** The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The

jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

**6. Resale or Recapture Guidelines.** Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

**7. HTF Affordable Homeownership Limits.** If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

**8. Limited Beneficiaries or Preferences.** Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

**9. Refinancing of Existing Debt.** Enter or attach the jurisdiction's refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter "N/A."

## **Discussion:**

## **APPENDIX A**

### **Citizen Participation Plan**

#### **PURPOSE**

This Citizen Participation Plan (the “Plan”) is a requirement of the Consolidated Plan process outlined in 24 CFR 91.105 of the Housing and Community Development Act of 1974 and its amendments. The Plan sets forth the steps the City shall provide for and encourage citizens to participate in the development and any substantial amendment of the Consolidated Plan and/or Annual Action Plan and the development of the Annual Performance Report.

The Consolidated Plan and each year’s Annual Action Plan guide the City’s use of Community Development Block Grant (CDBG) and HOME other federal funds, which are made available from the U. S. Department of Housing and Urban Development (HUD). The Annual Performance Report provides an assessment of the funds expended and a quantitative analysis of the program for project outcomes. The entire Consolidated Plan process shall be integrated into the City’s overall yearly goal-setting and budget process and shall provide for citizen access, designed to encourage participation by groups most directly affected during the Consolidated Plan process, as well as the general public.

The City has recognized in its City Plan Principles and Policies the importance of involving citizens in the planning and decision-making processes of government. The City intends that its programs and policies have the support of the largest possible number of people in the community. The City intends to allow and encourage all citizens to be involved during the Consolidated Plan process with opportunities to express views on housing and community development needs and to participate in planning, reviewing and assessing actions to meet those needs, proposed and performed by the City and to be informed prior to the time of any official action taken by the City Council. In particular, it is the intent to include low and moderate income persons, particularly those living in low and moderate income neighborhoods; minorities; non-English speaking persons; persons with disabilities; and residents of public and assisted housing developments, as well as organizations and agencies that serve low and moderate-income persons and other interested parties.

#### **PARTICIPANTS IN THE CITIZEN PARTICIPATION PLAN**

The development of the Consolidated Plan and Annual Action Plans is a collaborative effort of many individuals, organizations, and agencies. Each is encouraged to make requests and recommendations throughout the Consolidated Planning process. The City will conduct at least one public forum (at different times through-out the day) to educate citizens on the process of developing the plans and to seek input regarding the Consolidated Plan needs and goals, and the proposed annual projects.

The participation is the foundation of the Consolidated Planning process. Reasonable efforts will be made to make all citizens aware of the meetings and events that concern the development of the Five-year Consolidated Housing and Community Development Plan and yearly Annual Action Plans. It is the goal of

the City of Ames to create ample participation opportunities for all interested citizens including, but not limited to, minorities, non-English speaking persons, and persons with visual, mobility, or hearing impairments.

Organizations, Agencies and the City of Ames Housing Authority: The City of Ames Housing Authority, as well as other organizations and agencies involved in the development and implementation of projects to assist low-income citizens will be contacted to advise them of the Consolidated Plan process. These organizations and their clients will be encouraged to participate in the development of the Consolidated Housing and Community Development Plan and the Annual Action Plan.

Ames City Council: The City Council is the final citizen policy body that reviews and takes action on the Consolidated Plan. After receiving the Plan, the City Council considers and votes on the proposed plan. After approval at the local level, the Consolidated Plan is forwarded to the U. S. Department of Housing and Urban Development.

## **DEVELOPMENT OF THE CONSOLIDATED PLAN AND ANNUAL ACTION PLANS**

1. Prior to proposing activities for the Annual Action Plan, staff will review the following HUD guidelines that outline the key steps that should be utilized:

- Determine if the proposed activity is included in the listing of eligible activities;
- Determine if the proposed activity meets the City's Consolidated Plan priority goals for
- addressing the needs of low- and moderate-income person within the community;
- Determine if the proposed activity can meet one or more National Objective;
- Ensure that carrying out the activity will help to meet the grantee's certification (of one to three years, as determined by the grantee) that 70% of its CDBG expenditures will be for activities that benefit low- and moderate-income persons; and
- Meet the new performance measurement requirements effective October 2006.

2. The City will furnish citizens with information concerning the amount of Community Development Block Grant (CDBG) funds expected to be available (including the annual grant, program income for community development and housing activities, and the range of activities that may be undertaken with those funds. The City will also make available the estimated amount that will benefit persons of low and moderate income at the public hearing on the one-year action plan.

3. The City will provide budget summary of the annual action plan in the local newspaper site in a manner that affords citizens, public agencies and other interested parties a reasonable opportunity to examine its contents and to submit comments. The entire plan and attachments will be published on the City's web site. The City will also make copies of the proposed plan available at the Planning and Housing Department office and the City of Ames Public Library for review during public hours. Ten (10) free copies of the proposed plans will be made available. One free copy will be provided to each individual or organization requesting said copy until the supply is exhausted.

4. The City will hold at least two public forum sessions during the development of the Consolidated Plan and Annual Action Plans and one public hearing prior to the submittal of the Plan (s) to HUD. The notice of the Public Forum sessions will be announced through a press release, and Public forums notices may also be sent to a listing of organizations and groups that represent the social, economic, neighborhood and business groups that may have an interest in the program, along with participants in the City's Section 8 Rental Subsidy Program.

5. There will be a 30-day comment period on both proposed Consolidated and Annual Action Plans. A 15-day comment period exception will be allowed under the following circumstances:
- Copies of the adopted Plan will be available upon request to the City of Ames Department of Planning and Housing. The plans will also be posted on the City's web site.
6. The City will consider any comments or views of citizens received in writing or orally at the public hearings in preparing the final Consolidated Plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the final Consolidated Plan.

## **DISPLACEMENT**

The City will make every reasonable effort to minimize the number of persons displaced by CDBG or HOME funded activities. In the event that a person is displaced by a CDBG or HOME undertakings, relocation assistance will be offered in accordance with the Uniform Relocation Assistance Act.

## **AMENDMENTS**

1. The City will amend its approved plan whenever it makes a decision to make a change in its allocation priorities or a change in the method of distribution of funds; to carry out an activity using funds from any program covered by the Consolidated Plan (including program income), not previously described in the action plan; or to change the purpose, scope, location or beneficiaries of an activity.
2. The City will use the following criteria to determine what changes in the planned or actual activities constitute a substantial amendment to the Consolidated Plan; any of the following will require a substantial amendment following this citizen participation plan:
  - a. Changes in the use of CDBG funds from one eligible activity to another eligible activity that exceeds \$100,000
  - b. Carrying out a new CDBG eligible activity in an amount greater than \$100,000.

A change in the entity responsible for carrying out an activity, a change in the location of a proposed project, or any updates or corrections will not constitute a substantial amendment.

3. The City will publish a summary of the proposed substantial amendment in the local newspaper in a manner that affords citizens, public agencies and other interested parties a reasonable opportunity to examine its contents and to submit comments. The entire substantial amendment and attachments will be published on the City's web site. The City will also make copies of the proposed substantial amendment available at the Planning and Housing Department office and the City of Ames Public Library for review during public hours. Ten (10) free copies of the proposed plans will be made available. One free copy will be provided to each individual or organization requesting said copy until the supply is exhausted.

The City of Ames will hold at least one public hearing on the proposed substantial amendment to the Consolidated Plan prior to the submittal. Notice of the public hearing will be published in the local newspaper not less than four days or more than twenty days before the public hearing. There will be a 30-day comment period on the proposed substantial amendment to the Consolidated Plan.



4. The City will consider any comments or views of citizens received in writing or orally at the public hearings in preparing the final substantial amendment to the consolidated plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the final amended consolidated plan.

## **ANNUAL PERFORMANCE REPORTS**

1. The City will publish notice of the availability of the annual Consolidated Annual Performance Report (CAPER) in the local newspaper and on the City's web site. Citizens and organizations will be given the opportunity to submit comments on the CAPER during a 15-day comment period and through a public hearing that will be held each year before the submission of the CAPER to HUD.
2. The City will consider any comments or views of citizens received in writing, or orally at any public hearings. Any public comments received during the comment period or at the public hearing shall be considered and shall be summarized and attached to the Consolidated Annual Performance Report.

## **PUBLIC HEARINGS**

1. A one public hearing prior to the submittal of the report will be held per year to obtain citizens' views and to respond to proposals and questions. These hearings will be held at different stages in the program year. Together the hearings will address housing and community development needs, development of proposed activities and review of program performance. At least one of these hearings will be held prior to the proposed consolidated plan being published for comment.
2. Notice will be published in the local newspaper(s) at least four days but not more than twenty days before the public hearings and include sufficient information about the subject of the hearing to permit informed comment, the date, time and location. The notice also will include specific information to assist persons with disabilities as well as non-English speaking citizens on how to participate in the process. In all newspaper advertisements for public hearings and in mailings for public hearings, language will be included expressing the City's desire to accommodate the above special needs, along with the Department of Planning and Housing phone number and the City's TDD number, so arrangements can be made for the services of an interpreter, signer, or reader.
3. Public hearing notices may also be sent to a listing of organizations and groups that represent the social, economic, neighborhood and business groups that may have an interest in the program.

## **MEETINGS**

The City of Ames Planning & Housing Department will schedule meetings at sites that are accessible. Special measures will be taken to assure an opportunity for involvement by low-income persons, the elderly, handicapped and disabled persons, minorities, and civic and business interests. Also, upon request, the Planning & Housing Department shall provide interpretive services for non-English speaking and hearing impaired individuals and groups and shall provide informational handouts in foreign languages. The arrangement and costs of such services shall be incurred by the Planning & Housing Department. Any questions or requests for special/reasonable accommodations or services for meetings should be directed at least 3 business days in advance to the Planning & Housing Department. In addition

to the scheduled public hearings, the Planning & Housing Department may hold other meetings, as necessary, to further their duties and responsibilities.

## **ACCESS TO RECORDS**

1. Information and records relating to the jurisdiction's Consolidated Plan and the jurisdiction's use of assistance under the programs covered by 24 CFR section 91.105 during the preceding five years will be available to citizens, public agencies and other interested parties. The City will reply to the written request for such information within 15 working days, where practical. The information may not be removed from the Planning & Housing Department. If copies of information are requested the normal copy charges will apply.
2. Comments and questions will be accepted throughout the year and should be addressed to: Housing Coordinator; Planning & Housing Department; City Hall, 515 Clark Avenue; Ames, Iowa 50010.
3. Citizens, public agencies and other interested parties including those most affected, shall be given the opportunity to receive information. Program records, files, and information are confidential to the extent provided by Chapter 68A of the Code of Iowa. Information not protected by this chapter, or otherwise specified by federal regulations to be public information, will be made available upon request.

## **TECHNICAL ASSISTANCE**

The Planning & Housing Department will provide technical assistance to groups representative of persons of low- and moderate-income that provide a written request for such assistance in developing proposals for funding assistance under any of the programs covered by the Consolidated Plan.

That assistance may be limited to activities that are directly associated with the Community Development Program and will be at the discretion of the Planning & Housing Community Development staff.

## **OBJECTIONS AND COMPLAINTS**

The City will respond to written citizen complaints regarding the Consolidated Plan, amendments, and the performance report. The reply will be made within 15 working days, where practical. Complaints must be made in writing to: Housing Coordinator; Planning & Housing Department; City Hall, 515 Clark Avenue; Ames, Iowa 50010.

Citizens may contact HUD directly, if they wish, to object to any part of the Community Development Program, or if they feel that they have been aggrieved by any program, activity, or procedure funded through the Community Development Program. Such objections should be made to:

Director  
Community Planning and Development Division  
Department of Housing and Urban Development  
Omaha Office, Region VII  
Executive Tower Centre  
10909 Mill Valley Road  
Omaha, Nebraska 68154-3955

## USE OF CITIZEN PARTICIPATION PLAN

The City will follow the citizen participation plan from the date of its adoption until it is amended or repealed.

## CITY RESPONSIBILITY

The requirements for citizen participation do not restrict the responsibility or authority of the City for the development and execution of its Consolidated Plan.

### CITY OF AMES

By: 

John A. Haila, Mayor

Attest:

BY: 

Diane R. Voss, City Clerk

STATE OF IOWA, COUNTY OF STORY: SS

On this 13<sup>th</sup> day of August, 2019, before me, the undersigned, a Notary Public in and for said State, personally appeared John A. Haila, Mayor, and Diane R. Voss, City Clerk, to me known to be the identical persons named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.





Notary Public In and For the State of Iowa

**APPENDIX B**  
**2019 Analysis to Fair Housing Impediments Choice Study**

# **ADOPTED 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 PROGRAM (CDBG), AMES, IOWA**

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#### **Report produced by Iowa State University**

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

**Institute for Design Research and Outreach (IDRO)**

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](mailto: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](http://www.huduser.org/portal/datasets/cp/CHAS/bg_chas.html)).

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

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

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

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

## **II. Introduction**

As a Community Development Block Grant (CDBG) Program Entitlement Community, the City of Ames is required by the U.S. Department of Housing and Urban Development (HUD) to conduct an analysis of impediments to fair housing choice at least once during the City's 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 799 identified housing providers/producers, 194 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). Due to low response rates for developers, lenders and housing service providers (samples ranged from 4 to 5 in each group), their responses were not included in the analysis and questionnaires in the appendices.

**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, 2014 vs. 2019**

<b>Group</b>	<b>Methodology</b>		<b>Completed Survey</b>		<b>Response Rate</b>	
	<b>2014</b>	<b>2019</b>	<b>2014</b>	<b>2019</b>	<b>2014</b>	<b>2019</b>
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 ( 1<sup>st</sup>)
      - lack of knowledge of fair housing rights (2<sup>nd</sup>), and
      - lack of knowledge on how to file a fair housing complaint (3<sup>rd</sup>)
  - ***For renting***
    - a) ***As perceived by general renters- four barriers identified***
      - Cost of housing (1<sup>st</sup>)
      - Lack of available, decent rental units in an affordable price range (2<sup>nd</sup>)
      - Excessive rental deposit (3<sup>rd</sup>)
      - Negative attitudes of landlord (4<sup>th</sup>)



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

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

***c) As perceived by ISU students– four barriers identified***

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

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

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

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

a) For homeowners, cost of housing was identified to be the 1<sup>st</sup> 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

- 1<sup>st</sup> housing impediment for both renters and owners in 2019 but 2<sup>nd</sup> impediment for general renters for 2014 survey
- Lack of available decent rental units in affordable price ranges
- 1<sup>st</sup> impediment to renters as identified in both 2008 & 2014 surveys but 2<sup>nd</sup> impediment for 2019 general renter and ISU student
- Still remains to be 1<sup>st</sup> 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 <sup>st</sup>	1 <sup>st</sup>	2nd	2nd				1 <sup>st</sup>		1 <sup>st</sup>
Lack of available decent rental units, in affordable price ranges		2 <sup>nd</sup>	1 <sup>st</sup>	1 <sup>st</sup>		1 <sup>st</sup>		2 <sup>nd</sup>		
Excessive rental deposit		3 <sup>rd</sup>		3 <sup>rd</sup>						
Lack of knowledge on how to file a fair housing complaint								3 <sup>rd</sup>		
Cost of utilities								4 <sup>th</sup>		
Excessive application fees				4 <sup>th</sup>						
Negative attitudes of landlords		4 <sup>th</sup>								

# **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.

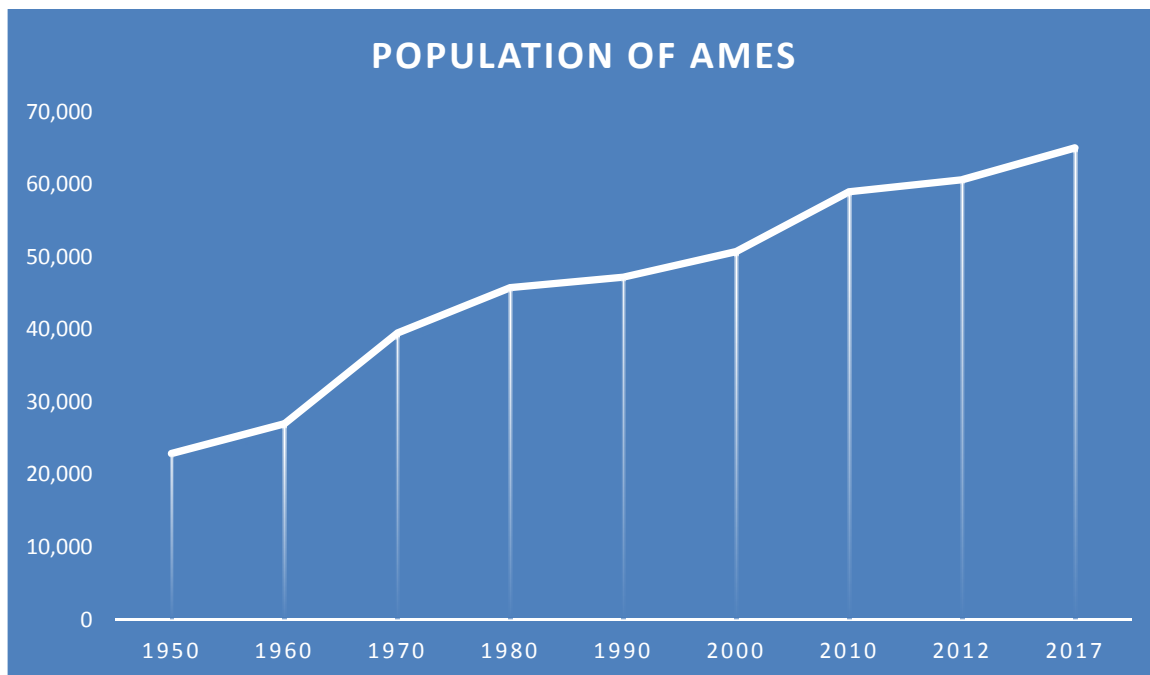
## I. Demographic Data

### 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**

	<b>Ames</b>	<b>Iowa</b>
<b>White</b>	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.

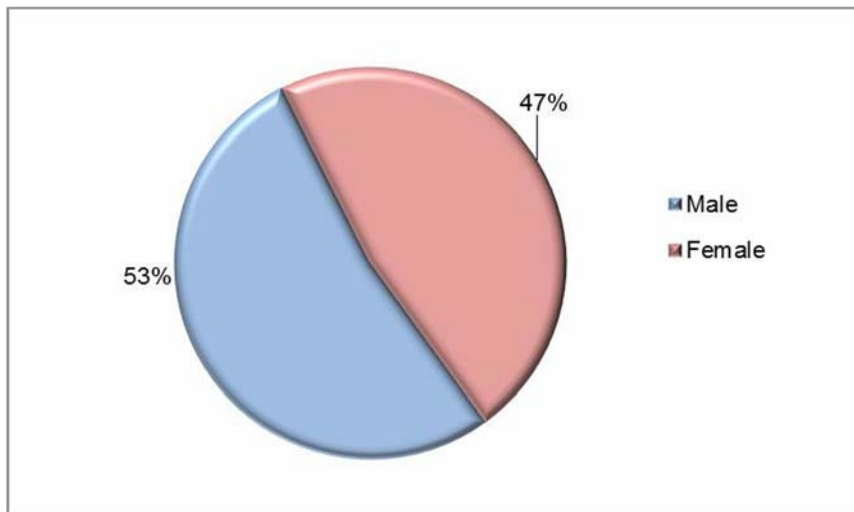
As reported from the American Community Survey, the largest minority group represented in Ames is the Asian population at 10.2% of the total population, significantly higher than 2.3% at the state level. Hispanic/Latino population accounts for 3.5% of Ames population, followed by two or more races (3.5%) 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**

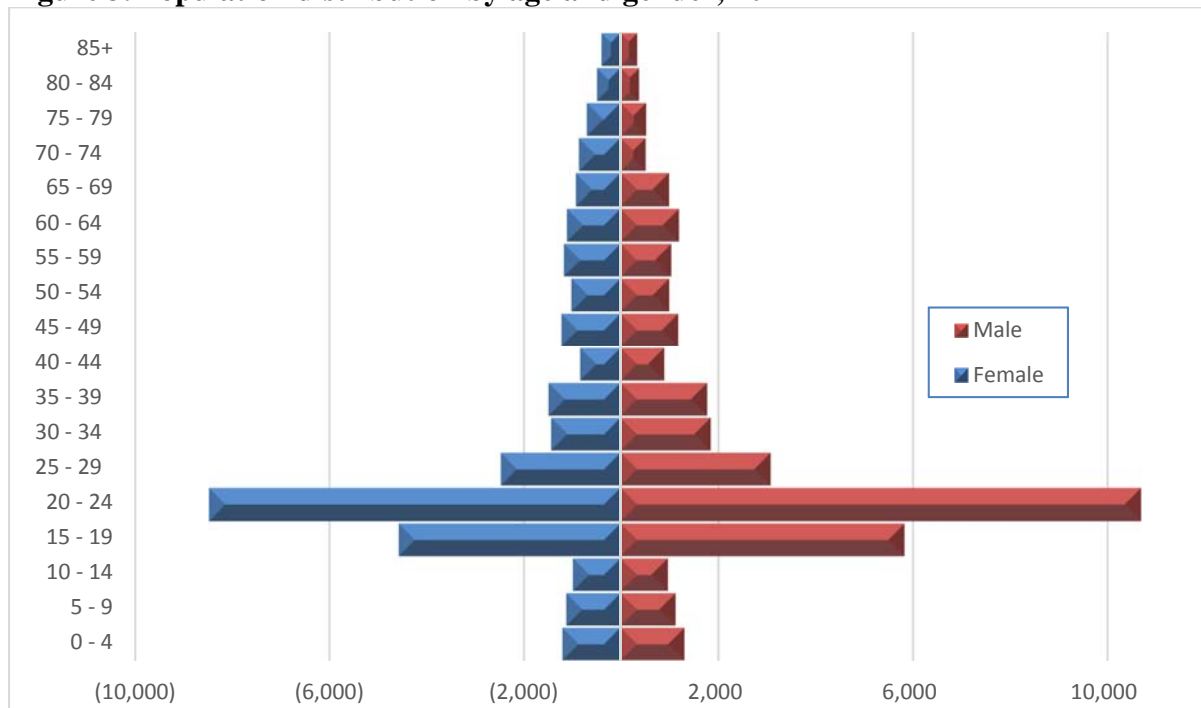
According to the 2013-2017 American Community Survey, 53.3% of population in Ames are male and 46.7% are female (Figure 2).

