Barriers to Safe and Affordable Housing

By

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1.0 Problem Statement

As one of the largest cities in Missouri, with 160,628 residents as of the 2007-2011 American Community Survey, Columbia experiences problems in achieving affordable housing comparable to other metropolitan areas across the United States. The current stock of housing includes 69,250 units, of which 57.6% are owner-occupied while the other 42.4% are renter occupied. Approximately 57% of individuals live in owned homes, with 22.8% paying more than the HUD defined cost burdened threshold of 30% of total household income in mortgage costs to own the home. Of the 36.7% of individuals residing in rentals units, 49.7% paid more than 30% of total household income in rent (U.S. Bureau of the Census, 2013; HUD: Affordable Housing, 2013).

To help address the shortage of affordable housing, Columbia receives funding assistance from the Department of Housing and Urban Development (HUD) for housing development, improvement and subsidization of rent payments. To be eligible for future HUD funding, the City of Columbia must develop a five-year consolidated plan, with details of how federal funds will be used in addition to specific objectives of interest that are to be completed by the next planning session. In the most recent 2010-2014 consolidated plan, objective number 42 is to "conduct a formal survey of the low-to-moderate income segment to determine the highest priority barriers to affordable housing."

The primary purpose of this research project is to aid the City of Columbia in the fulfillment of objective number 42, both to better understand local barriers to affordable housing and remain eligible for future HUD funding. To maximize the effectiveness of this research, insights from current academic literature will be combined with the best practices regarding survey design and methodologies. The insights obtained from this survey and literature review are expected to greatly aid future City of Columbia community development efforts.

2.0 Literature Review

2.1 National Level

HUD defines affordable housing as "a household [that] pay[s] no more than 30% of its annual income on housing" (United States Department of Housing and Urban Development). HUD estimates that nearly 12 million Americans pay over 50% of their annual wages towards housing representing a severe burden on these families to afford other essentials such as food and clothing. Affordable housing is not just defined by price, but consideration is also given to home quality and neighborhood safety.

The level of affordability of a home will be relative to the total household income; however, based on the literature review that follows, barriers to safe and affordable housing can reasonably be grouped into four primary categories: housing quality, systems barriers, needs barriers, and economic barriers. Systems barriers relate to the inability of an individual to find affordable homes, either through discrimination, lack of knowledge on where to find more information, language constraints due to English as a second language or literacy, or to break downs in the process. It is also possible that the current stock of affordable homes may not meet the needs of citizens for reasons that include the quality, reluctance to leave a specific neighborhood, lack of adequate public transportation or schools, lack of disability accessibility, or home specifications. Lastly, the general economic situation of the individual combined with the employment availability in the city could place any affordable housing out of reach.

Poor Housing Quality

Conley (2001) examined the effects of housing quality on the racial stratification, citing unsafe conditions commonly found in low-income, heavily minority, central city neighborhoods. These unsafe conditions include lead paint, asbestos, and the presence of pests. Other unsafe conditions identified by

HUD include insufficient utilities, unsafe neighborhoods and broken structures (HUD, 2013). Overall, housing quality around the U.S. has improved, as noted by Quigley and Raphael, due largely to increased governmental regulations (2004). Although these regulations generally improve housing quality, they also have the unintended effect of reducing the potential supply of affordable housing stock due to costs to improve the properties.

System Barriers to Affordable Housing

Racial price discrimination has been well established in academic literature (Lipsitz, 1996; Kain and Quigley 1975, Yinger 1978; King and Mieszkowski 1973). This discrimination has more severely affected the low income population, which is proportionally higher in ethnic and racial diversity as well as those suffering from disabilities. Title VIII of the 1968 Civil Rights Act, also known as the Fair Housing Act, was the Federal government's first attempt to address discriminatory barriers to housing regarding race, religion, sex, national orientation, and family and handicap status. Since the passage of this Act, significant progress has been made in reducing discrimination, but recent research suggests it is not fully eradicated. Bayer et. al. (2012) found that African American and Hispanic buyers pay approximately 2.8% on average more for housing even after controlling for unobserved differences in housing and neighborhood quality, buyer wealth, income, and access to credit. The premiums have been attributed to the fact the minorities have limited market access (Lipsitz, 1996), inexperienced negotiating skills due to traditional low homeownership rates (Bayer et. al, 2012), and sellers hold out for higher prices from minorities as the search process can be more difficult and costly for them (Bayer, 2012).

Racial segregation in housing markets, both real and perceived, creates a social barrier to affordable housing. Perceived neighborhood discrimination was noted by Quigley and Raphael (2008) in their analysis of HUD's Moving to Opportunity (MTO) program as a reason participants did not move to

areas with access to jobs when provided housing payment assistance. Roscigno, Karafin, and Tester (2009) found several cases of non-exclusionary housing discrimination such as intimidation, harassment, and differential treatment. Neighborhood communication and personal experiences regarding discrimination about particular areas is codified over time allowing a social barrier to those areas to emerge.

Those suffering from disabilities are also subject to housing discrimination and exist in higher proportions among the low-to-moderate income population. A recent 2005 HUD report showed that adverse treatment is more common among disabled renters than African American or Hispanic populations. Specifically, deaf individuals using text telephone (TTY) systems to contact potential renters about advertised units were refused service in one out of four calls, received less information about the units, and had fewer follow-up contacts compared to those using telephones. Individuals in wheelchairs who visit rental properties are denied opportunities to inspect units 30% of the time, receive less information about the application process, and learn about fewer available units 40% of the time compared to able bodied individuals. One-third of advertised properties were not wheelchair accessible, and, in one out of six units, landlords refused to allow for modifications for wheelchair accessibility (U.S. Department of Housing and Urban Development, 2005).

Discrimination in credit lending is a significant barrier for access to affordable housing. According to Krivo and Kaufman (2004), this includes loan denial, insurance redlining (Yinger 1995; Rosenbaum 1996), higher interest rates and lower appraisal to market value ratio's increasing the size of the down payment values. All of these processes either denies individuals loans or raises the cost to access credit. Flippen (2001) cites Caskey (1994, pg. 145) as stating "mainstream banking institutions have increasingly abandoned these neighborhoods in recent decades, leaving their residents vulnerable

to the higher fees and less favorable lending terms of secondary and nontraditional financial institutions."

Potential barriers to using government assistance programs were examined extensively in a report developed by Massachusetts based HousingWorks Inc., which found that the convoluted system of affordable housing programs made it difficult for applicants to navigate the application process. Fiscal constraints impede governments from properly marketing their assistance programs or providing adequate case workers to provide assistance, leaving citizens to search on their own. The extensive search necessary to determine both the programs available and eligibility requirements, made applying for assistance very difficult. Additionally, often the information available was out of date, missing, and technically complicated. These problems were compounded when dealing with clients suffering from disabilities or because they were non-native speakers (Waggenaer, n.d.).

Burdensome governmental program requirements can also cause the supply of affordable homes to decline when home owners refuse to participate as was seen in the Housing Choice Vouchers (HCV) program. Katz et. al. (2003) cited that tightening housing markets, the availability of qualified housing, the program policies, landlords refusal to participate, racial discrimination, and the local program administration effectiveness led to only 69.2% of voucher recipients being able to find a qualifying home. One of the program findings by Katz et. al. (2003) suggests that landlords were unfamiliar or not knowledgeable about the program. Only 43% of landlords of affordable units indicated they would be willing to rent to HVC, with two of the top three reasons for not renting to HVC as being "too many regulations" (28%) and "too much paperwork" (26%) (United States Census Bureau, 1997).

Needs Barriers to Affordable Housing

Barriers are created when affordable housing is located too far away from employment centers, public transportation, and other amenities. This creates the "mismatch" between the requirements of these low-income populations for affordable housing and employment opportunities, whereby the spatial fit does not match their needs. This spatial mismatch represents a significant barrier to many low-to-moderate income individuals and families who are much more likely to rely on public transportation due to lack of a car (Blumenberg, Moga, & M.Ong, 1998) and on average spend 33% of household income on transportation (U.S. Department of Transporation Federal Transit Administration, 2008). The spatial mismatch between employment and housing makes it difficult and costly for low income households living in central cities to find employment opportunities and is cited as cause for lower earnings for minority workers as compared to Caucasian workers (Raphael, 2003; Squires, 2007).

Research also suggests that HCV has helped reduce racial segregation and allows those with low incomes to relocate to areas were poverty is less prevalent or closer to career opportunities (Katz et al., 2003). However, Katz et al. (2003) notes that the housing search is more difficult, and costly, for those looking outside of their current neighborhood. Both personal preference and increased financial burden can limit potential housing options and drive individuals into lower quality homes. This has led to a clustering among recipients and the widespread choice to rent in original neighborhoods (Katz et al., 2003).

Housing prices typically reflect neighborhood characteristics of school quality (Pendall, 1999), safety, and neighborhood amenities (Kain and Quigley, 1970). Lower priced homes are often found in unsafe neighborhoods with, on average, lower performing schools and unattractive service bundles. The environmental circumstances of poor central city neighborhoods where housing is likely to be affordable

perpetuates the cycle of poverty among its residents. Those who refuse to accept the conditions of these central city neighborhoods, and have the resources to move away, are forced to pay for housing that is unaffordable in order to take advantage of lower crime, better schools, or job opportunities in periphery neighborhoods. The lack of affordable housing stock in desirable places to live causes low income households to devote a higher percentage of their income towards housing.

