2012 North Dakota Statewide Housing Needs Assessment: Survey of Stakeholders

A detailed analysis to better understand housing needs in North Dakota

NORTH DAKOTA
STATEWIDE HOUSING
NEEDS ASSESSMENT

Prepared for:
North Dakota Housing Finance Agency
and its Partners

Prepared by:
Center for Social Research
at North Dakota State University,
an Equal Opportunity Institution,
in Fargo, North Dakota

September 2012

Available online at:
http://www.ndhfa.org

The 2012 North Dakota Statewide Housing Needs Assessment is composed of four components. The Survey of Stakeholders is the third component of the study.

Component 1. Housing Forecast
Component 2. Detailed Tables
Component 3. Survey of Stakeholders
Component 4. SHARP Website Tool

2012 North Dakota Statewide Housing Needs Assessment: Survey of Stakeholders

September 2012

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COMPONENTS OF THE 2012 NORTH DAKOTA STATEWIDE HOUSING NEEDS ASSESSMENT

An analysis of North Dakota's current and future housing needs was conducted in 2012 by staff at the Center for Social Research at North Dakota State University. The results of the needs assessment are summarized in the 2012 North Dakota Statewide Housing Needs Assessment: Briefing Points. Detailed results of this analysis are presented in the following four formats:

Component 1. 2012 North Dakota Statewide Housing Needs Assessment: Housing Forecast

- This report presents a statewide contextual analysis of trends affecting housing supply and demand along with an analysis of the forecasted housing projections based on modeling methodology and is available at http://www.ndhfa.org/.
- Ten profiles are also included consisting of housing context and forecasted projections organized by a) state and eight planning region totals; b) each individual planning region and its associated counties and large cities; and c) the four major Native American Indian Reservations.

Component 2. 2012 North Dakota Statewide Housing Needs Assessment: Detailed Tables

- These tables present a series of 76 data tables relating to a) population, b) housing supply, c) housing demand, d) special populations, and e) substandard housing. They are available at http://www.ndhfa.org/.
- Most tables present data for a) North Dakota and the eight planning regions, b) the four major Native American Indian Reservation areas, c) all 53 counties, and d) the 12 cities with 6,500 residents or more.

Component 3. 2012 North Dakota Statewide Housing Needs Assessment: Survey of Stakeholders

- This report presents findings of a statewide survey of key leaders and stakeholders regarding housing issues. The key leaders included representatives from cities, counties, reservations, regions, public housing authorities, banks, real estate agents, apartment associations, builders, and statewide housing organizations. Key stakeholder groups included planners and those involved in community development representing North Dakota cities, counties, reservations, and planning regions. The report is available at http://www.ndhfa.org/.
- Survey results offer insight into issues, barriers, challenges, and housing needs within the state. Particular attention is given to issues and challenges resulting from energy development activities and recent flooding within the state.

Component 4. 2012 North Dakota Statewide Housing Needs Assessment: North Dakota Statewide Housing Assessment Resource Project (SHARP) Website Tool

- The website is for broader dissemination of the assessment information and is available at http://www.ndhfa.org/.
- The site is organized around the following themes: a) population, b) housing supply, c) housing demand, d) substandard housing, e) special populations, and f) land use.
- Users may view various tables related to the housing themes and select the level of geography most appropriate for their use.
- It provides links to related publications/products (including the final report, detailed tables, and survey report) and other websites.

KEY FINDINGS FROM THE SURVEY OF STAKEHOLDERS

Methodology

Key findings are based on a total of 211 key leaders and stakeholders who responded to the survey. Respondents area or perspective from which they completed the survey include that of city; county; reservation; or state, regional, multi-county. The final data were grouped into those specific geographies for analysis. Specific geographies for which analysis was focused include: the state overall, the eight planning regions, reservation areas, oil-impacted areas, and the 12 largest cities (i.e. Bismarck, Devils Lake, Dickinson, Fargo, Grand Forks, Jamestown, Mandan, Minot, Valley City, Wahpeton, West Fargo, and Williston. Confidentiality was guaranteed to respondents, thus reporting of data has been aggregated and/or generalized to ensure that specific respondents are not identifiable.

General Issues

- Overall, respondents agree that prospects for growth in their area are good. Respondents in Region I, Region II, and Region V agree the most while respondents in Region III and those representing reservations agree the least.
- Overall, respondents agree that the economic health of their area is good. Respondents in Region I, Region V, and the top 12 cities are most in agreement while respondents in Region III and those representing reservations are least in agreement.
- In general, respondents said that area leaders are visionary while state leaders are viewed as somewhat less visionary.
- The top factors positively influencing prospects for growth are geographic location, community and economic development organizations, and population change.
- The leading factors negatively influencing prospects for growth are the amount, quality, and affordability of housing. Respondents in Region IV said the availability of investment capital is a negative influence while those in Region VIII said the labor pool is a negative influence.

Supply and Demand

- Overall, respondents indicated significant shortages in all types of housing, with the exception of trailer homes and skilled care facilities.
- At least half of the respondents statewide said that within the next five years they are expecting new development of larger multi-units and single-family homes for purchase. Nearly half of the respondents also thought smaller-unit structures would be built within the next five years. In contrast, less than three percent of respondents thought that permanent supportive housing (e.g., for intellectually or developmentally disabled, people moving out of homelessness, people with criminal records) would be built in the next five years and only 10 percent thought needed public housing (e.g., Section 8 vouchers or incentivized developments for low-income) would be built.
- Temporary housing for workers is considered very important in Region I, Region II, Region VIII, and reservation areas. Crew camps and motels are solutions to temporary housing that are working well in these areas. Temporary housing for transitional and at-risk populations is an important issue for the top 12 cities and it was noted in Region II, Region IV, Region V, and reservation areas.
- Respondents very strongly voiced the need for new development and incentives for developers to build affordable owner- and renter-occupied housing.
- Vacancy rates in Region I and Region II are viewed as almost nonexistent (less than 1 percent).

Availability, Affordability, and Quality of Housing

- There is a general opinion in the state that housing is not affordable, particularly with respect to rental housing. Respondents in Region I, Region II, and Region VIII most strongly held this opinion. Respondents across the state also indicated that affordability and availability of owner-occupied and rental housing is worse compared to 10 years ago, especially in Region I, Region II, and Region VIII.
- Nearly half of the respondents statewide indicated that at least half of the owner-occupied housing in their area is in need of repair while two-thirds said at least half of their rental housing is in need of repair. The leading concerns are aesthetic upkeep, energy efficiency/weatherization, and basement issues.
- Respondents statewide were in common agreement that in order to increase the number of affordable homes that are built, affordable housing programs for low- and moderate-income households must be strengthened or increased. Additionally, public financial incentives for developers are needed. Respondents in Region I, Region II, and Region VIII said that escalating housing costs are forcing elderly and low-income families to move.
- In general, respondents indicated that populations with the greatest unmet housing need are adults transitioning from institutionalized settings and the homeless.

Barriers to Growth and Change

- The greatest obstacles to housing development, according to respondents, are lack of housing developers, equity and appraisal gaps, and the notion of where development should occur (typically viewed as Not In My Backyard or NIMBYism). The lack of or poor infrastructure is also an obstacle in Region I, Region II, and Region VI while respondents in Region VII and reservation areas said the lack of a local construction industry is an obstacle to housing development.
- Approximately one in four respondents statewide said that flood plain issues and the development of agricultural land for residential purposes is inhibiting housing affordability and development, particularly for reservation areas and Region II.
- More than 20 percent of respondents in Region II and Region VIII said that a shortage of surveyors is inhibiting housing affordability and development; respondents in Region IV indicated that flood-related building codes are a barrier.
- Nearly half of respondents statewide said the cost of developing infrastructure is inhibiting housing affordability and development, especially in Region II.
- Water drainage is the only prominent ecological issue inhibiting housing affordability and development. At least 20 percent of respondents in Region II, Region III, Region VI, and reservation areas said it is an obstacle.
- Nearly half of the respondents statewide said that lack of funding is the policy issue inhibiting housing affordability and development.
- The majority of respondents said the state should assist in funding housing development as a way to help increase the supply of adequate and affordable housing in their areas. The next top two solutions include developing existing infrastructure in rural areas and providing assistance with starter home programs.

INTRODUCTION

STUDY DESIGN AND METHODOLOGY

The *2012 North Dakota Statewide Housing Needs Assessment: Survey of Stakeholders* contains the results of a statewide survey of key leaders and stakeholders regarding housing issues. The survey complements the overall statewide housing needs assessment conducted by the Center for Social Research (CSR) at North Dakota State University (NDSU) for the North Dakota Housing Finance Agency (NDHFA) and its partners. The survey was designed to be conducted online (i.e., Survey Monkey website) and closely followed the instrument that was used in 2004. However, the survey was retooled and questions designed to gather information on housing challenges specific to areas affected by energy development were added to the 2012 survey instrument. The CSR worked closely with NDHFA on the design and layout of the survey instrument which covered three main themes: general community, housing, and policy issues. Specific topics within the survey include supply and demand, public housing, temporary housing, quality, affordability, availability, barriers to development, and special populations. NDSU Institutional Review Board approval was received on the survey prior to administration.

The sampling frame used to conduct the survey consisted of a list of email addresses acquired through a variety of sources and internet searches. The NDHFA and the North Dakota Association of Counties provided lists of key leaders from across the state. In addition, an electronic survey invitation containing a web link to the survey was sent to four organizations (i.e., North Dakota Bankers Association, Independent Community Banks of North Dakota, North Dakota League of Cities, and the North Dakota Indian Affairs Commission) who in turn forwarded that information to their respective listservs. Recipients of the email invitation were encouraged to forward the invitation to other professionals who they thought were knowledgeable in their area's housing needs. The final sample included representatives of city and county government, economic and community development, non-profit organizations, public housing, real estate/construction, and banking/financing. The first batch of survey invitations was sent via email on June 18, 2012; a follow-up reminder was sent on June 25. The final reminder was sent on July 9 alerting respondents that the survey would conclude on July 13, 2012.

A total of 211 key leaders and stakeholders responded to the survey. Respondents were asked to indicate their area or perspective (i.e., city; county; reservation; or state, regional, multi-county) from which they would be completing the survey. The final data were then grouped into those specific geographies for analysis (see Map 1). Specific geographies for which analysis was focused include: the state overall, the eight planning regions, reservation-impacted areas, oil-impacted areas (i.e., 16 counties in western North Dakota), and the top 12 cities (i.e., Bismarck, Devils Lake, Dickinson, Fargo, Grand Forks, Jamestown, Mandan, Minot, Valley City, Wahpeton, West Fargo, and Williston). Confidentiality was guaranteed to respondents, thus reporting of data has been aggregated and/or generalized to ensure that specific respondents are not identifiable.

OVERALL STATEWIDE RESULTS

The results that will be discussed in this section are the overall statewide results.

RESPONDENTS' PROFILE

Respondents were first asked to indicate what area and/or geography they answered on behalf of (see Map 1).

- Nearly one-fourth of respondents answered on behalf of oil-impacted areas in North Dakota (22.7 percent); 11.8 percent of respondents answered on behalf of reservation-impacted areas in North Dakota. Nearly half of respondents answered on behalf of one of the 12 largest cities in North Dakota (48.3 percent).
- When responses are grouped together into their respective state planning regions, the majority of respondents who filled out the survey represent areas within the planning regions of V, VI, and VII (51.2 percent).

Respondents were asked what their title and/or perspective was when answering the survey (see Figure 1).

- The largest proportion of respondents indicated that their title/perspective is a government official (41.2 percent).
- Nearly one-fourth of respondents indicated that their title/perspective is economic/community development (22.3 percent), followed by 16.1 percent who said a nonprofit organization, 12.3 percent who said public housing, 10.0 percent who said real estate/builder, and 7.1 percent who said banking/financing.

Map 1. Geographic boundaries for organization of survey results

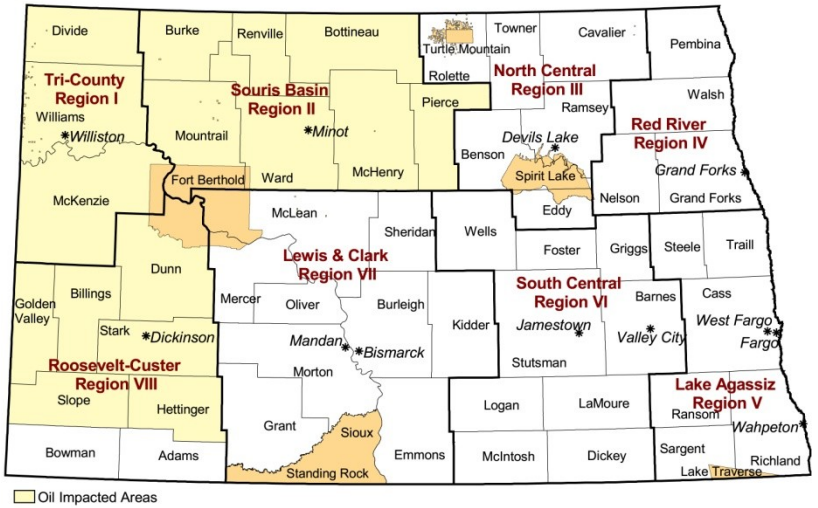
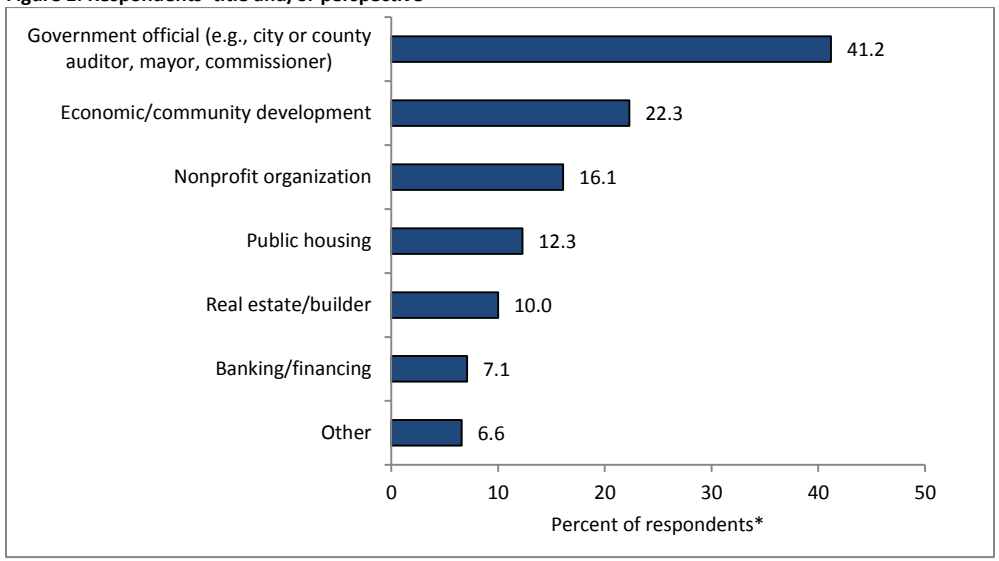


Figure 1. Respondents' title and/or perspective



*Percentages do not add to 100.0 due to multiple responses.

GENERAL ISSUES IN THE COMMUNITY

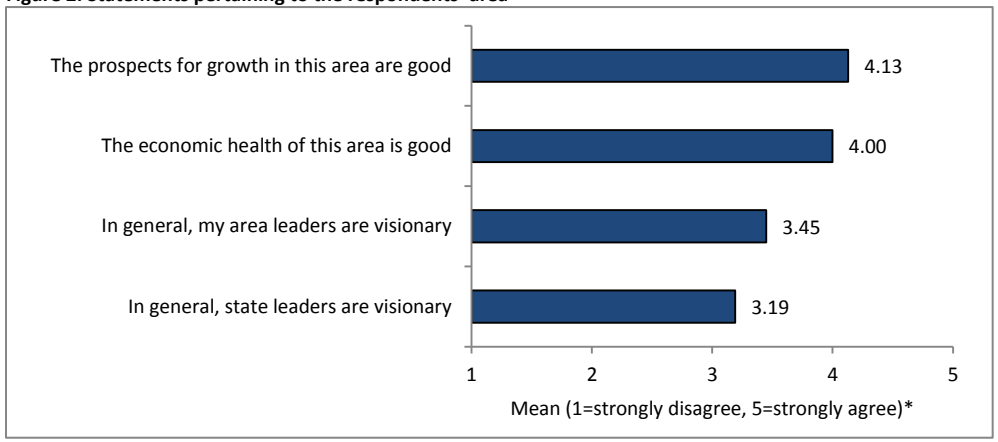
Respondents were asked to indicate their level of agreement on statements pertaining to their area (see Figure 2).

- On average, respondents strongly agree that the prospects for growth in their area are good and the economic health of their area is good (mean=4.13 and mean=4.00, respectively).
- On average, respondents agree that, in general, their area leaders are visionary and somewhat agree that state leaders are visionary (mean=3.45 and mean=3.19, respectively).

Respondents were asked how specific factors currently influence prospects for growth in their area (see Figure 3).

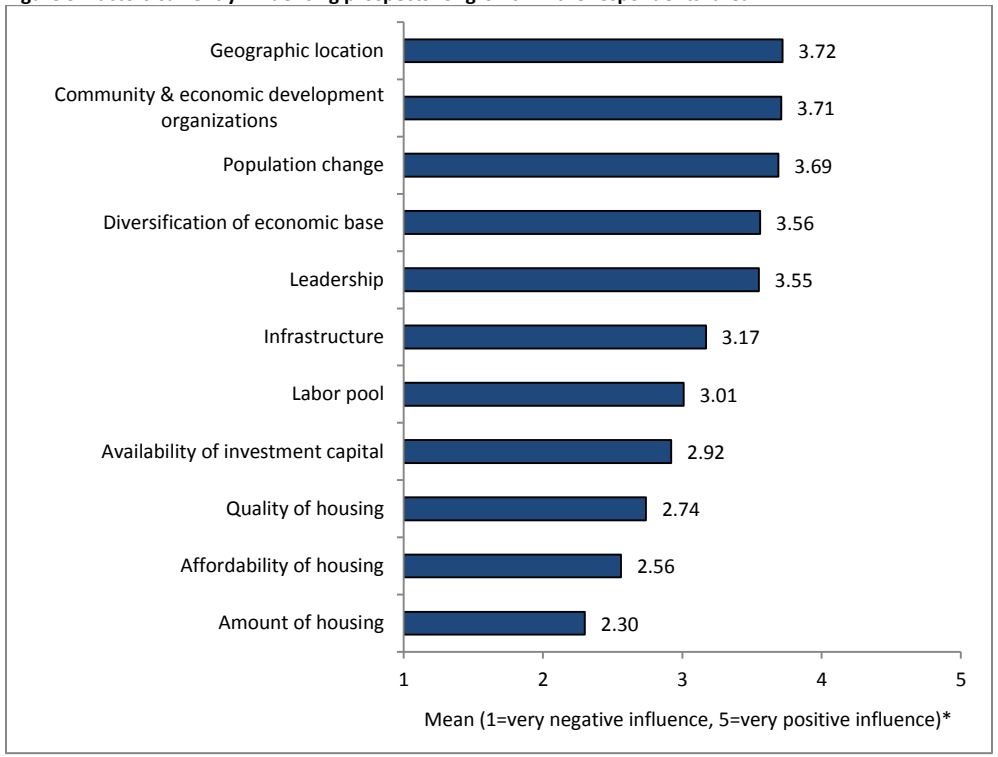
- On average, respondents indicated that geographic location (mean=3.72), community and economic development organizations (mean=3.71), population change (mean=3.69), diversification of the economic base (mean=3.56), and leadership (mean=3.55) have a positive influence on the prospects for growth in their area.
- On the other hand, on average, respondents indicated that the amount of housing (mean=2.30), the affordability of housing (mean=2.56), and the quality of housing (mean=2.74) have a negative influence on the prospects for growth in their area. In addition, the availability of investment capital (mean=2.92) has a moderate influence on the prospects for growth.
- Other responses to what factors currently influence prospects for growth in their area include: planning ahead for growth, affordable housing (i.e., lack thereof and need for low- to moderate-income housing), and housing development (i.e., gap associated with large cost compared to actual value).

Figure 2. Statements pertaining to the respondents' area



*Means exclude "do not know" responses.

Figure 3. Factors currently influencing prospects for growth in the respondents' area



*Means exclude "do not know" responses.

Respondents were asked what the three most important local issues are in their area.

- The theme that respondents indicated the most frequently as one of the three most important local issues in their area is housing, followed by growth and development, employment, and infrastructure.
- HOUSING
    - Respondents indicated that there are issues concerning lack of available housing of all types (e.g., single-family homes, senior housing, apartments), lack of affordable housing, and lack of temporary housing.
    - Respondents also said that there are issues regarding meeting future needs in communities. Respondents noted that the use of development plans would be helpful.
- GROWTH AND DEVELOPMENT
    - Respondents indicated that there are issues with city expansion and development, such as the need for city development guidelines, plans, regulations, and growth management.
    - Respondents said that lack of available land for development is an issue and that communities should look at the possibilities of rural development.
    - In regards to economic development, respondents said that there is a lack of investment capital and funding. They also indicated that there are issues regarding the loss and decrease in the development of businesses and that the use of economic development strategies may be helpful in the future.
    - Respondents also indicated that growth and development are issues due to lack of leadership and vision in their area.
- EMPLOYMENT
    - Respondents indicated that there are issues with the lack of job creation, wage increases, and the availability of good paying jobs. Furthermore, respondents are citing lack of available workers, lack of quality workers, and retention as work force issues.
- INFRASTRUCTURE
    - Respondents indicated that there are issues with infrastructure. Roads, water, and sewer are in need of repairs and upgrades due to high costs associated with development and management.
- Other less common themes mentioned by respondents are education, flooding, population, social concerns, taxes, and transportation.

HOUSING SUPPLY AND DEMAND

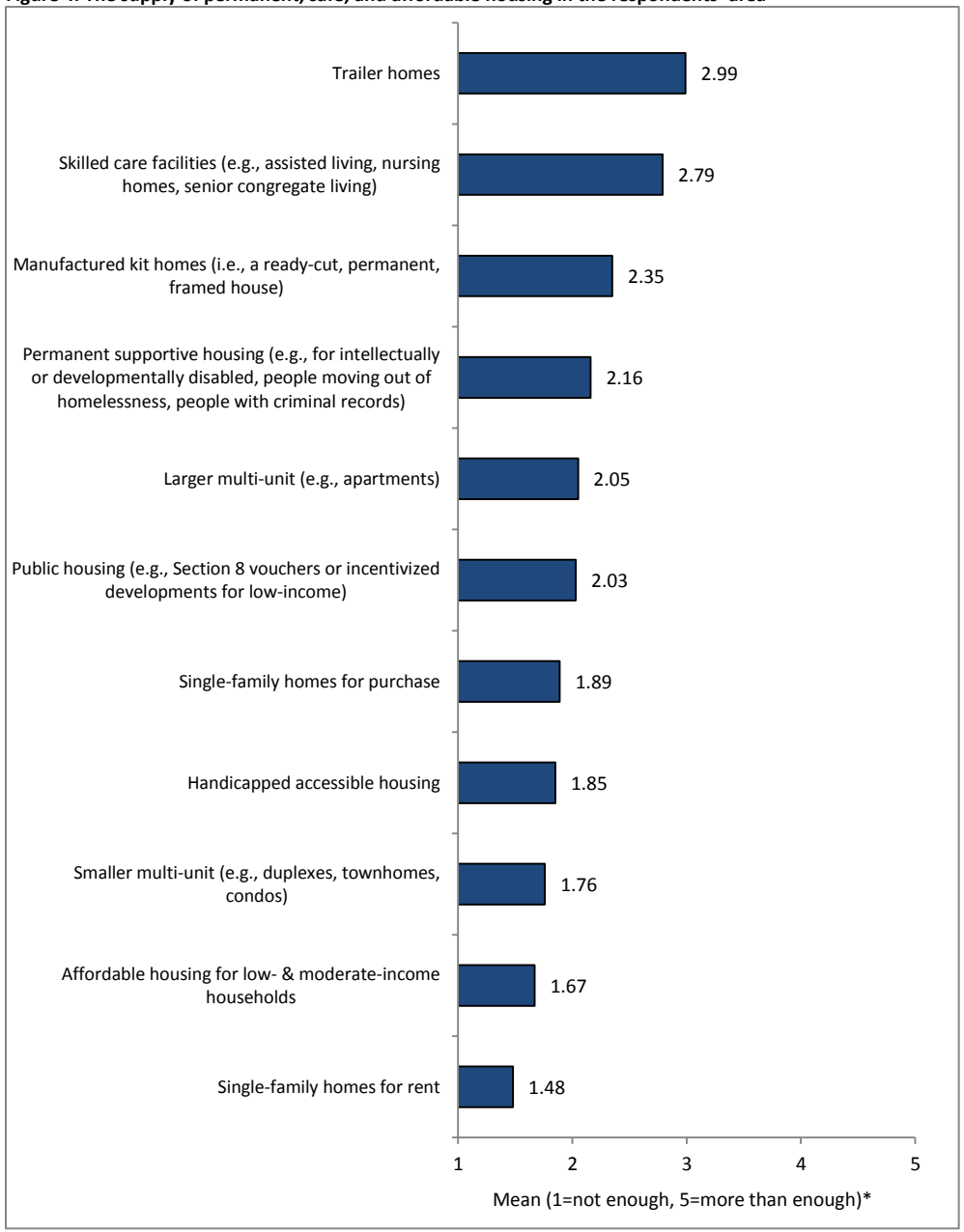
Respondents were asked how they would rate the seriousness of housing as a problem in their area.

- On average, respondents consider housing in their area to be a very serious problem (mean= 4.16).

Respondents were asked how they would judge the supply of permanent, safe, and affordable housing of various types in their area (see Figure 4).

- Overall, respondents indicated that there is not enough permanent, safe, and affordable housing to meet demand.
- Types of housing perceived to be most lacking, on average, include single-family homes for rent (mean=1.48), affordable housing for low- and moderate-income households (mean=1.67), smaller multi-units (mean=1.76), handicapped accessible housing (mean=1.85), and single-family homes for purchase (mean=1.89).
- On average, respondents indicated that the supply of public housing (mean=2.03), larger multi-units (mean=2.05), permanent supportive housing (mean=2.16), and manufactured kit homes (mean=2.35) is not enough.
- On average, respondents indicated that the supply of trailer homes (mean=2.99) and skilled care facilities (mean=2.79) is fairly adequate.

Figure 4. The supply of permanent, safe, and affordable housing in the respondents' area

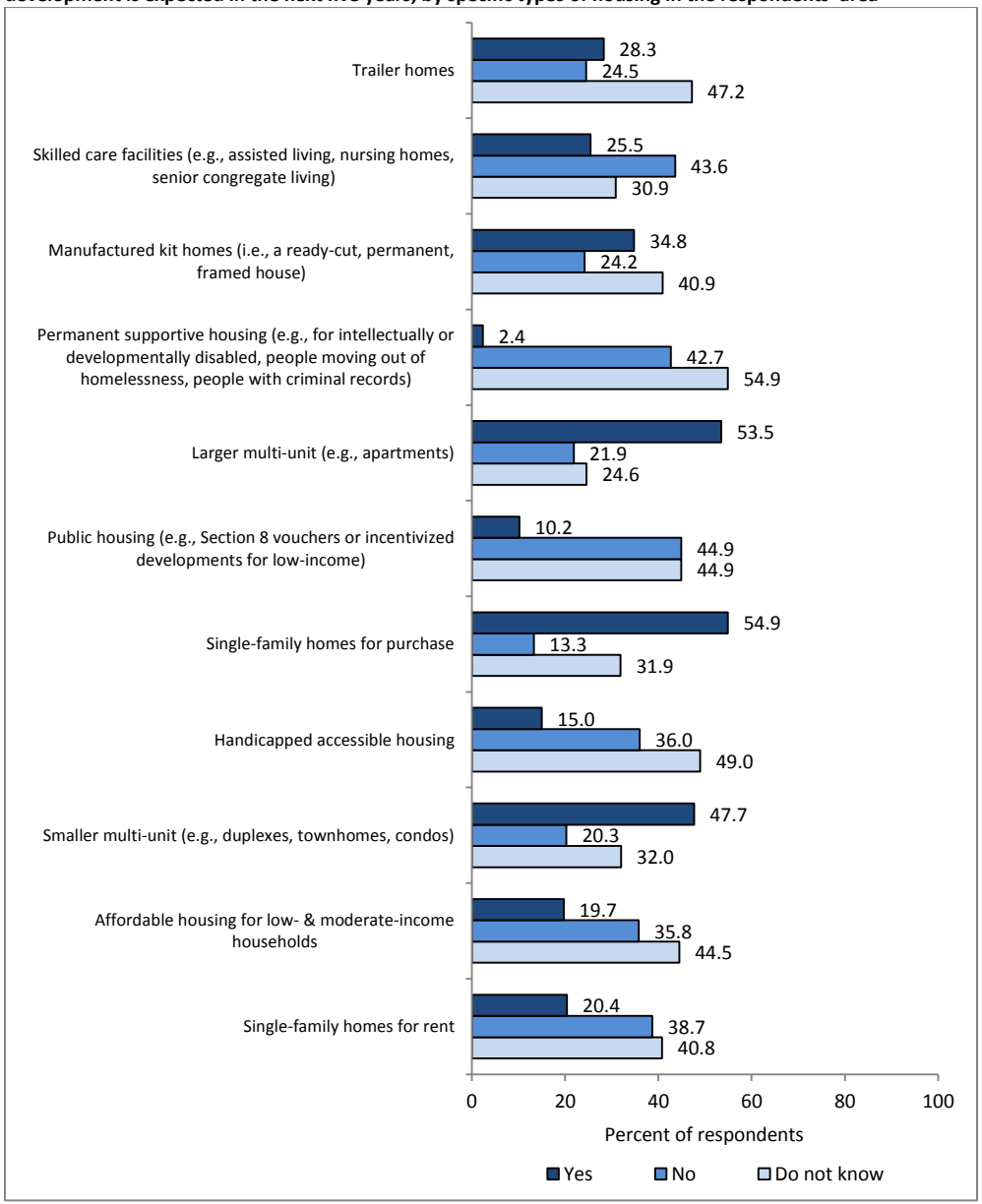


*Means exclude "do not know" responses.

Respondents were asked to indicate whether new development for specific types of housing is expected in the next five years in their area. The following section focuses only on those respondents who in a previous question perceived the supply of permanent, safe, and affordable housing in their area as not enough (i.e., those who indicated a 1 or 2 for a specific supply of permanent, safe, and affordable housing) (see Figure 5).

- Slightly more than half of respondents who indicated that there is not enough housing supply said they expect new development of single-family homes for purchase and larger multi-units in the next five years (54.9 percent and 53.5 percent, respectively). A slightly smaller proportion of respondents expect new development of smaller multi-units in the next five years (47.7 percent).
- At least 40 percent of respondents do not expect new development of public housing (44.9 percent), skilled care facilities (43.6 percent), and permanent supportive housing (42.7 percent).
- At least 25 percent of respondents said they do not know if new development is expected for any of the specific housing types over the next five years.

Figure 5. If the supply of permanent, safe, and affordable housing is not perceived as enough*, whether development is expected in the next five years, by specific types of housing in the respondents' area



*"Not enough" is defined as individuals who indicated a 1 or 2 to a previous question which asked respondents to judge the supply of permanent, safe, and affordable housing in their area.

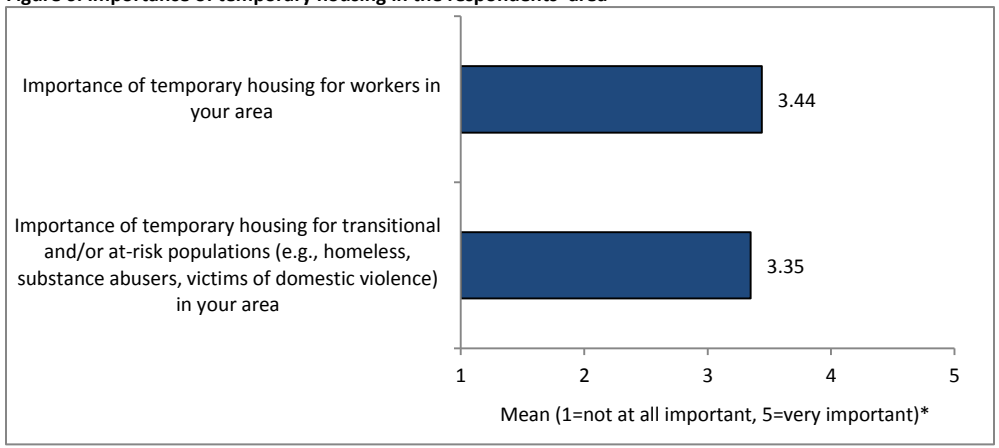
Respondents were asked how important temporary housing is for transitional and/or at-risk populations (e.g., homeless, substance abusers, victims of domestic violence) and workers in their area (see Figure 6).

- On average, respondents indicated that temporary housing is important for both workers and transitional and/or at-risk populations in their area (mean=3.44 and mean=3.35, respectively).

Additionally, respondents were asked if various solutions are being used to fulfill temporary housing for workers in their area and how well the solution is working. The following section focuses only on respondents who rated temporary housing for workers as important (i.e., those who indicated temporary housing for workers as a 4 or 5) and indicated that a solution is being used (see Figure 7).

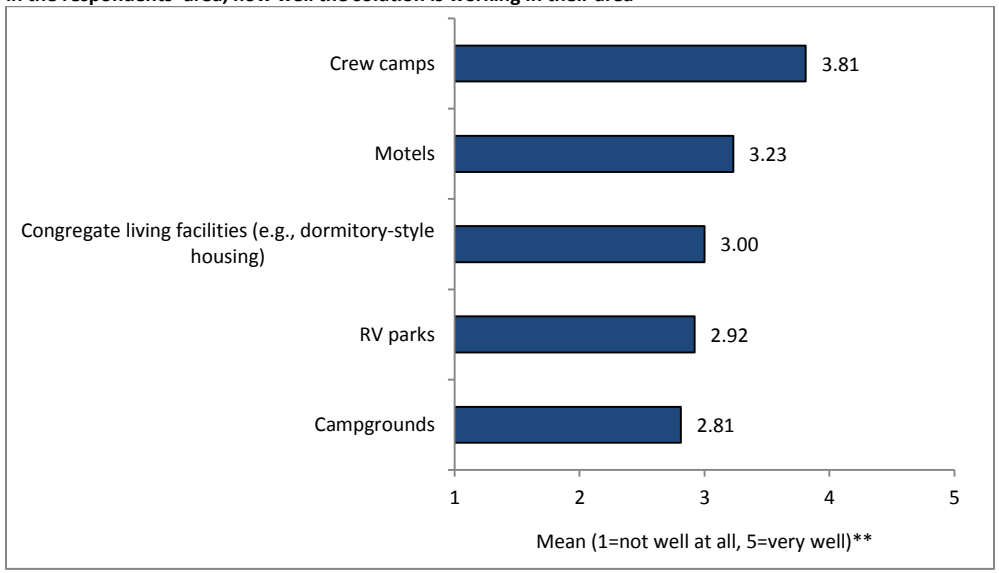
- For those respondents who said that temporary housing for workers is important and that a solution is being used for temporary housing in their area, on average, respondents indicated that crew camps are working well for their area (mean=3.81).
- On average, solutions that are working somewhat well include: motels (mean=3.23), congregate living facilities (mean=3.00), RV parks (mean=2.92), and campgrounds (mean=2.81).

Figure 6. Importance of temporary housing in the respondents' area



*Means exclude "not applicable" responses.

Figure 7. If temporary housing for workers is important* and a solution is being used for temporary housing in the respondents' area, how well the solution is working in their area



*"Important" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents how important temporary housing is for workers in their area.
**Means exclude "do not know" and "not applicable" responses.

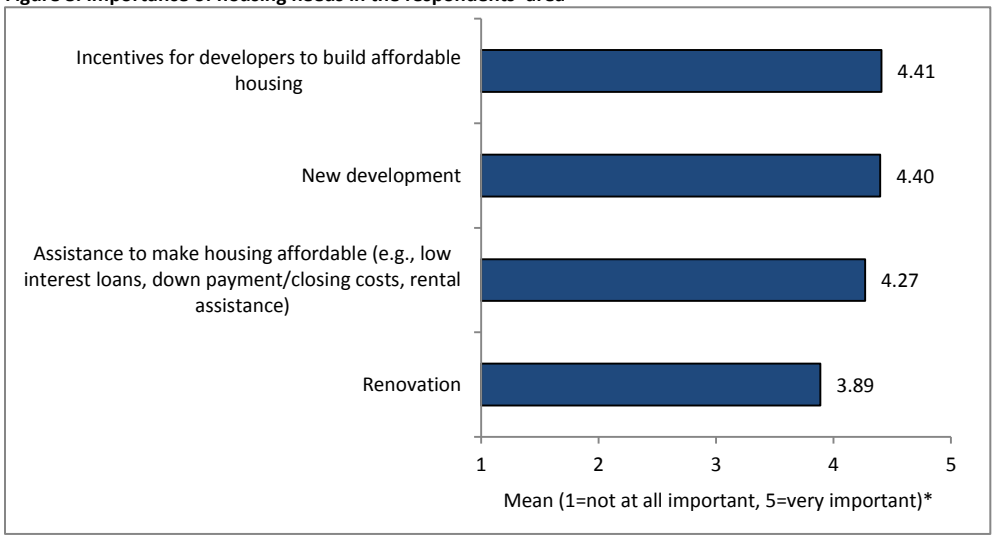
Respondents were asked what suggestions or solutions they have regarding ways to address the needs for temporary housing for workers in their area.

- Respondents said their needs were being met, they needed for more temporary units (i.e., more motel-like structures, apartments, congregate living facilities, cooperative housing, and trailer parks), and more affordable housing in general. In addition, respondents said that crew camps are a good solution because they may prevent overbuilding of permanent structures. Respondents also recommended creating housing structures such as RV parks that can be repurposed. Respondents mentioned examining other facilities to generate ideas.
- Other less common themes that respondents suggested were development and the need to organize plans, government funding for infrastructure and the expansion of infrastructure, and the encouragement of home buying to discourage homelessness.

Respondents were asked to rate the importance of four different housing needs in their area (see Figure 8).

- On average, respondents rated incentives for developers to build affordable housing (mean=4.41), new development (mean=4.40), and assistance to make housing affordable (mean=4.27) as very important housing needs for their area. On average, respondents also rated renovations as an important housing need in their area (mean=3.89).

Figure 8. Importance of housing needs in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

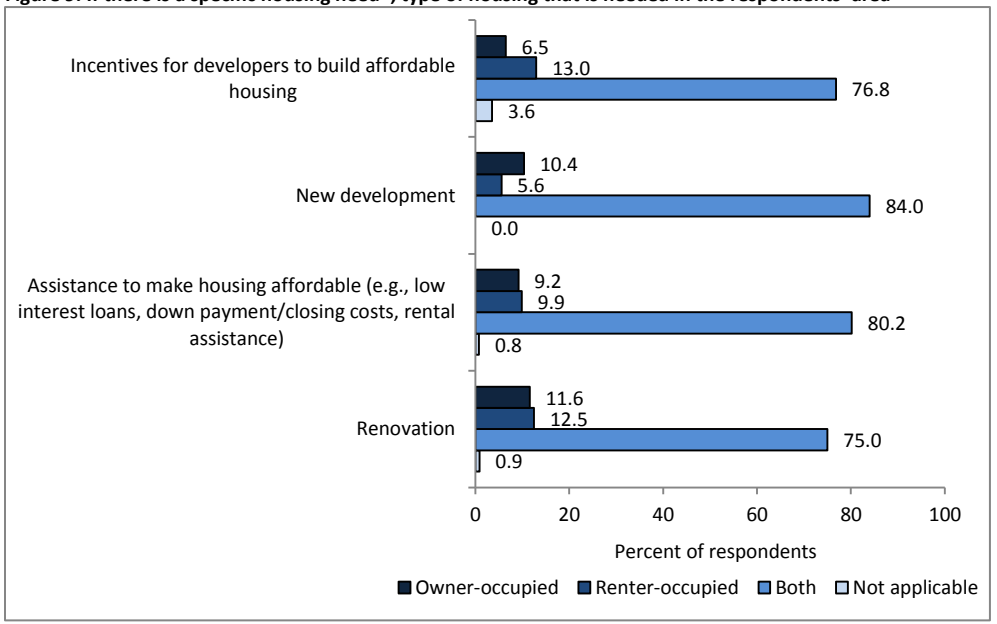
Respondents were asked to indicate whether the specific housing need is for owner-occupied, renter-occupied, or both in their area. The following section focuses only on respondents who rated the specific housing need as important (i.e., those who indicated the specific housing need as a 4 or 5) (see Figure 9).

- The majority of respondents indicated that all four housing needs are necessary for both owner- and renter-occupied housing: new development (84.0 percent), assistance to make housing affordable (80.2 percent), incentives for developers to build affordable housing (76.8 percent), and renovation (75.0 percent).

Respondents were asked what the rental vacancy rate is in their area (see Figure 10).

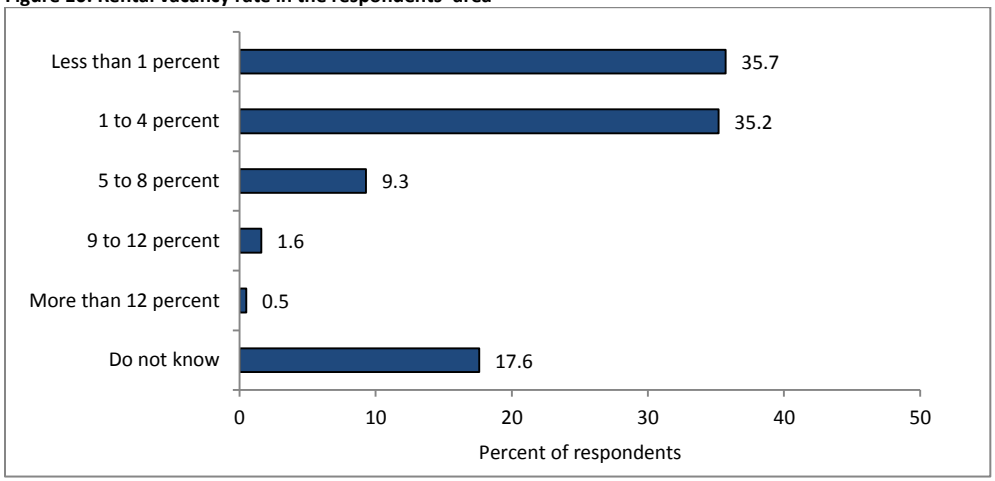
- The majority of respondents indicated that the rental vacancy rate is less than 5 percent (70.9 percent); 35.7 percent said less than 1 percent.
- One-tenth of respondents indicated that the rental vacancy rate is 5 to 8 percent (9.3 percent); 17.6 percent of respondents indicated that they do not know what the rental vacancy rate is in their area.

Figure 9. If there is a specific housing need*, type of housing that is needed in the respondents' area



*"Specific housing need" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents about the importance of housing needs in their area.

Figure 10. Rental vacancy rate in the respondents' area



AVAILABILITY, AFFORDABILITY, AND QUALITY OF HOUSING

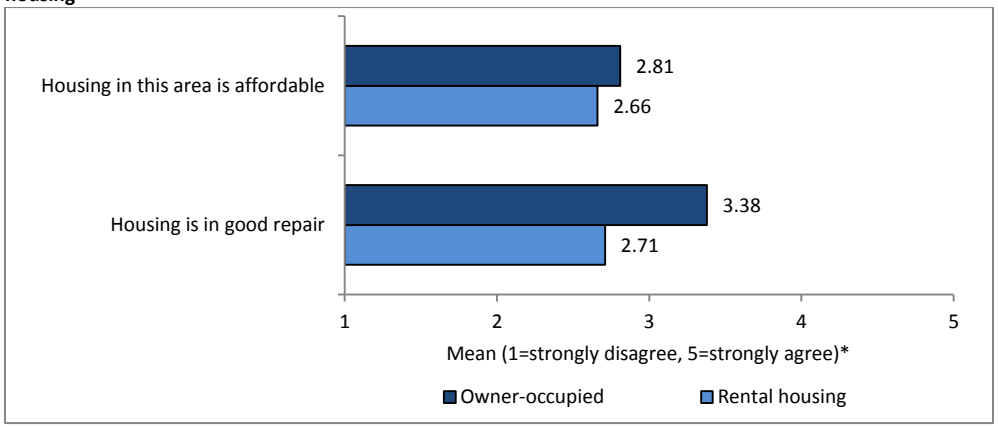
Respondents were asked to indicate their opinion on statements relating to housing affordability and quality (see Figure 11).

- On average, respondents somewhat disagreed that owner-occupied housing in their area is affordable (mean=2.81); they also disagreed that rental housing in their area is affordable (mean=2.66).
- On average, respondents agreed that owner-occupied housing in their area is in good repair (mean=3.38); however, they disagreed that rental housing in their area is in good repair (mean=2.71).

In relation to housing quality, all respondents were asked to indicate what proportion of owner-occupied and rental housing stock is in need of updates and repairs. The following section focuses only on those respondents who indicated that updates and repairs are needed (i.e., those who indicated a 1 or 2 on whether housing is in good repair) (see Figure 12).

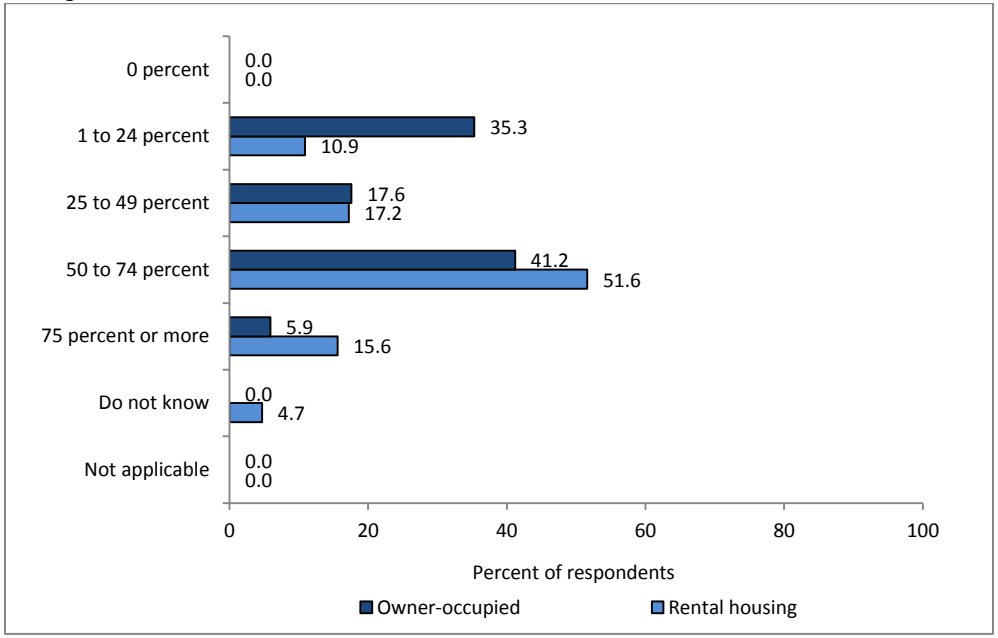
- Nearly half of respondents indicated that at least 50 percent of owner-occupied housing is in need of repairs (47.1 percent).
- Approximately two-thirds of respondents indicated that at least 50 percent of rental housing is in need of updates and repairs (67.2 percent).

Figure 11. Statements relating to housing affordability and quality in the respondents' area by type of housing



*Means exclude "do not know" and "not applicable" responses.

Figure 12. Proportion of housing that is in need of updates and repairs* in the respondents' area by type of housing

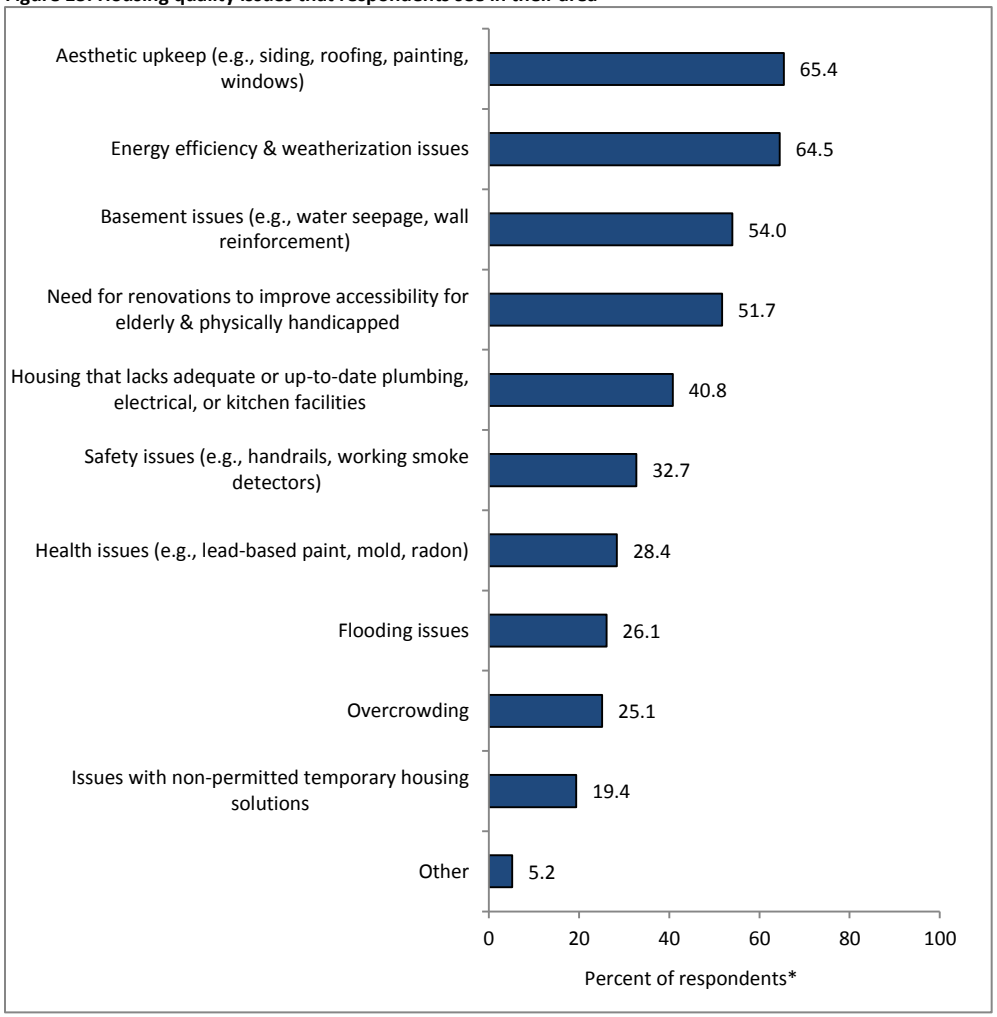


*"In need of updates and repairs" is defined as individuals who indicated a 1 or 2 (disagree) to a previous question which asked respondents how much they agree that the type of housing is in good repair.

Respondents were asked what they see as some of the housing quality issues in their area (see Figure 13).

- Nearly two-thirds of respondents indicated that aesthetic upkeep and energy efficiency and weatherization are housing quality issues in their area (65.4 percent and 64.5 percent, respectively).
- Approximately half of respondents indicated that basement issues and need for renovations to improve accessibility for elderly and physically handicapped are housing quality issues in their area (54.0 percent and 51.7 percent, respectively); 40.8 percent indicated that housing that lacks adequate or up-to-date plumbing, electrical, or kitchen facilities is a housing quality issue.
- One-third of respondents indicated that safety is a housing quality issue (32.7 percent).
- At least one-fifth of respondents indicated that health issues (28.4 percent), flooding (26.1 percent), overcrowding (25.1 percent), and non-permitted temporary housing solutions (19.4 percent) are housing quality issues in their area.

Figure 13. Housing quality issues that respondents see in their area



*Percentages do not add to 100.0 due to multiple responses.

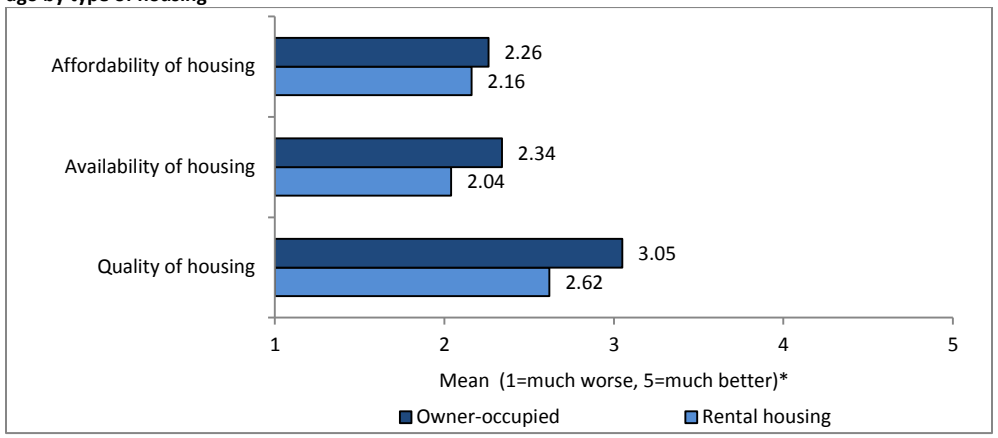
Respondents were asked how the affordability, availability, and quality of OWNER-OCCUPIED and RENTAL housing in their area compares to 10 years ago (see Figure 14).

- On average, respondents said that the affordability of both owner-occupied and rental housing is worse compared to 10 years ago (mean=2.26 and mean=2.16, respectively).
- On average, respondents said that the availability of owner-occupied housing is worse and rental housing is much worse compared to 10 years ago (mean=2.34 and mean=2.04, respectively).
- On average, respondents said that the quality of owner-occupied housing is similar and rental housing is somewhat worse compared to 10 years ago (mean=3.05 and mean=2.62, respectively).

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING DEVELOPMENT as they relate to their area (see Figure 15).

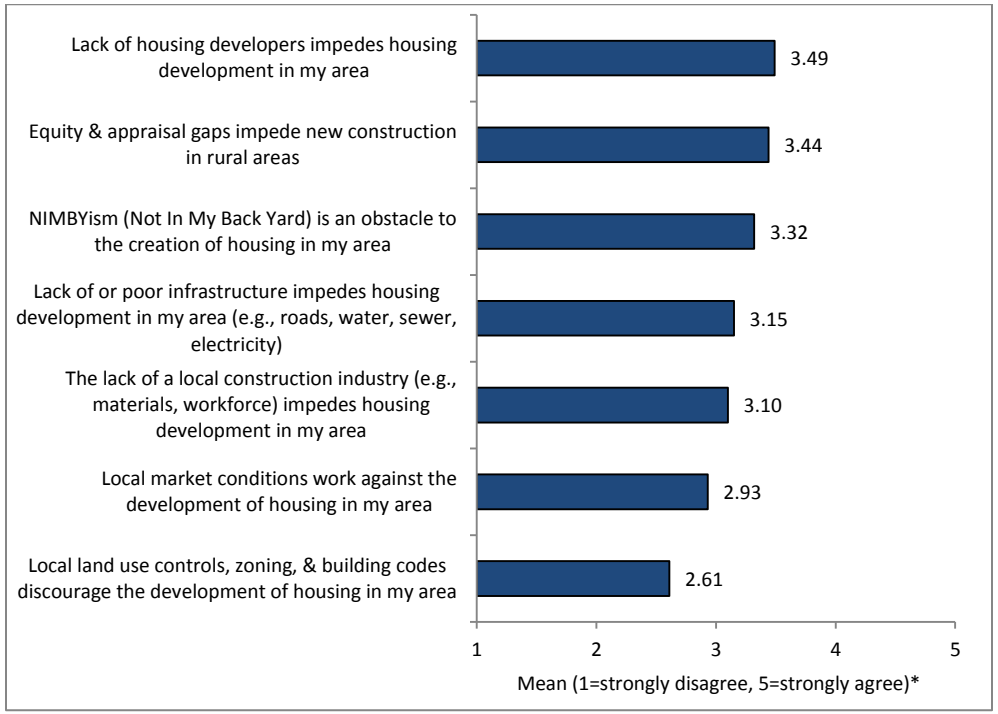
- On average, respondents agreed that lack of housing developers impedes housing development in their area (mean=3.49), equity and appraisal gaps impede new construction in rural areas (mean=3.44), and NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their area (mean=3.32).
- On average, respondents somewhat agreed that in their area, the lack of or poor infrastructure (mean=3.15) and the lack of a local construction industry impedes housing development (mean=3.10).
- On average, respondents somewhat disagreed that the local market conditions work against the development of housing (mean=2.93). They also disagreed that local land use controls, zoning, and building codes discourage the development of housing (mean=2.61).

Figure 14. Affordability, availability, and quality of housing in the respondents' area compared to 10 years ago by type of housing



*Means exclude "do not know" responses.

Figure 15. Statements regarding obstacles to HOUSING DEVELOPMENT as they relate to the respondents' area



*Means exclude "do not know" responses.

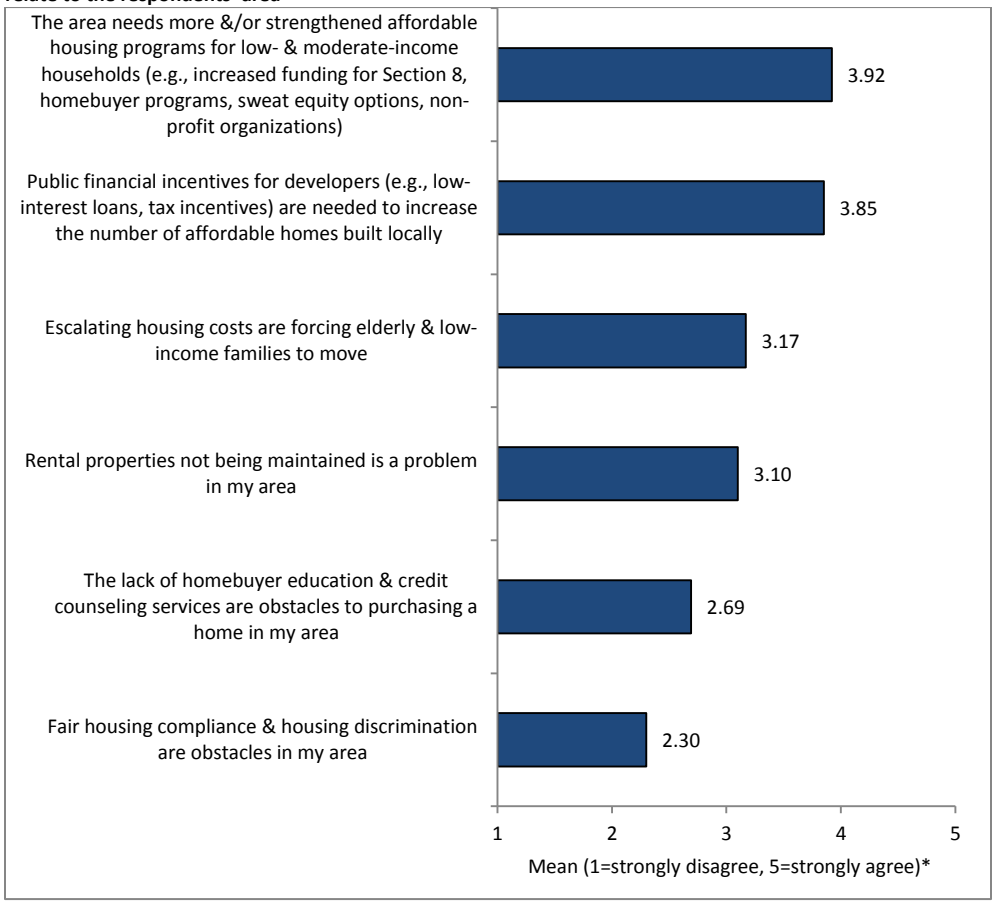
Respondents were asked their opinion on several statements regarding obstacles to HOUSING AFFORDABILITY and FAIRNESS as they relate to their area (see Figure 16).

- On average, respondents agreed that their area needs more and/or strengthened affordable housing programs for low- and moderate-income households (mean=3.92). Respondents also agreed that public financial incentives for developers are needed to increase the number of affordable homes built locally (mean=3.85).
- On average, respondents somewhat agreed that escalating housing costs are forcing elderly and low-income families to move (mean=3.17) and that rental properties are not being maintained (mean=3.10).
- On average, respondents disagreed that fair housing compliance and housing discrimination are obstacles in their area (mean=2.30) and that the lack of homebuyer education and credit counseling services are obstacles to purchasing a home (mean=2.69).

Respondents were asked what suggestions or solutions they have regarding ways to address housing affordability issues.

- Respondents indicated that creating more low- to moderate-income and at-risk population housing and creating incentives for housing are ways to address housing affordability issues.
- Respondents recommended increasing the number of developers, appraisers, and contractors and reevaluating guidelines and requirements for development and loans.
- Respondents also said to make the funding for development easier, increase government funding (e.g., grants, loans, or housing incentives for homebuyers and developers/builders), decrease interest rates, and encourage interest rate buy-down for smaller communities to build housing units.

Figure 16. Statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to the respondents' area

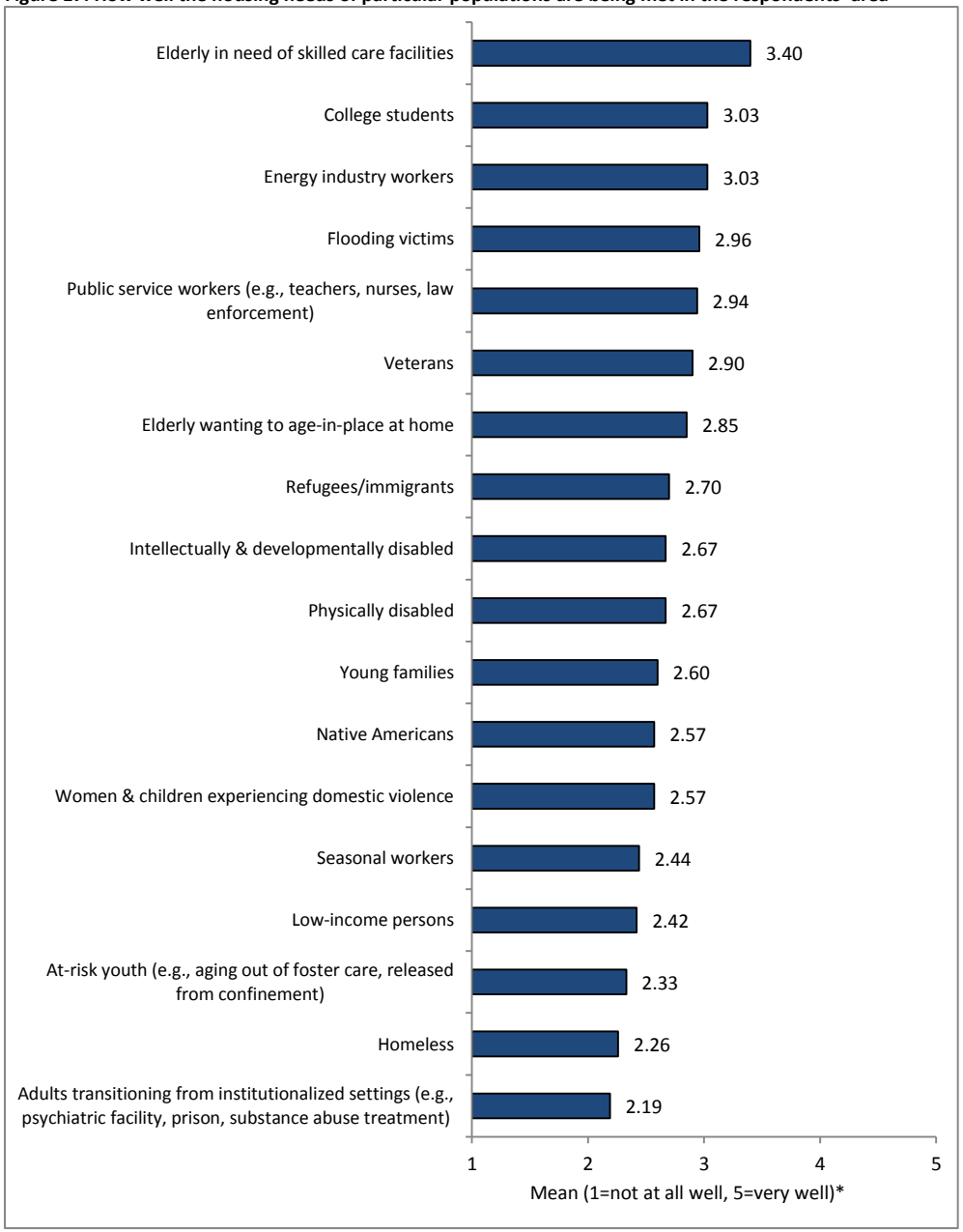


*Means exclude "do not know" responses.

Respondents were asked to indicate how well they think the housing needs for various population groups are being met in their area (see Figure 17).

- Overall, respondents indicated that none of the populations' housing needs are being well met.
- On average, respondents indicated that housing needs that are the least well met in their area are for adults transitioning from institutionalized settings (mean=2.19), the homeless (mean=2.26), and at-risk youth (mean=2.33).
- On average, respondents indicated that housing needs for the following populations are not being met well: refugees/immigrants (mean=2.70), intellectually and developmentally disabled (mean=2.67), physically disabled (mean=2.67), young families (mean=2.60), Native Americans (mean=2.57), women and children experiencing domestic violence (mean=2.57), seasonal workers (mean=2.44), and low-income persons (mean=2.42).
- On average, respondents said that the housing needs for the following populations are being met moderately well: college students (mean=3.03), energy industry workers (mean=3.03), flooding victims (mean=2.96), public service workers (mean=2.94), veterans (mean=2.90), and elderly wanting to age-in-place at home (mean=2.85).
- On average, respondents said that elderly in need of skilled care facilities is the most well met housing need in their area (mean=3.40).

Figure 17. How well the housing needs of particular populations are being met in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

Respondents were asked what is needed to better serve particular populations in their area whose needs are not being met.

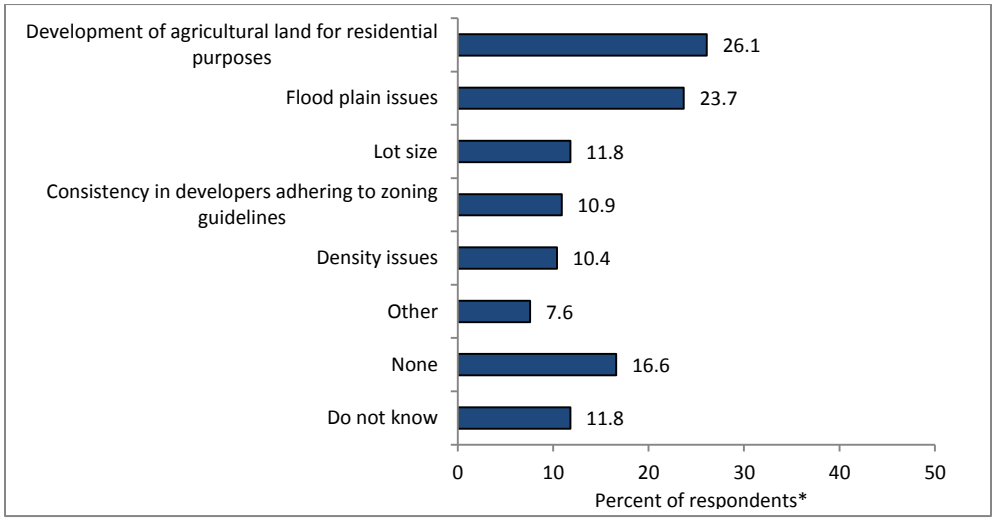
- The themes that respondents indicated the most frequently are affordable housing, available housing, housing for particular populations, and funding.
- AFFORDABLE HOUSING
  - Respondents indicated that communities need to increase low-income/low-cost housing and affordable rental units to better serve particular populations in their area whose needs are not being met.
- AVAILABLE HOUSING
  - Respondents indicated that communities need to increase overall new development in all housing and the amount of affordable housing.
- HOUSING SPECIFICALLY FOR PARTICULAR POULATIONS
  - Respondents indicated that communities need to increase the availability of housing for particular populations and the associated services that allow for various populations to live independently.
  - In addition, respondents said that when serving particular populations, solutions need to be long-term and permanent in nature.
- Increase FUNDING
  - Respondents indicated that communities need to increase government (e.g., state and federal) funding for various programs/resources (e.g., housing programs).

BARRIERS TO GROWTH AND CHANGE

Respondents were asked which ZONING issues are inhibiting housing affordability and development in their area (see Figure 18).

- Approximately one-fourth of respondents indicated that development of agricultural land for residential purposes and flood plain issues are ZONING issues that inhibit affordability and development in their area (26.1 percent and 23.7 percent, respectively); 16.6 percent of respondents said there are no ZONING issues in their area.

Figure 18. ZONING issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

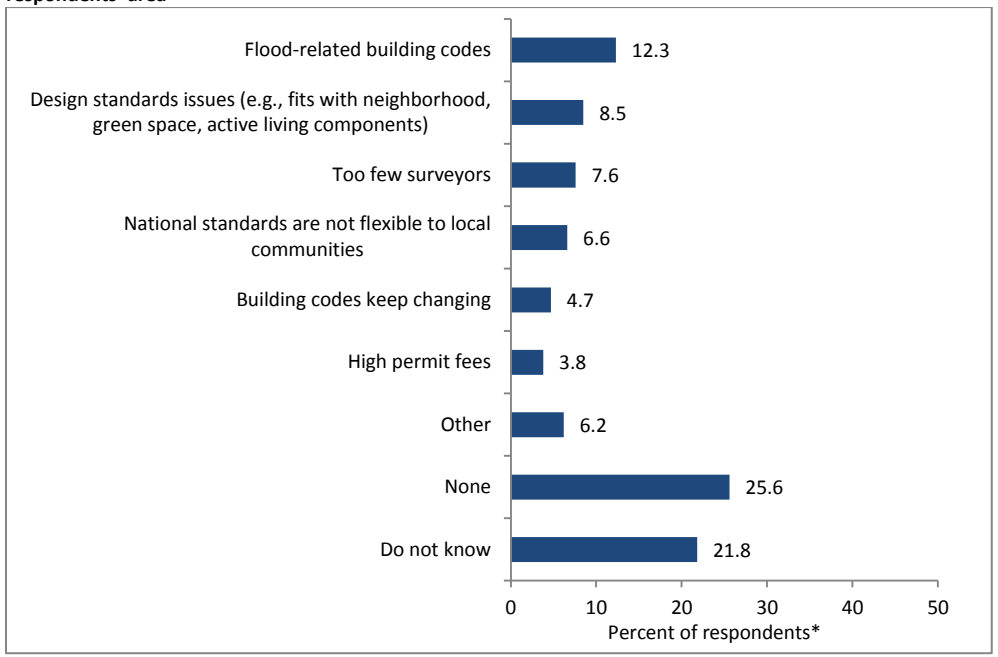
Respondents were asked which BUILDING CODE issues are inhibiting housing affordability and development in their area (see Figure 19).

- The largest proportions of respondents indicated that there are no BUILDING CODE issues and that they do not know which BUILDING CODE issues inhibit affordability and development in their area (25.6 percent and 21.8 percent, respectively).
- The largest building code issues are flood-related building codes (12.3 percent) and design standards issues (8.5 percent).

Respondents were asked which ANNEXATION issues are inhibiting housing affordability and development in their area (see Figure 20).

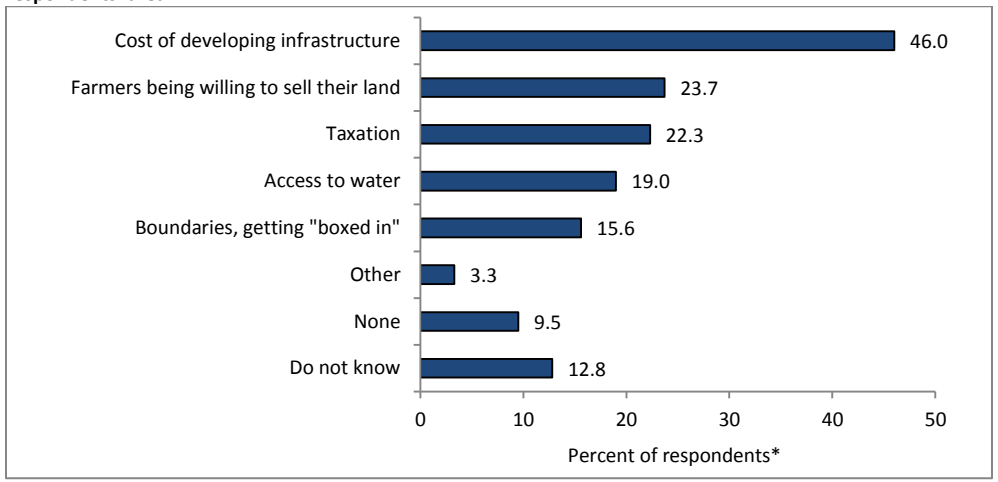
- Nearly half of respondents indicated that the cost of developing infrastructure is an ANNEXATION issue that inhibits affordability and development in their area (46.0 percent).
- Approximately one-fifth of respondents indicated that farmers being willing to sell their land (23.7 percent), taxation (22.3 percent), and access to water (19.0 percent) are ANNEXATION issues that inhibit affordability and development in their area; 15.6 percent said boundaries, or getting "boxed in" is an issue as well.

Figure 19. BUILDING CODE issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 20. ANNEXATION issues which are inhibiting housing affordability and development in the respondents' area

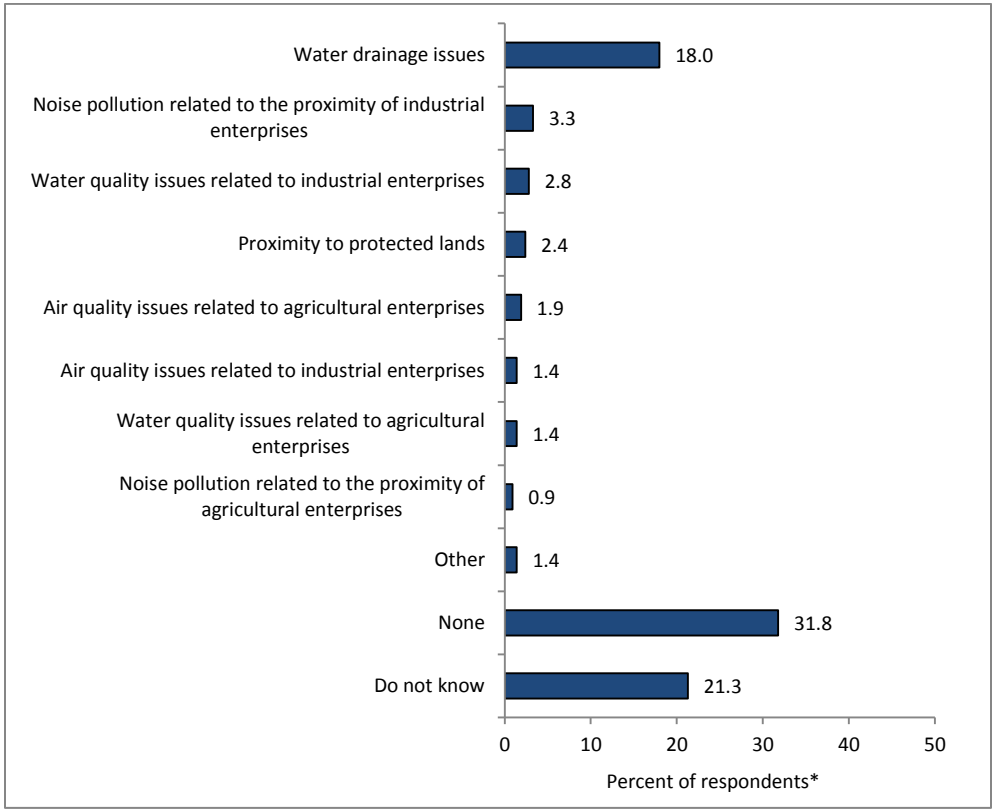


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked which ECOLOGICAL issues are inhibiting housing affordability and development in their area (see Figure 21).

- The largest proportions of respondents indicated that there are no ECOLOGICAL issues and that they do not know which ECOLOGICAL issues are inhibiting affordability and development in their area (31.8 percent and 21.3 percent, respectively).
- Nearly one in five (18.0 percent) indicated water drainage is an issue.