**Figure 2. Total population by gender, 2017**



Source: U.S. Census Bureau, 2003-2017 American Community Survey.

**Figure 3. Population distribution by age and gender, 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.

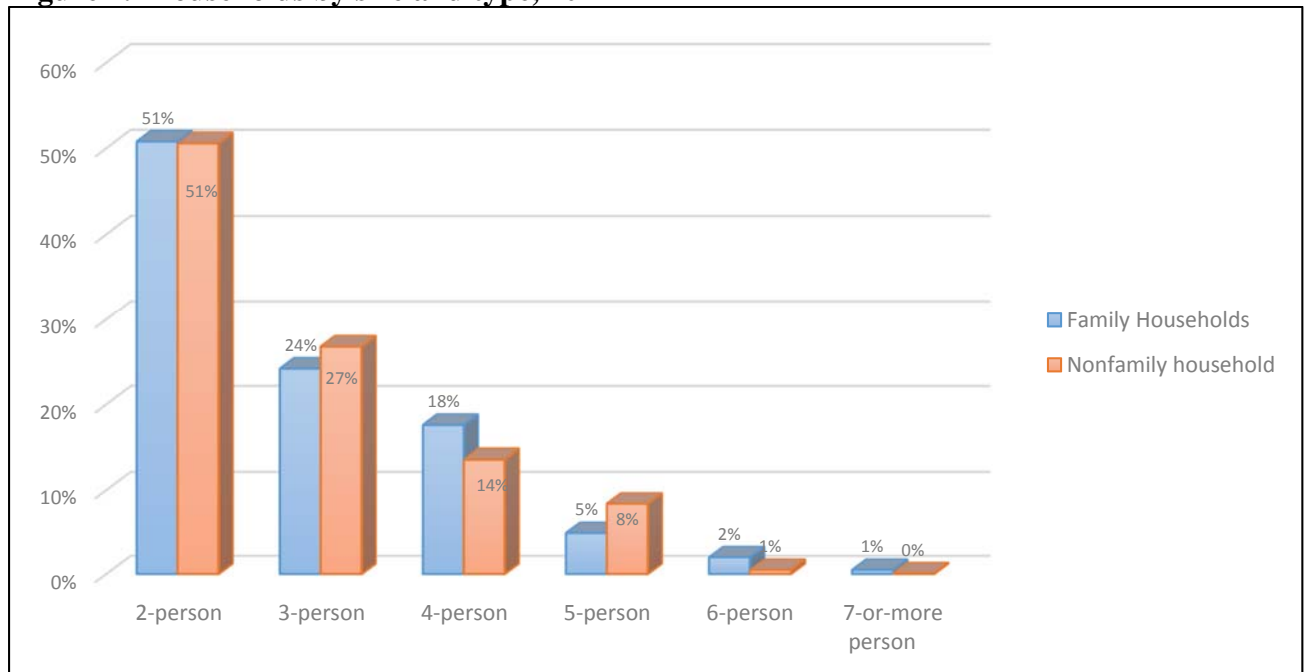
**Table 2. Household types, 2017**

	Number	% of total		Number	% of total
<b>Total Households</b>	<b>25,123</b>				
<b>Family Households</b>	<b>10,423</b>	<b>41.5%</b>	<b>Non-Family households</b>	<b>14,700</b>	<b>58.5%</b>
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**

	<b>Median Household Income</b>	<b>Median Family Income</b>	<b>Median Non- family Income</b>	<b>Per Capita Income</b>
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 summarizes 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 4<sup>th</sup> 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.)

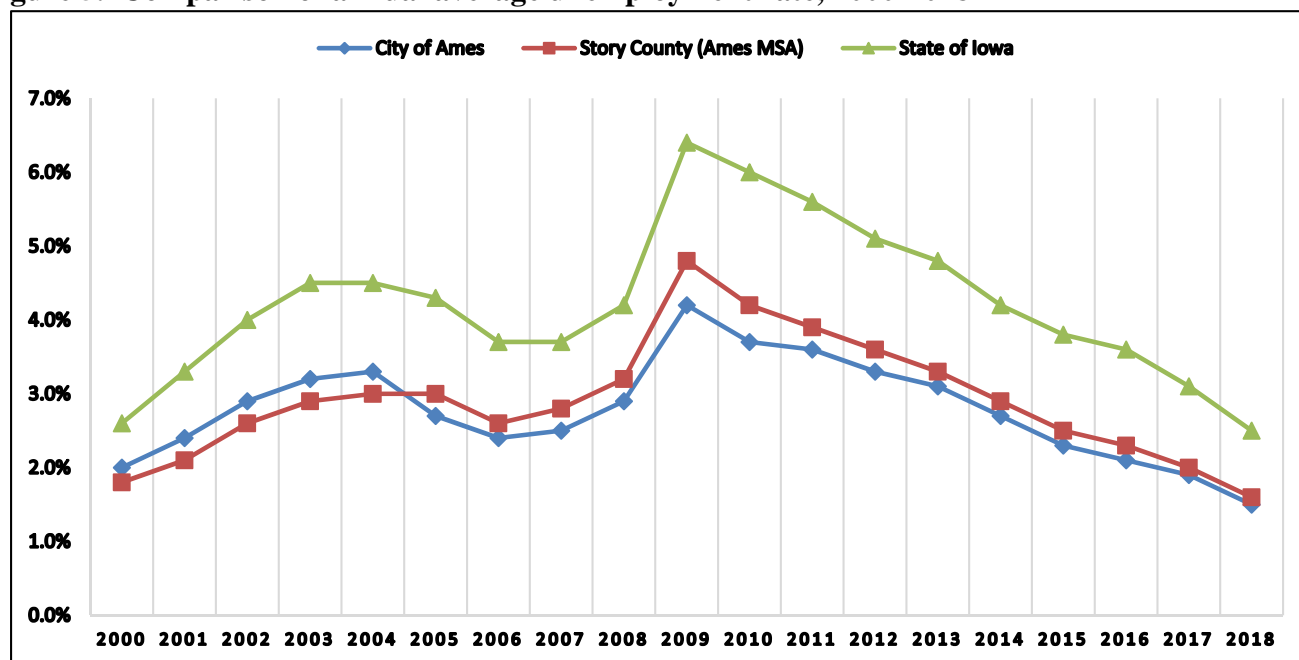
According to Iowa Workforce Development, the labor force in the City of Ames has increased from 28,550 in 2000 to 39,875 in 2018 (Table 6). Figure 5 compares the annual average unemployment rates in City of Ames, Story County (Ames MSA) and the State of Iowa. Overall the unemployment rate in Ames peaked 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.

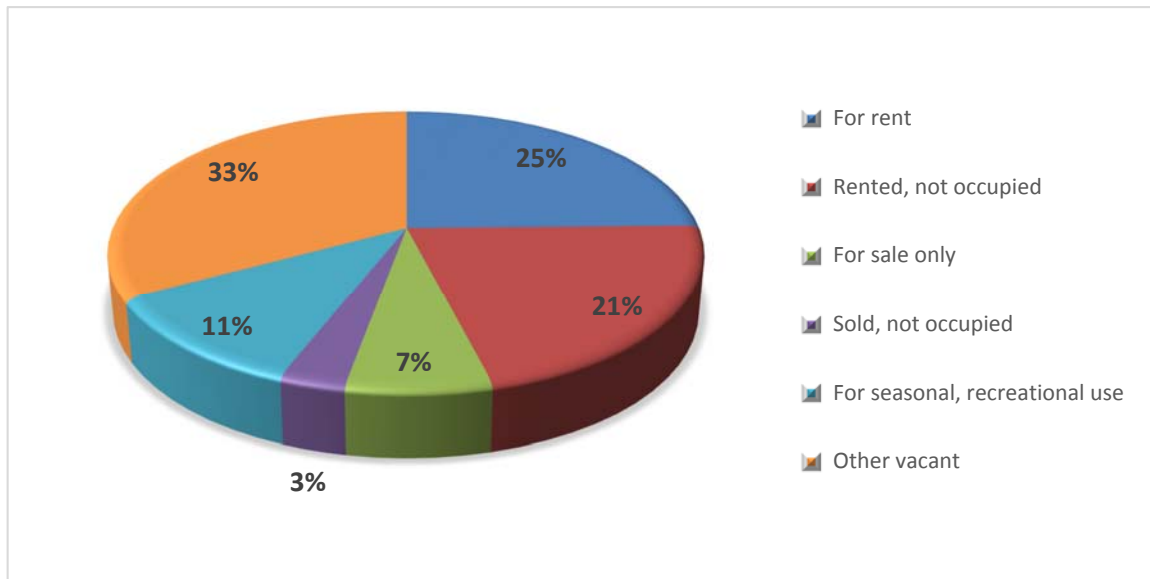
Table 7. Housing occupancy status, 2017

	Number	% of total
<b>Housing Units</b>	<b>26,277</b>	<b>100.0%</b>
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**

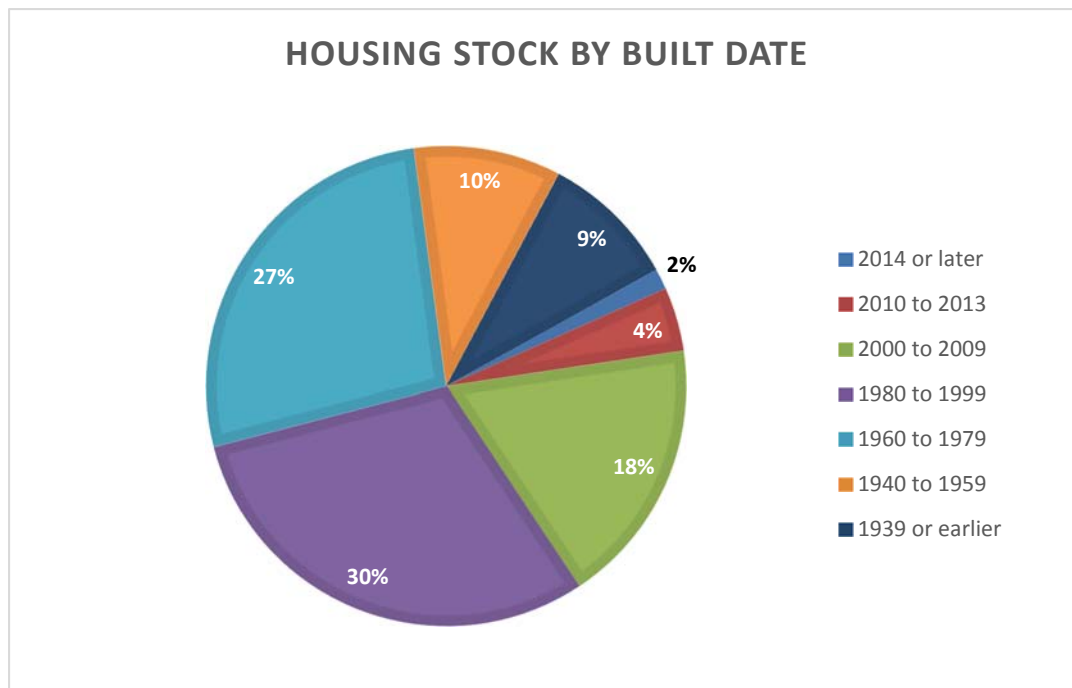


Source: U.S. Census Bureau, 2013-2017 American Community Survey, Table B25004

### **Housing Stock**

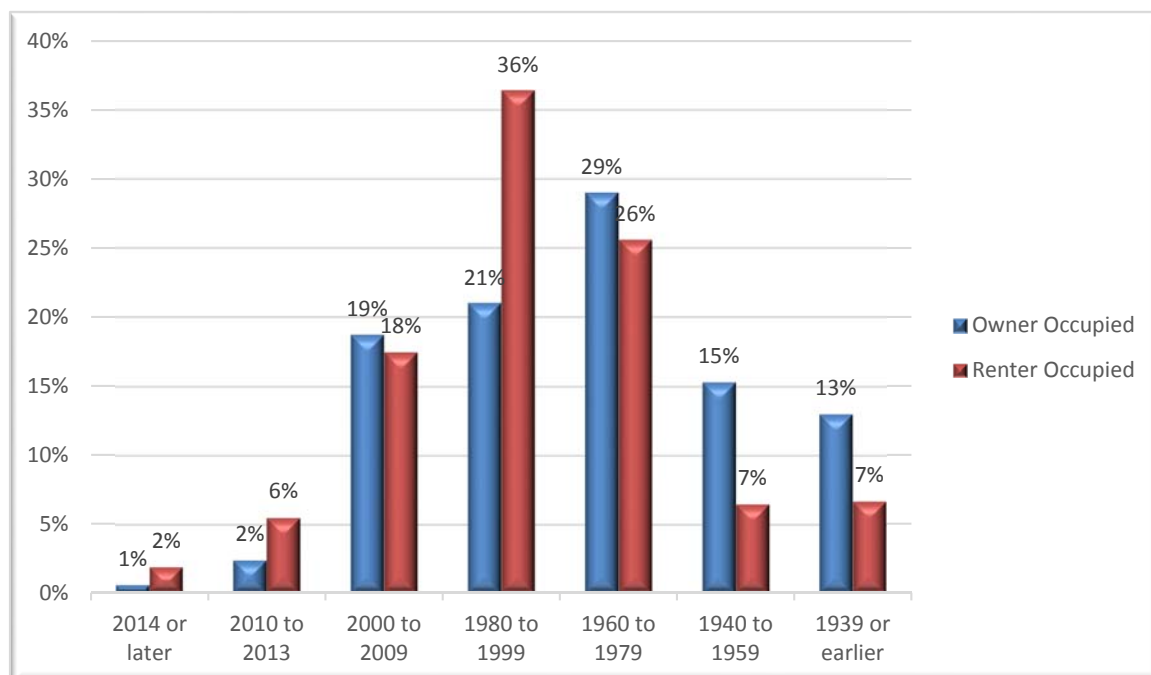
The housing stock in Ames is fairly new, with 5.7% built after 2010, 18% built since 2000, 30.3% built between 1980 and 1999, and 46% built before 1979 (Figure 7). Since the 1990s, the west and north areas of Ames have experienced progressive housing development including apartment complexes, middle- 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
<b>HUD subsidized properties</b>					
Regency V Apartments		63			63
Eastwood Apartments		16	32	12	60
Keystone Apartments	15	40	1		56
Stonehaven Apartments		54			54
<b>HUD low-income housing tax credit properties</b>					
Prairie View Apartments					68
Prairie View West					6
Meadow Wood of Ames			24	24	48
Windsor Pointe		29	80	36	145
The Rose of Ames		52	4		56
Laverne Apartments			32	30	62
<b>Total</b>					<b>618</b>

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

Of the 13,306 rental units (including occupied, vacant for rent and rented but not occupied), 618 units (5%) are HUD low-income/subsidized housing (233 units) and low-income housing tax credit housing (385 units). (Table 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
<b>FY2018 FMR</b>	\$669	\$760	\$917	\$1,248	\$1,528

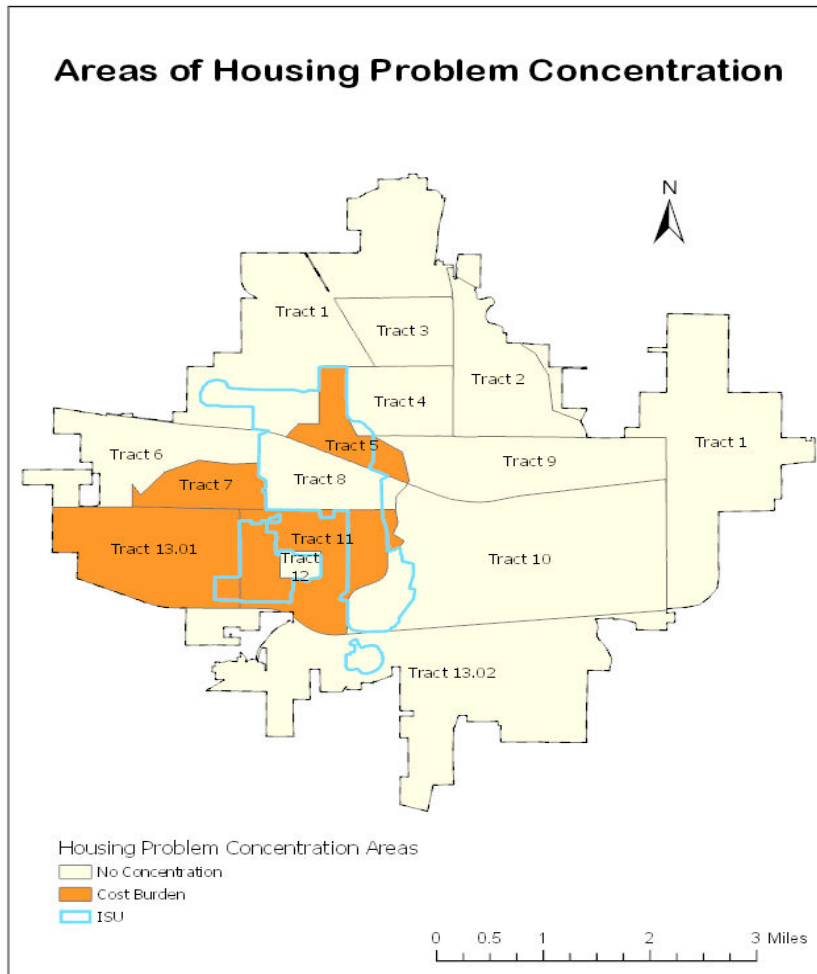
Source: [http://www.huduser.org/portal/datasets/fmr/fmrs/FY2013\\_code/2013summary.odn](http://www.huduser.org/portal/datasets/fmr/fmrs/FY2013_code/2013summary.odn)

**Table 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**

<b>Residential Zoning Districts</b>	<b>Minimum Lot Area</b>	<b>Density</b>
<b>Residential Low Density</b>	6,000 sf Single Family	Up to 7.26 du/acre
	7,000 sf Two Family	
<b>Urban Core Medium Density</b>	6,000 sf Single Family	Up to 7.26 du/acre
	7,000 sf Two Family	
	For Single Family Attached units, 3,500 sf per unit	
	For Apartment units, 7,000 sf per unit for the first two units and 1,800 sf per each additional unit	
<b>Residential Medium Density</b>	6,000 sf Single Family	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	
<b>Residential High Density</b>	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	
<b>Residential Low Density Park (Manufactured Home Park)</b>	10 acres	7 du/acre
<b>Floating Suburban Low Density</b>	6,000 sf Single Family	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	
<b>Floating Suburban Medium Density</b>	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**

	<b>Dwelling Units Permitted</b>			
<b>Residential Zoning Districts</b>		<b>Minor Site Development Plan</b>	<b>Major Site Development Plan</b>	
	<b>Zoning/Building Permit</b>			<b>Special Use Permit</b>
<b>Residential Low Density</b>	Single Family Dwelling			Group Living is not permitted, except for existing residences for the physically disabled, mentally retarded or emotionally disturbed which do not meet the definition of Family Home.
	Two Family Dwelling, if pre-existing			
	Family Home			
<b>Urban Core Medium Density</b>	Single Family Dwelling	Single Family Attached (2 Units Only) if pre-existing		Group Living is not permitted, except for existing residences for the physically disabled, mentally retarded or emotionally disturbed which do not meet the definition of Family Home.
	Two Family Dwelling, if pre-existing	Apartments (12 Units and Less) if pre-existing		
	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			
<b>Residential Medium Density</b>	Single Family Dwelling	Single Family Attached,		Group Living is not permitted, except for Hospices, Assisted Living, and Nursing Homes.
	Two Family Dwelling	Apartments (12 Units and Less)		
	Single Family Attached Dwelling			
	Apartment Dwelling Over 2 Units			
<b>Residential High Density</b>	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.)		
<b>Residential Low Density Park (Manufactured Home Park)</b>	Group Living		All Household Living Uses	
<b>Floating Suburban Low Density</b>	Single Family Dwelling	Single Family Attached (12 Units or less)		
	Two Family Dwelling, if pre-existing			
	Family Home			
<b>Floating Suburban Medium Density</b>	Single Family Dwelling	Single Family Attached (12 Units or less)	Apartments (12 Units and Less)	Independent Senior Living
	Two Family Dwelling			Group Living is not permitted, except for Hospices, Assisted Living, and Nursing Homes.

### **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 1<sup>st</sup> Month's rent assistance; 2) Housing for such programs as Homebuyer Assistance, Acquisition/Reuse, and/or Slum and Blight Removal; 3) Public Infrastructure Improvement Programs such as Housing Rehabilitation for Non-Profit Organizations, Street and Sidewalk Improvements in low and moderate-income census tracts. One of the major needs to be addressed with CDBG is for Home Improvement grants for single-family homeowners.

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

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

Habitat for Humanity of Central Iowa, a non-profit organization, also builds simple, decent houses that are sold to qualified families with incomes between 25-60% of the county median by family size.

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](http://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**

<b>Reason</b>	<b>Resolution</b>
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).