Financial Barriers to Affordable Housing

Low income households' most prevalent barrier to affordable housing is the lack of financial resources. As higher paying manufacturing jobs decline, they are being replaced with lower paying service sector jobs. (East Central Wisconsin Regional Planning Commission, 2004). The common myth is that many minimum wage service sector jobs are held by teenagers; in fact, nearly 80% of minimum wage workers are over 20 years of age (National Low Income Housing Coalition, 2012). The National Low Income Housing Collation (2012) found that low income wage earners were hit hardest by the recent recession, seeing their wages drop 11.3% from 2007 to 2010. In no State can an individual working full-time at minimum wage afford a two-bedroom apartment at fair market range for their family.

In addition to low income, Lusardi (2008) suggests that low financial knowledge is attributed to low financial literacy. In particular, it has been noted that financial literacy is especially low for the elderly, African Americans, Hispanics, women, and those with low education attainment, all of which make up a significant proportion of the low income population in comparison to the overall population (Lusardi, 2008). These findings are similar to those by Ratner (1996) who conducted interviews with current and potential low-to-moderate income homeowners from four U.S. cities. The findings showed many of those interviewed did not understand how financing works, the role of real estate agents, or

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the role credit history and debt loads play in obtaining financing. Misunderstanding and confusion throughout the lending process leaves these individuals vulnerable to predatory lending and financial decisions for which they may not fully understand the long term implications (Bucks and Spence, 2007).

Based on the review of academic literature, an effective survey of barriers to affordable housing should address each of the topics discussed above. Specifically, the primary topics should include housing quality, systems barriers, needs barriers, and economic barriers. To determine if a unit is 'safe', survey questions should address physical conditions of the house that must be present (e.g., functioning utilities, functioning doors and windows, lack of infestation) for the unit to be adequate. To determine if a unit is 'affordable', the survey must explore a wide range of topics including stock of affordable housing, knowledge of city programs to make the housing affordable, location of housing relative to vocation and city services, disability access, and other economic considerations.

3.0 Research Methods

3.1 Conceptual Framework

Given the desire to obtain information from the multi-segmented low-to-moderate income population, in addition to the clear mandate implied by the wording of the objective in the consolidated plan, the research instrument of choice is a survey. To adequately design the survey, several important topics were taken into consideration. These included conceptualizing the research question, selection of the target population of interest, determining the appropriate data collection methodology, and deciding how the data would be analyzed and presented (O'Sullivan, 2008).

3.1.1 Study Conceptualization and Survey Creation

As outlined by the literature review, the four major concepts of barriers to safe and affordable housing include: housing quality, systems barriers, needs barriers, and economic barriers. In designing a survey to measure these concepts, standardized national surveys including the American Community Survey, the American Housing Survey, and the Survey on Income and Program Participation Adult Well-Being Module were used as benchmarks for question creation and clarity. Using these questions also allowed the research team to tie back to existing national level surveys of Columbia to compare against surveyed population demographic statistics for validation.

Where questions did not exist, they were created using a synthesis of the information identified in the literature review. In addition to vetting the survey through peers, professors and the City, a survey pre-testing phase was conducted at the Boone County Library. This testing process was vital to ensuring that the questions being asked are eliciting the responses relevant to our study, that questions are not confusing, and to learn if new barriers or topics exist that may have been missed in the initial draft of the survey. After a session of pretesting, the wording several survey questions were modified to provide greater clarity. Appendix A provides a summary of the concepts and sub-concepts that were studied, and the relationship of each survey question back to those concepts.

3.1.2 Survey Methodology

The dispersed nature of the population makes a stratified random sample using either telephone or direct mail surveys ideal; however, many obstacles prevented the research team from pursuing either option. First, no budget was allocated for this project that would have allow for the costs of mailing surveys, including prepaid response envelopes, and the reminder communications that make direct mail successful. Second, many low-to-moderate income populations may not have stable or

reliable access to phones, internet, and/or addresses. Additionally, these families and individuals may work multiple jobs or jobs that make it difficult to contact them at normal hours. Lastly, and most importantly, privacy related issues prevent the City from releasing names, phone numbers and addresses of low-to-moderate income population living in the city.

In light of these obstacles, the decision was made to administer, in person (i.e. by a member of the research team), a paper version of the survey. The survey (shown in Appendix E) is designed to be thorough in its questioning to obtain information on the concepts of interest, but short enough that individuals will be willing to spend the approximately ten minutes necessary to take the survey. In cases where literacy, problems with vision or other issues prevent an individual from completing the survey, a member of the research team was available to guide the individuals by assisting them in reading and filling out the survey.

In an effort to increase the sample size, an online version of the survey was generated in hopes of providing larger amounts of neighborhood group members (many who have an online presence via email and Facebook groups) the opportunity to fill out the survey from the comfort of their home. In addition, informational handouts with links to the online version of the survey were created and handed out to individuals who refused to take the survey at that moment but agreed to take it at a later point in time. It is acknowledged that individuals with computer and internet access very well could be skewed in both their demographics and responses, but the small number of responses from this channel largely mitigated this concern.

One potential complication with this study design was that of possible redundancy. The problem resides in the fact that we handed out this survey to various audiences that may have overlapping membership. To help mitigate this problem, as part of the introduction script (shown in

Appendix C) a pre-survey question asking if they had already taken this survey filtered out individuals from responding twice. For the online version, a similar filter is provided in the survey introduction. Although it is still possible for one person to complete the survey multiple times, given the resources available, this risk is deemed unavoidable.

3.2 Survey Locations and Administration Procedures

Given the dispersion of this population of interest, traveling door-to-door to collect responses was not feasible given the project time-line and resource constraints. Rather, the project team focused primarily on high traffic locations where low-to-moderate income citizens were likely to frequent. These locations were made up of service provider locations, captive audiences in city sponsored classes, neighborhood community groups, nonprofits and subsidized housing. A list of the targeted locations is provided in Appendix B.

Although all locations were contacted for permission to administer the survey, some organizations either refused or simply failed to return phone calls. Of the surveys that were collected from approved locations, the overwhelming majority (all but six) were administered in person. One challenge that transcended all locations was the fact that the survey could take 5-20 minutes for individuals to complete. Many individuals wanted or needed the survey read to them which slowed the time to complete one survey to 45 minutes or longer.

3.2.1 Online Survey

The online survey was primarily developed to capture the relatively large population located in Facebook groups set up for Douglas Park and West Ash neighborhood associations. After some convincing on the part of the research team, both site administrators agreed to post the links along with invitations to take the survey on the Facebook pages. Halfway through the surveying effort, the group

also began making paper handouts that were distributed in person in hopes of capturing additional responses from individual who did not have the time in addition to mothers with children who were unable to stop and divert their attention towards their survey. Online yielded limited success with only six surveys collected.

3.2.1 In-Person Locations

Located in the heart of downtown Columbia, *The Daniel Boone Public Library* provided the highest response rate and the majority of collected surveys. Library administrators asked that the surveyors not disturb people inside the library itself, but rather only administer the survey inside the front lobby next to the main entrance. Using the talking-point script detailed in Appendix C, individuals entering either the entrance by the parking lot or by Broad Street were invited to participate in the survey.   In total, over 25 people-hours were spent in the library over a six day period. The number of surveys and the response rates varied both depending on the time and day of administration. One difficulty experienced was the large number of individuals with small children, making administration difficult. In the fifth and six day of survey administration within the library, the research team began experiencing location saturation, as a majority of individuals entering the library had already taken or declined to take the survey in previous days.

Located on the west side of Columbia, the *Health Department* was utilized once for one day for approximately 5 people hours during the early afternoon. Health department officials provided the research team with a table near the front entrance facing westwards; however, the research team was not permitted to go into any of the waiting areas. This entrance captured approximately half of all people entering or exiting the building. Similar to the Library, many individuals at the health

department were mothers with small children, making capturing responses difficult.   In total, nine survey responses were collected at the Health Department.

The *public bus station* is located in the heart of downtown Columbia where buses run at consistent intervals. This location was utilized once on a week day morning and once on the weekend for a total of 4 people-hours. The survey was administered by asking patrons waiting for buses to arrive. The response rate was very low and only four responses were captured. Many individuals expressed no interest even after being assured they could stop the survey anytime to get on their bus. In addition, several patrons did not live in or close to the City.

The Food Pantry was visited four times, three during the week and once on a Saturday. All visits were early morning before the pantry opened. People would gather in line and research team members would attempt to survey them while waiting for the pantry to open. This was more successful when the weather was warmer, but on many of the days it was cold and patrons waited in their cars till the last minute before the pantry opened. Once open, the patrons went inside and were no longer available to be surveyed. None ever expressed interest on being surveyed upon exit. In total, seven surveys were collected at this location.

The City of Columbia Housing Authority conducts a *home buyer education class* that was recommended by the Department of Neighborhood Services as a place to procure surveys. A member of the research team worked with the class administrator, and spent evening at the class. At the end of the class, the safe and affordable home survey was distributed along with three other city-wide surveys to the nine individuals participating in class, of which all participated.