Figure 21. ECOLOGICAL issues which are inhibiting housing affordability and development in the respondents' area

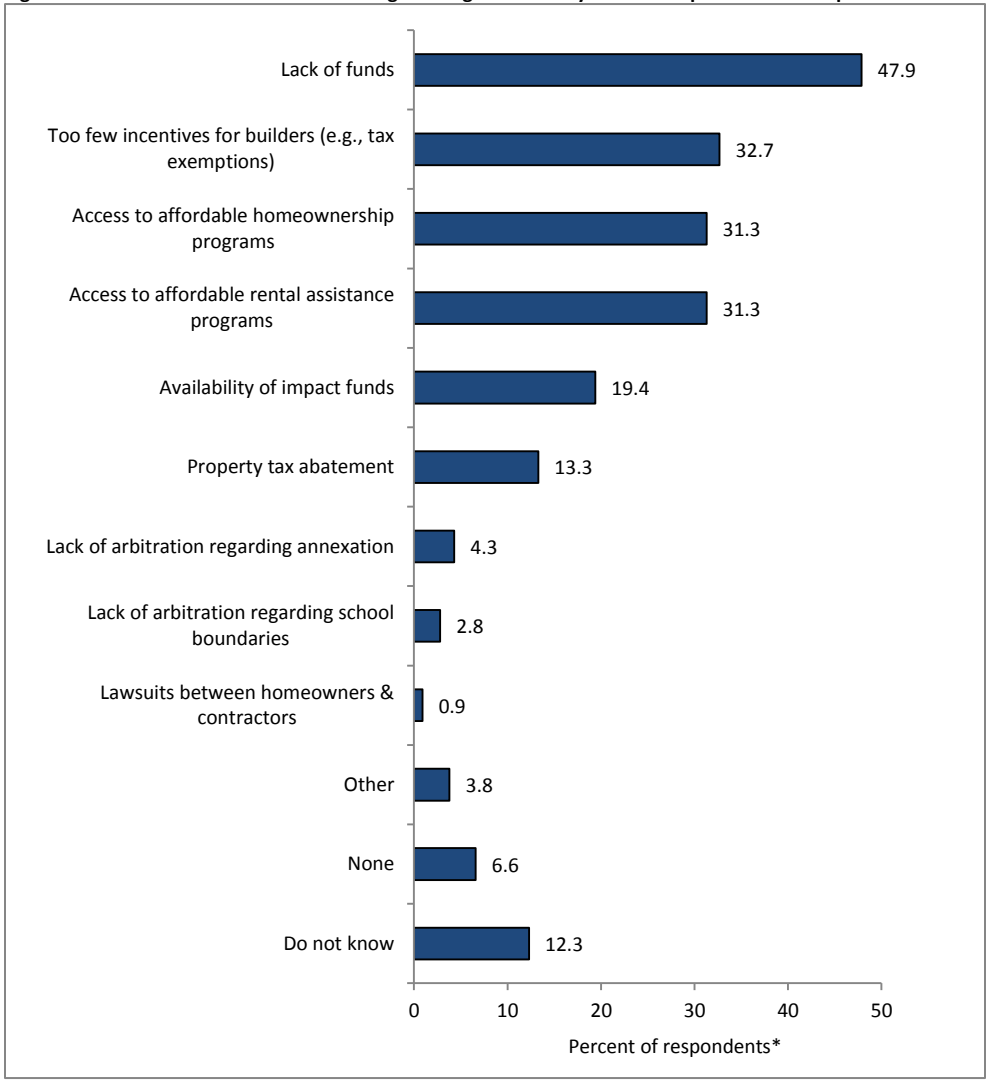


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked which POLICY issues are inhibiting housing affordability and development in their area (see Figure 22).

- Nearly half of respondents indicated that lack of funds is a POLICY issue which inhibits housing affordability and development in their area (47.9 percent).
- Nearly one-third of respondents indicated that too few incentives for builders (32.7 percent), access to affordable homeownership programs (31.3 percent), and access to affordable rental assistance programs (31.3 percent) are POLICY issues which inhibit housing affordability and development in their area; 19.4 percent said availability of impact funds and 13.3 percent said property tax abatement are also issues.

Figure 22. POLICY issues which are inhibiting housing affordability and development in the respondents' area

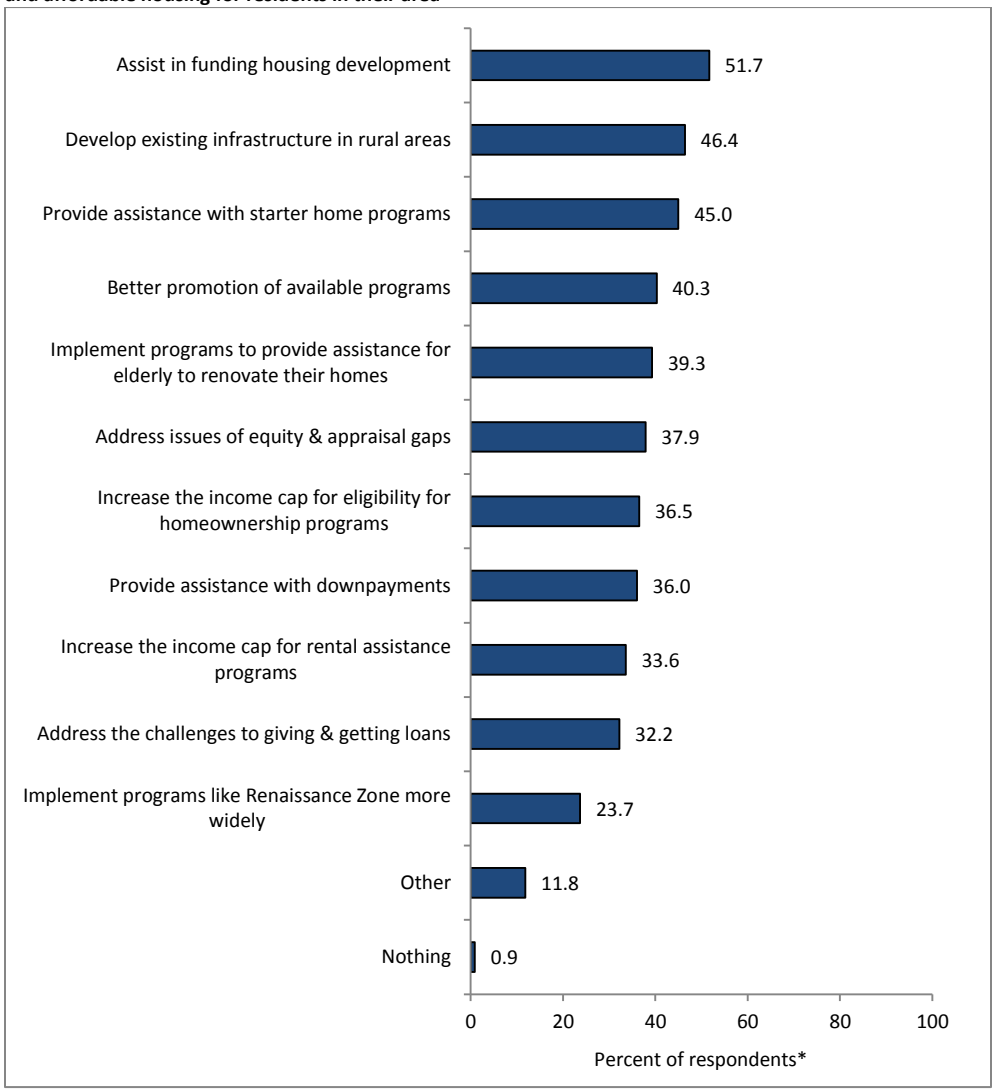


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked what the state should do to help increase the supply of adequate and affordable housing for residents in their area (see Figure 23).

- Approximately half of respondents indicated that the state should assist in funding housing development (51.7 percent), develop existing infrastructure in rural areas (46.4 percent), and provide assistance with starter home programs (45.0 percent) to help increase the supply of adequate and affordable housing for residents in their area.
- Two-fifths of respondents indicated that the state should better promote available programs and implement programs to provide assistance for the elderly to renovate their homes (40.3 percent and 39.3 percent, respectively); 37.9 percent said the state should address issues of equity and appraisal gaps.
- Approximately one-third of respondents indicated that the state should increase the income cap for eligibility for homeownership programs (36.5 percent), provide assistance with downpayments (36.0 percent), increase the income cap for rental assistance programs (33.6 percent), and address the challenges to giving and getting loans (32.2 percent) to help increase the supply of adequate and affordable housing for residents in their area; 23.7 percent said the state should implement programs like Renaissance Zone more widely.

Figure 23. Respondents' opinion regarding what the state should do to help increase the supply of adequate and affordable housing for residents in their area



*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked to provide any additional comments they have about housing that can assist the North Dakota Housing Finance Agency in their statewide housing needs assessment.

- Additional comments provided by respondents mostly related to programs and rural development.
- PROGRAMS
    - Respondents indicated that communities need to create easier ways to find services, provide more flexibility in loan programs, increase the efficiency of programs, and decrease the associated requirements because they slow down the process of development.
    - Respondents said that communities should have individualized community needs assessments.
    - Respondents indicated that communities should increase support for existing local programs and increase programs that are more inclusive of rural areas.
    - Respondents said that there is a need to develop housing projects that are state-owned.
- RURAL DEVELOPMENT
    - Respondents indicated that there is a need to increase rural development and investors.

RESPONDENTS' PROFILE

Respondents were asked what their title and/or perspective was when answering the survey (see Figure 1).

- The largest proportion of respondents indicated that their title/perspective is a government official (37.5 percent).
- One-fourth of respondents indicated that their title/perspective is economic/community development or public housing (25.0 percent each).
- Approximately one in 10 respondents said their title/perspective is banking/financing or a non-profit organization (12.5 percent each).

Map 1. Geographic boundaries for organization of survey results

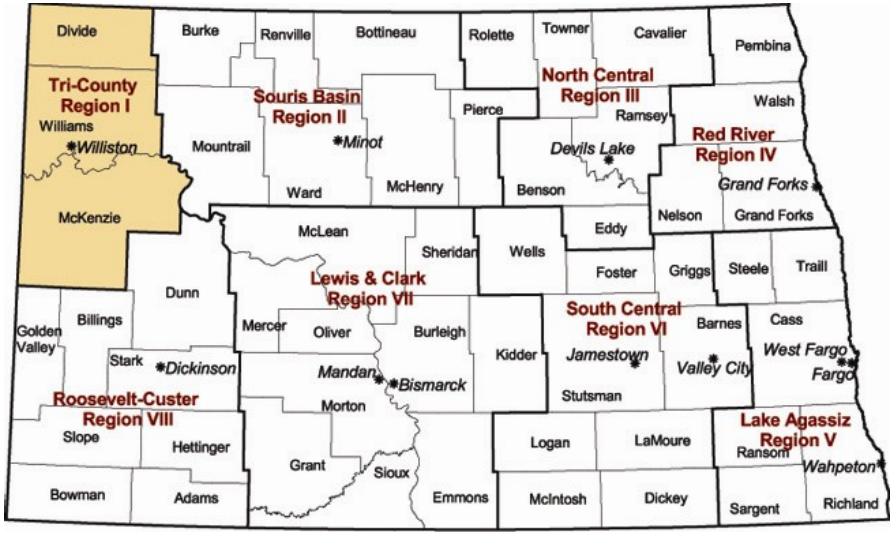
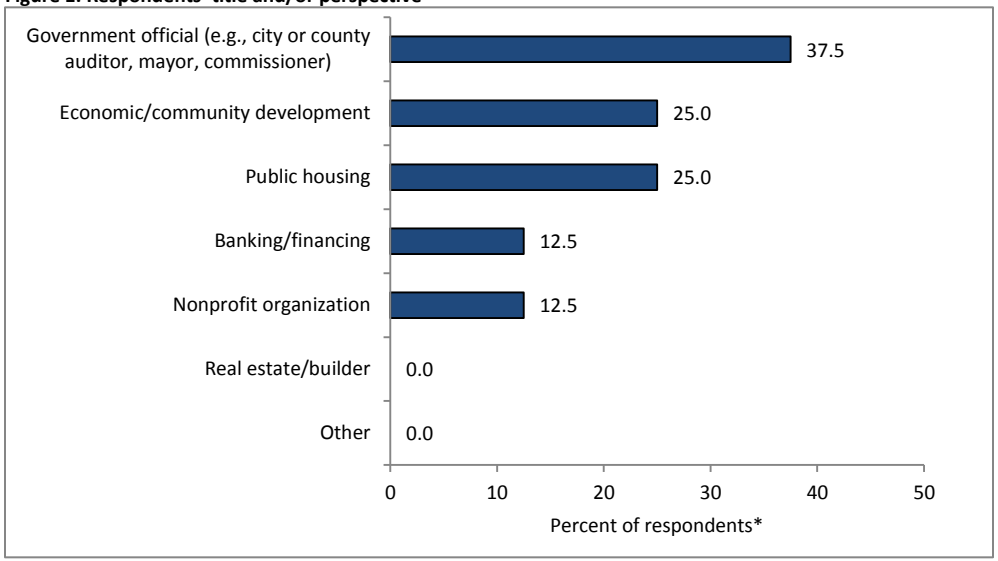


Figure 1. Respondents' title and/or perspective



*Percentages do not add to 100.0 due to multiple responses.

GENERAL ISSUES IN THE COMMUNITY

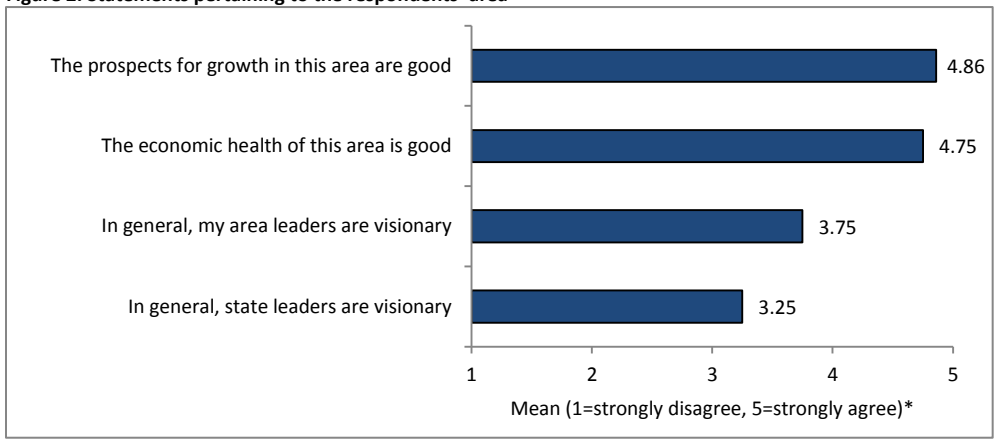
Respondents were asked to indicate their level of agreement on statements pertaining to their area (see Figure 2).

- On average, respondents strongly agree that the prospects for growth in their area are good and the economic health of their area is good (mean=4.86 and mean=4.75, respectively).
- On average, respondents agree that, in general, their area leaders are visionary and somewhat agree that state leaders are visionary (mean=3.75 and mean=3.25, respectively).

Respondents were asked how specific factors currently influence prospects for growth in their area (see Figure 3).

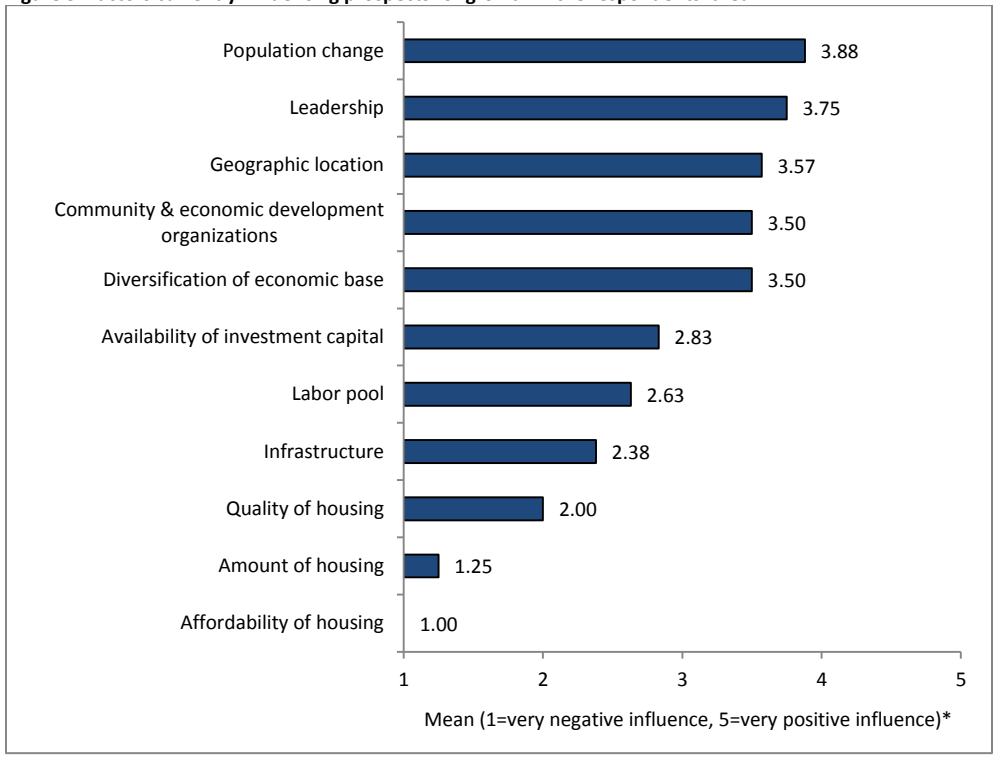
- On average, population change (mean=3.88), leadership (mean=3.75), geographic location (mean=3.57), community and economic development organizations (mean=3.50), and diversification of the economic base (mean=3.50) have a positive influence on the prospects for growth in their area; availability of investment capital (mean=2.83) has a moderate influence.
- On the other hand, on average, respondents indicated that the affordability of housing (mean=1.00), amount of housing (mean=1.25), quality of housing (mean=2.00), infrastructure (mean=2.38), labor pool (mean=2.63), and availability of investment capital (mean=2.83) have a negative influence of the prospects for growth in their area.

Figure 2. Statements pertaining to the respondents' area



*Means exclude "do not know" responses.

Figure 3. Factors currently influencing prospects for growth in the respondents' area



*Means exclude "do not know" responses.

Respondents were asked what the three most important local issues are in their area.

- The theme that respondents indicated the most frequently as one of the three most important local issues in their area is housing, followed by employment, and infrastructure.
- HOUSING
    - Respondents indicated that there is a lack of available housing and lack of affordable housing.
- EMPLOYMENT
    - Respondents indicated that there is a lack of available workers.
- INFRASTRUCTURE
    - Respondents indicated that there are issues with infrastructure, such as road quality and outdated infrastructure.
- Other less common themes respondents indicated as important local issues in their area are growth and development, social concerns, and taxes.

HOUSING SUPPLY AND DEMAND

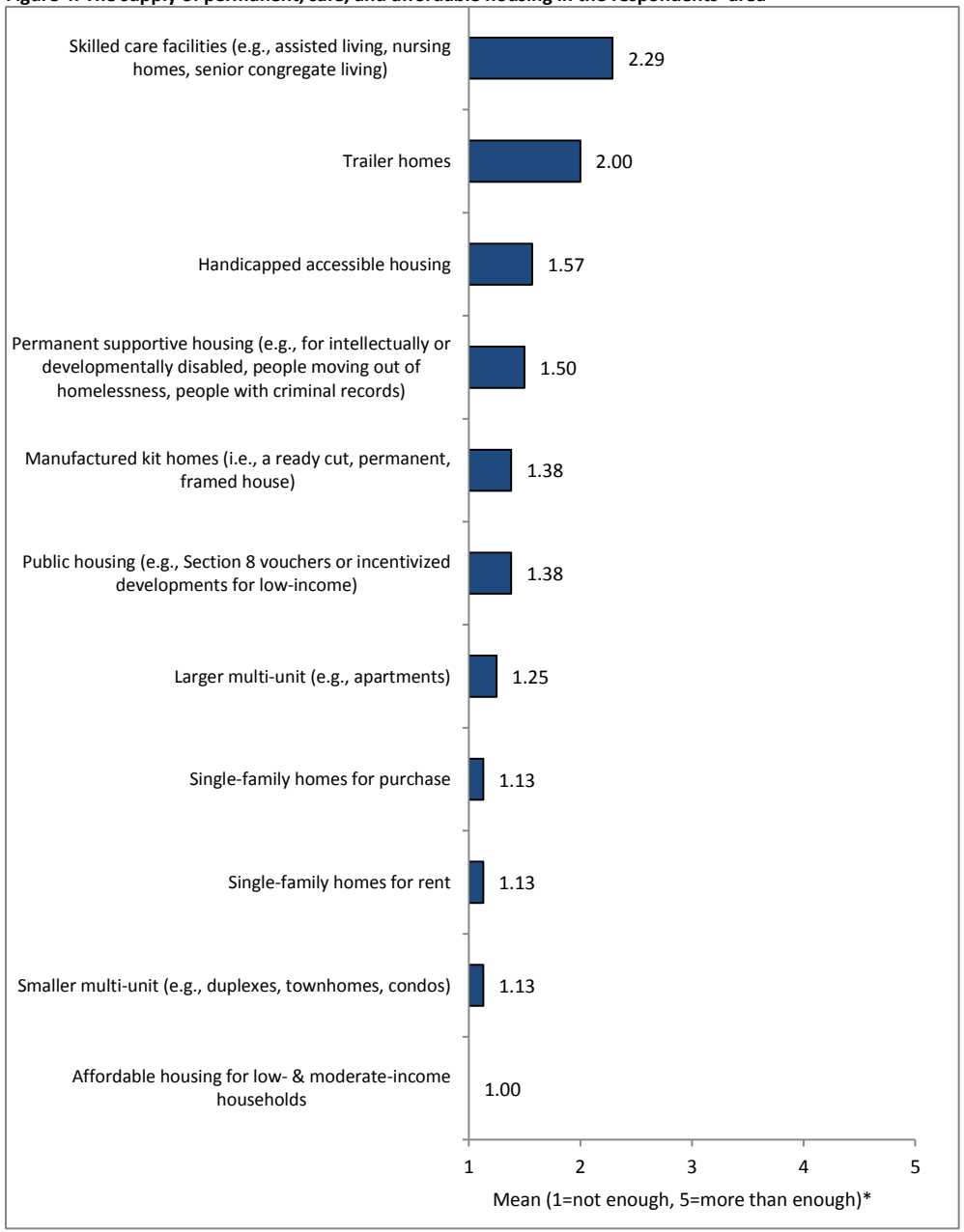
Respondents were asked how they would rate the seriousness of housing as a problem in their area.

- On average, respondents consider housing in their area to be a very serious problem (mean=5.00).

Respondents were asked how they would judge the supply of permanent, safe, and affordable housing of various types in their area (see Figure 4).

- Overall, respondents indicated that there is not enough permanent, safe, and affordable housing to meet demand.
- Types of housing perceived to be most lacking, on average, include affordable housing for low- and moderate-income households (mean=1.00), smaller multi-units (mean=1.13), single-family homes for rent (mean=1.13), single-family homes for purchase (mean=1.13), larger multi-units (mean=1.25), public housing (mean=1.38), manufactured kit homes (mean=1.38), permanent supportive housing (mean=1.50), handicapped accessible housing (mean=1.57), and trailer homes (mean=2.00).
- While still lacking, the supply of skilled care facilities is the least lacking in the area (mean=2.29).

Figure 4. The supply of permanent, safe, and affordable housing in the respondents' area

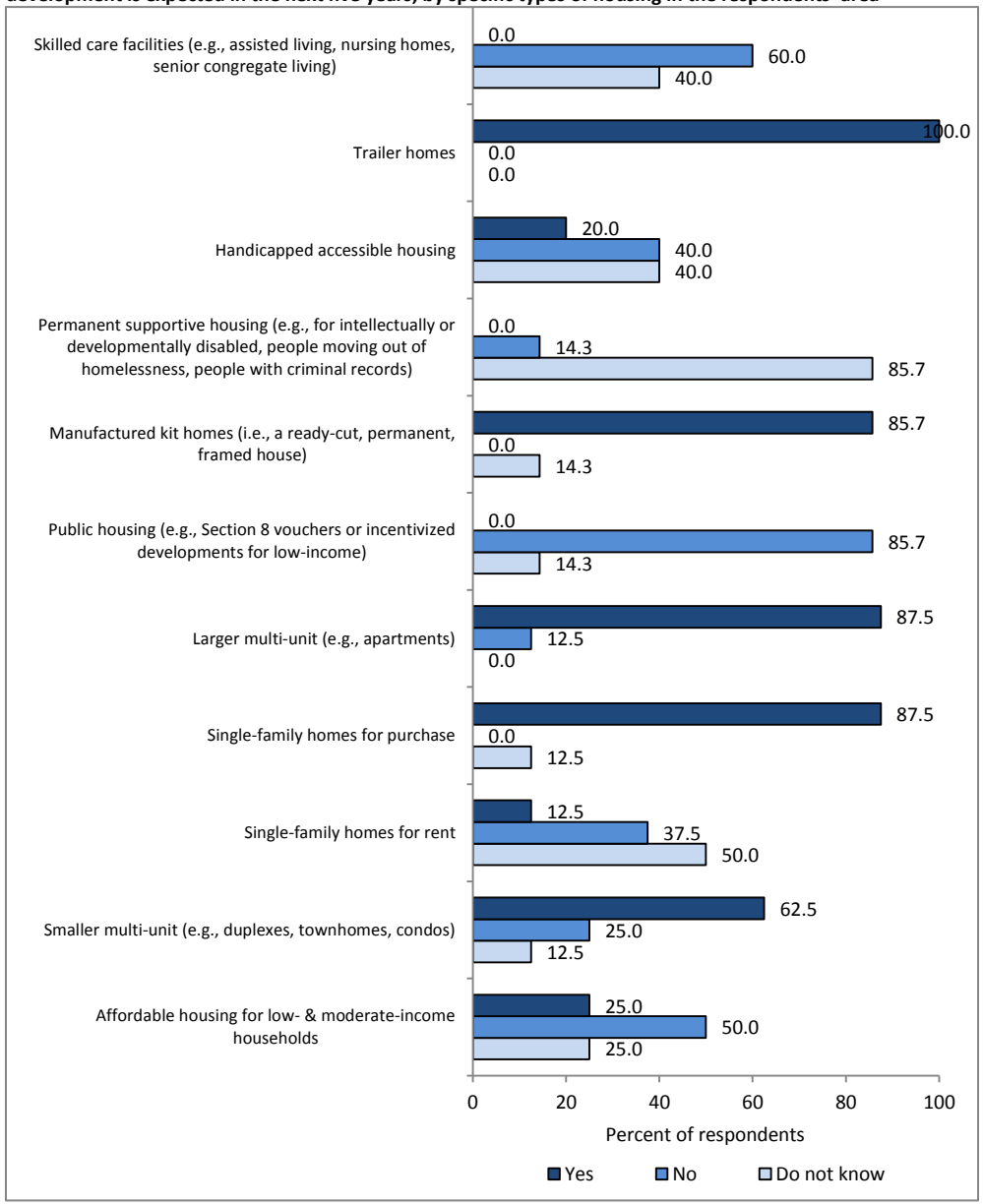


*Means exclude "do not know" responses.

All respondents were asked to indicate whether new development for specific types of housing is expected in the next five years in their area. The following section focuses only on those respondents who perceived the supply of permanent, safe, and affordable housing in their area as not enough (i.e., those who indicated a 1 or 2 for the specific supply of permanent, safe, and affordable housing) (see Figure 5).

- At least 85 percent of respondents who indicated there is not enough housing in their area expect new development of trailer homes (100.0 percent), larger multi-units (87.5 percent), single-family homes for purchase (87.5 percent), and manufactured kit homes (85.7 percent) in the next five years.
- At least half of respondents said they do not expect new development of public housing (85.7 percent), skilled care facilities (60.0 percent), and affordable housing for low- and moderate-income households (50.0 percent).
- A large proportion of respondents said they do not know if development is expected in the next five years for the following types of housing: permanent supportive housing (85.7 percent), single-family homes for rent (50.0 percent), handicapped accessible housing (40.0 percent), and skilled care facilities (40.0 percent).

Figure 5. If the supply of permanent, safe, and affordable housing is not perceived as enough*, whether development is expected in the next five years, by specific types of housing in the respondents' area



*"Not enough" is defined as individuals who indicated a 1 or 2 to a previous question which asked respondents to judge the supply of permanent, safe, and affordable housing in their area.

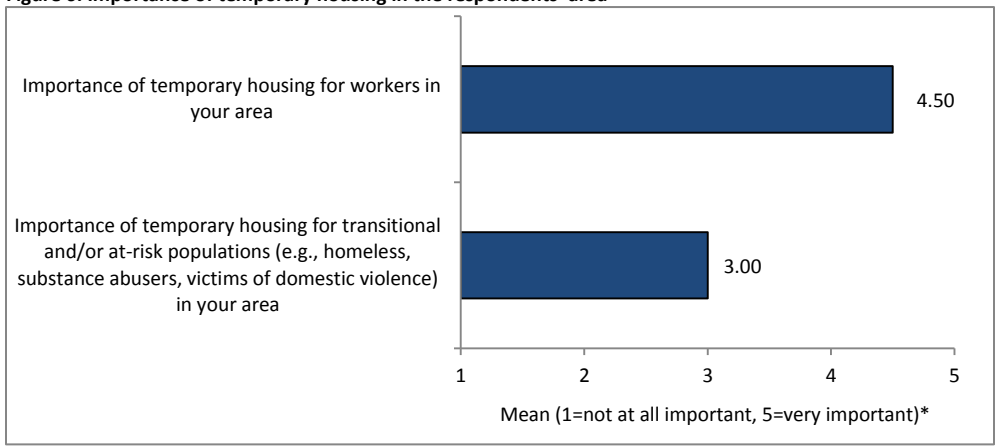
Respondents were asked how important temporary housing is for transitional and/or at-risk populations (e.g., homeless, substance abusers, victims of domestic violence) and workers in their area (see Figure 6).

- On average, respondents indicated that temporary housing is very important for workers and is somewhat important for transitional and/or at-risk populations (mean=4.50 and mean=3.00, respectively).

Additionally, respondents were asked if various solutions are being used to fulfill temporary housing for workers in their area and how well the solution is working. The following section focuses only on respondents who rated temporary housing for workers as important (i.e., those who indicated temporary housing for workers as a 4 or 5) and indicated that a solution is being used (see Figure 7).

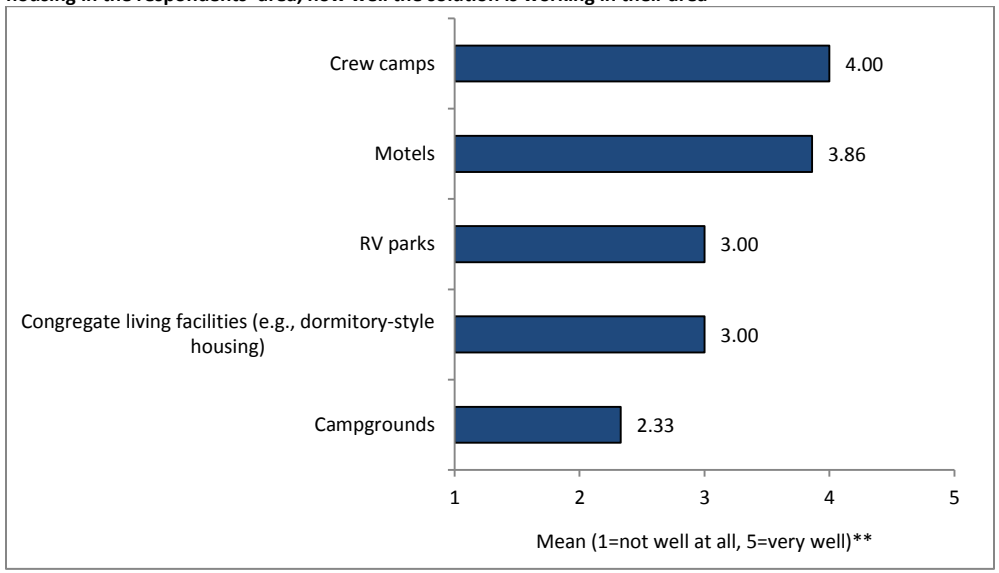
- For those respondents who said that temporary housing for workers is important and that a solution is being used for temporary housing in their area, on average, respondents indicated that crew camps are working very well for their area (mean=4.00) and motels are working well in their area (mean=3.86).
- On average, respondents indicated RV parks and congregate living facilities are working somewhat well (mean=3.00 each).
- On average, respondents indicated that campgrounds are not working well (mean=2.33).

Figure 6. Importance of temporary housing in the respondents' area



*Means exclude "not applicable" responses.

Figure 7. If temporary housing for workers is important* and the solution is being used for temporary housing in the respondents' area, how well the solution is working in their area



*"Important" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents how important temporary housing is for workers in their area.
**Means exclude "do not know" and "not applicable" responses.

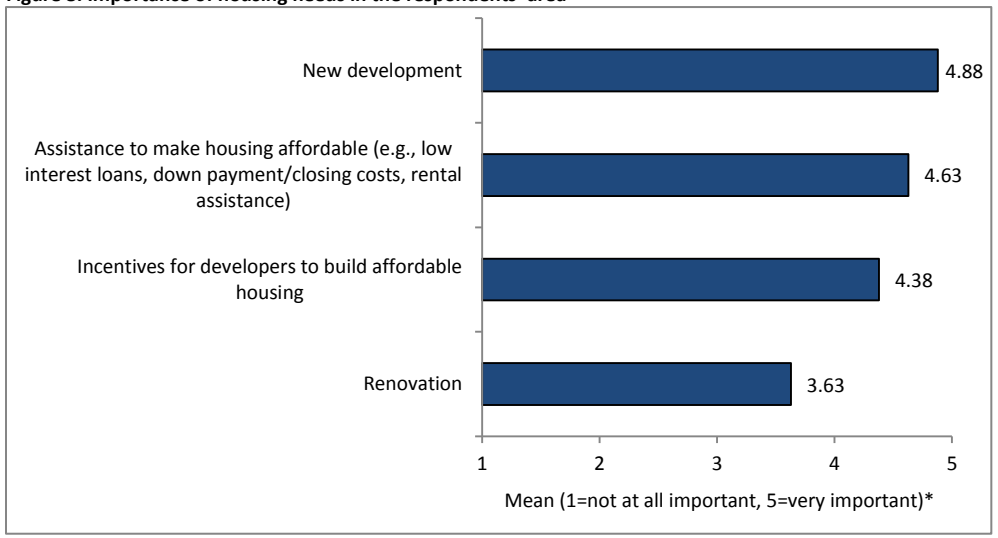
Respondents were asked to rate the importance of four different housing needs in their area (see Figure 8).

- On average, respondents rated new development (mean=4.88), assistance to make housing affordable (mean=4.63), and incentives for developers to build affordable housing (mean=4.38) as very important housing needs in their area.
- On average, respondents rated renovation as an important housing need in their area (mean=3.63).

Respondents were asked to indicate whether the specific housing need is for owner-occupied, renter-occupied, or both in their area. The following section focuses only on respondents who rated the specific housing need as important (i.e., those who indicated the specific housing need as a 4 or 5) (see Figure 9).

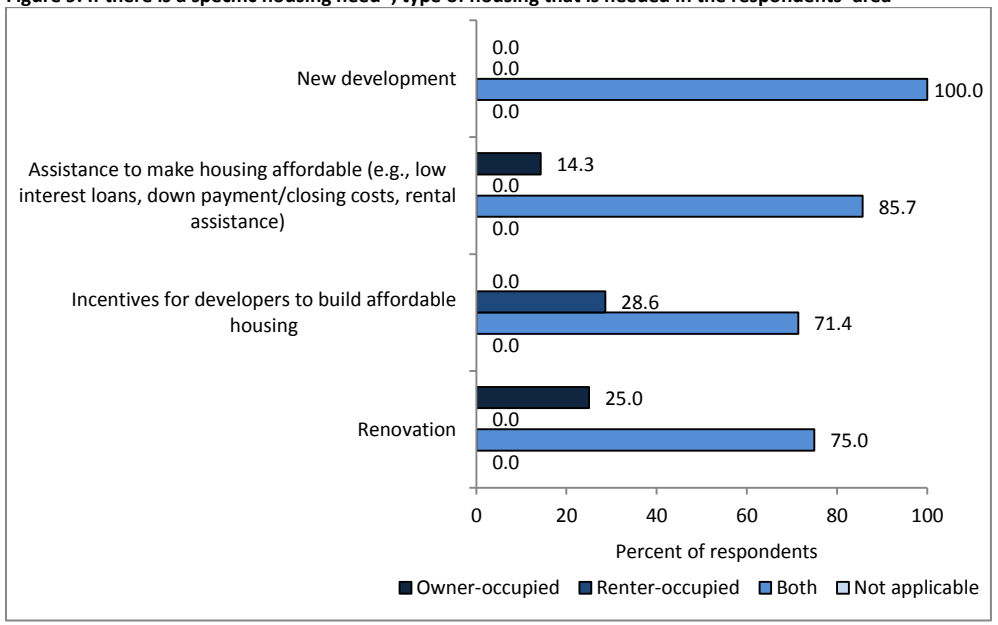
- The majority of respondents indicated that all four housing needs are necessary for both owner- and renter-occupied housing; new development (100.0 percent), assistance to make housing affordable (85.7 percent), renovation (75.0 percent), and incentives for developers to build affordable housing (71.4 percent).

Figure 8. Importance of housing needs in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

Figure 9. If there is a specific housing need*, type of housing that is needed in the respondents' area

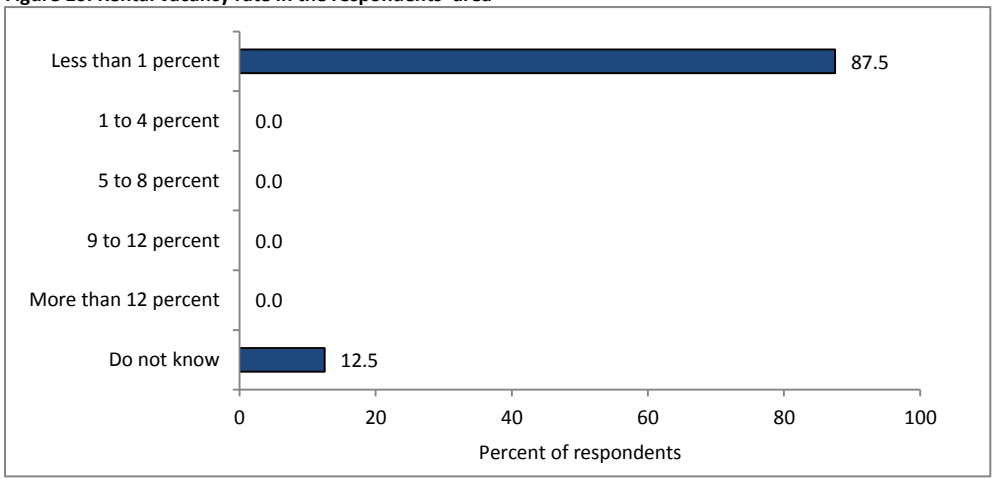


*"Specific housing need" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents about the importance of housing needs in their area.

Respondents were asked what the rental vacancy rate is in their area (see Figure 10).

- The vast majority of respondents indicated that the rental vacancy rate is less than 1 percent (87.5 percent).
- Approximately one-tenth of respondents do not know the rental vacancy rate in their area (12.5 percent).

Figure 10. Rental vacancy rate in the respondents' area



AVAILABILITY, AFFORDABILITY, AND QUALITY OF HOUSING

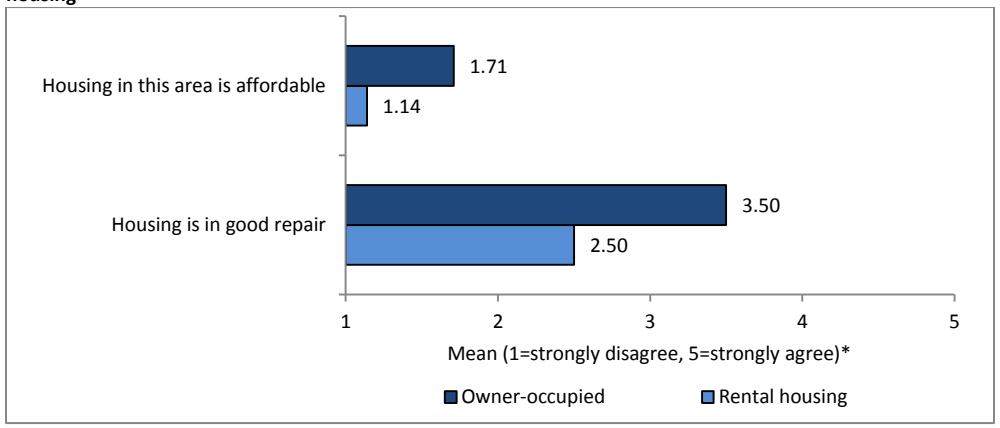
Respondents were asked to indicate their opinion on statements relating to housing affordability and quality (see Figure 11).

- On average, respondents strongly disagreed that owner-occupied and rental housing in their area is affordable (mean=1.71 and mean=1.14, respectively).
- On average, respondents agreed that owner-occupied housing in their area is in good repair (mean=3.50); however, they disagreed that rental housing in their area is in good repair (mean=2.50).

In relation to housing quality, all respondents were asked to indicate what proportion of owner-occupied and rental housing stock is in need of updates and repairs. The following section focuses only on those respondents who indicated that updates and repairs are in need (i.e., those who indicated a 1 or 2 on whether housing is in good repair) (see Figure 12).

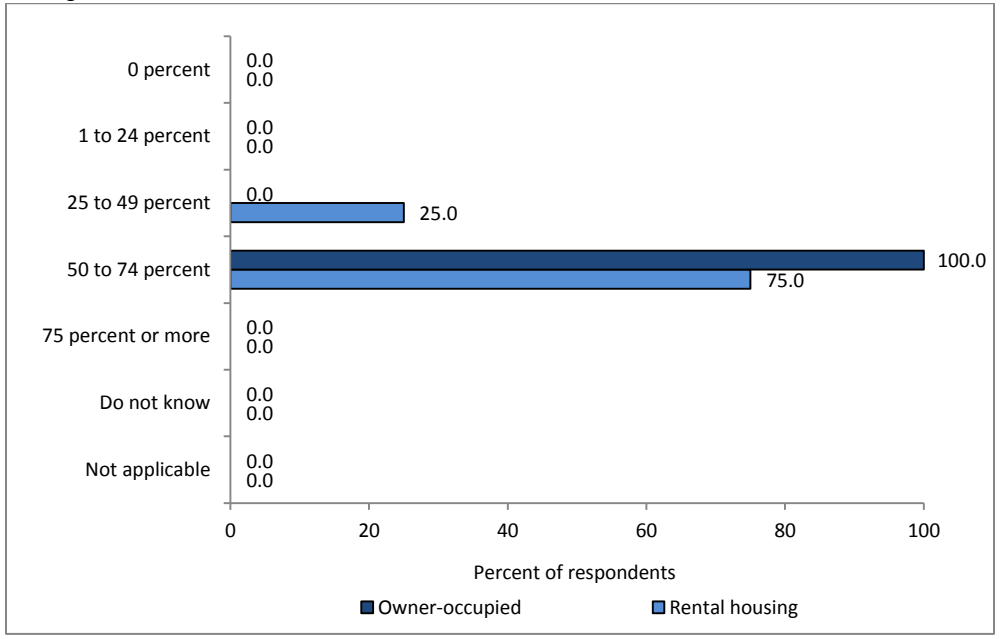
- All of these respondents indicated that 50 to 74 percent of owner-occupied housing in their area is in need of updates and repairs (100.0 percent).
- Three-fourths of respondents indicated that 50 to 74 percent of rental housing in their area is in need of updates and repairs (75.0 percent).

Figure 11. Statements relating to housing affordability and quality in the respondents' area by type of housing



*Means exclude "do not know" and "not applicable" responses.

Figure 12. Proportion of housing that is in need of updates and repairs* in the respondents' area by type of housing

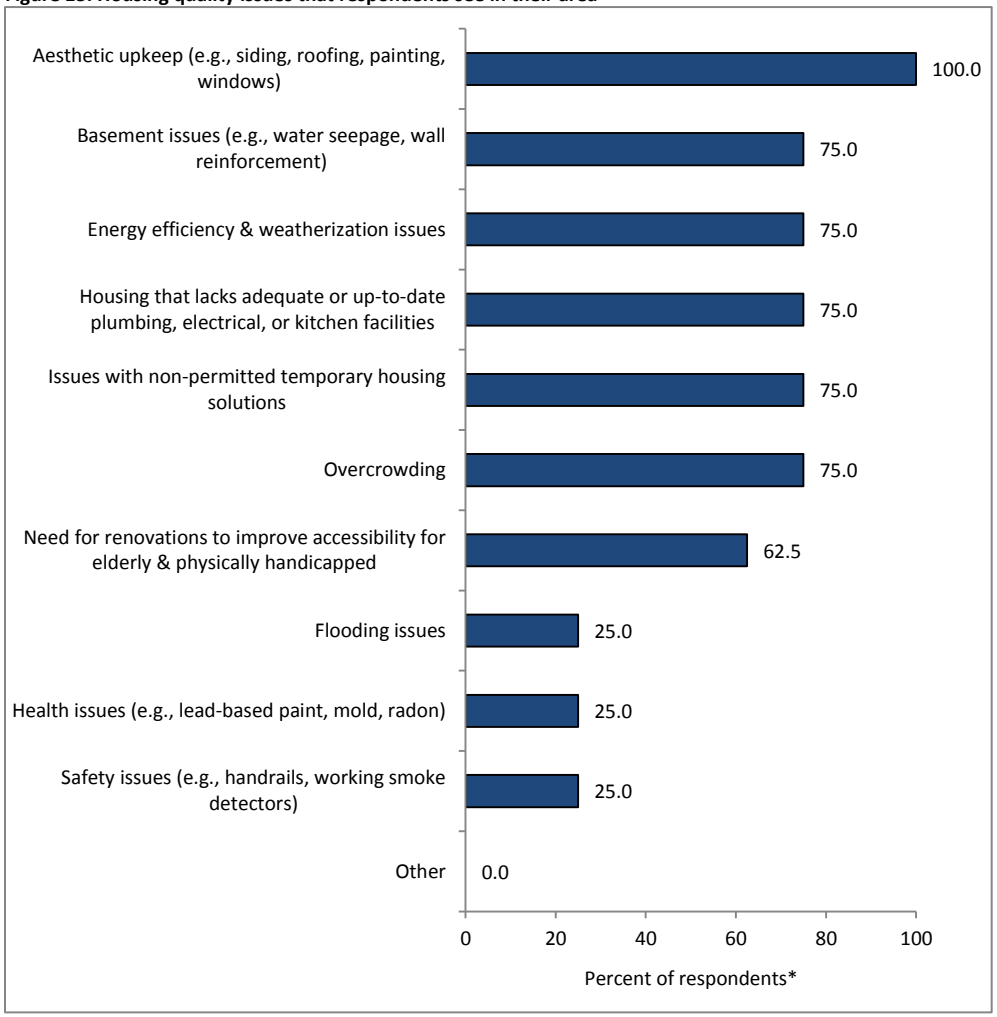


*"In need of updates and repairs" is defined as individuals who indicated a 1 or 2 (disagree) to a previous question which asked respondents how much they agree that the type of housing is in good repair.

Respondents were asked what they see as some of the housing quality issues in their area (see Figure 13).

- All respondents indicated that aesthetic upkeep is a housing quality issue in their area (100.0 percent).
- Three-fourths of respondents indicated that basement issues; energy efficiency and weatherization; housing that lacks adequate or up-to-date plumbing, electrical, or kitchen facilities; non-permitted temporary housing solutions; and overcrowding are housing quality issues in their area (75.0 percent each).
- Approximately three-fifths of respondents indicated that the need for renovations to improve accessibility for elderly and physically handicapped is also a housing quality issue (62.5 percent).
- One-fourth of respondents indicated they see the following housing quality issues in their area: flooding, health issues, and safety (25.0 percent each).

Figure 13. Housing quality issues that respondents see in their area



*Percentages do not add to 100.0 due to multiple responses.

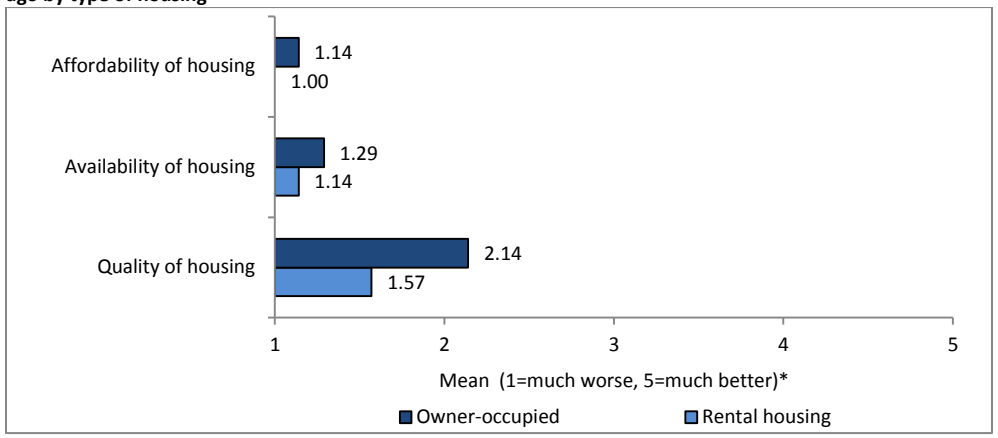
Respondents were asked how the affordability, availability, and quality of OWNER-OCCUPIED and RENTAL housing in their area compared to 10 years ago (see Figure 14).

- On average, respondents said that the affordability of both owner-occupied and rental housing is much worse compared to 10 years ago (mean=1.14 and mean=1.00, respectively).
- On average, respondents said that the availability of both owner-occupied and rental housing is much worse compared to 10 years ago (mean=1.29 and mean=1.14, respectively).
- On average, respondents said that the quality of owner-occupied housing is worse and rental housing is much worse compared to 10 years ago (mean=2.14 and mean=1.57, respectively).

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING DEVELOPMENT as they relate to their area (see Figure 15).

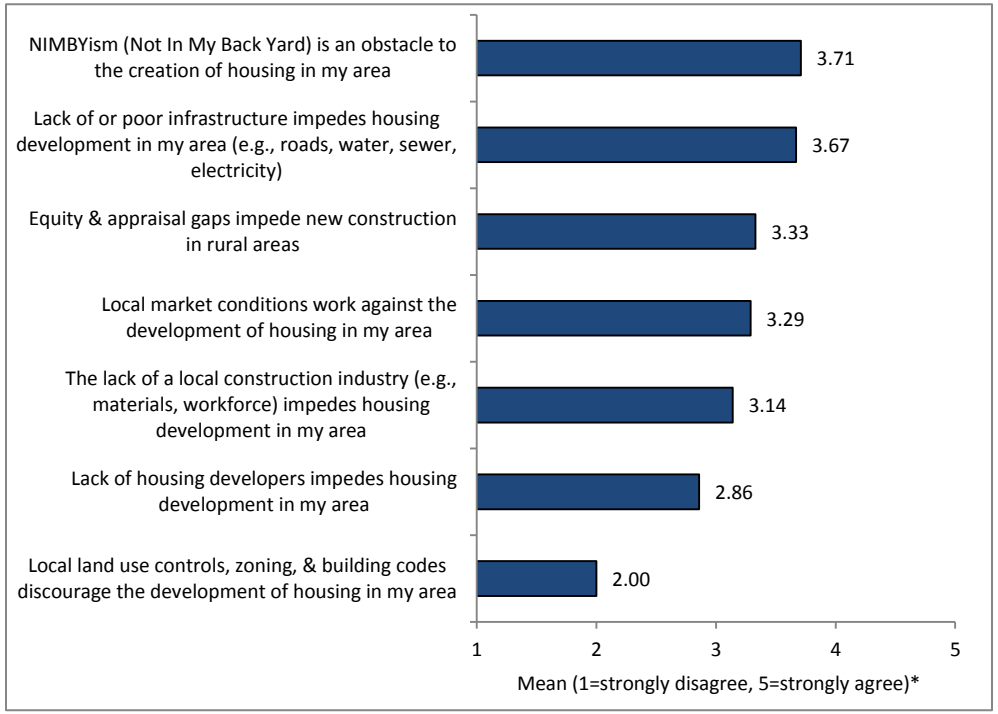
- On average, respondents agreed the most that NIMBYism (Not In My Back Yard) (mean=3.71), lack of or poor infrastructure (mean=3.67), equity and appraisal gaps for new construction in rural areas (mean=3.33), and local market conditions (mean=3.29) are obstacles to housing development in their area.
- On average, respondents somewhat agreed that in their area, the lack of a local construction industry impedes housing development (mean=3.14).
- On average, respondents somewhat disagreed that in their area, the lack of housing developers impedes housing development (mean=2.86).
- On average, respondents strongly disagreed that local land use controls, zoning, and building codes discourage the development of housing in their area (mean=2.00).

Figure 14. Affordability, availability, and quality of housing in the respondents' area compared to 10 years ago by type of housing



*Means exclude "do not know" responses.

Figure 15. Statements regarding obstacles to HOUSING DEVELOPMENT as they relate to the respondents' area

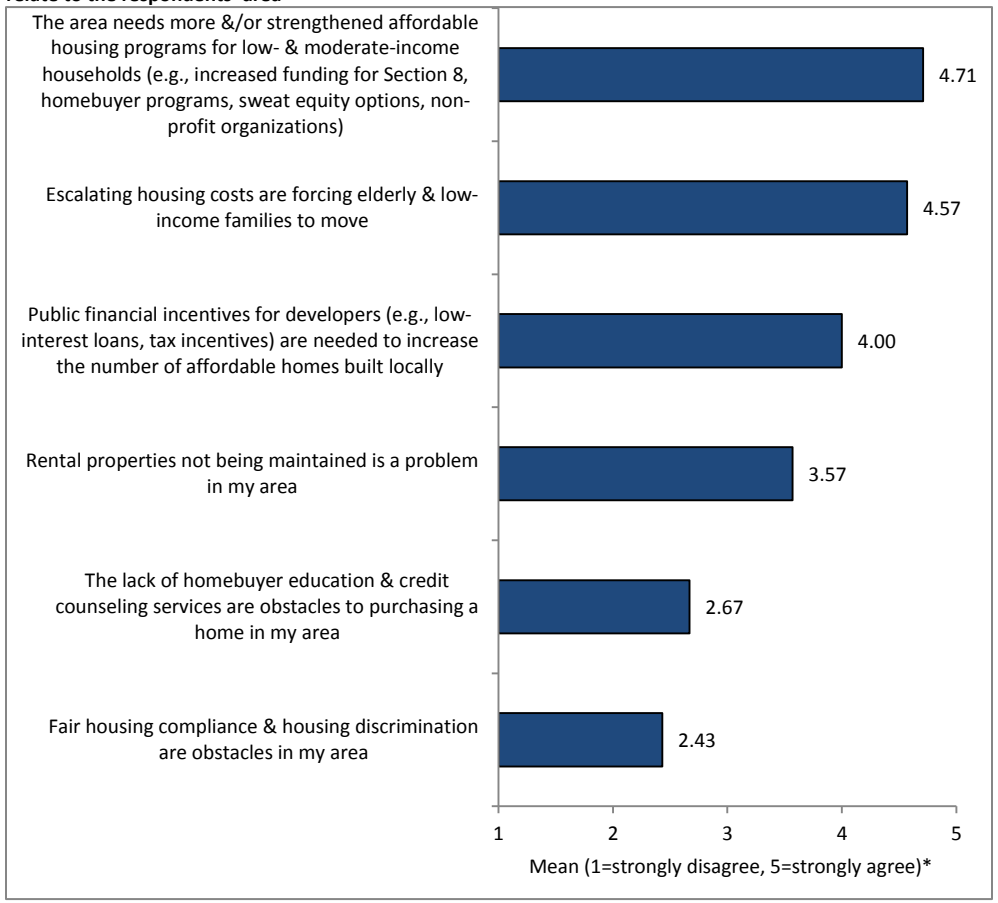


*Means exclude "do not know" responses.

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to their area (see Figure 16).

- On average, respondents strongly agreed that their area needs more and/or strengthened affordable housing programs for low- and moderate-income households (mean=4.71), escalating housing costs are forcing elderly and low-income families to move (mean=4.57), and public financial incentives for developers are needed to increase the number of affordable homes built locally (mean=4.00).
- On average, respondents agreed that rental properties are not being maintained in their area (mean=3.57).
- On average, respondents disagreed that the lack of homebuyer education and credit counseling services are obstacles to purchasing a home in their area (mean=2.67) and fair housing compliance and housing discrimination are obstacles in their area (mean=2.43).

Figure 16. Statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to the respondents' area

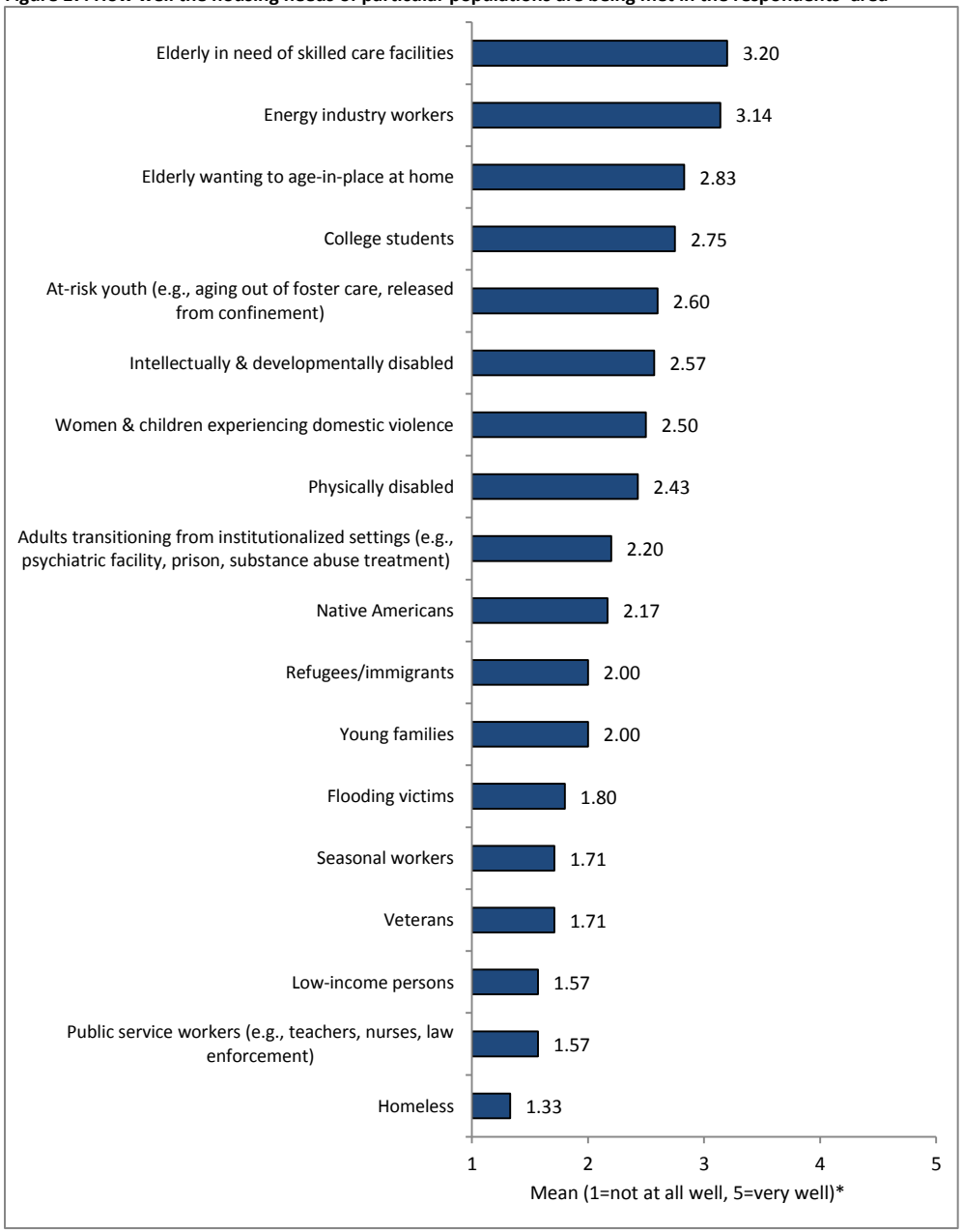


*Means exclude "do not know" responses.

Respondents were asked to indicate how well they think the housing needs for various population groups are being met in their area (see Figure 17).

- Overall, respondents indicated that none of the populations' housing needs are being met well.
- On average, respondents indicated that housing needs that are the least well met in their area are for the homeless (mean=1.33), public service workers (mean=1.57), and low-income persons (mean=1.57).
- On average, respondents indicated that housing needs for the following populations are not being met well at all: veterans (mean=1.71), seasonal workers (mean=1.71), flooding victims (mean=1.80), young families (mean=2.00), and refugees/ immigrants (mean=2.00).
- On average, respondents indicated that housing needs for the following populations are not being met well: at-risk youth (mean=2.60), intellectually and developmentally disabled (mean=2.57), women and children experiencing domestic violence (mean=2.50), physically disabled (mean=2.43), adults transitioning from institutionalized settings (mean=2.20), and Native Americans (mean=2.17).
- On average, respondents indicated that the housing needs for the following populations are being met moderately well: elderly in need of skilled care facilities (mean=3.20), energy industry workers (mean=3.14), elderly wanting to age-in-place at home (mean=2.83), and college students (mean=2.75).

Figure 17. How well the housing needs of particular populations are being met in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

BARRIERS TO GROWTH AND CHANGE

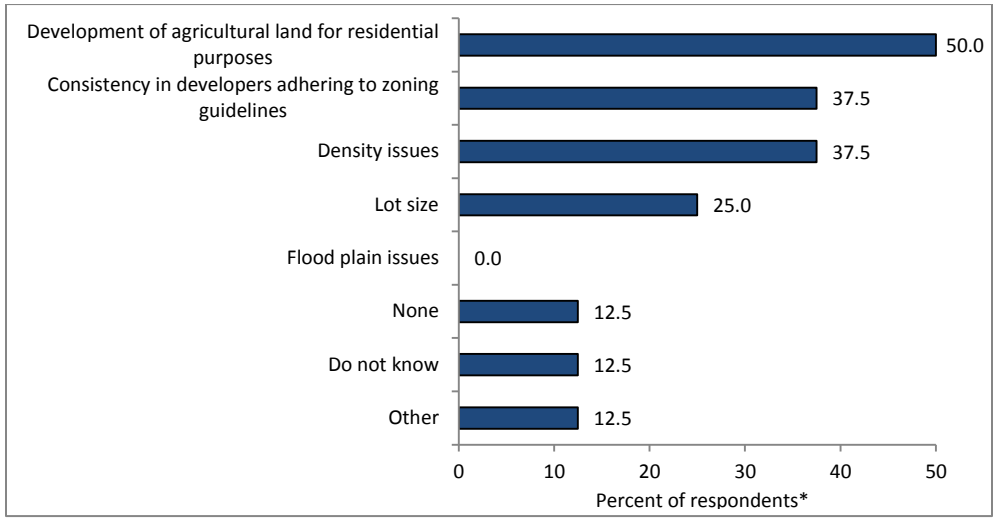
Respondents were asked which ZONING issues are inhibiting housing affordability and development in their area (see Figure 18).

- Half of respondents indicated that development of agricultural land for residential purposes is a ZONING issue which inhibits housing affordability and development in their area (50.0 percent).
- Slightly more than one-third of respondents indicated that consistency in developers adhering to zoning guidelines (37.5 percent) and density issues (37.5 percent) are ZONING issues which inhibit housing affordability and development in their area.
- One-fourth of respondents said lot size is a ZONING issue as well (25.0 percent).

Respondents were asked which BUILDING CODE issues are inhibiting housing affordability and development in their area (see Figure 19).

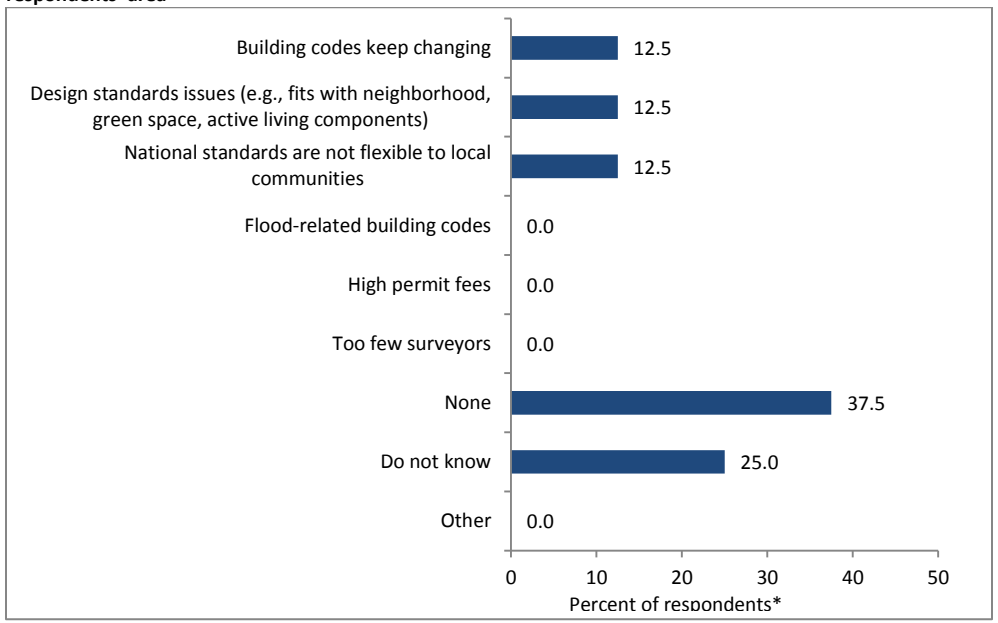
- The largest proportion of respondents indicated that there are no BUILDING CODE issues and that they do not know which BUILDING CODE issues inhibit affordability and development in their area (37.5 percent and 25.0 percent, respectively).
- Approximately one in 10 respondents indicated that building codes keep changing, that there are design standards issues, and that national standards are not flexible to local communities (12.5 percent, each).

Figure 18. ZONING issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 19. BUILDING CODE issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

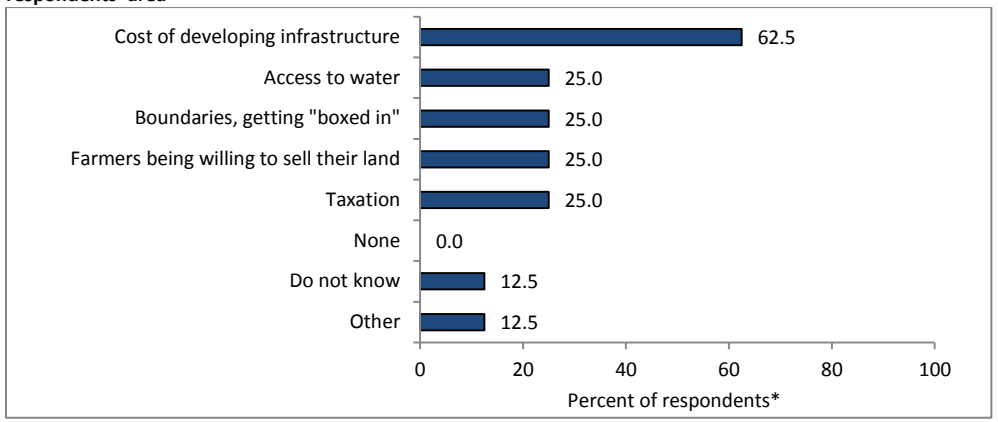
Respondents were asked which ANNEXATION issues are inhibiting housing affordability and development in their area (see Figure 20).

- Nearly two-thirds of respondents indicated that the cost of developing infrastructure is an ANNEXATION issue inhibiting housing affordability and development in their area (62.5 percent).
- One-fourth of respondents indicated that access to water; boundaries, getting "boxed in"; farmers being willing to sell their land; and taxation are ANNEXATION issues in their area (25.0 percent each).

Respondents were asked which ECOLOGICAL issues are inhibiting housing affordability and development in their area (see Figure 21).

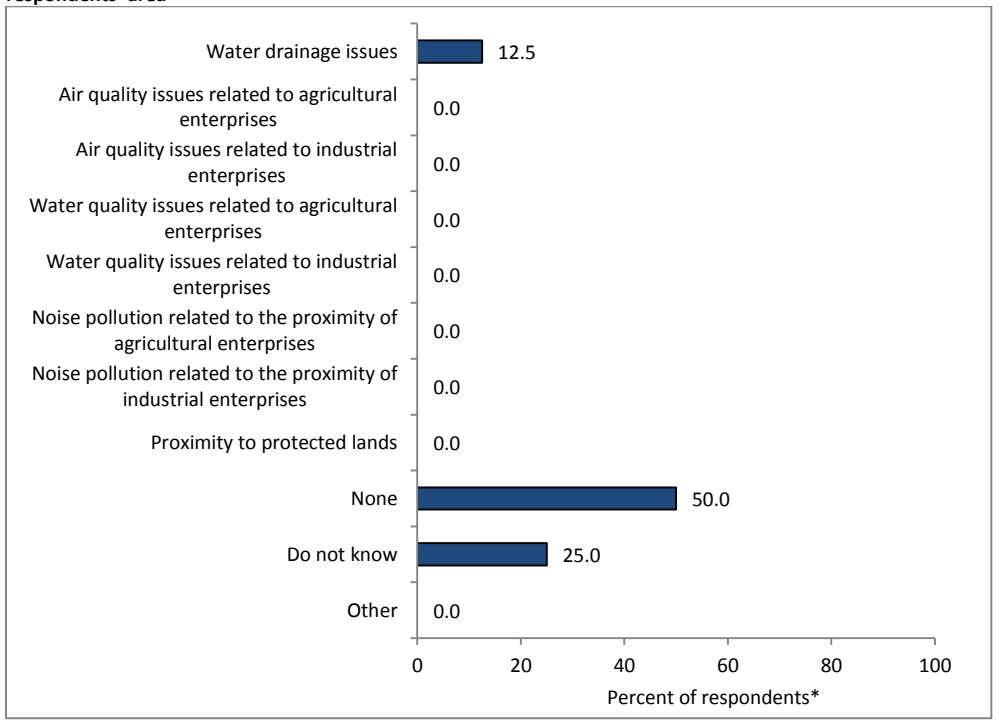
- Half of respondents indicated that there are no ECOLOGICAL issues which are inhibiting housing affordability and development in their area (50.0 percent).
- One-fourth of respondents indicated they do not know which ECOLOGICAL issues inhibit housing affordability and development in their area (25.0 percent).
- Approximately one in 10 respondents said water drainage issues are ECOLOGICAL issues in their area (12.5 percent).

Figure 20. ANNEXATION issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 21. ECOLOGICAL issues which are inhibiting housing affordability and development in the respondents' area

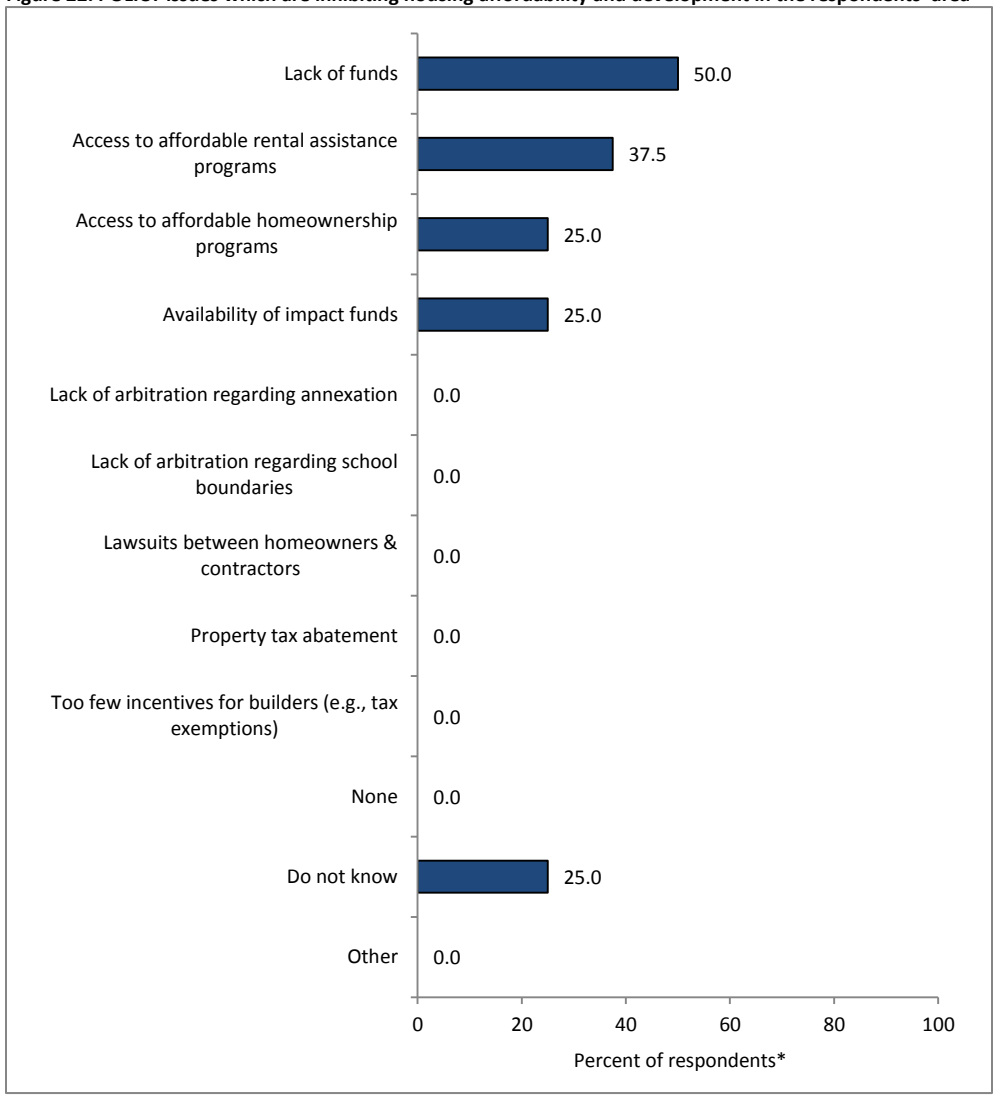


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked which POLICY issues are inhibiting housing affordability and development in their area (see Figure 22).

- Half of respondents indicated a lack of funds is a POLICY issue in their area (50.0 percent).
- At least one-fourth of respondents indicated access to affordable rental assistance programs (37.5 percent), access to affordable homeownership programs (25.0 percent), and availability of impact funds (25.0 percent) are POLICY issues which are inhibiting housing affordability and development in their area.
- One-fourth of respondents do not know what POLICY issues are inhibiting housing affordability and development in their area (25.0 percent).

Figure 22. POLICY issues which are inhibiting housing affordability and development in the respondents' area

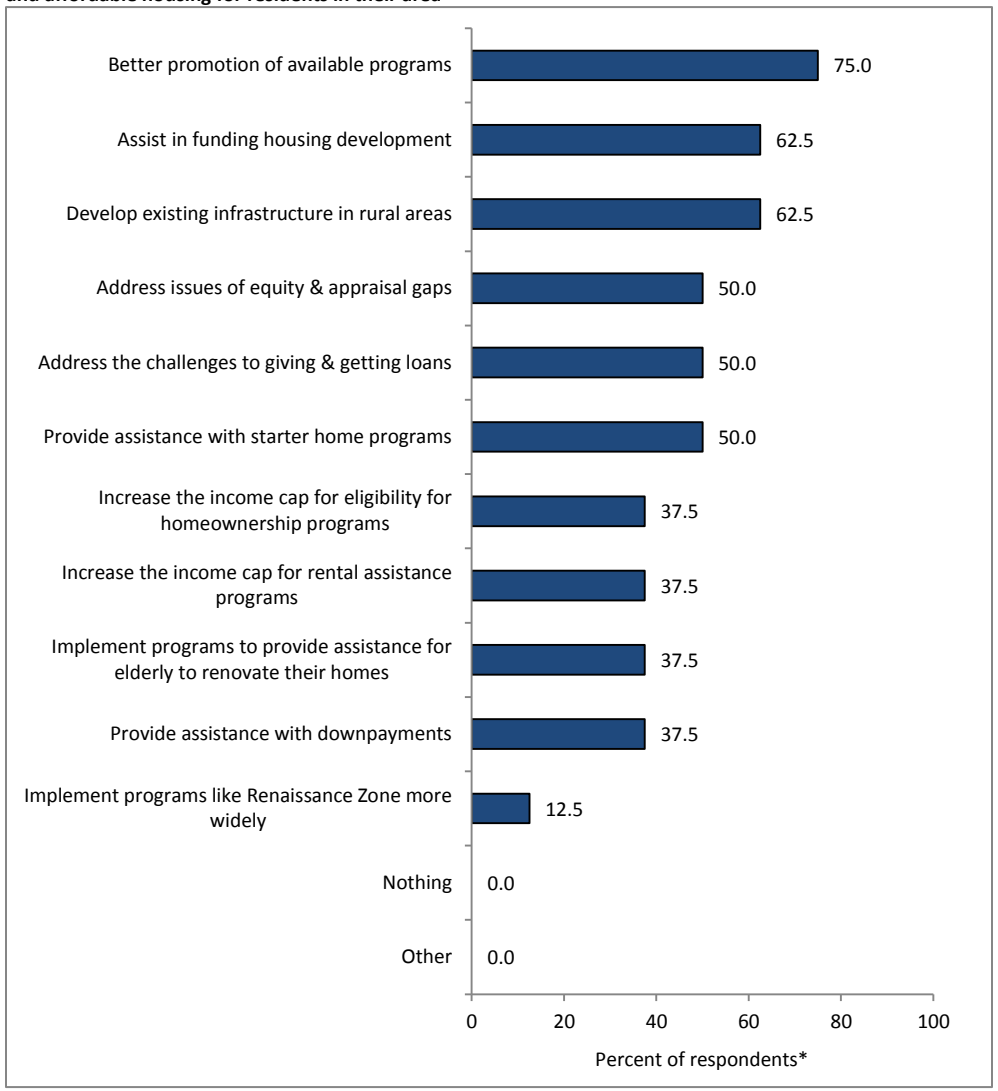


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked what the state should do to help increase the supply of adequate and affordable housing for residents in their area (see Figure 23).