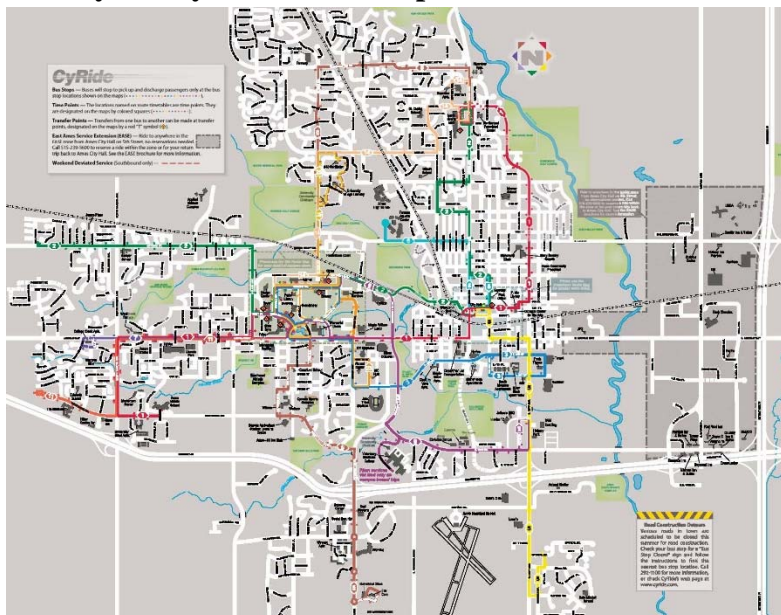
CyRide offers comparable door-to-door service during all hours the fixed routes are operating within the entire City of Ames for qualified customers. This service is in accordance with the Americans with Disabilities Act for twice the regular fare of Fixed-Route service. Dial-A-Ride service is provided 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.

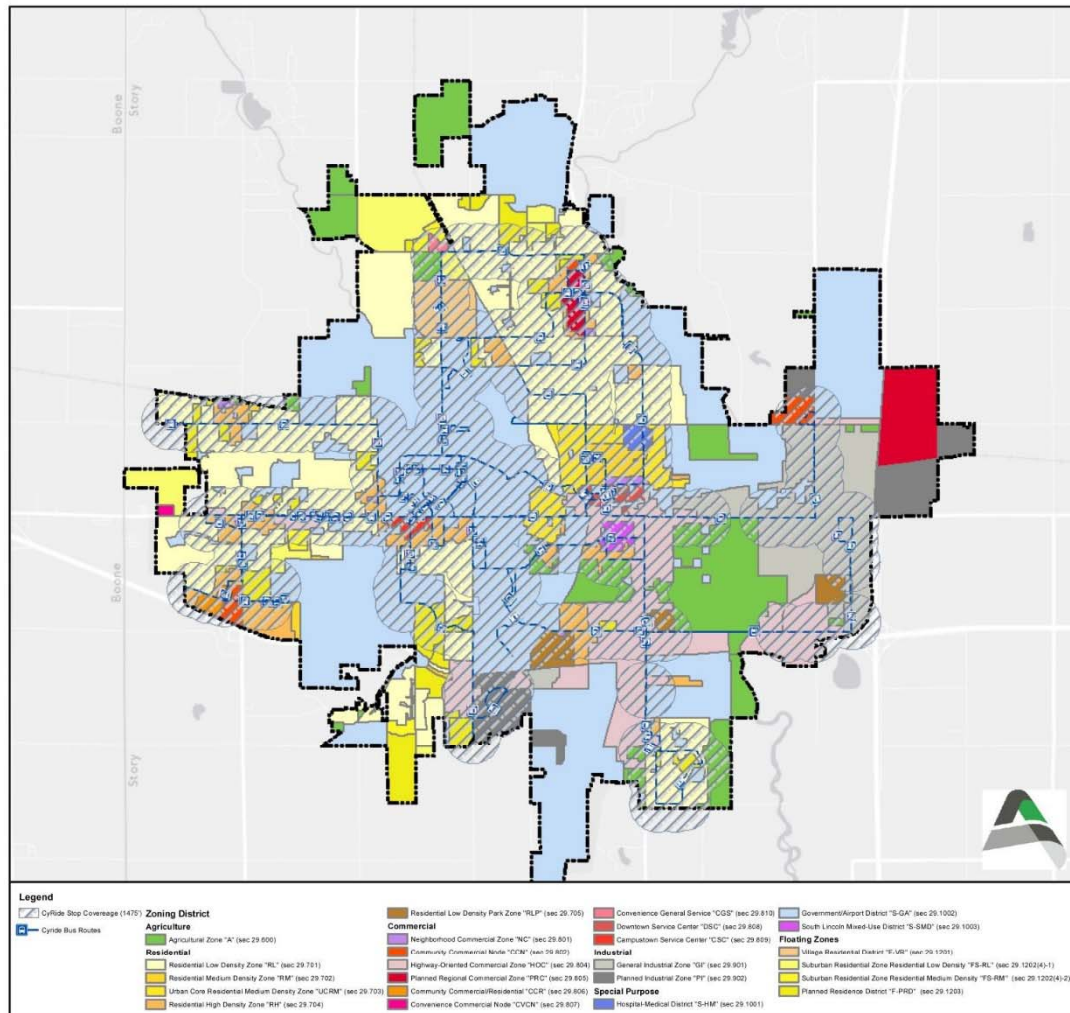
The areas that CyRide does not cover include more affluent residential areas of the community and government/airport zones. The major employers in town are Iowa State University, Iowa Department of Transportation, Mary Greeley, USDA, and Danfoss, Inc., etc. The significant impact is that approximately 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 General Service	550907	550907	100.0%
Downtown Service Center	1954404	1954404	100.0%
General Industrial Zone	2987753	4203424	68.7%
Government/Airport District	10408542	25278437	41.2%
Highway Oriented Commercial Zone	8986806	88119488	10.1%
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	13720436	69.4%
Residential Medium Density Zone	4681241	5576403	83.9%
South Lincoln Mixed-Use District	1951729	1951729	100.0%
Suburban Residential Floating Zoning Residential Low Density	2615265	17849700	14.6%
Suburban Residential Floating Zoning Residential Medium Density	1521889	2786722	54.6%
Urban Core Residential Medium Density Zone	16598299	17620152	94.2%
Village Residential District	7904489	7901911	100.0%
<b>TOTAL</b>	<b>18,951,048</b>	<b>68,817,046</b>	<b>99.4%</b>

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 General Service	550907	550907	100.0%
Downtown Service Center	1954404	1954404	100.0%
General Industrial Zone	2987753	4203424	68.7%
Government/Airport District	10408542	25278437	41.2%
Highway Oriented Commercial Zone	8986806	88119488	10.1%
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	13720436	69.4%
Residential Medium Density Zone	4681241	5576403	83.9%
South Lincoln Mixed-Use District	1951729	1951729	100.0%
Suburban Residential Floating Zoning Residential Low Density	2615265	17849700	14.6%
Suburban Residential Floating Zoning Residential Medium Density	1521889	2786722	54.6%
Urban Core Residential Medium Density Zone	16598299	17620152	94.2%
Village Residential District	7904489	7901911	100.0%
Convenience Commercial Node	3942241	4105739	96.0%
<b>TOTAL</b>	<b>18,951,048</b>	<b>68,817,046</b>	<b>99.4%</b>

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**

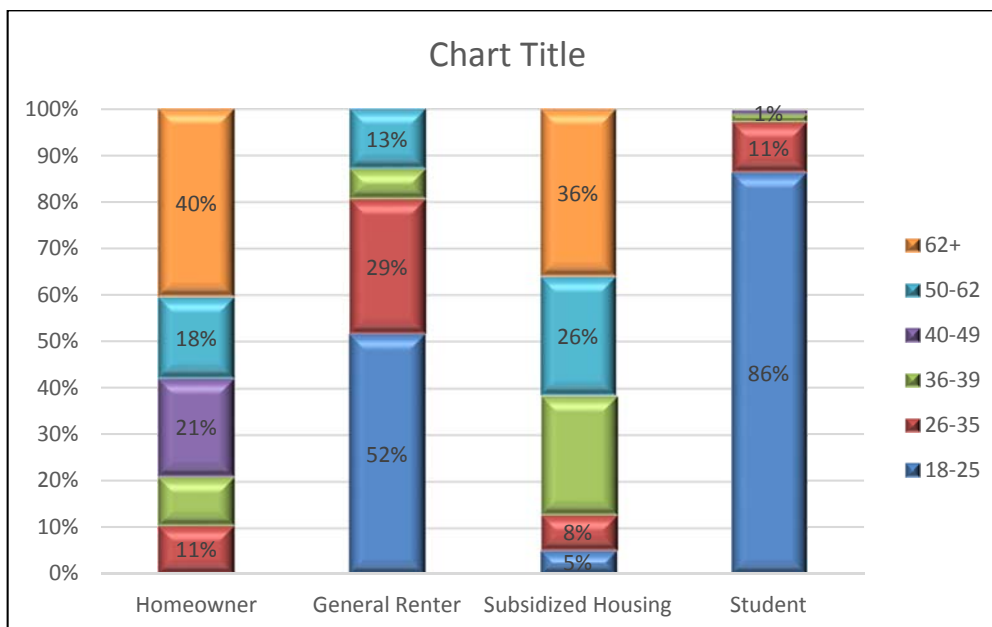
## Respondents' Demographic Information

### 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, 36% for subsidized renters, and none for both general renters and students.

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

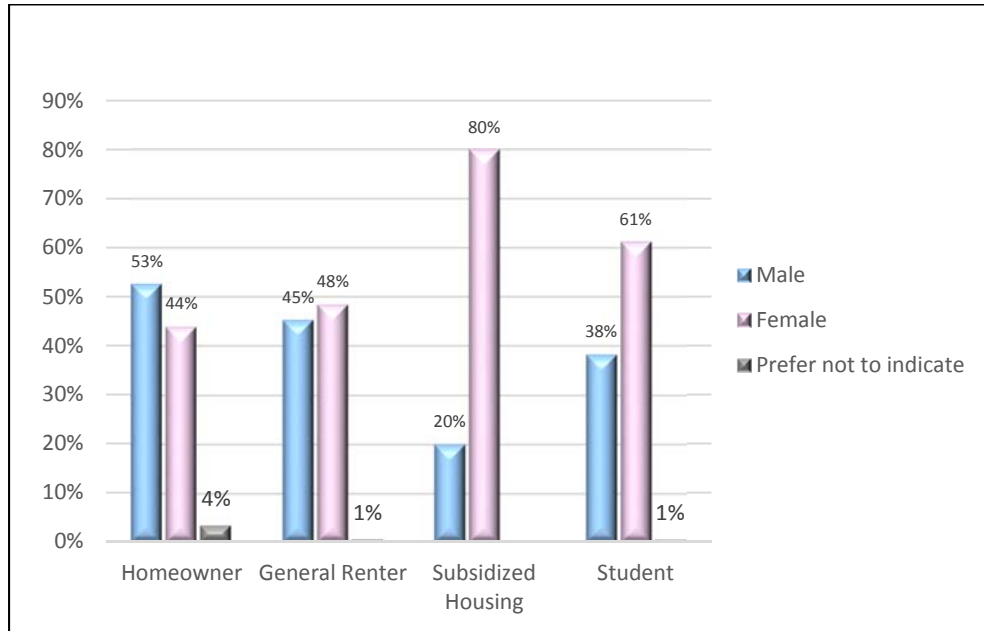


### Gender

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**

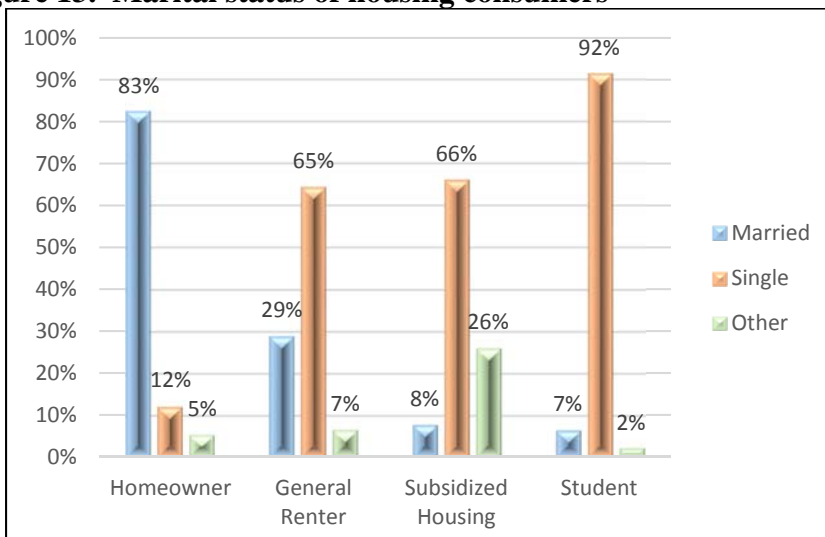


### **Marital Status**

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).

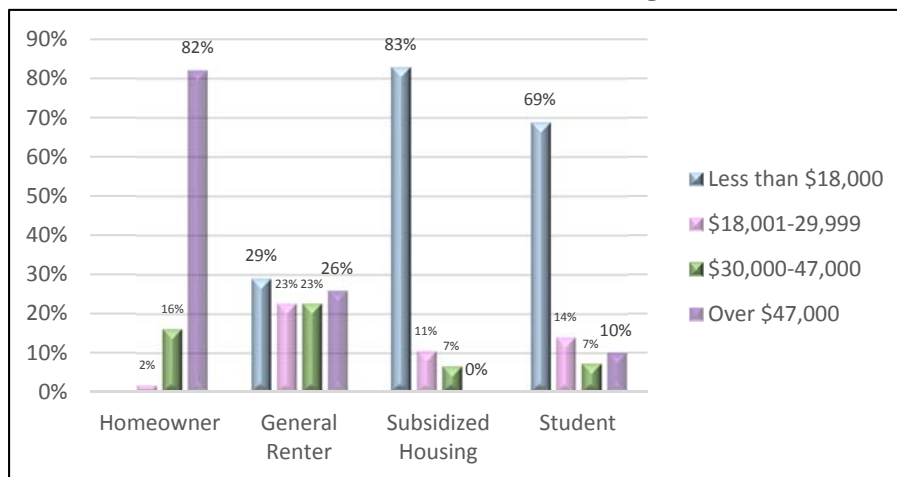
**Table 16. Race/ethnicity of housing consumers**

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**

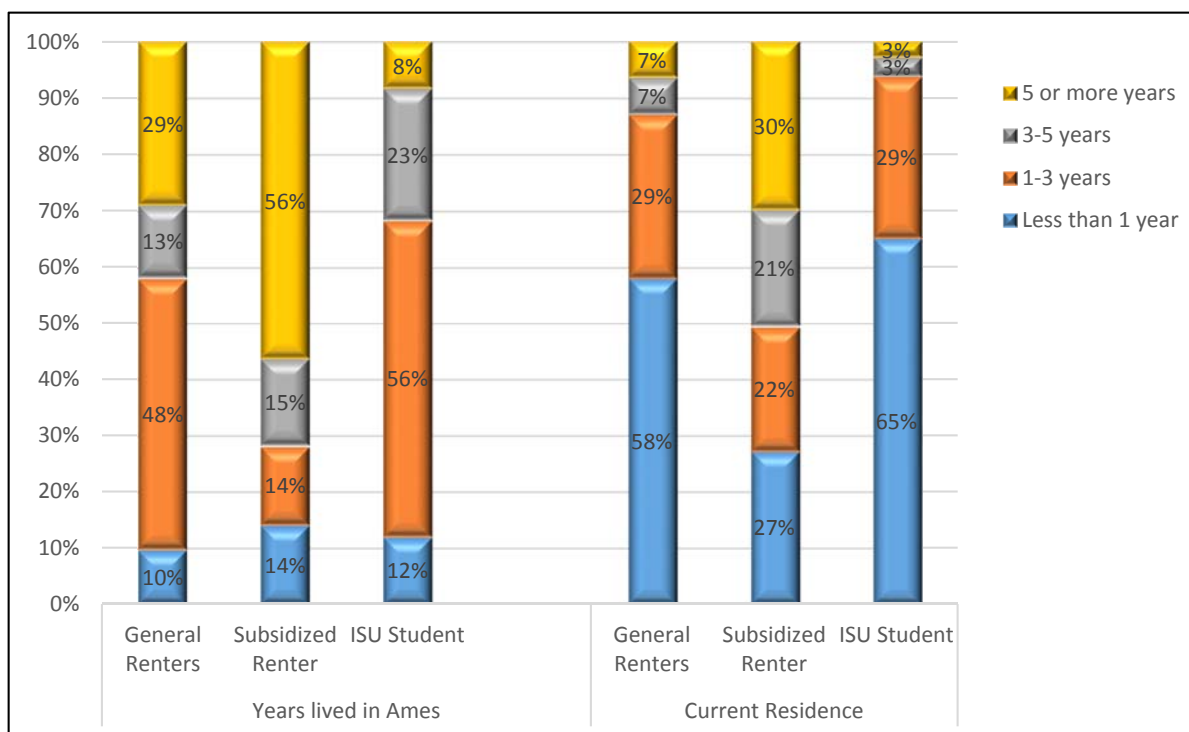
	Household Size	Children under 18	
		% with	Average
Renter	2.70	NA	NA
Homeowner	2.71	72%	1.90
Subsidized Housing Renter	1.64	27%	2.06
Total	2.35	49%	1.98

## **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.

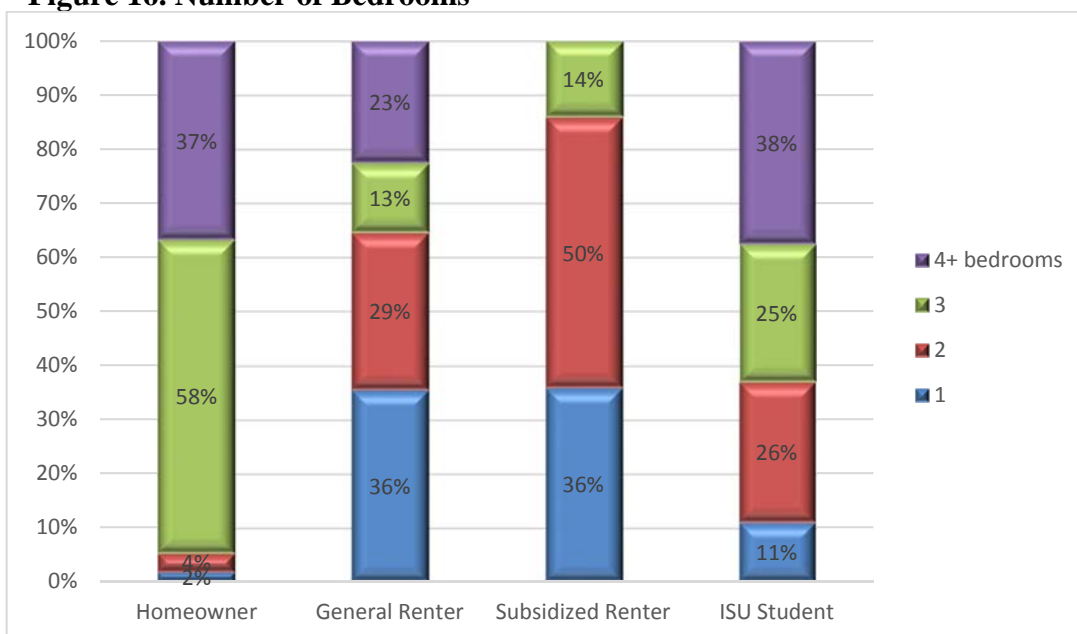
### **Amenities (Bedrooms and Bathrooms)**

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.