The research team received permission to administer the survey from the housing authority contact at *Paquin Towers,* a local section 8 housing establishment in downtown Columbia. The team

was allowed to invite residents of the tower to participate in the survey and sit in the café area of the lobby. Over eight people-hours were spent at this location and 13 surveys were collected. Although it may have been possible to collect more surveys in this location, two residents began acting inappropriately, and for the safety of the research team and others in the cafe, the research team decided to leave the premise.

Located on North Side of Columbia, the *Volunteer Action Center (VAC) is* a local organization that helps low income individuals bridge unmet needs and connects local volunteers with organizations in need of assistance. There was small waiting room in the front of the facility where the research team was able to ask individuals to participate in the study.   Approximately six people-hours were spent in the lobby collecting 11 surveys.

3.3 Non-Participating Groups

Unfortunately the research team was unsuccessful at gaining permission to survey at several promising non-profit organizations identified during the outset. Both the Central Latino Group and Columbia area homeless shelters were contacted on several occasions seeking permission and acceptable times to be on premise; however there was no success at securing either. Similarly, even after multiple phone and email contact attempts, the administrator of the Columbia Housing Authority's 'Money Matters' class and the 'Family Self Sufficiency' class failed to respond to research team request. Ultimately no surveys were administered at any of these locations.

Additionally, time was spent attending North Central and Ridgeway neighborhood association meetings. At these meetings, over 15 surveys along with additional information for online possibilities to take the survey were distributed; however, only two surveys were returned after the survey deadline. Originally, the group was also to attend a 'get out the vote' event planned by the Ridgeway

Neighborhood Association, but the event was cancelled due to the inability to find a time when all candidates could participate.

4.0 Findings and Analysis

4.1 Survey Demographics

The ideal survey sample would have perfectly captured the desired low to moderate income population paying greater than 30% of their gross income towards housing. The best method to determine if the research team was successful at surveying that population would have been to benchmark demographic distributions seen for the survey population against results from national surveys. However, unfortunately this data was restricted from public use. As an alternative method to ground the results, the survey was instead compared against the American Community \Survey demographic data for the entire city of Columbia, and deviations away from city averages were analyzed to see if they pointed towards a successful attempt to capturing the population in question (e.g., oversampling of lower income individuals).

A striking finding from the summarized demographic data shown in Table 1 is that the survey was so successful at capturing the low income population. While those making less than $15,000 annual household income make up 8.5% of the Columbia population, they comprised 37.2% of our survey results. Additionally, less than 30% of individuals in Columbia make less than $40K, nearly 75% of the population surveyed earns less $40K.

Previous studies show that both minorities and the elderly tend to be more at risk of falling into the HUD defined affordable housing definition. As a result, the expectations were that survey results would reflect a higher minority and elderly population; however, the research team had mixed results

with oversampling race in the survey.   Those who answered as African American or Black comprised

22.7% of the SAHS responses, but make up only 10.6% of the Columbia Population. Although the survey

showed a relatively low percentage of Hispanic responders, there were a greater number of 'other'

responses than as seen in ACS data.

TABLE 1: City of Columbia Demographic Distribution of Respondents to AHS and Project Survey[1]

	Categories	American Housing Survey (%)	Safe and Affordable Housing Survey (%)
Gender	Male	47.9	53.5
	Female	52.1	46.5
Race	White	76.9	71.9
	Black	10.6	22.7
	Hispanic	3.6	0.8
	Asian	5.1	2.3
	Other	0.4	1.6
Age	18-24	19.6[2]	7.7
	25-34	15.9	16.9
	35-44	10.9	16.2
	45-54	10.1	18.5
	55-64	8.1	24.6
	65-75	4.3	11.5
	75+	4.3	4.6
Employment	Employed	63.4	46.6
	Unemployed	4.1	16
	Out of Labor Force	32.3	45
Veteran Status	Yes	6.7	13.9
	No	93.3	86.1
Education[3]	Some High School	7.2	8.7
	High School Graduate	18.3	15.8
	Technical School	N/A	4.7
	Some college (no degree)	17	19.7
	Associates degree	5.3	5.5
	College graduate	29	15.8
	Graduate school	23.2	29.1
Income[4]	< $15,000	8.5	37.2
	$15,000 - $24,999	7.3	19.8
	$25,000 - $39,999	11.4	17.4
	$40,000 - $54,999	12.5	5.8
	$55,000 - $69,999	15.3	9.1
	$70,000 - $99,999	17.5	3.3
	> $100,000	27.4	7.4

[1] Number of respondents ranges from 122 to 131 due to missing values and refusals to answer certain questions.
[2] 20-24 for AHS results. 18-20 are included in the 15-19 age band and could not be broken out separately.
[3] AHS results include only individuals 25 and older
[4] For bands that differed a linear average was assumed to divide the intra-band amounts into the categories.

Also following the demographic trends of HUD defined affordable housing, the survey results showed an under sampling of the very young population and an over sampling of the elderly population. While those identifying as 18-24 make up nearly 20% of the Columbia population, they consist of only 7.7% of SAHS population. This is likely due to the fact that the large student population was not directly targeted in the affordable housing survey study. While many students may actually fall under the definition of affordable housing based on their personal income, it is likely that they receive assistance of some type from family or loans. While students face issues of affordable housing in many ways, their circumstances are unique and likely temporary compared to the permanent residential population. The much higher proportion of elderly population being captured can reasonably be explained by two factors. First, many of the survey location such as the Health Department, Library, and Section 8 housing offer public services which are more likely to be utilized by the elderly population. Second, they tend to have more time and therefore are more willing to take the survey.

The SAHS oversampled both the very educated and the under educated compared to the ACS. While oversampling was present, Table 1 shows that the only category largely impacted by this was college graduates which were largely under sampled. Similar to the age discrepancy, this is likely connected to where the survey was administered. The library patrons made up a large proportion of the respondents and those most willing to take the survey were the older educated population and the undereducated poorer population. Many of the elderly were there to take advantage of classes being offered, or simply because they had time to do so. In general, they were quite willing to participate. On the other hand, many of the poorer and less educated individuals were there often to escape the cold weather (particularly those who were homeless) or to participate in services being offered such as the tax preparation class.

As seen in Figure 1, as a percentage of overall survey samples, the first Ward had by far the highest percentage of responders with 33%. A distant second was the Second ward (14%), with approximately double the response from the next two largest, the third and fourth ward. These results are unsurprising given both the locations targeted in the central part of the cities, and the relatively less expensive homes located in the first and second ward when compared to the fifth and sixth ward.

Figure 1: Percentage of Response by Ward
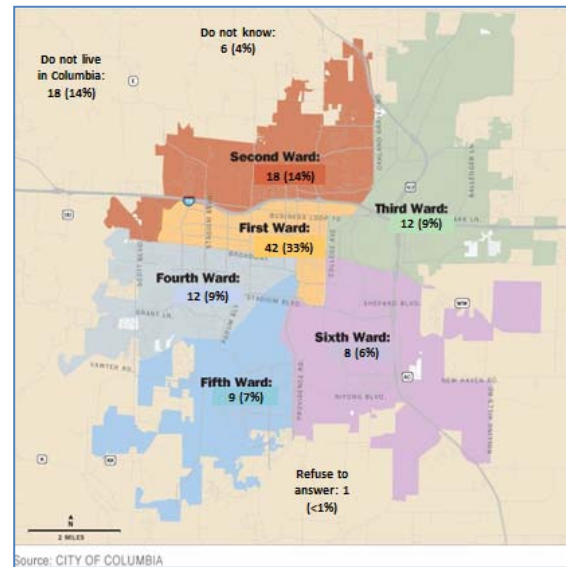

Source: CITY OF COLUMBIA

Table 2 provides the housing details for the ACS and SAHS surveys. Home ownership is more likely to be lower for those in the target population as they have less income and may face other barriers such as credit or discrimination when looking to buy a home. The SAHS survey results indicated those who rent and the homeless were oversampled when compared to city-wide ACS survey results. A striking characteristic found was that of the housing density of those who have 1.51 or more people per bedroom. Columbia overall only has 0.6% of its residents in this category while the low income population captured in the SAHS has nearly 8%. However, there were no survey responses indicating a person to bedroom ratio greater than 2.0, showing that overcrowding of the population surveyed does not appear to be a significant issue.

The median rent in Columbia was $766. Eighty-two percent of SAHS respondent's rent fell below the median rent and nearly 50% of the respondents paid less than $400 a month. The median cost of home ownership of those with a mortgage in Columbia was $1341. Thirty-eight percent of our respondents currently paid nothing to own their home. This is representative of our oversampling of the elderly population, a significant percentage of which has paid off their mortgage.