- At least half of respondents indicated the state should better promote available programs (75.0 percent), assist in funding housing development (62.5 percent), develop existing infrastructure in rural areas (62.5 percent), address issues of equity and appraisal gaps (50.0 percent), address the challenges to giving and getting loans (50.0 percent), and provide assistance with starter home programs (50.0 percent) to help increase the supply of adequate and affordable housing for residents in their area.
- Slightly more than one-third of respondents indicated that the state should increase the income cap for eligibility for homeownership programs, increase the income cap for rental assistance programs, implement programs to provide assistance for elderly to renovate their homes, and provide assistance with downpayments (37.5 percent each); 12.5 percent said the state should also implement programs like Renaissance Zone more widely.

Figure 23. Respondents' opinion regarding what the state should do to help increase the supply of adequate and affordable housing for residents in their area



*Percentages do not add to 100.0 due to multiple responses.

RESPONDENTS' PROFILE

Respondents were asked what their title and/or perspective was when answering the survey (see Figure 1).

- Slightly more than half of respondents indicated that their title/perspective is a government official (52.2 percent).
- Approximately one-fifth of respondents indicated that their title/perspective is a nonprofit organization (21.7 percent) and economic/community development (17.4 percent).
- Less than 10 percent of respondents indicated their title/perspective is public housing (8.7 percent), banking/financing (4.3 percent), and real estate/builder (4.3 percent).

Map 1. Geographic boundaries for organization of survey results

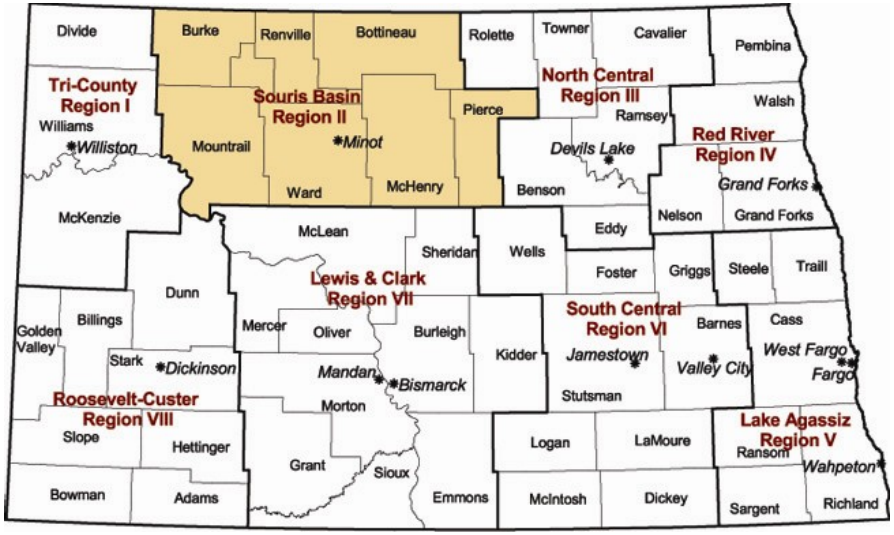
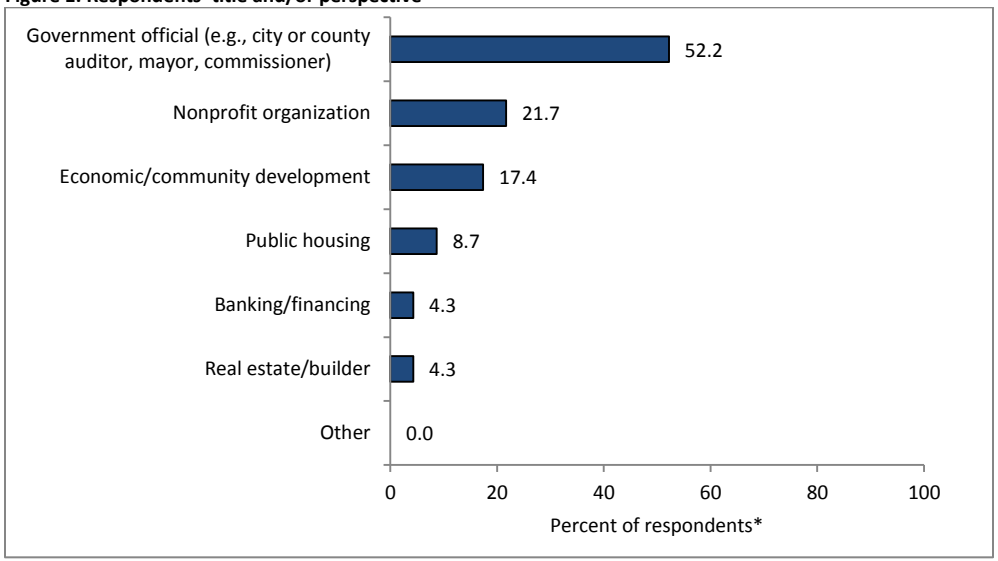


Figure 1. Respondents' title and/or perspective



*Percentages do not add to 100.0 due to multiple responses.

GENERAL ISSUES IN THE COMMUNITY

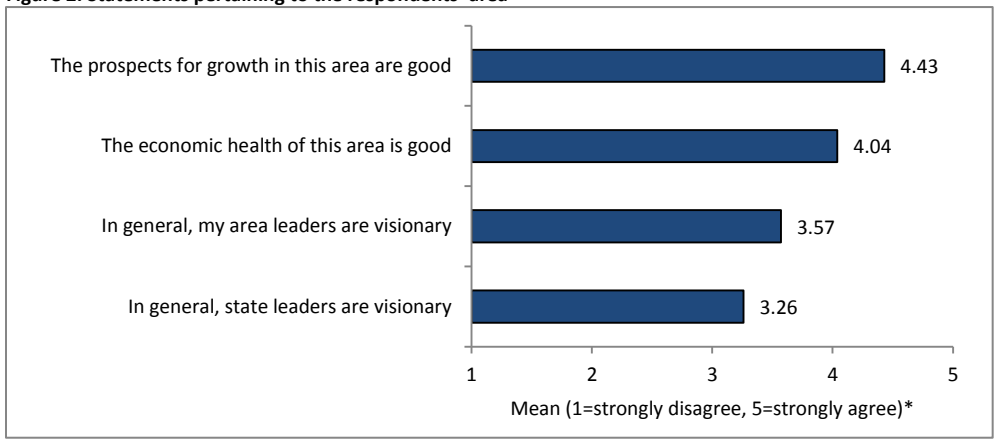
Respondents were asked to indicate their level of agreement on statements pertaining to their area (see Figure 2).

- On average, respondents strongly agreed that the prospects for growth in their area are good and the economic health of their area is good (mean=4.43 and mean=4.04, respectively).
- On average, respondents agreed that, in general, their area leaders and state leaders are visionary (mean=3.57 and mean=3.26, respectively).

Respondents were asked how specific factors currently influence prospects for growth in their area (see Figure 3).

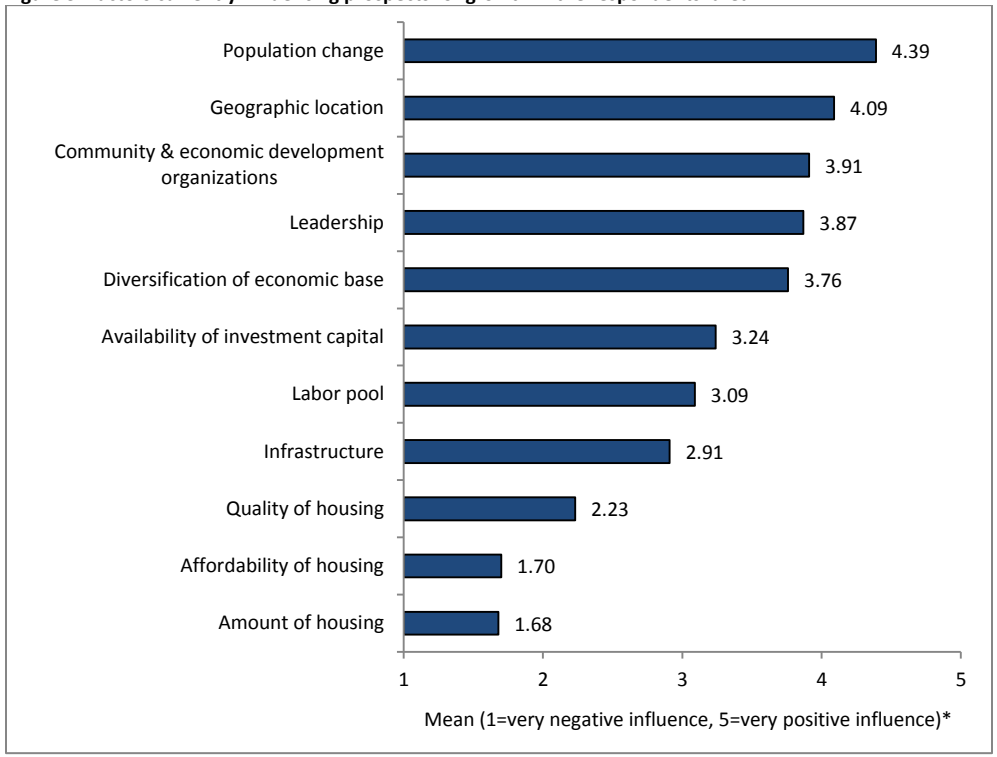
- On average, respondents indicated that population change and geographic location have a very positive influence on prospects for growth in their area (mean=4.39 and mean=4.09, respectively).
- On average, respondents indicated that community and economic development organizations (mean=3.91), leadership (mean=3.87), and diversification of the economic base (mean=3.76) have a positive influence on prospects for growth in their area.
- On average, respondents indicated that, in their area, availability of investment capital (mean=3.24), labor pool (mean=3.09), and infrastructure (mean=2.91) have a moderate influence on prospects for growth.
- On average, respondents indicated that the quality of housing in the area has a negative influence (mean=2.23).
- On average, respondents indicated that affordability of housing (mean=1.70) and amount of housing (mean=1.68) have a very negative influence on the prospects for growth.

Figure 2. Statements pertaining to the respondents' area



*Means exclude "do not know" responses.

Figure 3. Factors currently influencing prospects for growth in the respondents' area



*Means exclude "do not know" responses.

Respondents were asked what the three most important local issues are in their area.

- The theme that respondents indicated the most frequently as one of the three most important local issues in their area is housing, followed by infrastructure, growth and development, and finally employment.
- HOUSING
    - Respondents indicated that there is a lack of available housing (e.g., low to moderate-income housing, rentals, workforce housing, and senior housing), and lack of affordable housing.
    - Respondents also indicated concerns with inflated rent.
    - Respondents said that there are issues regarding the lack of home builders and individuals willing to invest in housing.
- INFRASTRUCTURE
    - Respondents indicated that there are issues with infrastructure. Roads, water, and sewer are in need of additions, repairs, and upgrades; however, high costs are associated with their development and management.
    - Respondents also said that there are concerns with the lack of infrastructure related to trucks.
- GROWTH AND DEVELOPMENT
    - Respondents indicated that there are issues with city expansion and development, such as the need for city development guidelines.
    - Respondents said that lack of available land for development is an issue.
- EMPLOYMENT
    - Respondents indicated that there is a lack of available workers, especially for service jobs.
- Other less common themes respondents indicated as important local issues in their area are education, flooding, social concerns, and taxes.

HOUSING SUPPLY AND DEMAND

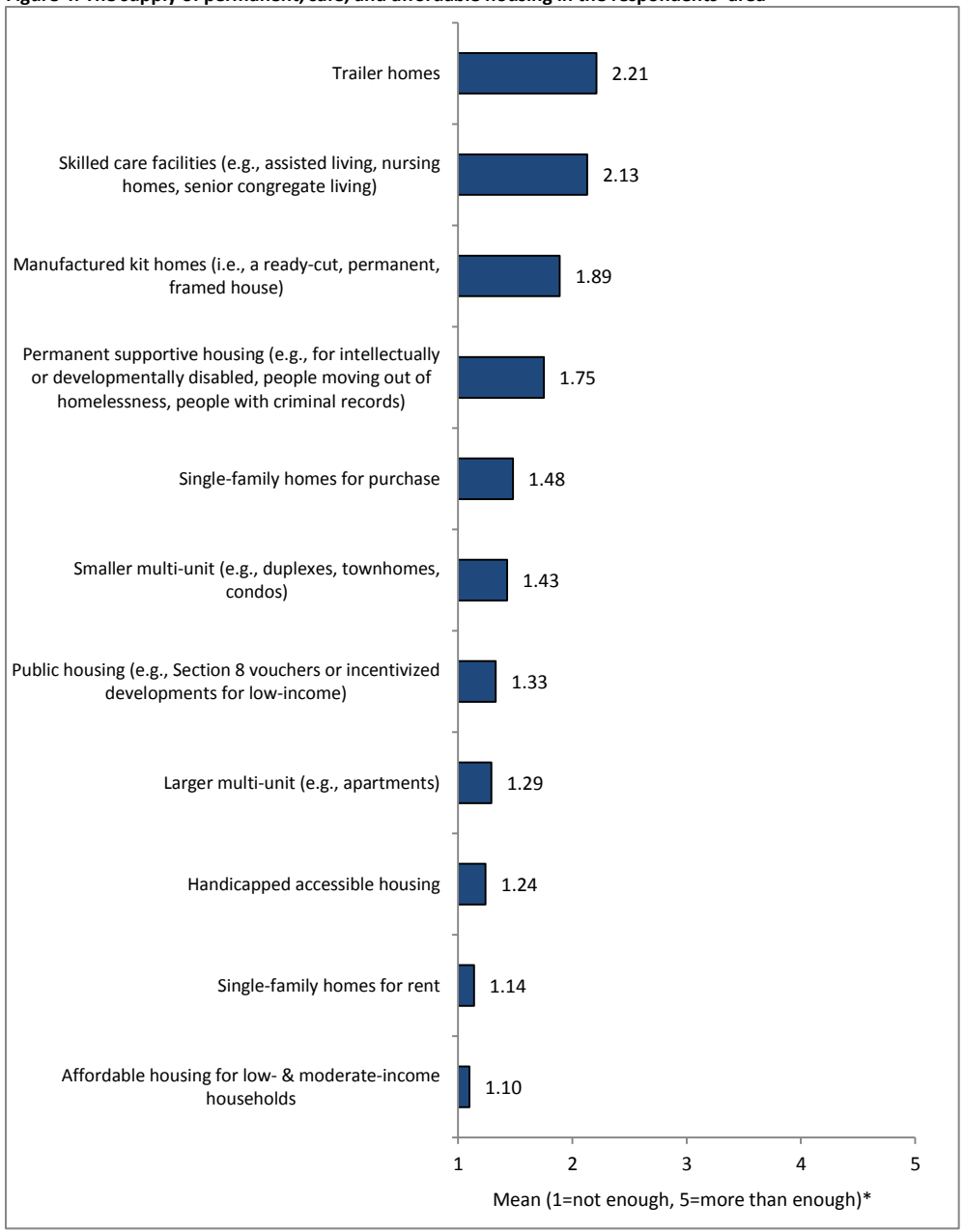
Respondents were asked how they would rate the seriousness of housing as a problem in their area.

- On average, respondents consider housing in their area to be a very serious problem (mean= 4.83).

Respondents were asked how they would judge the supply of permanent, safe, and affordable housing of various types in their area (see Figure 4).

- Overall, respondents indicated that there is not enough permanent, safe, and affordable housing to meet area demand.
- Types of housing perceived to be most lacking, on average, include affordable housing for low- and moderate-income households (mean=1.10), single-family homes for rent (mean=1.14), and handicapped accessible housing (mean=1.24).
- On average, respondents indicated that the supply of larger multi-units (mean=1.29), public housing (mean=1.33), smaller multi-units (mean=1.43), single-family homes for purchase (mean=1.48), permanent supportive housing (mean=1.75), and manufactured kit homes (mean=1.89) is not enough.
- While still not enough, on average, respondents indicated that the supply of trailer homes (mean=2.21) and skilled care facilities (mean=2.13) are the least lacking.

Figure 4. The supply of permanent, safe, and affordable housing in the respondents' area

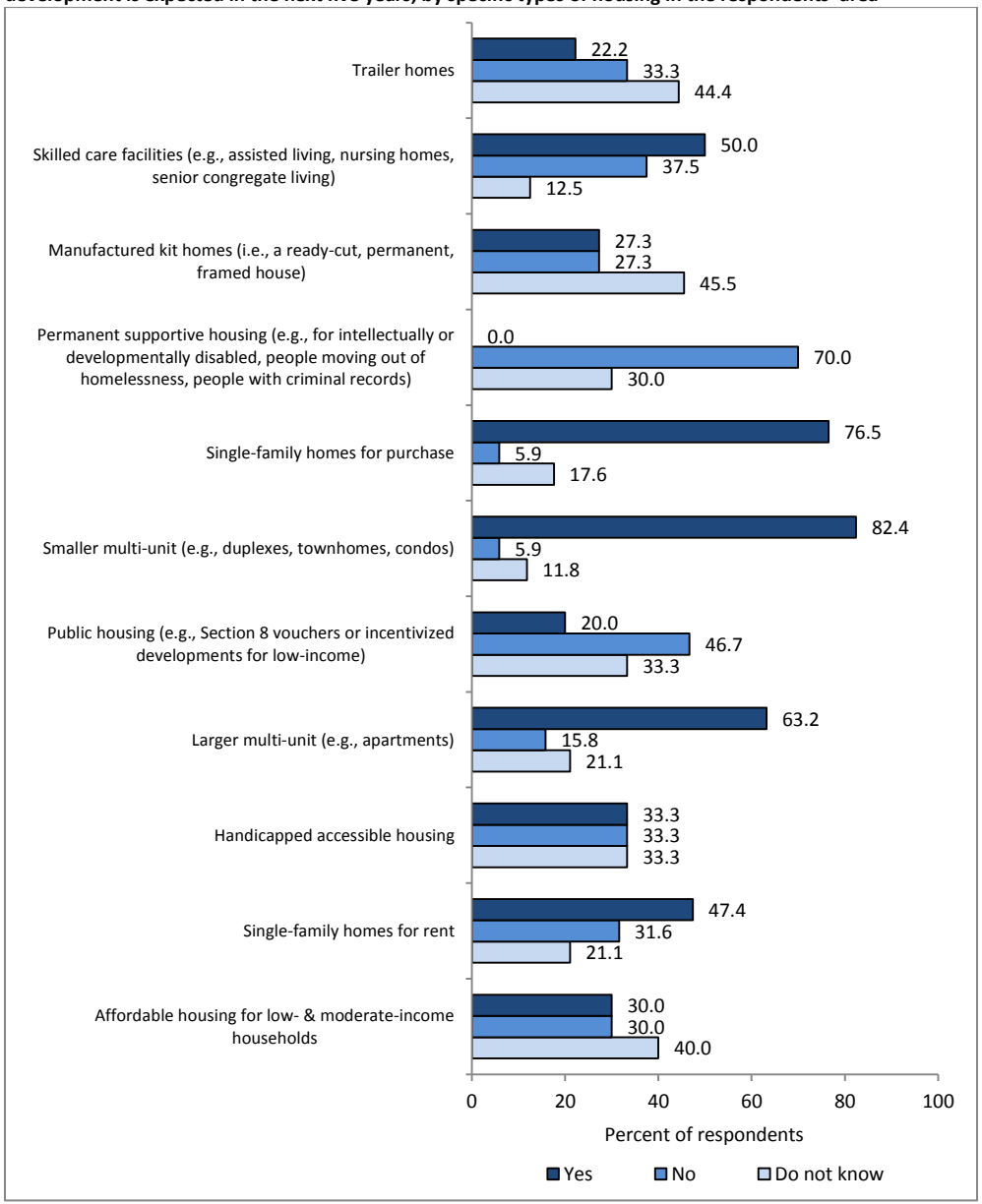


*Means exclude "do not know" responses.

Respondents were asked to indicate whether new development for specific types of housing is expected in the next five years in their area. The following section focuses only on those respondents who perceived the supply of permanent, safe, and affordable housing in their area as not enough (i.e., those who indicated a 1 or 2 for the specific supply of permanent, safe, and affordable housing) (see Figure 5).

- At least half of respondents who indicated there is not enough housing in their area expect new development of smaller multi-units (82.4 percent), single-family homes for purchase (76.5 percent), larger multi-units (63.2 percent), and skilled care facilities (50.0 percent) within the next five years.
- Nearly three-fourths of respondents do not expect new development of permanent supportive housing (70.0 percent); at least one-third do not expect new development of public housing (46.7 percent), skilled care facilities (37.5 percent), handicapped accessible housing (33.3 percent), and trailer homes (33.3 percent) in the next five years.
- At least 12 percent of respondents said they do not know if new development is expected for any of the specific housing types over the next five years.

Figure 5. If the supply of permanent, safe, and affordable housing is not perceived as enough*, whether development is expected in the next five years, by specific types of housing in the respondents' area



*"Not enough" is defined as individuals who indicated a 1 or 2 to a previous question which asked respondents to judge the supply of permanent, safe, and affordable housing in their area.

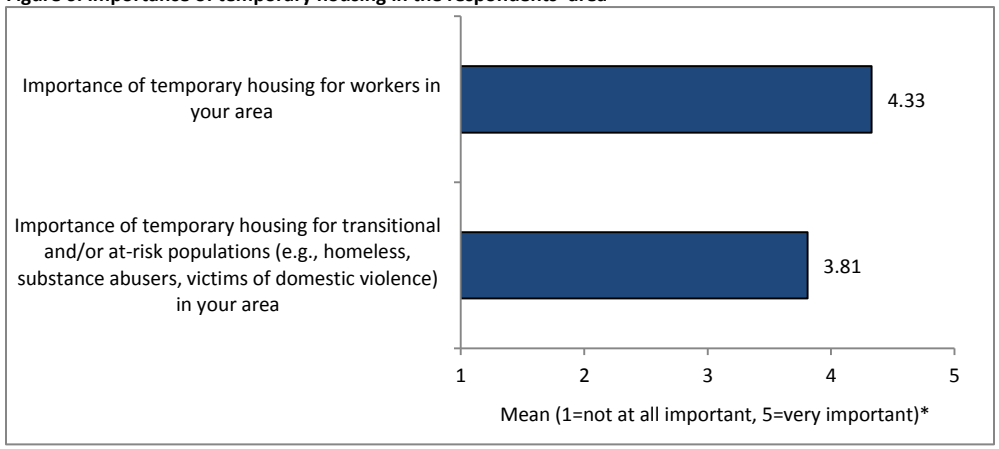
Respondents were asked how important temporary housing is for transitional and/or at-risk populations (e.g., homeless, substance abusers, victims of domestic violence) and workers in their area (see Figure 6).

- On average, respondents indicated that temporary housing for workers is very important and that temporary housing for transitional and/or at-risk populations is important (mean=4.33 and mean=3.81, respectively).

Additionally, respondents were asked if various solutions are being used to fulfill temporary housing for workers in their area and how well the solution is working. The following section focuses only on respondents who rated temporary housing for workers as important (i.e., those who indicated temporary housing for workers as a 4 or 5) and indicated that a solution is being used (see Figure 7).

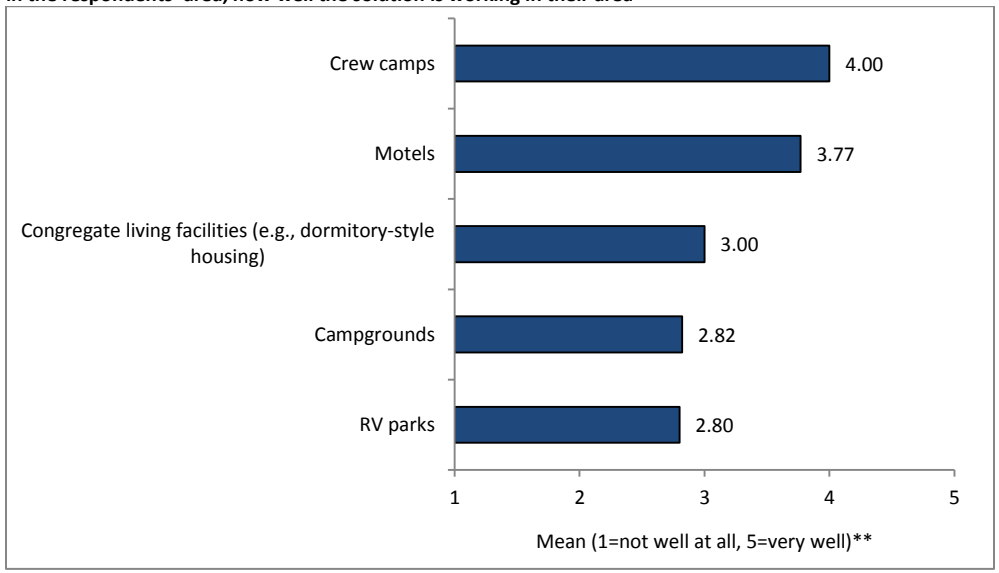
- For those respondents who said that temporary housing for workers is important and that a solution is being used for temporary housing in their area, on average, respondents indicated that crew camps are working very well for their area (mean=4.00). Respondents indicated that motels are working well (mean=3.77).
- On average, respondents indicated that congregate living facilities (mean=3.00), campgrounds (mean=2.82), and RV parks (mean=2.80) are working somewhat well.

Figure 6. Importance of temporary housing in the respondents' area



*Means exclude "not applicable" responses.

Figure 7. If temporary housing for workers is important* and a solution is being used for temporary housing in the respondents' area, how well the solution is working in their area



*"Important" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents how important temporary housing is for workers in their area.
**Means exclude "do not know" and "not applicable" responses.

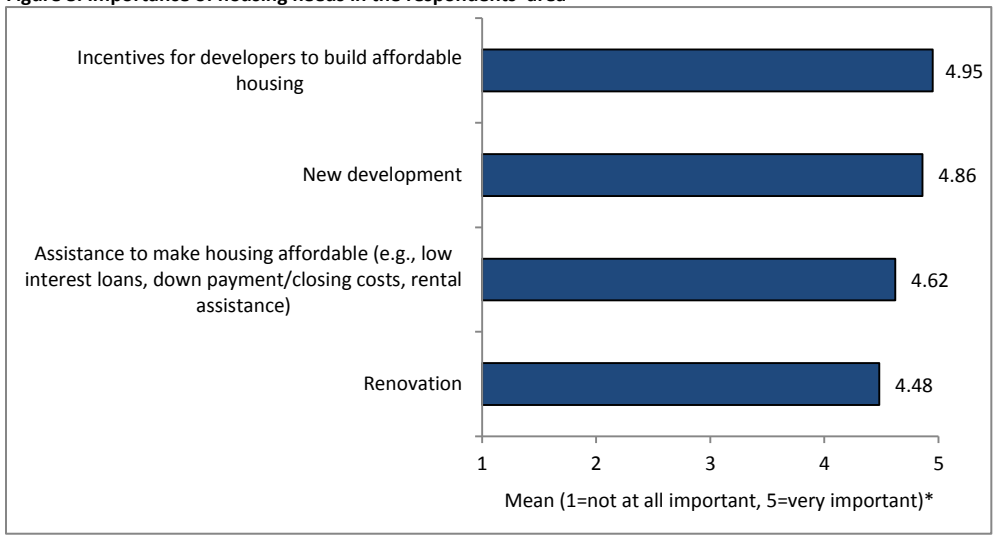
Respondents were asked to rate the importance of four different housing needs in their area (see Figure 8).

- On average, respondents rated all four housing needs as very important in their area: incentives for developers to builder affordable housing (mean=4.95), new development (mean=4.86), assistance to make housing affordable (mean=4.62), and renovation (mean=4.48).

Respondents were asked to indicate whether the specific housing need is for owner-occupied, renter-occupied, or both in their area. The following section focuses only on respondents who rated the specific housing need as important (i.e., those who indicated the specific housing need as a 4 or 5) (see Figure 9).

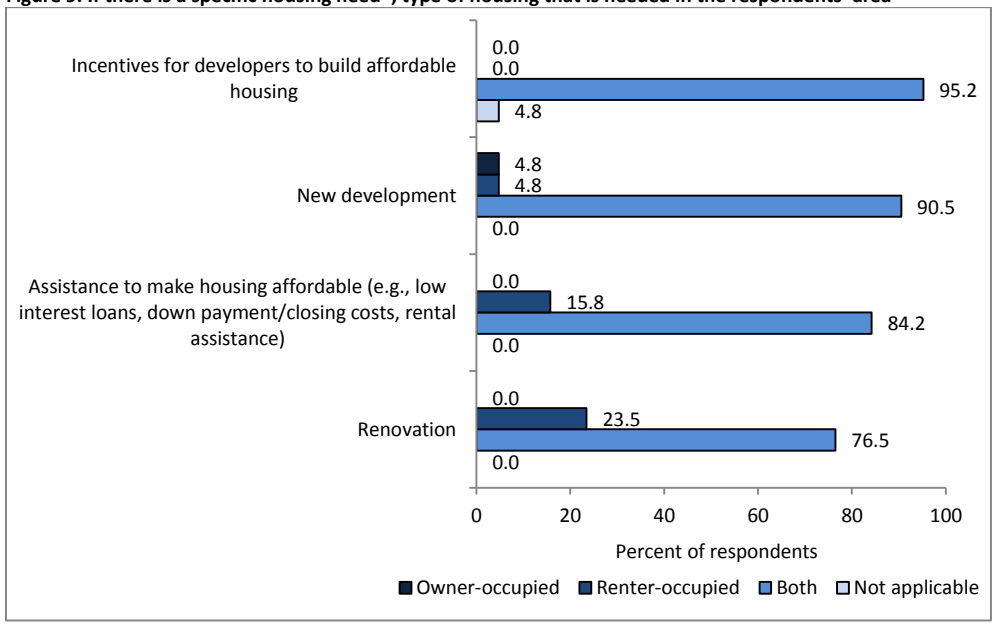
- The majority of respondents indicated that all four housing needs are necessary for both owner- and renter-occupied housing: incentives for developers to build affordable housing (95.2 percent), new development (90.5 percent), assistance to make housing affordable (84.2 percent), and renovation (76.5 percent).

Figure 8. Importance of housing needs in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

Figure 9. If there is a specific housing need*, type of housing that is needed in the respondents' area

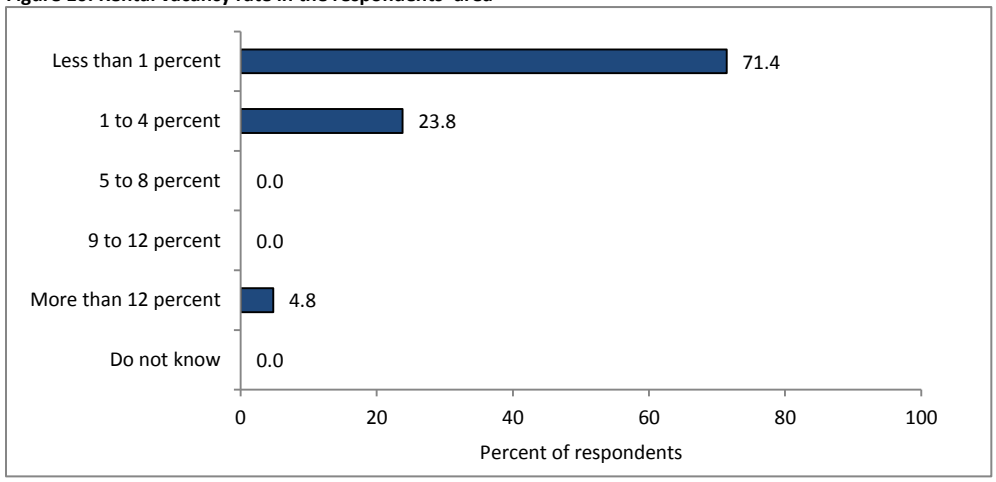


*"Specific housing need" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents about the importance of housing needs in their area.

Respondents were asked what the rental vacancy rate is in their area (see Figure 10).

- The majority of respondents indicated that the rental vacancy rate is less than 1 percent (71.4 percent). Nearly one-fourth of respondents indicated that the rate is 1 to 4 percent (23.8 percent); 4.8 percent of respondents indicated that the rental vacancy rate is more than 12 percent.

Figure 10. Rental vacancy rate in the respondents' area



AVAILABILITY, AFFORDABILITY, AND QUALITY OF HOUSING

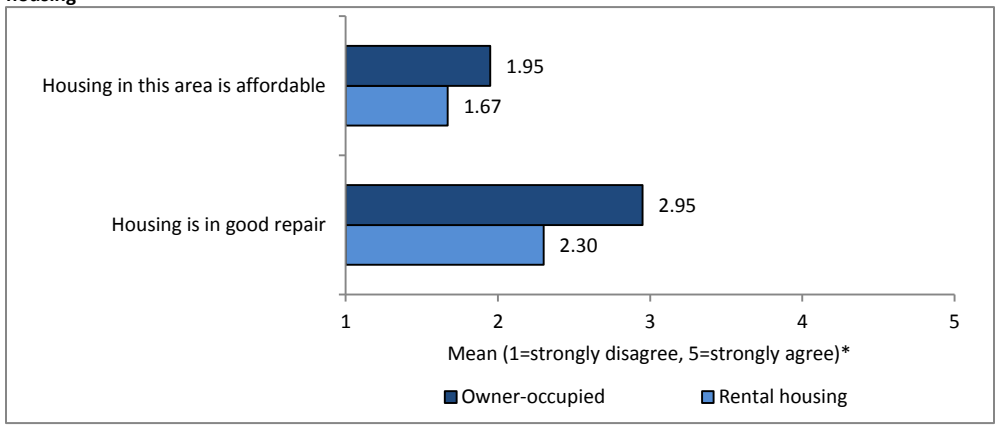
Respondents were asked to indicate their opinion on statements relating to housing affordability and quality (see Figure 11).

- On average, respondents strongly disagreed that owner-occupied and rental housing in their area is affordable (mean=1.95 and mean=1.67, respectively).
- On average, respondents somewhat disagreed that owner-occupied housing in their area is in good repair and disagreed that rental housing in their area is in good repair (mean=2.95 and mean=2.30, respectively).

In relation to housing quality, all respondents were asked to indicate what proportion of owner-occupied and rental housing stock is in need of updates and repairs. The following section focuses only on those respondents who indicated that updates and repairs are needed (i.e., those who indicated a 1 or 2 on whether housing is in good repair) (see Figure 12).

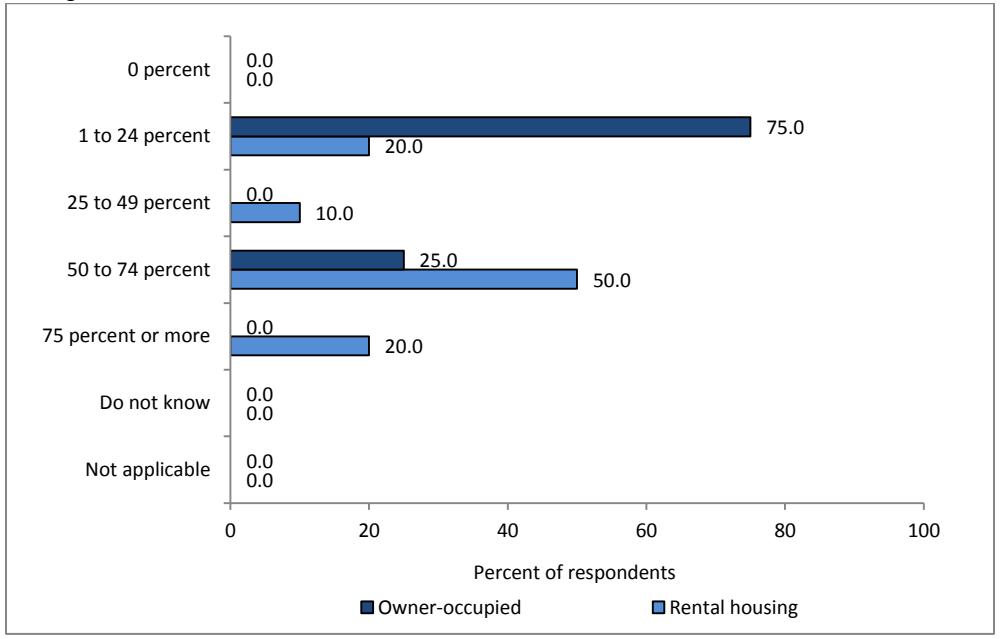
- Three-fourths of respondents indicated that 1 to 24 percent of the owner-occupied housing in their area is in need of updates and repairs (75.0 percent), 25.0 percent of respondents said the rate is 50 to 74 percent.
- The majority of respondents indicated that at least 50 percent of rental housing is in need of updates and repairs (70.0 percent); half said 50 to 74 percent of rental housing is in need of updates and repairs (50.0 percent).

Figure 11. Statements relating to housing affordability and quality in the respondents' area by type of housing



*Means exclude "do not know" and "not applicable" responses.

Figure 12. Proportion of housing that is in need of updates and repairs* in the respondents' area by type of housing

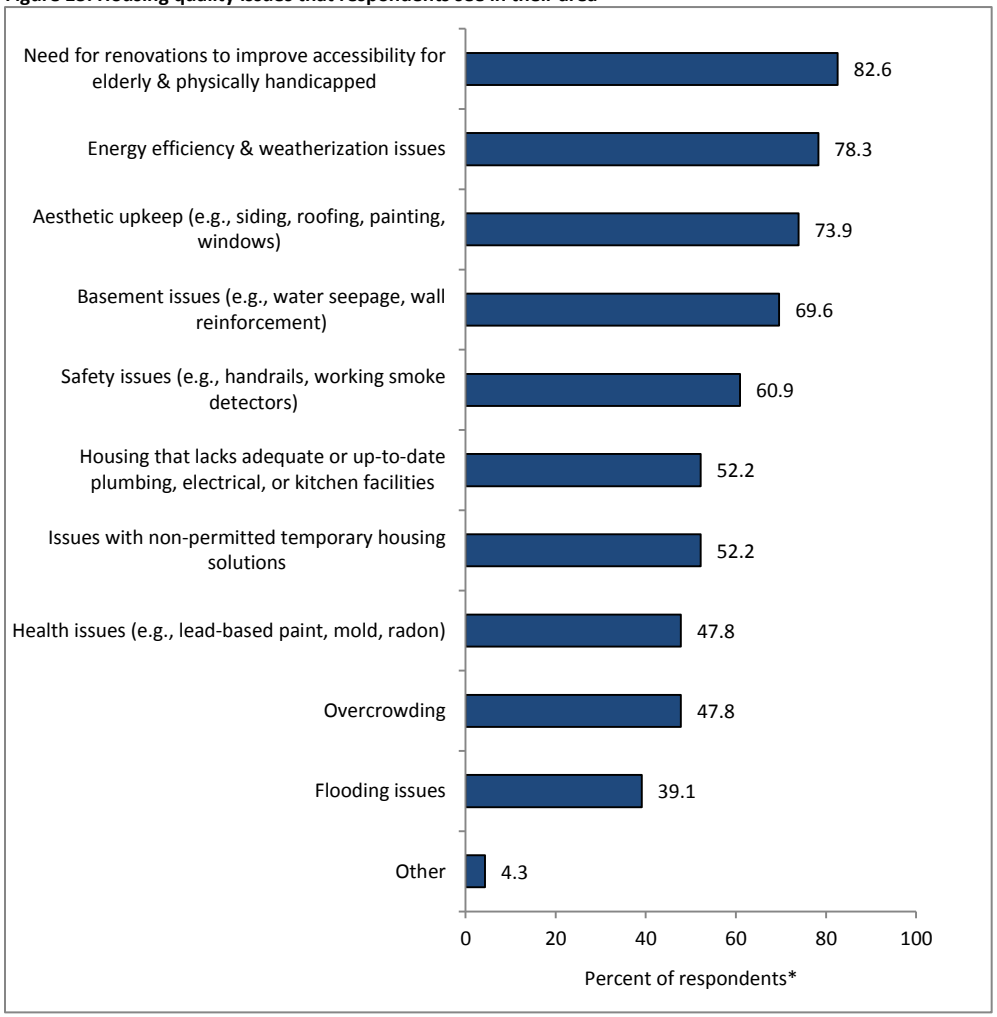


*"In need of updates and repairs" is defined as individuals who indicated a 1 or 2 (disagree) to a previous question which asked respondents how much they agree that the type of housing is in good repair.

Respondents were asked what they see as some of the housing quality issues in their area (see Figure 13).

- The majority of respondents identified the following housing quality issues in their area: the need for renovations to improve accessibility for elderly and physically handicapped (82.6 percent), energy efficiency and weatherization (78.3 percent), aesthetic upkeep (73.9 percent), basement issues (69.6), and safety issues (60.9 percent).
- Half of respondents identified the following housing quality issues in their area: housing that lacks adequate or up-to-date plumbing, electrical, or kitchen facilities (52.2 percent); non-permitted temporary housing solutions (52.2 percent); health issues (47.8 percent); and overcrowding (47.8 percent).
- Two-fifths of respondents indicated that flooding is a housing quality issue in their area (39.1 percent).

Figure 13. Housing quality issues that respondents see in their area



*Percentages do not add to 100.0 due to multiple responses.

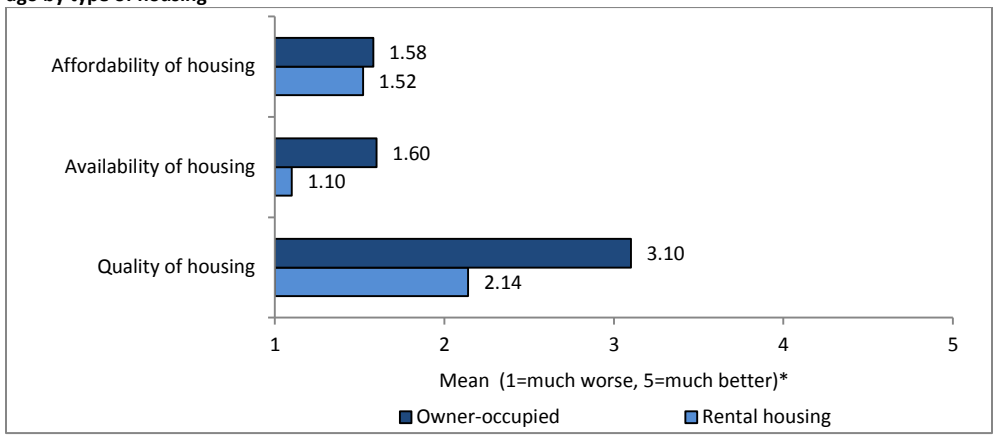
Respondents were asked how the affordability, availability, and quality of OWNER-OCCUPIED and RENTAL housing in their area compares to 10 years ago (see Figure 14).

- On average, respondents said that the affordability of both owner-occupied and rental housing is much worse compared to 10 years ago (mean=1.58 and mean=1.52, respectively).
- On average, respondents said that the availability of both owner-occupied and rental housing is much worse compared to 10 years ago (mean=1.60 and mean=1.10, respectively).
- On average, respondents said that the quality of owner-occupied housing is somewhat better, but rental housing is worse, compared to 10 years ago (mean=3.10 and mean=2.14, respectively).

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING DEVELOPMENT as they relate to their area (see Figure 15).

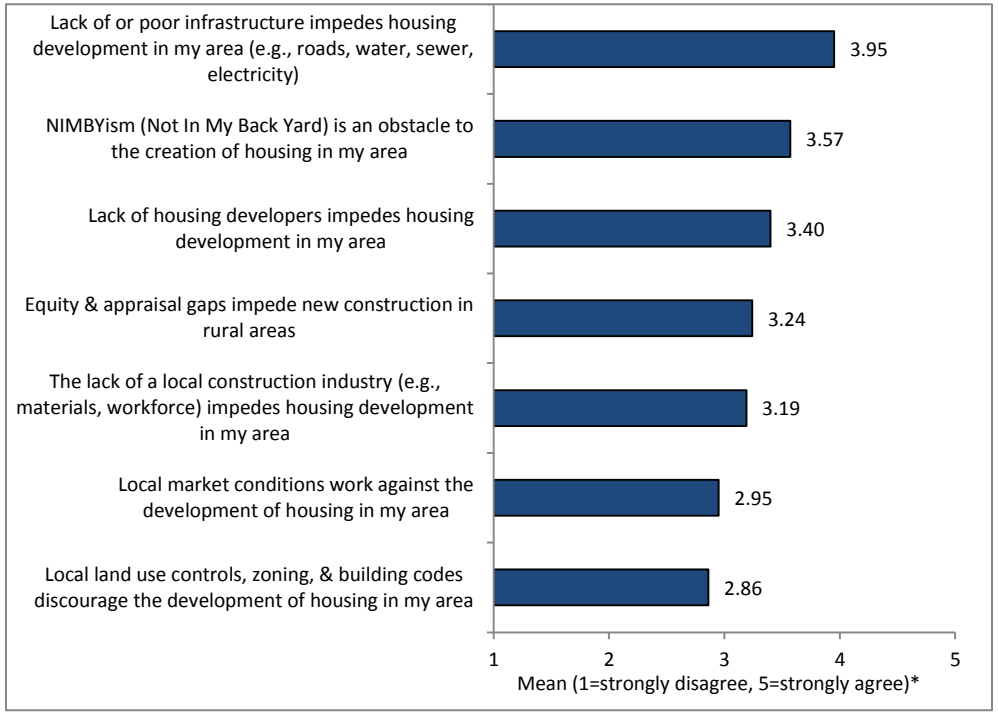
- On average, respondents agreed that lack of or poor infrastructure (mean=3.95), NIMBYism (Not In My Back Yard) (mean=3.57), and lack of housing developers are obstacles to housing development in their area (mean=3.40).
- On average, respondents somewhat agreed that in their area, equity and appraisal gaps (mean=3.24); the lack of a local construction industry (mean=3.19); local market conditions (mean=2.95); and local land use controls, zoning, and building codes (mean=2.86) are obstacles to housing development in their area.

Figure 14. Affordability, availability, and quality of housing in the respondents' area compared to 10 years ago by type of housing



*Means exclude "do not know" responses.

Figure 15. Statements regarding obstacles to HOUSING DEVELOPMENT as they relate to the respondents' area

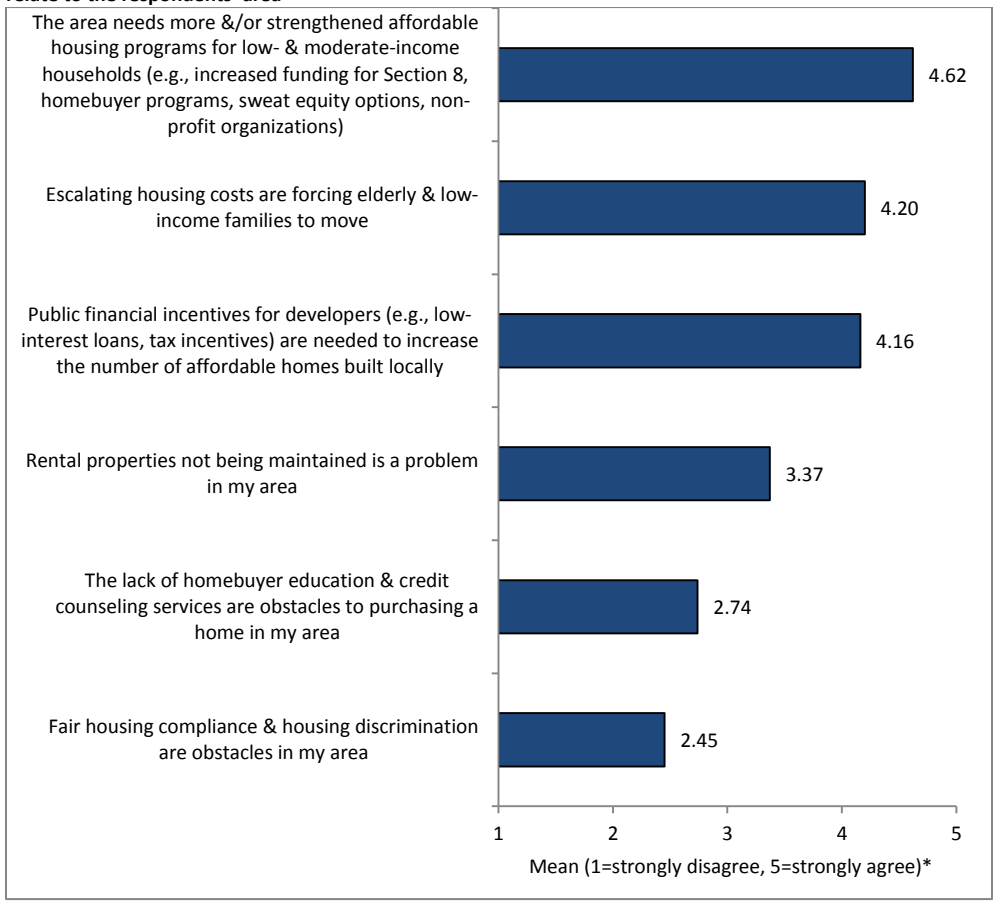


*Means exclude "do not know" responses.

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to their area (see Figure 16).

- On average, respondents strongly agreed that their area needs more and/or strengthened affordable housing programs for low- and moderate-income households (mean=4.62), escalating housing costs are forcing elderly and low-income families to move (mean=4.20), and public financial incentives for developers are needed to increase the number of affordable homes built locally (mean=4.16).
- On average, respondents agreed that rental properties are not being maintained in their area (mean=3.37).
- On average, respondents disagreed that the lack of homebuyer education and credit counseling services are obstacles to purchasing a home (mean=2.74) and that fair housing compliance and housing discrimination are obstacles in their area (mean=2.45).

Figure 16. Statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to the respondents' area

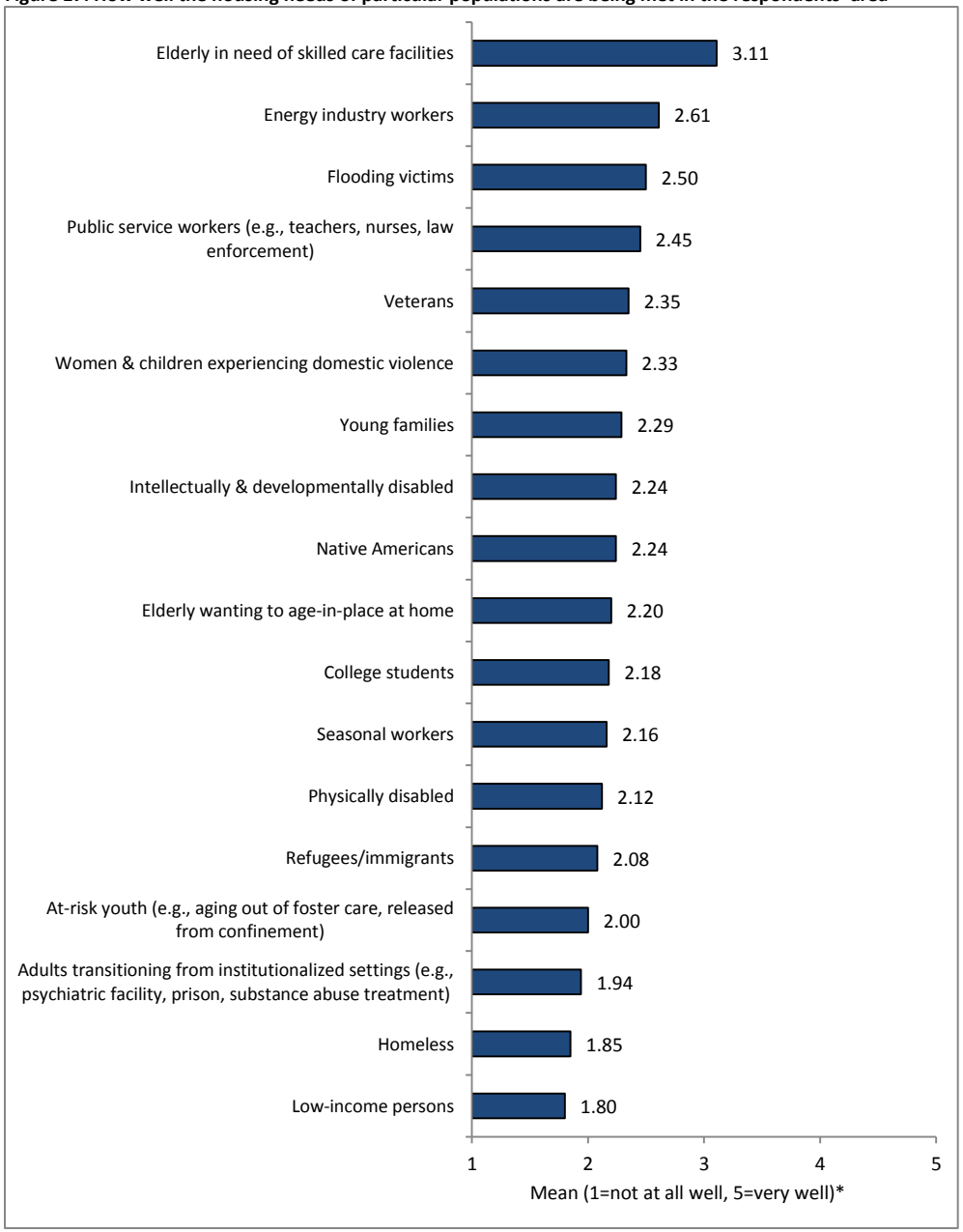


*Means exclude "do not know" responses.

Respondents were asked to indicate how well they think the housing needs for various population groups are being met in their area (see Figure 17).

- Overall, respondents indicated that none of the populations' housing needs are being met well.
- On average, respondents indicated that the housing needs that are the least well met in their area are for low-income persons (mean=1.80), the homeless (mean=1.85), adults transitioning from institutionalized settings (mean=1.94), and at-risk youth (mean=2.00).
- On average, respondents indicated that housing needs for the following populations are not being met well: energy industry workers (mean=2.61), flooding victims (mean=2.50), public service workers (mean=2.45), veterans (mean=2.35), women and children experiencing domestic violence (mean=2.33), young families (mean=2.29), intellectually and developmentally disabled (mean=2.24), Native Americans (mean=2.24), elderly wanting to age-in-place at home (mean=2.20), college students (mean=2.18), seasonal workers (mean=2.16), physically disabled (mean=2.12), and refugees/immigrants (mean=2.08).
- On average, respondents indicated that housing needs for elderly in need of skilled care facilities are being met moderately well in their area (mean=3.11)

Figure 17. How well the housing needs of particular populations are being met in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

BARRIERS TO GROWTH AND CHANGE

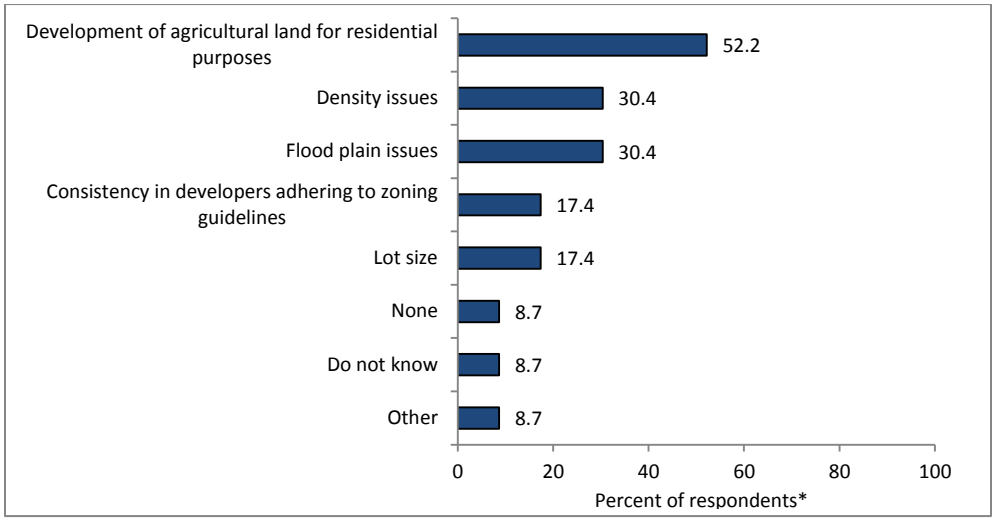
Respondents were asked which ZONING issues are inhibiting housing affordability and development in their area (see Figure 18).

- Approximately half of respondents indicated that development of agricultural land for residential purposes is a ZONING issue that inhibits affordability and development in their area (52.2 percent).
- Nearly one-third of respondents indicated that density and flood plain issues inhibit affordability and development in their area (30.4 percent each).
- Nearly one-fifth of respondents indicated that consistency in developers adhering to zoning guidelines and lot size are also issues (17.4 percent each).

Respondents were asked which BUILDING CODE issues are inhibiting housing affordability and development in their area (see Figure 19).

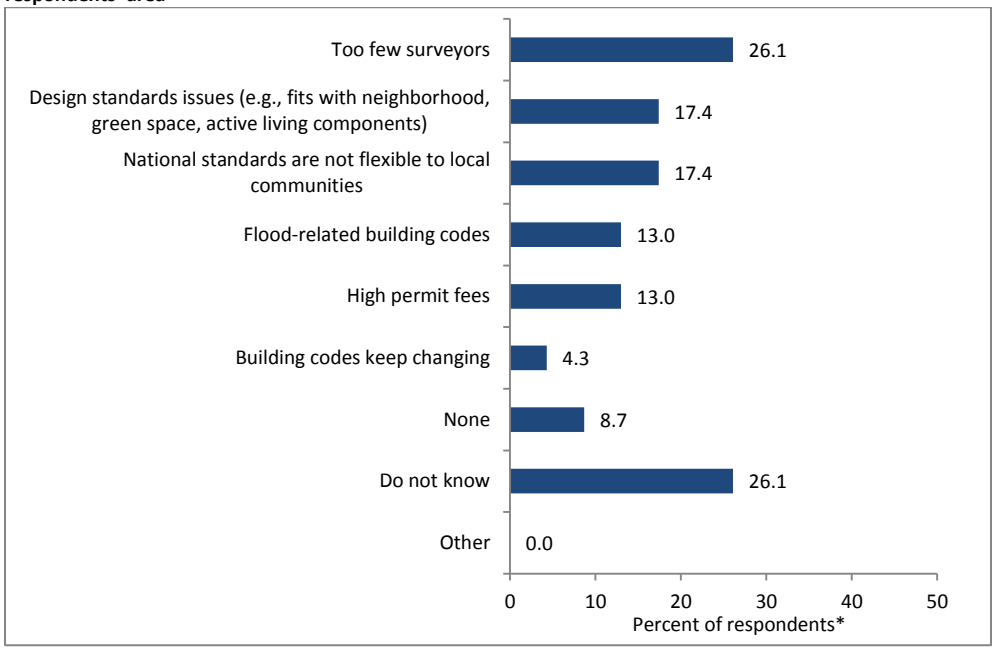
- Approximately one-fourth of respondents indicated that there are not enough surveyors in their area (26.1 percent).
- Nearly one-fifth of respondents indicated that design standards and inflexible national standards inhibit affordability and development in their area (17.4 percent each).
- Approximately one-fourth of respondents indicated that they do not know what BUILDING CODE issues are inhibiting housing affordability and development in their area (26.1 percent).

Figure 18. ZONING issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 19. BUILDING CODE issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

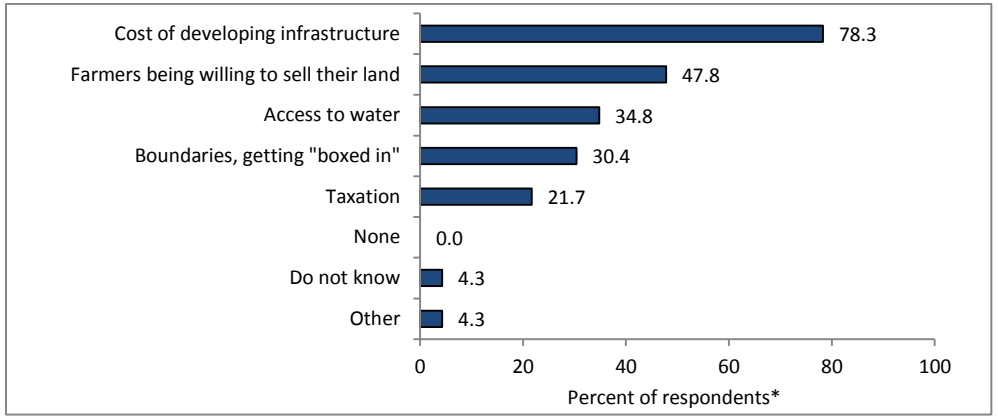
Respondents were asked which ANNEXATION issues are inhibiting housing affordability and development in their area (see Figure 20).

- Approximately three-fourths of respondents indicated that the cost of developing infrastructure inhibits affordability and development in their area (78.3 percent).
- At least one-third of respondents indicated that farmers being willing to sell their land (47.8 percent) and access to water (34.8 percent) are ANNEXATION issues.
- Nearly one-third of respondents indicated that boundaries, or getting "boxed in," is an ANNEXATION issue that inhibits affordability and development in their area (30.4 percent); 21.7 percent said taxation is an issue.

Respondents were asked which ECOLOGICAL issues are inhibiting housing affordability and development in their area (see Figure 21).

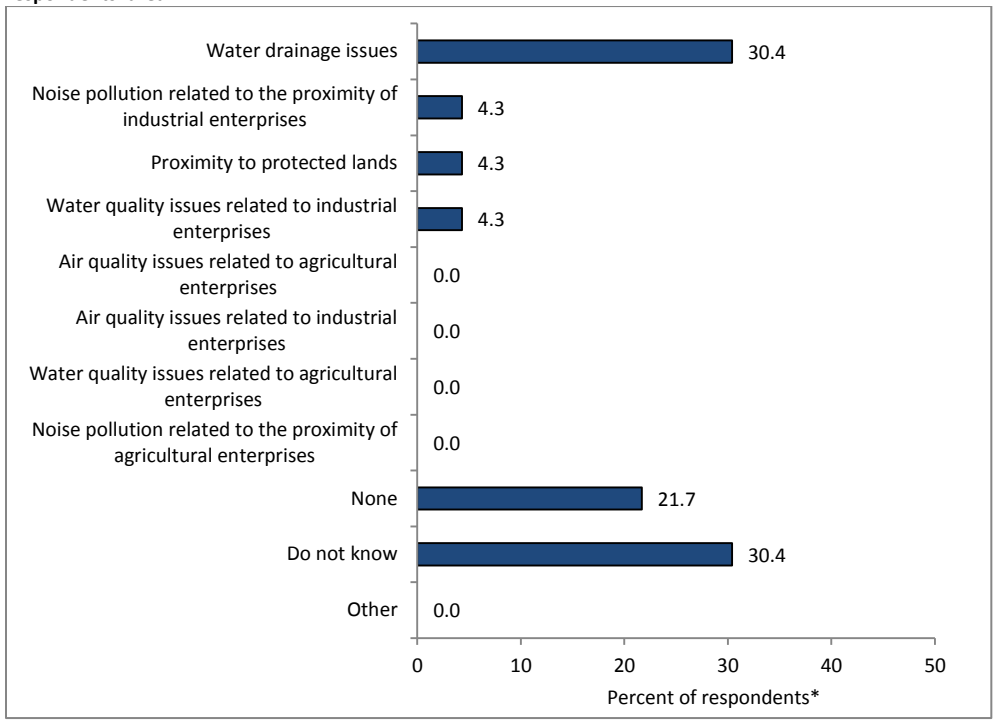
- Nearly one-third of respondents indicated that water drainage issues are an ECOLOGICAL issue that inhibits housing affordability and development in their area (30.4 percent).
- Approximately one-third of respondents do not know of ECOLOGICAL issues that inhibit housing affordability and development (30.4 percent); 21.7 percent said there are no ECOLOGICAL issues in their area.

Figure 20. ANNEXATION issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 21. ECOLOGICAL issues which are inhibiting housing affordability and development in the respondents' area

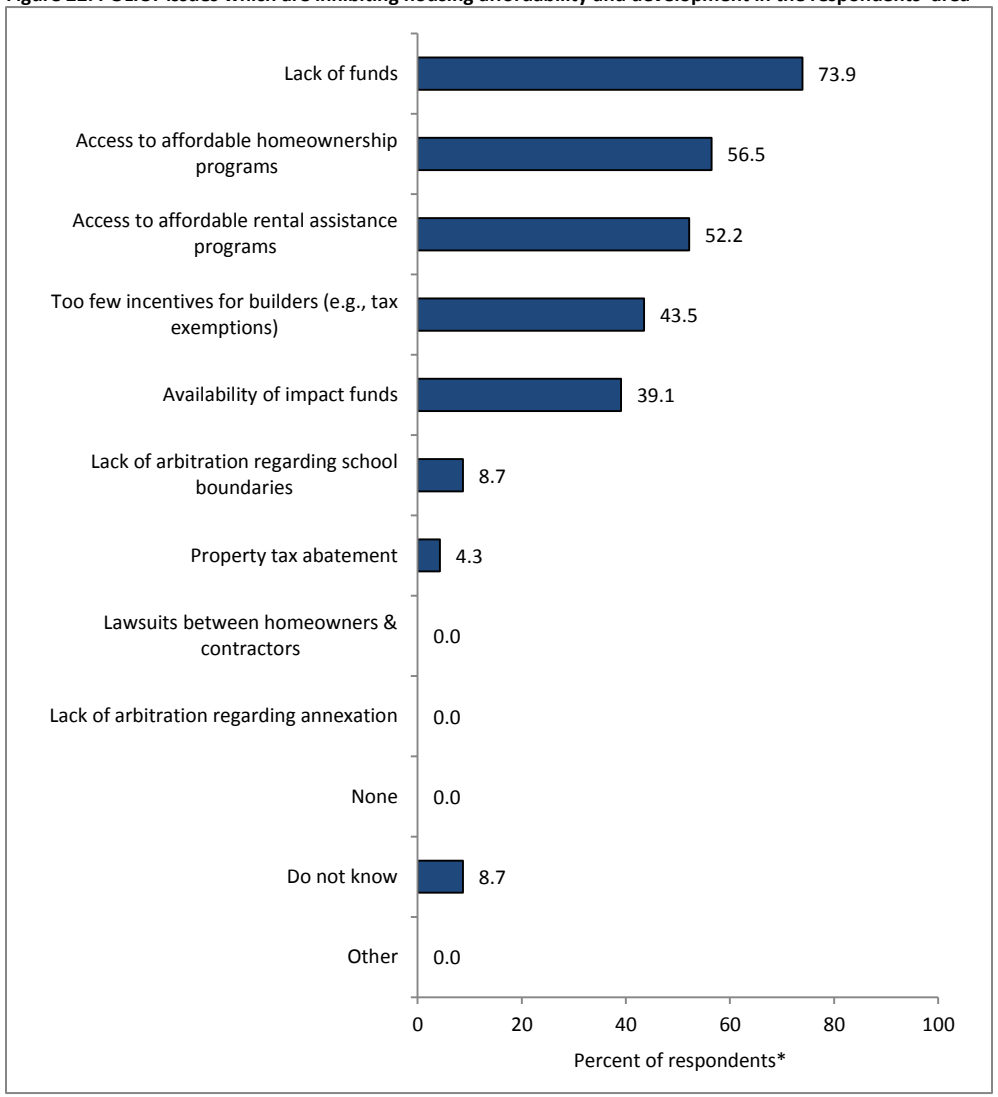


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked which POLICY issues are inhibiting housing affordability and development in their area (see Figure 22).

- Nearly three-fourths of respondents cited a lack of funds (73.9 percent).
- At least half of respondents indicated that access to affordable homeownership programs and access to affordable rental assistance programs are POLICY issues in their area (56.5 percent and 52.2 percent, respectively).
- Approximately two-fifths of respondents indicated that there are too few incentives for builders (43.5 percent) and not enough access to impact funds (39.1 percent).

Figure 22. POLICY issues which are inhibiting housing affordability and development in the respondents' area

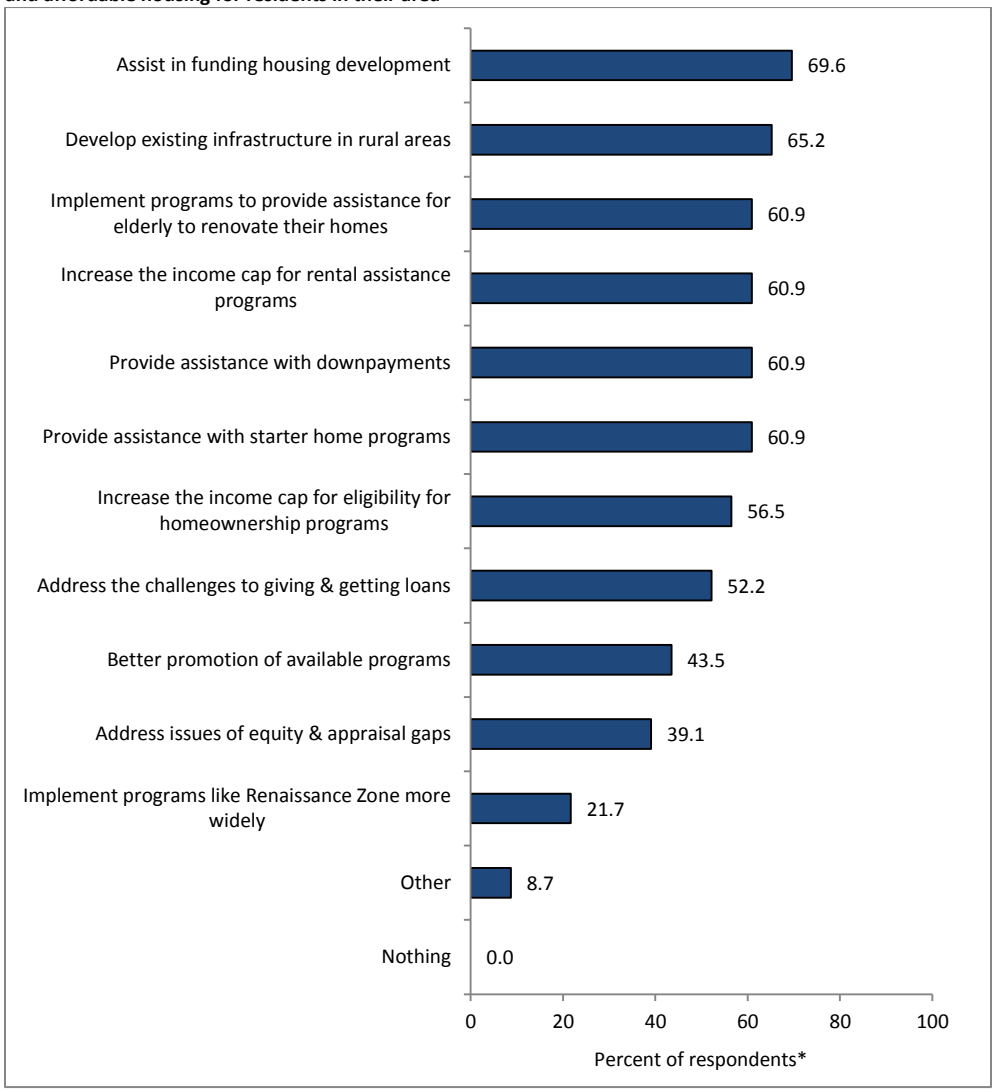


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked what the state should do to help increase the supply of adequate and affordable housing for residents in their area (see Figure 23).

- Approximately two-thirds of respondents said the state should assist in funding housing development (69.6 percent) and develop existing infrastructure in rural areas (65.2 percent) to help increase the supply of adequate and affordable housing for residents in their area.
- Three-fifths of respondents said that the state should implement programs to provide assistance for elderly to renovate their homes (60.9 percent), increase the income cap for rental assistance programs (60.9 percent), provide assistance with downpayments (60.9 percent), and provide assistance with starter home programs (60.9 percent).
- More than half of respondents said the state should increase the income cap for eligibility for homeownership programs (56.5 percent) and address the challenges to giving and getting loans (52.2 percent); 43.5 percent said the state should better promote available programs.
- Two-fifth of respondents indicated the state should address issues of equity and appraisal gaps (39.1 percent); 21.7 percent said the state should implement programs like Renaissance Zone more widely.

Figure 23. Respondents' opinion regarding what the state should do to help increase the supply of adequate and affordable housing for residents in their area



*Percentages do not add to 100.0 due to multiple responses.

RESPONDENTS' PROFILE

Respondents were asked what their title and/or perspective was when answering the survey (see Figure 1).

- The largest proportion of respondents indicated that their title/perspective is public housing (38.9 percent).
- Approximately one-fourth of respondents indicated that their title/perspective is a government official or a nonprofit organization (27.8 percent and 22.2 percent, respectively); 16.7 percent of respondents said banking/financing and 11.1 percent said economic/community development.

Map 1. Geographic boundaries for organization of survey results

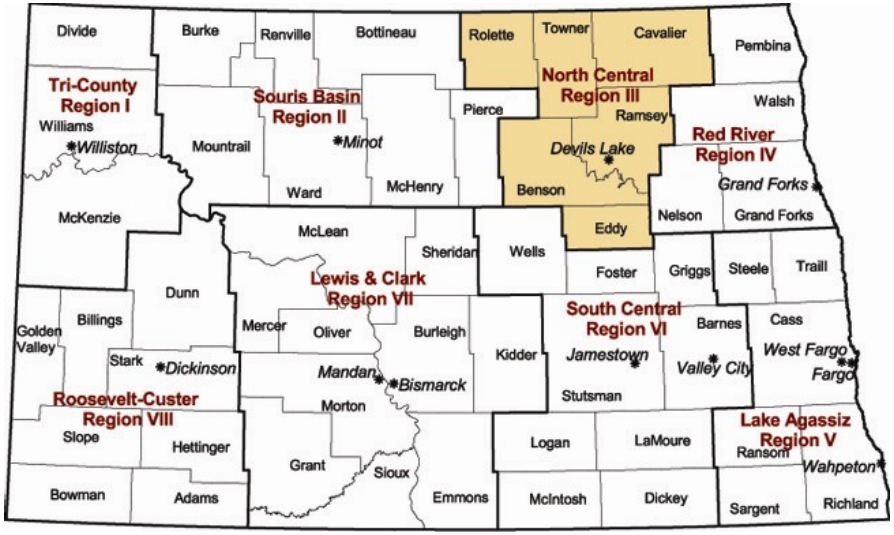
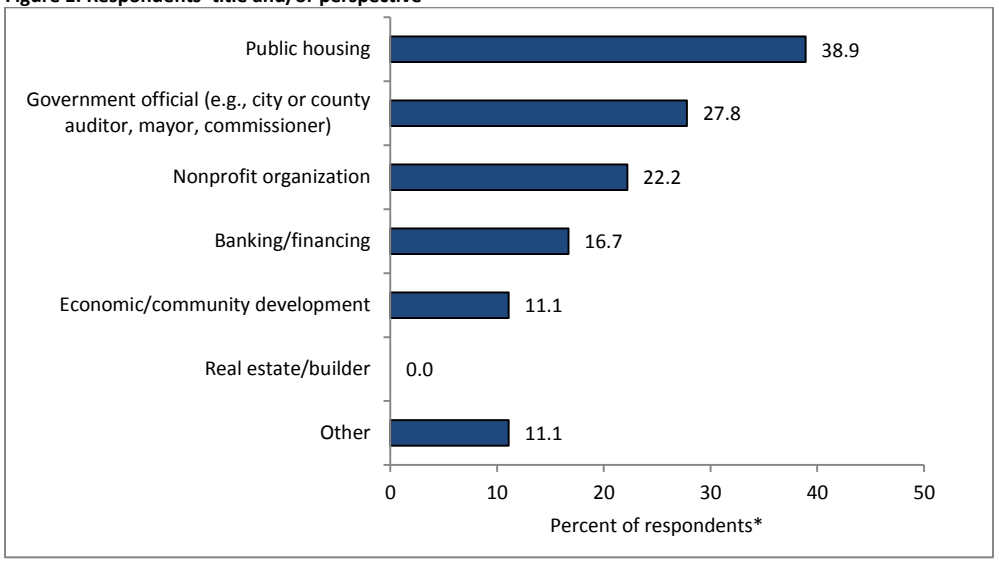


Figure 1. Respondents' title and/or perspective



*Percentages do not add to 100.0 due to multiple responses.