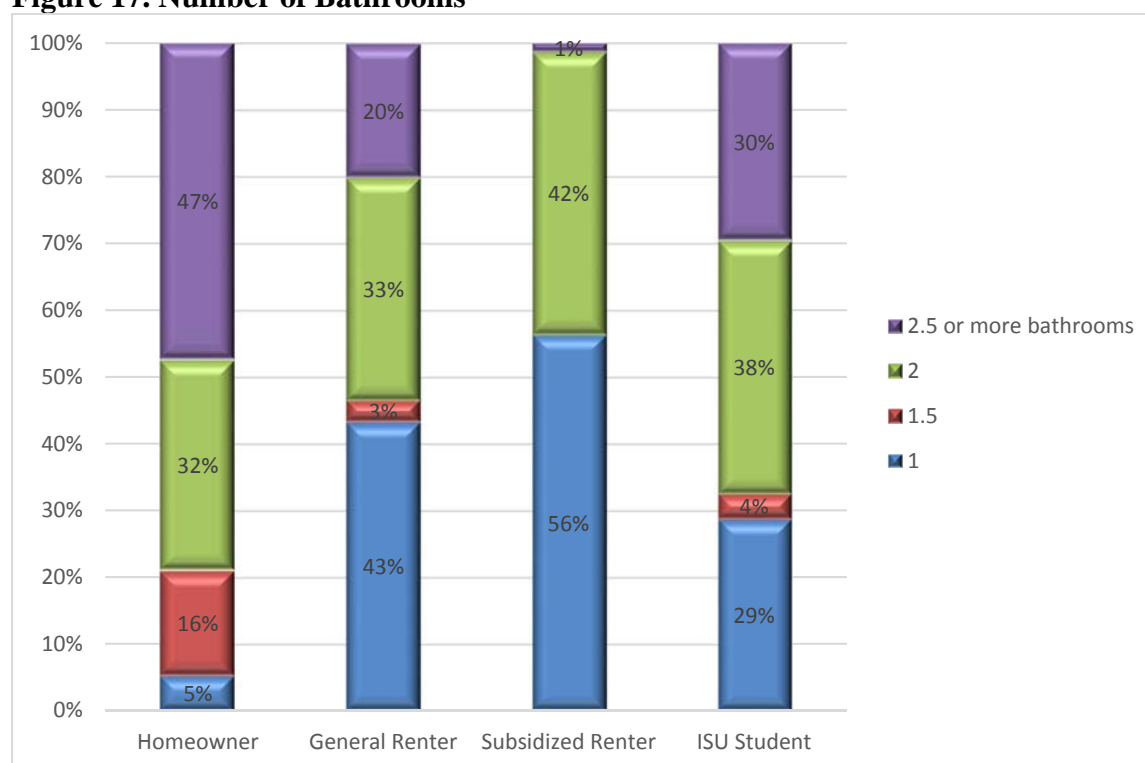
General renters and subsidized renter respondents live in a 1 bathroom apartments (43% for general renters and 56% for subsidized renters). ISU students on the other hand had 2

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)

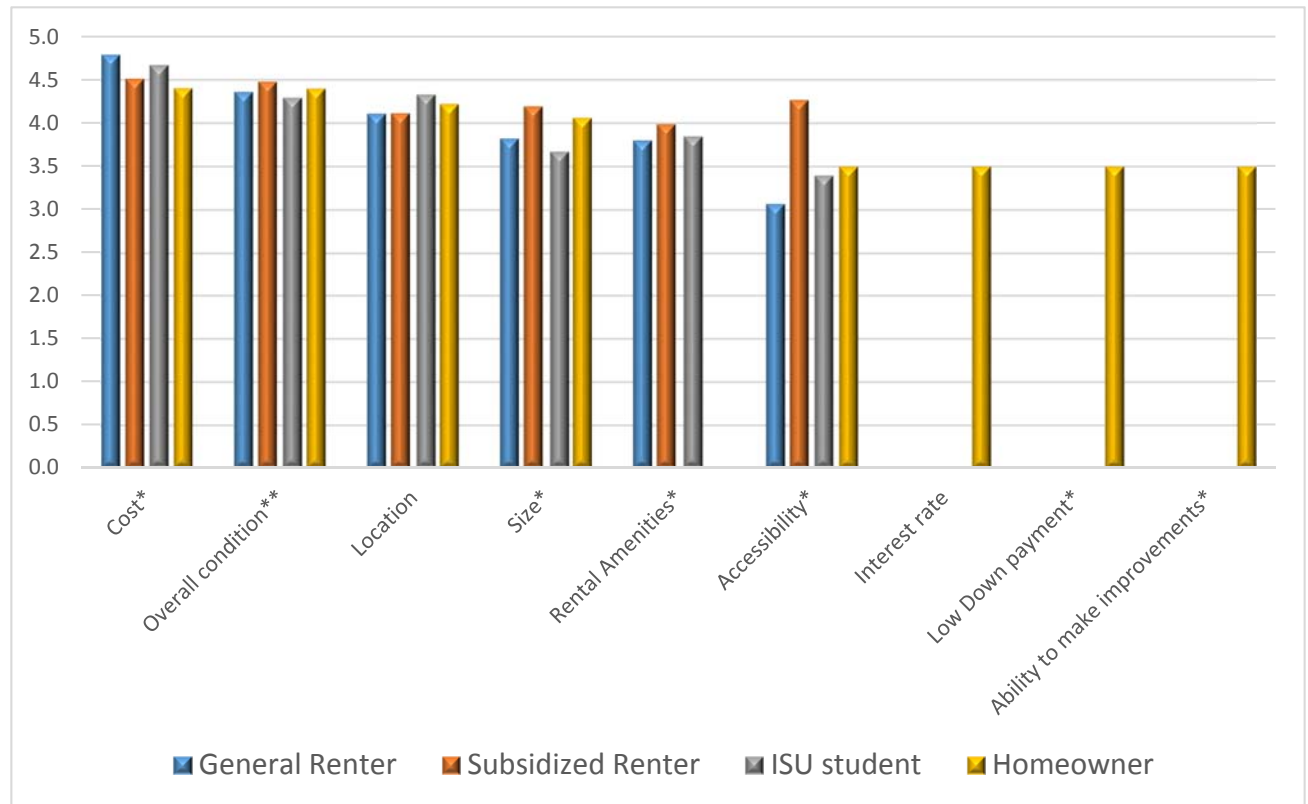
**Table 23. Housing amenities**

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:

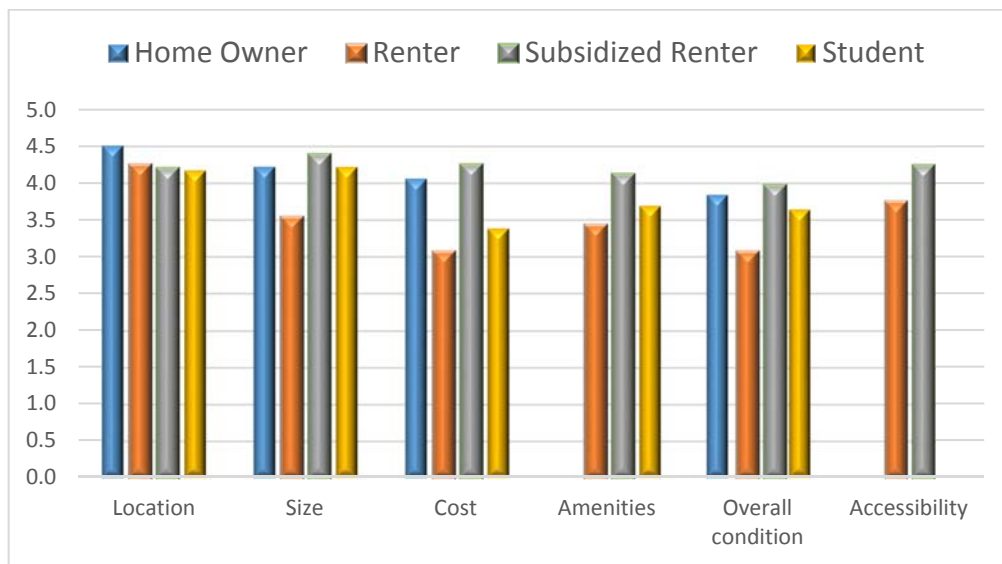
- For homeowners
  - Ability to make improvement is more important for those who have higher income
  - Initial cost and interest rates are more important to females than males
- For general renters
  - Accessibility is more important to other races combined compared to Whites
  - Rental amenities for 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 1<sup>st</sup> 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 1<sup>st</sup> barrier identified in both 2014 & 2019 studies.
- 2) Cost of housing (mean value= 4.0). It was also rated as 2<sup>nd</sup> 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).

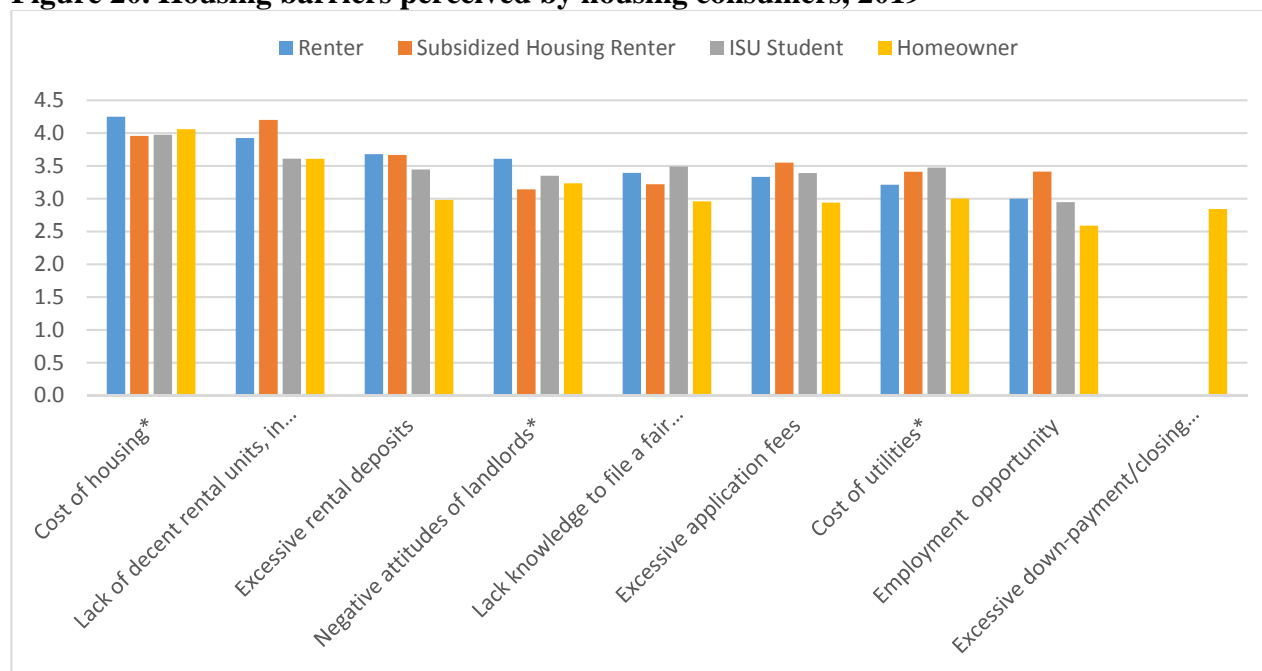
For homeowners, cost of housing was identified to be the 1<sup>st</sup> and only barrier to fair housing choice for 2019. In 2014 study, its mean value was quite low that it can't be considered as a barrier (Mean value=3.3). Housing costs include mortgage payments, property taxes, homeowner's insurance, 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 <sup>st</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	2 <sup>nd</sup>				1 <sup>st</sup>		1 <sup>st</sup>
Lack of available decent rental units, in affordable price ranges		2 <sup>nd</sup>	1 <sup>st</sup>	1 <sup>st</sup>		1 <sup>st</sup>		2 <sup>nd</sup>		
Excessive rental deposit		3 <sup>rd</sup>		3 <sup>rd</sup>						
Lack of knowledge on how to file a fair housing complaint								3 <sup>rd</sup>		
Cost of utilities								4 <sup>th</sup>		
Excessive application fees				4 <sup>th</sup>						
Negative attitudes of landlords		4 <sup>th</sup>								
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**

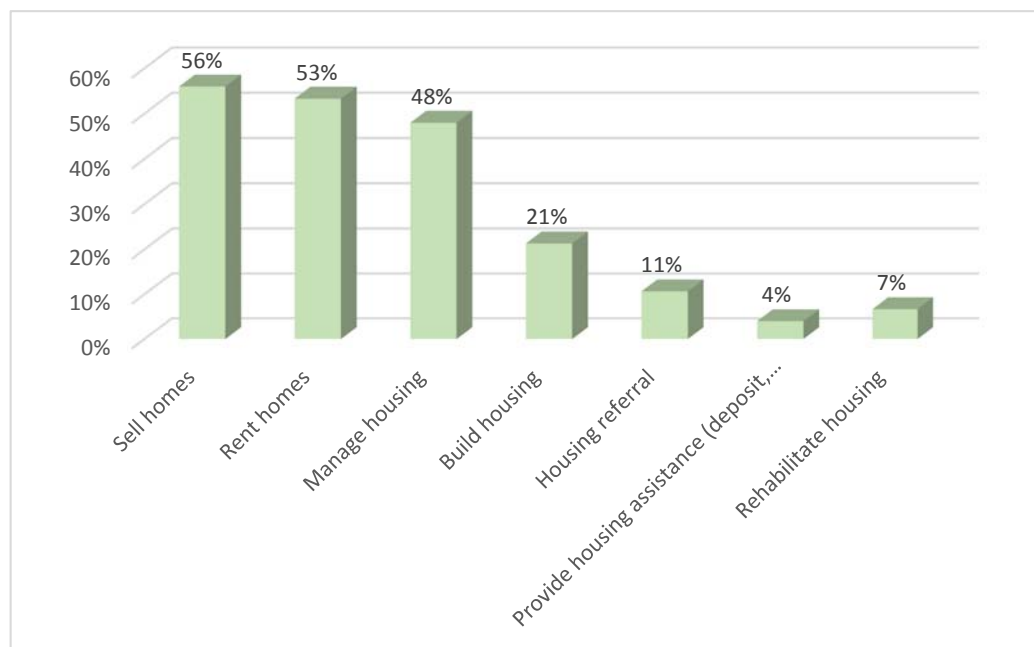
This section will discuss the housing perceptions of the Ames housing producers/providers. Surveys were sent to local social services, non-profit housing providers, realtors, housing developers, landlords, property managers and various governmental agencies. This group of respondents was asked to complete 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 manager and realtor 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**



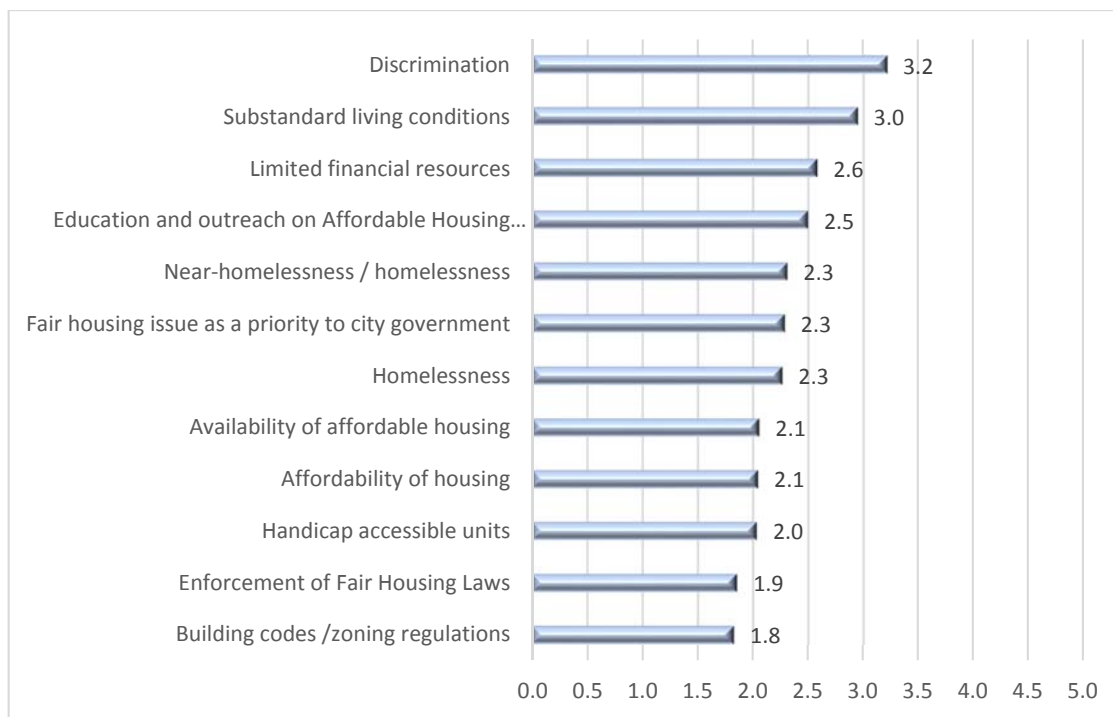
### 2. Housing Producers/Providers' Perception on Provision of Housing

#### 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 <sup>st</sup>
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 1<sup>st</sup> 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 2<sup>nd</sup> barrier as perceived by subsidized renters for both years.

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

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

<b>Average Home sale prices in Ames*</b>	
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 <sup>st</sup>	1 <sup>st</sup>	2 <sup>nd</sup>	2 <sup>nd</sup>				1 <sup>st</sup>		1 <sup>st</sup>
Lack of available decent rental units, in affordable price ranges		2 <sup>nd</sup>	1 <sup>st</sup>	1 <sup>st</sup>		1 <sup>st</sup>		2 <sup>nd</sup>		
Excessive rental deposit		3 <sup>rd</sup>		3 <sup>rd</sup>						
Lack of knowledge on how to file a fair housing complaint								3 <sup>rd</sup>		
Cost of utilities								4 <sup>th</sup>		
Excessive application fees				4 <sup>th</sup>						
Negative attitudes of landlords		4 <sup>th</sup>								
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		1 <sup>st</sup>		1 <sup>st</sup>
Cost of housing	1 <sup>st</sup>			
Excessive down-payment/closing costs	2 <sup>nd</sup>			
Lack of knowledge of fair housing rights		2 <sup>nd</sup>		
Lack of knowledge of how to file a fair housing complaint		3 <sup>rd</sup>		
Attitudes of landlords				2 <sup>nd</sup>
Excessive application fees and/or rental deposits				3 <sup>rd</sup>
Cost of utilities				3 <sup>rd</sup>
Use of background checks				3 <sup>rd</sup>
Lack of available decent rental units in affordable price ranges			1 <sup>st</sup>	
Job status			2 <sup>nd</sup>	

# **ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, 2019**

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

The analysis of impediments to fair housing choices in Ames, Iowa includes secondary data analysis on housing characteristics and some demographic composition of the population. Of the 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 1<sup>st</sup> 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 2<sup>nd</sup> 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.

## **Recommendations**

The City of Ames is proposing to continue to implement the following project activities for the 2019-20 Program Year:

### **Projects**

#	Project Name
1	Homebuyer Assistance Program
2	Public Infrastructure Improvements for 321 State Avenue Subdivision
3	Acquisition/Reuse Affordable Housing Program
4	Disposition/Demolition of 3305 Morningside Street
5	Disposition/Rehab of 241 Village Drive
6	New HOME Construction
7	General Administration-CDBG & HOME



# **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 2014 Fair Housing Choice Survey as part of its Community Development Block Grant (CDBG) Program. We have included some of the responses found in our 2014 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 Ladjahan at 515-294-0734 ([nading@iastate.edu](mailto: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](mailto:vbakerlatimer@city.ames.ia.us)).

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

## CITY OF AMES, IOWA

1. Gender: (N=31)
 

<u>45.2%</u> <input type="checkbox"/> Male	<u>48.4%</u> <input type="checkbox"/> Female	<u>6.5%</u> <input type="checkbox"/> Prefer not to indicate
--	--	---
  
2. Age Group: (N=31)
 

<u>51.6%</u> <input type="checkbox"/> 18-25	<u>29.0%</u> <input type="checkbox"/> 26-35	<u>6.5%</u> <input type="checkbox"/> 36-49
<u>12.9%</u> <input type="checkbox"/> 50-62	<input type="checkbox"/> 62+	
  
3. Marital Status (N=31)
 

<u>29.0%</u> <input type="checkbox"/> Married	<u>64.5%</u> <input type="checkbox"/> Single	<u>6.5%</u> <input type="checkbox"/> Other (please specify) _____
---	--	---
  
4. Race/Ethnicity (N=31)
 

<u>74.2%</u> <input type="checkbox"/> White/European-American	<input type="checkbox"/> Native American
<u>3.2%</u> <input type="checkbox"/> Black/African-American	<u>9.7%</u> <input type="checkbox"/> Multi/bi-racial
<u>3.2%</u> <input type="checkbox"/> Asian-American	<u>3.2%</u> <input type="checkbox"/> Hispanic
<u>3.2%</u> <input type="checkbox"/> Pacific Islander	<u>3.2%</u> <input type="checkbox"/> Non-Hispanic
  
5. Are you \_\_\_\_? (N=31)
 

<u>12.9%</u> <input type="checkbox"/> Full-time student
<input type="checkbox"/> Part-time student
<u>87.1%</u> <input type="checkbox"/> Not a student
  
6. Does your household primarily speak a language other than English? (N=31)
 

<u>87.1%</u> <input type="checkbox"/> No	<u>12.9%</u> <input type="checkbox"/> Yes	What language? _____
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7. How many people live in your unit who are related to you?
 

<u>71.0%</u> <input type="checkbox"/> 0	<u>0.0%</u> <input type="checkbox"/> 3
<u>19.4%</u> <input type="checkbox"/> 1	<u>3.2%</u> <input type="checkbox"/> 4
<u>6.5%</u> <input type="checkbox"/> 2	<u>0.0%</u> <input type="checkbox"/> 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)

<u>96.4%</u>	<input type="checkbox"/> Kitchen appliances (microwave, dishwasher, oven, refrigerator, etc.)
<u>64.3%</u>	<input type="checkbox"/> Laundry facilities in unit
<u>35.7%</u>	<input type="checkbox"/> Laundry facilities in building
<u>82.1%</u>	<input type="checkbox"/> Air conditioning units
<u>75.0%</u>	<input type="checkbox"/> Off-street parking
<u>7.1%</u>	<input type="checkbox"/> Elevator
<u>25.0%</u>	<input type="checkbox"/> Swimming pool
<u>46.4%</u>	<input type="checkbox"/> Fitness center
<u>42.9%</u>	<input type="checkbox"/> Community room
<u>28.6%</u>	<input type="checkbox"/> Garage unit
<u>3.6%</u>	<input type="checkbox"/> Ramp
<u>3.6%</u>	<input type="checkbox"/> 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:

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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 2014 Fair Housing Choice Survey as part of its Community Development Block Grant (CDBG) Program. We have included some of the responses found in our 2014 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](mailto: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](mailto: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)
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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
<u>5.0%</u>	<input type="checkbox"/> Other (please specify) _____	\$ 102.80	5

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	N
1. Cost	<u>6.7%</u>	<u>2.7%</u>	<u>4.0%</u>	<u>6.7%</u>	<u>80.0%</u>	4.51	75
2. Location	<u>5.5%</u>	<u>8.2%</u>	<u>6.8%</u>	<u>28.8%</u>	<u>50.7%</u>	4.11	73
3. Accessibility	<u>4.2%</u>	<u>6.9%</u>	<u>8.3%</u>	<u>19.4%</u>	<u>61.1%</u>	4.26	72
4. Size	<u>4.1%</u>	<u>4.1%</u>	<u>12.2%</u>	<u>28.4%</u>	<u>51.4%</u>	4.19	74
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	73
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	70

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	<u>6.8%</u>	<u>5.5%</u>	<u>11.0%</u>	<u>21.9%</u>	<u>54.8%</u>	4.12	73
6. Overall condition	<u>5.3%</u>	<u>12.0%</u>	<u>9.3%</u>	<u>26.7%</u>	<u>46.7%</u>	3.97	75

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:

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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 2014 Fair Housing Choice Survey as part of its Community Development Block Grant (CDBG) Program. We have included some of the responses found in our 2014 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](mailto: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](mailto: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
<u>8.3%</u>	<input type="checkbox"/> 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  
2.8% ☐ 5 or more years

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 residence  
6.8%

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) _____	\$ 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
	<input type="checkbox"/> Other (please specify)
<u>2.9%</u>	_____

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>	3.39	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>	4.29	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:

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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 2014 Fair Housing Choice Survey as part of its Community Development Block Grant (CDBG) Program. We have included some of the responses found in our 2014 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](mailto: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)
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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? _____
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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
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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                          |
| <u>0.0%</u> <input type="checkbox"/> Elevator  | <u>10.4%</u> <input type="checkbox"/> 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:

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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:

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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	Mean	N
1. Lack of available decent rental units in affordable price range	17.6%	3.9%	17.6%	21.6%	39.2%	3.61	51
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?