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TABLE 2: City of Columbia Housing Detail of Respondents to AHS and Project Survey[5]

	Categories	American Housing Survey	Safe and Affordable Housing Survey
Ownership	Own	47.7%	36.8%
	Rent	43.3%	60.2%
	Homeless	N/A	3.0%
Housing Density	1.0 or less	98.4	82.5
	1.01 – 1.5	1.0	9.5
	1.51 – 2.0	0.6	7.9
Type of Housing	Single Family Home	50.7%	47.2%
	Duplex/Townhome	16.8%	10.4%
	Apartment	29.4%	39.2%
	Mobile Home	3.0%	3.2%
Average Cost of Housing[6]	Own	$1341	$878
	Rent	$766	$565
Housing Costs >= 30% of household Income[7]	Own	18.0%	14.3%
	Rent	51.4%	57.5%

4.2 Barriers to Safe and Affordable Housing

4.2.1 Barriers to Safe Housing

As shown in Chart 1, the most common problems associated with home safety were reported to be broken windows and doors and incomplete plumbing facilities. Of the two questions that made up the incomplete plumbing facilities category, a vast majority of reported problems were leaks within the house as opposed to lack of running hot or cold water, access to a toilet, and either a shower or bath. Except for broken doors and windows, renters reported higher prevalence of safety issues; particularly with crime being so objectionable that they desired to move away from their current residence. As

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[5] Number of responses range from 115 to 133 due to missing values and refusals to answer certain questions
[6] The mid-point of each housing cost band was multiplied by the percentage of individuals in that band to calculate the average payment. The final cost of housing is the summation of these plus an additional 20% to account for the cost of utilities which is included in the ACS data but not in the SAHS. Only homeowners reporting a cost were included in the analysis, and are compared to ACS data of the cost of homeowners who currently have a mortgage.
[7] The SAHS recorded gross income and cost of mortgage/rent in bands (ordinal data) making it impossible to know the precise percentage paying more than 30% of gross income towards housing. For this analysis, those paying between $1-399 and making less than $15K per year, and those paying between $500-599 and making between $15K and $25K were included in the housing costs > 30% of gross income. It is acknowledged that this will inflate the metric for survey respondents.

mentioned previously, no survey responses had a person to bedroom ratio of above 2.0, the threshold

for overcrowding as a safety concern. It should also be noted that four homeless responders with clear

safety concerns are not captured in chart 1.

Chart 1: Reported Signs of Barriers to Safe Housing in Columbia[8]

Percentage Responders Reporting Safety Issues (n = 126)
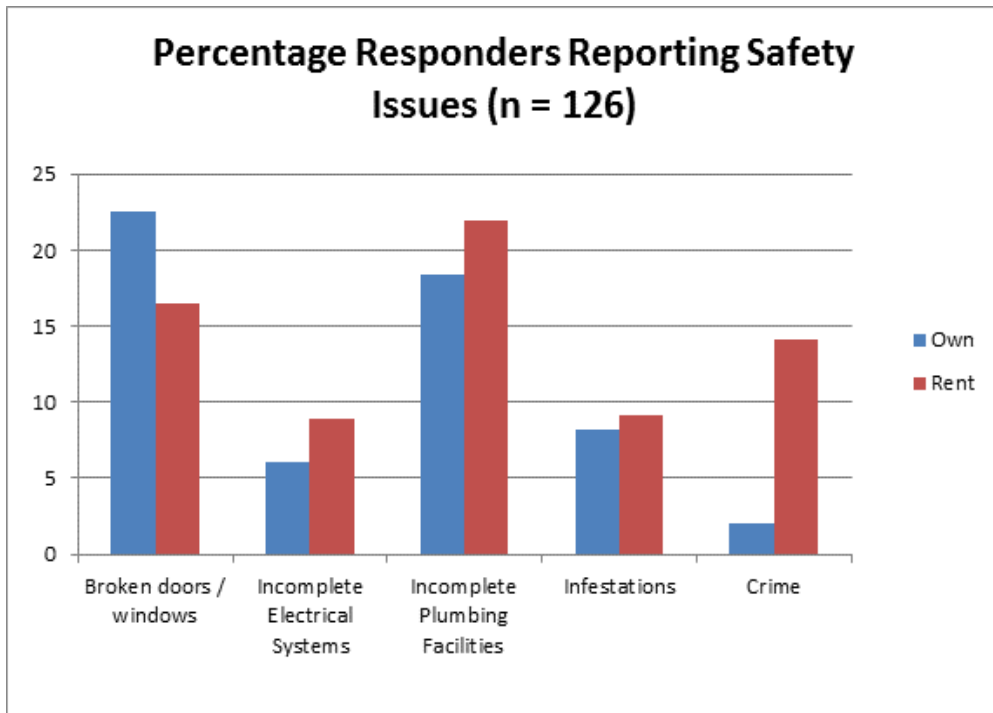
4.2.2 Barriers to Affordable Housing

Table 3 shows that respondents thought that lack of adequately paying employment was the greatest

barrier to affordable homes, with over 60% agreeing that was a barrier. The second highest barrier,

with 56% agreeing, felt that there was not enough affordable housing in Columbia. The third which

agrees with the surprisingly high rate of safety issues reported in chart 1, is that the conditions of

affordable homes are poor. Disability needs, discrimination, public schools and language barriers were

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[8] No survey respondent reporting having a people per bedroom density greater than 2. Also of note, not captured in these barriers are four responders who are homeless and have inherent safety barriers.

thought to be the least pertinent barriers to affordable housing. When minorities are broken out

separately, the top three identified barriers do not change and English as Language remains a very low

barrier to affordable housing. However, it is possible that English as a second language being reported

as a barrier at such a low level could be caused by the lack of Spanish speaking Hispanics surveyed in this

study.

Table 3: Barriers to Affordable Housing All Responders (1 = strong Disagree, 5 = Strongly Agree)[9]

	Mean Response Score (scale 1-5)	Agree or Strongly Agree (%)	Disagree or Strongly Disagree (%)
Jobs in Columbia do not pay enough (n=130)	3.6	60.8	16.9
There is not enough affordable housing in Columbia	3.6	56.8	16.7
The conditions of affordable housing are poor	3.3	40.8	20.0
I do not want to move out of my neighborhood for affordable housing	3.1	38.9	35.9
There is not sufficient public transportation near affordable housing	3.0	33.6	39.7
There is no information on affordable housing assistance offered by the city	3.0	28.2	32.0
Poor credit keeps me from having affordable housing	2.9	34.1	41.9
English as a second language makes it hard to find affordable housing	2.8	27.9	38.8
Public schools are not satisfactory near affordable housing	2.8	22.9	40.5
I experience discrimination when looking for affordable housing	2.4	18.5	57.7
My household has disability needs which affordable housing does not meet	2.4	14.6	59.2

Table 4 shows that, as would be assumed, among those with reported disabilities, disability

needs was a much higher perceived barrier to affordable housing. Also to note is the relative increase in

importance of having sufficient public transportation near affordable housing for those who are

disabled. That being said, it is interesting that on average both were still lower than the primary three

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[9] Total responses range from 132 to 129 due to missing values

barriers that all groups appear to agree on: jobs do not pay enough, a lack of affordable housing supply, and poor conditions of available homes. However, it must be acknowledged that although the absolute number of disabled individuals surveyed is small, those who are mobility disabled and in wheel chairs trying to find affordable housing in Columbia face significant challenges. The interview team discussed this with one respondent who mentioned that most older but affordable homes in the area have doorways which are too narrow for a wheel chair to pass through. In addition, snow removal of parking lots and ramps (if installed) presented significant challenges.

Table 4: Barriers to Affordable Housing for the Disabled (1 = Strongly Disagree, 5 = Strongly Agree)[10]

	Mean Response Score (scale 1-5)	Agree or Strongly Agree (%)	Disagree or Strongly Disagree (%)
Jobs in Columbia do not pay enough	3.8	75.0	25.9
There is not enough affordable housing in Columbia	3.8	71.4	17.9
The conditions of affordable housing are poor	3.3	57.1	25.0
There is not sufficient public transportation near affordable housing	3.4	53.6	25.0
Poor credit keeps me from having affordable housing	3.3	48.2	25.9
My household has disability needs which affordable housing does not meet	3.0	40.7	40.7
Public schools are not satisfactory near affordable housing	3.2	39.3	32.1
There is no information on affordable housing assistance offered by the city	3.1	39.3	28.6
I do not want to move out of my neighborhood for affordable housing	2.9	33.3	44.4
English as a second language makes it hard to find affordable housing	2.9	33.3	40.7
I experience discrimination when looking for affordable housing	2.8	33.3	48.2

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[10] Total responses range from 28 to 27 due to missing values

4.3 Housing Preferences

Chart 2 shows that the 84% of residents sampled preferred single family homes as acceptable

housing option. Since respondents were allowed to choose all that apply, it does not necessarily mean

that this is the only acceptable option. Approximately 50% of residents found town homes, duplexes, or

apartment buildings as an acceptable housing option.   Only 27% believed that manufactured homes

were acceptable and suggest that this may not be an appropriate option when developing ways to

increase the stock of affordable housing.