GENERAL ISSUES IN THE COMMUNITY

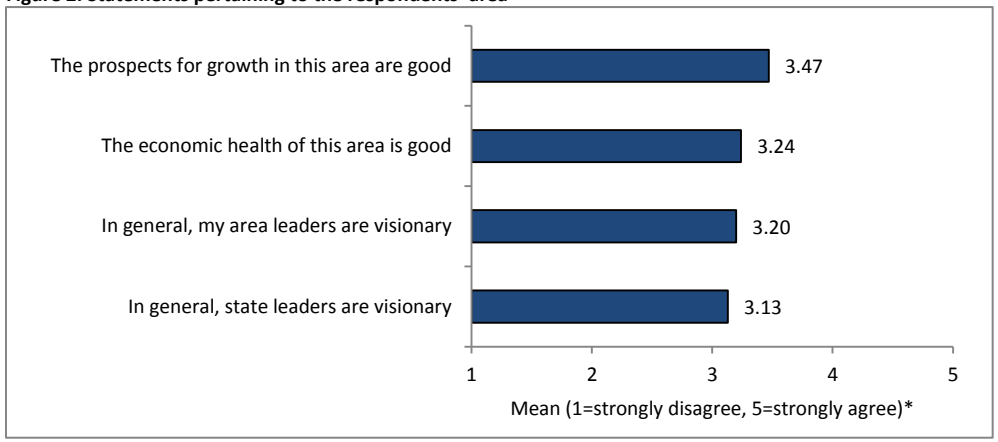
Respondents were asked to indicate their level of agreement on statements pertaining to their area (see Figure 2).

- On average, respondents agreed the prospects for growth in their area are good (mean=3.47).
- On average, respondents somewhat agreed that the economic health of their area is good (mean=3.24), and that, in general, their area leaders and state leaders are visionary (mean=3.20 and mean=3.13, respectively).

Respondents were asked how specific factors currently influence prospects for growth in their area (see Figure 3).

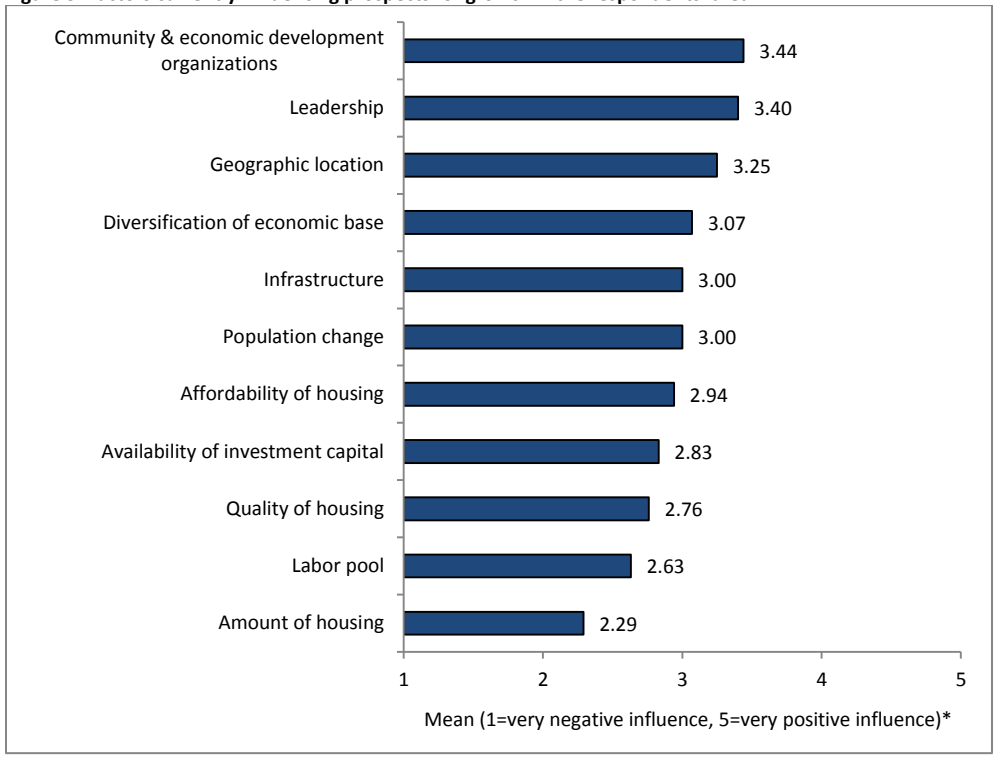
- On average, respondents indicated that community and economic development organizations (mean=3.44) and leadership (mean=3.40) have a positive influence on prospects for growth in their area.
- Furthermore, on average, respondents indicated that geographic location (mean=3.25), diversification of the economic base (mean=3.07), infrastructure (mean=3.00), population change (mean=3.00), affordability of housing (mean=2.94), availability of housing (mean=2.83), and quality of housing (mean=2.76) have a moderate influence on prospects for growth in their area.
- On the other hand, on average, respondents indicated that the amount of housing (mean=2.29) and the labor pool (mean=2.63) have a negative influence on prospects for growth in their area.

Figure 2. Statements pertaining to the respondents' area



*Means exclude "do not know" responses.

Figure 3. Factors currently influencing prospects for growth in the respondents' area



*Means exclude "do not know" responses.

Respondents were asked what the three most important local issues are in their area.

- The theme that respondents indicated the most frequently as one of the three most important local issues in their area is housing, followed by employment, growth and development, and finally population.
- HOUSING
    - Respondents indicated that there is a lack of available housing (e.g., single-family homes, temporary or emergency housing, workforce housing, and rental housing) and lack of affordable housing.
    - Respondents also said that there is a lack of willingness to invest in housing locally.
- EMPLOYMENT
    - Respondents indicated that there are issues with the lack of jobs, availability of good paying jobs, lack of available workers, and lack of quality workers.
    - Respondents said that it is hard to attract workers due to lower pay scales compared to other parts of the state.
- GROWTH AND DEVELOPMENT
    - In regards to economic development, respondents said that there is a need for economic revitalization and more business opportunities to bring more people into the community.
- POPULATION
    - Respondents indicated that population loss, due to an aging population and the inability to attract and keep younger population in their area, is an issue.
- Other less common themes respondents indicated as important local issues in their area are education, flooding, infrastructure, population, social concerns, and transportation.

HOUSING SUPPLY AND DEMAND

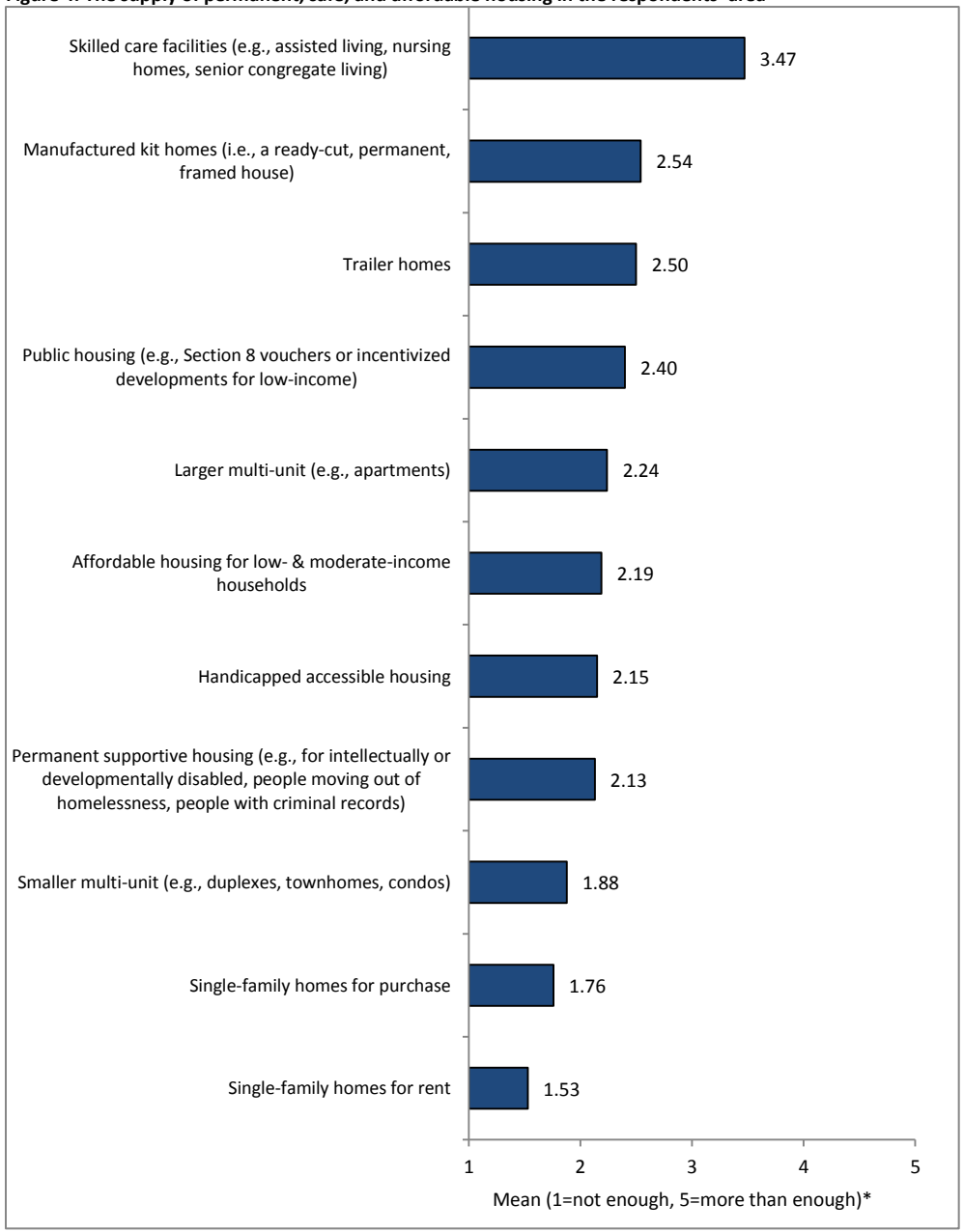
Respondents were asked how they would rate the seriousness of housing as a problem in their area.

- On average, respondents considered housing in their area to be a very serious problem (mean= 4.06).

Respondents were asked how they would judge the supply of permanent, safe, and affordable housing of various types in their area (see Figure 4).

- Types of housing perceived to be most lacking, on average, include single-family homes for rent (mean=1.53), single-family homes for purchase (mean=1.76), and smaller multi-units (mean=1.88).
- On average, respondents indicated that the supply of permanent supportive housing (mean=2.13), handicapped accessible housing (mean=2.15), affordable housing for low- and moderate-income households (mean=2.19), larger multi-units (mean=2.24), public housing (mean=2.40), trailer homes (mean=2.50), and manufactured kit homes (mean=2.54) are not enough.
- On average, respondents indicated there are enough skilled care facilities their area (mean=3.47).

Figure 4. The supply of permanent, safe, and affordable housing in the respondents' area

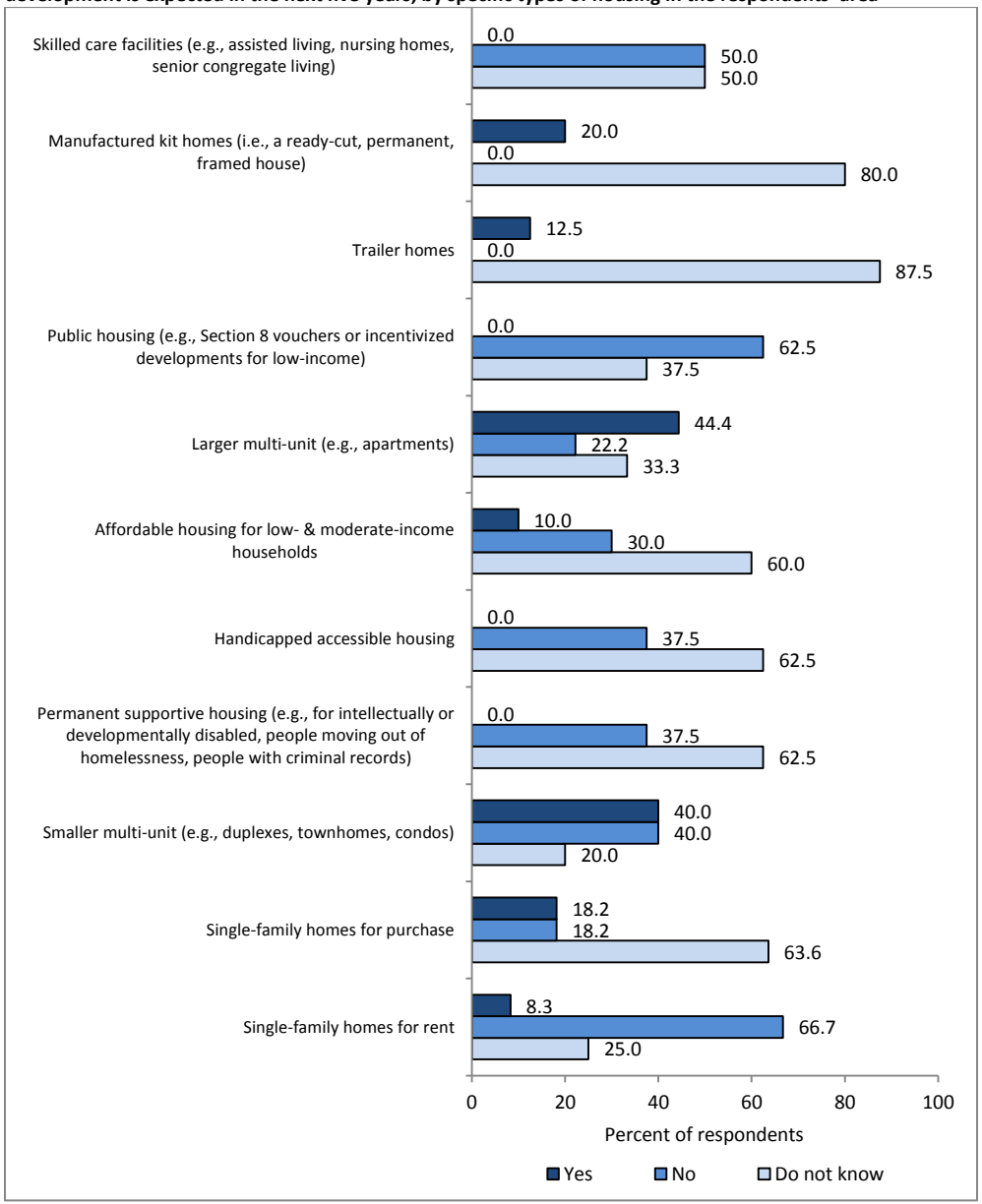


*Means exclude "do not know" responses.

Respondents were asked to indicate whether new development for specific types of housing is expected in the next five years in their area. The following section focuses only on those respondents who perceived the supply of permanent, safe, and affordable housing in their area as not enough (i.e., those who indicated a 1 or 2 for the specific supply of permanent, safe, and affordable housing) (see Figure 5).

- At least two-fifths of respondents who indicated that there is not enough housing supply said they expect new development of larger multi-units and smaller multi-units (44.4 percent and 40.0 percent, respectively) in the next five years.
- At least half of respondents indicated they do not expect new development of single-family homes for rent (66.7 percent), public housing (62.5 percent), and skilled care facilities (50.0 percent).
- At least 20 percent of respondents said they do not know if new development is expected for any of the specific housing types over the next five years.

Figure 5. If the supply of permanent, safe, and affordable housing is not perceived as enough*, whether development is expected in the next five years, by specific types of housing in the respondents' area



*"Not enough" is defined as individuals who indicated a 1 or 2 to a previous question which asked respondents to judge the supply of permanent, safe, and affordable housing in their area.

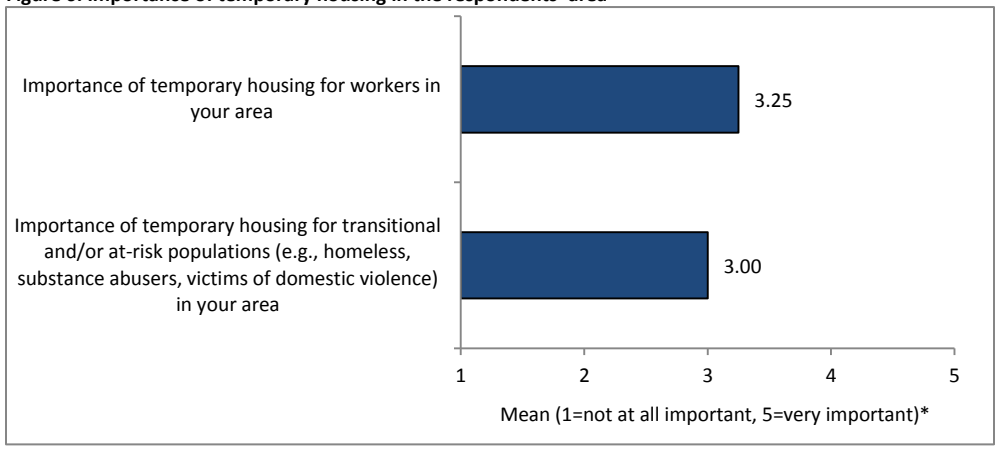
Respondents were asked how important temporary housing is for transitional and/or at-risk populations (e.g., homeless, substance abusers, victims of domestic violence) and workers in their area (see Figure 6).

- On average, respondents indicated that temporary housing for workers and for transitional and/or at-risk populations in their area is moderately important (mean=3.25 and mean=3.00, respectively).

Additionally, respondents were asked if various solutions are being used to fulfill temporary housing for workers in their area and how well the solution is working. The following section focuses only on respondents who rated temporary housing for workers as important (i.e., those who indicated temporary housing for workers as a 4 or 5) and indicated that a solution is being used (see Figure 7).

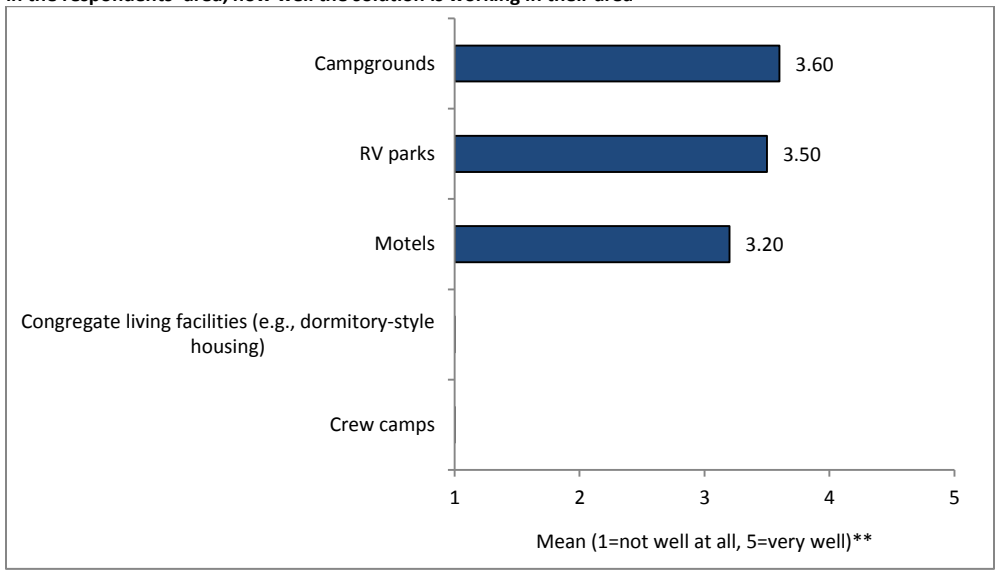
- For those respondents who said that temporary housing for workers is important and that a solution is being used for temporary housing in their area, on average, respondents indicated that campgrounds (mean=3.60) and RV parks (mean=3.50) are working well for their area. Motels are working somewhat well (mean=3.20).
- Solutions that are not being used at all or are not being used as often in the area include congregate living facilities and crew camps.

Figure 6. Importance of temporary housing in the respondents' area



*Means exclude "not applicable" responses.

Figure 7. If temporary housing for workers is important* and a solution is being used for temporary housing in the respondents' area, how well the solution is working in their area



*"Important" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents how important temporary housing is for workers in their area.
**Means exclude "do not know" and "not applicable" responses.
Note: Analysis could not be conducted on several of the above variables due to a small number of or no responses.

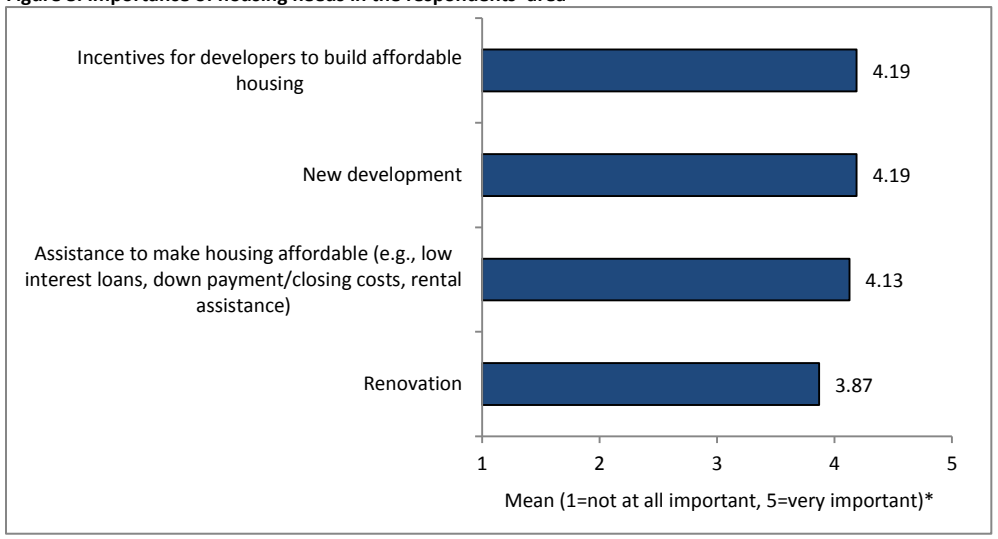
Respondents were asked to rate the importance of four different housing needs in their area (see Figure 8).

- On average, respondents rated incentives for developers to build affordable housing (mean=4.19), new development (mean=4.19), and assistance to make housing affordable (mean=4.13) as very important housing needs for their area. On average, respondents also rated renovations as an important housing need in their area (mean=3.87).

All respondents were asked to indicate whether the specific housing need is for owner-occupied, renter-occupied, or both in their area. The following section focuses only on respondents who rated the specific housing need as important (i.e., those who indicated the specific housing need as a 4 or 5) (see Figure 9).

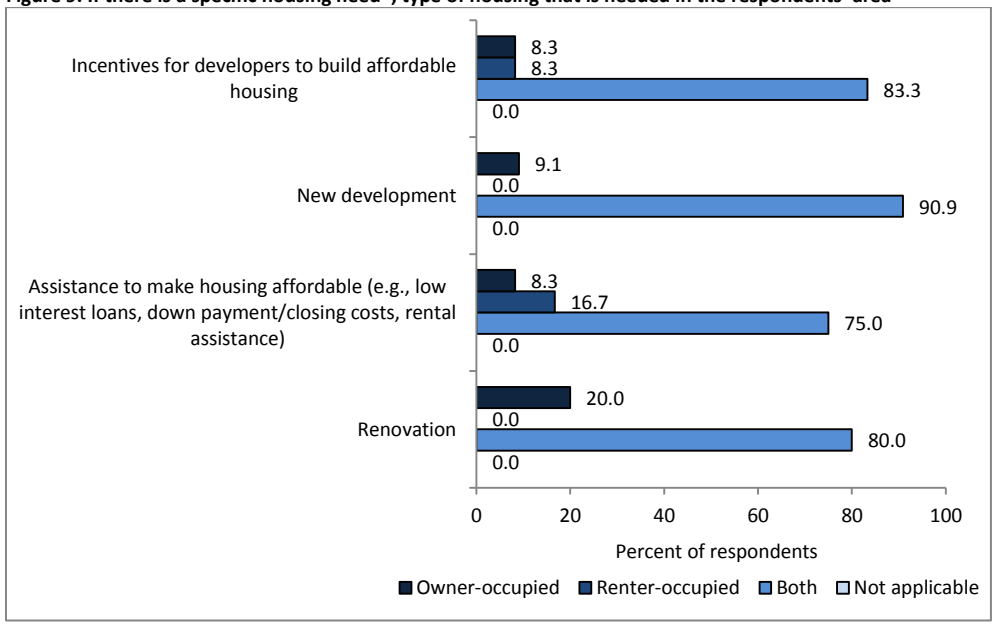
- The majority of respondents indicated that all four housing needs are necessary for both owner- and renter-occupied housing: new development (90.9 percent), incentives for developers to build affordable housing (83.3 percent), renovation (80.0 percent), and assistance to make housing affordable (75.0 percent).

Figure 8. Importance of housing needs in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

Figure 9. If there is a specific housing need*, type of housing that is needed in the respondents' area

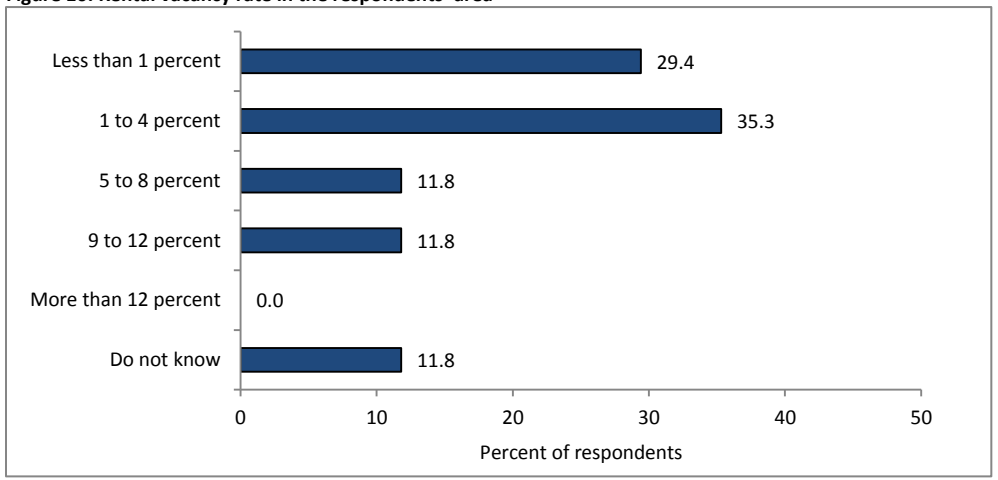


*"Specific housing need" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents about the importance of housing needs in their area.

Respondents were asked what the rental vacancy rate is in their area (see Figure 10).

- Nearly two-thirds of respondents indicated that the rental vacancy rate is less than 5 percent (64.7 percent); 35.3 percent said 1 to 4 percent.
- One-fourth of respondents said the rental vacancy rate is 5 to 12 percent (23.6 percent). One in 10 respondents said they do not know what the rental vacancy rate is in their area (11.8 percent).

Figure 10. Rental vacancy rate in the respondents' area



AVAILABILITY, AFFORDABILITY, AND QUALITY OF HOUSING

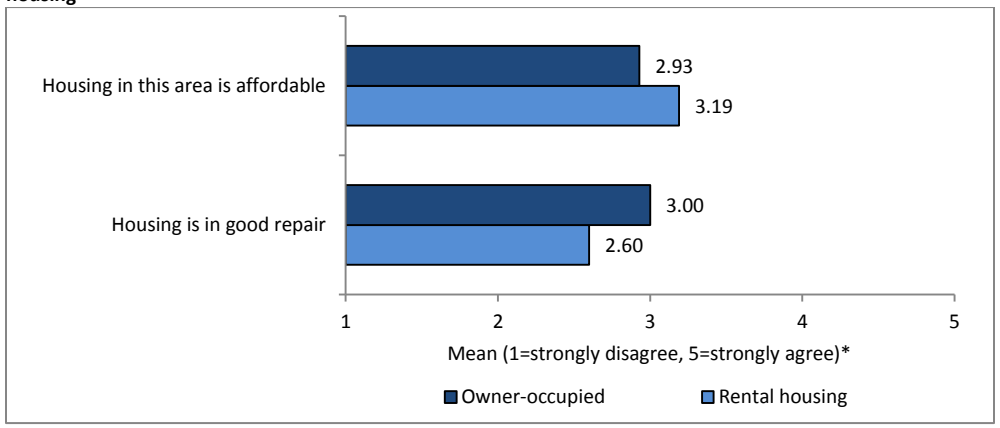
Respondents were asked to indicate their opinion on statements relating to housing affordability and quality (see Figure 11).

- On average, respondents somewhat disagreed that owner-occupied housing is affordable (mean=2.93); however, they somewhat agreed that rental housing in their area is affordable (mean=3.19).
- On average, respondents somewhat agreed that owner-occupied housing in their area is in good repair (mean=3.00); however, they disagreed that rental housing in their area is in good repair (mean=2.60).

In relation to housing quality, all respondents were asked to indicate what proportion of owner-occupied and rental housing stock is in need of updates and repairs. The following section focuses only on those respondents who indicated that updates and repairs are needed (i.e., those who indicated a 1 or 2 on whether housing is in good repair) (see Figure 12).

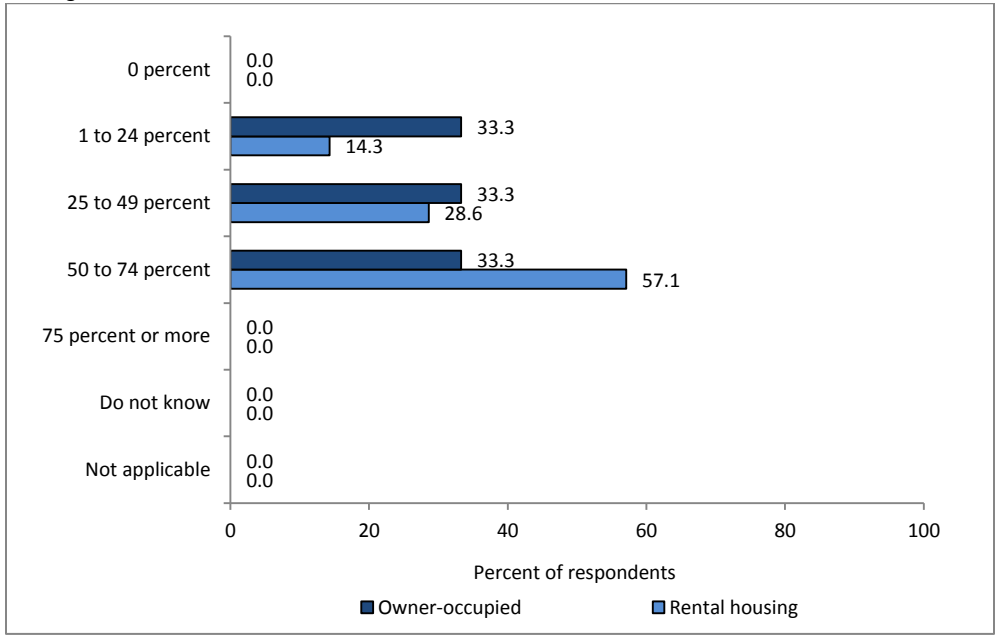
- Two-thirds of respondents indicated that less than 50 percent of owner-occupied housing is in need of updates and repairs (66.6 percent).
- Nearly three-fifths of respondents indicated that at least 50 percent of rental housing is in need of updates and repairs (57.1 percent).

Figure 11. Statements relating to housing affordability and quality in the respondents' area by type of housing



*Means exclude "do not know" and "not applicable" responses.

Figure 12. Proportion of housing that is in need of updates and repairs* in the respondents' area by type of housing

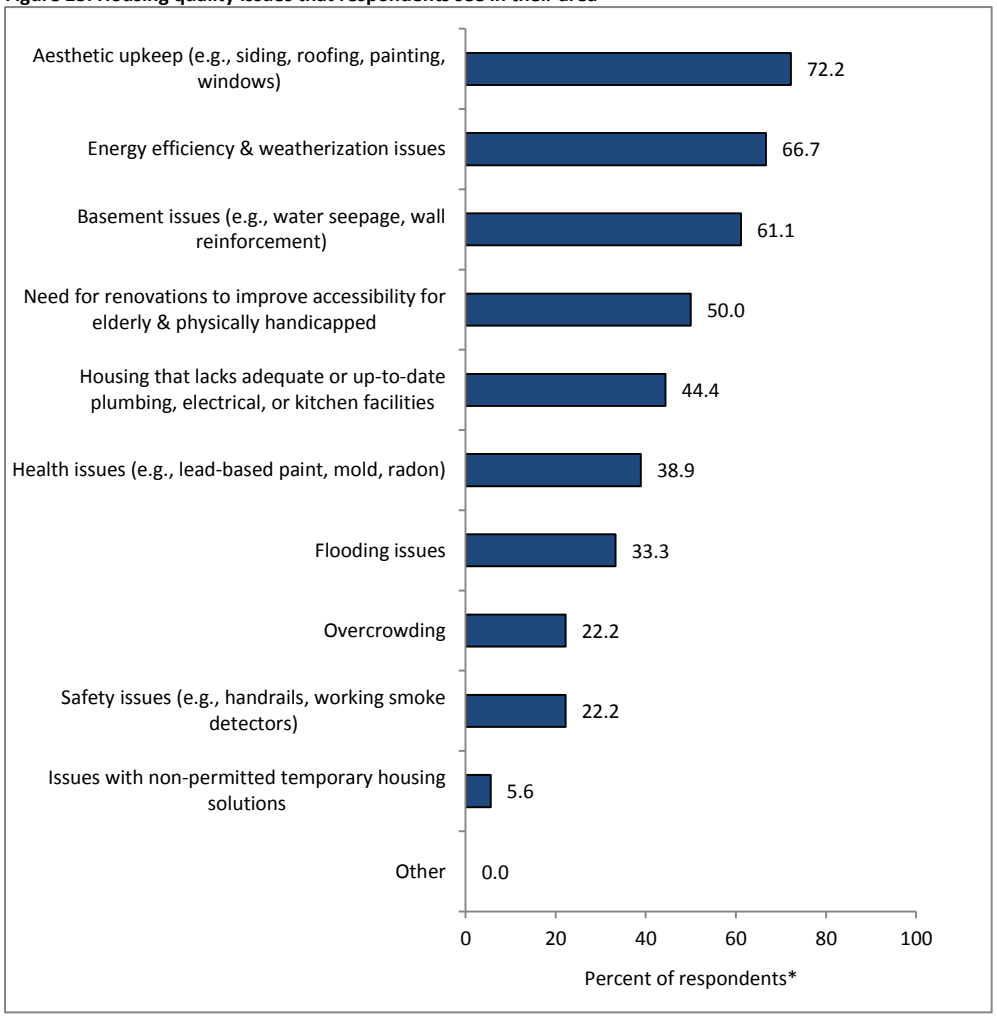


*"In need of updates and repairs" is defined as individuals who indicated a 1 or 2 (disagree) to a previous question which asked respondents how much they agree that the type of housing is in good repair.

Respondents were asked what they see as some of the housing quality issues in their area (see Figure 13).

- Approximately two-thirds of respondents indicated that aesthetic upkeep (72.2 percent) and energy efficiency and weatherization (66.7 percent) are housing quality issues in their area.
- At least half of respondents identified the following as housing quality issues in their area: basement issues (61.1 percent) and the need for renovations to improve accessibility for elderly and physically handicapped (50.0 percent).
- Approximately two-fifths of respondents indicated that housing that lacks adequate or up-to-date plumbing, electrical, or kitchen facilities is a housing quality issue (44.4 percent); 38.9 percent said health issues area housing quality issue in their area.
- One-third of respondents indicated that flooding is a housing quality issue in their area.
- At least one-fifth of respondents indicated that overcrowding and safety are housing quality issues in their area (22.2 percent each).

Figure 13. Housing quality issues that respondents see in their area



*Percentages do not add to 100.0 due to multiple responses.

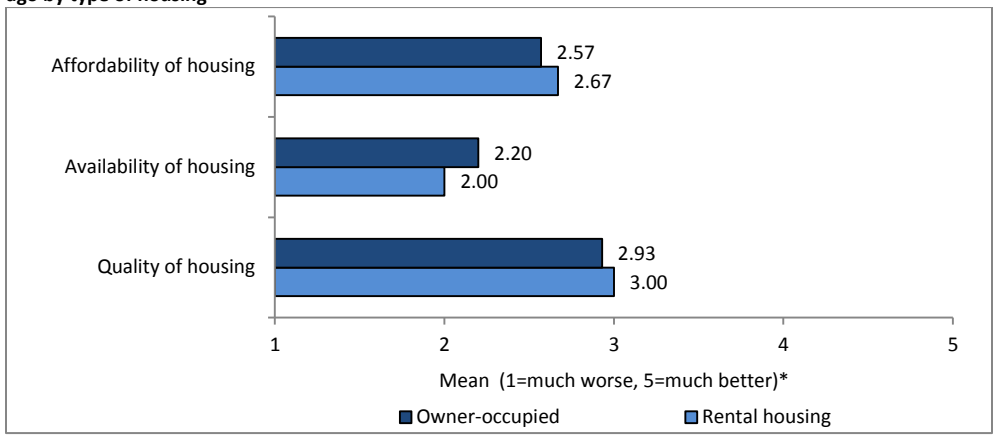
Respondents were asked how the affordability, availability, and quality of OWNER-OCCUPIED and RENTAL housing in their area compares to 10 years ago (see Figure 14).

- On average, respondents said that the affordability of both owner-occupied and rental housing is worse compared to 10 years ago (mean=2.57 and mean=2.67, respectively).
- On average, respondents said that the availability of owner-occupied and rental housing is much worse compared to 10 years ago (mean=2.20 and mean=2.00, respectively).
- On average, respondents said that the quality of owner-occupied and rental housing is similar compared to 10 years ago (mean=2.93 and mean=3.00, respectively).

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING DEVELOPMENT as they relate to their area (see Figure 15).

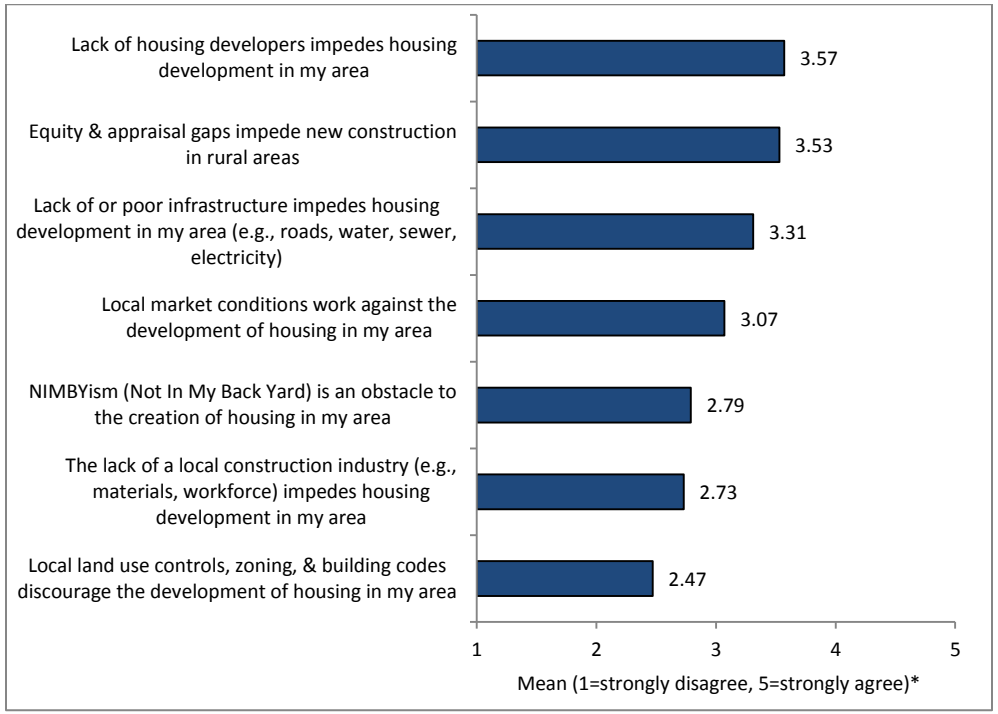
- On average, respondents agreed the most that lack of housing developers (mean=3.57), equity and appraisal gaps (mean=3.53), and lack of or poor infrastructure (mean=3.31) are obstacles to housing development.
- On average, respondents somewhat agreed that local market conditions impede the development of housing in their area (mean=3.07).
- On average, respondents somewhat disagreed that NIMBYism (Not In MY Back Yard) and the lack of a local construction industry are obstacles to housing development in their area (mean=2.79 and mean=2.73, respectively).
- On average, respondents disagreed that local land use controls, zoning, and building codes are housing development obstacles (mean=2.47).

Figure 14. Affordability, availability, and quality of housing in the respondents' area compared to 10 years ago by type of housing



*Means exclude "do not know" responses.

Figure 15. Statements regarding obstacles to HOUSING DEVELOPMENT as they relate to the respondents' area

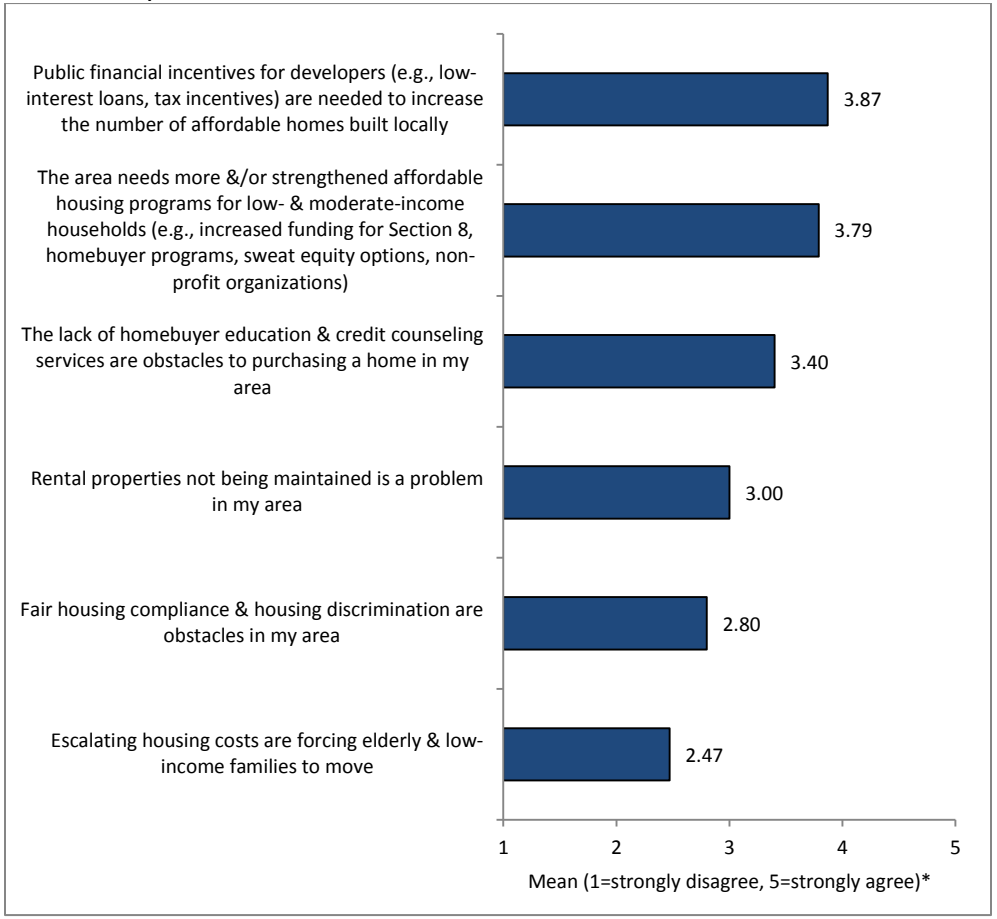


*Means exclude "do not know" responses.

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to their area (see Figure 16).

- On average, respondents agreed that public financial incentives for developers are needed to increase the number of affordable homes built locally (mean=3.87), their area needs more and/or strengthened affordable housing programs for low- and moderate-income households (mean=3.79), and the lack of homebuyer education and credit counseling services are obstacles to purchasing a home in their area (mean=3.40).
- On average, respondents somewhat agreed that rental properties are not being maintained (mean=3.00).
- On average, respondents disagreed that escalating housing costs are forcing elderly and low-income families to move (mean=2.47) and that fair housing compliance and housing discrimination are obstacles in their area (mean=2.80).

Figure 16. Statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to the respondents' area

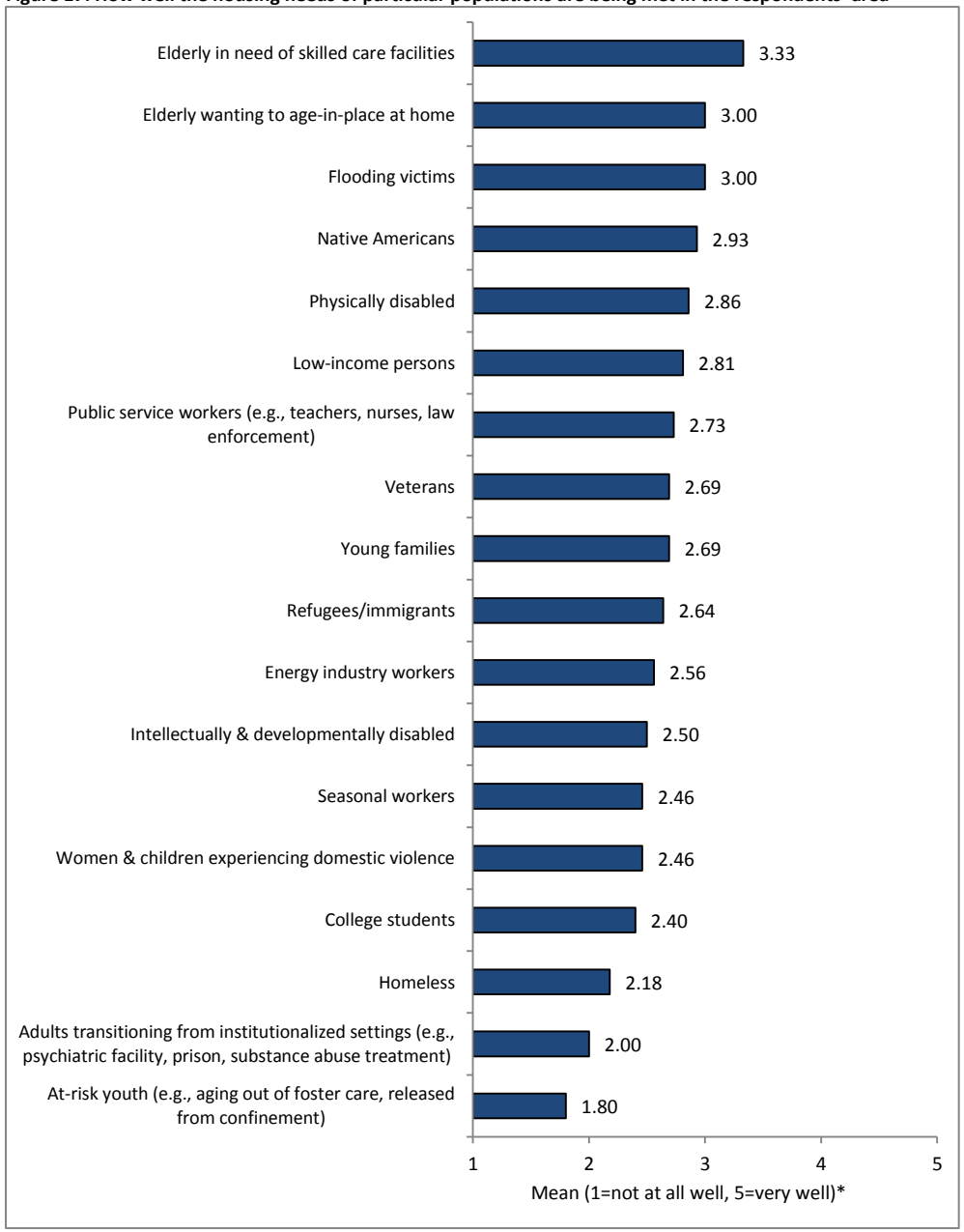


*Means exclude "do not know" responses.

Respondents were asked to indicate how well they think the housing needs for various population groups are being met in their area (see Figure 17).

- On average, respondents indicated that housing needs that are the least well met in their area are for at-risk youth (mean=1.80), adults transitioning from institutionalized settings (mean=2.00), and the homeless (mean=2.18).
- On average, respondents said that housing needs for the following populations are not being met well: public service workers (mean=2.73), veterans (mean=2.69), young families (mean=2.69), refugees/immigrants (mean=2.64), energy industry workers (mean=2.56), intellectually and developmentally disabled (mean=2.50), seasonal workers (mean=2.46), women and children experiencing domestic violence (mean=2.46), and college students (mean=2.40).
- On average, respondents indicated that the housing needs for the following populations are being met moderately well: elderly wanting to age-in-place at home (mean=3.00), flooding victims (mean=3.00) Native Americans (mean=2.93), physically disabled (mean=2.86), and low-income persons (mean=2.81).
- On average, respondents indicated that the housing needs of elderly in need of skilled care facilities are being met well in their area (mean=3.33)

Figure 17. How well the housing needs of particular populations are being met in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

BARRIERS TO GROWTH AND CHANGE

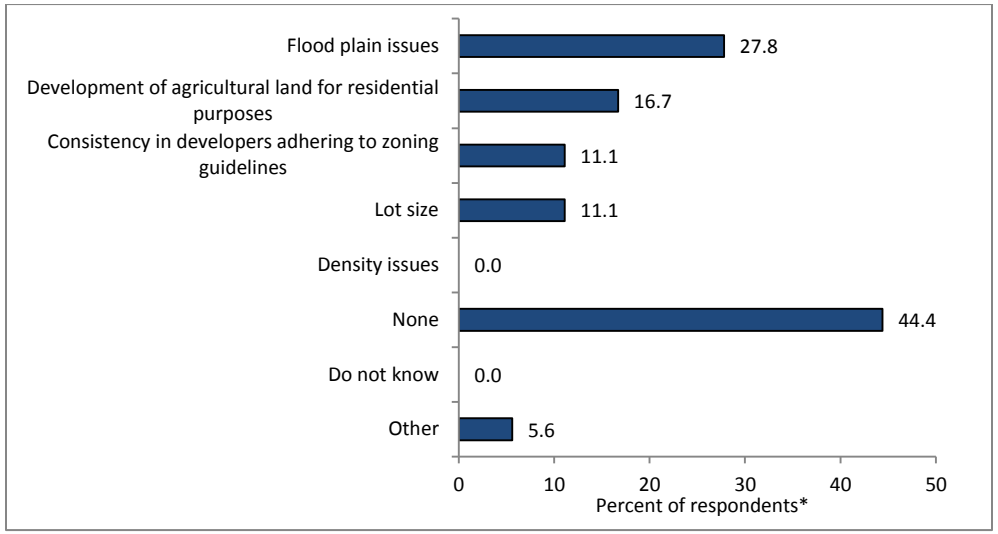
Respondents were asked which ZONING issues are inhibiting housing affordability and development in their area (see Figure 18).

- More than one-fourth of respondents said flood plain issues inhibit housing affordability and development in their area (27.8 percent); 16.7 percent said the development of agricultural land for residential purposes is a ZONING issue.
- Approximately one in 10 respondents said the consistency in developers adhering to zoning guidelines and lot size are ZONING issues which inhibit housing affordability and development in their area (11.1 percent each).

Respondents were asked which BUILDING CODE issues are inhibiting housing affordability and development in their area (see Figure 19).

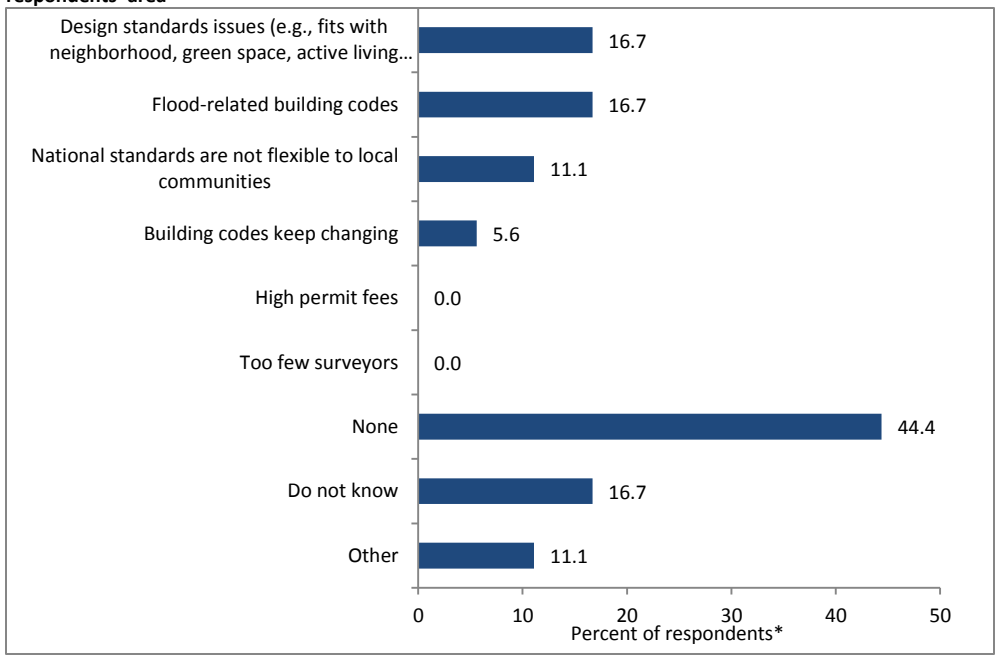
- Approximately half of respondents indicated that there are no BUILDING CODE issues (44.4 percent) and 21.8 percent said that they do not know which BUILDING CODE issues inhibit affordability and development in their area.
- One-fifth of respondents indicated design standards issues and flood-related building codes inhibit affordability and development in their area (16.7 percent each).

Figure 18. ZONING issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 19. BUILDING CODE issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

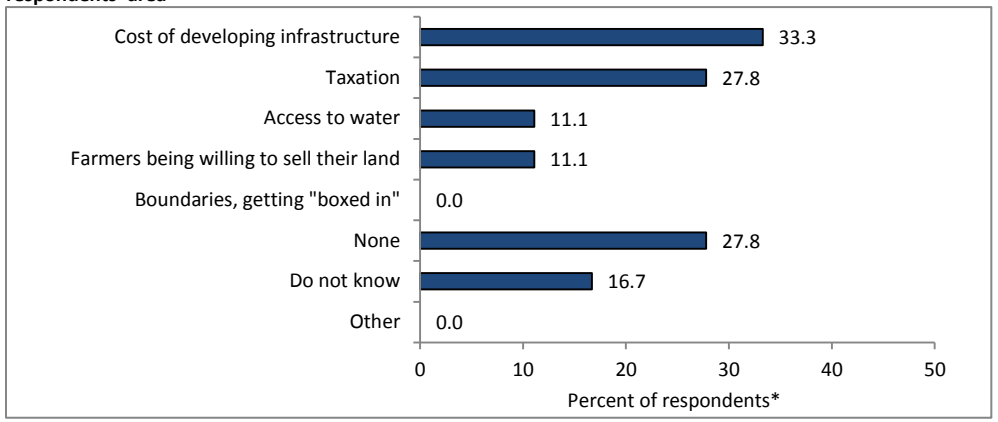
Respondents were asked which ANNEXATION issues are inhibiting housing affordability and development in their area (see Figure 20).

- One-third of respondents indicated the cost of developing infrastructure is an ANNEXATION issue that inhibits affordability and development in their area (33.3 percent); 27.8 percent said taxation.
- Approximately one-fourth of respondents indicated there are no ANNEXATION issues (27.8 percent).

Respondents were asked which ECOLOGICAL issues are inhibiting housing affordability and development in their area (see Figure 21).

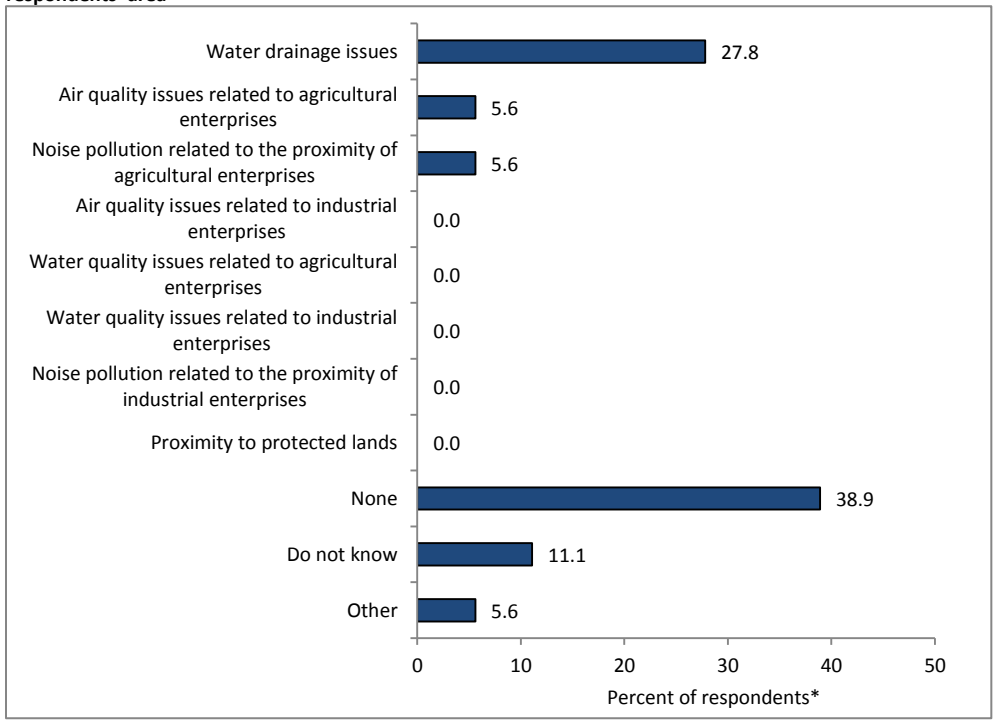
- Nearly two-fifths of respondents indicated that there are no ECOLOGICAL issues which are inhibiting housing affordability and development in their area (38.9 percent).
- Approximately one-fourth of respondents indicated water drainage is an issue (27.8 percent).

Figure 20. ANNEXATION issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 21. ECOLOGICAL issues which are inhibiting housing affordability and development in the respondents' area

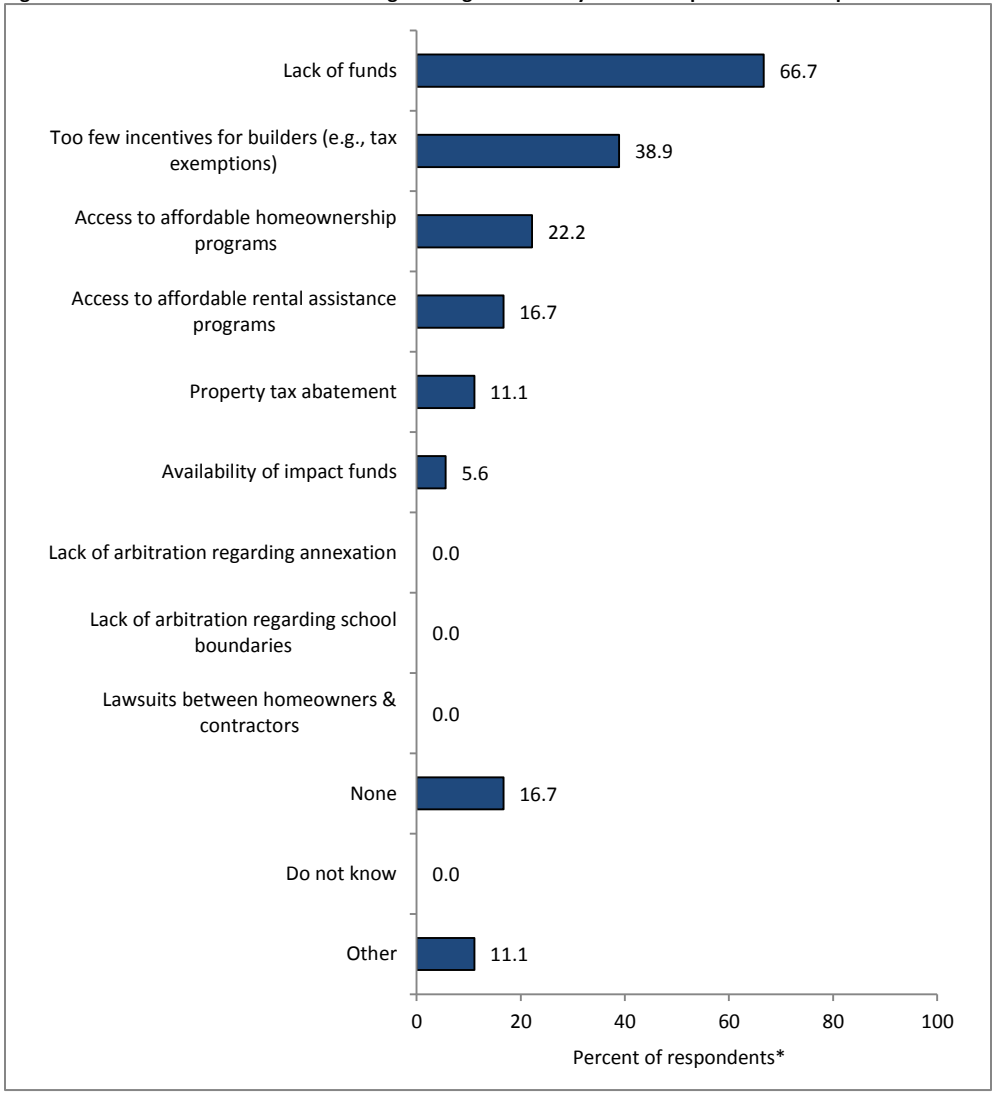


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked which POLICY issues are inhibiting housing affordability and development in their area (see Figure 22).

- Two-thirds of respondents indicated that a lack of funds inhibits housing affordability and development in their area (66.7 percent); 38.9 percent of respondents said there are too few incentives for builders.
- Approximately one-fourth of respondents said access to affordable homeownership programs is a POLICY issue inhibiting housing affordability and development in their area (22.2 percent); 16.7 percent said access to affordable rental assistance programs inhibits housing affordability and development in their area and 11.1 percent said property tax abatement is an issue.

Figure 22. POLICY issues which are inhibiting housing affordability and development in the respondents' area

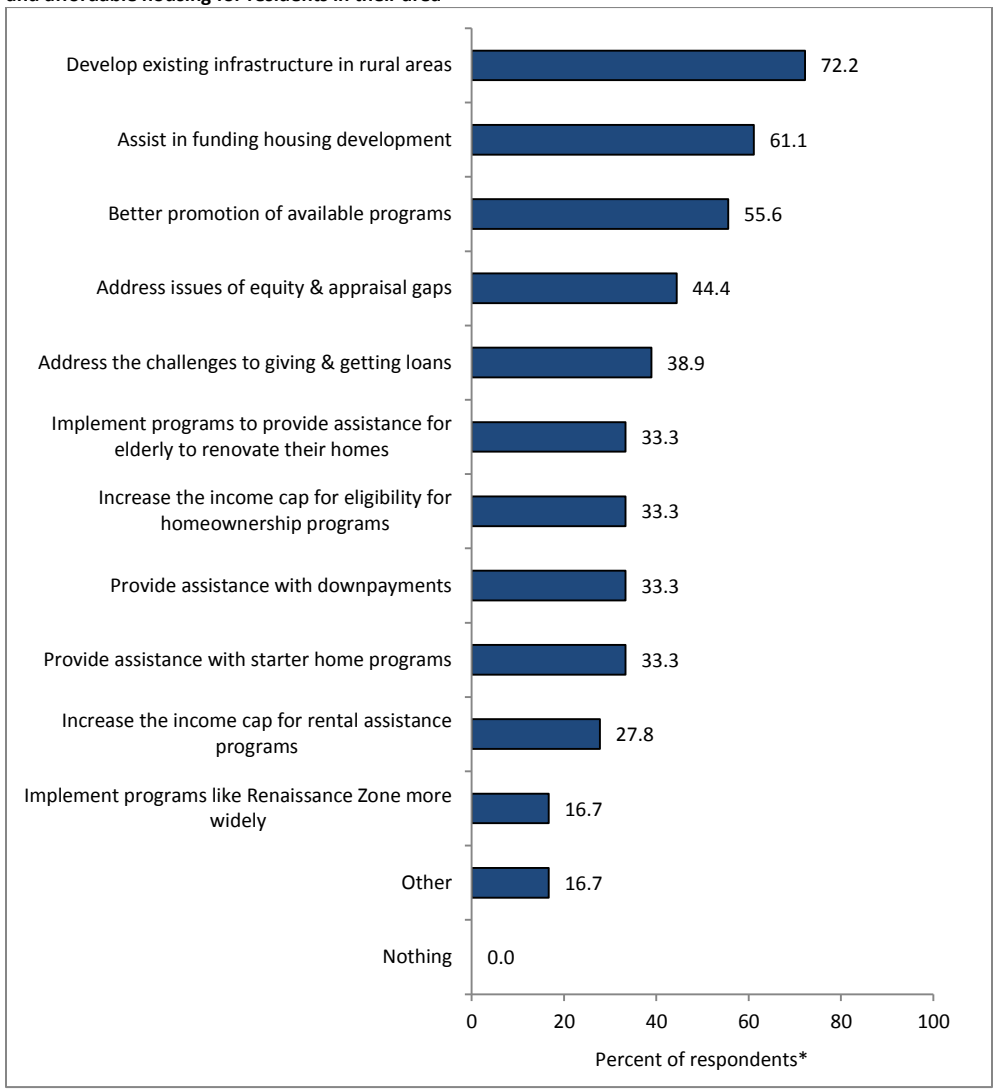


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked what the state should do to help increase the supply of adequate and affordable housing for residents in their area (see Figure 23).

- The majority of respondents indicated that the state should develop existing infrastructure in rural areas (72.2 percent), assist in funding housing development (61.1 percent), and better promote available programs (55.6 percent).
- Approximately two-fifths of respondents indicated that the state should address issues of equity and appraisal gaps (44.4 percent) and address the challenges to giving and getting loans (38.9 percent).
- One-third of respondents said the state should implement programs to provide assistance for elderly to renovate their homes, increase the income cap for eligibility for homeownership programs, provide assistance with downpayments, and provide assistance with starter home programs (33.3 percent each).
- Approximately one-fourth of respondents indicated the state should increase the income cap for rental assistance (27.8 percent); 16.7 percent said the state should implement programs like the Renaissance Zone more widely.

Figure 23. Respondents' opinion regarding what the state should do to help increase the supply of adequate and affordable housing for residents in their area



*Percentages do not add to 100.0 due to multiple responses.

RESPONDENTS' PROFILE

Respondents were asked what their title and/or perspective was when answering the survey (see Figure 1).

- The largest proportion of respondents indicated that their title/perspective is economic/community development (35.7 percent).
- Approximately one-fourth of respondents indicated that their title/perspective is a government official and public housing (28.6 percent each); 14.3 percent of respondents said their title/perspective is real estate/builder and 7.1 percent said a nonprofit organization.

Map 1. Geographic boundaries for organization of survey results

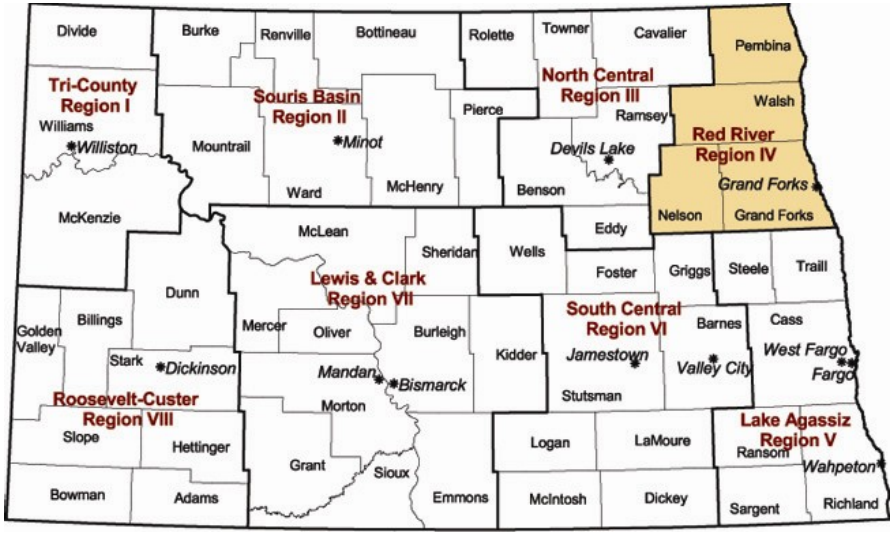
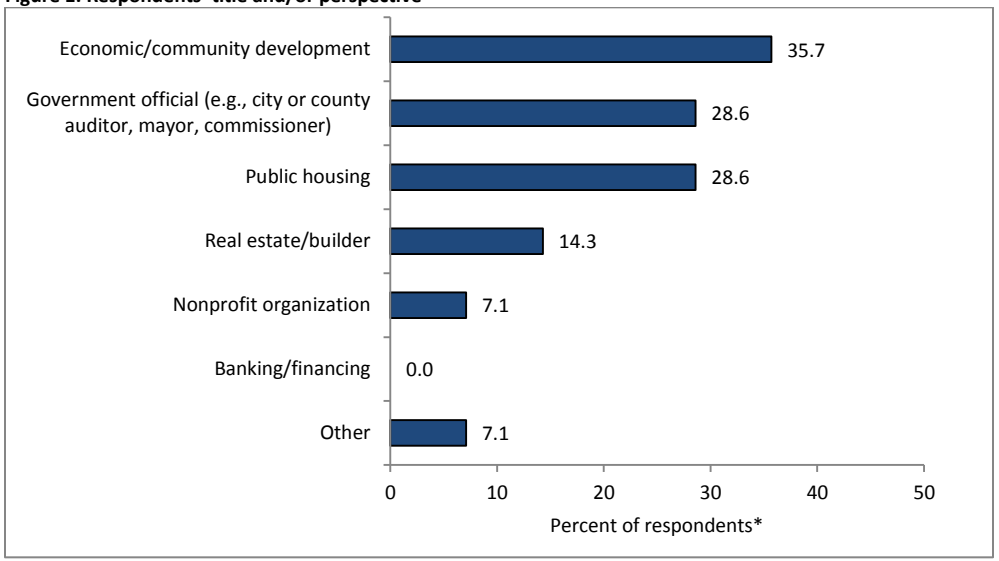


Figure 1. Respondents' title and/or perspective



*Percentages do not add to 100.0 due to multiple responses.

GENERAL ISSUES IN THE COMMUNITY

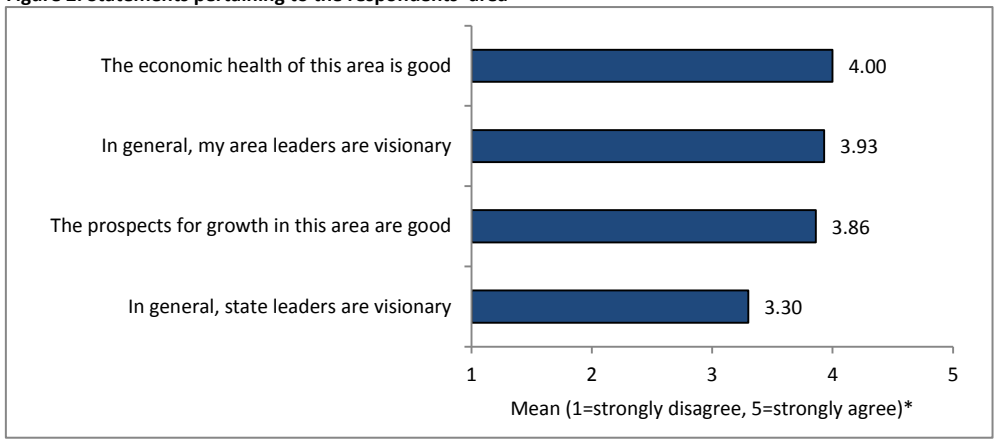
Respondents were asked to indicate their level of agreement on statements pertaining to their area (see Figure 2).

- On average, respondents strongly agreed that the economic health of their area is good (mean=4.00) and agreed that the prospects for growth in their area are good (mean=3.86) and that their area leaders, in general, are visionary (mean=3.93).
- On average, respondents agreed that, in general, state leaders are visionary (mean=3.30).

Respondents were asked how specific factors currently influence prospects for growth in their area (see Figure 3).

- On average, respondents indicated that community and economic development organizations (mean=3.93), infrastructure (mean=3.54), leadership (mean=3.50), geographic location (mean=3.43), and diversification of the economic base (mean=3.38) have a positive influence on the prospects for growth in their area.
- On the other hand, on average, respondents indicated that affordability of housing (mean=2.62), availability of investment capital (mean=2.64), amount of housing (mean=2.64), and quality of housing (mean=2.71) have a negative influence on the prospects for growth.
- On average, respondents indicated that population change and the labor pool have a moderate influence on the prospects for growth in their area (mean=3.21 and mean=3.07, respectively).

Figure 2. Statements pertaining to the respondents' area



*Means exclude "do not know" responses.

Figure 3. Factors currently influencing prospects for growth in the respondents' area

*Means exclude "do not know" responses.

Respondents were asked what the three most important local issues are in their area.

- The theme that respondents indicated the most frequently as one of the three most important local issues in their area is housing, followed by employment, growth and development, and finally infrastructure.
- HOUSING
    - Respondents indicated that there is a lack of available housing of all types (e.g., quality homes, handicap accessible units, median housing, and two and three bedroom units) and a lack of affordable housing.
- EMPLOYMENT
    - Respondents indicated that there are issues with low wages, a lack of available jobs, and a lack of available labor.
- GROWTH AND DEVELOPMENT
    - Respondents indicated that there are issues with economic development. Respondents said there is a lack of investment capital and that the community needs more economic development and revenue.
- INFRASTRUCTURE
    - Respondents indicated that there are issues with infrastructure. Respondents said that roads are in need of maintenance and the infrastructure in the area is in need of financing.
    - Furthermore, respondents are concerned with the increase of costs associated with utilities (e.g., electricity) and food.
- Other less common themes respondents indicated as important local issues in their area are education, social concerns, taxes, and transportation.

HOUSING SUPPLY AND DEMAND

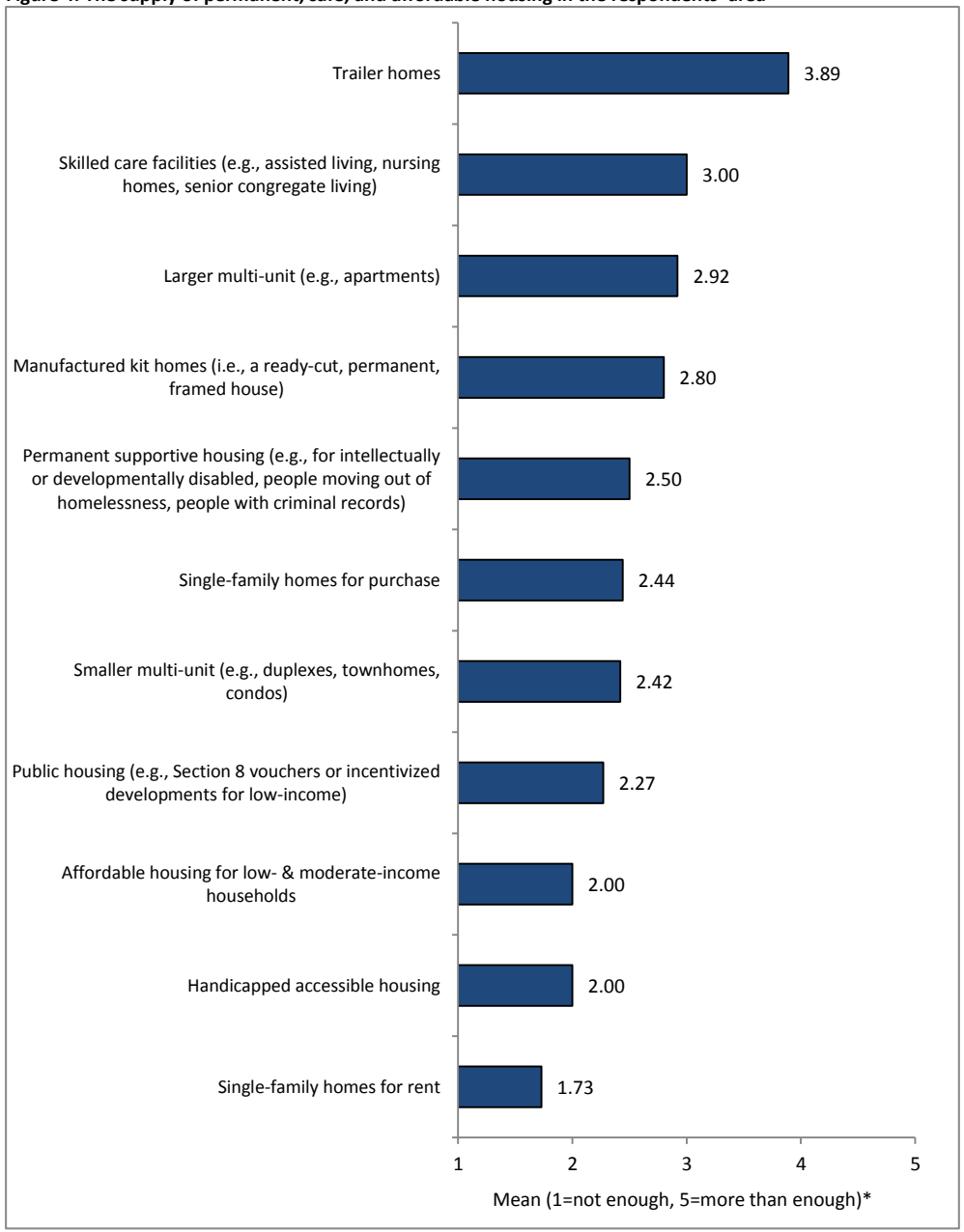
Respondents were asked how they would rate the seriousness of housing as a problem in their area.