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## 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 the 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](mailto: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](mailto: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	<u>8.0%</u>	<u>28.0%</u>	<u>32.0%</u>	<u>8.0%</u>	<u>24.0%</u>	2.53

Housing  
Resources

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 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.

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**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)

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](mailto:ybakerlatimer@city.ames.ia.us).

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) \_\_\_\_\_

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) \_\_\_\_\_

4 This survey is an update to the City of Ames Fair Housing Choice Study conducted in 2014. 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 2014 survey, you can go to the City of Ames website at [www.cityofames.org](http://www.cityofames.org) housing department, then click on fair housing.

5. 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"/>

6. 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) \_\_\_\_\_

7. 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 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"/>

8. 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)

☐☐☐☐☐

7. How many buildings do you own/manage?

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

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

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

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13 Thank you very much!!!!

# 2019 Fair Housing Survey (Lender)

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](mailto:vbakerlatimer@city.ames.ia.us).

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) \_\_\_\_\_



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) \_\_\_\_\_

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This survey is an update to the City of Ames Fair Housing Choice Study conducted in 2014. 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 2014 survey, you can go to the City of Ames website at [www.cityofames.org](http://www.cityofames.org) housing department, then click on fair housing.

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"/>

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) \_\_\_\_\_

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"/>

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.

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

# 2019 Fair Housing Survey (Developer)

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](mailto: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](mailto:ybakerlatimer@city.ames.ia.us).

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) \_\_\_\_\_

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) \_\_\_\_\_

This survey is an update to the City of Ames Fair Housing Choice Study conducted in 2014. 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 2014 survey, you can go to the City of Ames website at [www.cityofames.org](http://www.cityofames.org) housing department, then click on fair housing.



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"/>

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
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"/>

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"/>

7. How many buildings do you own/manage?

---

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

---

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

---

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

---

---

---

---

---

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

**APPENDIX C**  
**Media Communications and Outreach**



# PRESS RELEASE

Contact: Susan Gwiasda, Public Relations Officer, [sgwiasda@cityofames.org](mailto:sgwiasda@cityofames.org), 515.239.5204  
Vanessa Baker-Latimer, Housing Coordinator, [vbakerlatimer@cityofames.org](mailto:vbakerlatimer@cityofames.org), 515.239.5400

## FOR IMMEDIATE RELEASE

*November 19, 2018*

### Public Input Sought on 5-Year Plan for CDBG Funds

AMES, Iowa – The process for developing the five-year 2019-2023 Community Development Block Grant (CDBG) Consolidated Plan will begin with a special City Council meeting on Tuesday, Dec. 4. The meeting will be held at 6 p.m. in the City Council Chambers, City Hall, 515 Clark Ave. The public is encouraged to attend and share feedback with the City Council as part of the process to develop an effective five-year plan that meets the needs of the community.

“This meeting is formatted as an interactive discussion between the City Council and citizens to help identify priorities and goals to address our local housing and community development needs,” said Housing Coordinator Vanessa Baker-Latimer.

The anticipated funding of Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) funds for the fiscal year beginning July 1, 2019, has not yet been announced. These funds can be used to implement a wide variety of community and economic development activities directed toward neighborhood revitalization, economic development, and the provision of improved community facilities and services. The funded activities must meet the following three national objectives:

- ◆ Benefit persons of low and moderate income
- ◆ Aid in the prevention or elimination of slums or blight
- ◆ Meet other community development needs of particular urgency

-more-

Copies of the updated 2014-2019 CDBG Consolidated Plan and the 2018-19 Annual Action Plan (including both CDBG and HOME funds) are available for review at the Department of Planning & Housing, Ames City Hall, 515 Clark Ave., from 8 a.m. to 5 p.m. Monday through Friday, or on the City's website at [www.CityOfAmes.org/housing](http://www.CityOfAmes.org/housing). The 2018-19 fiscal year is the first year the City of Ames has received HOME funds.

This meeting is the first invitation for feedback on the CDBG Consolidated Plan and the Action Plan, and there will be additional meetings scheduled for community participation. Comments can sent to [vbakerlatimer@cityofames.org](mailto:vbakerlatimer@cityofames.org)

###





*Caring People ♦ Quality Programs ♦ Exceptional Service*

# MEMO

**To: Human Service Agencies, Non-Profits & Neighborhood Organizations**

**From: Vanessa Baker-Latimer, Housing Coordinator**

**Date: November 19, 2018**

**Subject: 2019-23 Five-year CDBG/HOME Consolidated Plan Public Input Process**

This memo is to notify you that on the process for developing a new five-year 2019-2023 Community Development Block Grant (CDBG) Consolidated Plan will begin with a special City Council meeting on Tuesday, Dec. 4. The meeting will be held at 6 p.m. in the City Council Chambers, City Hall, 515 Clark Ave.

Your participation at this interactive meeting with the City Council is vital in the process to help identify priorities and goals to develop an effective new five-year plan that meets the needs of the community.

The anticipated funding of Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) funds for the fiscal year beginning July 1, 2019, has not yet been announced. As you may know, these funds can be used to implement a wide variety of housing, community and economic development activities directed toward neighborhood revitalization, economic development, and the provision of improved community facilities and services. The funded activities must meet the following three national objectives:

- ♦ Benefit persons of low and moderate income
- ♦ Aid in the prevention or elimination of slums or blight
- ♦ Meet other community development needs of particular urgency

If you have any questions, please contact me by telephone at (515) 239-5400 or by email at [vbakerlatimer@city.ames.ia.us](mailto:vbakerlatimer@city.ames.ia.us).

c: Mayor and City Council  
Kelly Diekmann, Planning & Housing Director





*Caring People ♦ Quality Programs ♦ Exceptional Service*

# MEMO

**To: Section 8 Program Participants**

**From: Vanessa Baker-Latimer, Housing Coordinator**

**Date: November 20, 2018**

**Subject: 2019-23 Five-year CDBG/HOME Consolidated Plan Public Input Process**

This memo is to notify you that on the process for developing a new five-year 2019-2023 Community Development Block Grant (CDBG) Consolidated Plan will begin with a special City Council meeting on Tuesday, Dec. 4. The meeting will be held at 6 p.m. in the City Council Chambers, City Hall, 515 Clark Ave.

Your participation at this interactive meeting with the City Council is vital in the process to help identify priorities and goals to develop a new five-year plan that meets the needs of the community that will begin in July 2019.

The anticipated funding of Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) funds for the fiscal year beginning July 1, 2019, has not yet been announced.

As you may know, these funds can be used to implement a wide variety of housing, programs such as our Security Deposit Assistance, Transportation (Cy-Ride, HIRTA and Gas Vouchers).

All funded activities must meet the following three national objectives:

- ♦ Benefit persons of low and moderate income
- ♦ Aid in the prevention or elimination of slums or blight
- ♦ Meet other community development needs of particular urgency

If you have any questions, please contact me by telephone at (515) 239-5400 or by email at [vbakerlatimer@city.ames.ia.us](mailto:vbakerlatimer@city.ames.ia.us).





# PRESS RELEASE

Contact: Susan Gwiasda, Public Relations Officer, [sgwiasda@cityofames.org](mailto:sgwiasda@cityofames.org), 515.239.5204

## FOR IMMEDIATE RELEASE

*June 12, 2019*

### UPDATE: New Time for City Council Workshop

AMES, Iowa – The Ames City Council will discuss rental housing regulations and the draft of the Community Development Block Grant (CDBG) Consolidated Plan and Annual Action Plan at its upcoming workshop scheduled Tuesday, June 18, in the Ames City Council Chambers, 515 Clark Ave. **The meeting was previously scheduled to begin at 6 p.m., but will now begin at 5:30 p.m.** The public is encouraged to attend and provide input.

The first topic of the workshop will include a presentation by City staff on the preparation of the 2019-2023 Consolidated Plan and 2019-2020 Annual Action Plan. The Consolidated Plan accomplishes a federal requirement to study the housing needs for the community. The City Council will discuss the findings and the City's priorities for goals and programs to include within the Consolidated Plan and the 2019-2020 Annual Action Plan.

The second topic of the workshop will focus on rental housing. Recent changes to state law have invalidated parts of the City's Rental Housing Code. The City Council will review the current law and discuss whether to pursue further modifications to rental housing regulations.

The City Council will not take action at this meeting, but follow-up action could be brought back at a future City Council meeting. Comments on either topic can be sent directly to the Ames City Council through email. The entire City Council can be reached by sending an email to [MayorCouncil@city.ames.ia.us](mailto:MayorCouncil@city.ames.ia.us)

###



# PRESS RELEASE

Contact: Susan Gwiasda, Public Relations Officer, [sgwiasda@cityofames.org](mailto:sgwiasda@cityofames.org), 515.239.5204  
Vanessa Baker-Latimer, Housing Coordinator, [vbakerlatimer@cityofames.org](mailto:vbakerlatimer@cityofames.org), 515.239.5400

## FOR IMMEDIATE RELEASE

*July 10, 2019*

### Public Input Sought for CDBG Consolidated & Annual Action Plans

AMES, Iowa – The public is encouraged to provide input to the City of Ames on its 2019-2023 five-year CDBG /HOME Consolidated and 2019-20 Annual Action Plans, which will outline the proposed activities, project locations, and proposed budgets being funded by the Housing and Community Development Act of 1974. The federal budget allocation for the 2019-20 CDBG program is \$581,207 and for the HOME Program is \$481,968. This funding covers the current fiscal year through June 30, 2020.

Both Community Development Block Grant (CDBG) and HOME funds can be used to implement a wide variety of housing, community and economic development activities directed toward neighborhood revitalization, economic development, and the provision of improved community facilities and services. The funded activities must meet the following three national objectives:

- ◆ Benefit persons of low and moderate income
- ◆ Aid in the prevention or elimination of slums or blight
- ◆ Meet other community development needs of particular urgency

Written comments or inquiries may be submitted to the Department of Planning & Housing at Ames City Hall, 515 Clark Ave. Ames, Iowa 50010, or by email to [vbakerlatimer@cityofames.org](mailto:vbakerlatimer@cityofames.org) through **Friday, August 9**. The Ames City Council will also discuss the approval and submittal of the plan at 6 p.m. **August 13** at City Hall, Council Chambers, 515 Clark Ave.

Copies of the Annual Action Plan are available for review at the Department of Planning & Housing, Ames City Hall, 515 Clark Ave., from 8 a.m. to 5 p.m. Monday through Friday and the Ames Public Library, 515 Douglas Ave. The plan also is available on the City's website at [www.cityofames.org/housing](http://www.cityofames.org/housing)

###





## PEOPLE



Roland-Story FFA Advisor Brad Taylor and members of the Roland-Story FFA organization served as Grand Marshalls for this year's Scandinavian Days parade. Members riding included Sam Skaar, Courtney Wuebker, Brendan Taylor, Dawson Chelsvig, Blake Lebeck, Caden Sporleder and Zane Haglund (who drove the tractor). CONTRIBUTED PHOTO

## Roland-Story FFA takes part in Scandinavian Days parade

For the 36th consecutive year, Roland-Story FFA Chapter members participated in the annual Scandinavian Days parade while riding an entry pulled by FFA

member Zane Haglund. Roland-Story FFA Advisor Brad Taylor and members of the Roland-Story FFA organization served as this year's parade Grand Marshalls.

Members riding included Sam Skaar, Courtney Wuebker, Brendan Taylor, Dawson Chelsvig, Blake Lebeck, Caden Sporleder and Zane Haglund (who drove the tractor).



Golden K members at the paper trailer location are, from Left, Terry Wycoff, Dennis Senne, Tom Peter, Lonnie Mannes and Norm Scott. Golden K looks forward to continuing to faithfully serve all who contribute their paper to the paper trailer, but because of past problems involving processing the paper mixed with corrugated cardboard, the recycling company (and therefore Golden K) can no longer accept corrugated cardboard. CONTRIBUTED PHOTO

## Golden K paper recycling

The recycling company in Mason City that buys the Ames Golden K Kiwanis paper collections (to make insulation products) becomes backlogged from time to time, especially due to lengthy inclement weather such as what occurred last winter. This can cause a shortage of empty trailers available for our collections.

Although Golden K has no control over the delivery of an empty trailer to our Ames location (the CENEX Station, East Lincoln Way), we are trying to improve our

communications with all users, so that they do not travel to our site unnecessarily when the trailer is closed up.

As a remedy, we will send an email to all users that provide us with their emails each time a trailer is opened or closed. Please send an email to Golden K member Bob Sperry at [rsperry58@gmail.com](mailto:rsperry58@gmail.com) with your request to be added to our list.

Because of past problems involving processing the paper mixed with corrugated cardboard, the recycling company (and

therefore we) can no longer accept corrugated cardboard.

The Golden K paper recycling effort began in the Fall 2012 as a means to raise funds to donate to nonprofit organizations in the Ames area that serve children. In the nearly seven years of paper collection, 61 truckloads (1.5 million pounds, 783 tons) has been supplied to the recycling company, raising \$27,010.59.

We are looking forward to continuing to faithfully serve all who contribute their paper to the Golden K paper trailer.



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## Expecting?

This local resource covers over 55 topics -- everything from baby bump to baby's first birthday.



**TAKE OUR QUIZ:**  
Are you ready for your newborn?  
[www.amestrib.com/contests](http://www.amestrib.com/contests)

### PICK UP YOUR COPY AT

**Birthright of Ames** • 108 Hayward Ave # 202 • Ames, IA 50014  
**Boone County Hospital** • 1015 Union St • Boone, IA 50036  
**The Gabrielson Clinic for Women** • 1015 Union Street • Boone, IA 50036  
**Boone County Family Medicine North** • 120 South Story Street • Boone, IA 50036  
**Doran Clinic** • Medical Arts Bldg • 1015 Duff Ave Building, Suite 100 • Ames, IA 50010  
**Lutheran Services Iowa** • 219 6th St. • Ames, IA 50010  
**Mary Greeley Medical Center** • 1111 Duff Ave • Ames, IA 50010  
**McFarland Clinic** • Medical Arts Building • 1015 Duff Avenue • Ames, IA 50010  
**Pyfferoen Pediatric Dentistry** • 301 5th St • Ames, IA 50010  
**Story County Medical Center** • 640 S 19th St • Nevada, IA 50201  
**Ames Tribune** • 317 Fifth St • Ames IA 50010  
**Boone News Republican** • 2136 E. Mamie Eisenhower Ave • Boone, IA 50036

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## PUBLIC NOTICE

The City of Ames is seeking public input on its Proposed 2019-23 Five-year CDBG Consolidated Plan and 2019-20 Annual Action Plan funded by the Housing and Community Development Act of 1974, as amended. The Annual Action Plan is a portion of the City of Ames' five-year Consolidated Plan. The plan must be submitted to HUD on or before August 16, 2019.

The Proposed 2019-23 Five-year Consolidated Plan outlines that the strategies toward serving the needs of extremely low-income, low-income, and moderate-income families, to continue to seek public input; to continue to invest resources both physical and financial; and to continue to implement programs that will address the community's priority needs. General categories in the Five-year Consolidated Plan to be updated include:

- |                      |                            |
|----------------------|----------------------------|
| 1) Executive Summary | 5) Housing Market Analysis |
| 2) The Process       | 6) Strategic Plan          |
| 3) Strategic Plan    | 7) Annual Action Plan      |
| 4) Needs Assessment  |                            |

The 2019-20 Annual Action Plan will outline proposed activities, project locations, budgets, and the scope of activities being funded to be undertaken by the City during the timeframe of July 1, 2019 through June 30, 2020. The City of Ames has been allocated \$581,207 in CDBG funds plus anticipated program income and rollover balances from 2018-19. The City of Ames has been allocated \$481,968 in HOME funds plus rollover balances from 2018-19.

Copies of the 2019-23 Five-year Consolidated Plan and 2019-20 Annual Action Plan is available for review at the following locations: Department of Planning & Housing, Ames City Hall, 515 Clark Avenue, Ames, Iowa 50010, Monday through Friday, 8:00 a.m. to 5:00 p.m., and the Ames Public Library, 515 Douglas Avenue, Ames, Iowa 50010. The Plan will also be available on the City's web site at: <http://www.cityofames.org/housing>. Along with the Plan is the City's 2019 Analysis of Impediments for Fair Housing Study that complements the data for the Consolidated Plan.

Written comments or inquiries may be submitted to the Department of Planning & Housing at the above address or by e-mail to [vbakerlatimer@cityofames.org](mailto:vbakerlatimer@cityofames.org).

Additionally, the Ames City Council will discuss approval and submittal of the 2019-23 Five-Year Consolidated Plan and 2019-20 Annual Action Plan on **Tuesday, August 13, 2019, at 6:00 p.m.**, City Hall Council Chambers, 515 Clark Avenue, Ames, Iowa.

If you are in need of special accommodations for a disability or language translation, please contact Vanessa Baker-Latimer, at the Department Planning & Housing Department at 515-239-5400 or the TDD at (515) 239-5133 by July 23, 2019. Disabled persons attending the meeting should access City Hall through the east door and take the elevator to the Council Chambers on the second floor.

For more information, please contact Vanessa Baker-Latimer, Housing Coordinator, at 239-5400 or at [vbakerlatimer@cityofames.org](mailto:vbakerlatimer@cityofames.org).

## Innovative Ag Services is NOW HIRING!

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IAS is an equal opportunity employer.



PEOPLE



The new members of the United Way of Story County Board of Directors are, from left, David Benson, Kim Iiams and Amber Deardorff. CONTRIBUTED PHOTO

United Way of Story County names new board members

David Benson, Amber Deardorff and Kim Iiams have joined the United Way of Story County (UWSC) Board of Directors. They are joining 17 other volunteers and will serve for three-year terms.

The UWSC board sets the policies for the organization and the priorities for the annual allocations. As ambassadors, they help to articulate the vision and mission, and advocate for those less fortunate. Board members are responsible for the sound management (fiscal, program, personnel, insurance and property) of UWSC.

Benson is an attorney at Nyemaster Goode and has an extensive real estate practice in Ames. He also spends a significant portion of his time assisting clients in the areas of estate planning, estate and trust settlement, tax planning and charitable giving.

Deardorff has served as a vice president of Mary Greeley Medical Center since May 2017. Prior to this, she had several positions at Mary Greeley, including director of clinical application systems; clinical applications manager; clinical information coordinator; and registered nurse in Intensive Cardiac Care Unit.

Iiams is the vice president mortgage loan originator at Bankers Trust. An Iowa State University graduate with a degree in finance, she started in the mortgage industry in 1994. She loved the Ames community so much she and her husband decided to stay here after college and raise a family.

"United Way of Story County is thrilled to welcome our newest board members," said Jean Kresse, UWSC president and CEO. "The talent they bring will be beneficial as we continue to improve lives in our community."



Kelly Diekmann, director, Planning and Housing Department for the city of Ames described the city's present (1997) Land Use Plan and the elements being considered for a total revision of that plan known as "Ames Plan 2040, Live, Grow, Belong" at a recent meeting of the Town and Country Kiwanis Club. CONTRIBUTED PHOTO

Diekmann discusses revision of land use plan to Town and Country Kiwanis Club

Kelly Diekmann, director, Planning and Housing Department for the city of Ames, described the city's present (1997) Land Use Plan and the elements being considered for a total revision of that plan known as "Ames Plan 2040, Live, Grow, Belong" at a recent meeting of the Town and Country Kiwanis Club.

The current plan has been amended several times.

Time and circumstance make it wise to develop this new plan.

The projected growth area possibilities available to the city are: North Extension (north of Ames Golf and Country Club); West Extensions A and B (West Ames and into Boone County); South Extensions A and B (South U.S. Highway 69); and East Extension (13th Street and Interstate 35). Each of these presents advantages and problems needing solutions for viability.

Diekmann also discussed Ames population growth (history and expected), available workforce and housing.

The Plans finalization and adaption is scheduled for January-March 2020.

Public input is desired. For more information and to provided input into this plan go to the city of Ames internet page, Ames Plan 2040.

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**PUBLIC NOTICE**

The City of Ames is seeking public input on its Proposed 2019-23 Five-year CDBG Consolidated Plan and 2019-20 Annual Action Plan funded by the Housing and Community Development Act of 1974, as amended. The Annual Action Plan is a portion of the City of Ames' five-year Consolidated Plan. The plan must be submitted to HUD on or before August 16, 2019.