Chart 2: Reported Acceptable Types of Housing
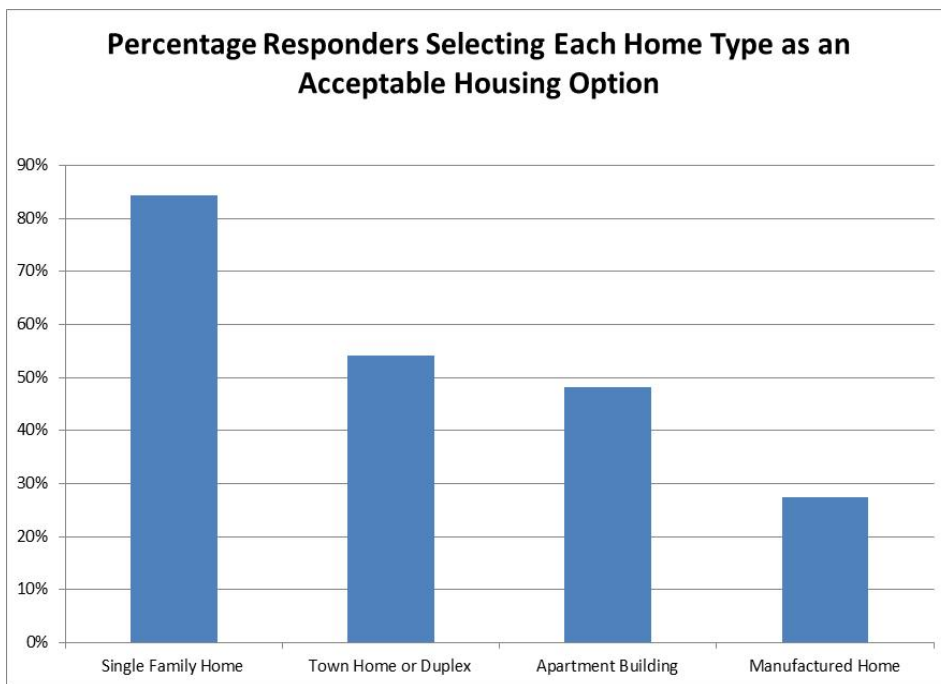
The type of housing is not the only issue that respondents found important. Chart 3 shows that

when choosing a home, respondents indicated convenience to job, looks of home, looks of

neighborhood, and proximity to good schools as the top 4 criteria when selecting a home. While all

options in chart 3 were generally important to individuals, the results show that convenience to friends,

family, and leisure activities were the least important.

Chart 3: Primary Priorities when Choosing a Home
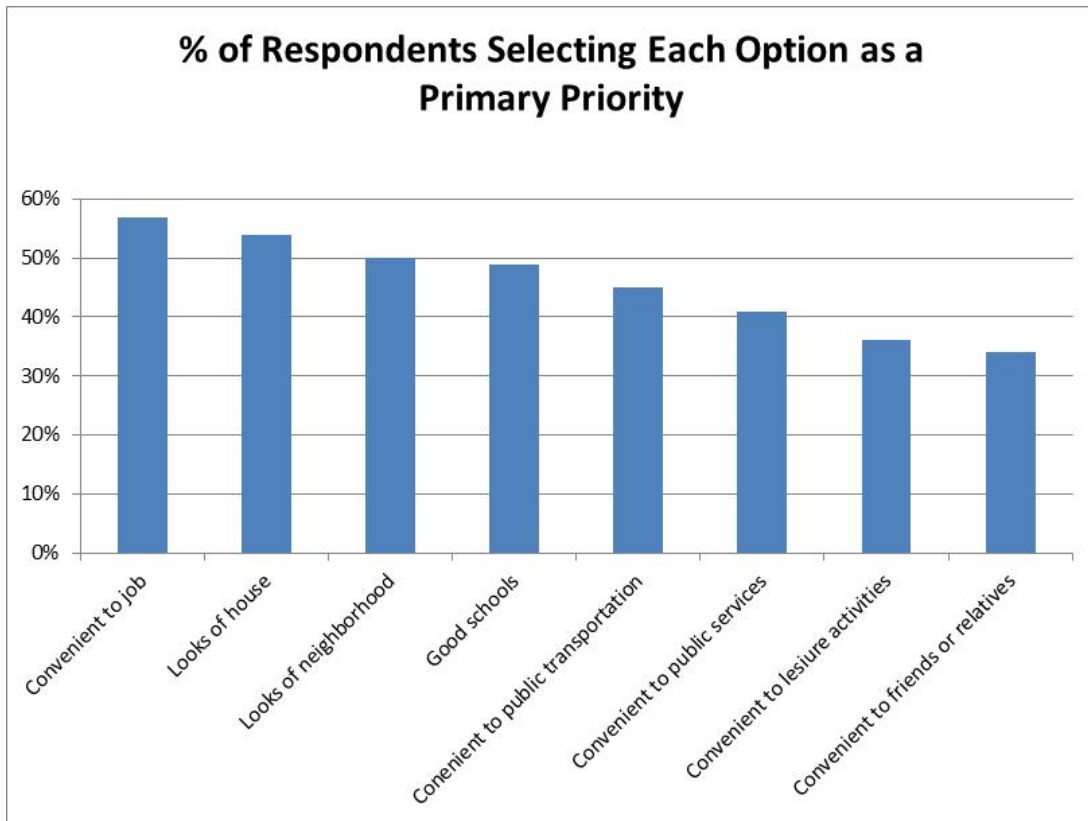
5.0 Safe and Affordable Housing Policy Best Practices

This section is comprised of five main topics to address safe and affordable housing for low to

moderate income populations in the City of Columbia. The first topic, smart growth, is a theoretical

position that the literature has identified as a way of addressing affordable housing. The second topic, a

collaboration effort based off of the Corridor Initiative, builds off of the smart growth literature and

provides an example of a successful collaborative effort focusing on development within communities. The final three topics of citizen empowerment, forgivable loans and a housing trust, are more specific policies that the research team believes the City of Columbia should be aware of and attain a greater knowledge of when addressing affordable housing. This discussion will be further refined based on the survey results and given more specific reference as to recommendations in Section 6.

5.1 Smart Growth

Smart growth is a way of balancing growth and development measures by cities. It has been noted that while development projects that link transportation, downtown environments, job sectors, other amenities, and housing development are positive measures, they tend to increase the price of land and housing. Downs 2005 notes that development projects within cities are often the leading causes of the reduction of affordable housing for low to moderate income populations within the development zones. The consequence is that housing becomes costlier and the supply of affordable housing decreases, especially for low to moderate income populations, which are disproportionately affected by such development (Addison, Zhang, Coomes, 2013).

Smart growth is then the idea of growth that finds a balance between the trade-offs of the "environment, the economy, and equity and promotes development that is balanced across these three components" (Addison, Zhang, and Coomes, 2013, 2). Of special note is the concept of equity, which often has "promoting housing affordability for LMI [low to moderate income populations] as a common objective for smart growth practices" (Addison, Zhang, and Coomes, 2013, 2). Some of the main methods employed by smart growth to address housing affordability are increasing density, increasing/diversifying housing options, "and promoting better design with balanced distribution of work and residence" (Addison, Zhang, and Coomes, 2013; Downs 2005; Ye, Mandpe, and Meyer 2005).

Therefore, smart growth policy literature provides several policies and programming methods that any city should consider when evaluating its affordable housing market. Some examples include the following:

- Impact fees: higher impact fees lead developers to push the cost onto consumers and also leads them to consider higher priced development projects to offset the fees and get a higher return. This seems to be an evident practice in the City of Columbia with the new apartment complexes that are going up downtown. Therefore, the City should consider altering their impact fees effect on the affordable housing market and what types of buildings developers are seeking to develop. They should also consider altering the amount of "impact fees" for developments that are proposing "mixed-income" and disability-enabled developments, of which both are lacking in the City of Columbia. This directly increases the cost of constructing affordable housing (Burge and Ihlanfeldt 2006; Evans-Cowley, Forgey, and Rutherford, 2005).

- Water and sewer capacity fees: These fees are a main hindrance for affordable housing because of both the cost in paying these fees, and also the amount of time it takes for the application and permitting phases (Burge and Ihlanfeldt 2006; Evans-Cowley, Forgey, and Rutherford 2005).

- Administrative costs in the zoning, permitting, and other various practices that go into starting a development project (Addison, Zhang, and Coomes, 2013).

- Policies initiated by City governments to reduce the amount of growth can have the impact of forcing developers to develop less but more expensive projects to maintain a profit (Addison, Zhang, and Coomes, 2013, 4)

- Land preservation also increases the cost of housing, especially when the supply of affordable housing is limited (Addison, Zhang, and Coomes, 2013).

5.2 Corridor Initiatives

In reviewing various collaborative organizations, our report discovered several large city models that could be implemented on a smaller scale in the City of Columbia. Of specific note are the Minneapolis-St. Paul "Corridor Development Initiative" and Chicago's "Metropolitan Planning Council" (Forsyth, Nicholls, and Raye, 2010; Fagotto & Fung, 2006; Martin and Pentel, 2002). While both of these cities implemented their coordinated planning efforts with surrounding communities, it is conceivable that this plan could be implemented on a "Ward" level or with a single steering committee. This policy initiative could be utilized to create a mechanism to allow for the sharing of information, "build[ing] of relationships, and create shared guidelines for how future development can both add value to the neighborhood and expand housing choices in the context of what is financially viable" (Forsyth, Nicholls, and Raye, 2010). In other words, this will create a mechanism for discussion to occur in an official setting. This is an important policy consideration because of the noted disconnect of information about affordable housing and the role of citizen community groups, neighborhood associations, and other groups, which did not think their opinions/voices were being considered in development projects.

In essence, this initiative allowed for the three main types of stakeholders[11] to meet and discuss planning projects together. This will assist the City of Columbia because we perceive a certain degree of disconnect between the City and its citizens. During the process of our survey creation and contacting various groups to administer the survey to, we noticed a palpable forbearance of the City and its policies regarding housing development and planning. We had the opportunity to sit in on several (committee) meetings, as well as hear back specifically from citizens who took the survey. In both instances, there is

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[11] The three main stakeholder groups are categorized generally as the following: City officials, neighborhood associations/community groups, and development interests.

evidence that the relationship between the citizenry and their associated organizations (i.e.

neighborhood associations) could definitely be strengthened.