- On average, respondents considered housing in their area to be a serious problem (mean=3.50).

Respondents were asked how they would judge the supply of permanent, safe, and affordable housing of various types in their area (see Figure 4).

- Types of housing perceived to be most lacking, on average, include single-family homes for rent (mean=1.73), handicapped accessible housing (mean=2.00), and affordable housing for low- and moderate-income households (mean=2.00).
- On average, respondents indicated that there is not enough supply of public housing (mean=2.27), smaller multi-units (mean=2.42), single-family homes for purchase (mean=2.44), and permanent supportive housing (mean=2.50) in their area.
- On average, respondents indicated that the supply of skilled care facilities (mean=3.00), larger multi-units (mean=2.92), and manufactured kit homes (mean=2.80) is somewhat enough.
- On average, respondents indicated that the supply of trailer homes was enough (mean=3.89).

Figure 4. The supply of permanent, safe, and affordable housing in the respondents' area

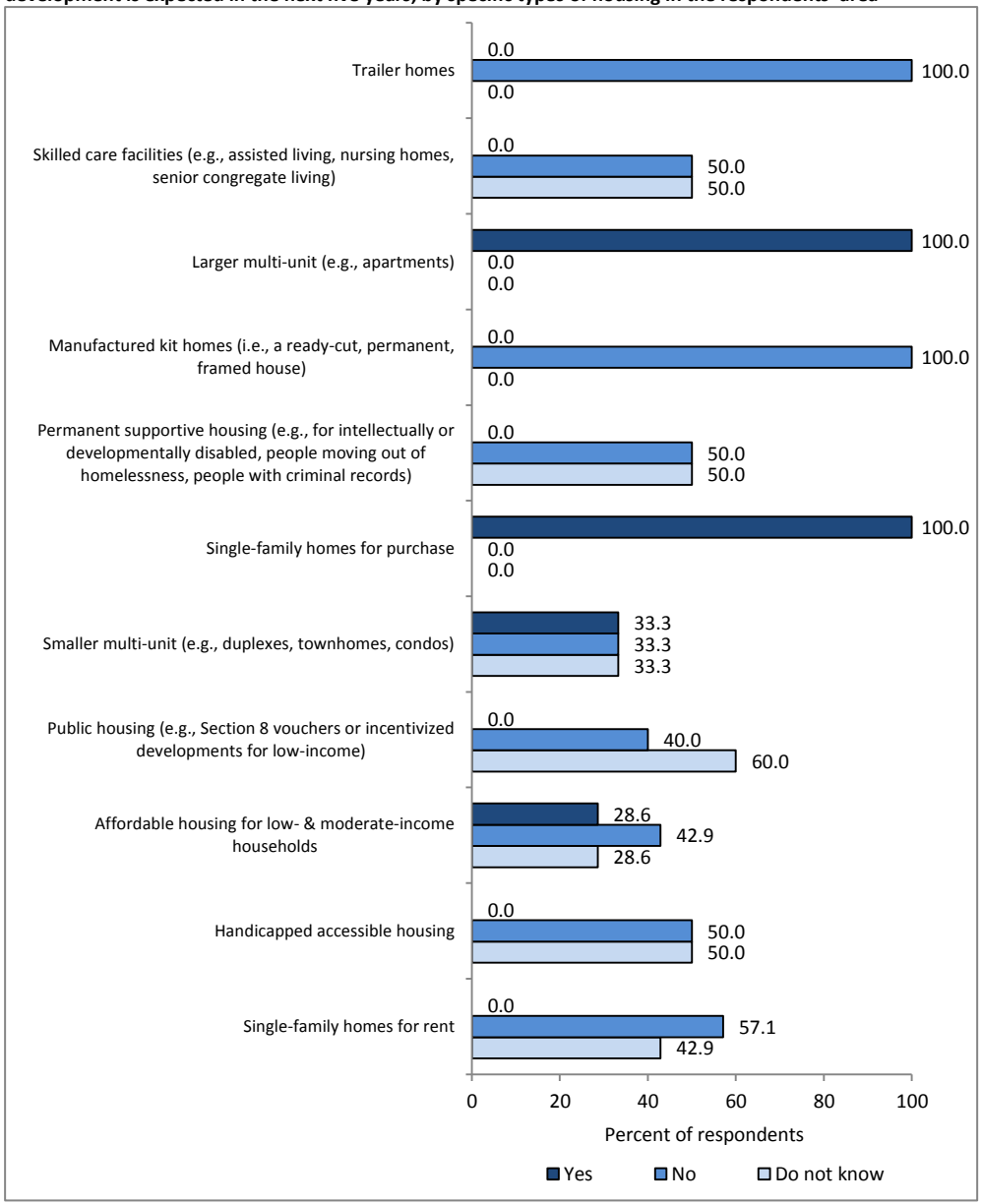


*Means exclude "do not know" responses.

Respondents were asked to indicate whether new development for specific types of housing is expected in the next five years in their area. The following section focuses only on those respondents who perceived the supply of permanent, safe, and affordable housing in their area as not enough (i.e., those who indicated a 1 or 2 for the specific supply of permanent, safe, and affordable housing) (see Figure 5).

- All respondents who indicated that there is not enough supply of permanent, safe, and affordable housing said they expect development of larger multi-unit and single-family homes for purchase in the next five years (100.0 percent, each).
- All respondents said they do not expect development of trailer homes and manufactured kit homes (100.0 percent, each). At least 50 percent of respondents said they do not expect development of single-family homes for rent (57.1 percent), skilled care facilities (50.0 percent), permanent supportive housing (50.0 percent), and handicapped accessible housing (50.0 percent) in the next five years.
- At least 50 percent of respondents said they do not know if new development is expected for public housing (60.0 percent), handicapped accessible housing (50.0 percent), permanent supportive housing (50.0 percent), and skilled care facilities (50.0 percent) over the next five years.

Figure 5. If the supply of permanent, safe, and affordable housing is not perceived as enough*, whether development is expected in the next five years, by specific types of housing in the respondents' area



*"Not enough" is defined as individuals who indicated a 1 or 2 to a previous question which asked respondents to judge the supply of permanent, safe, and affordable housing in their area.

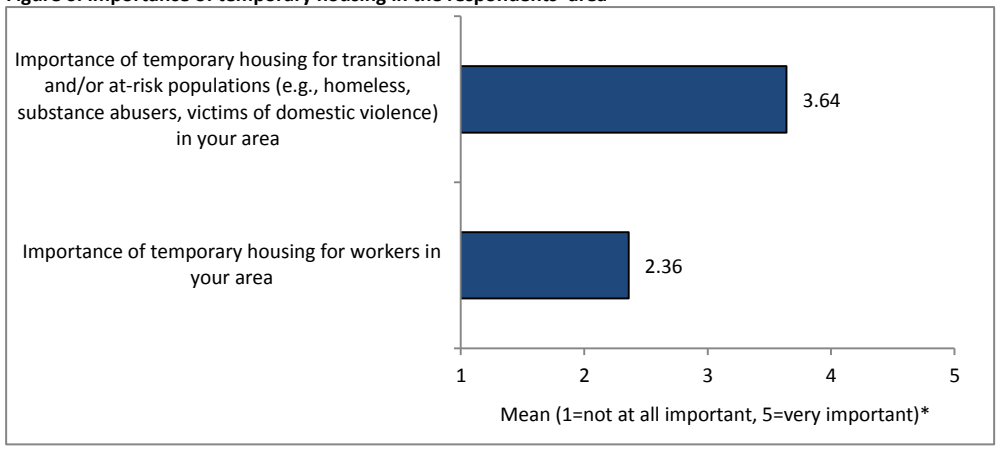
Respondents were asked how important temporary housing is for transitional and/or at-risk populations (e.g., homeless, substance abusers, victims of domestic violence) and workers in their area (see Figure 6).

- On average, respondents indicated that temporary housing for transitional and/or at-risk populations is important (mean=3.64) and that temporary housing for workers is not important in their area (mean=2.36).

Additionally, all respondents were asked if various solutions are being used to fulfill temporary housing for workers in their area and how well the solution is working. The following section focuses only on respondents who rated temporary housing for workers as important (i.e., those who indicated temporary housing for workers as a 4 or 5) and indicated that a solution is being used (see Figure 7).

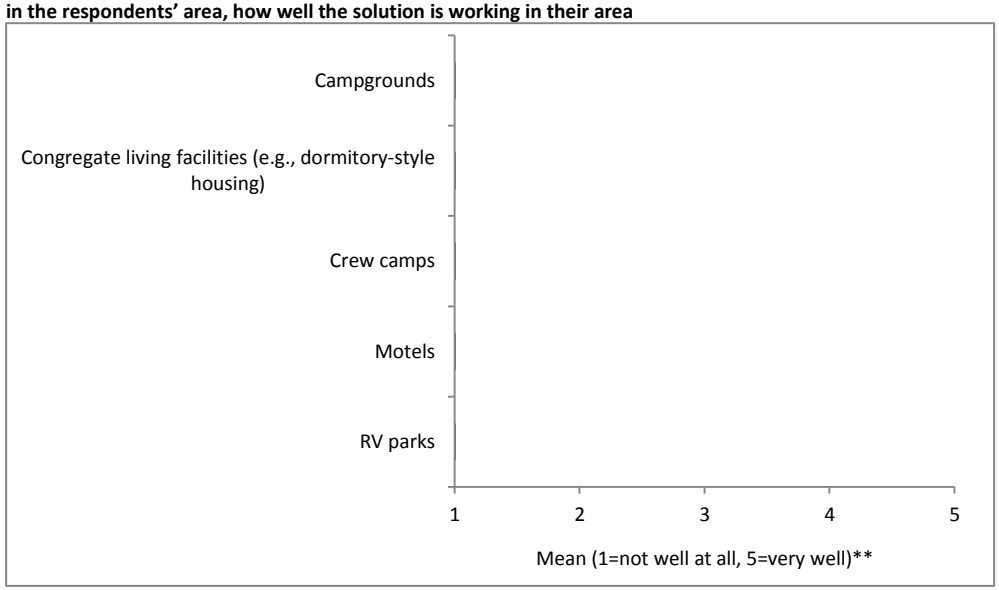
- Temporary housing solutions such as campgrounds, congregate living facilities, crew camps, motels, and RV parks are not being used in their area.

Figure 6. Importance of temporary housing in the respondents' area



*Means exclude "not applicable" responses.

Figure 7. If temporary housing for workers is important* and a solution is being used for temporary housing in the respondents' area, how well the solution is working in their area



*"Important" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents how important temporary housing is for workers in their area.
**Means exclude "do not know" and "not applicable" responses.
Note: Analysis could not be conducted on the above variables due to a small number of or no responses.

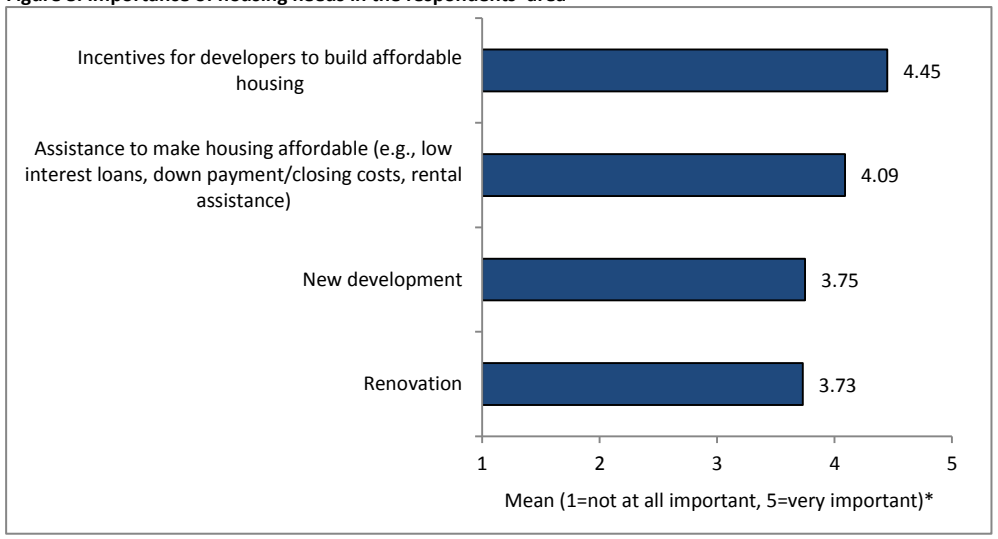
Respondents were asked to rate the importance of four different housing needs in their area (see Figure 8).

- On average, respondents rated incentives for developers to build affordable housing (mean=4.45) and assistance to make housing affordable (mean=4.09) as very important housing needs for their area.
- On average, respondents rated new development (mean=3.75) and renovations (mean=3.73) as important housing needs for their area.

Respondents were asked to indicate whether the specific housing need is for owner-occupied, renter-occupied, or both in their area. The following section focuses only on respondents who rated the specific housing need as important (i.e., those who indicated the specific housing need as a 4 or 5) (see Figure 9).

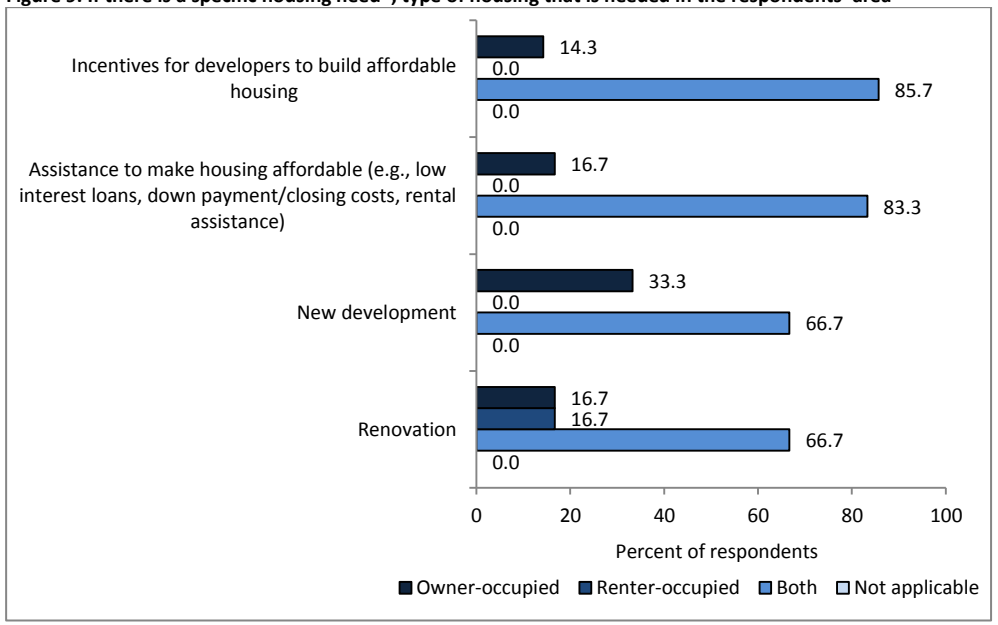
- The majority of respondents indicated that all four housing needs are necessary for both owner- and renter-occupied housing: incentives for developers to build affordable housing (85.7 percent), assistance to make housing affordable (83.3 percent), new development (66.7 percent), and renovation (66.7 percent).

Figure 8. Importance of housing needs in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

Figure 9. If there is a specific housing need*, type of housing that is needed in the respondents' area

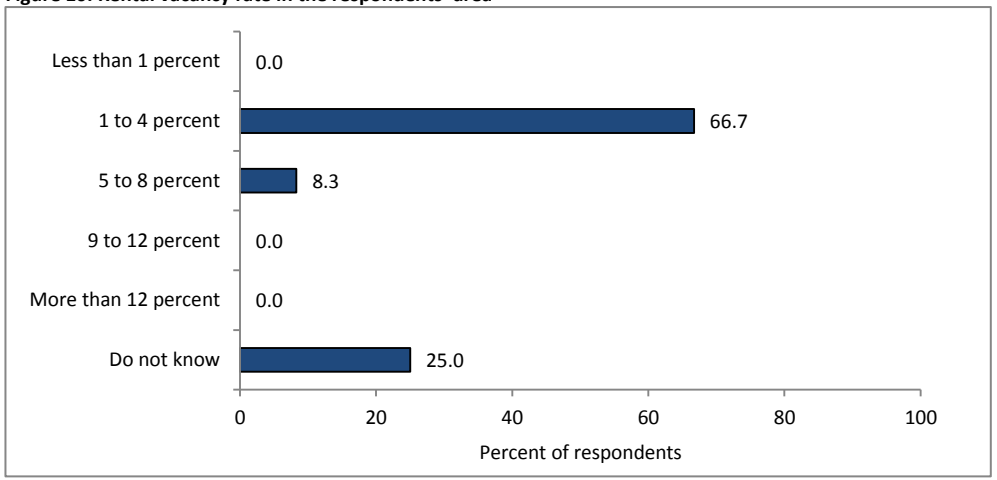


*"Specific housing need" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents about the importance of housing needs in their area.

Respondents were asked what the rental vacancy rate is in their area (see Figure 10).

- Two-thirds of respondents indicated that the rental vacancy rate is 1 to 4 percent (66.7 percent); 8.3 percent said the rental vacancy rate is 5 to 8 percent.
- One-fourth of respondents indicated that they do not know what the rental vacancy rate is in their area (25.0 percent).

Figure 10. Rental vacancy rate in the respondents' area



AVAILABILITY, AFFORDABILITY, AND QUALITY OF HOUSING

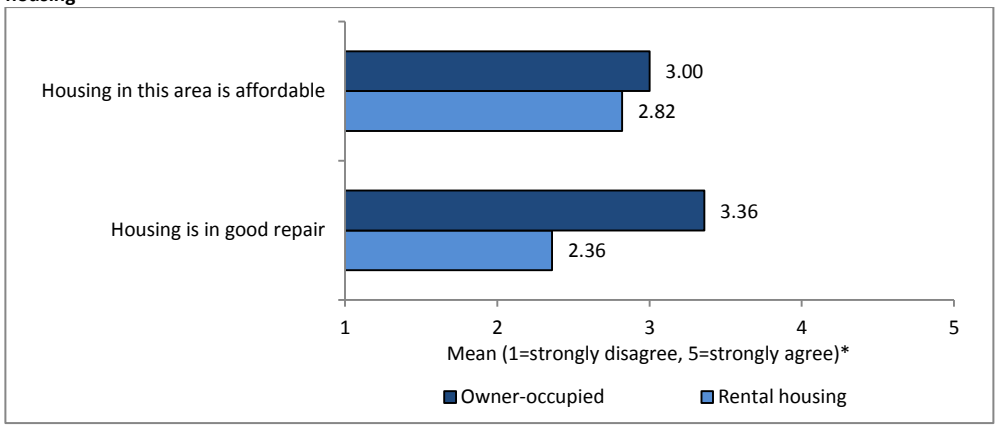
Respondents were asked to indicate their opinion on statements relating to housing affordability and quality (see Figure 11).

- On average, respondents somewhat agreed that owner-occupied housing and rental housing in their area is affordable (mean=3.00 and mean=2.82, respectively).
- On average, respondents agreed that owner-occupied housing in their area is in good repair (mean=3.36); however, they disagreed that rental housing in their area is in good repair (mean=2.36).

In relation to housing quality, respondents were asked to indicate what proportion of owner-occupied and rental housing stock is in need of updates and repairs. The following section focuses only on those respondents who indicated that updates and repairs are needed (i.e., those who indicated a 1 or 2 on whether housing is in good repair) (see Figure 12).

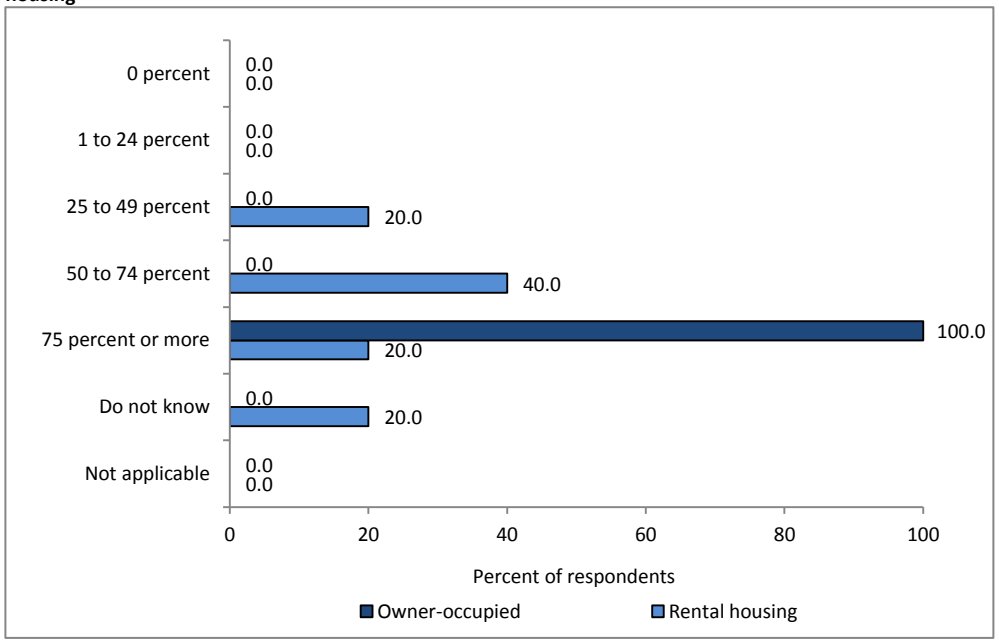
- All respondents indicated that 75 percent or more of owner-occupied housing in their area is in need of updates and repairs (100.0 percent).
- Three-fifths of respondents indicated that less than 75 percent of rental housing in their area is in need of updates and repairs (60.0 percent); 20 percent said 75 percent or more of rental housing in their area is in need of updates and repairs.

Figure 11. Statements relating to housing affordability and quality in the respondents' area by type of housing



*Means exclude "do not know" and "not applicable" responses.

Figure 12. Proportion of housing that is in need of updates and repairs* in the respondents' area by type of housing

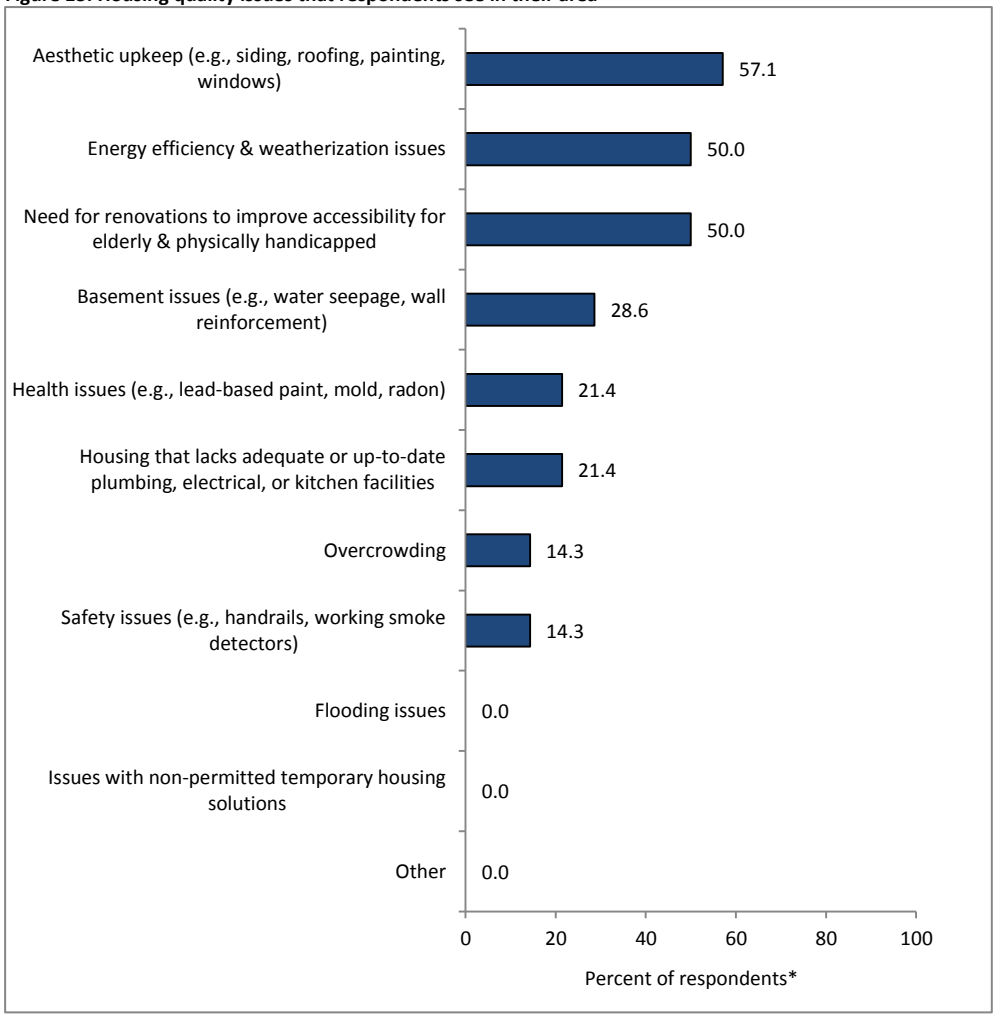


*"In need of updates and repairs" is defined as individuals who indicated a 1 or 2 (disagree) to a previous question which asked respondents how much they agree that the type of housing is in good repair.

Respondents were asked what they see as some of the housing quality issues in their area (see Figure 13).

- At least half of respondents identified the following housing quality issues in their area: aesthetic upkeep (57.1 percent), energy efficiency and weatherization (50.0 percent), and need for renovations to improve accessibility for elderly and physically handicapped (50.0 percent).
- At least one-fifth of respondents identified the following housing quality issues in their area: basement issues (28.6 percent); health issues (21.4 percent); and housing that lacks adequate or up-to-date plumbing, electrical, or kitchen facilities (21.4 percent).
- Approximately one in 10 respondents indicated that overcrowding and safety are housing quality issues in their area (14.3 percent each)

Figure 13. Housing quality issues that respondents see in their area



*Percentages do not add to 100.0 due to multiple responses.

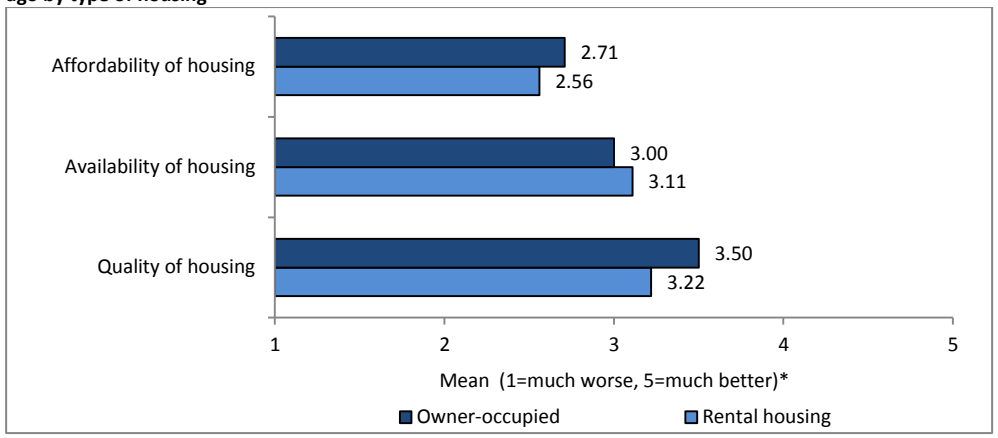
Respondents were asked how the affordability, availability, and quality of OWNER-OCCUPIED and RENTAL housing in their area compares to 10 years ago (see Figure 14).

- On average, respondents said that the affordability of both owner-occupied and rental housing is worse compared to 10 years ago (mean=2.71 and mean=2.56, respectively).
- On average, respondents said that the availability of owner-occupied housing is similar and rental housing is somewhat better compared to 10 years ago (mean=3.00 and mean=3.11 respectively).
- On average, respondents said that the quality of owner-occupied housing is better and rental housing is somewhat better compared to 10 years ago (mean=3.50 and mean=3.22, respectively).

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING DEVELOPMENT as they relate to their area (see Figure 15).

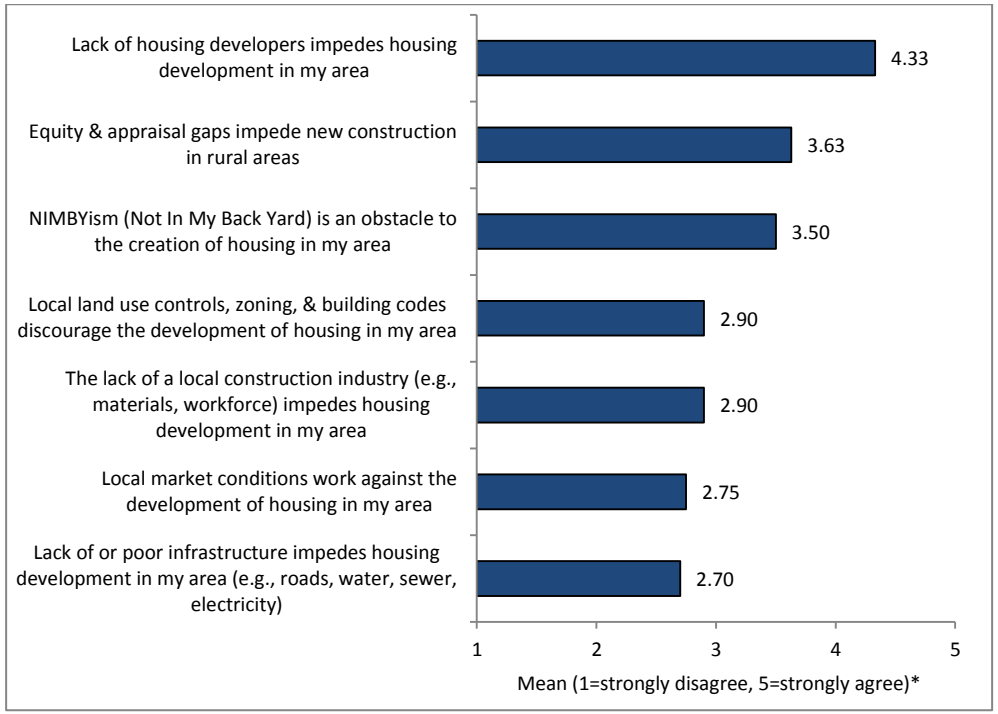
- On average, respondents strongly agreed that lack of housing developers impedes housing development in their area (mean=4.33).
- On average, respondents agreed that equity and appraisal gaps impede new construction in rural areas (mean=3.63) and NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their area (mean=3.50)
- On average, respondents somewhat disagreed that the local land use controls, zoning, and building codes (mean 2.90); the lack of a local construction industry (mean=2.90); local market conditions (mean=2.75); and lack of or poor infrastructure (mean=2.70) impede housing development in their area.

Figure 14. Affordability, availability, and quality of housing in the respondents' area compared to 10 years ago by type of housing



*Means exclude "do not know" responses.

Figure 15. Statements regarding obstacles to HOUSING DEVELOPMENT as they relate to the respondents' area

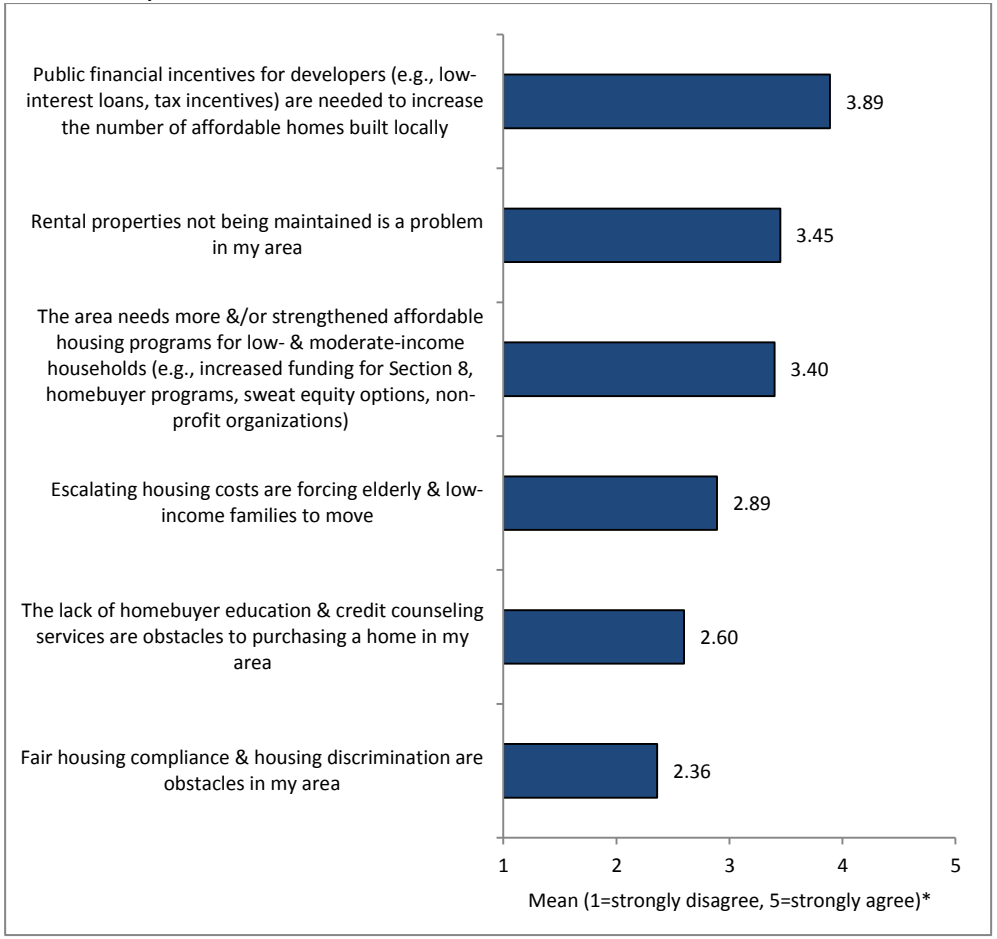


*Means exclude "do not know" responses.

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to their area (see Figure 16).

- On average, respondents agreed that public financial incentives for developers are needed to increase the number of affordable homes built locally (mean=3.89), rental properties are not being maintained (mean=3.45), and their area needs more and/or strengthened affordable housing programs for low- and moderate-income households (mean=3.40).
- On average, respondents somewhat agreed that escalating housing costs are forcing elderly and low-income families to move (mean=2.89).
- On average, respondents disagreed that fair housing compliance and housing discrimination are obstacles in their area (mean=2.36) and that the lack of homebuyer education and credit counseling services are obstacles to purchasing a home in their area (mean=2.60).

Figure 16. Statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to the respondents' area

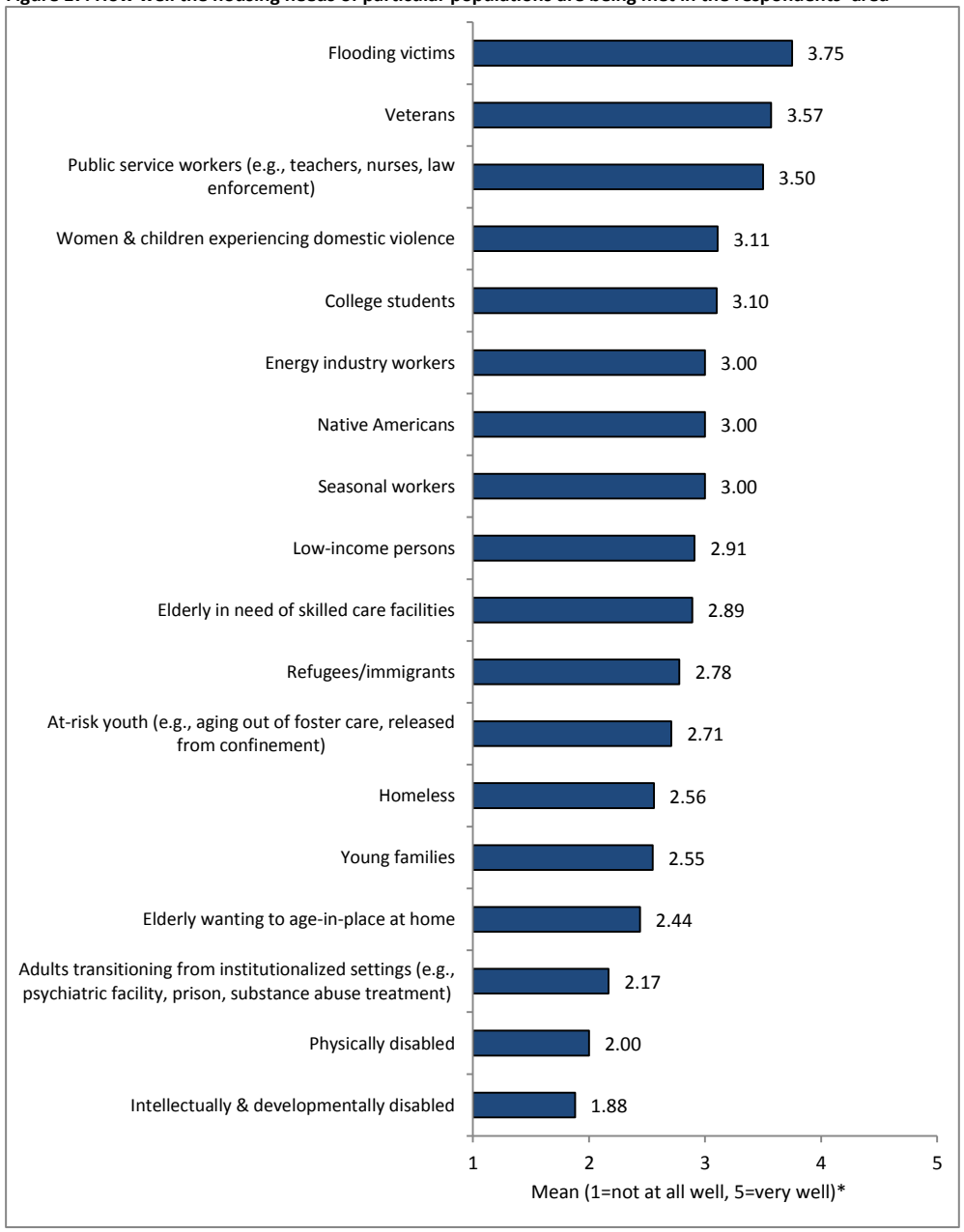


*Means exclude "do not know" responses.

Respondents were asked to indicate how well they think the housing needs for various population groups are being met in their area (see Figure 17).

- On average, respondents indicated that housing needs that are the least well met in their area are for intellectually and developmentally disabled (mean=1.88), physically disabled (mean=2.00), and adults transitioning from institutionalized settings (mean=2.17).
- On average, respondents indicated that the housing needs for the following populations are not being met well: at-risk youth (mean=2.71), the homeless (mean=2.56), young families (mean=2.55), and elderly wanting to age-in-place at home (mean=2.44).
- On average, respondents indicated that the housing needs for the following populations are being met moderately well: women and children experiencing domestic violence (mean=3.11), college students (mean=3.10), energy industry workers (mean=3.00), Native Americans (mean=3.00), seasonal workers (mean=3.00), low-income persons (mean=2.91), elderly in need of skilled care facilities (mean=2.89), and refugees/immigrants (mean=2.78).
- On average, respondents said that the housing needs for the following populations are being met well: flooding victims (mean=3.75), veterans (mean=3.57), and public service workers (mean=3.50).

Figure 17. How well the housing needs of particular populations are being met in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

BARRIERS TO GROWTH AND CHANGE

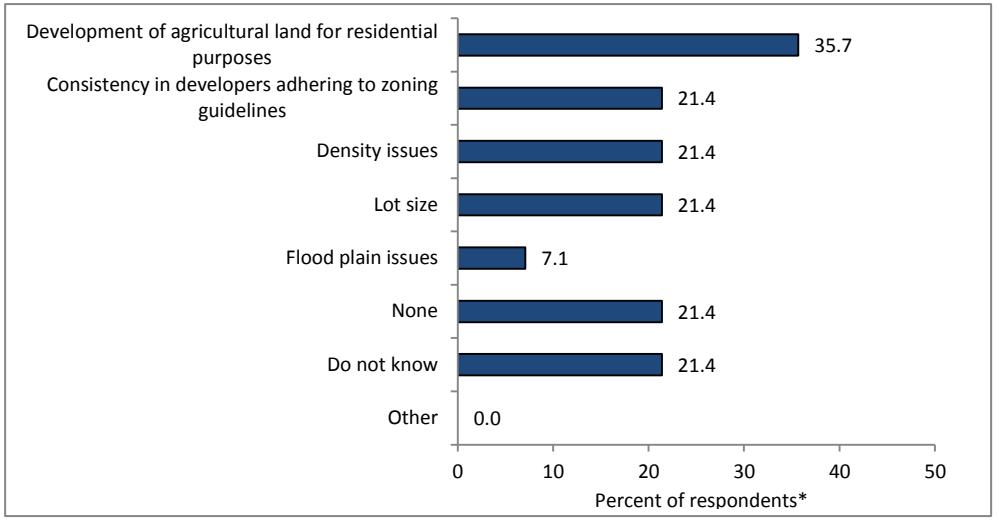
Respondents were asked which ZONING issues are inhibiting housing affordability and development in their area (see Figure 18).

- Approximately one-third of respondents indicated that development of agricultural land for residential purposes is a ZONING issue that inhibits affordability and development in their area (35.7 percent).
- One-fifth of respondents said consistency in developers adhering to zoning guidelines, density issues, and lot size are also issues (21.4 percent each).
- One-fifth or respondents said there are no ZONING issues or they do not know which ZONING issues are inhibiting housing affordability and development in their area (21.4 percent each).

Respondents were asked which BUILDING CODE issues are inhibiting housing affordability and development in their area (see Figure 19).

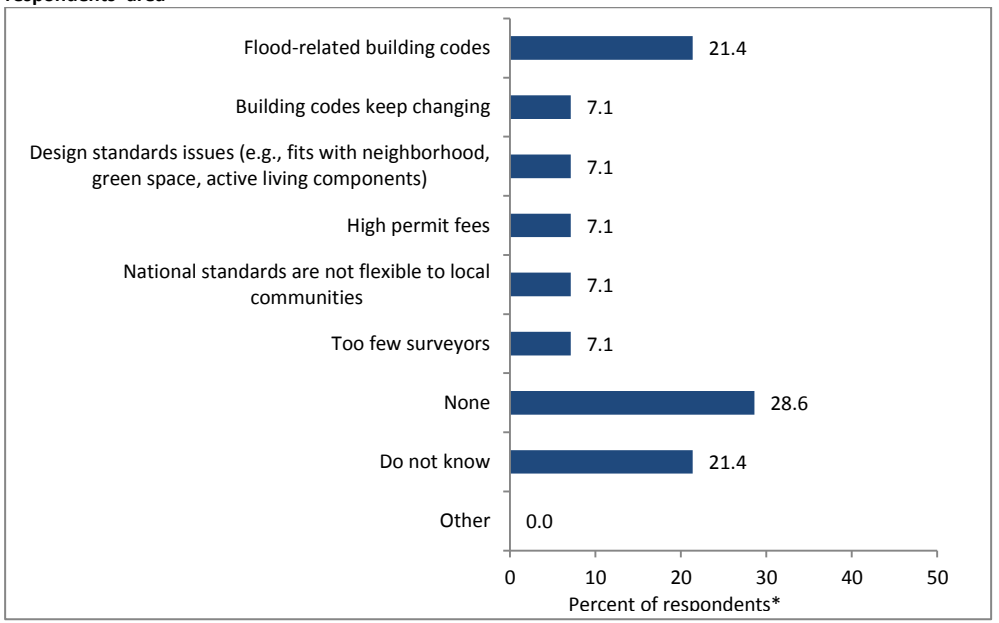
- Approximately one-fifth of respondents indicated that flood-related building codes inhibit affordability and development in their area (21.4 percent).
- More than one-fourth of respondents said none (28.6 percent) and 21.4 percent said they did not know which BUILDING CODE issues are inhibiting housing affordability and development in their area.

Figure 18. ZONING issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 19. BUILDING CODE issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

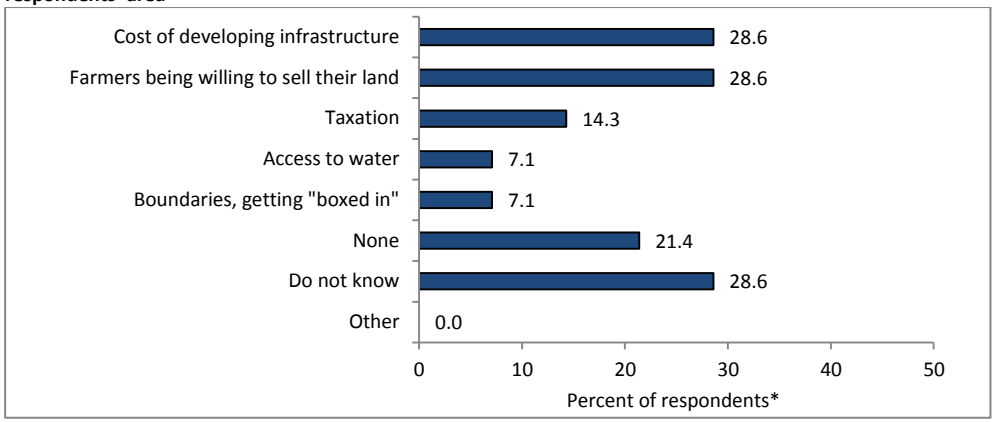
Respondents were asked which ANNEXATION issues are inhibiting housing affordability and development in their area (see Figure 20).

- Approximately one-fourth of respondents indicated the cost of developing infrastructure and farmers being willing to sell their land are ANNEXATION issues that inhibit housing affordability and development in their area (28.6 percent each).
- More than one-fourth said they do not know (28.6 percent) and 21.4 percent said there are no ANNEXATION issues.

Respondents were asked which ECOLOGICAL issues are inhibiting housing affordability and development in their area (see Figure 21).

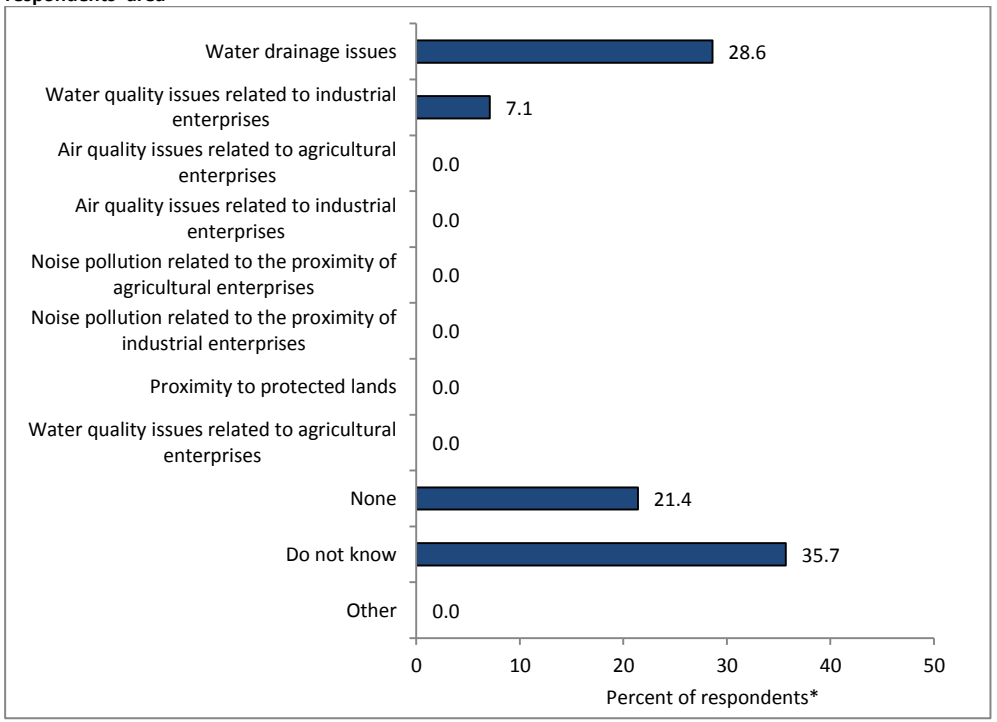
- Approximately one-fourth of respondents indicated that water drainage is an ECOLOGICAL issue that inhibits affordability and development in their area (28.6 percent).
- Approximately one-third of respondents indicated that they do not know which ECOLOGICAL issues are inhibiting affordability and development in their area (35.7 percent); 21.4 percent of respondents said there are no ECOLOGICAL issues.

Figure 20. ANNEXATION issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 21. ECOLOGICAL issues which are inhibiting housing affordability and development in the respondents' area

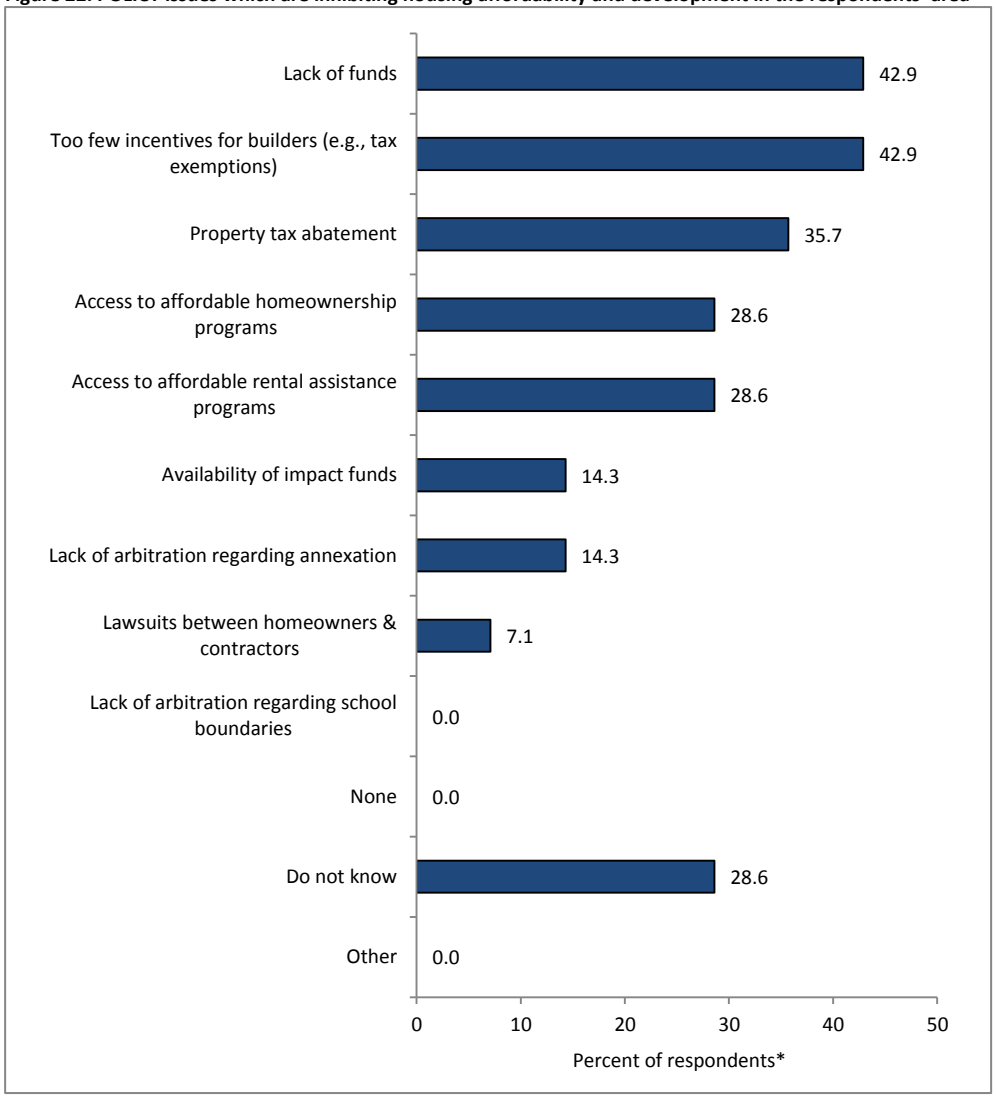


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked which POLICY issues are inhibiting housing affordability and development in their area (see Figure 22).

- Approximately two-fifths of respondents indicated that the lack of funds and too few incentives for builders inhibit housing affordability and development in their area (42.9 percent each); 35.7 percent of respondents said property tax abatement is a POLICY issue.
- Approximately one-fourth of respondents indicated access to affordable homeownership programs and the access to affordable rental assistance programs (28.6 percent each) are POLICY issues which inhibit housing affordability and development in their area.
- Approximately one-fourth of respondents did not know what POLICY issues are inhibiting housing affordability and development in their area (28.6 percent).

Figure 22. POLICY issues which are inhibiting housing affordability and development in the respondents' area

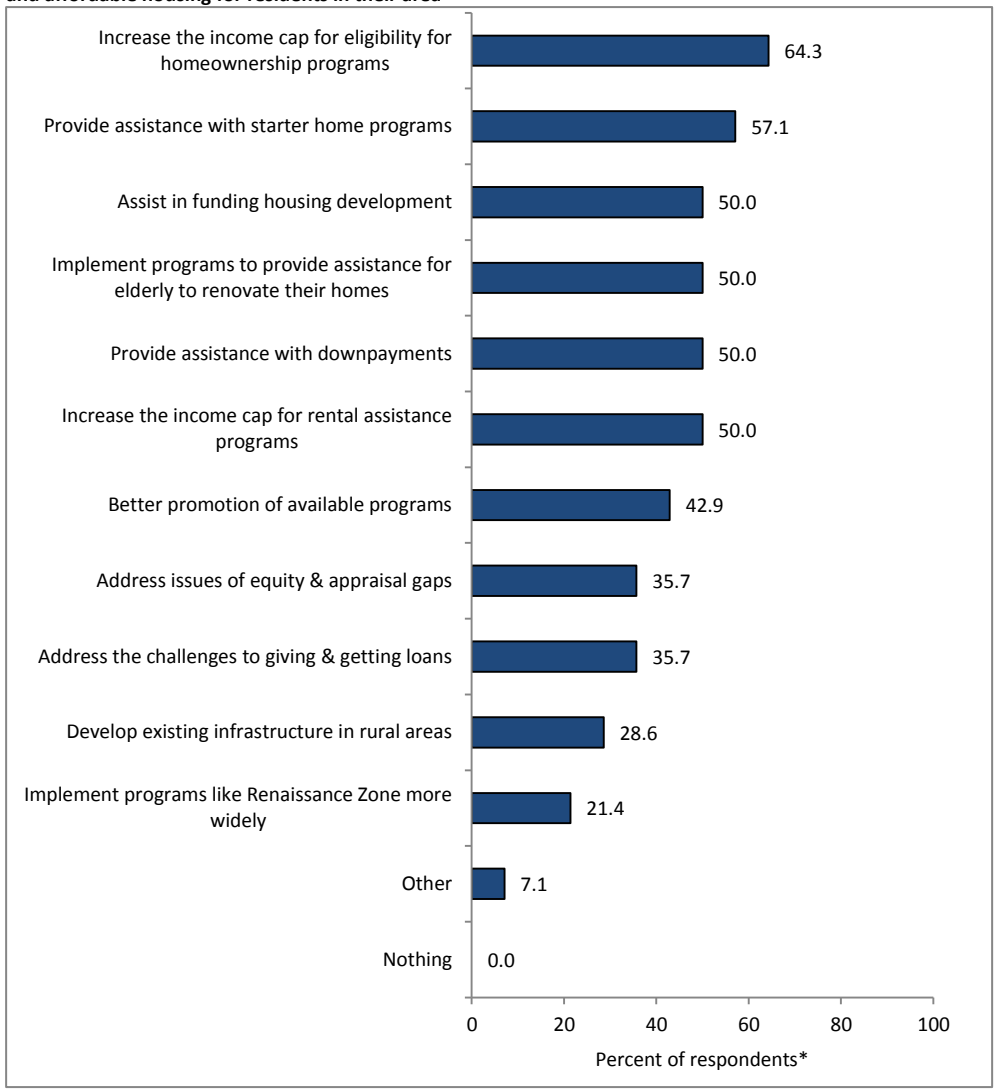


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked what the state should do to help increase the supply of adequate and affordable housing for residents in their area (see Figure 23).

- At least half of respondents indicated the state should increase the income cap for eligibility for homeownership programs (64.3 percent), provide assistance with starter home programs (57.1 percent), assist in funding housing development (50.0 percent), implement programs to provide assistance for elderly to renovate their homes (50.0 percent), provide assistance with downpayments (50.0 percent), and increase the income cap for rental assistance programs (50.0 percent).
- Approximately one-third of respondents said the state should better promote available programs (42.9 percent), address issues of equity and appraisal gaps (35.7 percent), and address the challenges to giving and getting loans (35.7 percent); 28.6 percent said that the state should develop existing infrastructure in rural areas.
- Approximately one-fifth of respondents indicated that the state should implement programs like the Renaissance Zone more widely (21.4 percent).

Figure 23. Respondents' opinion regarding what the state should do to help increase the supply of adequate and affordable housing for residents in their area



*Percentages do not add to 100.0 due to multiple responses.

RESPONDENTS' PROFILE

Respondents were asked what their title and/or perspective was when answering the survey (see Figure 1).

- Nearly half of respondents indicated that their title/perspective is a government official (46.2 percent).
- Nearly one-fourth of respondents indicated that their title/perspective is economic/community development and a nonprofit organization (23.1, each), followed by 12.8 percent who said real estate/builder, 7.7 percent who said public housing, and 5.1 percent who said banking/financing.

Map 1. Geographic boundaries for organization of survey results

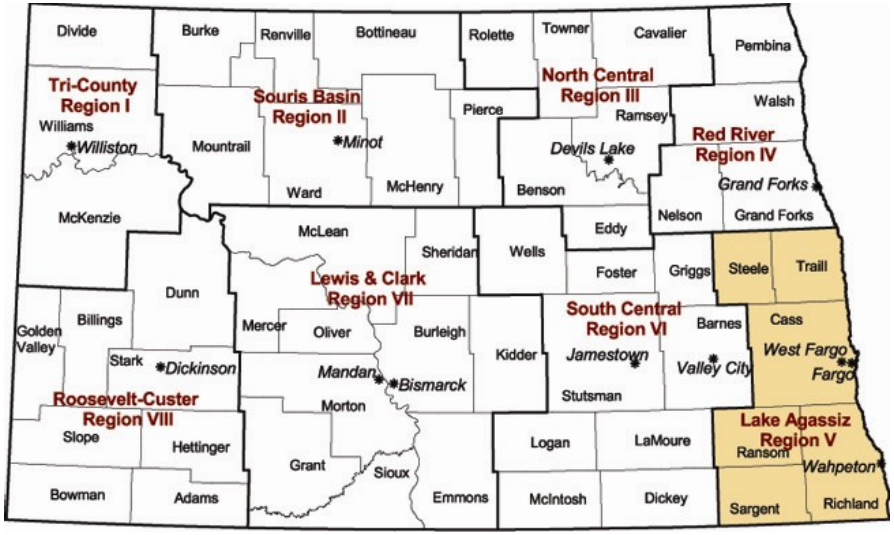
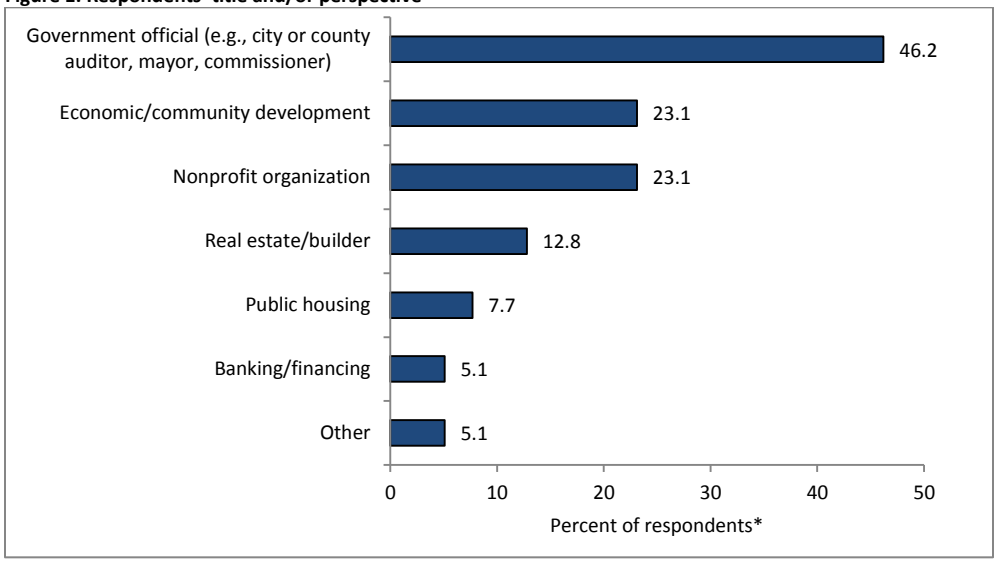


Figure 1. Respondents' title and/or perspective



*Percentages do not add to 100.0 due to multiple responses.

GENERAL ISSUES IN THE COMMUNITY

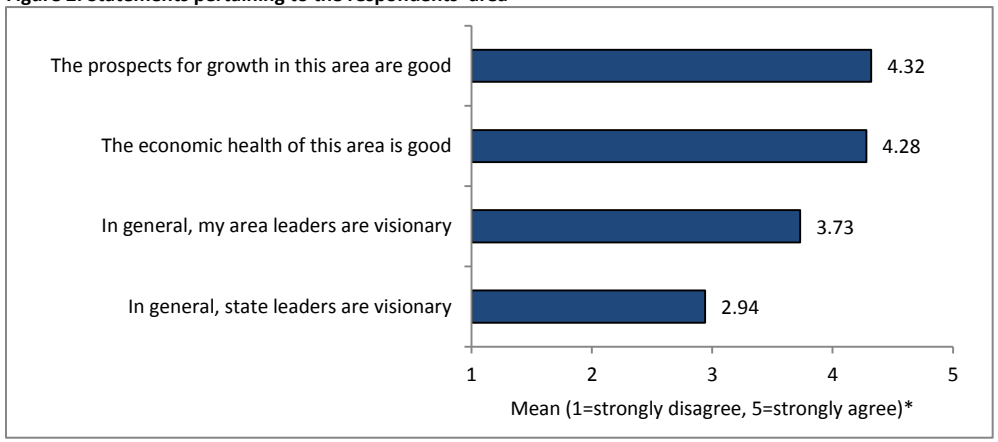
Respondents were asked to indicate their level of agreement on statements pertaining to their area (see Figure 2).

- On average, respondents strongly agreed that the prospects for growth in their area are good and the economic health of their area is good (mean=4.32 and mean=4.28, respectively).
- On average, respondents agreed that, in general, their state leaders are visionary (mean=2.94); however, respondents agreed more that their area leaders are visionary (mean=3.73).

Respondents were asked how specific factors currently influence prospects for growth in their area (see Figure 3).

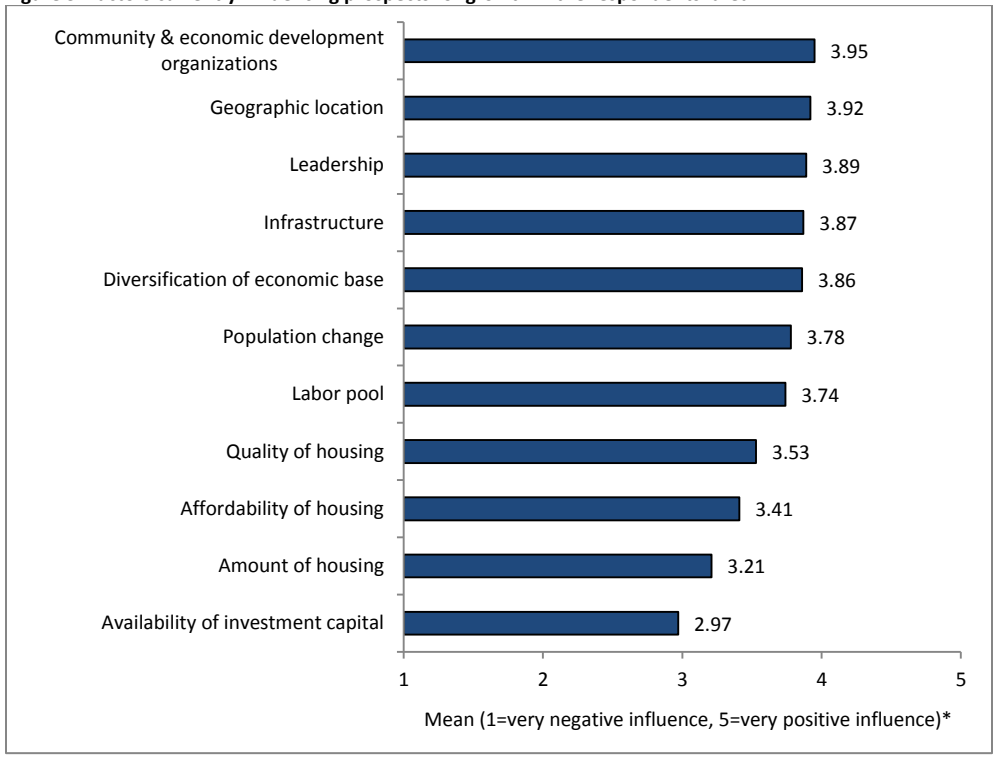
- On average, respondents indicated that community and economic development organizations (mean=3.95), geographic location (mean=3.92), leadership (mean=3.89), infrastructure (mean=3.87), diversification of the economic base (mean=3.86), population change (mean=3.78), labor pool (mean=3.74), the quality of housing (mean=3.53), and the affordability of housing (mean=3.41) have a positive influence on the prospects for growth in their area.
- On average, respondents indicated that the amount of housing (mean=3.21) and the availability of investment capital (mean=2.97) have a moderate influence on the prospects for growth in their area.

Figure 2. Statements pertaining to the respondents' area



*Means exclude "do not know" responses.

Figure 3. Factors currently influencing prospects for growth in the respondents' area



*Means exclude "do not know" responses.

Respondents were asked what the three most important local issues are in their area.

- The theme that respondents indicated the most frequently as one of the three most important local issues in their area is housing, followed by growth and development and flooding.
- HOUSING
    - Respondents indicated that there is a lack of available housing (e.g., housing for young people, rental units, multi-family housing, special needs housing, housing for large families, low-income housing, assisted living, and senior housing) and a lack of affordable housing.
    - Respondents said that housing support is needed for individuals with disabilities, the homeless, and ex-convicts.
    - Respondents are concerned with special assessments, quality of housing, long waiting lists for housing assistance, and lower rent.
- GROWTH AND DEVELOPMENT
    - Respondents indicated that there are issues with city expansion and development. These issues include a lack of commercial businesses, a need for commercial land, and unwillingness among landowners to sell their land.
    - In regards to economic development, respondents said that there is a need to maintain and continue a healthy local economy and create cohesive economic strategies. In addition, respondents are concerned with the lack of investment capital and funding.
    - Respondents also indicated that there needs to be coordination between cities. Furthermore, respondents said there is a lack of leadership and vision in several areas.
- FLOODING
    - Respondents indicated that there are issues with flood control, mitigation, and protection.
- Other less common themes respondents indicated as important local issues in their area are education, employment, flooding, infrastructure, population, social concerns, taxes, and transportation.

HOUSING SUPPLY AND DEMAND

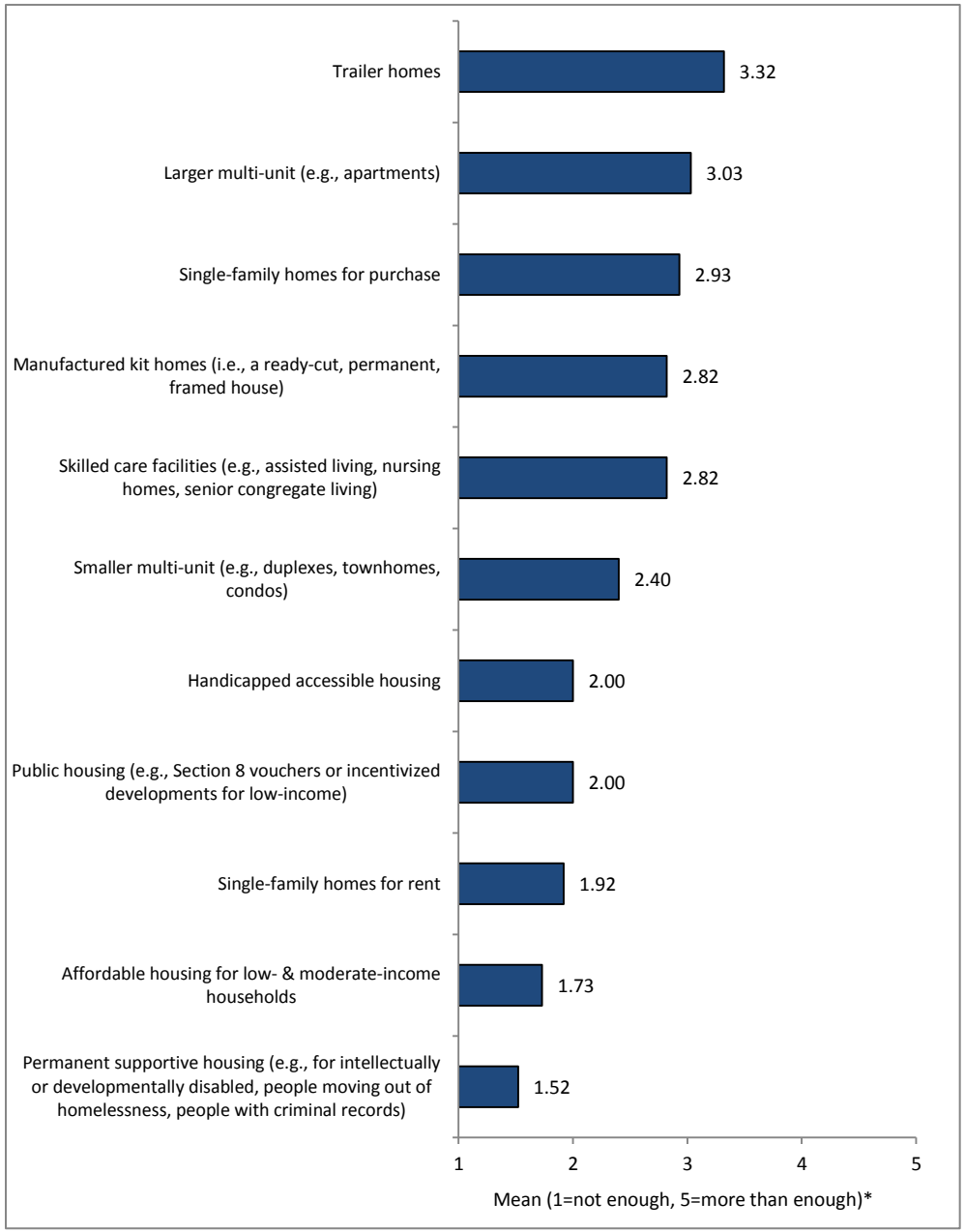
Respondents were asked how they would rate the seriousness of housing as a problem in their area.

- On average, respondents considered housing in their area to be a serious problem (mean=3.71).

Respondents were asked how they would judge the supply of permanent, safe, and affordable housing of various types in their area (see Figure 4).

- Overall, respondents indicated that there is not enough permanent, safe, and affordable housing to meet demand for most types of housing in their area.
- Types of housing perceived to be most lacking, on average, include permanent supportive housing (mean=1.52), affordable housing for low- and moderate-income households (mean=1.73), single-family homes for rent (mean=1.92), public housing (mean=2.00), handicapped accessible housing (mean=2.00), and smaller multi-units (mean=2.40).
- On average, respondents indicated that the supply of trailer homes was enough (mean=3.32) while the supply of larger multi-units (mean=3.03), single-family homes for purchase (mean=2.93), manufactured kit homes (mean=2.82), and skilled care facilities (mean=2.82) is somewhat enough.

Figure 4. The supply of permanent, safe, and affordable housing in the respondents' area

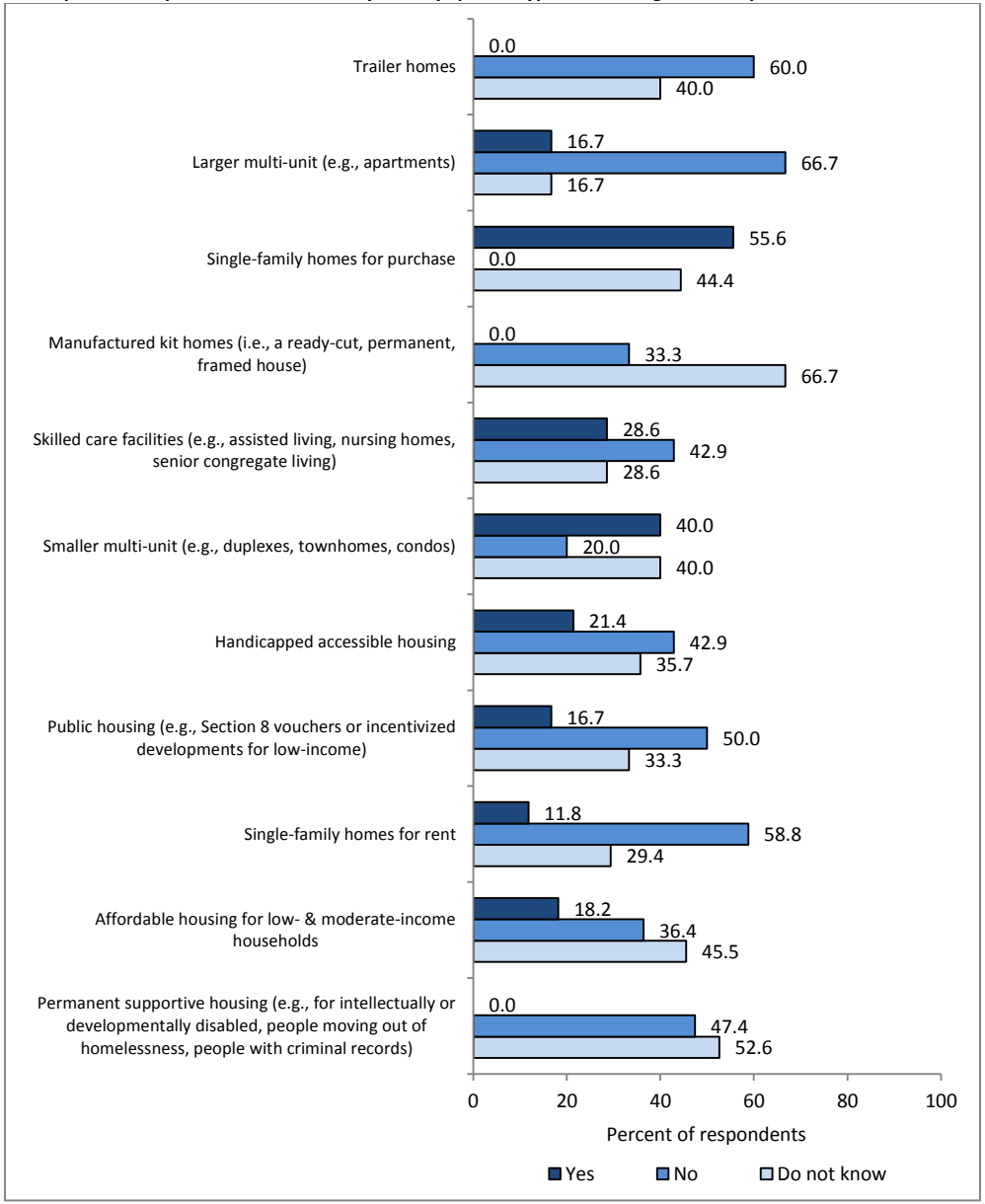


*Means exclude "do not know" responses.