The Proposed 2019-23 Five-year Consolidated Plan outlines that the strategies toward serving the needs of extremely low-income, low-income, and moderate-income families, to continue to seek public input; to continue to invest resources both physical and financial; and to continue to implement programs that will address the community's priority needs. General categories in the Five-year Consolidated Plan to be updated include:

- 1) Executive Summary
- 2) The Process
- 3) Strategic Plan
- 4) Needs Assessment

- 5) Housing Market Analysis
- 6) Strategic Plan
- 7) Annual Action Plan

The 2019-20 Annual Action Plan will outline proposed activities, project locations, budgets, and the scope of activities being funded to be undertaken by the City during the timeframe of July 1, 2019 through June 30, 2020. The City of Ames has been allocated \$581,207 in CDBG funds plus anticipated program income and rollover balances from 2018-19. The City of Ames has been allocated \$481,968 in HOME funds plus rollover balances from 2018-19.

Copies of the 2019-23 Five-year Consolidated Plan and 2019-20 Annual Action Plan is available for review at the following locations: Department of Planning & Housing, Ames City Hall, 515 Clark Avenue, Ames, Iowa 50010, Monday through Friday, 8:00 a.m. to 5:00 p.m., and the Ames Public Library, 515 Douglas Avenue, Ames, Iowa 50010. The Plan will also be available on the City's web site at: <http://www.cityofames.org/housing>. Along with the Plan is the City's 2019 Analysis of Impediments for Fair Housing Study that compliments the data for the Consolidated Plan.

Written comments or inquiries may be submitted to the Department of Planning & Housing at the above address or by e-mail to [vbakerlatimer@cityofames.org](mailto:vbakerlatimer@cityofames.org).

Additionally, the Ames City Council will discuss approval and submittal of the 2019-23 Five-Year Consolidated Plan and 2019-20 Annual Action Plan on **Tuesday, August 13, 2019, at 6:00 p.m.**, City Hall Council Chambers, 515 Clark Avenue, Ames, Iowa.

If you are in need of **special accommodations for a disability or language translation**, please contact Vanessa Baker-Latimer, at the Department Planning & Housing Department at 515-239-5400 or the TDD at (515) 239-5133 by July 23, 2019. Disabled persons attending the meeting should access City Hall through the east door and take the elevator to the Council Chambers on the second floor.

For more information, please contact Vanessa Baker-Latimer, Housing Coordinator, at 239-5400 or at [vbakerlatimer@cityofames.org](mailto:vbakerlatimer@cityofames.org).

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**APPENDIX D**  
**Legal Notice and Proof of Publication**

Proof Of Publication In  
THE AMES TRIBUNE

STATE OF IOWA, STORY COUNTY, ss.

I, Rebecca Bjork, on oath depose and say that  
I am Advertising Director of **THE AMES TRIBUNE**,  
a daily newspaper, published at Ames,  
Story County, Iowa; that the annexed printed

**CITY OF AMES**  
09-23 Consolidated Plan

was published in said newspaper  
1 time(s) on July 10, 2019  
the last of said publication  
was on the 10th day of July, 2019



**KIMBERLY NELSEN**  
Commission Number 790054  
My Commission Expires May 19, 2021

*Kimberly Nelsen*  
Notary Public

sworn to before me and subscribed in my  
presence by Rebecca Bjork, Advertising Director  
this 10th day of July, 2019

AMT: \$42.76  
AD #: 1251726  
ACCT: 33408

#1251726  
LEGAL NOTICE  
NOTICE OF PUBLIC HEARING ON  
UPDATE TO  
2019-23 CONSOLIDATED PLAN and  
2019-20 ANNUAL ACTION PLAN

NOTICE IS HEREBY GIVEN that the City of Ames has completed an update to its 2019-2023 Consolidated Plan and 2019-20 Annual Action Plan funded pursuant to the Housing and Community Development Act of 1974, as amended, anticipated amount of \$581,968 in Community Development Block Grant (CDBG) funds and \$481,968 in HOME funds for Fiscal Year beginning July 2019. The updated 2019-23 Consolidated Plan and the 2019-20 Annual Action Plan is available for review at the following locations: Department of Planning & Housing and Ames Public Library, 515 Duff Avenue. The Plan is also on the City's web site at: <http://www.cityofames.org/HousingWeb/Default.htm>. General categories in the updated Consolidated Plan to be revised may include:

1. Executive Summary
2. The Process
3. Needs Assessment
4. Market Analysis
5. Strategic Plan
6. Annual Action Plan

**Legal Notice**

Comments may be submitted to the Department of Planning & Housing at the above address or by e-mail to [vbakerlatimer@city.ames.ia.us](mailto:vbakerlatimer@city.ames.ia.us). A 30-day public comment period will end on August 9, 2019. Additionally, **NOTICE IS HEREBY GIVEN** that the Ames City Council will conduct a public hearing to receive comments on the 2019-23 Consolidated Plan and 2019-20 Annual Action Plan on August 13, 2019, at 6:00 p.m., City Hall Council Chambers, 515 Clark Avenue, Ames, Iowa. Persons wishing to comment on the updated 2019-23 Consolidated Plan and 2019-20 Annual Action Plan may state their views at this hearing. If you are in need of special accommodations for a disability or language translation, please contact Vanessa Baker-Latimer, at the Department Planning & Housing Department at 515-239-5400 or the TDD at (515) 239-5133 by August 7, 2019. Disabled persons attending the meeting should access City Hall through the east door and take the elevator to the Council Chambers on the second floor. Once approved, the final 2019-23 Consolidated Plan and 2019-20 Annual Action Plan will be available at the Department of Planning & Housing, 515 Clark Avenue, Room 214, Ames, Iowa, and on the City's website at <http://www.cityofames.org/HousingWeb/Default.htm>. For further information regarding this Notice, please contact Vanessa Baker-Latimer, Housing Coordinator, at 239-5400 or by e-mail at [vbakerlatimer@city.ames.ia.us](mailto:vbakerlatimer@city.ames.ia.us)

**Legal Notice**



Diane R. Voss, City Clerk

Published in The Ames Tribune,  
on July 10, 2019 (1T)



## **APPENDIX E**

### **Public Comments and Responses**

To: Mayor and City Council  
From: Vanessa Baker-Latimer, Housing Coordinator  
Date: August 12, 2019  
Subject: Comments Received –City’s 2019-23 Five-year Consolidated Plan

Attached for your consideration are two comments that were received during the public comment period for submittal of the 2019-23 Five-year CDBG/HOME Consolidated and 2019-20 Annual Action Plan.

The first comment, which was included in your packet, was received from Nita Pandit regarding a residential area on the northeast corner of Hickory and McDonald Drive. I misunderstood her comment to be that of infrastructure improvements rather than residential properties when I responded to her email. I have reached out to Ms. Pandit to clarify what specific property addresses that she is referring to so that I could respond accordingly. In regards to residential properties, in the 2019-20 CDBG Acquisition/Reuse Program, we have set aside funds to address vacant, abandoned, or deteriorated housing units to convert them back into single-family homeownership. We have stipulated in the Plan that this could be implemented on a city-wide basis rather than just in just the Neighborhood Revitalization Strategy Area (NRSA). First it would need to be determined if any of the properties Ms. Pandit is referring to would be eligible for purchase. Some of the determining factors would include: 1) meeting environmental requirements, 2) if the properties are vacant or occupied, 3) if there is a willing seller, and 4) if this would be a priority area for City Council. The 2019-20 HOME funds have been designated for affordable housing at the 321 State Avenue site.

The second comment was received from the AMOS organization, (the comment was received after the Council packet was processed, but within the comment period). Its comment was regarding utilizing CDBG or HOME funding for a Housing First/Permanent Support Housing Program for the chronically homeless and the chronically homeless experiencing mental illness in Ames. It is my understanding from research that HUD’s funding for the Housing First philosophy and Permanent Support Housing Program is directly required for homeless shelter providers as part of Continuum of Care (CoC) and the Emergency Solutions Grant (ESG) Programs. The City of Ames does not receive funding from either of these programs. The funding of these programs is administered by the Iowa Finance Authority (IFA) for agencies in Ames/Story County. The City of Ames does, however, as part of our Consolidated Plan provide a letter of support to IFA for three agencies (ACCESS, ERP and YSS) that apply for these funds on an annual basis.

In speaking with the AMOS representative, they are aware of the extensive research that needs to take place to determine what the need would be for a Housing First/Permanent Support Housing Program in Ames. This research would include, but not be limited to, determining: 1) the number of units needed, 2) a lead agency or agencies, 3) which Housing First models would work best in Ames, and 4) how the program would receive ongoing funds to implement the supportive services, etc. However, they wanted the Council to be aware that they are moving forward on this for the future.



Suggestion for CDBG /HOME Consolidated and 2019-20 Annual Action Plans

Nita Pandit

to:

vbakerlatimer@cityofames.org

07/15/2019 10:08 AM

Hide Details

From: "Nita Pandit" <npandit@live.com>

To: "vbakerlatimer@cityofames.org" <vbakerlatimer@cityofames.org>

History: This message has been replied to.

Hello.

I am a resident of Hickory Drive in Ames. The residential area on the north east corner of Hickory and McDonald Drive, along both streets, has long been neglected and could use improvement. I am hoping some of the funds could be used towards this purpose. It would address two of the goals of the initiative :

- Benefit persons of low and moderate income
- Aid in the prevention or elimination of slums or blight

Thanks you.

Nita Pandit

336 Hickory Drive

To: Vanessa Baker-Latimer, Housing Coordinator, City of Ames  
Kelly Diekmann, Planning and Housing Director  
From: Amos Ames Mental-Health and Housing Team  
Cynthia Marten [cleighmarten@gmail.com](mailto:cleighmarten@gmail.com)  
Re: Response to 2019-2023 five year CDBG/HOME Consolidated and 2019-20  
Annual Action Plans.  
Date: Aug. 9, 2019

We are members of the Ames AMOS Mental Health and Housing research teams and are responding to the 2019-2023 five-year CDBG /HOME Consolidated and 2019-20 Annual Action Plans.

We appreciate the thoroughness of the report and the discussion of homelessness. We are aware that many agencies are involved in coordinating services on behalf of the homeless and that there has been some progress in our community in regards to housing them through the Emergency Residence Shelter.

However we must point out that the actions outlined are generally reactive rather than proactive in the 2019-2020 plan.

One of the national objectives is to “Meet other community development needs of particular urgency”. There are frequent users of hospital, jail, and shelter services in our community. These services are reactive services and frequently the user cycles through several times through these services without landing in a place they can call “home”. There is a cost to the taxpayer for using reactive services.

We believe the proactive solution for the chronically homeless and the chronically homeless experiencing mental illness is in a program most frequently called Housing First. Housing First is an umbrella term for multiple programs under HUD. ERP is currently running two of the three housing programs under HUD’s Housing First umbrella - Transitional Housing and Rapid Re-Housing. Permanent Supportive Housing is the program which would complete the gap in our community.

Permanent Supportive Housing requires no preconditions and no time limits. All three Housing First programs “provide housing then wrap services”. All of these programs utilize case management for navigation of ancillary systems (health, mental health, workforce, etc.) for the clients.

Many AMOS members were present at the December workshop and we placed Permanent Supportive Housing, Housing First as a high priority.

Thank you for allowing us input on this important matter. We look forward to more discussions regarding the need for Permanent Supportive Housing in Ames.

Cynthia Marten, Terry Potter, Jason Paull, Diane Birt, Jan Flora, Delores Hawkins, Kathy Trahanvosky, Mary Ellen Wishart, Sue Jarnigan, Jan Gray, Linda Best, Trish Stauble, Mavis Butler

**APPENDIX F**  
**City Council Minutes and Resolutions**

## **RESOLUTION NO. 19-426**

### **RESOLUTION APPROVING 2019-2023 CONSOLIDATED PLAN FOR THE CITY OF AMES, IOWA**

WHEREAS, one major requirement in receiving the Community Development Block Grant (CDBG) funds is for the City to submit a three or five-year Consolidated Plan to the federal Department of Housing and Urban Development (HUD); and,

WHEREAS, the Consolidated Plan is the planning document (Comprehensive Housing Affordability Strategy, or CHAS) for the jurisdiction; and,

WHEREAS, the Plan requires detailed background information on the community, derived both from census data and other comprehensive studies performed by the community and the Plan must identify, over the selected period, the goals and priorities to address the housing and community development needs of both low-and moderate-income persons and non-low-and moderate-income persons; and,

WHEREAS, the City of Ames has selected the five-year period to submit its Plan and will complete the administration of its third five-year Consolidated Plan on June 30, 2019; and,

WHEREAS, CDBG regulations require that the City must now submit an updated Five-Year Plan for the period from July 1, 2019 through June 30, 2023 along with a 2019-20 Annual Action Plan, which will cover the period of July 1, 2019, through June 30, 2020; and,

WHEREAS, the regulations require that the Consolidated and Action Plans be submitted for HUD's approval within 45 days before the beginning of the program fiscal year, which is on or before May 17, 2019; however, staff requested and received approval to submit the plan on or before August 16, 2019, which is the maximum statutory submittal date; and,

WHEREAS, additionally, the regulation require that both proposed Plans be published for 30 days to allow for citizen review of the proposed Consolidated Plan and Annual Action Plan project(s) for the utilization of funds and this occurred from July 10, 2019, to August 9, 2019; and,

WHEREAS, during the update of the 2019-2023 Five-Year Consolidated Plan and the required Fair Housing Impediments Study, both the ASC and CHAS data continued to identify the following top two barriers and needs of the community; 1) the supply of housing for lower-income households for renting and 2) the cost of housing for lower income households for both renting and home buying; and,

WHEREAS, on June 18, 2019, City Council approved the proposed 2019-23 Consolidated Plan goals and priorities and approved the proposed 2019-20 Action Plan projects; and,

WHEREAS, the City received notification from HUD that its 2019/20 CDBG allocation was \$581,207, which is a \$9,113 increase from FY 2018/19, and its HOME allocation for 2019/20 was

\$481,968, which is a \$119,926 decrease from FY 2018/19.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Ames, Iowa, that the goals and priorities for the 2019-2023 proposed five-year Consolidated Plan are hereby approved.

ADOPTED THIS 13<sup>th</sup> day of August, 2019.

  
Diane R. Voss, City Clerk

  
John A. Haila, Mayor

Introduced by:	Gartin	
Seconded by:	Betcher	
Voting aye:	Betcher, Corrieri, Gartin, Martin, Nelson	
Voting nay:	None	Absent: Beatty-Hansen

Resolution declared adopted and signed by the Mayor this 13<sup>th</sup> day of August, 2019.



## **RESOLUTION NO. 19-427**

### **RESOLUTION APPROVING 2019-2020 ACTION PLAN FOR THE CITY OF AMES, IOWA**

WHEREAS, one major requirement in receiving the Community Development Block Grant (CDBG) funds is for the City to submit a three or five-year Consolidated Plan to the federal Department of Housing and Urban Development (HUD); and,

WHEREAS, the Consolidated Plan is the planning document (Comprehensive Housing Affordability Strategy, or CHAS) for the jurisdiction; and,

WHEREAS, the Plan requires detailed background information on the community, derived both from census data and other comprehensive studies performed by the community and the Plan must identify, over the selected period, the goals and priorities to address the housing and community development needs of both low-and moderate-income persons and non-low-and moderate-income persons; and,

WHEREAS, the City of Ames has selected the five-year period to submit its plan and will complete the administration of its third five-year Consolidated Plan on June 30, 2019; and,

WHEREAS, CDBG regulations require that the City must now submit an updated Five-Year Plan for the period from July 1, 2019 through June 30, 2023 along with a 2019-2020 Annual Action Plan, which will cover the period of July 1, 2019 through June 30, 2020; and,

WHEREAS, the regulations require that the Consolidated and Action Plans be submitted for HUD's approval within 45 days before the beginning of the program fiscal year, which is on or before May 17, 2019; however, staff requested and received approval to submit the Plan on or before August 16, 2019, which is the maximum statutory submittal date; and,

WHEREAS, additionally, the regulation requires public notice regarding both proposed Plans be published for 30 days to allow for citizen review of the proposed Consolidated Plan and Annual Action Plan project(s) for the utilization of funds and this occurred from July 10, 2019 to August 9, 2019; and,

WHEREAS, during the updated of the 2019-23 five-year Consolidated Plan and the required Fair Housing Impediments Study, both the ASC and CHAS data, continued to identify the following top two as barriers and needs of the community; 1) the supply of housing for lower income households for renting and 2) the cost of housing for lower income households for both renting and home buying; and,

WHEREAS, on June 18, 2019, City Council approved the proposed 2019-23 Consolidated Plan goals and priorities and approved the proposed 2019-20 Action Plan projects; and,

WHEREAS, the City received notification from HUD that its 2019/20 CDBG allocation was

\$581,207, which is a \$9,113 increase from FY 2018/19 and its HOME allocation for 2019/20 is \$481,968, which is a \$119,926 decrease from FY 2018/19.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Ames, Iowa, that the 2019/20 Annual Action Plan is hereby approved.

ADOPTED THIS 13<sup>th</sup> day of August, 2019.

  
Diane R. Voss, City Clerk

  
John A. Haila, Mayor

Introduced by:	Betcher	
Seconded by:	Martin	
Voting aye:	Betcher, Corrieri, Gartin, Martin, Nelson	
Voting nay:	None	Absent: Beatty-Hansen

Resolution declared adopted and signed by the Mayor this 13<sup>th</sup> day of August, 2019.

## MINUTES OF THE REGULAR MEETING OF THE AMES CITY COUNCIL

AMES, IOWA

AUGUST 13, 2019

The Regular Meeting of the Ames City Council was called to order by Mayor John Haila at 6:00 p.m. on August 13, 2019, in the City Council Chambers in City Hall, 515 Clark Avenue, pursuant to law. Present were Council Members, Amber Corrieri, Gloria Betcher, Tim Gartin, David Martin, and Chris Nelson. Council Member Bronwyn Beatty-Hansen was absent. *Ex officio* Devyn Leeson was also in attendance.

\*\*\*

### HEARING ON 2019-2023 CONSOLIDATED PLAN AND 2019-2020 ANNUAL ACTION

**PLAN:** City of Ames Housing Coordinator Vanessa Baker-Latimer advised that the 2019-2023 Five-Year Consolidated Plan includes HOME funds. Goals for the 2019-2023 Five-Year Plan will be

1. To create and expand affordable housing for low-income households through:
  - Increase supply of single-family or two-family housing for ownership in the Neighborhood Revitalization Strategy Area (NRSA)
  - Reduce the cost burden for low-income households to access or maintain rental housing city-wide
  - Increase the affordability and availability of owner housing for homebuyers city-wide

Ms. Baker-Latimer stated that the Council always has the option to update the goals with Housing and Urban Development (HUD). The Council would just need to go through another public comment process.

Housing Coordinator Baker-Latimer explained that the proposed 2019-2020 Annual Action Plan projects include the following:

- Homebuyer Assistance Program – over \$300,000 was set aside
- Public Infrastructure Improvements Program – roll-over money from 2018-2019 plus a 2019 allocation of approximately \$600,000 and GO Bond roll-over money of about \$250,000 to finish the 321 State Avenue site
- Rehabilitation/Resale of 241 Village Drive – funds in the amount of \$45,000 have been set aside to rehabilitate/resell to low-income first time homebuyer
- Acquisition/Reuse Affordable Housing Program – \$400,000 has been set aside to purchase property for conversion to single-home ownership and resale to low-income homebuyer

HOME money in 2019-2020 in the amount of \$883,976 has been set aside for new home construction at 321 State Avenue.

Ms. Baker-Latimer brought the Council's attention to two comments that she had received during the comment period. The first comment was regarding a residential area on the northeast corner of Hickory and McDonald Drive. Ms. Baker-Latimer explained that she had misunderstood the comment to be that of infrastructure improvements rather than residential properties and she sent an email to clarify what specific property address they were referring to so she could respond

accordingly. In regards to residential properties, in the 2019-2020 CDBG Acquisition/Reuse Program funds have been set aside to address vacant, abandoned, or deteriorated housing units to convert them back to single-family home ownership. In the Plan it has been stipulated that this could be implemented on a city-wide basis, rather than just in the Neighborhood Revitalization Strategy Area. First, it would need to be determined if any of the properties being referred to would be eligible for purchase. Some of the determining factors would include: 1) meeting environmental requirements, 2) if the properties are vacant or occupied, 3) if there is a willing seller, and 4) if this would be a priority area for City Council. She also noted that the 2019-2020 HOME funds have been designated for affordable housing at the 321 State Avenue site.

The second comment was received from the AMOS organization. It was regarding utilizing CDBG or HOME funding for a Housing First/Permanent Support Housing Program for the chronically homeless and the chronically homeless experiencing mental illness in Ames. She noted that she had been researching this program and HUD's funding for the Housing First philosophy and Permanent Support Housing Program is directly required for homeless shelter providers as part of the Continuum of Care (CoC) and the Emergency Solutions Grant (ESG) Programs. The City of Ames does not receive funding from either of those programs. The funding of those programs is administered by the Iowa Finance Authority (IFA) for agencies in Ames/Story County. The City of Ames does, however, as part of the Consolidated Plan provide a letter of support to IFA for three agencies (ACCESS, ERP, and YSS) that apply for those funds on an annual basis. She explained that in speaking with the AMOS representative, they are aware of the extensive research that needs to take place to determine what the need would be for a Housing First/Permanent Support Housing Program in Ames. AMOS did want the Council to be aware that they will be moving forward on this for the future.

The public hearing was opened and then closed by Mayor Haila when no one came forward to speak.

Moved by Gartin, seconded by Betcher, to adopt RESOLUTION NO. 19-426 approving the submittal of the 2019-2023 Consolidated Plan, 2019 Fair Housing Impediments Study, and the 2019 Update to the Citizen Participation Plan.

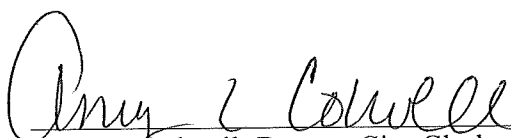
Roll Call Vote: 5-0: Resolution declared adopted unanimously, signed by the Mayor, and hereby made a portion of these Minutes.