The types of community groups that were often brought in to work on the collaboration

included the following: "citizen boards and commissions (e.g. planning boards that typically advise

councils on development approvals, housing and redevelopment boards concerned with

redevelopment)" (Forsyth, Nicholls, and Raye, 2010, p 271). As the literature indicates, these

community groups were altered in the sense they were no longer "reactionary." By reactionary, we can

imagine the discussion about NIMBY and general neighborhood resistance to affordable housing

projects (Forsyth, Nicholls, and Raye, 2010; Fagotto and Fung 2006). By incorporating these groups into

the development process, community groups would "play an active part in directing development for

their community, coming to realize how increased density and the subsidies available for affordable

housing could be tools for creating a viable development project" (Forsyth, Nicholls, and Raye, 2010, p

271).

The benefits of creating a collaboration between the City, community groups, and developers

are numerous. The objective of the initiative is to create policies that benefit all parties in a way that

aligns with their overall values and goals that is viable for the City at large. First of all, the City of

Columbia has recognized that a current barrier to affordable housing is what has been called the "Not in

my backyard" (NIMBY) effect (*Consolidated Housing and Community Development Plan FY2010 - 2014:

Chapter 2, 2010*). By incorporating community groups into the process of deciding policy, developers

and City managers can propose affordable housing projects to community groups that allows for a more

deliberative process. The initial stigma, or "fear," that follows "affordable housing" projects or "public

housing" is often met with resistance without much understanding of the specific project details

(Forsyth, Nicholls, and Raye, 2010). In essence, the discussion ends at hearing these stigmatized words.

However, viable approaches to increasing affordable housing stock has changed over the years, and many of the types of housing now considered "affordable" or "public housing" are much different. As the results of the survey demonstrate, many individuals said they preferred to have a single family home. However, in recent years, modular homes have become viable alternatives. Through the initiative, the City and developers could use the collaboration to provide information to community groups on the trends in affordable housing.

Another benefit of the collaborative initiative is that it was designed to align transportation, job growth, and housing development in mind. This is also directly relevant to the concept of smart growth that was discussed in the first part of this section. Smart growth deals directly with aligning various sectors of the community together so as to reduce unintended consequences associated with "growth" within the community (i.e. City of Columbia).

5.3 Empower Residents' Decision-making Capabilities

The importance of this strategy is that it deals specifically with the demand side of affordable housing. In other words, it assists with citizens in their efforts to obtain and maintain housing within the City of Columbia. The main emphasis of this strategy is to empower residents with knowledge in terms of the ability to purchase and retain market-rate housing through pre- and post-purchasing education and support structures (Hangen and Lubell, 2007). This strategy for addressing barriers to affordable housing is accomplished by creating easy to navigate avenues for obtaining information about housing and retaining strong support networks throughout the purchasing process and continuing afterwards ("Homeownership Counseling," 2012). To accomplish this strategy there are several promising policy alternatives, some of which the City of Columbia is actively participating in, as well as several best practices that have been highlighted by other reports that could assist the City in developing/expanding

their current practices. Further, it is important to note that this policy strategy is assists in addressing other strategies, in which increased knowledge of housing options would lead to the citizens of Columbia having the ability to make better choices when looking seeking housing.

As it currently stands, the City of Columbia participates in homeownership education and counseling. However, as noted by several sources, these programs do not reach enough of the low to moderate income population in their communities and the type of information provided in these sessions could be expanded ("Analysis of Impediments to Fair Housing Choice 2010," 2010). In the following description, a brief overview of Columbia's practices will be discussed, and this will be followed with several possible policy alternatives to increasing the reach of the classes and counseling, as well as several methods for expanding the effectiveness of this policy.

In terms of post-purchasing programming, there are numerous resources for citizens to take advantage of (i.e. adjusting a mortgage), but there is often not much information on how to do so in an effective way for their personal situation. In addition to pre-purchasing phase programming (homebuyer assistance classes and the Moneysmart class in Columbia), classes and one-on-one sessions for post-purchasing should be offered by the City. Types of post-purchasing programming and classes could be offered on budgeting, home maintenance, weatherization, and other upkeep procedures. Having classes on these topics will provide/educate on the cost saving advantages of proactive up-keep and weatherization for those who participate in such programs. Hopefully, this could lead to a better use of these funds. This also aligns with the results of this report in that broken windows and water leaks within households were widely reported. The City of Rochester, New York, has implemented post-purchasing programming for all citizens who receive aid, and ensure compliance by placing liens on the house until the program has been completed ("Strengthen the quality and Scope of Homeownership." n.d.). Also, the Kentucky Housing Corporation has created a handbook that is available online for public

use, with topics ranging from basic mortgage information and the avoidance of predatory lending to home equity and maintenance procedures ("Post-Purchase Education," n.d.).

5.4 Forgivable Loans and Homeownership Assistance Programs

A policy that the City of Columbia currently plays a role in is homeownership assistance programs. As it currently stands, the program is set up as a forgivable loan, with an emphasis of down payments of $5,000 and a five-year commitment. There is also an option for a larger down payment of up to $10,000, but the loan forgiveness period will be changed to 10 years. While this is noted as a best practice for increasing the availability of housing for many citizens who just do not have the money for the down payment, there are policy alternatives to expand the program to allow for different funding options.

Rather than only providing forgivable loans, the City could consider (or reconsider) the following options: loans, grants, and/or silent second mortgages. First, loans would need to be repaid, but it seems that some citizens may prefer this option. Second, grants are sometimes made, in which no time period is required for the resident to stay in the household. Last, silent second mortgages have been discussed as an option to provide a low interest rate (roughly 2 percent simple interest), which is then recycled back into the home assistance program (Lubell, 2007).

5.5 Housing Trust Fund

Since at least 2007, recommendations have been made by various organizations and committees to create a locally administered housing trust fund (Analysis of Impediments to Fair Housing Choice 2010, 2010; "Consolidated Housing and Community Development Plan FY2010-2014," 2010). In reviewing the literature on such trust funds and the results of perceptions by the citizens in our survey, and in accordance with recommendations from the Affordable Housing Policy Committee, this report

would also recommend that the City take action on this topic. A Housing Trust Fund would directly support the housing needs of low to moderate income populations in the City. While there are funding sources that currently provide monetary support to this population in the form of HUD monies (Block Grant and HOME), the City of Columbia has noted that there is a lack of total funding to more adequately address the issue of affordable housing. Therefore, a housing trust fund could act as a supplemental source for funding affordable housing projects.

While it is outside the scope of this project to provide specific ways to implement a housing trust fund in Columbia, there are several resources for further insight that might spur this project on. In terms of housing trust funds that Columbia could base there's off of, they could review St. Louis's Affordable Housing Trust Fund established in 2001 ("City Housing Trust Funds," 2012). For further consideration, the Center for Community Change has numerous resource guides on obtaining funding sources, guidelines for implementing a board to oversee the fund, and economic impact and job creation studies ("Example State and Local HTF Materials," n.d.). Just as well, a report of best practices by the Center for Housing Policy has included housing trust funds on its list of top policy strategies for reducing barriers to affordable housing (Lubell, 2007, p. 10). In that report, the author highlighted the fact that several Housing Trust Funds began before they even secured a funding source.

6.0 Recommendations

Based on our findings from the survey, best practices research, and an extensive review of affordable housing literature, several recommendations can be made to guide the development of housing policy and future planning decisions for the City of Columbia. Section 6.1 brings together best practices and research findings from around the country and places them into the context of Columbia, Missouri to develop affordable housing programs. Section 6.2 recommends what should be considered

when developing policy based on the survey findings, along with possible recommendations for specific issues highlighted in the survey.

6.1 Recommended Literature-based Policies

6.1.1 Smart Growth

The City should explore and develop smart growth policies to further understand and plan for consequences of policy decisions. The affordability of housing can be impacted by a variety of factors such as new housing, transportation, amenities, and business development (Cohen, 2011; Haughey and Sherriff, 2010). As recounted in smart growth policy literature, developmental projects typically have intended and unintended consequences that may disproportionately affect low to moderate income and special needs populations in obtaining affordable housing (Addison, Zhang, and Coomes, 2013; Downs, 2005; Schill et al., 2002). In the City of Columbia, this was a particular concern noted by neighborhood associations and individual survey respondents in terms of low income housing being replaced with student or more expensive housing. Allowing the development of high cost housing near overall lower cost housing may raise the cost for the current residents by increasing the property values or signaling to landlords that those areas command higher prices. By focusing on balanced growth, the City can support new development, while planning on how to mitigate its negative effects (Cohen, 2011; Downs, 2005).

6.1.2 Enhanced Collaboration

When considering policy development or planning, especially in terms of smart growth, it is vital that the considerations of all stakeholders are taken into account (Forsyth, Nicholls, and Raye, 2010; Sarkissian et al., 2008; Fagotto and Fung 2006). The research team encountered many respondents who indicated that the City was not considering them or their options when developing policies that impact

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housing. The City should not only set up a variety of avenues for citizens to provide input but should

actively seek it. This benefits in building rapport with various stakeholders in the community that could

assist in a more informed decision making process and gains support rather than negative activism,

which seemed the case from the survey team's interactions throughout the survey process (Forsyth,

Nicholls, and Raye, 2010; Sarkissian et al., 2008). Developing a benchmark for the amount of citizen

feedback required before policy development can occur will ensure that all stakeholder input is

collected. Involving the citizens, neighborhood associations, and other key public interest groups could,

to a greater extent, empower them, and it may reduce the amount of resistance that was noticeable

from community groups while administering this survey. Both of these facets have been key to better

informed decision making processes through collaborative efforts like the Corridor Initiative that was

discussed in section 5.2 (Forsyth, Nicholls, and Raye, 2010; Sarkissian et al., 2008).