Respondents were asked to indicate whether new development for specific types of housing is expected in the next five years in their area. The following section focuses only on those respondents who perceived the supply of permanent, safe, and affordable housing in their area as not enough (i.e., those who indicated a 1 or 2 for the specific supply of permanent, safe, and affordable housing) (see Figure 5).

- Slightly more than half of respondents who indicated that there is not enough housing supply said they expect new development of single-family homes for purchase (55.6 percent) in the next five years; 40.0 percent said they expect new development of smaller multi-units.
- At least half of respondents indicated they do not expect new development of larger multi-units (66.7 percent), trailer homes (60.0 percent), single-family homes for rent (58.8 percent), and public housing (50.0 percent).
- At least 17 percent of respondents said they do not know if new development is expected for any of the specific housing types over the next five years.

Figure 5. If the supply of permanent, safe, and affordable housing is not perceived as enough*, whether development is expected in the next five years, by specific types of housing in the respondents' area



*"Not enough" is defined as individuals who indicated a 1 or 2 to a previous question which asked respondents to judge the supply of permanent, safe, and affordable housing in their area.

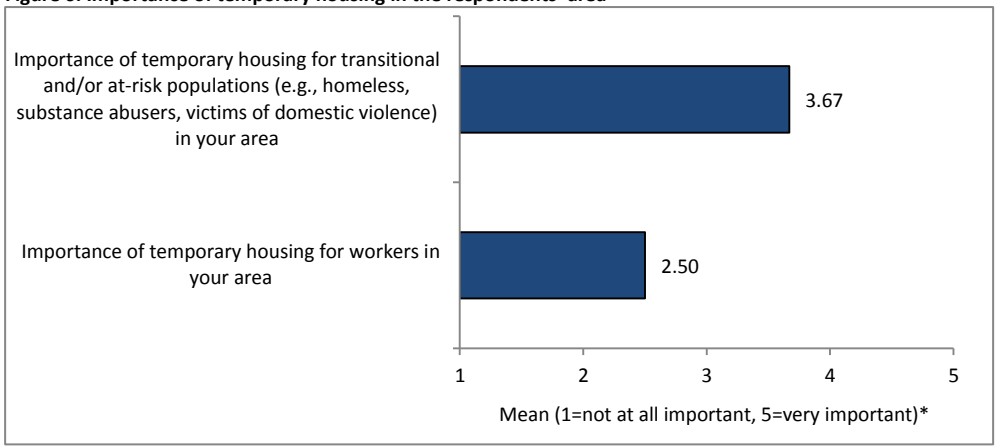
Respondents were asked how important temporary housing is for transitional and/or at-risk populations (e.g., homeless, substance abusers, victims of domestic violence) and workers in their area (see Figure 6).

- On average, respondents indicated that temporary housing for transitional and/or at-risk populations is important (mean=3.67) and that temporary housing for workers is somewhat important in their area (mean=2.50).

All respondents were asked if various solutions are being used to fulfill temporary housing for workers in their area and how well the solution is working. The following section focuses only on respondents who rated temporary housing for workers as important (i.e., those who indicated temporary housing for workers as a 4 or 5) and indicated that a solution is being used (see Figure 7).

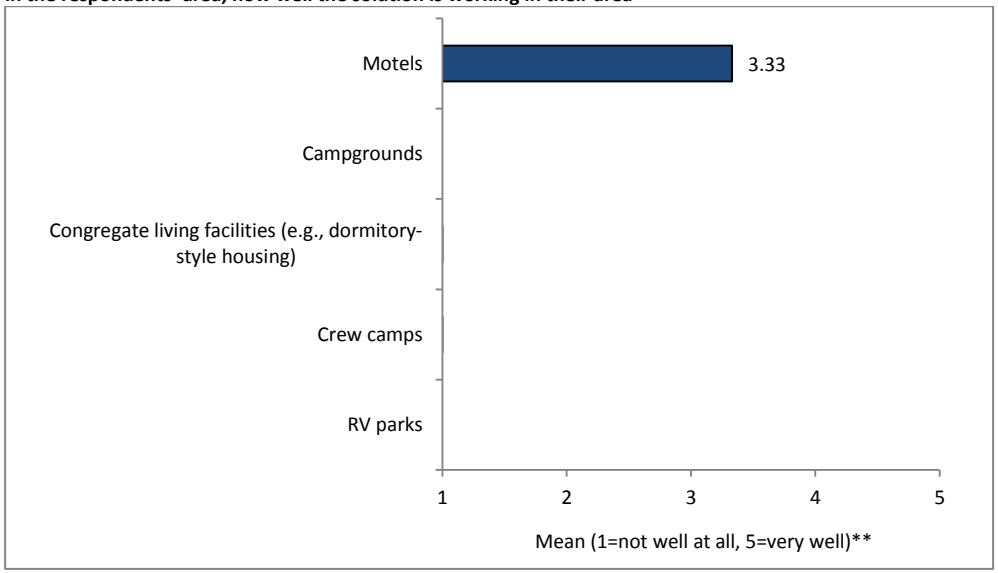
- For those respondents who said that temporary housing for workers is important and that a solution is being used for temporary housing in their area, on average, respondents indicated that motels are working well (mean=3.33).
- Campgrounds, congregate living facilities, crew camps, and RV parks are not being used as temporary housing for workers in their areas.

Figure 6. Importance of temporary housing in the respondents' area



*Means exclude "not applicable" responses.

Figure 7. If temporary housing for workers is important* and a solution is being used for temporary housing in the respondents' area, how well the solution is working in their area



*"Important" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents how important temporary housing is for workers in their area.
**Means exclude "do not know" and "not applicable" responses.
Note: Analysis could not be conducted on several of the above variables due to a small number of or no responses.

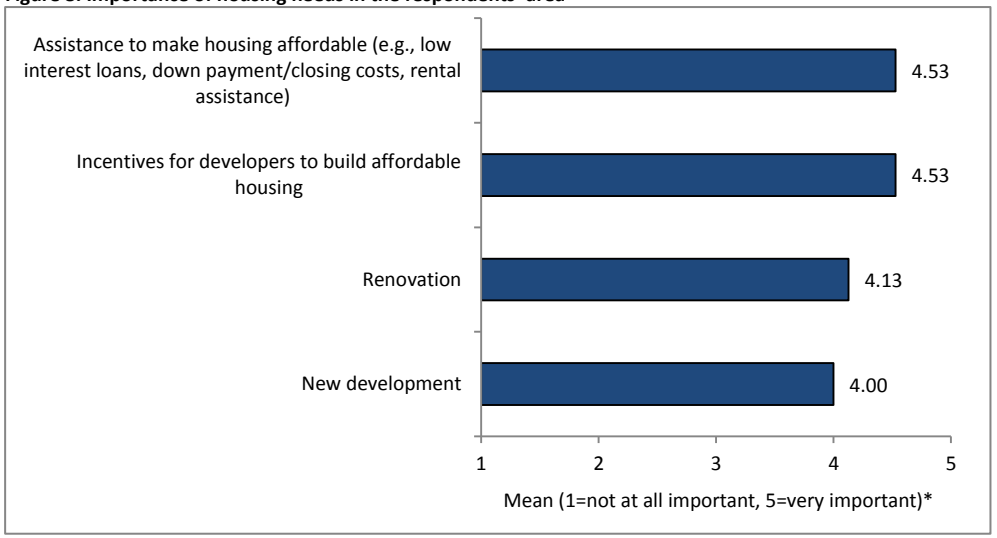
Respondents were asked to rate the importance of four different housing needs in their area (see Figure 8).

- On average, respondents rated all four housing needs as very important for their area: assistance to make housing affordable (mean=4.53), incentives for developers to build affordable housing (mean=4.53), renovations (mean=4.13), and new development (mean=4.00).

Respondents were asked to indicate whether the specific housing need is for owner-occupied, renter-occupied, or both in their area. The following section focuses only on respondents who rated the specific housing need as important (i.e., those who indicated the specific housing need as a 4 or 5) (see Figure 9).

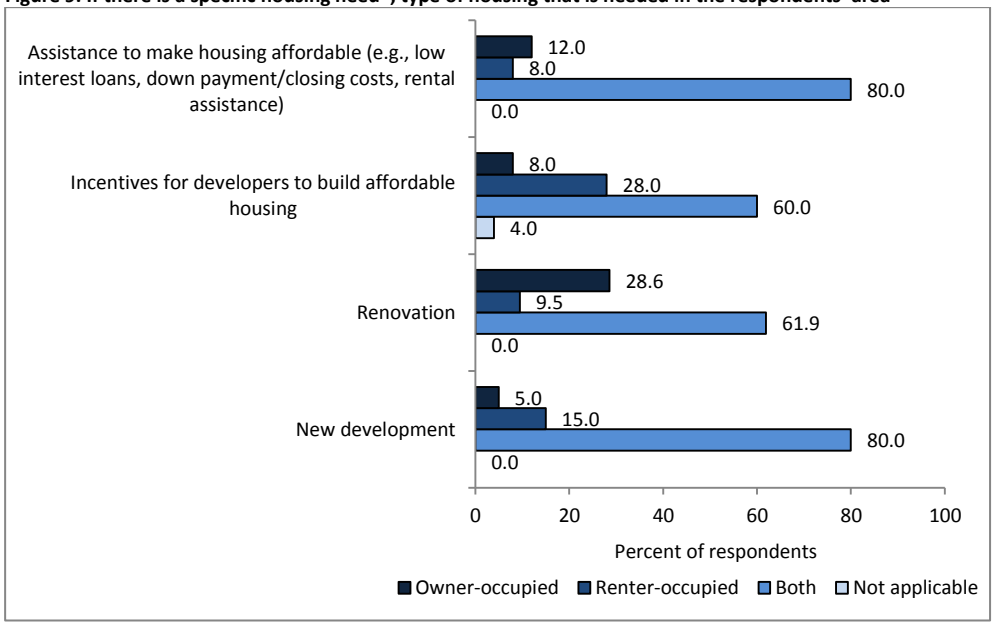
- The majority of respondents indicated that all four housing needs are necessary for both owner- and renter-occupied housing: assistance to make housing affordable (80.0 percent), new development (80.0 percent), renovation (61.9 percent), and incentives for developers to build affordable housing (60.0 percent).

Figure 8. Importance of housing needs in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

Figure 9. If there is a specific housing need*, type of housing that is needed in the respondents' area

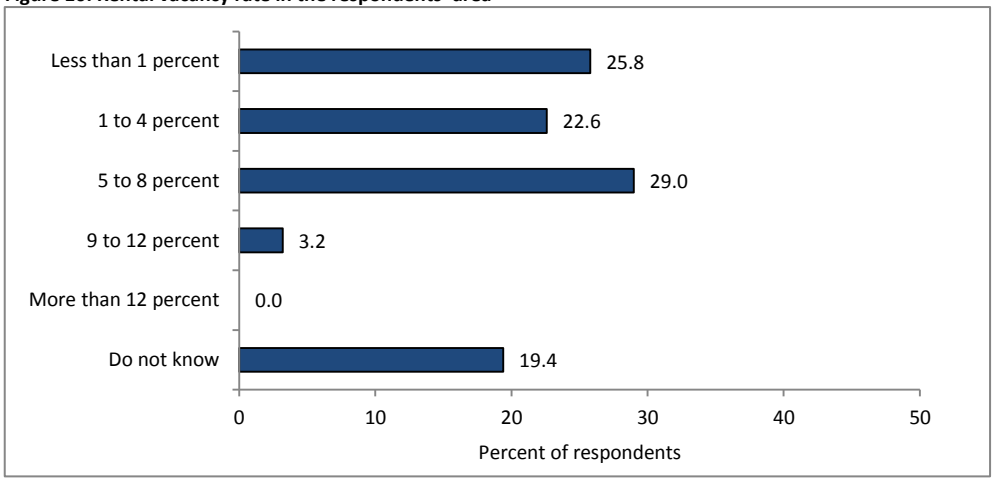


*"Specific housing need" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents about the importance of housing needs in their area.

Respondents were asked what the rental vacancy rate is in their area (see Figure 10).

- Nearly half of respondents indicated the rental vacancy rate is less than 5 percent in their area (48.4 percent); 25.8 percent said less than 1 percent.
- Nearly one-third of respondents said that the rental vacancy rate is 5 to 8 percent (29.0 percent).
- One-fifth of respondents indicated that they do not know what the rental vacancy rate is in their area (19.4 percent).

Figure 10. Rental vacancy rate in the respondents' area



AVAILABILITY, AFFORDABILITY, AND QUALITY OF HOUSING

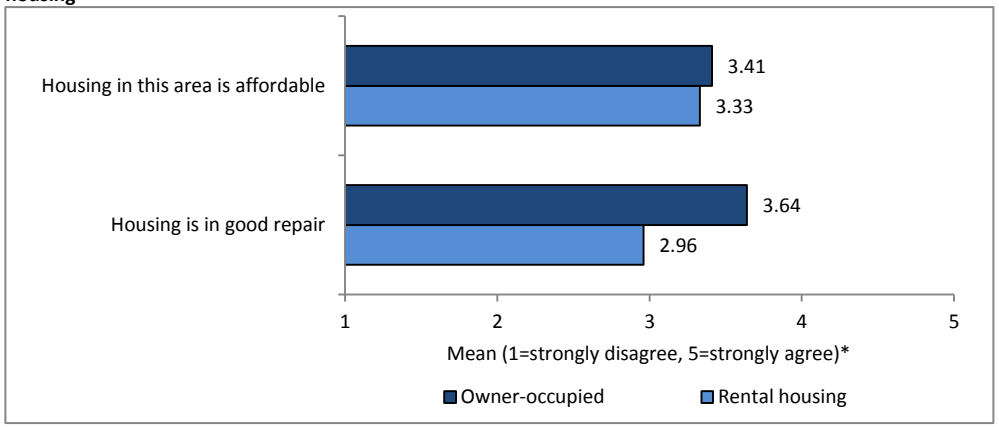
Respondents were asked to indicate their opinion on statements relating to housing affordability and quality (see Figure 11).

- On average, respondents agree that owner-occupied and rental housing in their area is affordable (mean=3.41 and mean=3.33, respectively).
- On average, respondents agree that owner-occupied housing in their area is in good repair (mean=3.64); however, they somewhat disagree that rental housing in their area is in good repair (mean=2.96).

In relation to housing quality, all respondents were asked to indicate what proportion of owner-occupied and rental housing stock is in need of updates and repairs. The following section focuses only on those respondents who indicated that updates and repairs are in need (i.e., those who indicated a 1 or 2 on whether housing is in good repair) (see Figure 12).

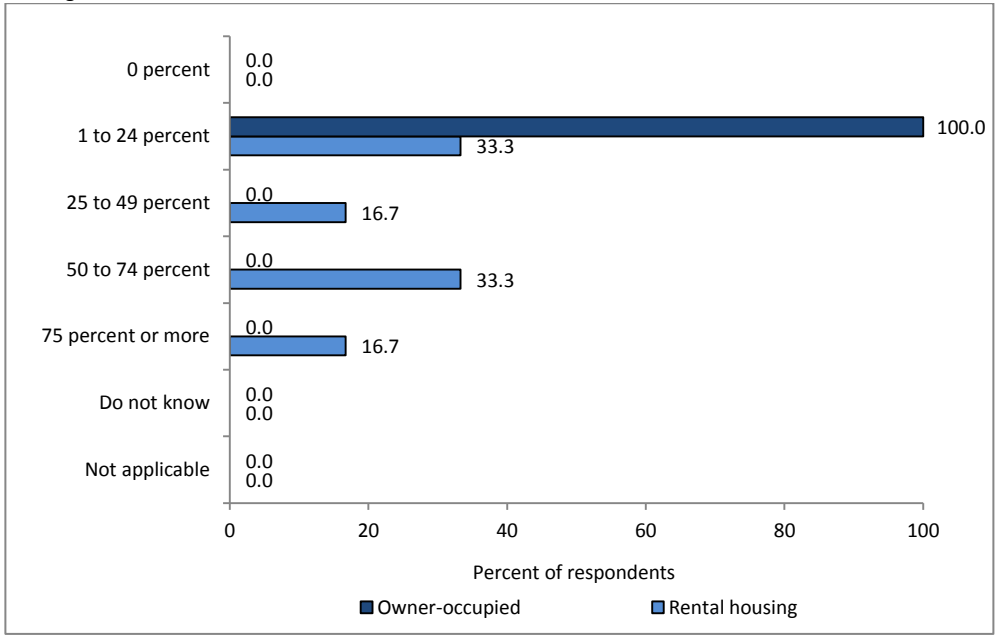
- All respondents indicated that less than 25 percent of owner-occupied housing is in need of updates and repairs (100.0 percent).
- Two-thirds of respondents indicated that at least 25 percent of rental housing is in need of updates and repairs (66.7 percent).

Figure 11. Statements relating to housing affordability and quality in the respondents' area by type of housing



*Means exclude "do not know" and "not applicable" responses.

Figure 12. Proportion of housing that is in need of updates and repairs* in the respondents' area by type of housing

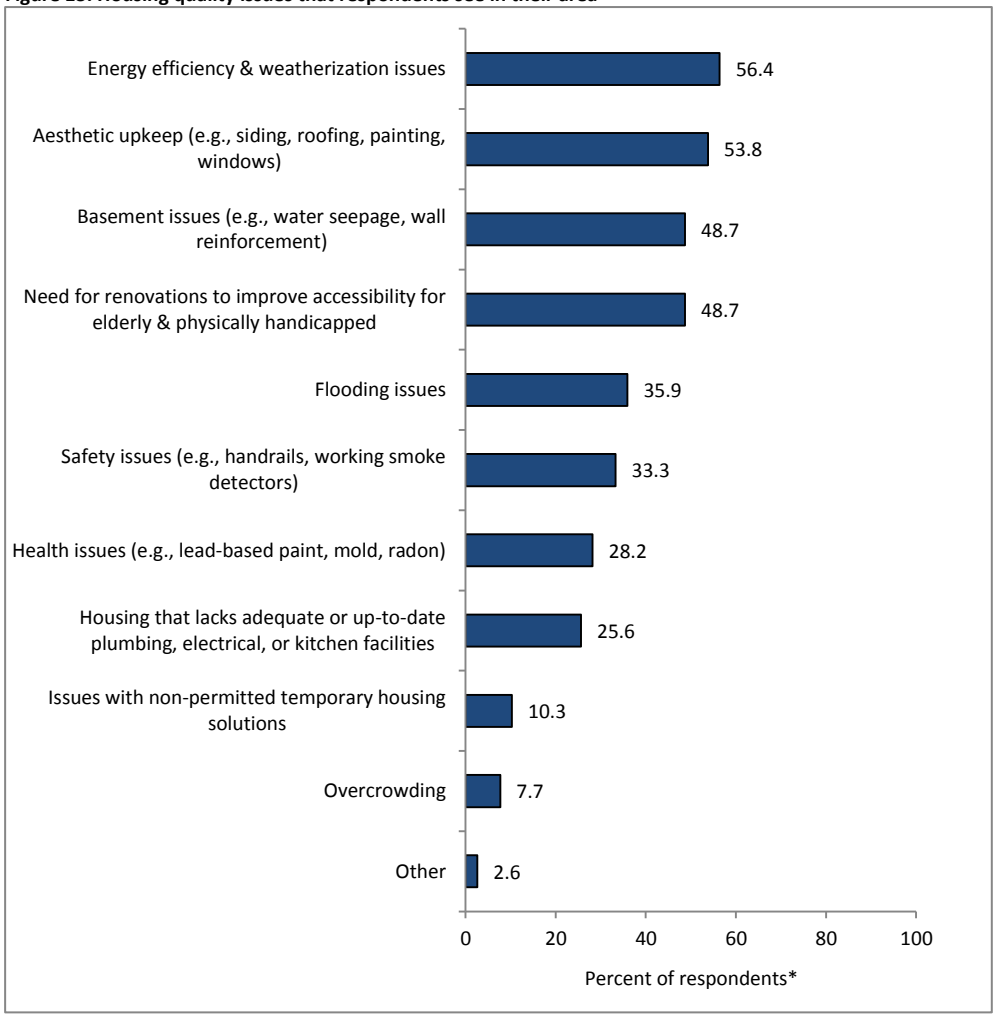


*"In need of updates and repairs" is defined as individuals who indicated a 1 or 2 (disagree) to a previous question which asked respondents how much they agree that the type of housing is in good repair.

Respondents were asked what they see as some of the housing quality issues in their area (see Figure 13).

- Approximately half of respondents identified the following housing quality issues in their area: energy efficiency and weatherization (56.4 percent), aesthetic upkeep (53.8 percent), basement issues (48.7 percent), and need for renovations to improve accessibility for elderly and physically handicapped (48.7 percent).
- Slightly more than one-third of respondents said flooding and safety are housing quality issues (35.9 percent and 33.3 percent, respectively).
- Approximately one-fourth of respondents indicated that health issues (28.2 percent) and housing that lacks adequate or up-to-date plumbing, electrical, or kitchen facilities (25.6 percent) are housing quality issues in their area.
- Approximately one in 10 respondents said that non-permitted temporary housing solutions (10.3 percent) and overcrowding (7.7 percent) are housing quality issues.

Figure 13. Housing quality issues that respondents see in their area



*Percentages do not add to 100.0 due to multiple responses.

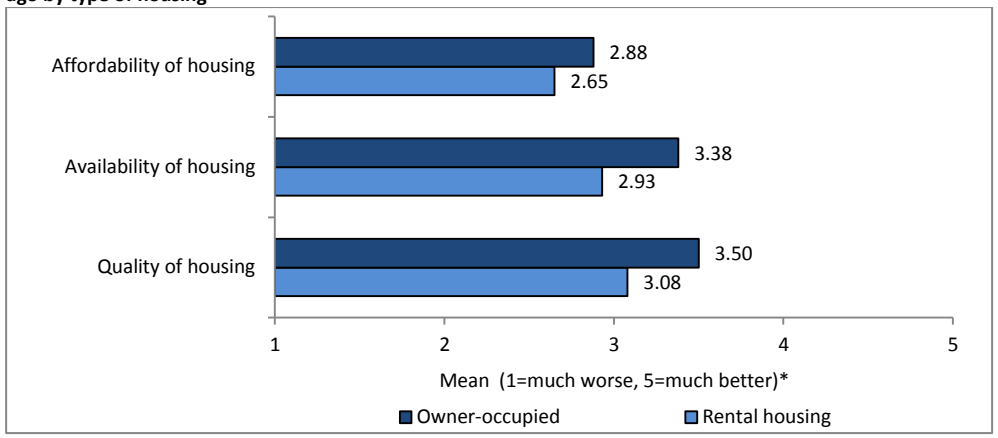
Respondents were asked how the affordability, availability, and quality of OWNER-OCCUPIED and RENTAL housing in their area compares to 10 years ago (see Figure 14).

- On average, respondents said that the affordability of both owner-occupied and rental housing is worse compared to 10 years ago (mean=2.88 and mean=2.65, respectively).
- On average, respondents said that the availability of owner-occupied housing is better and rental housing is somewhat worse compared to 10 years ago (mean=3.38 and mean=2.93, respectively).
- On average, respondents said that the quality of owner-occupied housing is better and quality of rental housing is somewhat better compared to 10 years ago (mean=3.50 and mean=3.08, respectively).

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING DEVELOPMENT as they relate to their area (see Figure 15).

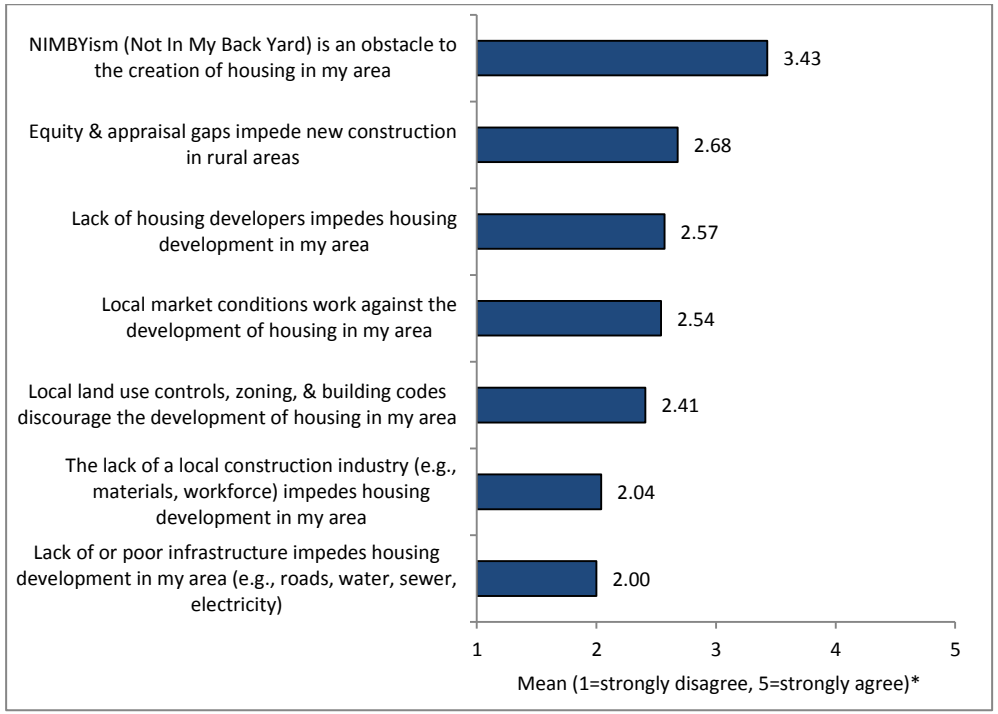
- On average, respondents agreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their area (mean=3.43).
- On average, respondents disagreed that equity and appraisal gaps impedes new construction in rural areas (mean=2.68); local market conditions work against the development of housing in their area (mean=2.54); and local land use controls, zoning, and building codes discourage the development of housing in their area (mean=2.41). On average, respondents also disagreed that lack of housing developers and the lack of a local construction industry impede housing development in their area (mean=2.57 and mean=2.04, respectively).
- On average, respondents strongly disagreed that the lack of or poor infrastructure impedes housing development in their area (mean=2.00).

Figure 14. Affordability, availability, and quality of housing in the respondents' area compared to 10 years ago by type of housing



*Means exclude "do not know" responses.

Figure 15. Statements regarding obstacles to HOUSING DEVELOPMENT as they relate to the respondents' area

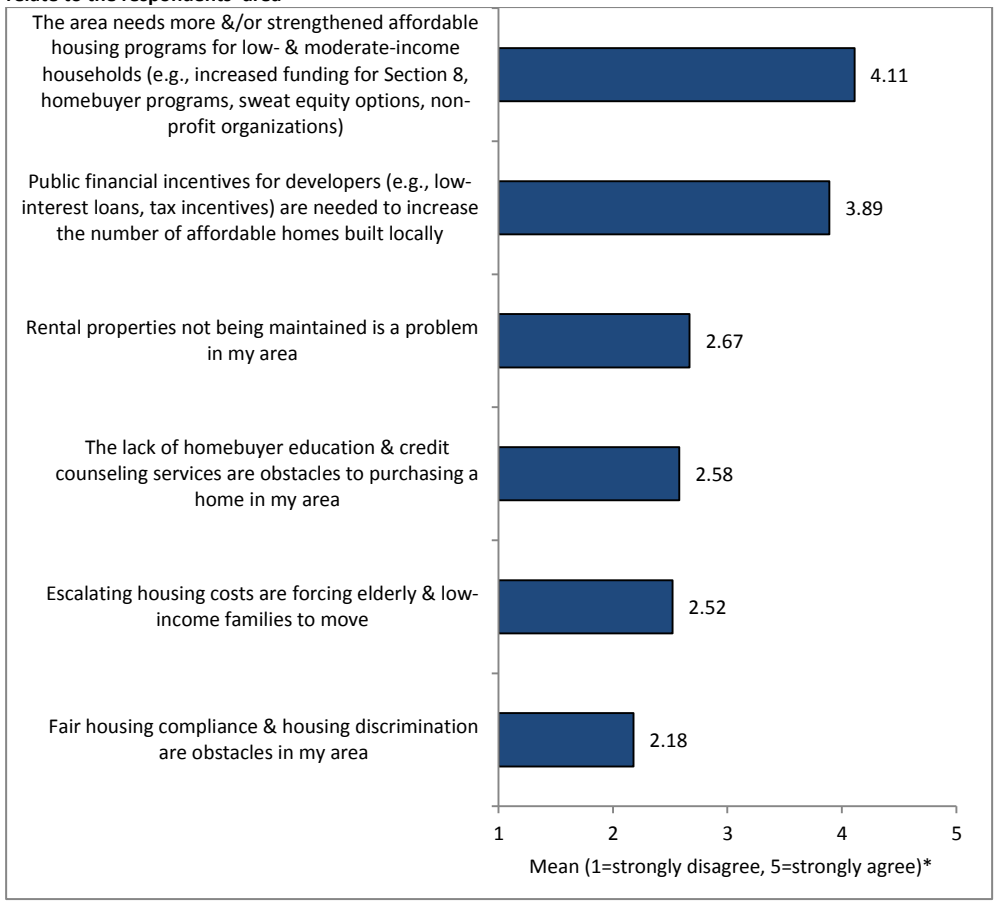


*Means exclude "do not know" responses.

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to their area (see Figure 16).

- On average, respondents strongly agreed that their area needs more and/or strengthened affordable housing programs for low- and moderate-income households (mean=4.11).
- On average, respondents agreed that public financial incentives for developers are needed to increase the number of affordable homes built locally (mean=3.89).
- On average, respondents disagreed that rental properties not being maintained is a problem in their area (mean=2.67), the lack of homebuyer education and credit counseling services are obstacles to purchasing a home in their area (mean=2.58), and escalating housing costs are forcing elderly and low-income families to move (mean=2.52).
- On average, respondents disagreed the most that fair housing compliance and housing discrimination are obstacles in their area (mean=2.18).

Figure 16. Statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to the respondents' area

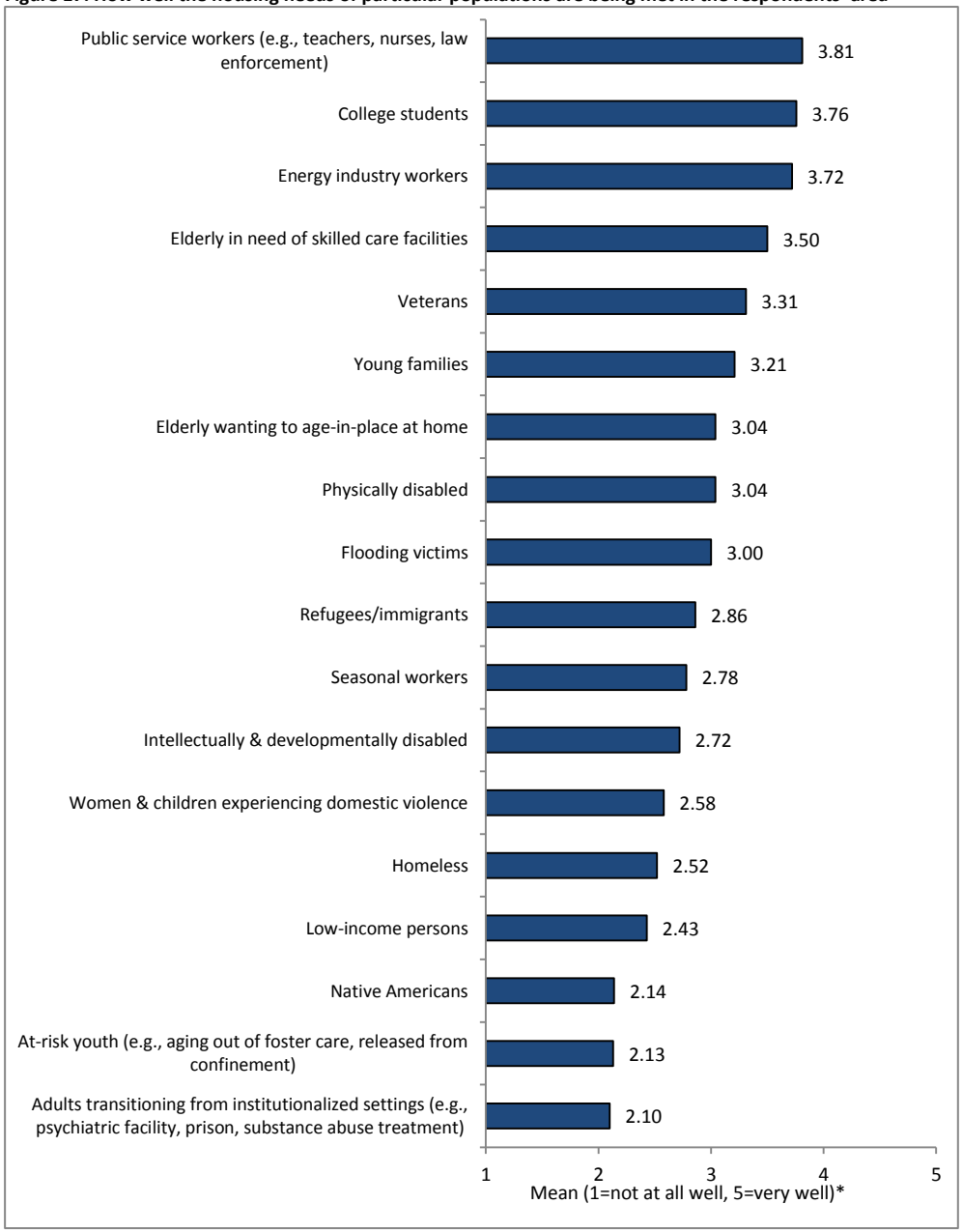


*Means exclude "do not know" responses.

Respondents were asked to indicate how well they think the housing needs for various population groups are being met in their area (see Figure 17).

- On average, respondents indicated that housing needs that are the least well met in their area are for adults transitioning from institutionalized settings (mean=2.10), at-risk youth (mean=2.13), and Native Americans (mean=2.14).
- On average, respondents said that the housing needs for the following populations are not being met well: intellectually and developmentally disabled (mean=2.72), women and children experiencing domestic violence (mean=2.58), the homeless (mean=2.52), and low-income persons (mean=2.43).
- On average, respondents indicated that the housing needs for the following populations are being met moderately well: young families (mean=3.21), elderly wanting to age-in-place at home (mean=3.04), physically disabled (mean=3.04), flooding victims (mean=3.00), refugees/immigrants (mean=2.86), and seasonal workers (mean=2.78).
- On average, respondents said that the housing needs of the following populations are being met well: public service workers (mean=3.81), college students (mean=3.76), energy industry workers (mean=3.72), elderly in need of skilled care facilities (mean=3.50), and veterans (mean=3.31).

Figure 17. How well the housing needs of particular populations are being met in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

BARRIERS TO GROWTH AND CHANGE

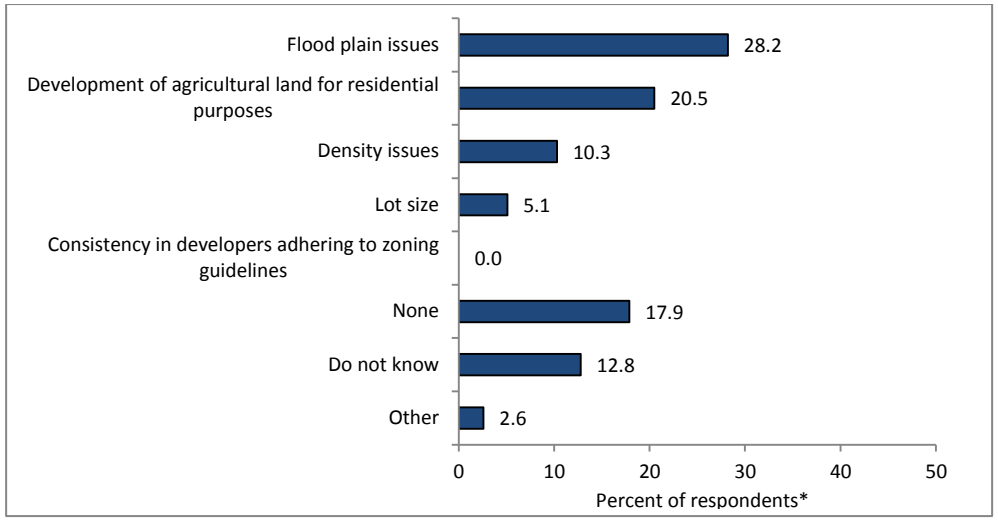
Respondents were asked which ZONING issues are inhibiting housing affordability and development in their area (see Figure 18).

- Approximately one-fourth of respondents indicated that flood plain issues are inhibiting housing affordability and development in their area (28.2 percent).
- One-fifth of respondents said that development of agricultural land for residential purposes is a ZONING issue on their area (20.5 percent); 10.3 said there are density issues.
- One-fifth of respondents said there are no ZONING issues inhibiting housing affordability and development in their area (17.9 percent).

Respondents were asked which BUILDING CODE issues are inhibiting housing affordability and development in their area (see Figure 19).

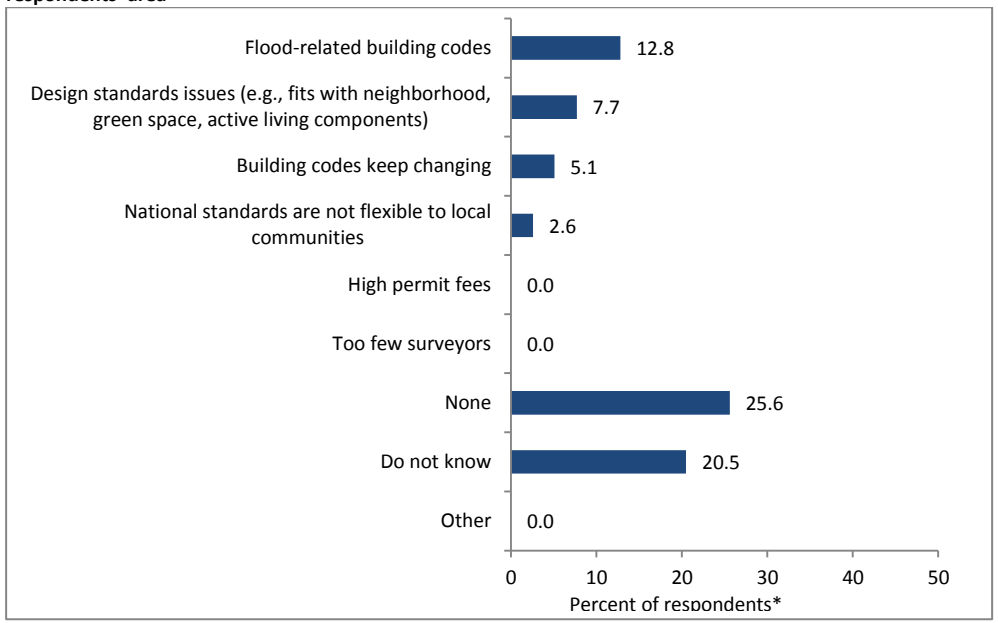
- One-fourth of the respondents indicated that there are no BUILDING CODE issues (25.6 percent) and 20.5 percent of respondents said they do not know which BUILDING CODE issues are inhibiting housing affordability and development in their area.
- Slightly more than one-tenth of respondents indicated that flood-related building codes are inhibiting housing affordability and development in their area (12.8 percent).

Figure 18. ZONING issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 19. BUILDING CODE issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

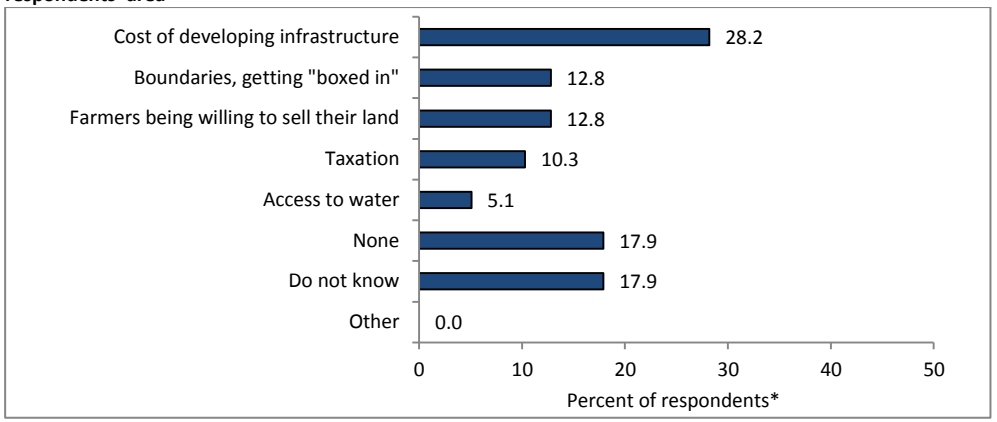
Respondents were asked which ANNEXATION issues are inhibiting housing affordability and development in their area (see Figure 20).

- Approximately one-fourth of respondents indicated that the cost of developing infrastructure inhibits housing affordability and development in their area (28.2 percent).
- Nearly one-fifth of respondents said there are no ANNEXATION issues and that they do not know which ANNEXATION issues are inhibiting housing affordability and development in their area (17.9 percent, each).

Respondents were asked which ECOLOGICAL issues are inhibiting housing affordability and development in their area (see Figure 21).

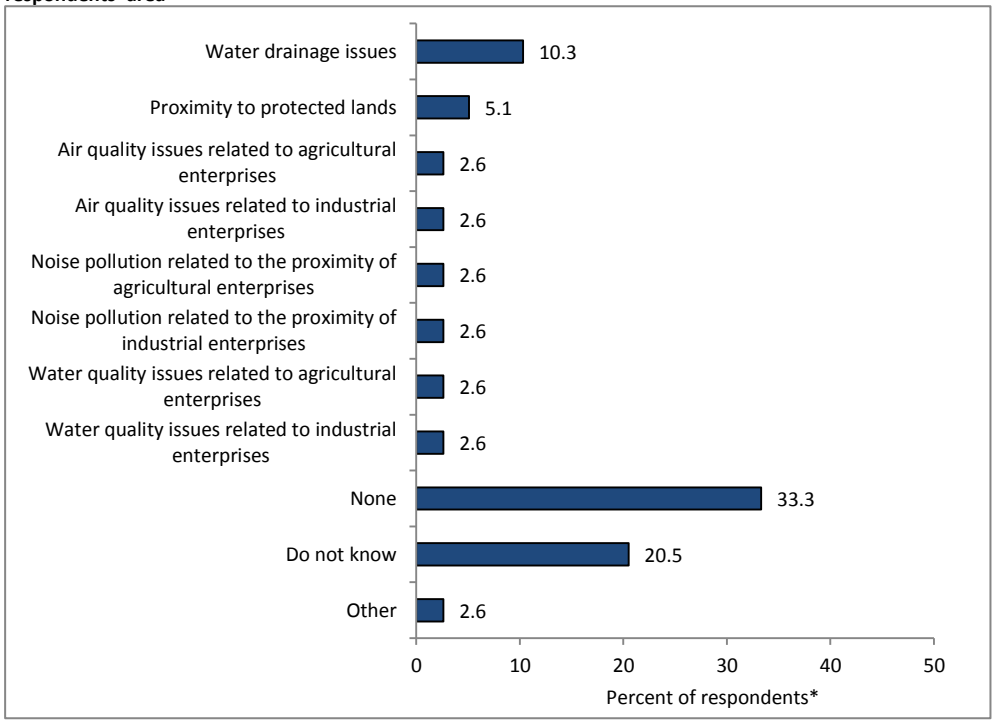
- One-third of respondents indicated that there are no ECOLOGICAL issues (33.3 percent) and 20.5 percent said that they do not know which ECOLOGICAL issues are inhibiting affordability and development in their area.
- One-tenth of respondents indicated that water drainage is an ECOLOGICAL issue which is inhibiting housing affordability and development in their area (10.3 percent).

Figure 20. ANNEXATION issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 21. ECOLOGICAL issues which are inhibiting housing affordability and development in the respondents' area

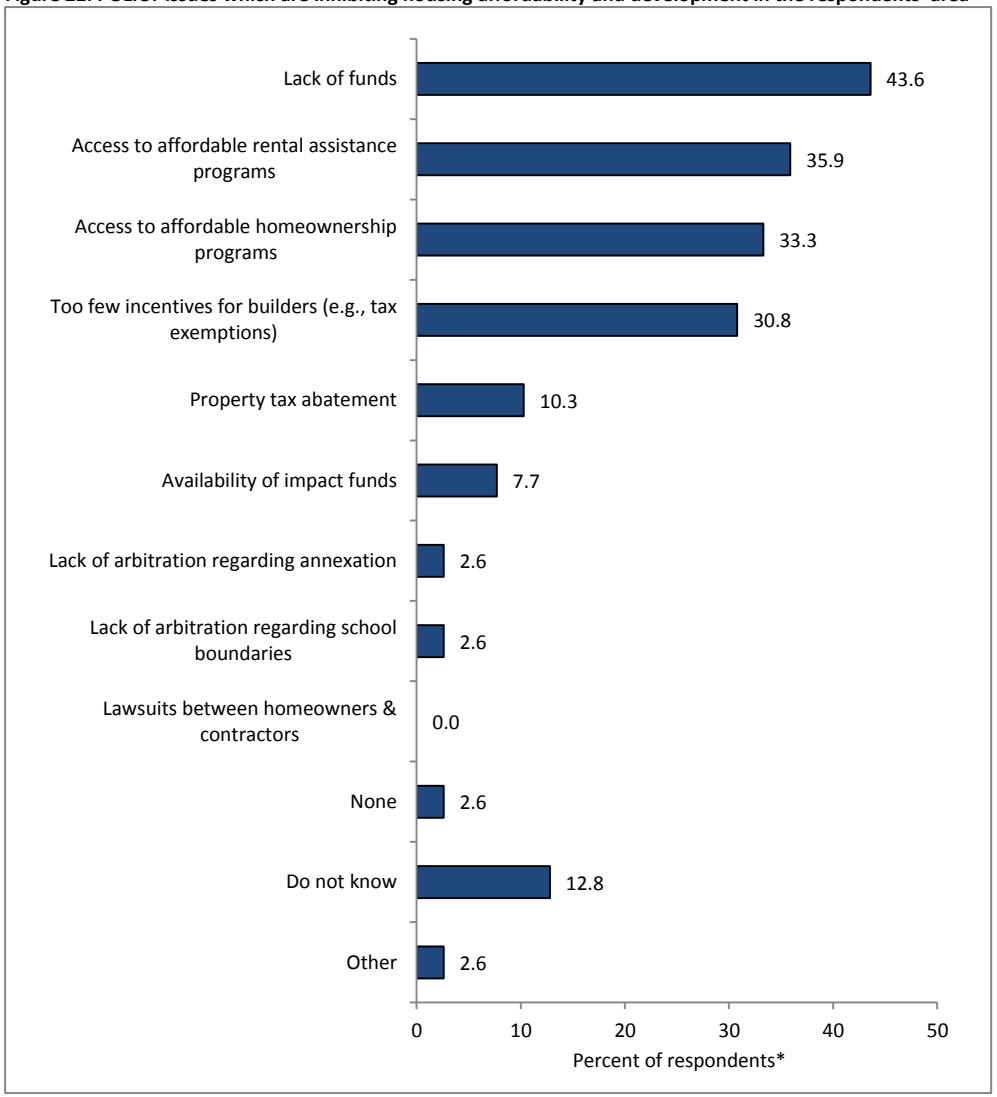


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked which POLICY issues are inhibiting housing affordability and development in their area (see Figure 22).

- Slightly more than two-fifths of respondents indicated that lack of funds inhibits housing affordability and development in their area (43.6 percent); 35.9 percent said access to affordable rental assistance programs inhibits housing affordability and development in their area.
- One-third of respondents indicated that access to affordable homeownership programs is a POLICY issue which inhibits housing affordability and development in their area (33.3 percent); 30.8 percent said there are too few incentives for builders.

Figure 22. POLICY issues which are inhibiting housing affordability and development in the respondents' area

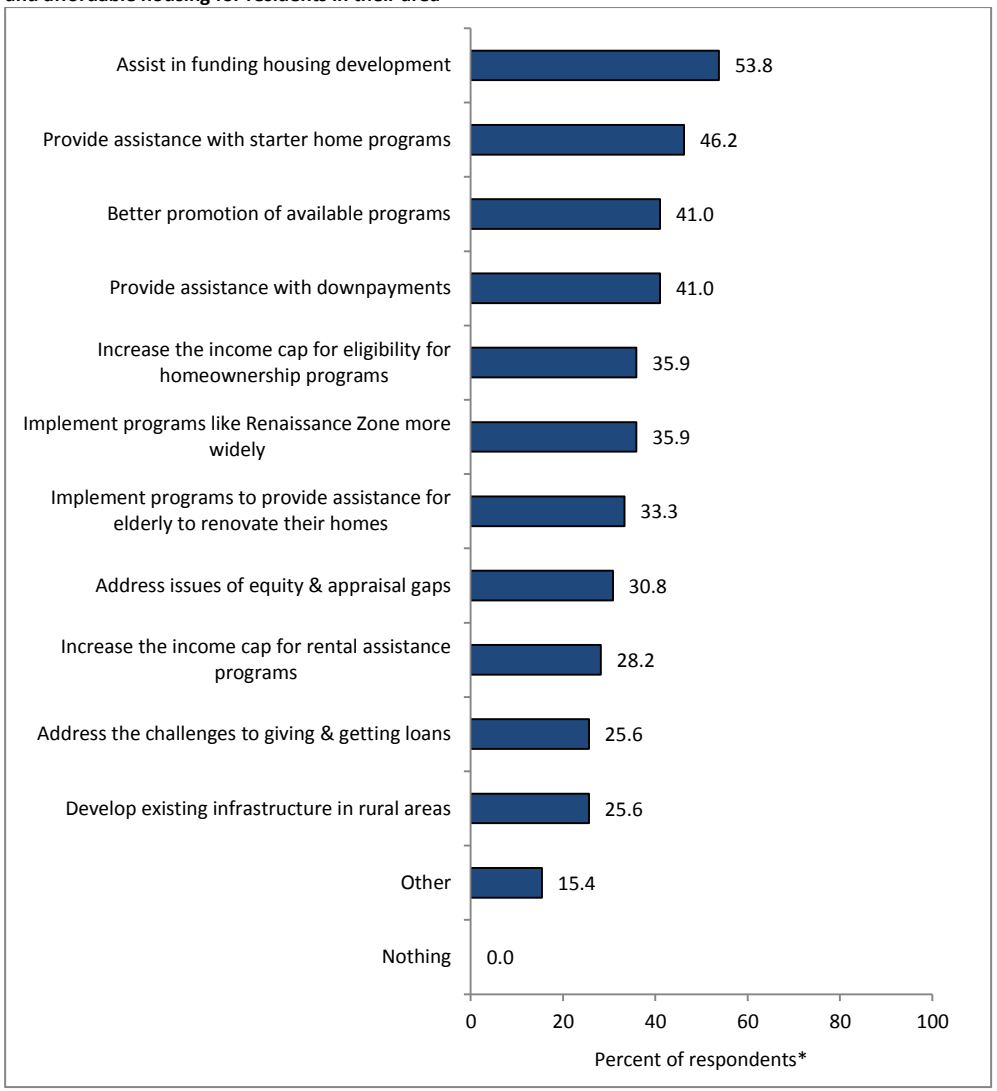


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked what the state should do to help increase the supply of adequate and affordable housing for residents in their area (see Figure 23).

- Approximately half of respondents indicated that the state should assist in funding housing development and provide assistance with starter home programs to help increase the supply of adequate and affordable housing for residents in their area (53.8 percent and 46.2 percent, respectively).
- Two-fifths of respondents indicated that the state should better promote available programs and provide assistance with downpayments to increase the supply of adequate and affordable housing for residents in their area (41.0 percent, each).
- Approximately one-third of respondents said the state should increase the income cap for eligibility for homeownership programs (35.9 percent), implement programs like the Renaissance Zone more widely (35.9 percent), and implement programs to provide assistance for the elderly to renovate their homes (33.3 percent).
- A least one-fourth of respondents indicated that the state should address issues of equity and appraisal gaps (30.8 percent), increase the income cap for rental assistance programs (28.2 percent), address the challenges to giving and getting loans (25.6 percent), and develop existing infrastructure in rural areas (25.6 percent).

Figure 23. Respondents' opinion regarding what the state should do to help increase the supply of adequate and affordable housing for residents in their area



*Percentages do not add to 100.0 due to multiple responses.

RESPONDENTS' PROFILE

Respondents were asked what their title and/or perspective was when answering the survey (see Figure 1).

- The largest proportion of respondents indicated that their title/perspective is a government official (32.4 percent), followed by 29.4 percent who said economic/community development, and 26.5 percent who said real estate/builder.
- Less than one in 10 said their title/perspective is in public housing (5.9 percent), banking/financing (2.9 percent), or a nonprofit organization (2.9 percent).

Map 1. Geographic boundaries for organization of survey results

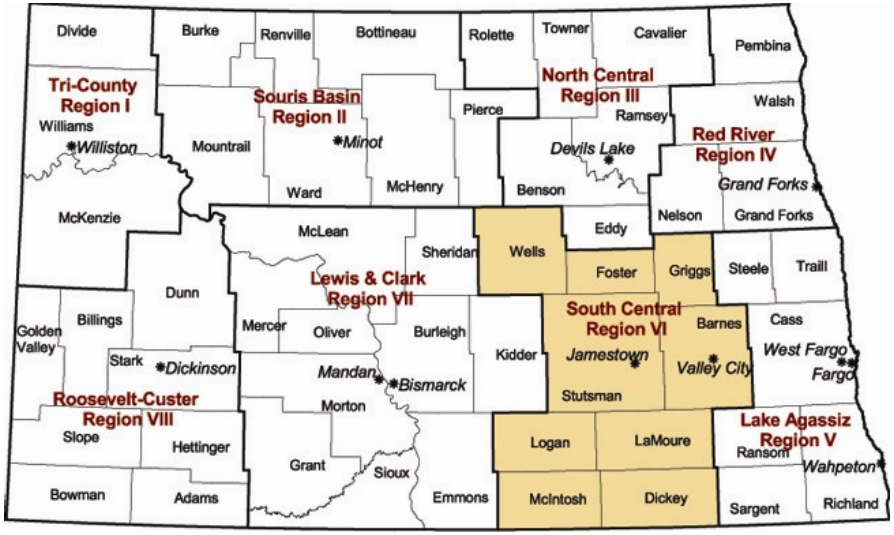
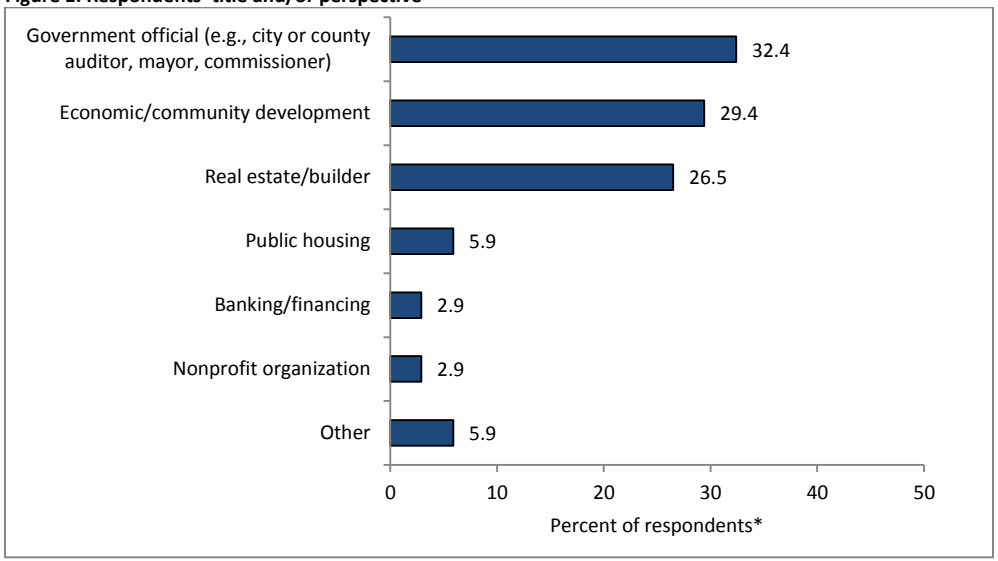


Figure 1. Respondents' title and/or perspective



*Percentages do not add to 100.0 due to multiple responses.

GENERAL ISSUES IN THE COMMUNITY

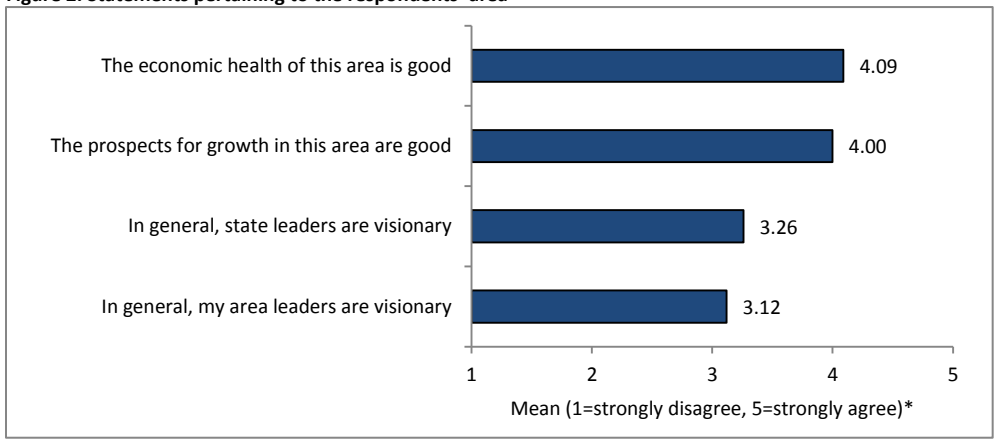
Respondents were asked to indicate their level of agreement on statements pertaining to their area (see Figure 2).

- On average, respondents strongly agree that the economic health and the prospects for growth in their area are good (mean=4.09 and mean=4.00, respectively).
- On average, respondents agree that, in general, state leaders are visionary and somewhat agree their area leaders are visionary (mean=3.26 and mean=3.12, respectively).

Respondents were asked how specific factors currently influence prospects for growth in their area (see Figure 3).

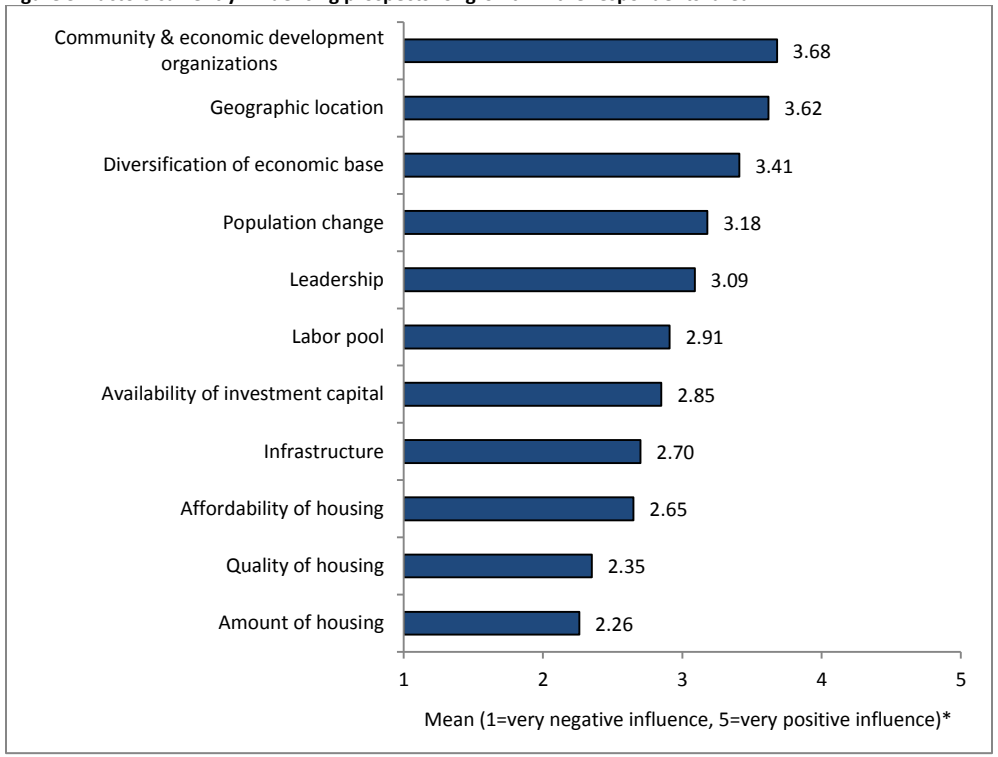
- On average, respondents indicated that community and economic development organizations (mean=3.68), geographic location (mean=3.62), and diversification of the economic base (mean=3.41) have a positive influence on the prospects for growth in their area.
- On the other hand, on average, respondents indicated that the amount of housing (mean=2.26), the quality of housing (mean=2.35), affordability of housing (mean=2.65), and infrastructure (mean=2.70) have a negative influence on the prospects for growth in their areas.
- On average, respondents said that population change (mean=3.18), leadership (mean=3.09), labor pool (mean=2.91), and availability of investment capital (mean=2.85) have a moderate influence on the prospects for growth.

Figure 2. Statements pertaining to the respondents' area



*Means exclude "do not know" responses.

Figure 3. Factors currently influencing prospects for growth in the respondents' area



*Means exclude "do not know" responses.

Respondents were asked what the three most important local issues are in their area.

- The themes that respondents indicated the most frequently as one of the three most important local issues in their area are housing and growth and development, followed by infrastructure and employment.
- HOUSING
    - Respondents indicated that there is a lack of available housing of all kinds (e.g., single-family housing, moderate-income housing, housing for sale, rental housing, apartments, and motels) and a lack of affordable housing.
    - Respondents also said that housing issues include: the quality of housing, housing relocation, and housing issues due to flooding.
    - In addition, respondents are concerned with addressing future housing needs.
- GROWTH AND DEVELOPMENT
    - Respondents indicated that there is a need for city development and expansion plans.
    - Respondents said they would like to see more assertive economic development efforts. They also indicated that there is a lack of investment capital and funding and development of new businesses and industry.
    - Respondents also indicated a lack of leadership and vision in their area. They said the area needs progressive and supportive leadership.
    - Respondents are concerned with the lack of retail and entertainment in the area.
- INFRASTRUCTURE
    - Respondents indicated that there are issues with infrastructure. Roads (e.g., paved roads) and water (e.g., city and rural water) are in need of development, repairs, and upgrades. However, due to the high costs associated with infrastructure development and management, the area is in need of funding.
    - Respondents said that they are also concerned with the cost of infrastructure in new developments.
- EMPLOYMENT
    - Respondents indicated that there are issues with the lack of job creation, wage increases, and good paying jobs. Furthermore, respondents cited a lack of available workers, quality workers, and skilled workers. Retention was also mentioned as a work force issue.
- Other less common themes respondents indicated as important local issues in their area are education, flooding, population, taxes, and transportation.

HOUSING SUPPLY AND DEMAND

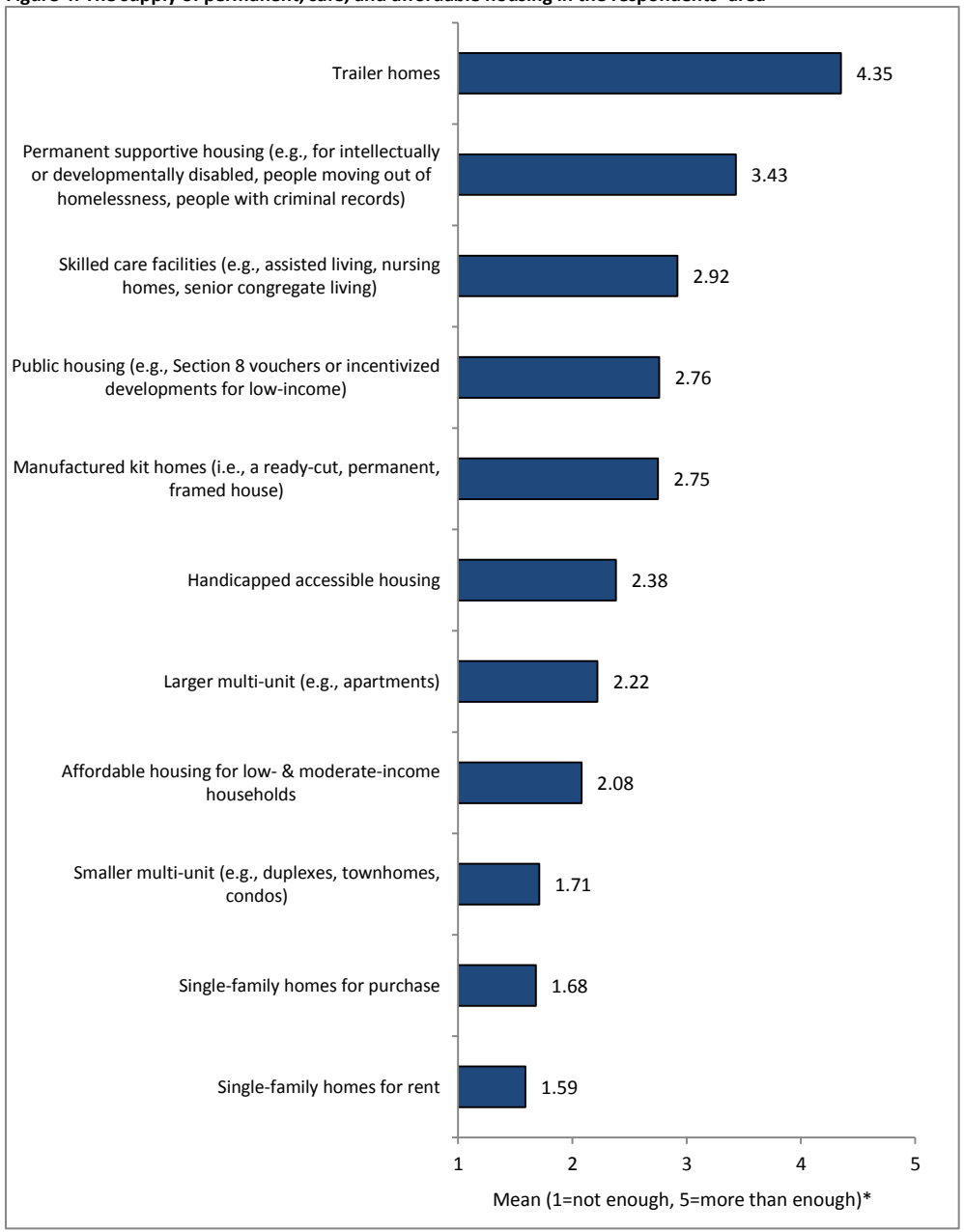
Respondents were asked how they would rate the seriousness of housing as a problem in their area.

- On average, respondents considered housing in their area to be a very serious problem (mean= 4.15).

Respondents were asked how they would judge the supply of permanent, safe, and affordable housing of various types in their area (see Figure 4).

- Types of housing perceived to be most lacking, on average, include single-family homes for rent (mean=1.59), single-family homes for purchase (mean=1.68), and smaller multi-units (mean=1.71).
- On average, respondents indicated that the supply of affordable housing for low- and moderate-income households (mean=2.08), larger multi-units (mean=2.22), and handicapped accessible housing (mean=2.38) is not enough.
- On average, respondents indicated that the supply of permanent supportive housing (mean=3.43), skilled care facilities (mean=2.92), public housing (mean=2.76), and manufactured kit homes (mean=2.75) is somewhat enough.
- On average, respondents indicated that there are more than enough trailer homes (mean=4.35).

Figure 4. The supply of permanent, safe, and affordable housing in the respondents' area

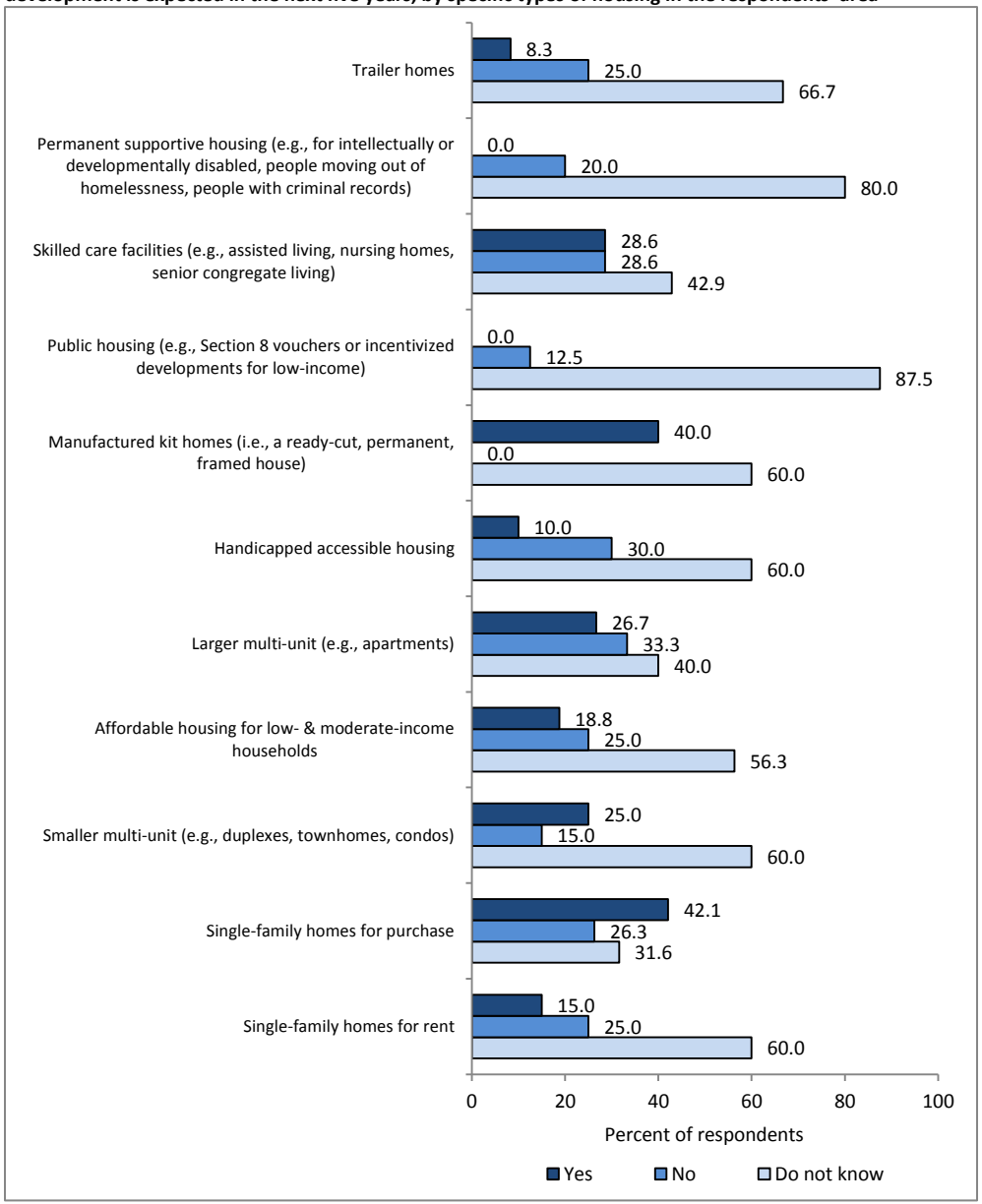


*Means exclude "do not know" responses.

Respondents were asked to indicate whether new development for specific types of housing is expected in the next five years in their area. The following section focuses only on those respondents who perceived the supply of permanent, safe, and affordable housing in their area as not enough (i.e., those who indicated a 1 or 2 for the specific supply of permanent, safe, and affordable housing) (see Figure 5).

- Approximately two-fifths of respondents who indicated there is not enough housing in their area expect new development of single-family homes for purchase and manufactured kit homes in the next five years (42.1 percent and 40.0 percent, respectively).
- At least 25 percent of respondents said they do not expect new development of larger multi-units (33.3 percent), handicapped accessible housing (30.0 percent), skilled care facilities (28.6 percent), single-family homes for purchase (26.3 percent), affordable housing for low- and moderate-income households (25.0 percent), single family homes for rent (25.0 percent), and trailer homes (25.0 percent).
- At least 30 percent of respondents said they do not know if new development is expected for any of the specific housing types over the next five years.

Figure 5. If the supply of permanent, safe, and affordable housing is not perceived as enough*, whether development is expected in the next five years, by specific types of housing in the respondents' area



*"Not enough" is defined as individuals who indicated a 1 or 2 to a previous question which asked respondents to judge the supply of permanent, safe, and affordable housing in their area.

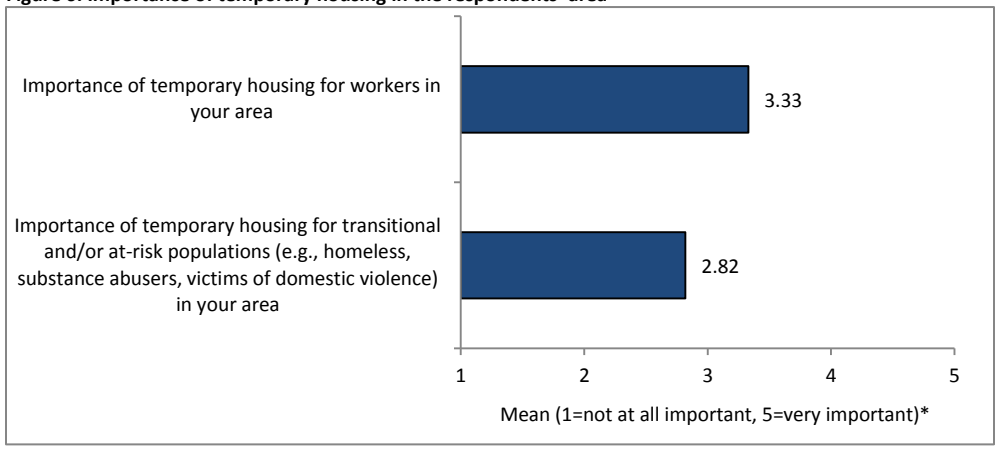
Respondents were asked how important temporary housing is for transitional and/or at-risk populations (e.g., homeless, substance abusers, victims of domestic violence) and workers in their area (see Figure 6).

- On average, respondents indicated that temporary housing is important for workers and is somewhat important for transitional and/or at-risk populations in their area (mean=3.33 and mean=2.82, respectively).

Additionally, respondents were asked if various solutions are being used to fulfill temporary housing for workers in their area and how well the solution is working. The following section focuses only on respondents who rated temporary housing for workers as important (i.e., those who indicated temporary housing for workers as a 4 or 5) and indicated that a solution is being used (see Figure 7).

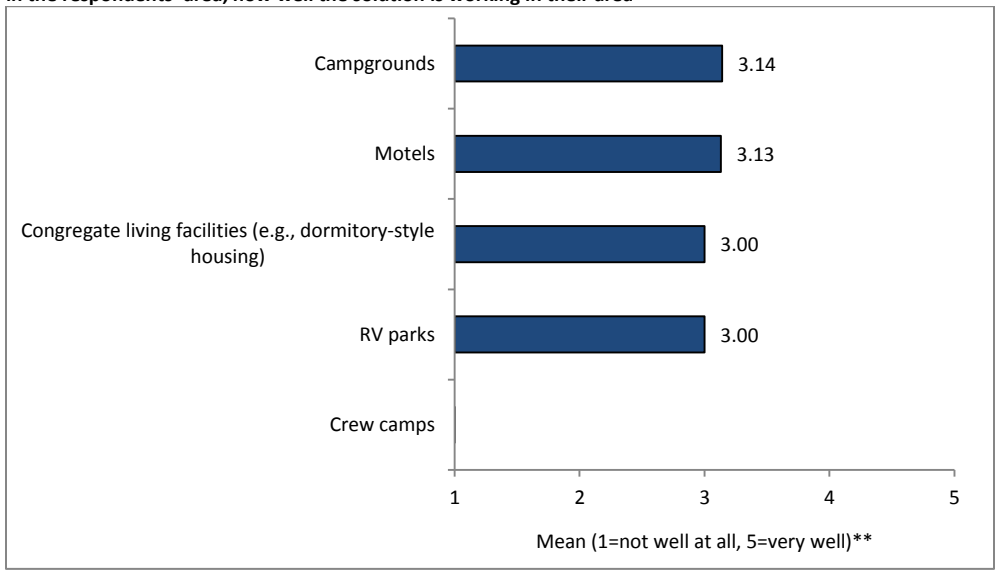
- For those respondents who said that temporary housing for workers is important and that a solution is being used for temporary housing in their area, on average, respondents indicated that campgrounds (mean=3.14), motels (mean=3.13), congregate living facilities (mean=3.00, and RV parks (mean=3.00) are working moderately well for their area.