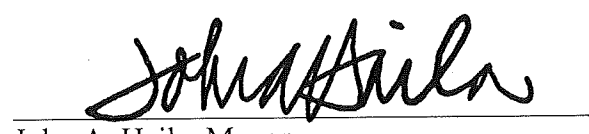
Moved by Betcher, seconded by Martin, to adopt RESOLUTION NO. 19-427 the submittal of the documents pertaining to the 2019-2020 Annual Action Plan.

Roll Call Vote: 5-0: Resolution declared adopted unanimously, signed by the Mayor, and hereby made a portion of these Minutes.

\*\*\*

**ADJOURNMENT:** Moved by Gartin to adjourn the meeting at 9:23 p.m.

  
Amy L. Colwell, Deputy City Clerk

  
John A. Haila, Mayor

## MINUTES OF THE SPECIAL MEETING OF THE AMES CITY COUNCIL

AMES, IOWA

JUNE 18, 2019

The Special Meeting of the Ames City Council was called to order by Mayor John Haila at 5:30 p.m. on the 18<sup>th</sup> day of June, 2019, in the City Council Chambers in City Hall, 515 Clark Avenue. Council Members Bronwyn Beatty-Hansen, Gloria Betcher, Amber Corrieri, Tim Gartin, David Martin, and Chris Nelson were present. *Ex officio* Member Devyn Leeson was also present.

**SECOND PASSAGE OF ORDINANCE AMENDING CHAPTER 22 OF THE AMES MUNICIPAL CODE REGARDING DEFERRAL OF INFRASTRUCTURE IMPROVEMENTS:** Moved by Nelson, seconded by Corrieri, to pass on second reading an Ordinance amending Chapter 22 of the *Ames Municipal Code* regarding deferral of infrastructure improvements.

Roll Call Vote: 6-0. Motion declared carried unanimously.

**PROPOSED 2019-2023 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) CONSOLIDATED PLAN AND PRIORITY GOALS AND 2019-2020 ACTION PLAN PROJECTS:** Housing Coordinator Vanessa Baker-Latimer introduced Nora Ladjahasan, Assistant Scientist for Institute for Design Research and Outreach at Iowa State University (ISU). Ms. Baker-Latimer told the Council they would be sharing the data for compiling the Consolidated Plan and the Analysis of Impediments to Fair Housing Choice survey.

Ms. Baker-Latimer said submitting the five-year Consolidated Plan to the federal Department of Housing and Urban Development (HUD) is a requirement for receiving CDBG and HOME funds and serves as the planning document of the jurisdiction for the next five years. She also said the Analysis of Impediments to Fair Housing Choice survey must be conducted to make sure the CDBG funds are being used without discrimination and that an effort is being made to determine housing impediments and barriers in the community in order to provide affordable and safe housing.

Ms. Baker-Latimer said the majority of the data came from American Community Survey and Comprehensive Housing Affordability Strategy (CHAS), which includes students living in on-campus housing (excluding dormitories) and off-campus housing in the household data. Ms. Baker-Latimer shared data with Council on cost burden, availability burden, and housing barriers in Ames. She told the Council that based on all data the number one barrier to housing in Ames is the cost of housing for renters and owners, and the number two barrier is availability of affordable housing for renters.

The proposed goals and priorities to address low and moderate income residents in the community were reviewed. Ms. Baker-Latimer said the following program projects are being proposed to address the needs outlined in the data: 1. Utilize both CDBG and HOME funds to completed the 321 State Avenue Subdivision, which will include public infrastructure and new home construction; and 2. Utilize CDBG to acquire, demolish, or rehabilitate deteriorated housing city-wide (as possible convert single rentals back to single family home ownership); to sell or transfer these lots or houses to non-profit housing organizations to provide to low income households to rent or purchase.

Mr. Leeson asked what the City is doing about accessibility inside homes. Ms. Baker-Latimer said funds cannot be used to do accessibility modifications in rental housing, but in owner-occupied units CDBG funds have been used to move laundry to the main floor and build ramps. Member Gartin said it would be nice to have data for another university population. He said the student numbers can distort the data, and it would also be helpful to compare Ames to communities without the student population.

Mayor Haila said many renters have affordability challenges and asked if there has been thought toward building new subsidized rental properties. Ms. Baker-Latimer said HOME funds can be used for building rental housing.

Moved by Martin, seconded by Betcher, to change the second program project of the Annual Action Plan to: Utilize CDBG and/or HOME funds to acquire, demolish, or rehabilitate deteriorated housing city-wide (as possible convert single rentals back to single family home ownership); to sell or transfer these lots or houses to non-profit housing organizations to provide to low income households to rent or purchase.

Vote on Motion: 6-0. Motion declared carried unanimously.

Moved by Nelson, seconded by Gartin to adopt RESOLUTION NO. 19-287 approving the goals and priorities for the 2019-2023 proposed five-year Consolidated Plan and the 2019-2020 Annual Action Plan projects in connection with the City's CDBG program as amended.

Roll Call Vote: 6-0. Motion declared carried unanimously.

**RENTAL HOUSING REGULATIONS:** Mayor Haila said the purpose of the discussion is to evaluate specific aspects of rental housing, not a whole scale review.

Building Official Sara Van Meeteren discussed the recent legislative change made at the State level that invalidated the City's rental concentration cap standards. She said the topics Council has discussed or entertained regarding rental housing over the last years are listed in the Staff Report. She highlighted concerns under the issues of Quality of Life, Health, and Safety; Reducing the Intensity of Rentals; Incentivizing Conversion of Rentals to Owner-Occupied Dwellings; and Occupancy Limitations.

Member Betcher asked about the legal decision regarding expansion or intensification of rooms in a home. Ms. Van Meeteren said in a current non-conforming structure, the decision determined that adding bedrooms increased the intensity. City Attorney Mark Lambert said the ordinance was changed to reflect that court decision. Mr. Leeson asked about mold in a rental property as a responsibility of the landlord. Ms. Van Meeteren said a tenant complaint process is in place, and a tenant can file a complaint with the Inspections Division. She said the Rental Code doesn't specifically name mold, but does discuss sanitation. She said the Inspections Division is happy to facilitate a conversation, and if a property is not in compliance the City can issue a citation. Mr. Leeson said he has heard of a mold situation that was not remedied. Ms. Van Meeteren said there's always a cause, and that cause can be found. Mr. Leeson asked about vermin problems. Ms. Van Meeteren said the code language is very clear about when it is the landlord's or tenant's

responsibility to take care of those issues.

Member Martin asked about the Assessor's definition of bedrooms and if it would be a difficult transition to match the definitions. Ms. Van Meeteren said it could be difficult as the Assessor's office counts egress windows but does not measure them, and can count a bedroom with a lower ceiling that would not be approved by the Rental Code. Member Gartin said the legislature made it clear that it didn't want to see a rental concentration cap, and asked for help in lessons during the legislative session. City Attorney Mark Lambert said much of the debate was around property owners being able to do what they want with their property. Member Gartin said if the Council tried to create spatial separation, it starts to feel like a rental cap. Mayor Haila said property rights was a big issue, and on more than one occasion an Iowa Representative suggested passing more ordinances to enforce issues that exist such as parking. Discussion ensued regarding new rental properties.

Mr. Schainker noted that an email from the South Campus Area Neighborhood (SCAN) was received, and that it was incorporated into the staff report.

Leslie Kawaler, 2121 Hughes Street, Ames, said the SCAN neighborhood has been dealt a double blow. She said there is an imbalance of owner-occupied and rental properties and some sort of special designation must be maintained going forward to recognize challenges these neighborhoods face. She said the most important item is the number of renters in a dwelling, and that the simplest fix would be to return the occupancy maximum to three adults, no matter the size of the property. She said families are priced out of their neighborhood because of the number of renters paying rent in the homes.

Barbara Pleasants, 516 Lynn Avenue, Ames, said using the bedroom number for determining occupancy is a crucial issue. She said occupancy should be limited to three or determined by number of bedrooms as of January 1, 2018 and frozen there. She said in the absence of a cap they will see an increase of four and five bedroom houses. She said the number of bedrooms should be determined by the Assessor and the most essential goal is to limit the increase of rental properties.

Nancy Marion, 2226 Jensen Avenue, Ames, said the number one concern is affordable housing. She said a single family home cannot be built under \$275,000. She said the older housing stock is needed for rentals. She said if new rental codes are enacted, complying with new requirements is going to increase rent. She said if LOCs are not transferable, rents will go up and if Council denies vacation homes, that will push short stay costs up. Ms. Marion said prohibiting roomers does not help those that are hurting financially.

Member Gartin said the public can email the Mayor and City Council with comments any time.

Ryan Houck, 65697 190<sup>th</sup> Street, Nevada, said data shows transient guests are coming to see people in Ames. He said there was not an Airbnb available during graduation weekend in Ames. He said no one has talked badly about Airbnb properties in Ames. He said they bought a property for \$105,000 and invested in it, and made it into something they are very proud of. He said he does not

support option 2, but would be in favor of the other options.

Paul Attema, 229 S. Russell Avenue, Ames, said he is a property owner and has rented two bedrooms of his four bedroom home, which provided income for mold treatment and a new roof. He said without the owner-occupied rental option, those improvements would not have been made. He said there is accountability in place with owner-occupied rental housing. He asked the Council to continue to allow owner-occupied rentals.

Paul Livingston, 1926 George Allen Avenue, Ames, said he has had the pleasure of representing sellers in areas near campus that want to sell to owner-occupied buyers, sellers that don't care and want the highest price, and buyers that want an investment property. He said he's about the individual and their rights. He said concerning occupancy limitations, a number of those restrictions are restrictions on improvements to the property, and provide the owner terrible restrictions on things that would otherwise be legal. He said it's offensive to limit students even though it isn't a protected class. He said basic property rights should be afforded to any owner.

Sarah Conroy, 840 Brookridge Avenue, Ames, said she is in favor of proactively making sure landlords are good landlords. She said it is illegal for a landlord to punish a tenant for things like noise.

Nancy Johnston, 1147 295<sup>th</sup> Street, State Center, said she owned a property on Donald Street and was going to sell to her daughter. She said when her daughter moved, she wasn't aware of the actions taking place, and so did not register the property as a rental and the home sat empty for a year. She said a young family would have been perfect for the home. She said she believes specifying rental limits by neighborhood is discriminatory and diverse neighborhoods are a good thing for the community.

Mayor Haila closed public input.

Member Gartin asked if Realtors or landlords would like to speak to limiting tenants to square footage of the house.

Mayor Haila opened public input.

Mary Warren, 3121 Maplewood Road, Ames, said she owns rental property in Ames and feels the Council should move on, and wait to see if there are issues. She said she would like to see an owner-occupied ordinance for life, health, and safety issues.

Nancy Marion, 2226 Jensen Avenue, Ames, said she believes Realtors in her group would be happy to sit down to discuss some questions. She said a LOC should be required in any situation where there is a roomer, nuisance remediation classes for landlords and renters could be offered, and rent abatement is a good option for a landlord that will not rectify a situation.

Luke Jensen, 2519 Chamberlain Street, Ames, said to his knowledge, the members of the Central



Iowa Board of Realtors have not been invited to participate in dialogue outside of a City Council meeting. He extended the invitation to SCAN members and Council members to discuss some of the issues.

Paul Attema, 229 S. Russell Avenue, Ames, said he had two renters and received a temporary LOC.

Mayor Haila closed public input.

Member Gartin asked about next steps. Mayor Haila said staff is looking for direction from Council. He said no one has asked Council to meet regarding this topic as Luke Jensen has, and that is an option for Council. Discussion ensued.

Member Martin asked about rent abatement. Ms. Van Meeteren said Iowa City has used this four times so far in instances where property owners are not registering their properties. She said this would be a good tool in the instances where Inspections cannot locate or get in touch with a landlord. Mr. Martin said he is in favor of rent abatement for properties that are not registered. Mr. Lambert said tenants are not responsible for rent in certain situations. He said a City ordinance would allow the Housing Official to issue the abatement. The Iowa City Code section was reviewed.

Ms. Beatty-Hansen said holding owners responsible for the standards already in place seems like the issue with the most consensus.

Moved by Beatty-Hansen, seconded by Betcher, to direct staff to bring ideas back to Council on how to hold owners responsible for nuisance issues.

City Manager Steve Schainker asked if a tiered system is desired. It was noted the concepts in the staff report (suspending or revoking LOCs after repeated violations, tiered fee system (increase rental fees when violations increase, and issue longer LOCs for those in compliance) should be used as a starting point.

Ms. Corrieri said Council should keep in mind input from staff and the public regarding the eviction process.

Discussion ensued regarding owner and renter violations. Ms. Van Meeteren said there is a difference between criminal and civil violations. She said noise violations are criminal violations to the resident/tenant and garbage can issues are worked out with the owner of the property.

Vote on Motion: 6-0. Motion declared carried unanimously.

Moved by Gartin, seconded by Beatty-Hansen, to direct staff to bring ideas regarding prohibiting or restricting the addition of off-street parking. Motion withdrawn.

Moved by Gartin, seconded by Betcher, to ask staff to come back with proposals with respect to making illegal rentals ineligible to receive a LOC for a substantial period of time.

Vote on Motion: 6-0. Motion declared carried unanimously.

Moved by Martin, seconded by Beatty-Hansen, to ask staff for proposals on implementing rent abatement for unregistered rental properties and other serious non-compliance issues.

It was noted that the Iowa City language could be a starting point.

Vote on Motion: 6-0. Motion declared carried unanimously.

Member Nelson discussed off-street parking and said he would like to see a limit to adding more. Ms. Van Meeteren reviewed the parking limitations. Mayor Haila asked about off-street parking requirements. Ms. Van Meeteren said current gravel can remain if maintained and brand new rentals have to have a minimum of two paved spaces. Member Martin said a street being clogged with cars is a separate issue than limited occupants. He suggested a resident parking permit pilot program as an experiment that could address clogged streets by creating a system to give each property so many tags for street parking.

Discussion ensued on porches. Ms. Betcher said using porches to create an additional bedroom has been a problem in the past.

Mayor Haila said the Code does not specifically mention mold, as brought up by Mr. Leeson. Ms. Van Meeteren said it is required that units be maintained in a clean and sanitary manner.

Member Martin said the roomer exception to requiring an LOC is you can have one roomer without meeting the Rental Code standards. He said the current law allows a first degree relative to be living in the home with a roommate. Discussion ensued.

Moved by Martin, seconded by Betcher, for staff to bring a proposal removing the consanguinity clause.

Vote on Motion: 4-2. Voting aye: Beatty-Hansen, Betcher, Corrieri, Martin. Voting nay: Gartin, Nelson. Motion declared carried.

Discussion ensued regarding code requirements for new rentals.

Ms. Beatty-Hansen said she received a suggestion about a minimum energy efficiency standard for rental properties.

Member Gartin said he received an email from Ames Rental Association regarding the number of tenants allowed. Discussion ensued regarding occupancy and adding bedrooms. Ms. Betcher verified near campus neighborhoods are still part of the Code. Mr. Lambert concurred, and said Council defined near campus neighborhoods with a resolution and map.

Moved by Beatty-Hansen, seconded by Corrieri, to ask staff to bring back an option to freeze the number of bedrooms on all properties, rental and owner-occupied, in the near campus neighborhoods

as of January 1, 2018.

Discussion ensued regarding bedroom count by the Assessor and the Inspections Division. It was noted that the Assessor's numbers will be used for owner-occupied homes. Member Martin said for rental properties the City has bedroom numbers. Member Gartin said he has some concerns on this regarding property owner rights.

Vote on Motion: 6-0. Motion declared carried unanimously.

Member Gartin asked if more attention is needed on the disparity in bedroom count between the Assessor's Office and the Inspections Division and asked what the value is for changing the bedroom definition to match the Assessor's. Ms. Van Meeteren said it would be messy. She said there is a home listed as a four bedroom by the Assessor, but the fourth bedroom has a low ceiling that would not satisfy the Rental Code, so no one can legally sleep in that room. Member Gartin said holding off on the discussion is fine, but if there's certainty that can be created, it could be a benefit.

Member Martin said there is a standing request that Council receive updates on LOC's for particular neighborhoods.

Moved by Martin, seconded by Beatty-Hansen, to stop requiring reports on LOCs by neighborhood.  
Vote on Motion: 6-0. Motion declared carried unanimously.

Mayor Haila asked how long it will take staff to craft these options as directed. He said he desires a draft ordinance based on staff's interpretation be presented to Council, then a two-week comment period, and then the Ordinance will be brought back to Council for discussion, to receive public comment, and be finalized. He said when it comes to Council the next time, it will be for first reading.

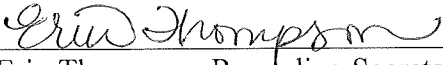
Member Gartin said this isn't a comprehensive plan, and it could be that Council decides to back off on some of the content requested. Planning and Housing Director Kelly Diekmann asked for clarification on public comment. Mayor Haila said the first time the Ordinance should be presented to Council with no public comment, then two weeks allowed for receiving comments, then be on an agenda for Council discussion and public input. He said when it comes to Council the next time, it will be for first reading and public input will be allowed at that meeting.


Member Nelson asked when Council will discuss vacation rentals. It was noted that no further information from staff is needed on vacation rentals, but the topic will be placed on the agenda for Council discussion at the same meeting Council first receives the draft ordinance changes on rental housing regulations.

**DISPOSITION OF COMMUNICATIONS TO COUNCIL:** The communication provided to Council was for informational purposes only.

**COUNCIL COMMENTS:**

**ADJOURNMENT:** The meeting adjourned at 8:58 p.m.

  
Erin Thompson, Recording Secretary

  
John A. Haila, Mayor

## MINUTES OF THE SPECIAL MEETING OF THE AMES CITY COUNCIL

AMES, IOWA

DECEMBER 4, 2018

The Special Meeting of the Ames City Council was called to order by Mayor John Haila at 6:06 p.m. on the 4<sup>th</sup> day of December, 2018, in the City Council Chambers in City Hall, 515 Clark Avenue. Council Members Bronwyn Beatty-Hansen, Gloria Betcher, Amber Corrieri, Tim Gartin, and Chris Nelson were present. Council Member David Martin and *Ex officio* Member Allie Hoskins were absent.

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FIVE YEAR CONSOLIDATED PLAN PUBLIC FORUM:** Mayor Haila acknowledged the participants and introduced Housing Coordinator Vanessa Baker-Latimer. Ms. Baker-Latimer said this is the first public forum to prepare for the 2019-2023 Five Year Consolidated Plan. She said Department of Housing and Urban Development (HUD) likes when public participation is a part of the process. She gave an overview of the CDBG and HOME programs. She said tonight is only about the Consolidated Plan, and is a first step in preparing this plan for HUD.

Ms. Baker-Latimer told Council Members the CDBG program was created to address the housing and community development needs of low and moderate-income persons. She said the HOME Program was created as part of the National Affordable Housing Act of 1990 and HOME funds are appropriated annually to Participating Jurisdictions. HOME is focused on low-income households and is comprised of four programs: homeowner rehabilitation, home buyer assistance, rental development, and rental subsidy.

Council Member Gartin asked for examples of CDBG projects funded in the last five years. Ms. Baker-Latimer said a renter affordability program to assist with rental deposits and first month's rent was established, transportation assistance has been given in the forms of bus tickets and gas vouchers, the City has acquired foreclosed properties to resell, the City has bought land to convert to infrastructure for homeownership, updated property for handicap accessibility, and provided down payment and closing cost assistance for first-time home buyers. Mayor Haila asked if the Tripp Street project used CDBG funding. Ms. Baker-Latimer concurred.

Member Betcher asked about projects where CDBG and HOME programs can complement each other. Ms. Baker-Latimer said HOME funding can be used to construct homes and CDBG funds can be used for infrastructure but not construction.

Mayor Haila asked what housing can be paid for by CDBG funding. Ms. Baker-Latimer said funds can be used for down payments, closing costs, acquiring property, and demolishing property.

Matt Koehler, 2111 Furman Drive, Ames, asked what made Ames eligible to become an entitlement community. Ms. Baker-Latimer said in 2004 Ames hit the population threshold of 50,000 and met the formula to become its own metropolitan area. She said Ames became an entitlement community in 2004 and started receiving its own direct allocation of CDBG funds. Ms. Baker-Latimer noted that prior to 2004 Ames applied for state funding as a small city.

Trish Stauble, 1319 Top O Hollow Road, Ames, asked if being a Community Housing Development Organization (CHDO) gives priority for funding. Ms. Baker-Latimer said HUD has requirements for CHDO's including an application process and certification through HUD.

Mayor Haila asked Ms. Baker-Latimer to describe how Ames became a recipient of HOME funding. Ms. Baker-Latimer said allocations come out every year and when she saw HOME funds as part of the allocation for Ames she called to inquire. She said at first HUD thought it was a mistake, and then it was determined that Ames "hit the lottery" by meeting the formula for HOME entitlement.

Member Betcher asked if funds could go to a CHDO, and if so would the CHDO be responsible for coordinating projects. Ms. Baker-Latimer said 15% of HOME funds can go toward a qualified CHDO and it is responsible for meeting the requirements as a sub-recipient. Ms. Betcher asked if there are other sub-recipients. Ms. Baker-Latimer said Community Based Development Organizations and others agencies or groups could qualify as a sub-recipient. She said in past years the City has administered all programs, so if sub-recipients are involved the City would be the monitoring agent to sub-recipients.

Ms. Baker-Latimer told the Council that the Consolidated Plan is the planning document that is submitted to HUD and includes three components: Strategic Plan, Action Plan, and Consolidated Annual Performance and Evaluation Report (CAPER). She told the participants to think about the community as a whole during the discussions, and said the goals created in 2004, 2009, and 2014 are at the discussion area, and can be used for discussion.