6.1.3 Homeownership Financial Assistance

A specific policy that the literature has highlighted, and one that the City already practices in a

narrow sense, is homeownership assistance programs. While the City currently provides forgivable

assistance loans, this report recommends that the City consider the possibility of adding silent second

mortgages to its homeownership assistance programming. The benefits of having this option are

associated with capturing funds to recycle funding back into the program. This method of operating

homeownership assistance programs has been utilized by the city of Tucson, Arizona since 1996. During

this time period, they have provided $9.5 million in assistance and generated roughly $4 million in

revenue that has now been recycled back through the program (Lubell, 2007, 19). Just as well, Visalia,

California offers a similar program, but, instead of waiting until a certain time period to forgive the loan

(20 years for them), they certify the borrowers' income to decide whether a loan repayment plan is

possible ("Recycle Down payment assistance," n.d.). This gives the City a way to begin recycling the

funds back to other worthy homebuyers from citizens who have already benefited from the

programming. In either case, the investments are continually reinvested back into the community.

6.1.4 Homeownership Wrap-Around Education

While the City provides pre-purchasing homebuyer education programs, they may not be

adequately reaching the low to moderate income population or provide post-purchasing information.

The results from the survey in Table 3 asking if respondents felt the City provided information on

affordable housing was non-conclusive. However, 28.2% of all (39% of respondents with disabilities in

Table 4) respondents agreed or strongly agreed with this statement, and, since this was our target

population, the research team believes this is a sufficient value to recommend action by the City of

Columbia. The literature also supports encompassing pre- and post-purchasing education and

information (Hangen and Lubell, 2007; Hirad and Zorn, 2001; "Strengthen the quality and Scope of

Homeownership." n.d.; "Post-Purchase Education," n.d.). It is recommended that the City expand these

programs to help citizens avoid foreclosures through commercially and publicly available mortgage

adjustment mechanisms.

6.1.5 Housing Trust Fund

The research team agrees with previous recommendations, from both the 2007 report

Affordable Housing Committee Report to the City Council and the 2010 Consolidated Housing and

Community Development Plan FY 2010-2014, that the City of Columbia should explore and develop a

locally administered housing trust fund as a supplement to existing programs that are administered by

HUD and the State of Missouri. These recommendations also coincide with best practices discussed by

the *National Housing Conference*, *Center For Housing Policy*, *Center for Community Change,* among

others ("Example State and Local HTF Materials," n.d.; Lubell, 2007, p. 10). This type of funding

opportunity could also create a new funding stream specifically for reinvestment back into affordable housing, which Columbia identified as a current impediment for addressing affordable housing issues (Analysis of Impediments to Fair Housing Choice 2010).

6.2 Areas of Policy Focus

In planning for future development, the survey results indicated that the City should focus its attention on three main areas when developing affordable housing policy.

6.2.1   Housing Types and Community Collaboration

Based on the results accumulated on the primary priorities of respondents when choosing a home (Chart 3), home and neighborhood appearance ranked second and third for the primary priorities respondents considered when choosing a home. However, the survey did not collect data on what specific attributes people found important when choosing a home or neighborhood. Therefore, before creating policy directed towards the development or redevelopment of affordable housing, the City should conduct a survey, hold focus groups, and/or develop another outlet for citizens to express their needs and desires regarding the look and designs of future homes and neighborhoods built with public funds.

Related to this issue, in Chart 2 which reported acceptable types of housing, the survey revealed that 84% of residents preferred to live in single family homes and approximately 50% found town homes, duplexes, or apartment buildings acceptable. When looking to expand the stock of affordable housing, the City should take into consideration that only 27% of respondents found manufactured homes acceptable. While this option may be the most financially feasible, residents indicate that these homes do not fit their needs or desires. Additionally, there may not be suitable areas to place manufactured homes downtown, near employment centers, or close to public transportation.

In both cases, a collaborative initiative with community groups and neighborhood associations could be utilized to address citizens' concerns with manufactured homes. An avenue to acquire this input could be achieved by greater collaboration. For example, as was discussed in the Corridor Initiative policy option in section 5.2, a formalized collaborative process could be utilized in facilitating more informed decisions in the future (Forsyth, Nicholls, and Raye, 2010; Fagotto and Fung, 2006; Martin and Pentel, 2002).

6.2.2 Housing Safety Strategies

Based on the results accumulated on the reported signs of barriers to safe housing in Columbia (Chart 1), broken windows and doors and/or leaking plumbing were the most widely reported safety concerns of survey respondents. While safety inspections between home owners and renters helps address these issues, they do little to help current residents or make repairs in a timely manner. The City should explore options that would provide incentives to landlords in making these repairs and assist homeowners with the cost of these repairs. These options could be accomplished with a combination of post-homebuyer education information and workshops, as well as enhanced collaboration with landlords ("Homeownership Counseling," 2012; Hangen and Lubell, 2007; Lubell, 2007).

6.2.3 Housing and Service Accessibility

A table that looked at barriers to affordable housing for those individuals who indicated having a disability (Table 4) showed that those who are disabled face similar issues as the overall low income population, but they perceive the issues to be much more prevalent or severe. While only 33% of all respondents and 30% of minority respondents indicated that there was not sufficient public transportation near affordable housing, 53% of all disabled respondents indicated this was an important issue. These findings do not show where transportation improvements need to be made, but they

highlight that this is an important issue that needs to direct future policy. In future decision making, the

City should prioritize smart growth and collaborative initiatives in identifying more informed decision

making in terms of the location and types of transportation, as well as considering the consequences of

future growth strategies. Improvements to transportation and the needs of those with disabilities will

increase costs to low to moderate income populations who often pay a disproportionate amount of the

costs that builders pass on to them (Addison, Zhang, Coomes, 2013; Cohen, 2011; Forsyth, Nicholls, and

Raye, 2010).

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Appendix A: Survey Concepts

Concept	Sub Concept	Question
Safe Homes	**Overcrowding**	- How many individuals live in your home - How many bedrooms are there in your home?
	Home Properly Sealed	- Are any of the doors or windows in your home broken? - Does your home have water leaks?
	Working Utilities	- Does your home have at least one working outlet in each room? - Is all the electrical wiring in the finished areas of this home concealed in the walls? - Does your home have complete plumbing facilities (exclusive use of hot and cold water, a toilet, and a bathtub or shower in the bathroom)?
	Infestation	- Do you currently see signs of rats or mice inside your home?
	Neighborhood Crime	- Is crime so objectionable that you would like to move from the neighborhood?
Barriers to Affordable Housing	**Perception of Available Housing**	- There are not enough affordable homes in Columbia
	System	- There is no information available on affordable housing assistance offered by the city. - English as a second language makes it difficult to find information on an affordable home. - I experience discrimination when looking for affordable homes.
	Needs	- I do not want to move out of my home for a more affordable home - There is not sufficient public transportation near affordable housing - Public schools are not satisfactory near affordable homes - My household has disability needs that affordable homes do not meet - The conditions of affordable homes are poor
	Economic	- Jobs in Columbia do not pay enough to afford housing - Poor credit keeps me from having an affordable home

Appendix B: Survey Locations

Location Type	Location
Service Providers	Library
	Health Department
	Food Pantry
	Career Centers
	Bus Station
Non-Profits	Voluntary Action Center
	Centro Latino Group
	Homeless Shelters (Interfaith Day Center, New Life Evangelistic Center, St. Francis House)
Neighborhood Groups	Ridgeway
	Douglas Park
	West Ash
	North Central
Captive Audiences	Columbia Housing Authority 'Money Matters' Class
	Columbia Housing Authority 'Family Self Sufficiency Program'
	Columbia Housing Authority Pre-Home Buyer Qualification Program
Subsidized Housing	Paquin Towers

Appendix C: Interview Script

Good <morning, afternoon, evening>!

My name is <name> and I am a graduate student at the Truman School of Public Affairs. As part of our final project, we are partnering with the City of Columbia's Neighborhood Services Group to give a survey identifying the barriers to safe and affordable housing in Columbia.

Helping residents have access to safe and affordable housing is very important to the City, and they very much want to know

Response = Yes

Response = No

Great! Thank you so much for helping us learn more about this very important issue. Before we get started, can you tell me if you have you taken this affordable housing survey in the previous two months?

That is perfectly okay. Thank you for your time and have a wonderful <morning, afternoon, evening>.

Response = No

Response = Yes

Perfect. Here is a clipboard, pen and copy of the survey to fill out. If you have any questions or need assistance in reading or filling out the survey I would be more than happy to assist you. When you finish the survey you can simply hand it back to me.