Figure 6. Importance of temporary housing in the respondents' area



*Means exclude "not applicable" responses.

Figure 7. If temporary housing for workers is important* and a solution is being used for temporary housing in the respondents' area, how well the solution is working in their area



*"Important" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents how important temporary housing is for workers in their area.
**Means exclude "do not know" and "not applicable" responses.

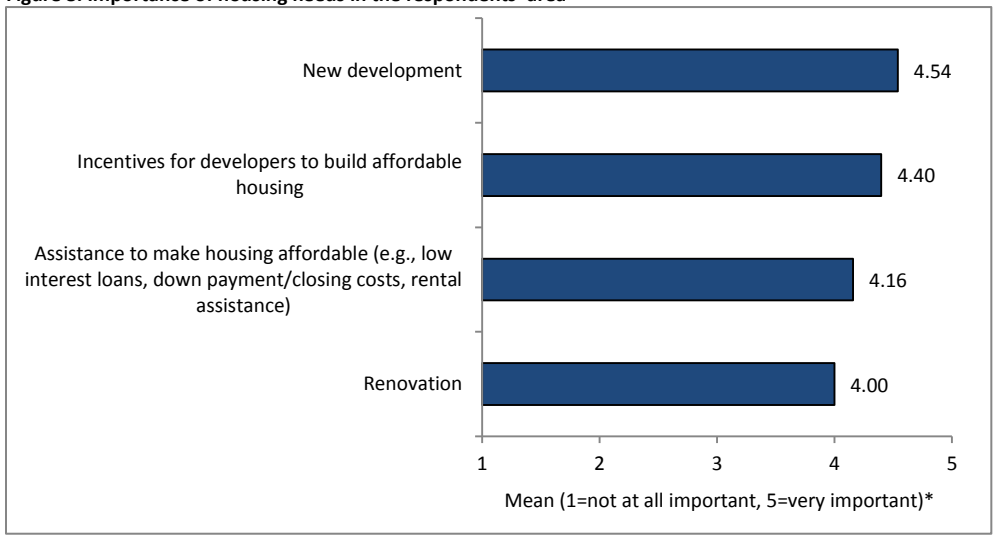
Respondents were asked to rate the importance of four different housing needs in their area (see Figure 8).

- On average, respondents indicated new development (mean=4.54), incentives for developers to build affordable housing (mean=4.40), assistance to make housing affordable (mean=4.16), and renovation (mean=4.00) as very important housing needs for their area.

Respondents were asked to indicate whether the specific housing need is for owner-occupied, renter-occupied, or both in their area. The following section focuses only on respondents who rated the specific housing need as important (i.e., those who indicated the specific housing need as a 4 or 5) (see Figure 9).

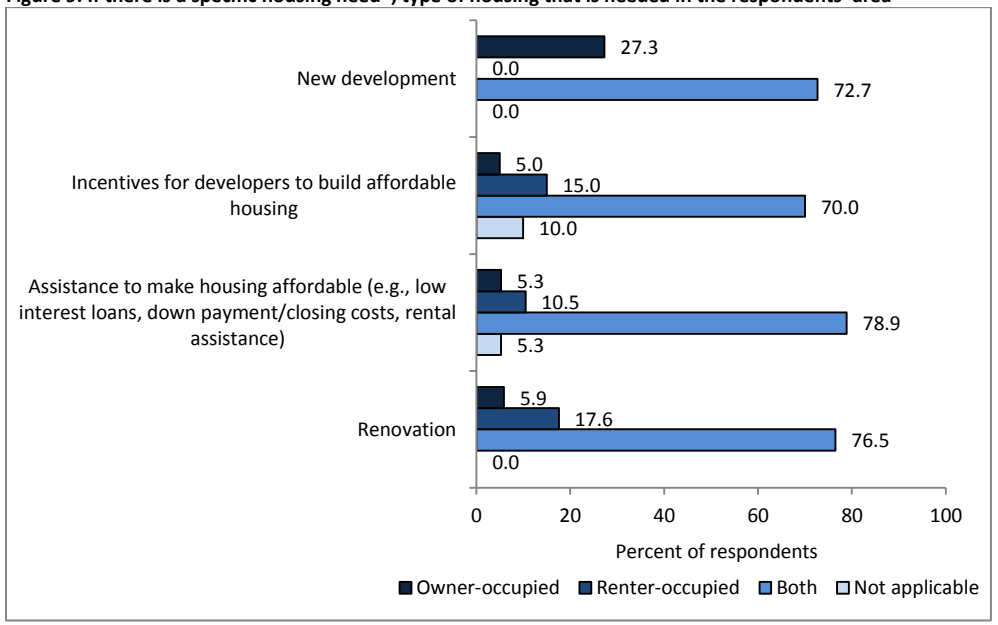
- The majority of respondents indicated that all four housing needs are necessary for both owner- and renter-occupied housing: assistance to make housing affordable (78.9 percent), renovation (76.5 percent), new development (72.7 percent), and incentives for developers to build affordable housing (70.0 percent).

Figure 8. Importance of housing needs in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

Figure 9. If there is a specific housing need*, type of housing that is needed in the respondents' area

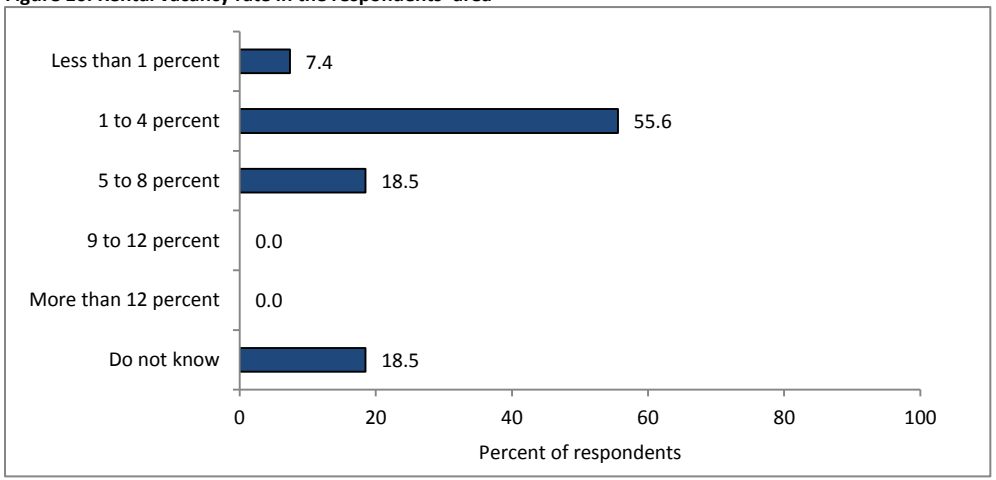


*"Specific housing need" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents about the importance of housing needs in their area.

Respondents were asked what the rental vacancy rate is in their area (see Figure 10).

- Nearly two-thirds of respondents indicated that the rental vacancy rate is less than 5 percent (63.0 percent); 18.5 percent said 5 to 8 percent.
- Nearly one-fifth of respondents indicated that they did not now the rental vacancy rate in their area (18.5 percent).

Figure 10. Rental vacancy rate in the respondents' area



AVAILABILITY, AFFORDABILITY, AND QUALITY OF HOUSING

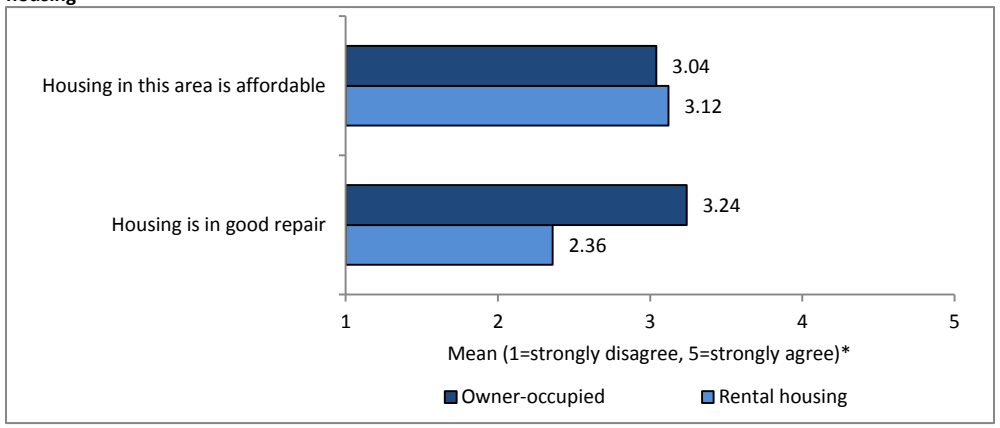
Respondents were asked to indicate their opinion on statements relating to housing affordability and quality (see Figure 11).

- On average, respondents somewhat agreed that owner-occupied housing and rental housing in their area is affordable (mean=3.04 and mean=3.12, respectively).
- On average, respondents somewhat agreed that owner-occupied housing in their area is in good repair (mean=3.24); however, they disagreed that rental housing in their area is in good repair (mean=2.36).

In relation to housing quality, respondents were asked to indicate what proportion of owner-occupied and rental housing stock is in need of updates and repairs. The following section focuses only on those respondents who indicated that updates and repairs are in need (i.e., those who indicated a 1 or 2 on whether housing is in good repair) (see Figure 12).

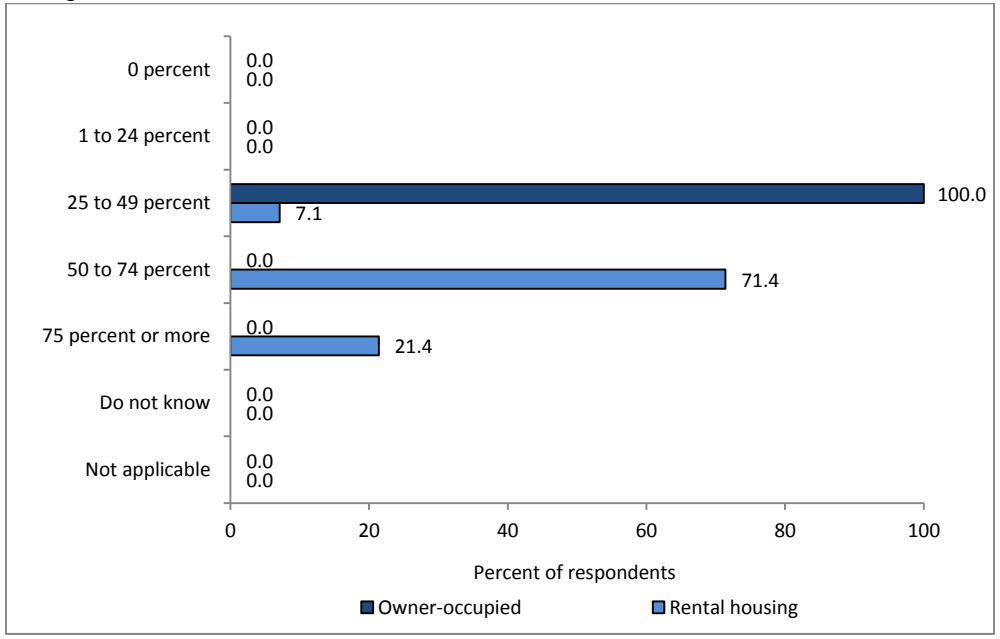
- All respondents indicated that 25 to 49 percent of owner-occupied housing is in need of updates and repairs (100.0 percent).
- The vast majority of respondents indicated that more than 50 percent of the rental housing is in need of updates and repairs (92.8 percent); 21.4 percent said 75 percent or more of rental housing in their area needs updates and repairs.

Figure 11. Statements relating to housing affordability and quality in the respondents' area by type of housing



*Means exclude "do not know" and "not applicable" responses.

Figure 12. Proportion of housing that is in need of updates and repairs* in the respondents' area by type of housing

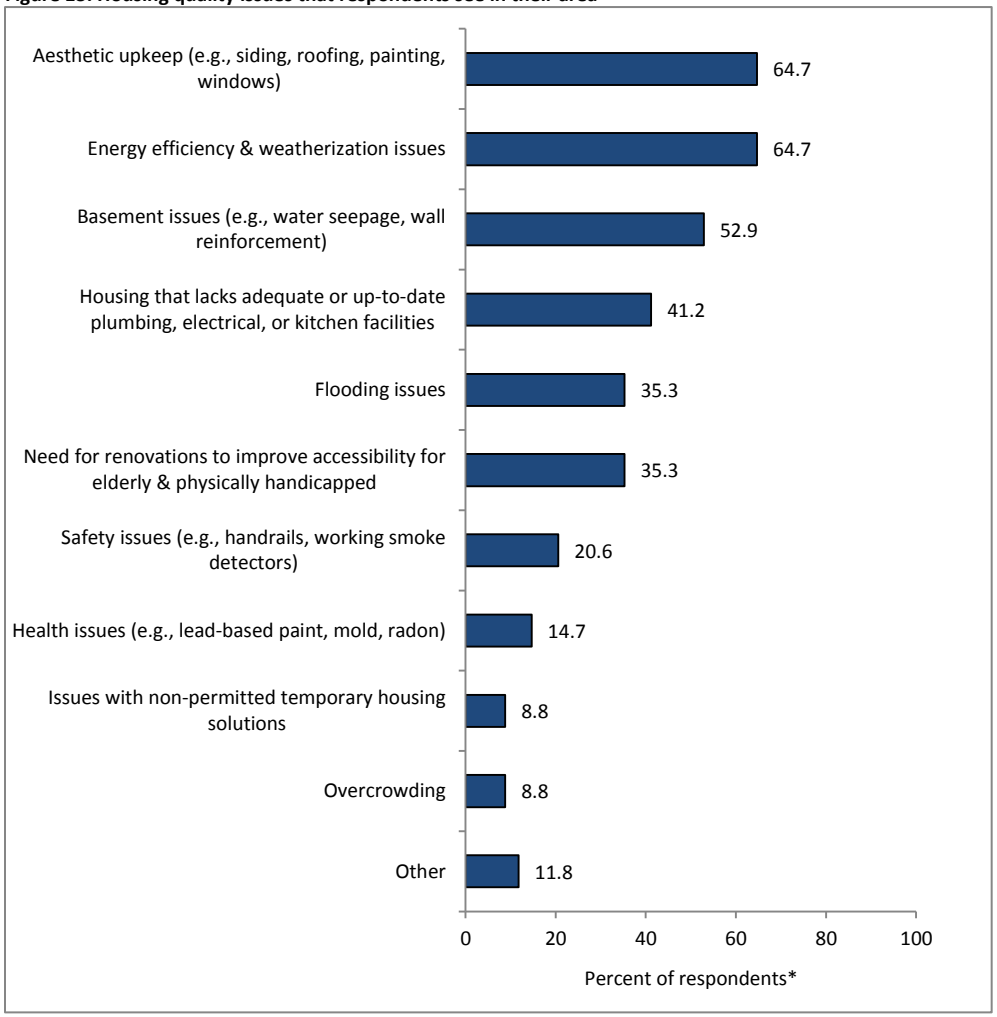


*"In need of updates and repairs" is defined as individuals who indicated a 1 or 2 (disagree) to a previous question which asked respondents how much they agree that the type of housing is in good repair.

Respondents were asked what they see as some of the housing quality issues in their area (see Figure 13).

- Nearly two-thirds of respondents indicated that aesthetic upkeep and energy efficiency and weatherization are housing quality issues in their area (64.7 percent each).
- Approximately half of respondents indicated that basement issues are a housing quality issue in their area (52.9 percent); 41.2 percent indicated that housing that lacks adequate or up-to-date plumbing, electrical, or kitchen facilities is a housing quality issue.
- Approximately one-third of respondents indicated a need for renovations to improve accessibility for elderly and physically handicapped (35.3 percent) and that flooding is a housing quality issue in their area (35.3 percent).
- One-fifth of respondents indicated safety is a housing quality issue in their area (20.6 percent); 14.7 percent said health issues are a housing quality issue in their area.

Figure 13. Housing quality issues that respondents see in their area



*Percentages do not add to 100.0 due to multiple responses.

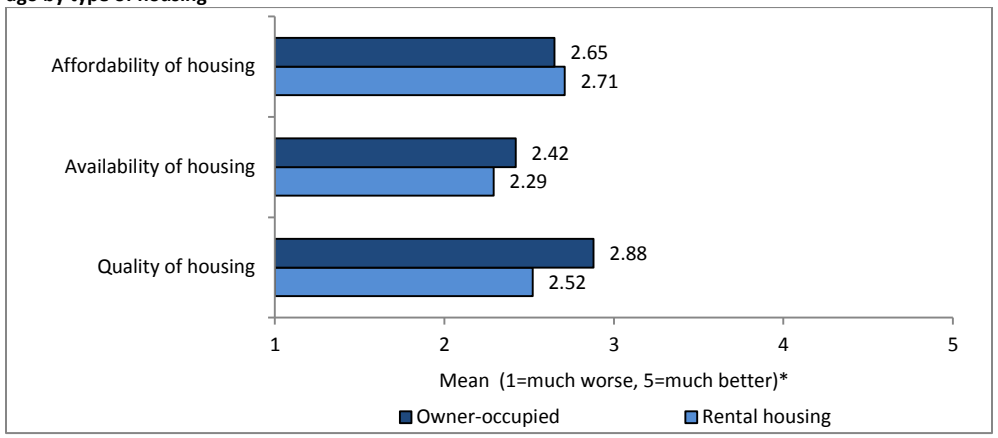
Respondents were asked how the affordability, availability, and quality of OWNER-OCCUPIED and RENTAL housing in their area compares to 10 years ago (see Figure 14).

- On average, respondents said that the affordability of both owner-occupied and rental housing is worse compared to 10 years ago (mean=2.65 and mean=2.71, respectively).
- On average, respondents said that the availability of owner-occupied and rental housing is worse compared to 10 years ago (mean=2.42 and mean=2.29, respectively).
- On average, respondents said that the quality of owner-occupied housing is somewhat worse and rental housing is worse compared to 10 years ago (mean=2.88 and mean=2.52, respectively).

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING DEVELOPMENT as they relate to their area (see Figure 15).

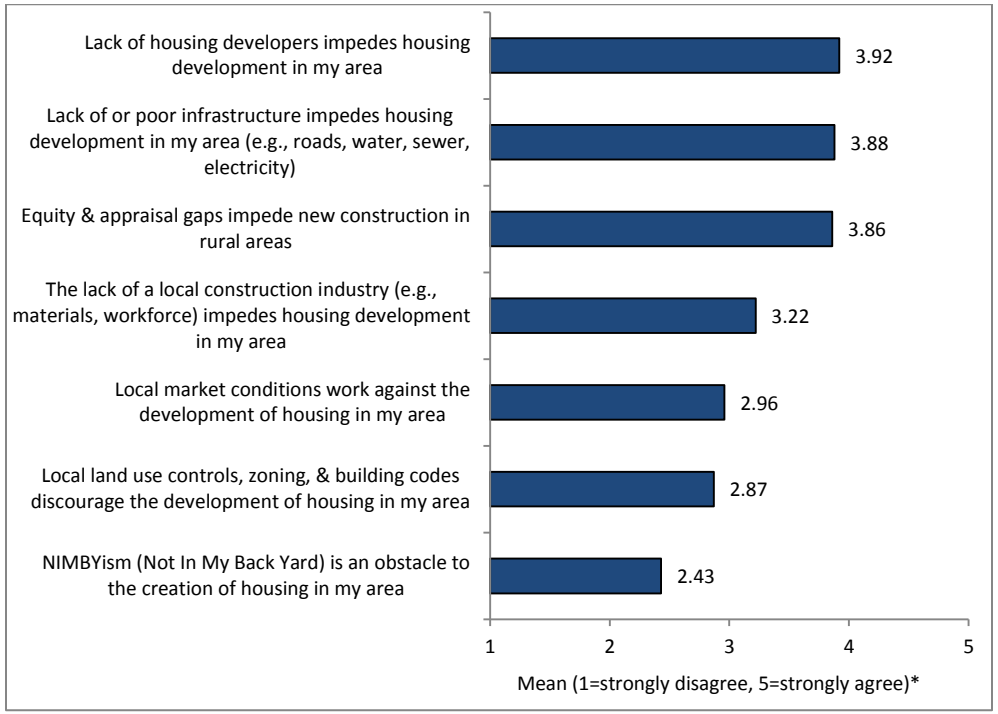
- On average, respondents agreed that the lack of housing developers (mean=3.92), the lack of or poor infrastructure (mean=3.88), and equity and appraisal gaps (mean=3.86) are obstacles to housing development in their area.
- On average, respondents somewhat agreed that the lack of local construction industry (mean=3.22); local market conditions (mean=2.96); and the local land use controls, zoning, and building codes (mean=2.87) are obstacles.
- On average, respondents disagreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their area (mean=2.43).

Figure 14. Affordability, availability, and quality of housing in the respondents' area compared to 10 years ago by type of housing



*Means exclude "do not know" responses.

Figure 15. Statements regarding obstacles to HOUSING DEVELOPMENT as they relate to the respondents' area

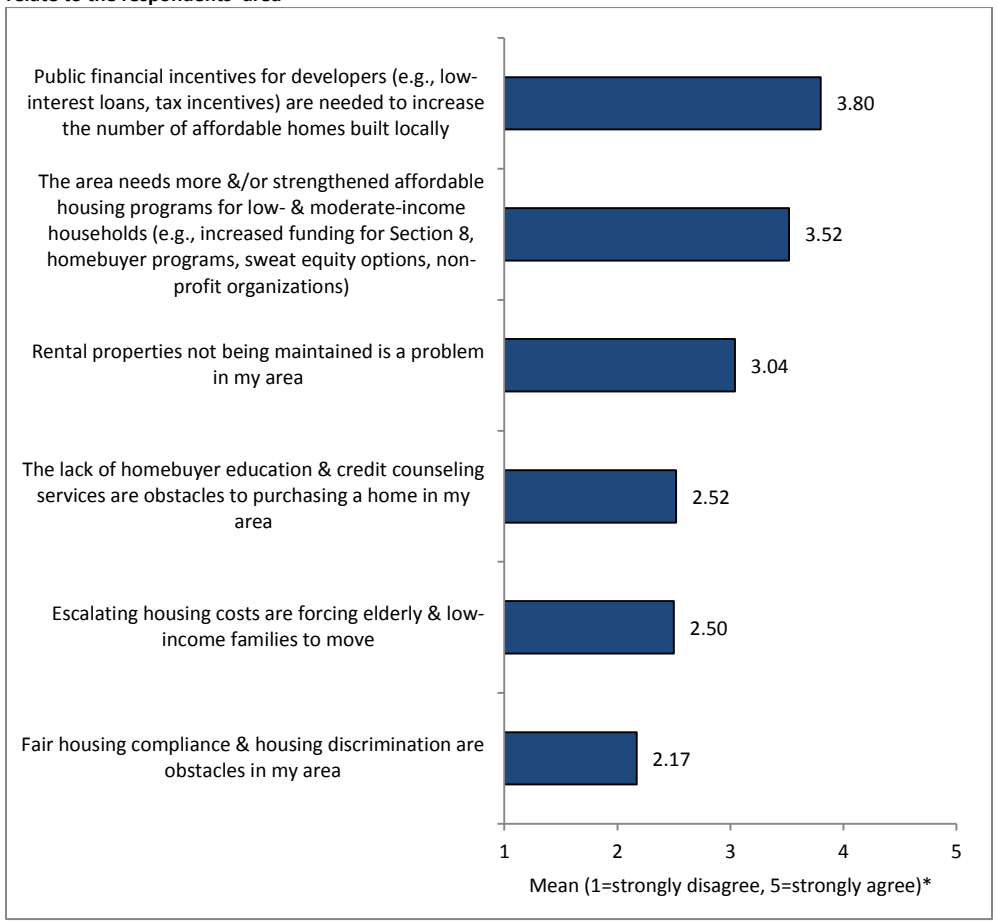


*Means exclude "do not know" responses.

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to their area (see Figure 16).

- On average, respondents agreed that public financial incentives for developers are needed to increase the number of affordable homes built locally (mean=3.80) and that their area needs more and/or strengthened affordable housing programs for low- and moderate-income households (mean=3.52).
- On average, respondents somewhat agreed that rental properties are not being maintained in their area (mean=3.04).
- On average, respondents disagreed that fair housing compliance and housing discrimination are obstacles in their area (mean=2.17), escalating housing costs are forcing elderly and low-income families to move (mean=2.50), and the lack of homebuyer education and credit counseling services are obstacles to purchasing a home in their area (mean=2.52).

Figure 16. Statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to the respondents' area

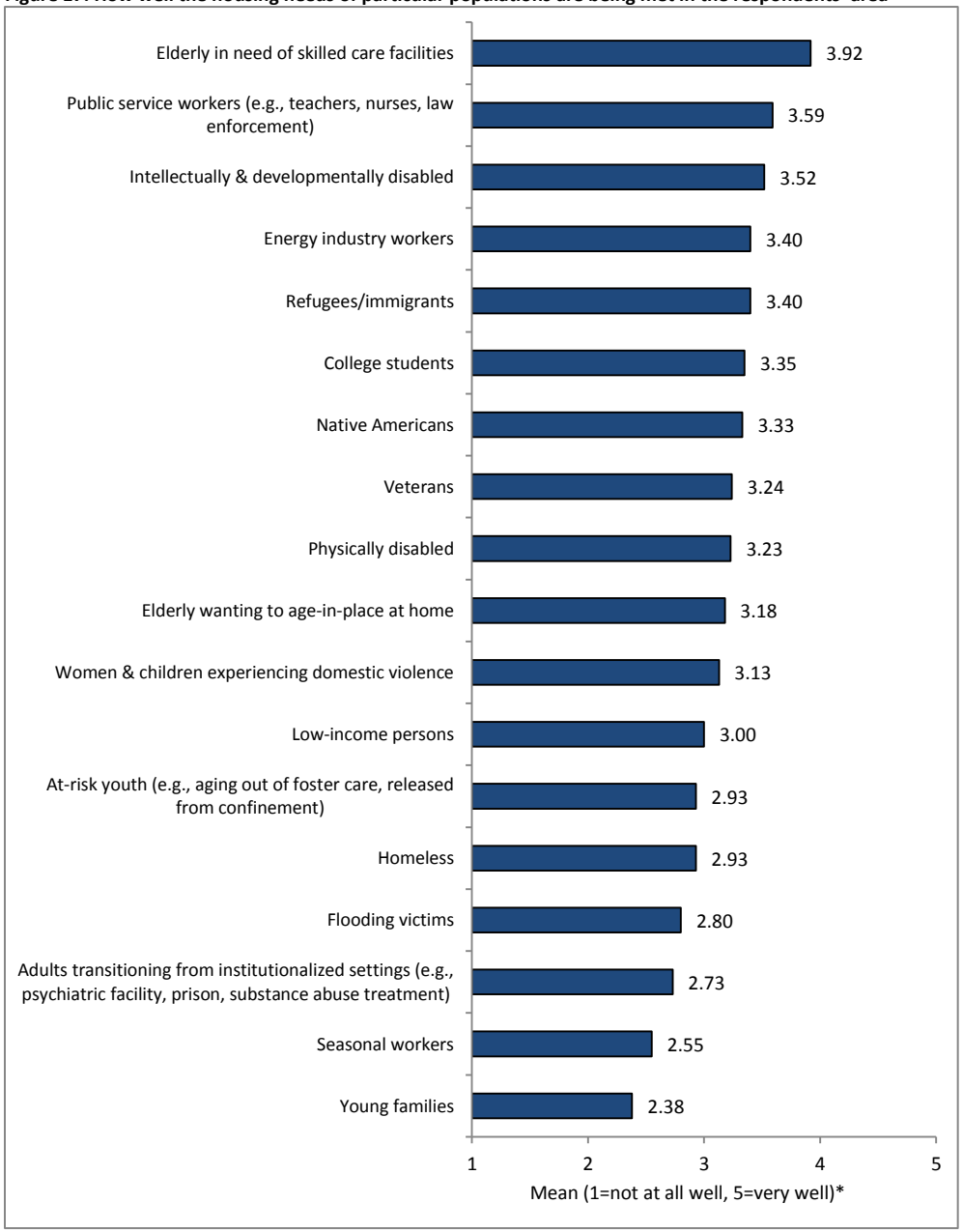


*Means exclude "do not know" responses.

Respondents were asked to indicate how well they think the housing needs for various population groups are being met in their area (see Figure 17).

- On average, respondents indicated that housing needs that are the least well met in their area are for young families (mean=2.38), seasonal workers (mean=2.55), and adults transitioning from institutionalized settings (mean=2.73).
- On average, respondents said that the housing needs for the following populations are being met moderately well: veterans (mean=3.24), physically disabled (mean=3.23), elderly wanting to age-in-place at home (mean=3.18), women and children experiencing domestic violence (mean=3.13), low-income persons (mean=3.00), at-risk youth (mean=2.93), the homeless (mean=2.93), and flooding victims (2.80).
- On average, respondents indicated that the housing needs for the following populations are being met well: elderly in need of skilled care facilities (mean=3.92), public service workers (mean=3.59), intellectually and developmentally disabled (mean=3.52), energy industry workers (mean=3.40), refugees/immigrants (mean=3.40), college students (mean=3.35), and Native Americans (mean=3.33).

Figure 17. How well the housing needs of particular populations are being met in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

BARRIERS TO GROWTH AND CHANGE

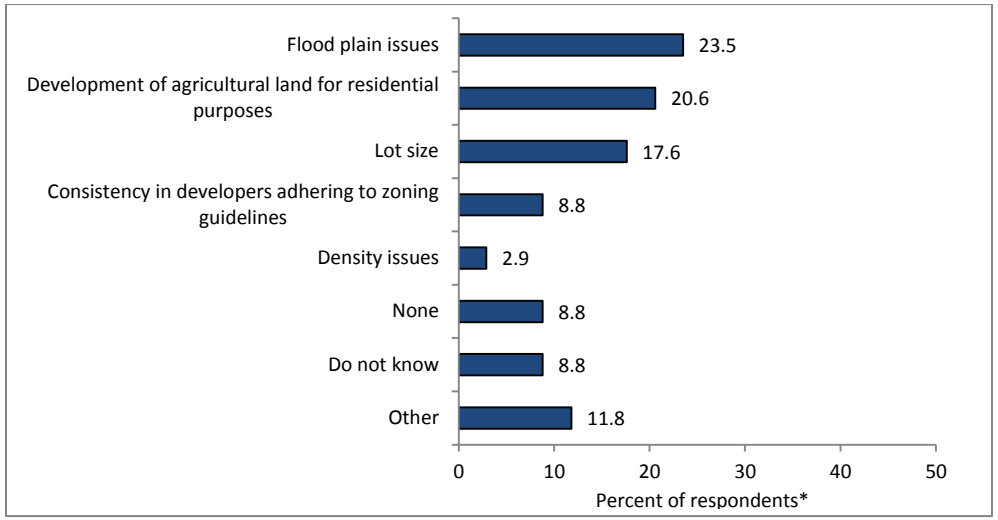
Respondents were asked which ZONING issues are inhibiting housing affordability and development in their area (see Figure 18).

- Approximately one-fourth of respondents indicated that flood plain issues inhibit affordability and development in their area (23.5 percent)
- Approximately one in five respondents indicated that development of agricultural land for residential purposes (20.6 percent) and lot size (17.6 percent) are ZONING issues in their area.

Respondents were asked which BUILDING CODE issues are inhibiting housing affordability and development in their area (see Figure 19).

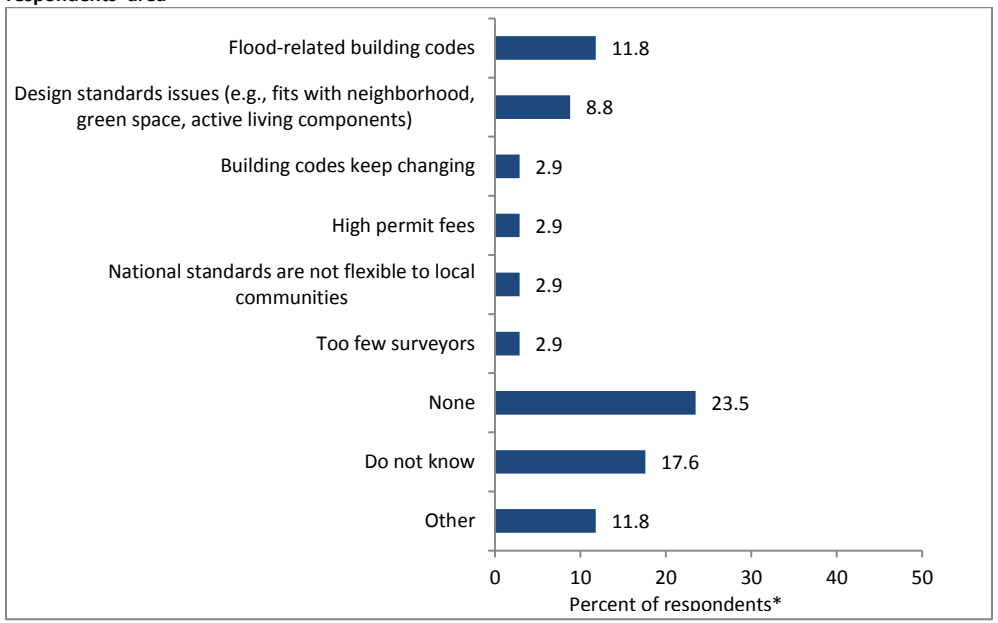
- Approximately one-fourth of respondents indicated that there are no BUILDING CODE issues (23.5 percent) and 17.6 percent said that they do not know which BUILDING CODE issues inhibit affordability and development in their area.
- One in 10 respondents said flood-related building codes inhibit affordability and development in their area (11.8 percent).

Figure 18. ZONING issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 19. BUILDING CODE issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

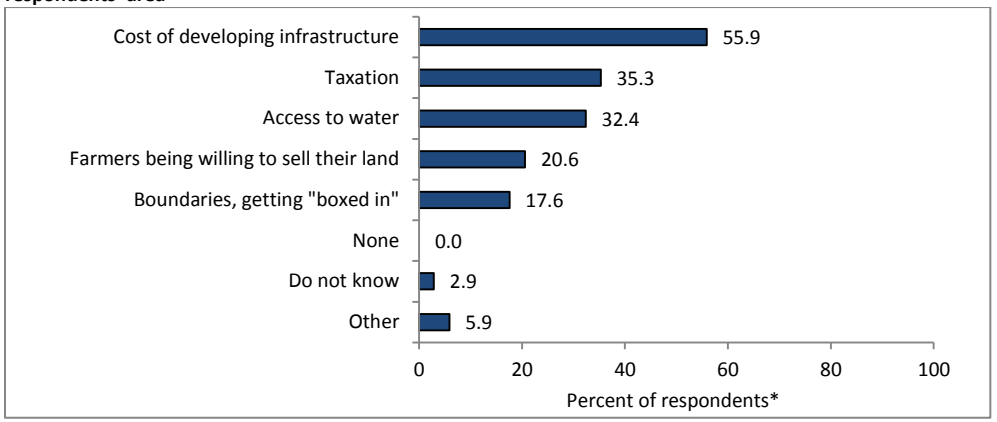
Respondents were asked which ANNEXATION issues are inhibiting housing affordability and development in their area (see Figure 20).

- Slightly more than half of respondents indicated the cost of developing infrastructure inhibits affordability and development in their area (55.9 percent).
- Approximately one-third of respondents indicated that taxation (35.3 percent) and access to water (32.4 percent) are issues.
- Approximately one-fifth of respondents said farmers being willing to sell their land (20.6 percent) and boundaries, or getting "boxed in," (17.6 percent) are also ANNEXATION issues in their area.

Respondents were asked which ECOLOGICAL issues are inhibiting housing affordability and development in their area (see Figure 21).

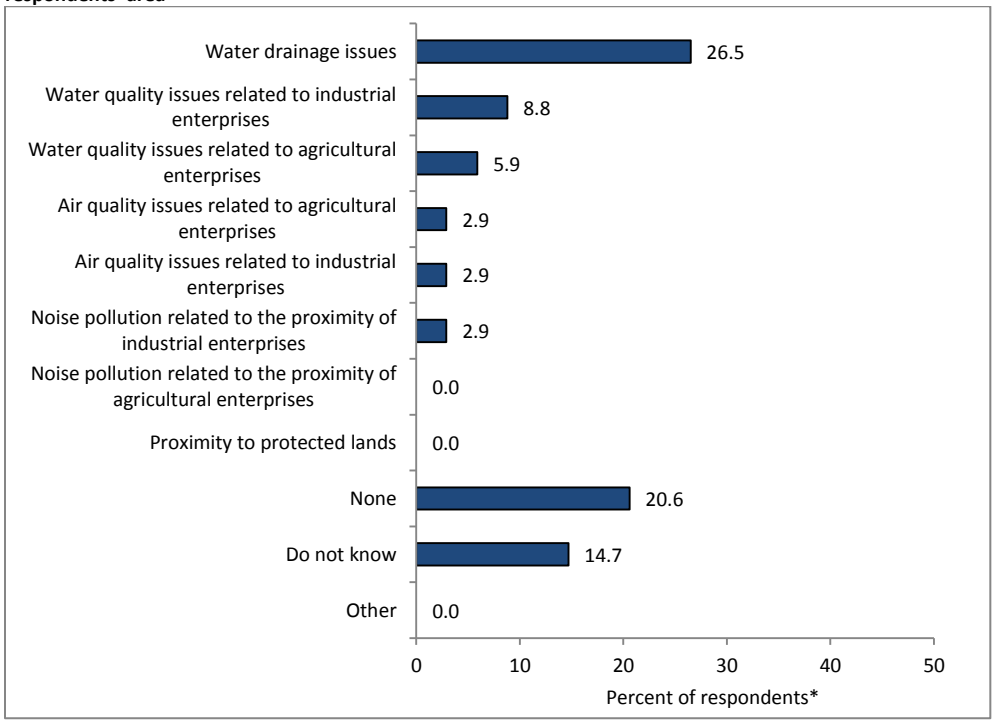
- The largest proportion of respondents indicated that water drainage issues are ECOLOGICAL issues inhibiting housing affordability and development in their area (26.5 percent).
- One-fifth of respondents said there are no ecological issues in their area (20.6 percent).

Figure 20. ANNEXATION issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 21. ECOLOGICAL issues which are inhibiting housing affordability and development in the respondents' area

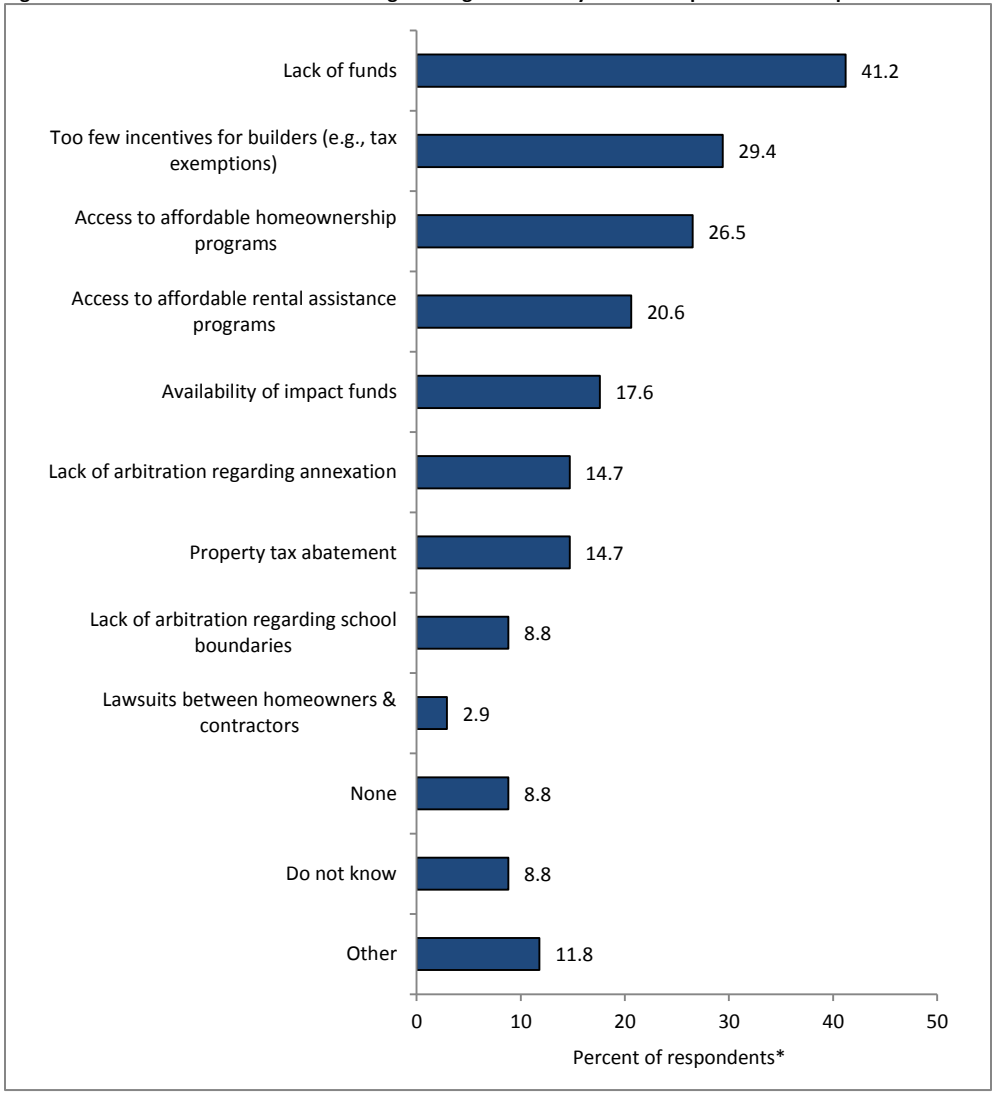


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked which POLICY issues are inhibiting housing affordability and development in their area (see Figure 22).

- Approximately two-fifths of respondents indicated that a lack of funds inhibits housing affordability and development in their area (41.2 percent).
- At least one-fourth of respondents indicated that too few incentives for builders (29.4 percent) and access to affordable homeownership programs (26.5 percent) are POLICY issues inhibiting housing affordability and development in their area; 17.6 percent of respondents said availability of impact funds is also an issue.

Figure 22. POLICY issues which are inhibiting housing affordability and development in the respondents' area

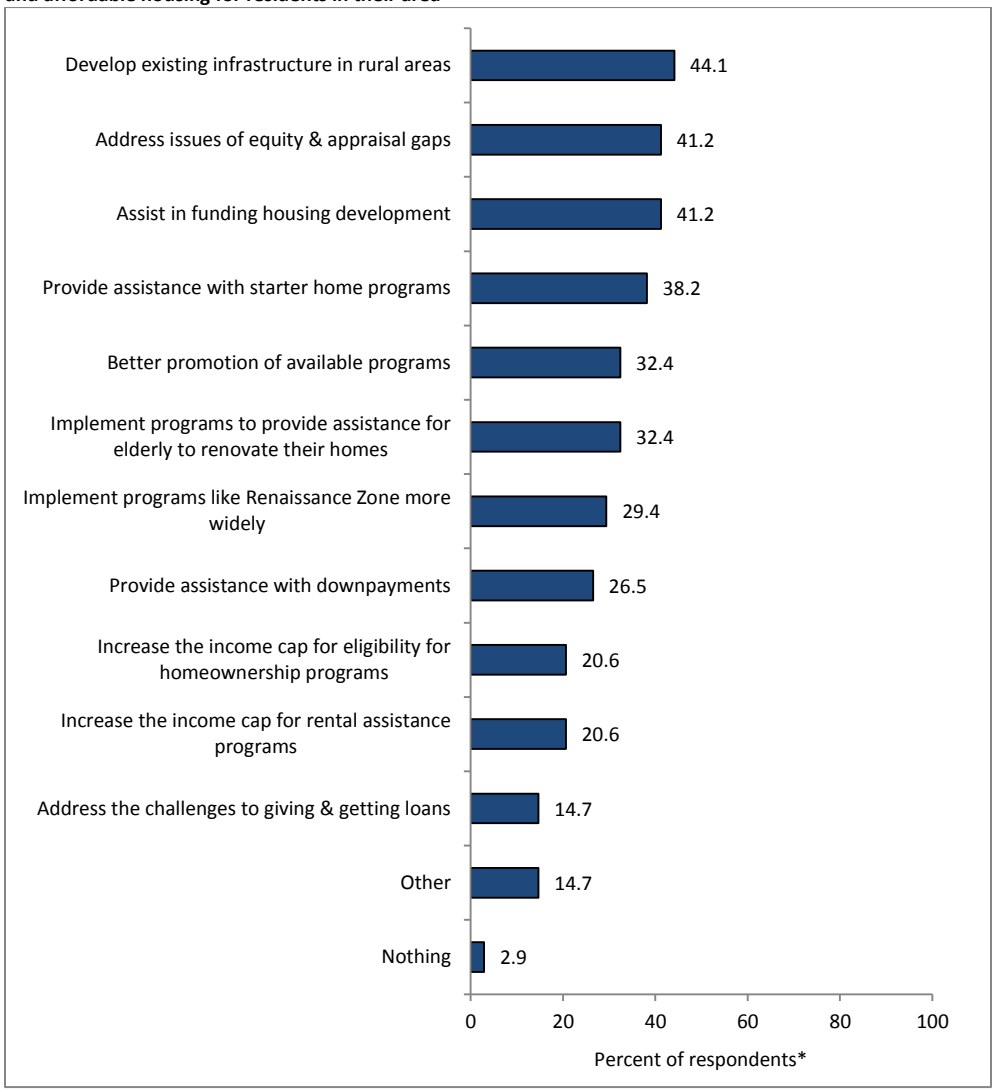


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked what the state should do to help increase the supply of adequate and affordable housing for residents in their area (see Figure 23).

- Approximately two-fifths of respondents indicated that the state should develop existing infrastructure in rural areas (44.1 percent), address issues of equity and appraisal gaps (41.2 percent), and assist in funding housing development (41.2 percent) to help increase the supply of adequate and affordable housing for residents in their area; 38.2 percent said the state should provide assistance with starter home programs.
- One-third of respondents indicated that the state should better promote available programs and implement programs to provide assistance for elderly to renovate their homes (32.4 percent each); 29.4 percent said that the state should implement programs like the Renaissance Zone more widely.
- Approximately one-fourth of respondents indicated the state should provide assistance with downpayments (26.5 percent).
- One-fifth of respondents indicated that the state should increase the income cap for eligibility for homeownership programs (20.6 percent) and increase the income cap for rental assistance programs (20.6 percent); 14.7 percent said the state should address the challenges to giving and getting loans.

Figure 23. Respondents' opinion regarding what the state should do to help increase the supply of adequate and affordable housing for residents in their area



*Percentages do not add to 100.0 due to multiple responses.

RESPONDENTS' PROFILE

Respondents were asked what their title and/or perspective was when answering the survey (see Figure 1).

- The largest proportion of respondents indicated that their title/perspective is a government official (43.8 percent).
- Approximately one-fifth of respondents indicated that their title/perspective is economic/community development (21.9 percent), followed by 12.5 percent who said banking/financing, 12.5 percent who said a nonprofit organization, 9.4 percent who said real estate/builder, and 3.1 percent who said public housing.

Map 1. Geographic boundaries for organization of survey results

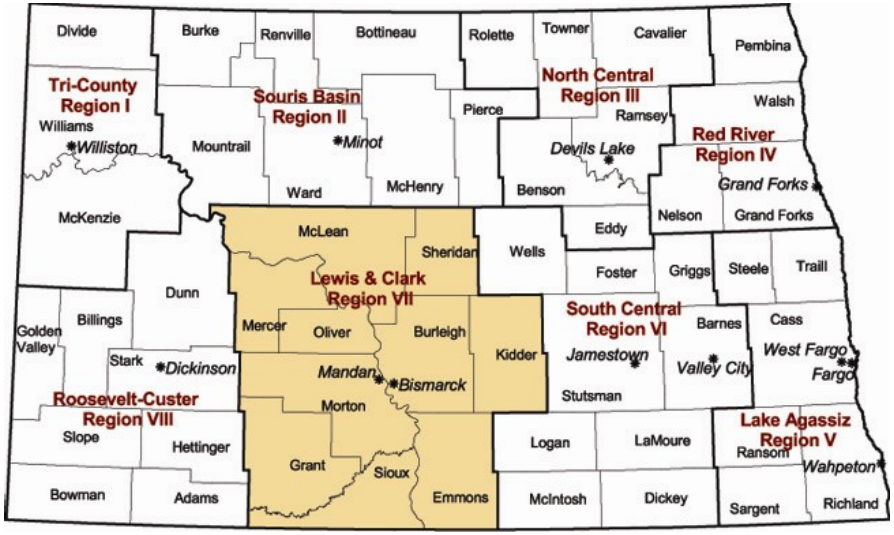
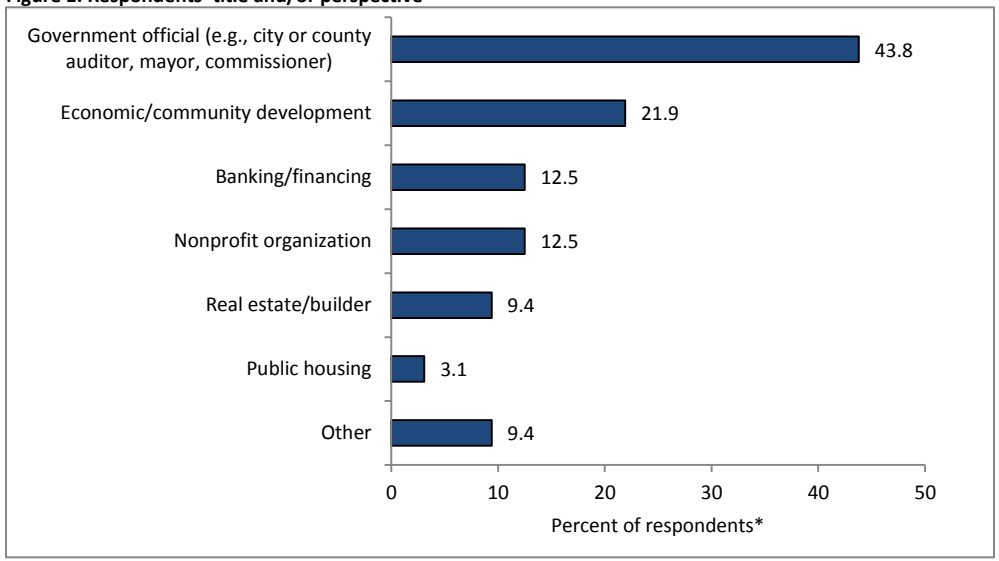


Figure 1. Respondents' title and/or perspective



*Percentages do not add to 100.0 due to multiple responses.

GENERAL ISSUES IN THE COMMUNITY

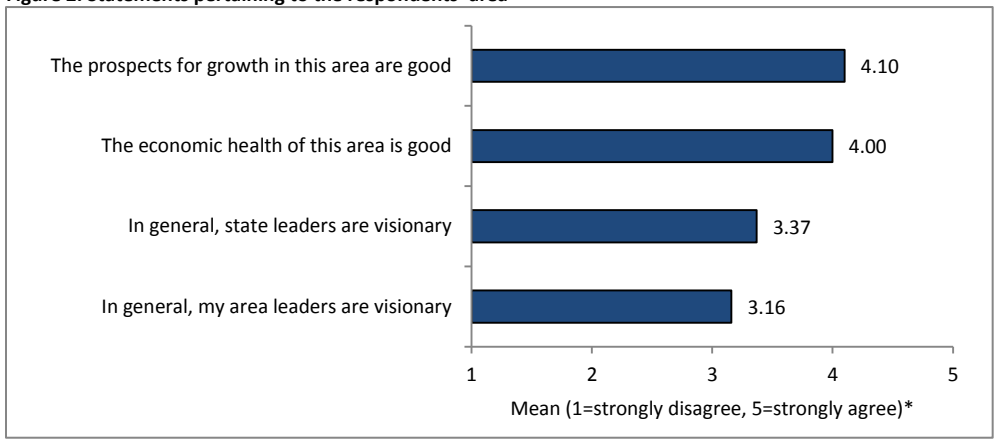
Respondents were asked to indicate their level of agreement on statements pertaining to their area (see Figure 2).

- On average, respondents strongly agreed that the prospects for growth in their area are good and the economic health of their area is good (mean=4.10 and mean=4.00, respectively).
- On average, respondents agreed that, in general, state leaders are visionary and somewhat agreed that their area leaders are visionary (mean=3.37 and mean=3.16, respectively).

Respondents were asked how specific factors currently influence prospects for growth in their area (see Figure 3).

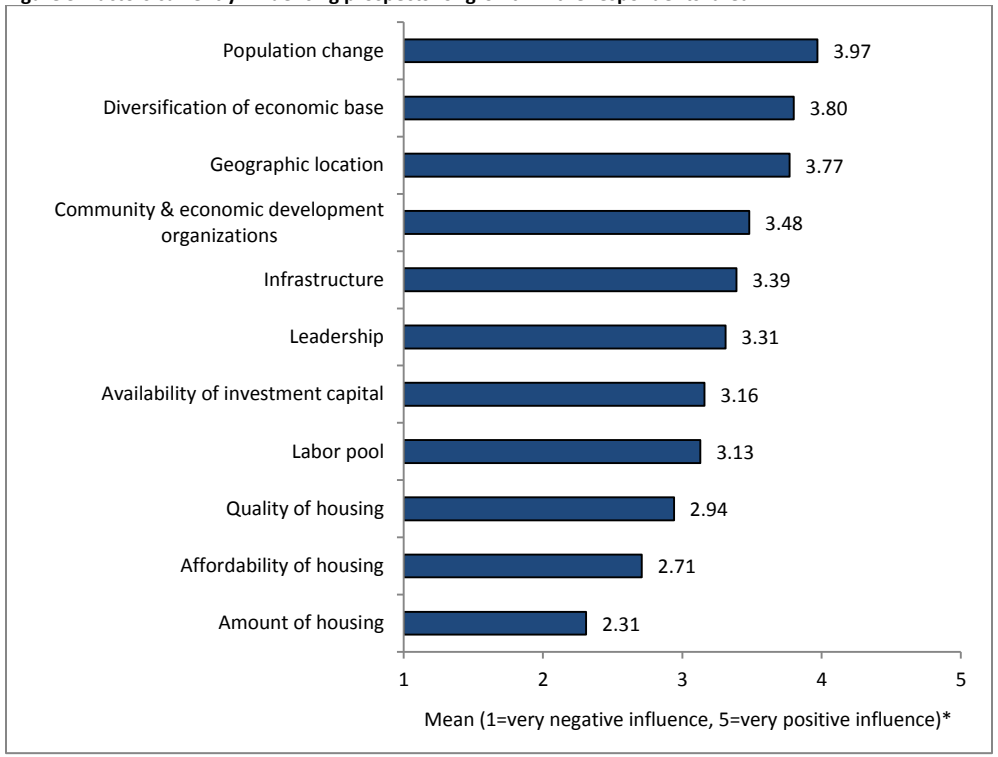
- On average, respondents indicated that population change (mean=3.97), diversification of the economic base (mean=3.80), geographic location (mean=3.77), community and economic development organizations (mean=3.48), infrastructure (mean=3.39), and leadership (mean=3.31) have a positive influence on the prospects for growth in their area.
- On the other hand, on average, respondents indicated the amount of housing and the affordability of housing have a negative influence on the prospects for growth in their area (mean=2.31 and mean=2.71, respectively).
- On average, respondents indicated that the availability of investment capital (mean=3.16), labor pool (mean=3.13), and quality of housing (mean=2.94) have a moderate influence on the prospects for growth in their area.

Figure 2. Statements pertaining to the respondents' area



*Means exclude "do not know" responses.

Figure 3. Factors currently influencing prospects for growth in the respondents' area



*Means exclude "do not know" responses.

Respondents were asked what the three most important local issues are in their area.

- The theme that respondents indicated the most frequently as one of the three most important local issues in their area is housing, followed by growth and development, and social concerns.
- HOUSING
    - Respondents indicated that there is a lack of available housing (e.g., single-family homes, moderate-income homes, assisted living, rental units, and single units) and lack of affordable housing.
    - Respondents also indicated concerns with price gouging.
    - Respondents said that there are issues regarding lack of home builders and inadequate support for housing.
    - Respondents expressed concerns regarding people living in RVs.
- GROWTH AND DEVELOPMENT
    - Respondents indicated that there are issues with city expansion and development, such as the need for zoning regulations and growth management.
    - Respondents said that lack of available land for development is an issue because many communities are "land-locked" by agricultural land. In addition, respondents indicated concerns regarding escalating development costs and lack of contractors.
    - Respondents would like to see communities have the ability to respond to growth pressures in a timely fashion and be able to capitalize on the present growth.
    - In regards to economic development, respondents said that there is a lack of investment capital and that there is a need for economic development vision.
    - Respondents also indicated that growth and development are issues due to lack of leadership in their area.
- SOCIAL CONCERNS
    - Respondents indicated the following as social concerns/issues: child care, crime, extreme poverty, health issues, law enforcement, quality of life, safety, and support for the homeless and others in need.
- Other less common themes respondents indicated as important local issues in their area are education, employment, infrastructure, taxes, and transportation.

HOUSING SUPPLY AND DEMAND

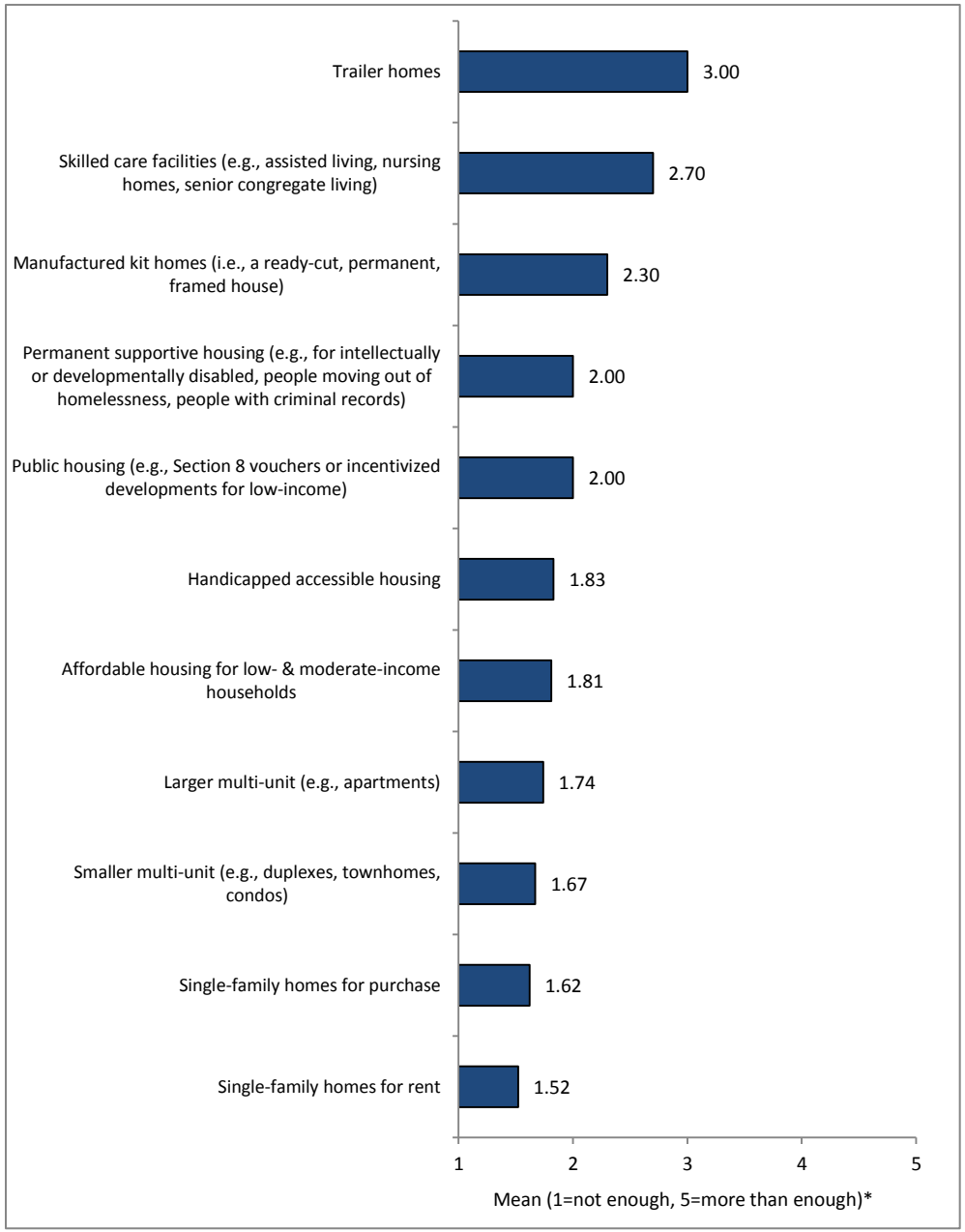
Respondents were asked how they would rate the seriousness of housing as a problem in their area.

- On average, respondents considered housing in their area to be a very serious problem (mean= 4.00).

Respondents were asked how they would judge the supply of permanent, safe, and affordable housing of various types in their area (see Figure 4).

- Overall, respondents indicated that there is not enough permanent, safe, and affordable housing to meet demand.
- Types of housing perceived to be most lacking, on average, include single-family homes for rent (mean=1.52), single-family homes for purchase (mean=1.62), and smaller multi-units (mean=1.67).
- On average respondents indicated the supply of skilled care facilities (mean=2.70), manufactured kit homes (mean=2.30), permanent supportive housing (mean=2.00), public housing (mean=2.00), handicapped accessible housing (mean=1.83), affordable housing for low- and moderate-income households (mean=1.81), and larger multi-units (mean=1.74) are not enough.
- On average, respondents indicated that the supply of trailer homes is somewhat enough (mean=3.00).

Figure 4. The supply of permanent, safe, and affordable housing in the respondents' area

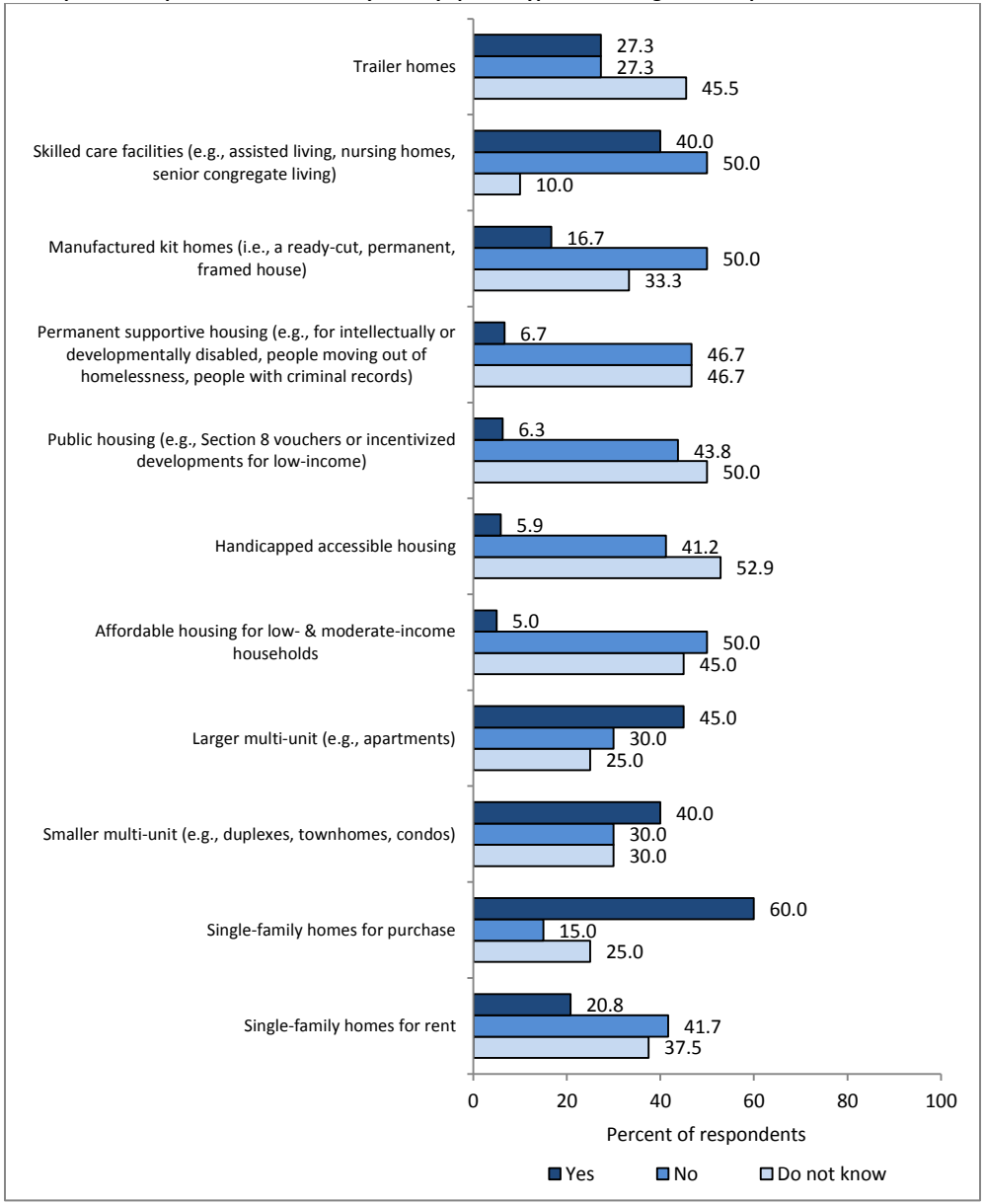


*Means exclude "do not know" responses.

All respondents were asked to indicate whether new development for specific types of housing is expected in the next five years in their area. The following section focuses only on those respondents who perceived the supply of permanent, safe, and affordable housing in their area as not enough (i.e., those who indicated a 1 or 2 for the specific supply of permanent, safe, and affordable housing) (see Figure 5).

- At least 40 percent of respondents who indicated there is not enough housing in their area expect new development of single-family homes for purchase (60.0 percent), larger multi-units (45.0 percent), skilled care facilities (40.0 percent), and smaller multi-units (40.0 percent) in the next five years.
- Half of respondents who indicated there is not enough housing in their area said they do not expect new development of skilled care facilities (50.0 percent), manufactured kit homes (50.0 percent), and affordable housing for low- and moderate-income households (50.0 percent) in the next five years.
- At least one-third of respondents who indicated there is not enough housing in their area said they do not know if new development of handicapped accessible housing (52.9 percent), public housing (50.0 percent), permanent supportive housing (46.7 percent), trailer homes (45.5 percent), affordable housing for low- and moderate-income households (45.0 percent), single-family homes for rent (37.5 percent), and manufactured kit homes (33.3 percent) is expected in the next five years.

Figure 5. If the supply of permanent, safe, and affordable housing is not perceived as enough*, whether development is expected in the next five years, by specific types of housing in the respondents' area



*"Not enough" is defined as individuals who indicated a 1 or 2 to a previous question which asked respondents to judge the supply of permanent, safe, and affordable housing in their area.

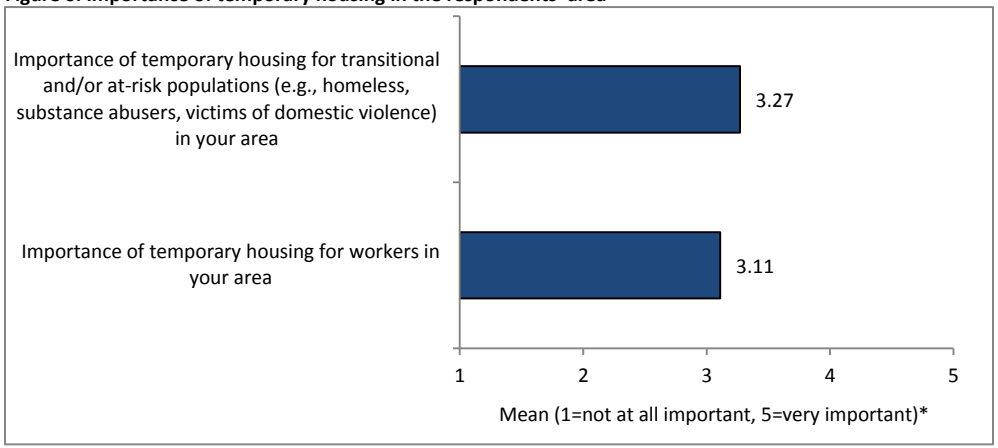
Respondents were asked how important temporary housing is for transitional and/or at-risk populations (e.g., homeless, substance abusers, victims of domestic violence) and workers in their area (see Figure 6).

- On average, respondents indicated that temporary housing is important for transitional and/or at risk populations (mean=3.27) and moderately important for workers (mean=3.11) in their area.

Additionally, respondents were asked if various solutions are being used to fulfill temporary housing for workers in their area and how well the solution is working. The following section focuses only on respondents who rated temporary housing for workers as important (i.e., those who indicated temporary housing for workers as a 4 or 5) and indicated that a solution is being used (see Figure 7).

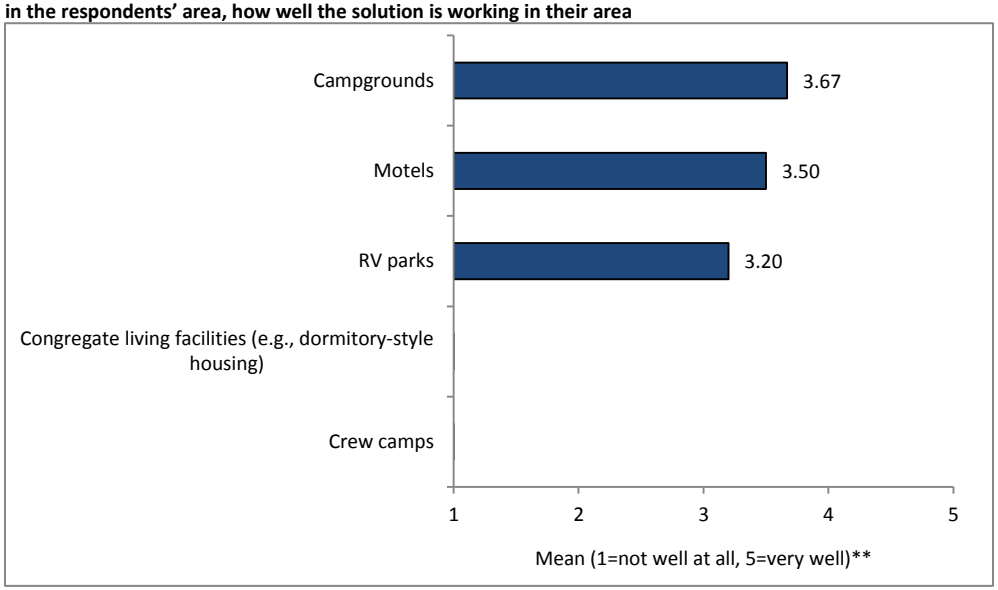
- For those respondents who said that temporary housing for workers is important and that a solution is being used for temporary housing in their area, on average, respondents indicated that campgrounds and motels are working well (mean=3.67 and mean=3.50, respectively); the solution of RV parks is working somewhat well in their area (mean=3.20).
- Solutions that are not being used include congregate living facilities and crew camps.

Figure 6. Importance of temporary housing in the respondents' area



*Means exclude "not applicable" responses.

Figure 7. If temporary housing for workers is important* and a solution is being used for temporary housing in the respondents' area, how well the solution is working in their area



*"Important" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents how important temporary housing is for workers in their area.
**Means exclude "do not know" and "not applicable" responses.
Note: Analysis could not be conducted on several of the above variables due to a small number of or no responses.

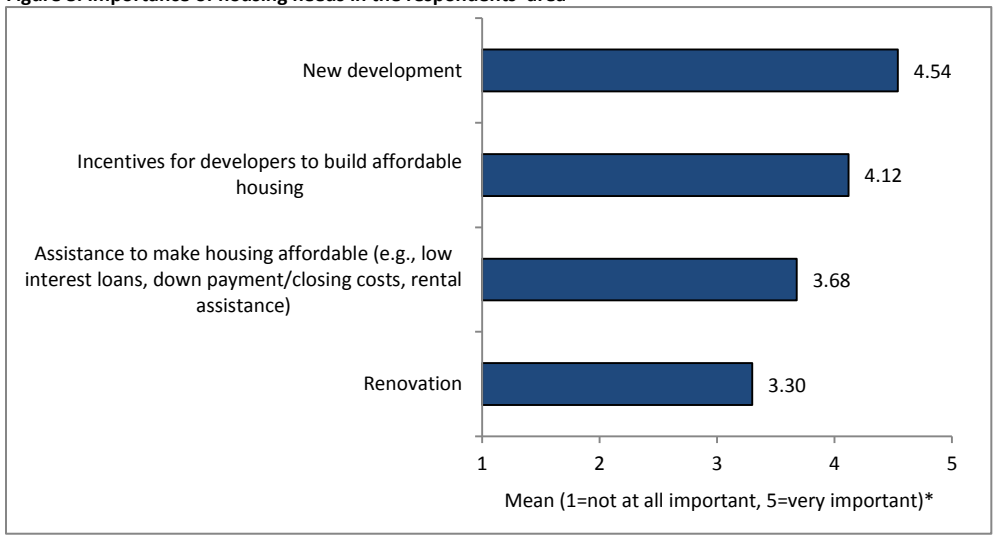
Respondents were asked to rate the importance of four different housing needs in their area (see Figure 8).

- On average, respondents rated new development (mean=4.54) and incentives for developers to build affordable housing (mean=4.12) as very important housing needs for their area.
- On average, respondents also rated assistance to make housing affordable and renovations as important housing needs in their area (mean=3.68 and mean=3.30, respectively).

All respondents were asked to indicate whether the specific housing need is for owner-occupied, renter-occupied, or both in their area. The following section focuses only on respondents who rated the specific housing need as important (i.e., those who indicated the specific housing need as a 4 or 5) (see Figure 9).

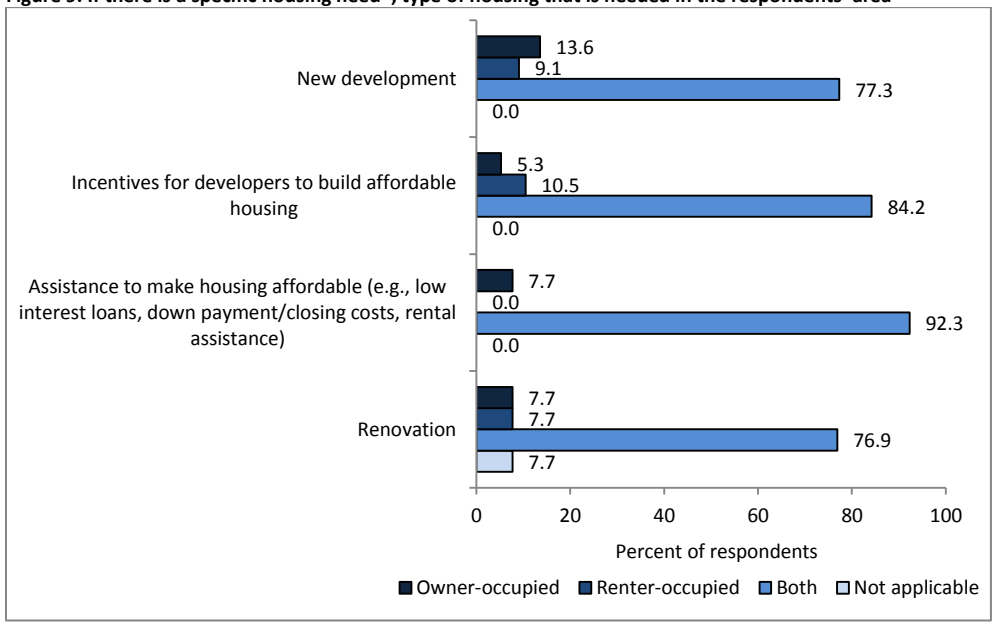
- The majority of respondents indicated that all four housing needs are necessary for both owner- and renter-occupied housing: assistance to make housing affordable (92.3 percent), incentives for developers to build affordable housing (84.2 percent), new development (77.3 percent), and renovations (76.9 percent).