Council Members facilitated small group discussions to receive public input regarding CDBG goals and priorities. At the conclusion of the small group discussions, Council Members presented highlights from each group. A summary of proposed goals were as follows:

Group facilitated by Council Member Betcher:

- No increase of mixed-development is needed
- Expand emergency shelter and transitional housing
- Increase supply and quality of affordable rental housing
- Increase availability of affordable owner-occupied housing
- Return to former emphasis on infrastructure/ use CDBG funding for promoting universal design of public facilities for accessibility
- Use CDBG money creatively

Group facilitated by Council Member Nelson:

- Prioritize objectives in the existing order (2014-18 Plan)
- Create/expand/maintain affordable housing for homeless and low-income persons
- Create unrestricted housing for the homeless population with mental health needs
- Consider longer term rental assistance for those with high risk of eviction

Group facilitated by Council Member Beatty-Hansen:

- No increase of mixed-use development
- Prefers language including individuals with special needs under 2009-13 Plan, Goal 2
- Add language including individuals with special needs under 2009-13 Plan, Goals 1a and 1b
- Support facilities and services that would address above goals
- Support infrastructure
- Consider requirements for multi-family dwellings to accept low to moderate-income residents

Group facilitated by Council Member Gartin:

- No increase of mixed-use development
- Address public service needs
- Increase availability of affordable owner-occupied housing

Group facilitated by Council Member Corrieri:

- Increase and improve supply of affordable rental housing
- Increase availability of affordable owner-occupied housing
- Address public service needs for homeless and special needs populations
- Look into supportive housing options
- Lower the priority of public infrastructure
- Address accessibility and deteriorating sidewalks

Group facilitated by Mayor Haila:

- Empower renters toward home ownership and consider employment training to help residents afford housing (2004-2008 Goal 4)
- Address mental health housing needs
- Address homeless population needs
- Consider subsidized units
- Review how CDBG funds have been used in the past
- Continue activities in Strengthening Neighborhoods program
- Use outcomes that can be measured

Ms. Baker-Latimer said it is engaging for Council Members to be part of the public forum process. She clarified the mixed-use development goal as listed in the priorities was related to housing. She said HUD has actively demolished public housing because it created a stigma for low-income people, and mixed-use development in this context means nobody knows who is who. Ms. Baker-Latimer referenced the Bentwood and Ken Maril Road areas where low-income housing has been incorporated in existing neighborhoods. It was noted that goal was misunderstood during the small group discussions.

Ms. Betcher asked about ways money could be used for things like Code enforcement or incentives to encourage compliance. Ms. Baker-Latimer said a Code enforcement program has been attempted where the Inspections Division identified dangerous buildings and followed up with owners, but every property owner in those situations did what was requested of them. She told the Council that

a rental rehabilitation program for property owners to fix up units with a low interest loan or grant was in place but there was a stigma with federal funds and owners thought they would have to rent to low-income individuals. She also told about a single family conversion program that also wasn't successful because it had to benefit low-income families. Ms. Baker-Latimer said more data will be collected as part of the Consolidated Plan process and she would like the community to remain engaged by attending public forums, offering feedback, and completing surveys.

Member Gartin asked about using CDBG funds for mobile homes. Ms. Baker-Latimer said CDBG funds have not been used for anything regarding mobile home parks in the past, but now that there's a combination of CDBG and HOME dollars there is an opportunity to focus CDBG funds on infrastructure. She said HOME funds are specifically for housing so the City will be able to expand what is done with another source of federal dollars.

Next steps were discussed by Ms. Baker-Latimer including a public hearing for the Consolidated Plan in May 2019 and the Consolidated Plan submission to HUD by May 17, 2019. The public hearing for the Action Plan will be June 2019 and the Action Plan will be submitted to HUD by July 1, 2019.

Mayor Haila asked about other opportunities for public input. Ms. Baker-Latimer said she is hoping to receive more data from HUD before continuing public forums. Ms. Baker-Latimer said a Press Release will be sent out, email communication to neighborhoods and non-profits will be sent, and advertisements will be utilized. Mr. Gartin asked if the information could be added to the City of Ames website. Ms. Baker-Latimer said she will add information to the Housing Division page.

Mayor Haila opened public input. He closed same after no came forward to speak.

Mayor Haila told the group Council has retained a consultant to do a Comprehensive Plan as an update to the Land Use Policy Plan, and said it is different than the Consolidated Plan. He said public input will be needed for the Comprehensive Plan also.

#### **DISPOSITION OF COMMUNICATIONS TO COUNCIL:**

Moved by Corrieri, seconded by Nelson, to take no action regarding the rental property complaint and request for payment from Carson Sinclair.

Vote on Motion: 5-0. Motion declared carried unanimously.

Moved by Nelson, seconded by Betcher, to put on a future agenda the request from Justin Dodge of Hunziker Companies to reconsider the Ordinance that mandates individual water meters on apartment buildings effective January 1, 2019.

Vote on Motion: 5-0. Motion declared carried unanimously.

Moved by Gartin, seconded by Beatty-Hansen, to put on a future agenda the request from Duane Jensen for reimbursement of costs related to the 321 State Avenue RFP.

Member Nelson said he wants to know how much of the design was used to construct the project.



Member Nelson said he wants to know how much of the design was used to construct the project. He would like this information by the time this item appears on a future agenda.

Vote on Motion: 5-0. Motion declared carried unanimously.

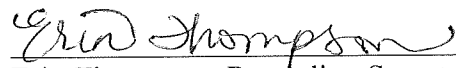
Moved by Nelson, seconded by Betcher, to put on a future agenda the request from Quarry Estates regarding payment for off-site traffic improvements.

Vote on Motion: 5-0. Motion declared carried unanimously.

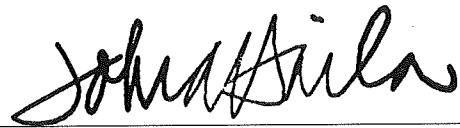
**COUNCIL COMMENTS:**

Ms. Betcher thanked the participants.

**ADJOURNMENT:** Moved by Nelson to adjourn at 7:57 p.m.



Erin Thompson, Recording Secretary



John A. Haila, Mayor

**APPENDIX G**  
**Forms SF424, SF424D, and Program Certifications**

**Application for Federal Assistance SF-424****16. Congressional Districts Of:**\* a. Applicant \* b. Program/Project 

Attach an additional list of Program/Project Congressional Districts if needed.

**17. Proposed Project:**\* a. Start Date: \* b. End Date: **18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="581,207.00"/>
* b. Applicant	<input type="text" value="250,000.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="570,000.00"/>
* f. Program Income	<input type="text" value="350,000.00"/>
* g. TOTAL	<input type="text" value="1,751,207.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**☐ a. This application was made available to the State under the Executive Order 12372 Process for review on ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.☒ c. Program is not covered by E.O. 12372.**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**☐ Yes ☒ No

If "Yes", provide explanation and attach

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

☒ \*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**Prefix: \* First Name: Middle Name: \* Last Name: Suffix: \* Title: \* Telephone Number: Fax Number: \* Email: 

\* Signature of Authorized Representative:



\* Date Signed:

Application for Federal Assistance SF-424		
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
<b>* 2. Type of Application:</b> <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision		
<b>* If Revision, select appropriate letter(s):</b> <input type="text"/> <b>* Other (Specify):</b> <input type="text"/>		
<b>* 3. Date Received:</b> 08/15/2019		<b>4. Applicant Identifier:</b> <input type="text"/>
<b>5a. Federal Entity Identifier:</b> <input type="text"/>		<b>5b. Federal Award Identifier:</b> B-19-MC-19-0010
<b>State Use Only:</b>		
<b>6. Date Received by State:</b> <input type="text"/>		<b>7. State Application Identifier:</b> <input type="text"/>
<b>8. APPLICANT INFORMATION:</b>		
<b>* a. Legal Name:</b> City of Ames, Iowa		
<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> 42-6004812		<b>* c. Organizational DUNS:</b> 0613209170000
<b>d. Address:</b>		
<b>* Street1:</b> 515 Clark Avenue		
<b>Street2:</b> PO Box 811		
<b>* City:</b> Ames		
<b>County/Parish:</b> Story		
<b>* State:</b> IA: Iowa		
<b>Province:</b> <input type="text"/>		
<b>* Country:</b> USA: UNITED STATES		
<b>* Zip / Postal Code:</b> 50010-0811		
<b>e. Organizational Unit:</b>		
<b>Department Name:</b> Planning & Housing		<b>Division Name:</b> Housing & Community Dev
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
<b>Prefix:</b> <input type="text"/>		<b>* First Name:</b> Vanessa
<b>Middle Name:</b> <input type="text"/>		
<b>* Last Name:</b> Baker-Latimer		
<b>Suffix:</b> <input type="text"/>		
<b>Title:</b> Housing Coordinator		
<b>Organizational Affiliation:</b> City of Ames		
<b>* Telephone Number:</b> 515-239-5400		<b>Fax Number:</b> 515-239-5699
<b>* Email:</b> vbakerlatimer@city.ames.ia.us		

## Application for Federal Assistance SF-424

### \* 9. Type of Applicant 1: Select Applicant Type:

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

### \* 10. Name of Federal Agency:

Department of Housing & Urban Development

### 11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

### \* 12. Funding Opportunity Number:

14.218

\* Title:

Entitlement Grant - Community Development Block Grant (CDBG)

### 13. Competition Identification Number:

Title:

### 14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

### \* 15. Descriptive Title of Applicant's Project:

Housing Activities, Public Infrastructure Improvements

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

## ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.


**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 	TITLE Mayor
APPLICANT ORGANIZATION City of Ames, Iowa	DATE SUBMITTED 08/14/2019



**Application for Federal Assistance SF-424****16. Congressional Districts Of:**\* a. Applicant \* b. Program/Project 

Attach an additional list of Program/Project Congressional Districts if needed.

**17. Proposed Project:**\* a. Start Date: \* b. End Date: **18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="481,968.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="747,750.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="1,229,718.00"/>

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**☐ a. This application was made available to the State under the Executive Order 12372 Process for review on ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.☒ c. Program is not covered by E.O. 12372.**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**☐ Yes ☒ No

If "Yes", provide explanation and attach

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

☒ \*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:	<input type="text" value="Mr."/>	* First Name:	<input type="text" value="John"/>
Middle Name:	<input type="text" value="A."/>		
* Last Name:	<input type="text" value="Haila"/>		
Suffix:	<input type="text"/>		

\* Title: \* Telephone Number: Fax Number: \* Email: 

\* Signature of Authorized Representative:

\* Date Signed:



Application for Federal Assistance SF-424			
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		<b>* 2. Type of Application:</b> <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	
		<b>* If Revision, select appropriate letter(s):</b> <input type="text"/> <b>* Other (Specify):</b> <input type="text"/>	
<b>* 3. Date Received:</b> <input type="text" value="08/15/2019"/>		<b>4. Applicant Identifier:</b> <input type="text"/>	
<b>5a. Federal Entity Identifier:</b> <input type="text"/>		<b>5b. Federal Award Identifier:</b> <input type="text" value="M-18-MC-19-0203"/>	
<b>State Use Only:</b>			
<b>6. Date Received by State:</b> <input type="text"/>		<b>7. State Application Identifier:</b> <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>			
<b>* a. Legal Name:</b> <input type="text" value="City of Ames, Iowa"/>			
<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> <input type="text" value="42-6004812"/>		<b>* c. Organizational DUNS:</b> <input type="text" value="0613209170000"/>	
<b>d. Address:</b>			
<b>* Street1:</b> <input type="text" value="515 Clark Avenue"/>			
<b>Street2:</b> <input type="text" value="PO Box 811"/>			
<b>* City:</b> <input type="text" value="Ames"/>			
<b>County/Parish:</b> <input type="text" value="Story"/>			
<b>* State:</b> <input type="text" value="IA: Iowa"/>			
<b>Province:</b> <input type="text"/>			
<b>* Country:</b> <input type="text" value="USA: UNITED STATES"/>			
<b>* Zip / Postal Code:</b> <input type="text" value="50010-0811"/>			
<b>e. Organizational Unit:</b>			
<b>Department Name:</b> <input type="text" value="Planning &amp; Housing"/>		<b>Division Name:</b> <input type="text" value="Housing &amp; Community Dev"/>	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>			
<b>Prefix:</b> <input type="text"/>		<b>* First Name:</b> <input type="text" value="Vanessa"/>	
<b>Middle Name:</b> <input type="text"/>			
<b>* Last Name:</b> <input type="text" value="Baker-Latimer"/>			
<b>Suffix:</b> <input type="text"/>			
<b>Title:</b> <input type="text" value="Housing Coordinator"/>			
<b>Organizational Affiliation:</b> <input type="text" value="City of Ames"/>			
<b>* Telephone Number:</b> <input type="text" value="515-239-5400"/>		<b>Fax Number:</b> <input type="text" value="515-239-5699"/>	
<b>* Email:</b> <input type="text" value="vbakerlatimer@city.ames.ia.us"/>			

## Application for Federal Assistance SF-424

### \* 9. Type of Applicant 1: Select Applicant Type:

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

\* Other (specify):

### \* 10. Name of Federal Agency:

Department of Housing & Urban Development

### 11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

### \* 12. Funding Opportunity Number:

14.218

\* Title:

Entitlement Grant - HOME

### 13. Competition Identification Number:

Title:

### 14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

### \* 15. Descriptive Title of Applicant's Project:

New Housing Construction

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

## ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.


**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	<div data-bbox="878 1312 1472 1354">Mayor</div>
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Ames, Iowa	08/14/2019





# CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- ☐ This certification does not apply.  
☒ This certification is applicable.

## NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
  - a. The dangers of drug abuse in the workplace;
  - b. The grantee's policy of maintaining a drug-free workplace;
  - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
  - a. Abide by the terms of the statement; and
  - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

## Jurisdiction

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6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
  - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



8-14-19

Signature/Authorized Official

Date

John A. Haila

Name

Mayor

Title

515 Clark Avenue

Address

Ames, IA 50010

City/State/Zip

515-239-5101

Telephone Number



- |   |
|---|
| <input type="checkbox"/> This certification does not apply.           |
| <input checked="" type="checkbox"/> This certification is applicable. |

### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2019, 2020, 2021, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

## Jurisdiction

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**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

**Compliance with Laws** -- It will comply with applicable laws.



8-14-19

Signature/Authorized Official

Date

John A. Haila

Name

Mayor

Title

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Telephone Number



- ☒ This certification does not apply.  
☐ This certification is applicable.

**OPTIONAL CERTIFICATION  
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.



8-14-19

Signature/Authorized Official

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☐ This certification does not apply.  
☒ This certification is applicable.

### Specific HOME Certifications

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



8-14-2019

Signature/Authorized Official

Date

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515-239-5101

Telephone Number

- ☒ This certification does not apply.  
☐ This certification is applicable.

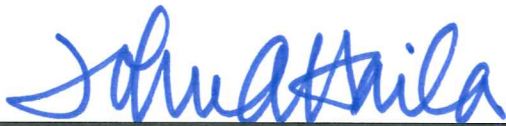
### HOPWA Certifications

The HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



8-14-19

Signature/Authorized Official

Date

John A. Haila

Name

Mayor

Title

515 Clark Avenue

Address

Ames, IA 50010

City/State/Zip

515-239-5101

Telephone Number

- |   |
|---|
| <input checked="checked" type="checkbox"/> <b>This certification does not apply.</b><br><input type="checkbox"/> <b>This certification is applicable.</b> |
|---|

### ESG Certifications

I, \_\_\_\_\_, Chief Executive Officer of **Error! Not a valid link.**, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

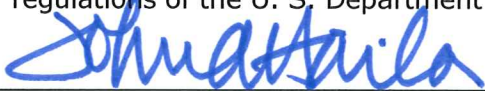
1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related



authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.



8-14-19

Signature/Authorized Official

Date

John A. Haila

Name

Mayor

Title

515 Clark Avenue

Address

Ames, IA 50010

City/State/Zip

515-239-5101

Telephone Number

- ☐ This certification does not apply.
- ☒ This certification is applicable.

## APPENDIX TO CERTIFICATIONS

### Instructions Concerning Lobbying and Drug-Free Workplace Requirements

#### Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

#### Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
Ames City Hall	515 Clark Avenue	Ames	Story	IA	50010

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

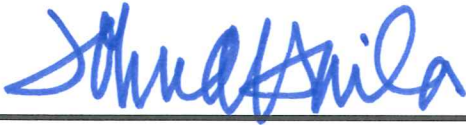
## Jurisdiction

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- a. All "direct charge" employees;
- b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing
- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan



8-14-19

Signature/Authorized Official

Date

John A. Haila

Name

Mayor

Title

515 Clark Avenue

Address

Ames, IA 50010

City/State/Zip

515-239-5101

Telephone Number

## APPENDIX H

### Response to the following statements for Sections PR-10, NA-10 & MA-20

#### 1. Modernizing HUD's Consolidated Planning Process to Narrow the Digital Divide

Over the next five-year Consolidated Planning period, the City of Ames is seeking to Narrow the Digital Divide as outlined below:

Broadband internet service in Ames is provided by the private sector. Private internet providers in the City include: 1) Mediacom Communications (cable internet), 2) CenturyLink (DSL internet), and 3) ICS Advanced Technologies (fiber internet, primarily focused on multi-family residences and commercial services).

On February 13, 2018, the Ames City Council adopted its Goals, Objectives, and Tasks. Included among these was an objective to "Explore possible improvements in internet options for residents and businesses related to availability, reliability, cost, speed, customer service, and policy (e.g., net neutrality, broadband privacy)." A report was presented to the Council on November 27, 2018 outlining resident feedback, various models of internet service, legal and financial regulation issues with a City-operated internet utility, and potential policy changes to encourage internet service improvements.

A subsequent report was provided to the City Council in June 2019, after City staff investigated costs for an internet service feasibility study, met with representatives of Mediacom, Ogden Telephone Company, ICS, Colo Telephone Company, Huxley Communications, and CenturyLink to discuss ways in which Ames residents could be better served with internet, met with representatives of a new provider, MetroNet, that intends to provide fiber-to-the-premises internet service to the Ames market, reviewed and discussed with Davenport staff the financial incentive contract used by the City of Davenport in its unique model, and requested feedback from several internet providers regarding language that could be used to require internet-ready infrastructure in the Subdivision Code. In a subsequent meeting, MetroNet representatives indicated their interest in providing fiber to the premises internet service to at least 80-85% of the Ames community by September 2020.

**On September 24, 2019**, the City Council directed staff to prepare a request for proposals for an internet services consulting contract, which would include evaluation of a variety of approaches to achieve the Council's goals related to internet services. City staff is preparing this RFP, which will include evaluation of existing internet infrastructure, the establishment of standards for the levels of service desired for the community, and strategies to bring those minimum standards for service to parts of the community that do not presently meet the standards.

In the interim, the City will incorporate broadband utilities where feasible and accessible in all of its newly constructed affordable housing utilizing CDBG/HOME funding, and in any of its acquisition/reuse, and/or housing rehabilitation programs. Where the City is partnering with non-profit or for-profit organizations to construct or to rehabilitate housing will require where feasible those organizations to incorporate broadband wiring utilities in the housing units as well. Feasible means cost effective that will maintain the affordability of the home for low and very low income households and such services providers are accessible to that particular area.



## 2. Increase Resilience to Natural Hazards Specific:

The City of Ames participates in the National Flood Insurance Program. This program allows all property owners in the City to obtain flood hazard insurance for their structures and contents. In some instances, the purchase of flood insurance may be mandated by your mortgage lender.

The Special Flood Hazard Area is determined by the Federal Emergency Management Agency following a hydraulic and hydrologic study of the community. The most recent study was released on October 16, 2014. The City of Ames hired a consultant and partnered with the Iowa Flood Center (IFC), Iowa Department of Transportation (IDOT), and Iowa State University (ISU) to complete this study. The flood mitigation study was pursued to consider options to reduce future flooding. Ames community's location at the confluence of Squaw Creek and South Skunk River created challenges with flooding over the years. Major floods occurred in 1965, 1975, 1990, twice in 1993, 1996, 2007, 2008, and 2010. The most recent flood was severe and affected many residents and businesses. The flood of 2010 motivated the Ames City Council to pursue the Ames Flood Mitigation Study. The goal of this study is to develop a list of recommendations to reduce the impact of future flooding on the Ames community.

The maps were created by the study was adopted by the City Council as the City's Flood Plain Map. The map identifies the areas in which there is a one percent chance of a flooding event in any given year (also known as the 100-year flood).

Currently, the City is reviewing new proposed maps for all of Ames. Most activities in the Special Flood Hazard Area are regulated by Chapter 9 of the Ames Municipal Code. Any excavating, filling, grading, construction of new structures, or remodeling of existing buildings requires submittal of a Flood Plain Development Permit Application. In general, allowed activities within the Floodway are severely restricted. Activities within the Floodway Fringe may be allowed if they meet certain performance standards. These standards usually involve elevating or floodproofing a structure.

Additionally, the City of Ames is an active participant in the Story County Multi-Jurisdictional Multi-Hazard Mitigation Planning Committee. This committee includes representatives from most of the communities and school districts in Story County who developed a Multi-Hazard Mitigation Plan. The Plan is a tool to help jurisdictions identify the risk they face and develop strategies to reduce these risk. It also meets the requirements of the Disaster Mitigation Act of 2000 (DMA200) which qualifies participating jurisdictions to be eligible to receive pre-disaster mitigation funds that may be made available in the wake of federally-declared disasters. The Plan must be reviewed and revised every five (5) years to meet Federal Emergency Management Agency (FEMA) requirements. The 2019 Plan was just recently adopted and is available at <https://www.storycountyia.gov/966/Story-County-Hazard-Mitigation-Plan>.

The actions listed above not only are in place to address and protect the needs of low income households but that of all citizens in the community.