Great! Because you have already taken this survey once, we have your responses and there is no need to take it again. Thanks for helping us better inform the city! Have a wonderful <morning, afternoon,

Appendix D: Data Analysis Plan

Identified Home Safety Issues

- Overcrowding
    - Percentage of homes reporting overcrowding
    - Cross table (percentage of total) with number of bedrooms and number of individuals in the household to demonstrate not only the percentage, but also severity of overcrowding.
- Broken doors / windows
    - Percentage of homes reporting broken windows
- Electrical
    - Percentage of homes reporting not having at least one working outlet
    - Percentage of homes reporting having exposed wires
    - Percentage of homes reporting either no outlets or exposed wiring
- Plumbing
    - Percentage of homes reporting lack of complete plumbing
    - Percentage of homes reporting leaks in their homes
    - Percentage of homes reporting either lack of plumbing or leaks
- Infestation
    - Percentage of home reporting evidence of infestation
- Crime
    - Percentage of homes reporting significant levels of crime near their homes

- Home safety summary
    - Table ranking the barriers to safe homes based on most to least prevalent
    - Graph showing count/percentage of homes broken out by the number of safety issues (from 0 to 7)

Barriers to Affordable Homes

- Percentage of individuals responding agree/strongly agree to the following:
    o There are not enough affordable homes in Columbia
    o There is no information available on affordable housing assistance by the city
    o English as a second language makes it hard for me to find an affordable home
    o I have experienced discrimination when looking for affordable housing
    o I do not want to move out of my current neighborhood
    o There is not sufficient public transportation near affordable housing
    o Public schools are not satisfactory near affordable homes
    o My household has disability needs which affordable homes do not meet
    o The conditions of affordable homes are poor
    o Jobs in Columbia do not pay enough to afford housing
    o Poor credit keeps me from having an affordable home

- Rank ordering from highest to lowest average score (strongly disagree 0 – strongly agree 4), in addition to % per category, to identify top barriers and degree of association
    o There are not enough affordable homes in Columbia
    o There is no information available on affordable housing assistance by the city
    o English as a second language makes it hard for me to find an affordable home
    o I have experienced discrimination when looking for affordable housing
    o I do not want to move out of my current neighborhood
    o There is not sufficient public transportation near affordable housing
    o Public schools are not satisfactory near affordable homes
    o My household has disability needs which affordable homes do not meet
    o The conditions of affordable homes are poor
    o Jobs in Columbia do not pay enough to afford housing
    o Poor credit keeps me from having an affordable home

Demographic Distribution

- Percentage breakdown of
    o Sex
    o Race
    o Age
    o Marital Status
    o Income Band
    o Ward

Appendix E: Survey Instrument

This survey is designed to help the City of Columbia identify the barriers to safe and affordable homes in the area. The survey is voluntary, your answers will be kept anonymous, and you can always refuse to answer any question. *If you have already completed this survey, we ask that you please do not take it again.* Thank you for taking the time to provide feedback!

To get started, we would like to ask you some questions about your current home.

1. Is your home in a
   - One-unit building, detached from any other building
   - One-unit building, attached to one or more building
   - Building with two or more apartments
   - Manufactured (mobile) home
   - Not applicable

2. Is your home
   - Owned or being bought by someone in your household
   - Rented
   - Occupied without payment of rent
   - Currently homeless

3. How many people live in your home?

4. How many bedrooms are there in your home?

5. On a scale of 1 to 10, how would you rate your home as a place to live?

   (worst) 1 − 2 − 3 − 4 − 5 − 6 − 7 − 8 − 9 − 10 (best)

One goal of the city is to supply not only affordable, but safe housing. The following is a list of common reasons why homes are considered unsafe. Please answer the questions in terms of your current housing.

6. Are any of the doors or windows in your home broken?   No   Yes

7. Does your home have at least one working outlet in each room?   No   Yes

8. Is all the electrical wiring in the finished areas of this home concealed in the walls?　　　　No　　Yes

9. Does your home have complete plumbing facilities (exclusive use of hot and cold running water, a toilet, <u>and</u> a bathtub or shower in the bathroom)?　　　　No　　Yes

10. Does your home have water leaks?　　　　No　　Yes

11. Do you currently see signs of mice or rats inside your home?　　　　No　　Yes

12. Is crime so objectionable that you would like to move from the neighborhood?　　　　No　　Yes

Next we would like to ask you questions regarding barriers to affordable housing. The following are examples of barriers to affordable housing. Please respond with how much you agree that each is a barrier to affordable housing.

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
13. There is not enough affordable housing in Columbia.	○	○	○	○	○
14. There is no information on affordable housing assistance offered by the city.	○	○	○	○	○
15. English as a second language makes it hard to find affordable housing.	○	○	○	○	○
16. I experience discrimination when looking for affordable housing.	○	○	○	○	○
17. I do not want to move out of my neighborhood for affordable housing.	○	○	○	○	○
18. There is not sufficient public transportation near affordable housing.	○	○	○	○	○
19. Public schools are not satisfactory near affordable housing.	○	○	○	○	○
20. My household has disability needs which affordable housing does not meet.	○	○	○	○	○

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
21. The conditions of affordable housing are poor.	○	○	○	○	○
22. Jobs in Columbia do not pay enough to afford housing.	○	○	○	○	○
23. Poor credit keeps me from having affordable housing.	○	○	○	○	○

The next two questions are to better understand the things that people think are the most important when selecting a home.

24. Which of the following types of housing would be acceptable to you. Check all that apply.
    o One-unit building, detached from any other building
    o One-unit building, attached to one or more building
    o Building with two or more apartments
    o Manufactured (mobile) home

25. What are the primary priorities when choosing a home? Check all that apply.
    o Convenient to job
    o Convenient to friends or relatives
    o Convenient to leisure activities
    o Convenient to public transportation
    o Access to other public services
    o Good schools
    o Looks/design of neighborhood
    o Looks/design of house

Finally, we would appreciate it if you would tell us some things about your household. You do not have to answer these, but remember that no individuals will ever be identified as having completed this survey.

27. Is anyone in your household blind or have serious difficulty seeing, even when wearing glasses?   No   Yes   Refuse

28. Does anyone in your household have a serious hearing difficulty?   No   Yes   Refuse

29. Does anyone in your household have serious difficulty walking or climbing stairs?　　　No　　　Yes　　　Refuse

30. Are you a veteran or have you served in the armed forces?　　　No　　　Yes　　　Refuse

31. Are you male or female?　　　Male　　　Female　　Refuse

32. Which of the following categories best describes your age:
    o 18-24 years old
    o 25-34 years old
    o 35-44 years old
    o 45-54 years old
    o 55-64 years old
    o 65-74 years old
    o 75+ years old
    o Refuse to answer

33. Are you now married, widowed, divorced, separated or never married?
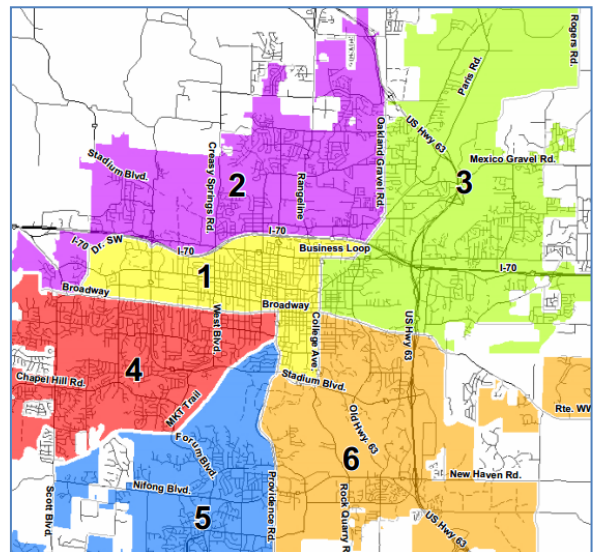
    o Married
    o Widowed
    o Divorced
    o Separated
    o Never married
    o Refuse to answer

34. What is the highest level of education that you completed?
    o Some high school
    o High school graduate
    o Technical school
    o Some college but no degree
    o Associates degree
    o College graduate
    o Graduate school
    o Refuse to Answer

35. In which ward is your home located?
    o Ward 1
    o Ward 2
    o Ward 3
    o Ward 4
    o Ward 5
    o Ward 6
    o I do not live in the City of Columbia
    o Do not know
    o Refuse to answer

36. For statistical purposes only, could you please tell me your race
    o White/Caucasian
    o Black/African-American
    o Hispanic/Latino
    o Asian
    o Other
    o Refuse to answer

37. How much do you pay per month for your current living situation?
    o Zero (I do not pay for my current situation)
    o $1 - $399
    o $400 - $499
    o $500 –$599
    o $600 - $699
    o $700-$799
    o $800 - $899
    o $900 - $999
    o $1000+
    o Refuse to answer

38. What is your current employment status?
    o Employed for wages
    o Out of work and looking for work
    o Out of work but not currently looking for work
    o Retired
    o Too disabled to work
    o Other
    o Refuse to answer

39. Is your total annual household income
    o Under $15,000
    o $15,000 to $24,999
    o $25,000 to $39,999
    o $40,000 to $54,999
    o $55,000 to $69,999
    o $70,000 to $99,999
    o over $100,000
    o Refuse to Answer

40. In these difficult economic times, many people have trouble making ends meet. Do you receive any kind of welfare or public assistance benefits from a federal, state or county program?
    o Yes
    o No
    o Refuse to answer

41. Do you have other barriers to safe and affordable housing you would like to share?