Figure 8. Importance of housing needs in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

Figure 9. If there is a specific housing need*, type of housing that is needed in the respondents' area

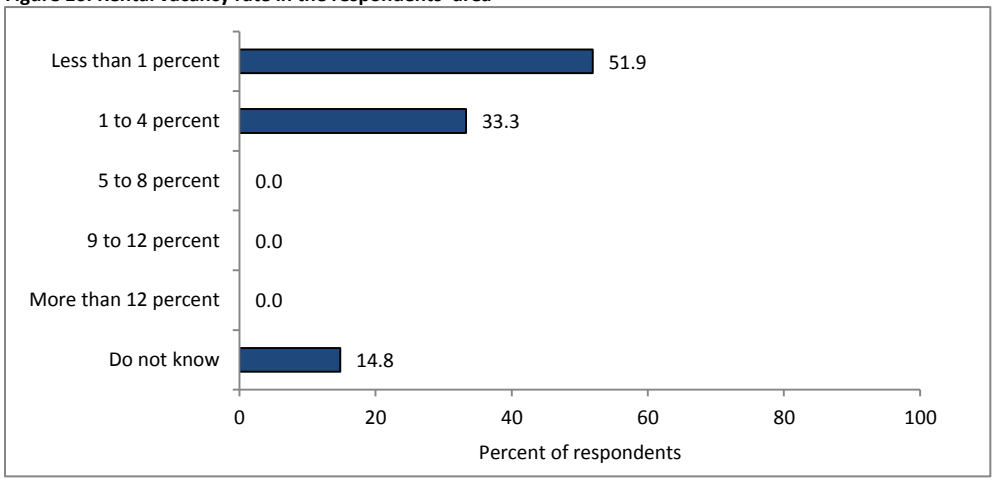


*"Specific housing need" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents about the importance of housing needs in their area.

Respondents were asked what the rental vacancy rate is in their area (see Figure 10).

- The vast majority of respondents indicated that the rental vacancy rate is less than 5 percent (85.2 percent); 51.9 percent said less than 1 percent.
- Approximately one-tenth of respondents indicated that they do not know what the rental vacancy rate is in their area (14.8 percent).

Figure 10. Rental vacancy rate in the respondents' area



AVAILABILITY, AFFORDABILITY, AND QUALITY OF HOUSING

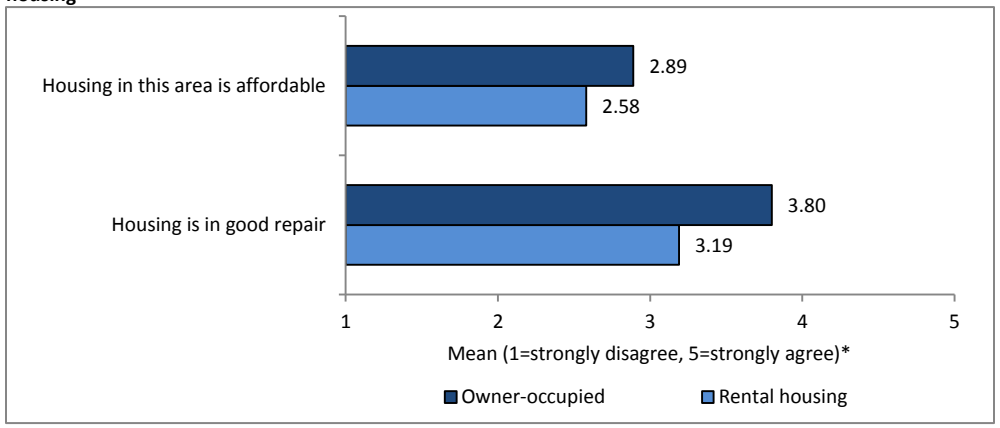
Respondents were asked to indicate their opinion on statements relating to housing affordability and quality (see Figure 11).

- On average, respondents somewhat disagreed that owner-occupied housing in their area is affordable (mean=2.89); respondents disagreed that rental housing in their area is affordable (mean=2.58).
- On average, respondents agreed that owner-occupied housing in their area is in good repair (mean=3.80); respondents somewhat agreed that rental housing in their area is in good repair (mean=3.19).

In relation to housing quality, respondents were asked to indicate what proportion of owner-occupied and rental housing stock is in need of updates and repairs. The following section focuses only on those respondents who indicated that updates and repairs are in need (i.e., those who indicated a 1 or 2 on whether housing is in good repair) (see Figure 12).

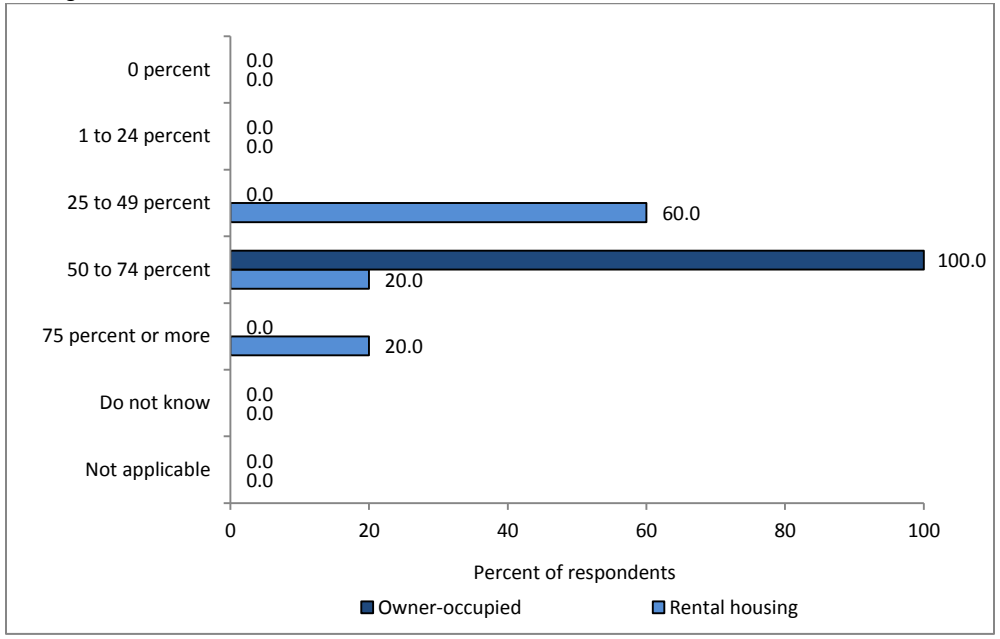
- All respondents indicated 50 to 74 percent of owner-occupied housing is in need of updates and repairs (100.0 percent).
- Three-fifths of respondents indicated 25 to 49 percent of rental housing in their area is in need of updates and repairs (60.0 percent); 20.0 percent of respondents said 75 percent or more of rental housing is in need of updates and repairs.

Figure 11. Statements relating to housing affordability and quality in the respondents' area by type of housing



*Means exclude "do not know" and "not applicable" responses.

Figure 12. Proportion of housing that is in need of updates and repairs* in the respondents' area by type of housing

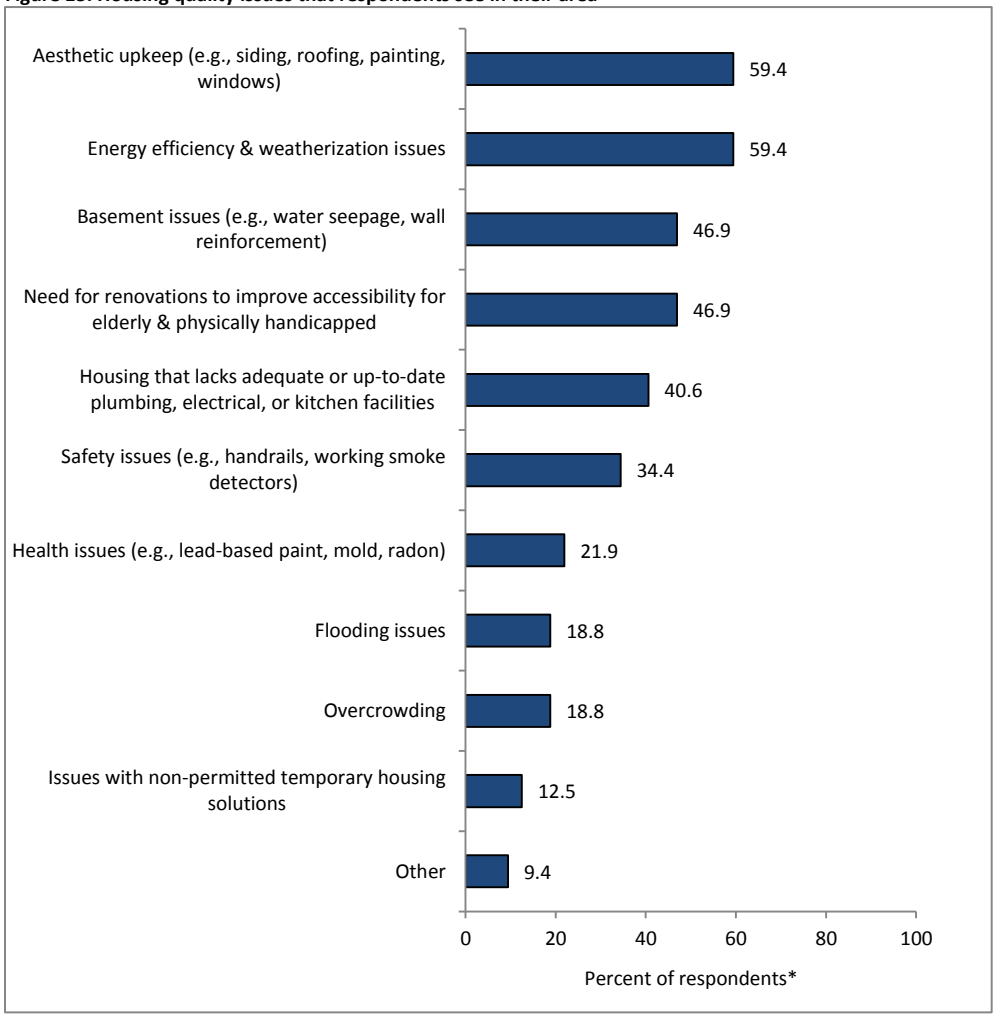


*"In need of updates and repairs" is defined as individuals who indicated a 1 or 2 (disagree) to a previous question which asked respondents how much they agree that the type of housing is in good repair.

Respondents were asked what they see as some of the housing quality issues in their area (see Figure 13).

- Over half of respondents indicated that aesthetic upkeep and energy efficiency and weatherization are housing quality issues in their area (59.4 percent each).
- At least one-third of respondents said basement issues (46.9 percent); need for renovations to improve accessibility of elderly and physically handicapped (46.9 percent); housing that lacks adequate or up-to-date plumbing, electrical, or kitchen facilities (40.6 percent); and safety (34.4 percent) are housing quality issues in their area.
- Approximately one-fifth of respondents said health issues (21.9 percent), flooding (18.8 percent), and overcrowding (18.8 percent) are housing quality issues; 12.5 percent also said non-permitted temporary housing is a housing quality issue in their area.

Figure 13. Housing quality issues that respondents see in their area



*Percentages do not add to 100.0 due to multiple responses.

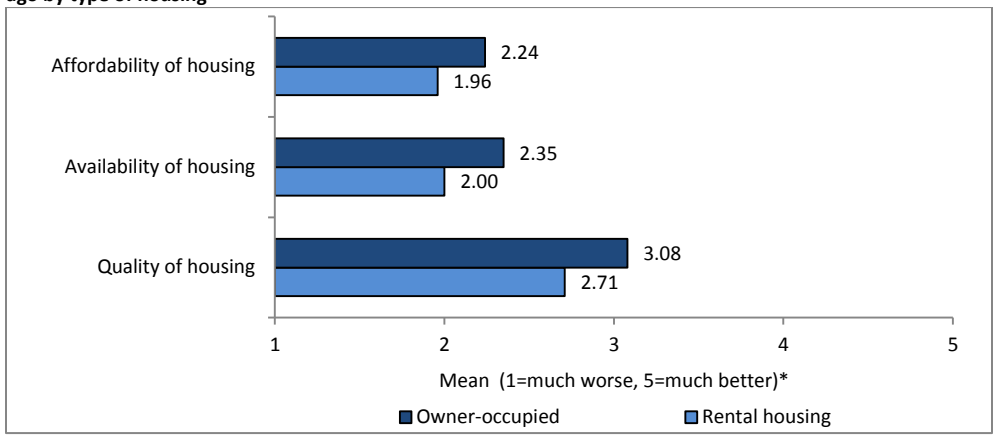
Respondents were asked how the affordability, availability, and quality of OWNER-OCCUPIED and RENTAL housing in their area compares to 10 years ago (see Figure 14).

- On average, respondents said that the affordability of owner-occupied housing is worse and affordability of rental housing is much worse compared to 10 years ago (mean=2.24 and mean=1.96, respectively).
- On average, respondents said that the availability of owner-occupied housing is worse and rental housing is much worse compared to 10 years ago (mean=2.35 and mean=2.00, respectively).
- On average, respondents said that the quality of owner-occupied housing is somewhat better and rental housing is worse compared to 10 years ago (mean=3.08 and mean=2.71, respectively).

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING DEVELOPMENT as they relate to their area (see Figure 15).

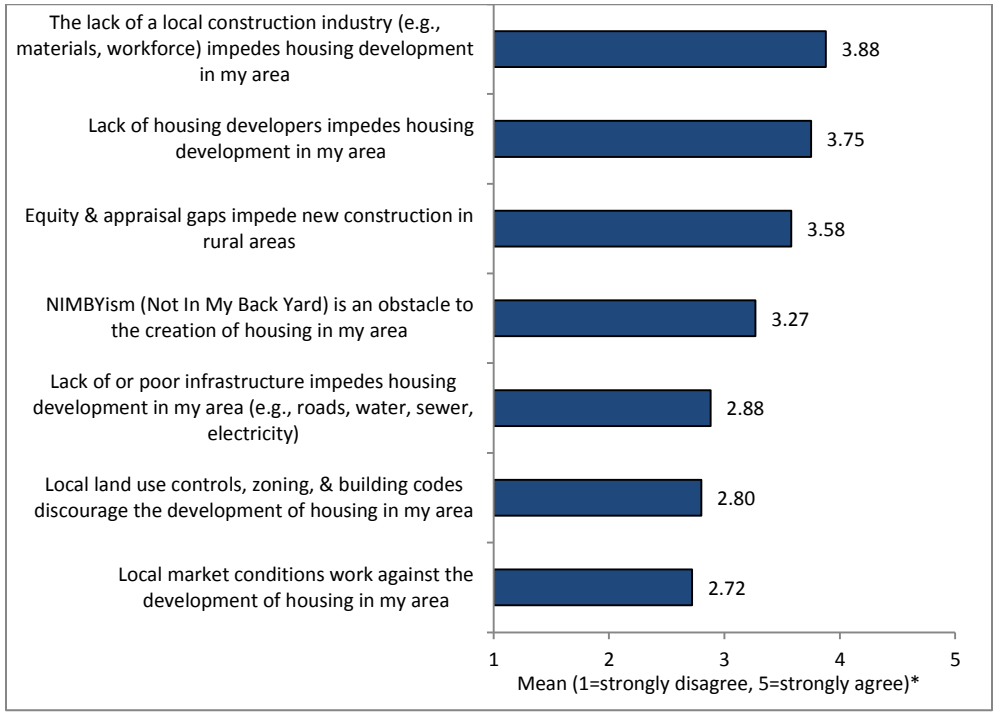
- On average, respondents agreed that lack of a local construction industry (mean=3.88), lack of housing developers (mean=3.75), equity and appraisal gaps (mean=3.58), and NIMBYism (Not In My Back Yard) (mean=3.27) are obstacles to housing development in their area.
- On average, respondents somewhat disagreed that the lack of or poor infrastructure (mean=2.88) and local land use controls, zoning and building codes (mean=2.80) are obstacles to housing development in their area.
- On average, respondents disagreed that local market conditions work against the development of housing in their area (mean=2.72).

Figure 14. Affordability, availability, and quality of housing in the respondents' area compared to 10 years ago by type of housing



*Means exclude "do not know" responses.

Figure 15. Statements regarding obstacles to HOUSING DEVELOPMENT as they relate to the respondents' area

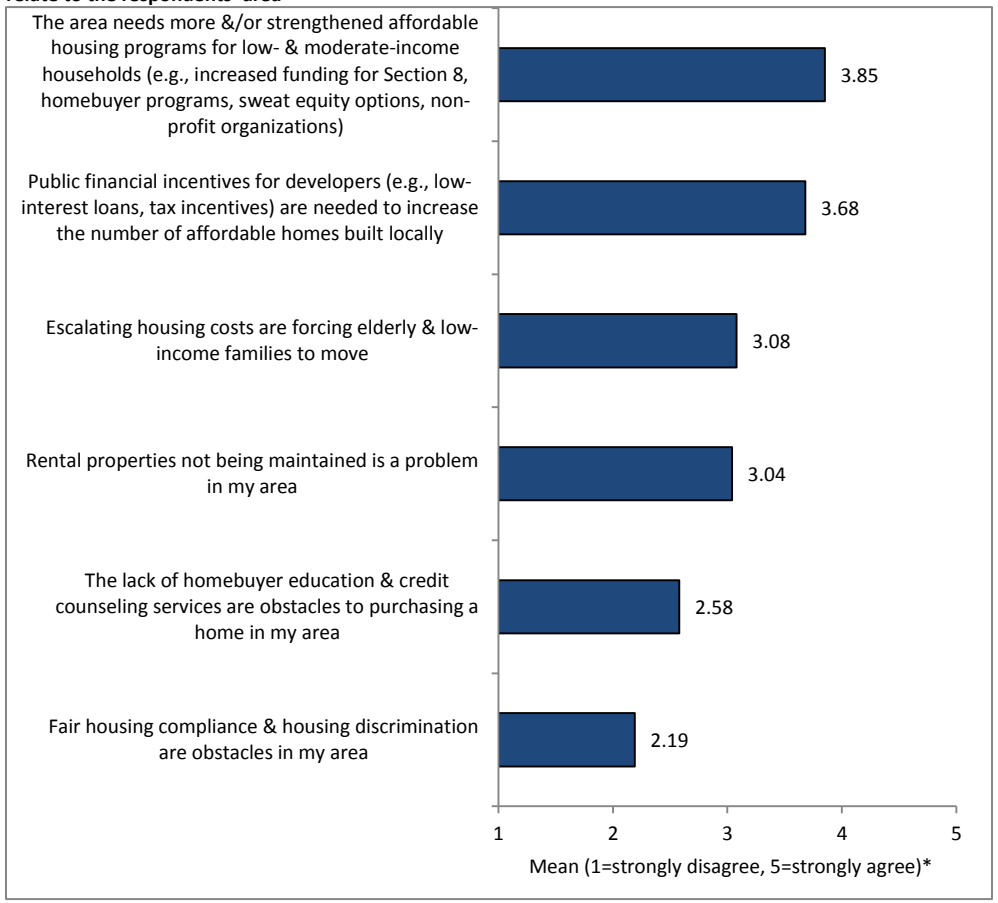


*Means exclude "do not know" responses.

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to their area (see Figure 16).

- On average, respondents agreed that their area needs more and/or strengthened affordable housing programs for low- and moderate-income households (mean=3.85) and that public financial incentives for developers are needed to increase the number of affordable homes built locally (mean=3.68).
- On average, respondents somewhat agreed that escalating housing costs are forcing elderly and low-income families to move (mean=3.08) and rental properties are not being maintained in their area (mean=3.04).
- On average, respondents disagreed that the lack of homebuyer education and credit counseling services are obstacles to purchasing a home in their area (mean=2.58) and that fair housing compliance and housing discrimination are obstacles in their area (mean=2.19).

Figure 16. Statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to the respondents' area

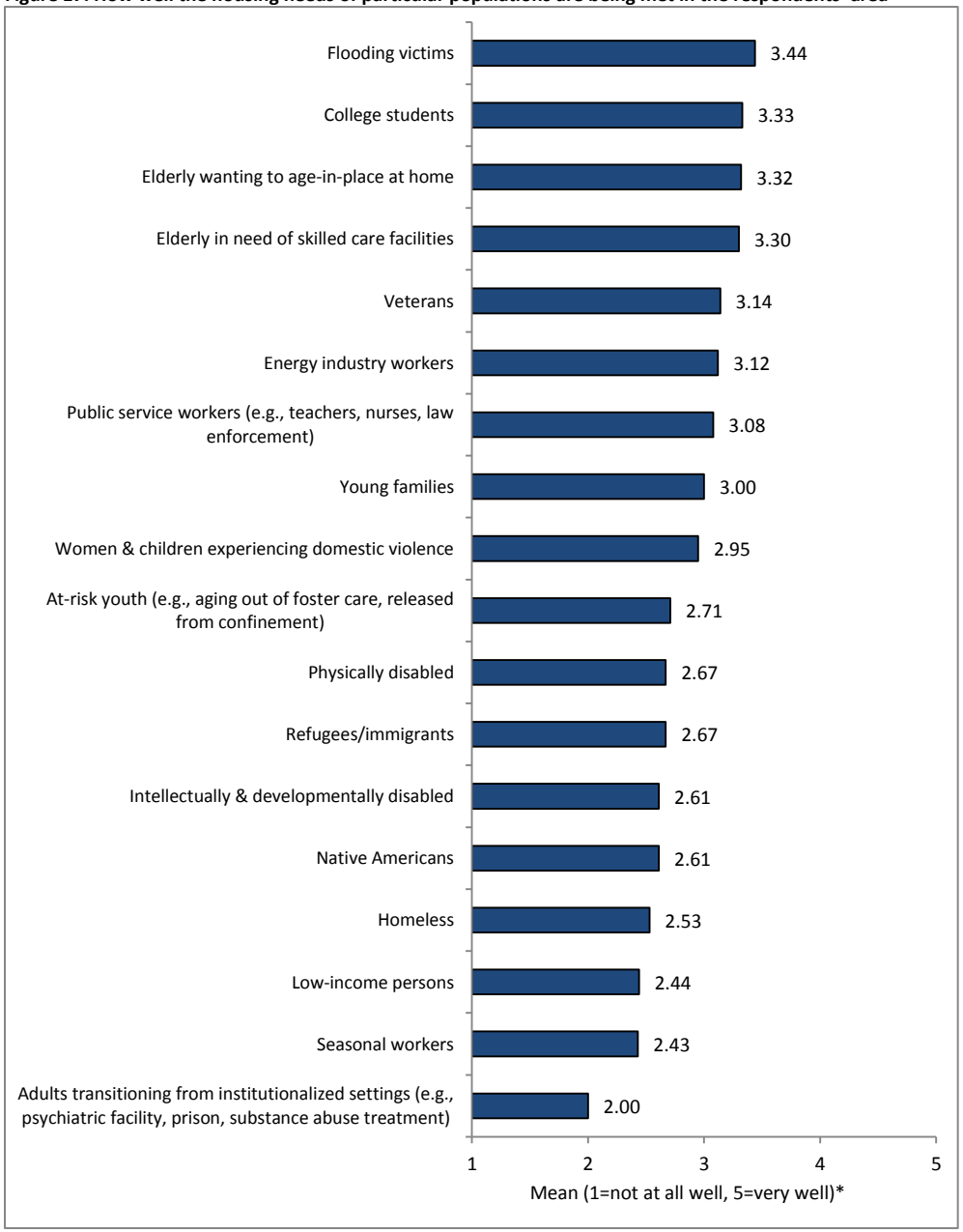


*Means exclude "do not know" responses.

Respondents were asked to indicate how well they think the housing needs for various population groups are being met in their area (see Figure 17).

- On average, respondents indicated that housing needs that are the least well met in their area are for adults transitioning from institutionalized settings (mean=2.00), seasonal workers (mean=2.43), and low-income persons (mean=2.44).
- On average, respondents indicated that the housing needs for the following populations are not being met well: at-risk youth (mean=2.71), physically disabled (mean=2.67), refugees/immigrants (mean=2.67), intellectually and developmentally disabled (mean=2.61), Native Americans (mean=2.61), and the homeless (mean=2.53).
- On average, respondents said that the housing needs for the following populations are being met moderately well: veterans (mean=3.14), energy industry workers (mean=3.12), public service workers (mean=3.08), young families (mean=3.00), and women and children experiencing domestic violence (mean=2.95).
- On average, respondents indicated that the housing needs of the following populations are being met well: flooding victims (mean=3.44), college students (mean=3.33), elderly wanting to age-in-place at home (mean=3.32), and elderly in need of skilled care facilities (mean=3.30).

Figure 17. How well the housing needs of particular populations are being met in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

BARRIERS TO GROWTH AND CHANGE

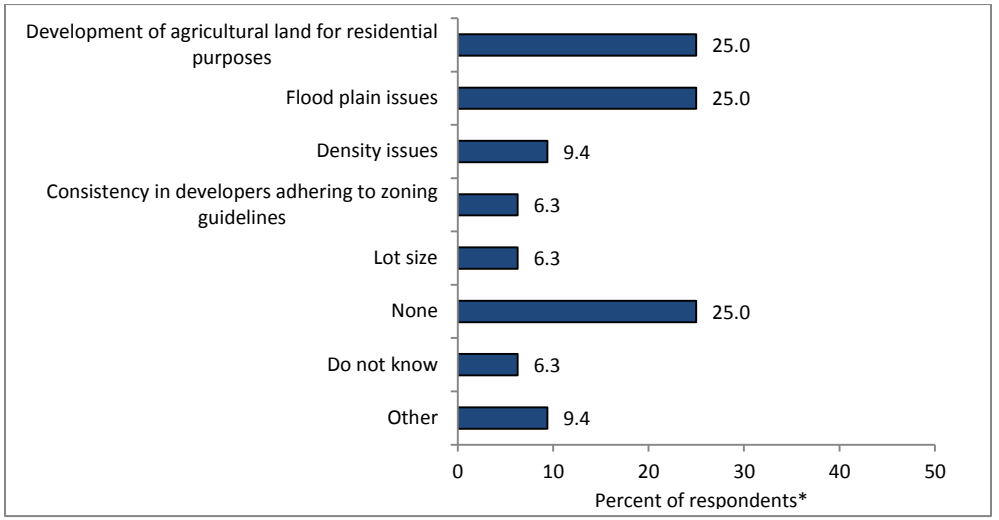
Respondents were asked which ZONING issues are inhibiting housing affordability and development in their area (see Figure 18).

- One-fourth of respondents indicated that development of agricultural land for residential purposes and flood plain issues are ZONING issues that inhibit housing affordability and development in their area (25.0 percent each).
- One-fourth of respondents indicated there are no ZONING issues in their area (25.0 percent).

Respondents were asked which BUILDING CODE issues are inhibiting housing affordability and development in their area (see Figure 19).

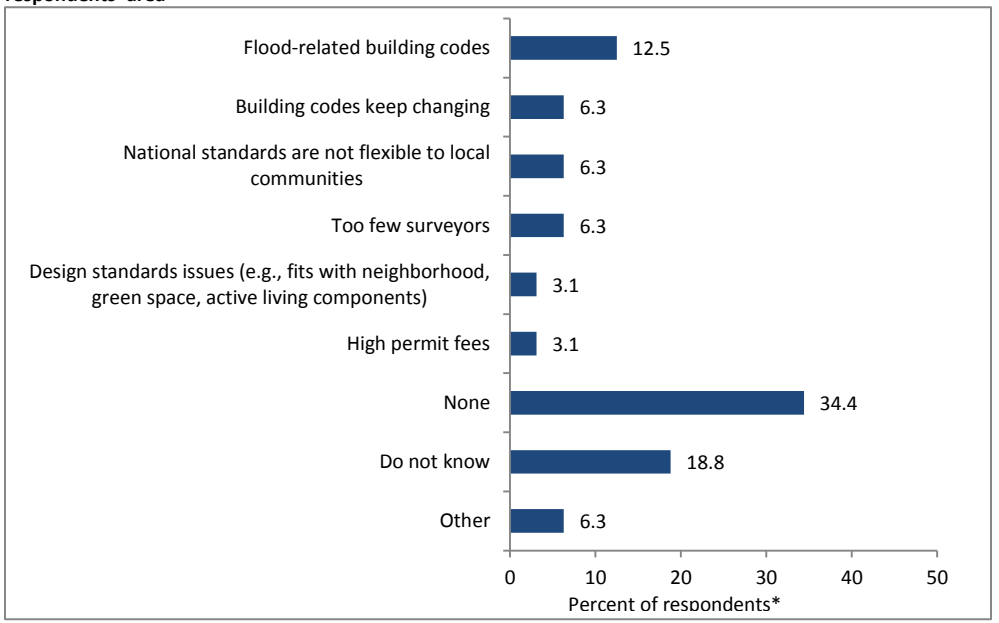
- Approximately one-third of respondents indicated that there are no BUILDING CODE issues (34.4 percent) and 18.8 percent said that they do not know which BUILDING CODE issues inhibit affordability and development in their area.
- One in 10 respondents indicated flood-related building codes issues inhibit affordability and development in their area (12.5 percent).

Figure 18. ZONING issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 19. BUILDING CODE issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

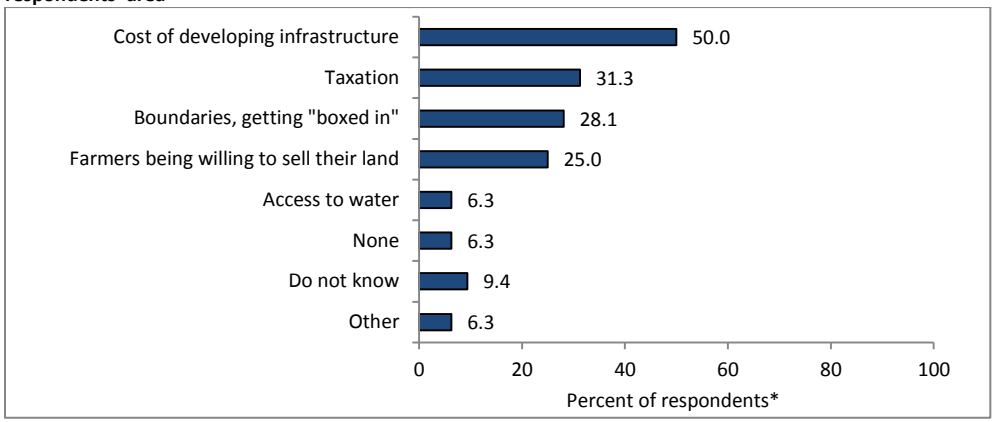
Respondents were asked which ANNEXATION issues are inhibiting housing affordability and development in their area (see Figure 20).

- Half of respondents indicated the cost of developing infrastructure is an ANNEXATION issue that inhibits affordability and development in their area (50.0 percent).
- Nearly one-third of respondents indicated that taxation is an ANNEXATION issue that inhibits affordability and development in their area (31.3 percent); 28.1 percent said boundaries, or getting "boxed in," and 25.0 percent said farmers being willing to sell their land are ANNEXATION issues as well.

Respondents were asked which ECOLOGICAL issues are inhibiting housing affordability and development in their area (see Figure 21).

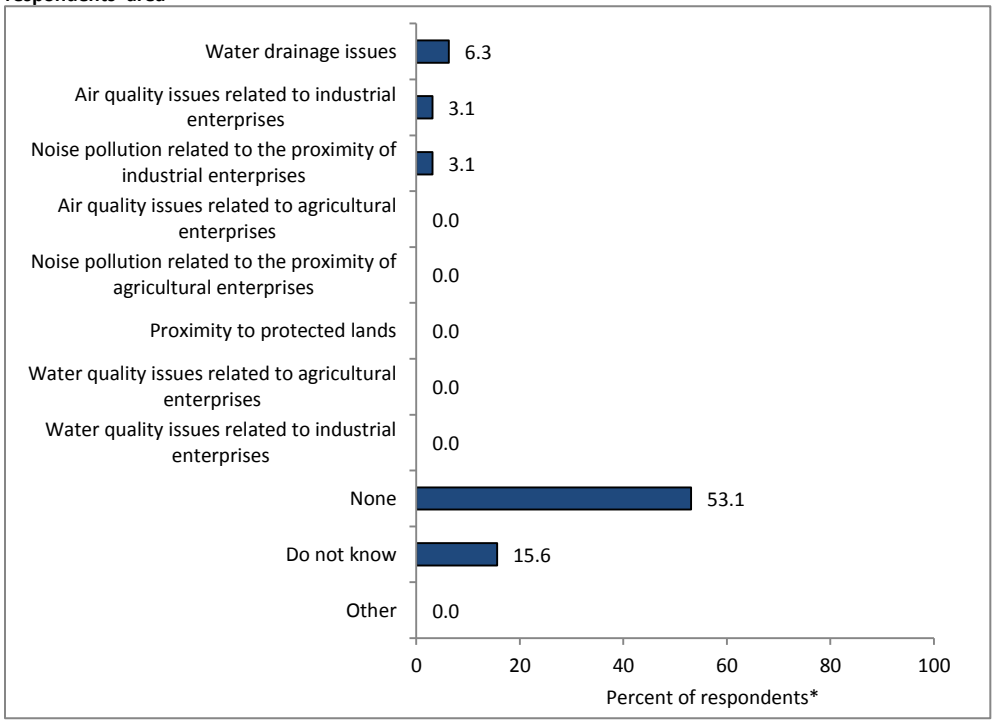
- Approximately half of respondents indicated that there are no ECOLOGICAL issues (53.1 percent) and 15.6 percent said that they do not know which ECOLOGICAL issues inhibit affordability and development in their area; less than one in 10 indicated water drainage is an ECOLOGICAL issue in their area (6.3 percent).

Figure 20. ANNEXATION issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 21. ECOLOGICAL issues which are inhibiting housing affordability and development in the respondents' area

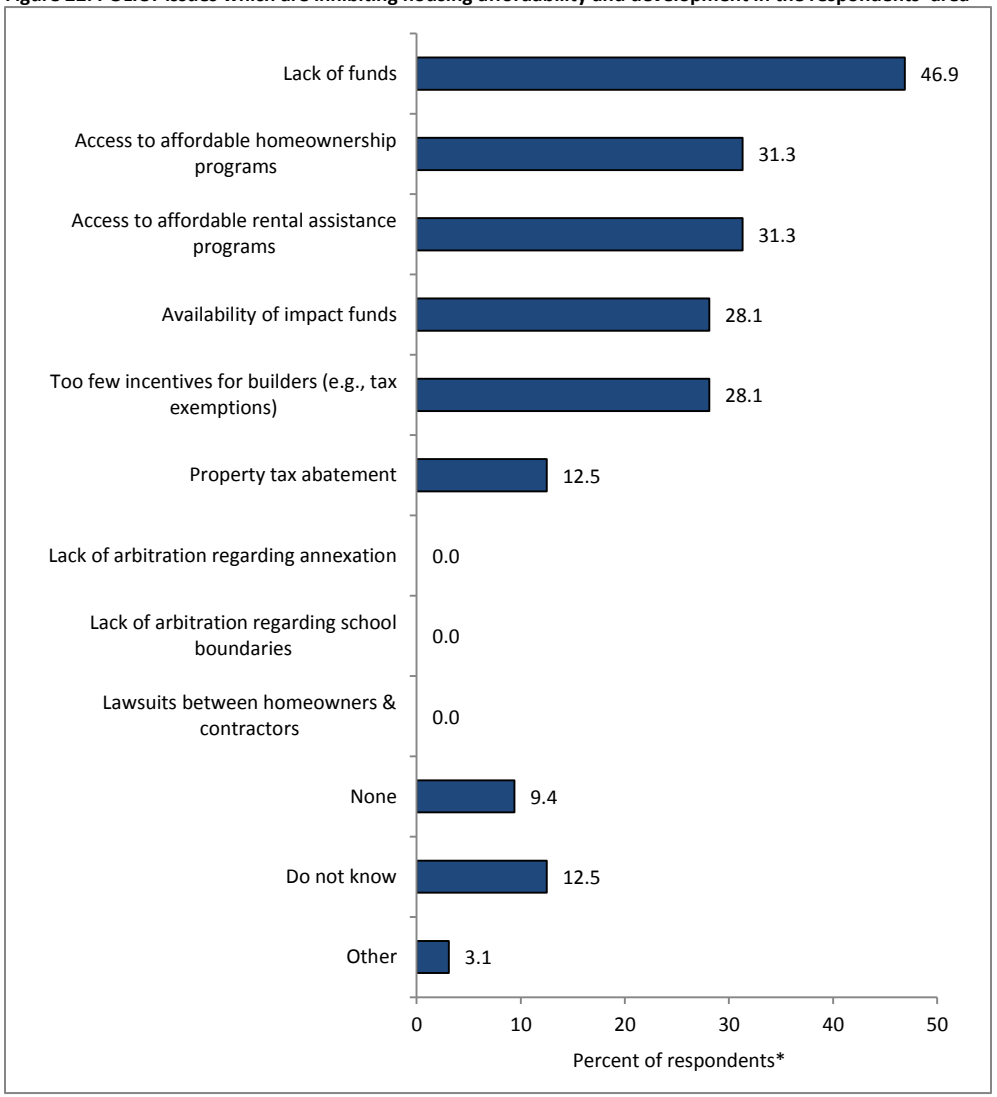


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked which POLICY issues are inhibiting housing affordability and development in their area (see Figure 22).

- Nearly half of respondents indicated that a lack of funds inhibits housing affordability and development in their area (46.9 percent).
- Nearly one-third of respondents indicated that access to affordable homeownership programs (31.3 percent) and access to affordable rental assistance programs (31.3 percent) inhibit housing affordability and development in their area.
- Approximately one-fourth of respondents indicated that availability of impact funds (28.1 percent) and too few incentives for builders (28.1 percent) are POLICY issues that inhibit housing affordability and development in their area; 12.5 percent said property tax abatement is also a POLICY issue.

Figure 22. POLICY issues which are inhibiting housing affordability and development in the respondents' area

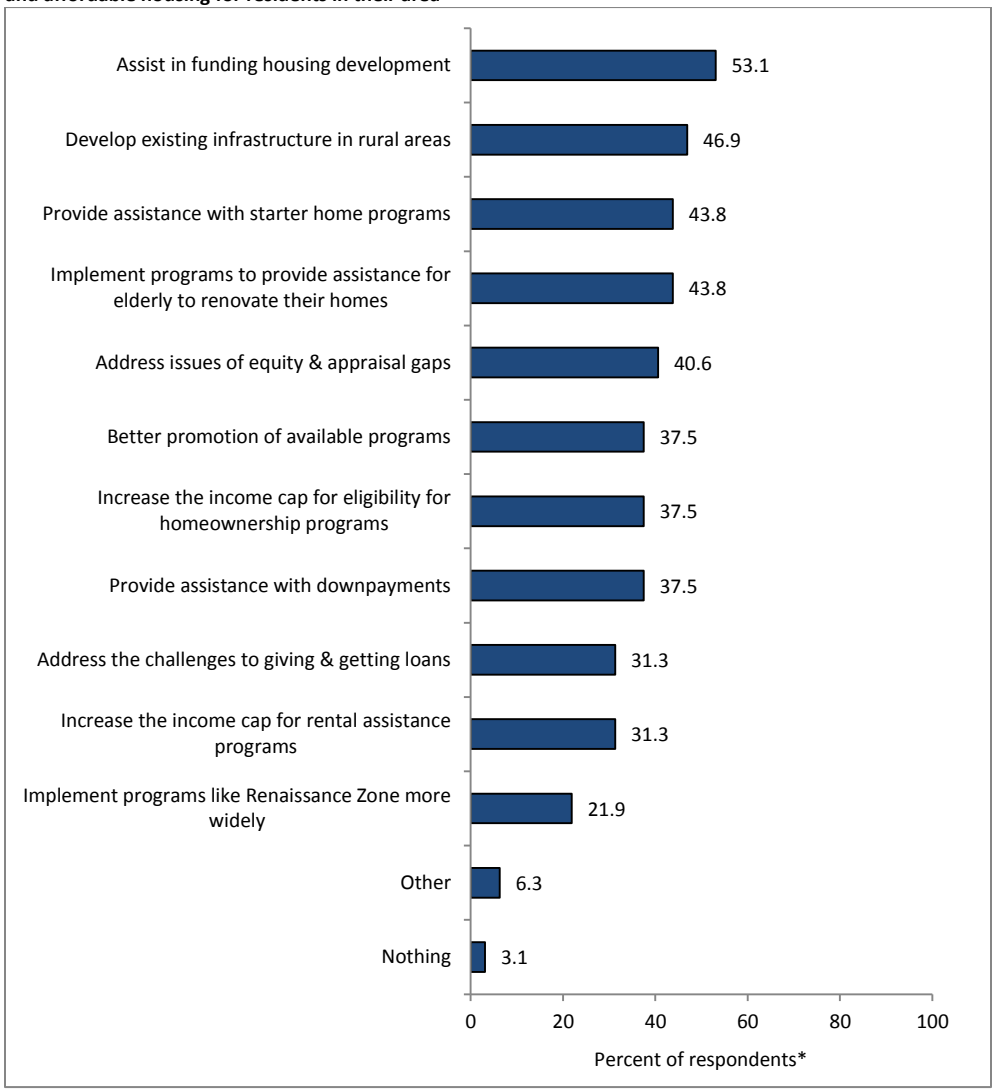


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked what the state should do to help increase the supply of adequate and affordable housing for residents in their area (see Figure 23).

- Approximately half of respondents indicated that the state should assist in funding housing development (53.1 percent) and develop existing infrastructure in rural areas (46.9 percent) to help increase the supply of adequate and affordable housing for residents in their area.
- Approximately two-fifths of respondents indicated the state should provide assistance with starter home programs (43.8 percent), implement programs to provide assistance for elderly to renovate their homes (43.8 percent), address issues of equity and appraisal gaps (40.6 percent), better promote available programs (37.5 percent), increase the income cap for eligibility for homeownership programs (37.5 percent), and provide assistance with downpayments (37.5 percent).
- Nearly one-third of respondents indicated the state should address the challenges to giving and getting loans (31.3 percent) and increase the income cap for rental assistance programs (31.3 percent); 21.9 percent said the state should implement programs like the Renaissance Zone more widely.

Figure 23. Respondents' opinion regarding what the state should do to help increase the supply of adequate and affordable housing for residents in their area



*Percentages do not add to 100.0 due to multiple responses.

RESPONDENTS' PROFILE

Respondents were asked what their title and/or perspective was when answering the survey (see Figure 1).

- Nearly two-thirds of respondents indicated that their title/perspective is a government official (65.0 percent).
- One-fourth of respondents indicated that their title/perspective is economic/community development (25.0 percent).
- Equal proportions of respondents indicated that their title/perspective is banking/financing, a non-profit organization, public housing, and real estate/builder (5.0 percent each).

Map 1. Geographic boundaries for organization of survey results

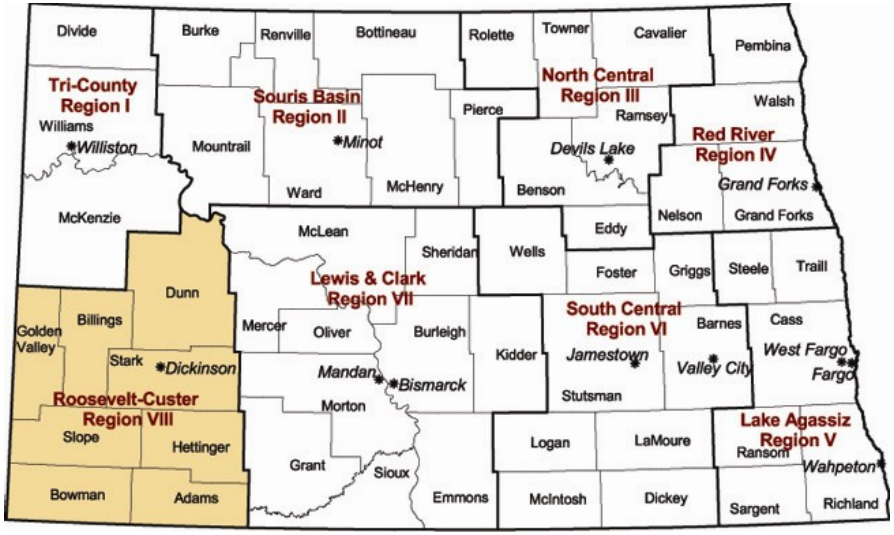
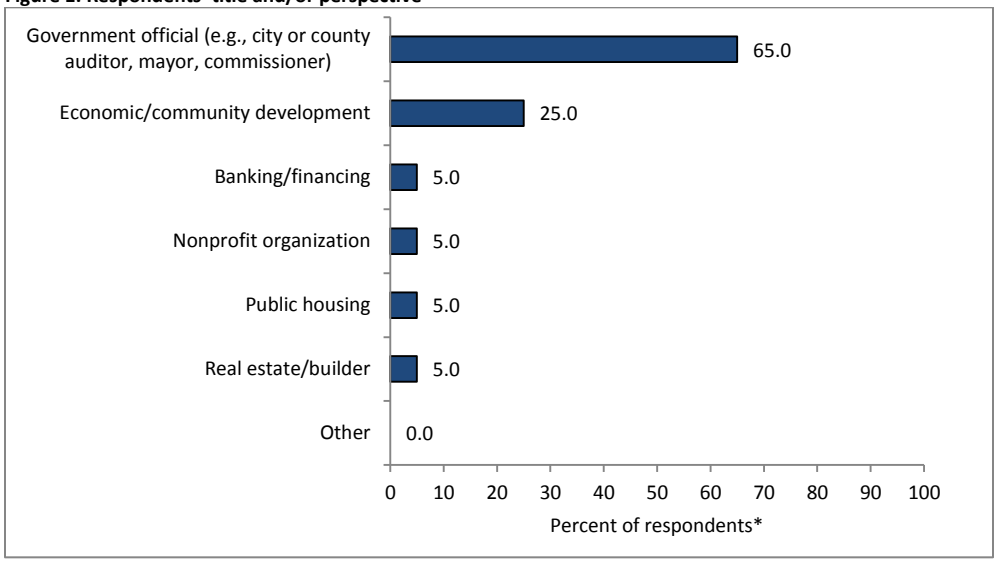


Figure 1. Respondents' title and/or perspective



*Percentages do not add to 100.0 due to multiple responses.

GENERAL ISSUES IN THE COMMUNITY

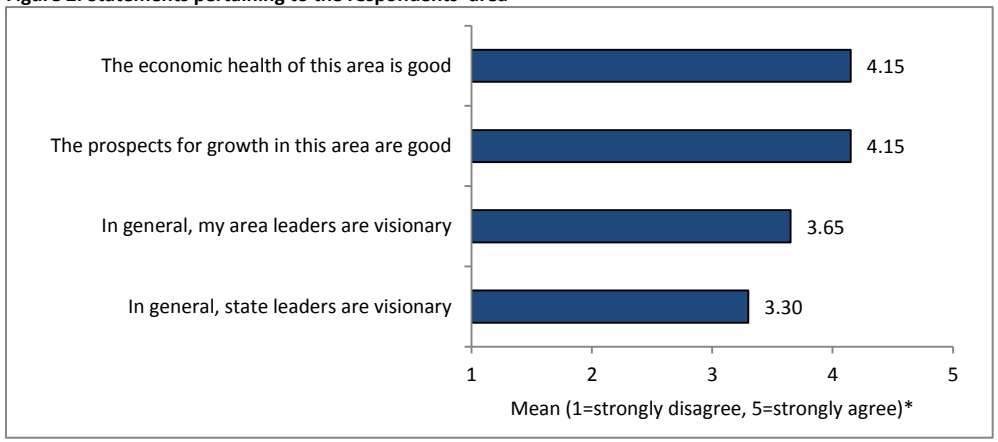
Respondents were asked to indicate their level of agreement on statements pertaining to their area (see Figure 2).

- On average, respondents strongly agree that the economic health of their area is good and the prospects for growth in their area are good (mean=4.15 each).
- On average, respondents agree that, in general, their area leaders and state leaders are visionary (mean=3.65 and mean=3.30, respectively).

Respondents were asked how specific factors currently influence prospects for growth in their area (see Figure 3).

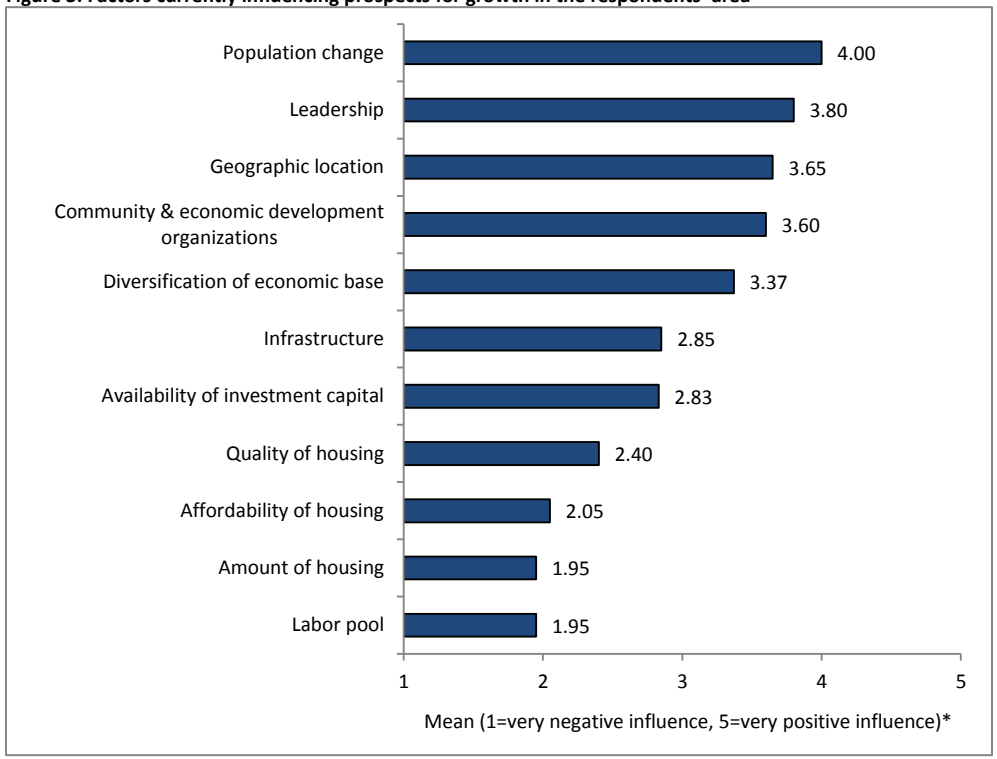
- On average, respondents indicated that population change has a very positive influence on the prospects for growth in their area (mean=4.00); respondents indicated that leadership (mean=3.80), geographic location (mean=3.65), community and economic development organizations (mean=3.60), and diversification of the economic base (mean=3.37) have a positive influence on the prospects for growth in their area.
- On the other hand, on average, respondents indicated that labor pool and amount of housing have a very negative influence on the prospects for growth in their area (mean=1.95 each); respondents indicated affordability of housing (mean=2.05) and quality of housing (mean=2.40) have a negative influence.
- On average, respondents indicated that infrastructure (mean=2.85) and availability of investment capital (mean=2.83) have a moderate influence on the prospects for growth in their area.

Figure 2. Statements pertaining to the respondents' area



*Means exclude "do not know" responses.

Figure 3. Factors currently influencing prospects for growth in the respondents' area



*Means exclude "do not know" responses.

Respondents were asked what the three most important local issues are in their area.

- The theme that respondents indicated the most frequently as one of the three most important local issues in their area is housing, followed by infrastructure and employment.
- HOUSING
    - Respondents indicated that there is a lack of available housing (e.g., rental housing, temporary housing) AND A lack of affordable housing. A lack of housing investors due to lack of water was also cited as an issue.
    - Respondents also indicated concerns with price gouging of renters.
- INFRASTRUCTURE
    - Respondents indicated that there are issues with infrastructure (e.g., roads, water, sewer) and related financing.
    - Respondents cited that there is a lack of water, especially drinking and rural water.
    - Respondents also said that there are concerns with the lack of local amenities and services (e.g., restaurants, laundry services, convenience stores).
- EMPLOYMENT
    - Respondents indicated that there are issues with the lack of available workers and lack of quality workers.
- Other less common themes respondents indicated as one of the three most important local issues in their area are growth and development, education, and social concerns.

HOUSING SUPPLY AND DEMAND

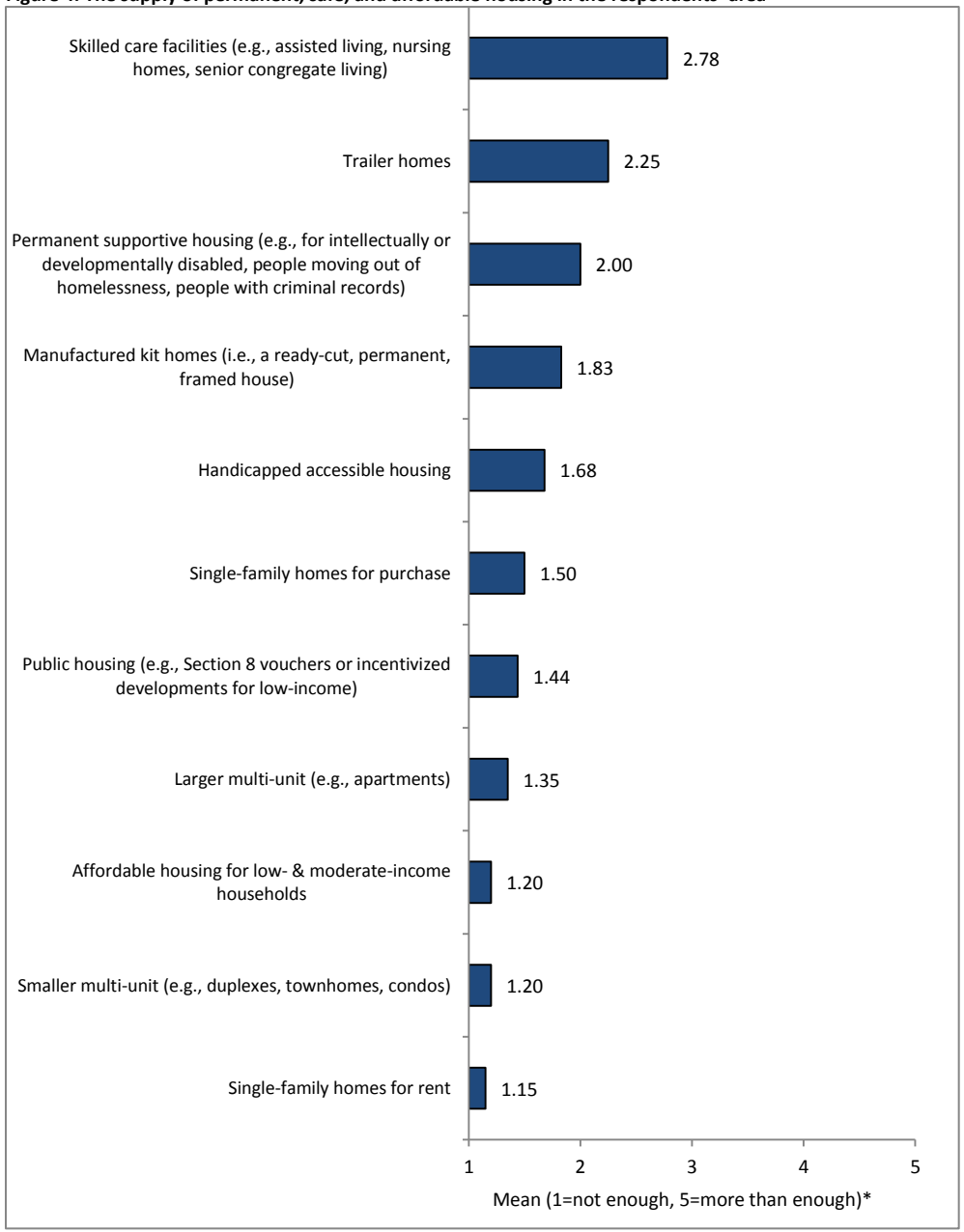
Respondents were asked how they would rate the seriousness of housing as a problem in their area.

- On average, respondents considered housing in their area to be a very serious problem (mean= 4.65).

Respondents were asked how they would judge the supply of permanent, safe, and affordable housing of various types in their area (see Figure 4).

- Overall, respondents indicated that there is not enough permanent, safe, and affordable housing to meet demand.
- Types of housing perceived to be most lacking, on average, include single-family homes for rent (mean=1.15), smaller multi-units (mean=1.20), and affordable housing for low- and moderate-income households (mean=1.20).
- On average respondents indicated the supply of trailer homes (mean=2.25), permanent supportive housing (mean=2.00), manufactured kit homes (mean=1.83), handicapped accessible housing (mean=1.68), single-family homes for purchase (mean=1.50), public housing (mean=1.44), and larger multi-units (mean=1.35) are not enough.
- On average, respondents indicated that the supply of skilled care facilities is somewhat enough (mean=2.78).

Figure 4. The supply of permanent, safe, and affordable housing in the respondents' area

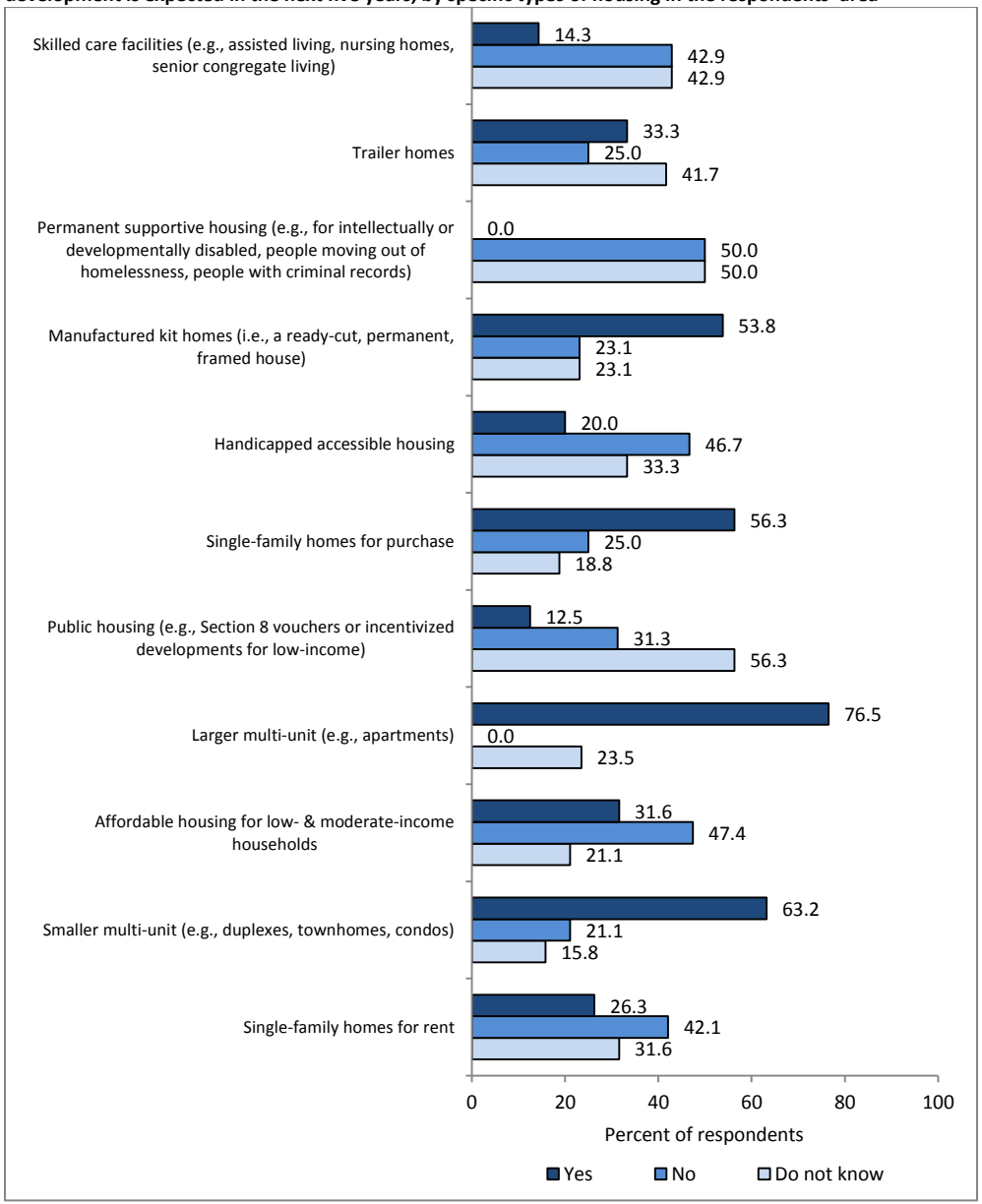


*Means exclude "do not know" responses.

All respondents were asked to indicate whether new development for specific types of housing is expected in the next five years in their area. The following section focuses only on those respondents who perceived the supply of permanent, safe, and affordable housing in their area as not enough (i.e., those who indicated a 1 or 2 for the specific supply of permanent, safe, and affordable housing) (see Figure 5).

- At least half of respondents who indicated there is not enough housing in their area expect new development of larger multi-units (76.5 percent), smaller multi-units (63.2 percent), single-family homes for purchase (56.3 percent), and manufactured kit homes (53.8 percent) in the next five years.
- At least two-fifths of respondents said they do not expect new development of permanent supportive housing (50.0 percent), affordable housing for low- and moderate-income households (47.4 percent), handicapped accessible housing (46.7 percent), skilled care facilities (42.9 percent), and single-family homes for rent (42.1 percent) in the next five years.
- At least 15 percent of respondents said they do not know if new development is expected for any of the specific housing types over the next five years.

Figure 5. If the supply of permanent, safe, and affordable housing is not perceived as enough*, whether development is expected in the next five years, by specific types of housing in the respondents' area



*"Not enough" is defined as individuals who indicated a 1 or 2 to a previous question which asked respondents to judge the supply of permanent, safe, and affordable housing in their area.

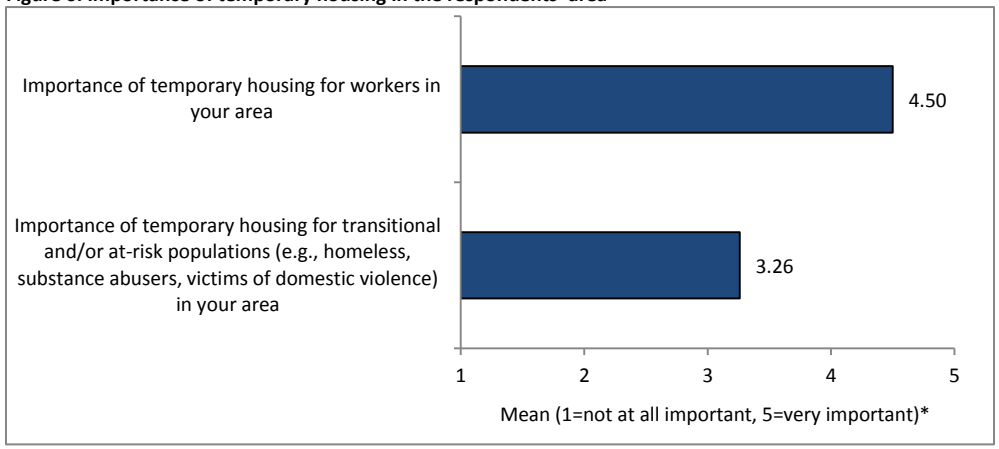
Respondents were asked how important temporary housing is for transitional and/or at-risk populations (e.g., homeless, substance abusers, victims of domestic violence) and workers in their area (see Figure 6).

- On average, respondents indicated that temporary housing is very important for workers and is important for transitional and/or at-risk populations in their area (mean=4.50 and mean=3.26, respectively).

Additionally, respondents were asked if various solutions are being used to fulfill temporary housing for workers in their area and how well the solution is working. The following section focuses only on respondents who rated temporary housing for workers as important (i.e., those who indicated temporary housing for workers as a 4 or 5) and indicated that a solution is being used (see Figure 7).

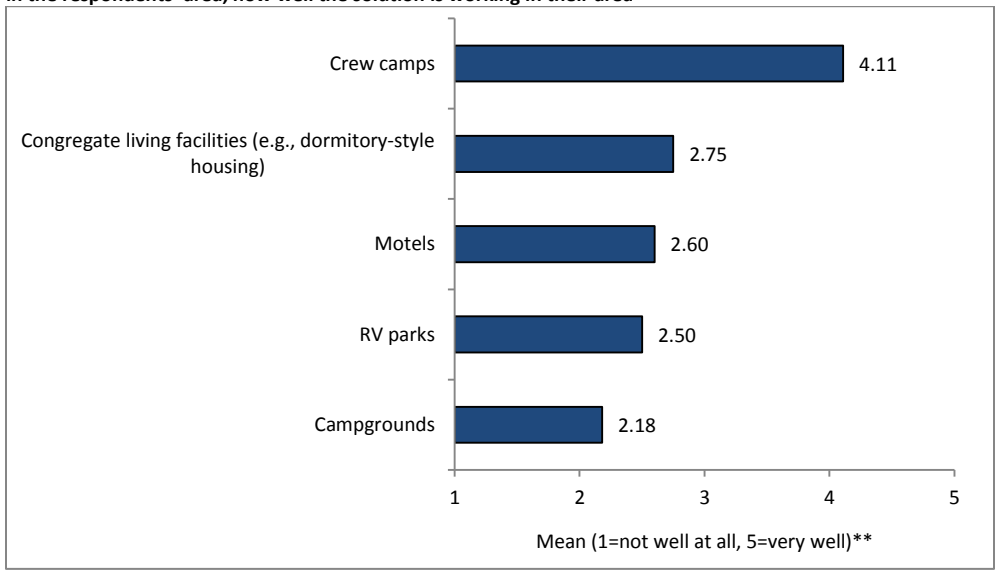
- For those respondents who said that temporary housing for workers is important and that a solution is being used for temporary housing in their area, on average, respondents indicated that crew camps are working very well for their area (mean=4.11); congregate living facilities are working somewhat well (mean=2.75).
- On average, respondents indicated that motels (mean=2.60), RV parks (mean=2.50), and campgrounds (mean=2.18) are not working well.

Figure 6. Importance of temporary housing in the respondents' area



*Means exclude "not applicable" responses.

Figure 7. If temporary housing for workers is important* and a solution is being used for temporary housing in the respondents' area, how well the solution is working in their area



*"Important" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents how important temporary housing is for workers in their area.
**Means exclude "do not know" and "not applicable" responses.

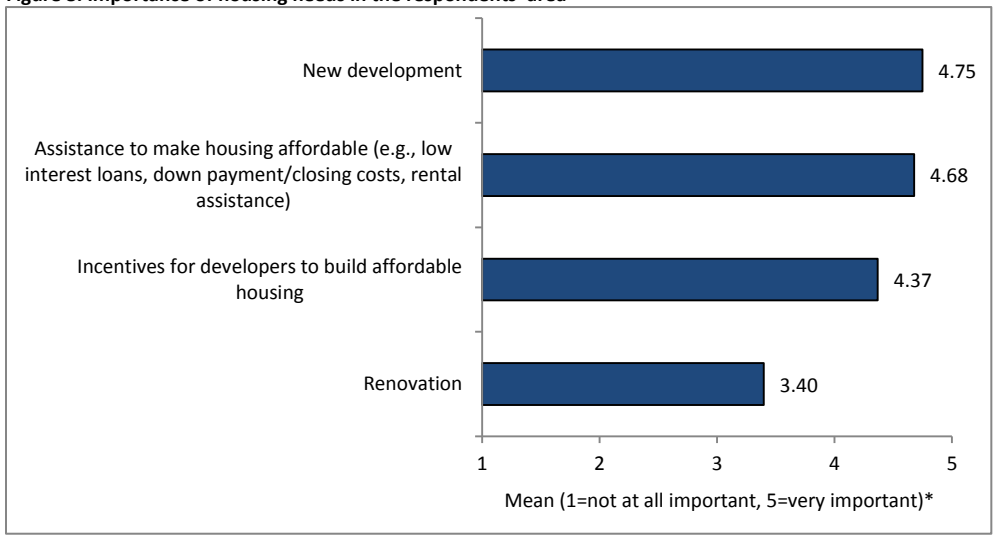
Respondents were asked to rate the importance of four different housing needs in their area (see Figure 8).

- On average, respondents rated new development (mean=4.75), assistance to make housing affordable (mean=4.68), and incentives for developers to build affordable housing (mean=4.37) as very important housing needs for their area.
- On average, respondents also rated renovations as an important housing need in their area (mean=3.40).

All respondents were asked to indicate whether the specific housing need is for owner-occupied, renter-occupied, or both in their area. The following section focuses only on respondents who rated the specific housing need as important (i.e., those who indicated the specific housing need as a 4 or 5) (see Figure 9).

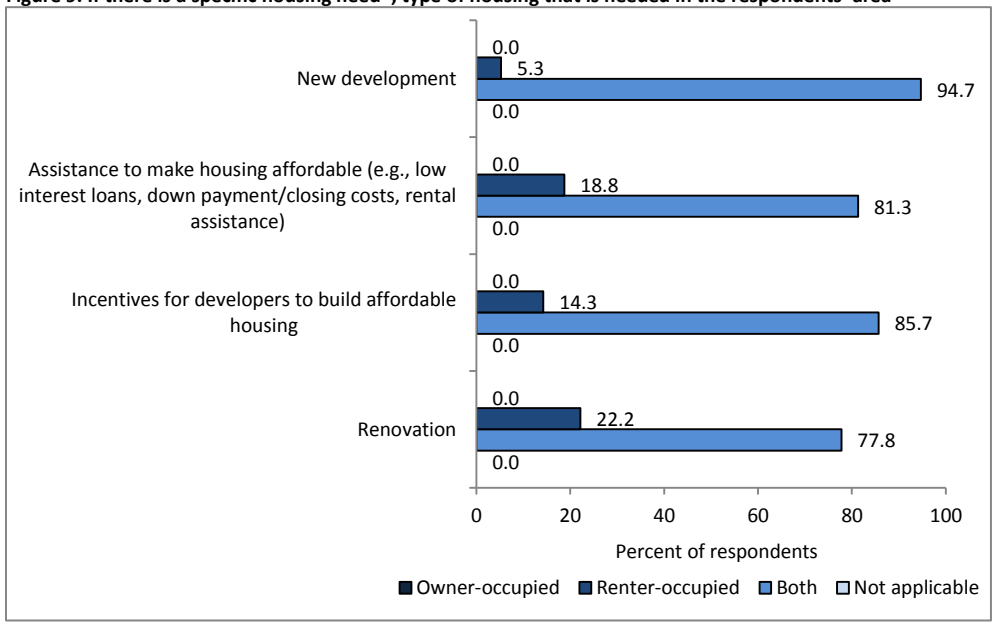
- The majority of respondents indicated that all four housing needs are necessary for both owner- and renter-occupied housing: new development (94.7 percent), incentives for developers to build affordable housing (85.7 percent), assistance to make housing affordable (81.3 percent), and renovations (77.8 percent).

Figure 8. Importance of housing needs in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

Figure 9. If there is a specific housing need*, type of housing that is needed in the respondents' area

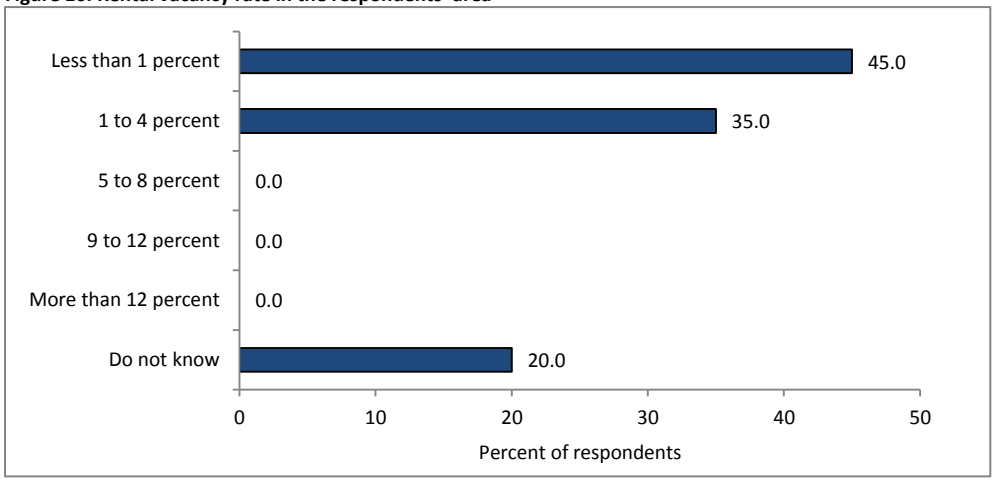


*"Specific housing need" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents about the importance of housing needs in their area.

Respondents were asked what the rental vacancy rate is in their area (see Figure 10).

- The majority of respondents indicated that the rental vacancy rate is less than 5 percent (80.0 percent); 45.0 percent said less than 1 percent.
- One-fifth of respondents indicated that they do not know what the rental vacancy rate is in their area (20.0 percent).

Figure 10. Rental vacancy rate in the respondents' area



AVAILABILITY, AFFORDABILITY, AND QUALITY OF HOUSING

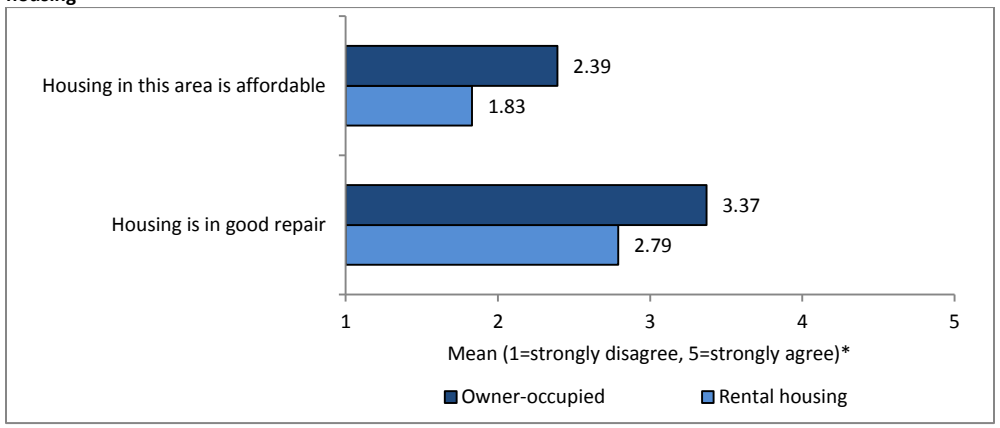
Respondents were asked to indicate their opinion on statements relating to housing affordability and quality (see Figure 11).

- On average, respondents disagreed that owner-occupied housing in their area is affordable (mean=2.39); they strongly disagreed that rental housing in their area is affordable (mean=1.83).
- On average, respondents agreed that owner-occupied housing in their area is in good repair (mean=3.37); however, they somewhat disagreed that rental housing in their area is in good repair (mean=2.79).

In relation to housing quality, respondents were asked to indicate what proportion of owner-occupied and rental housing stock is in need of updates and repairs. The following section focuses only on those respondents who indicated that updates and repairs are in need (i.e., those who indicated a 1 or 2 on whether housing is in good repair) (see Figure 12).

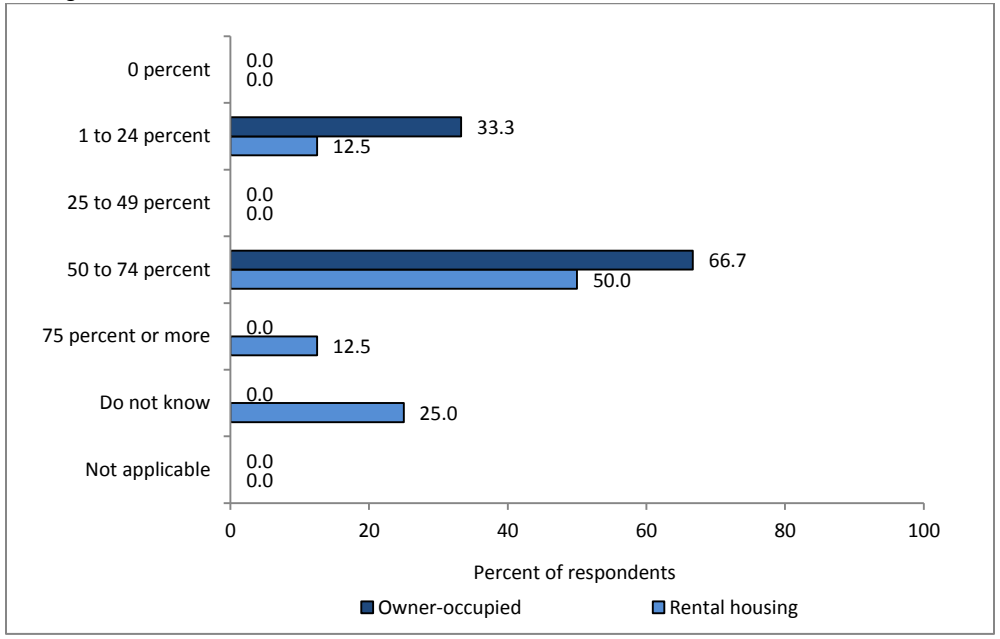
- Two-thirds of respondents indicated that 50 to 74 percent of owner-occupied housing is in need of repairs (66.7 percent); 33.3 percent of respondents said as much as 24 percent of housing is in need of repairs.
- Nearly two-thirds of respondents indicated that at least 50 percent of rental housing in their area is in need of repairs (62.5 percent); half said 50 to 74 percent (50.0 percent). One-fourth of respondents do not know what proportion of rental housing in their area is in need of updates and repairs (25.0 percent).

Figure 11. Statements relating to housing affordability and quality in the respondents' area by type of housing



*Means exclude "do not know" and "not applicable" responses.

Figure 12. Proportion of housing that is in need of updates and repairs* in the respondents' area by type of housing

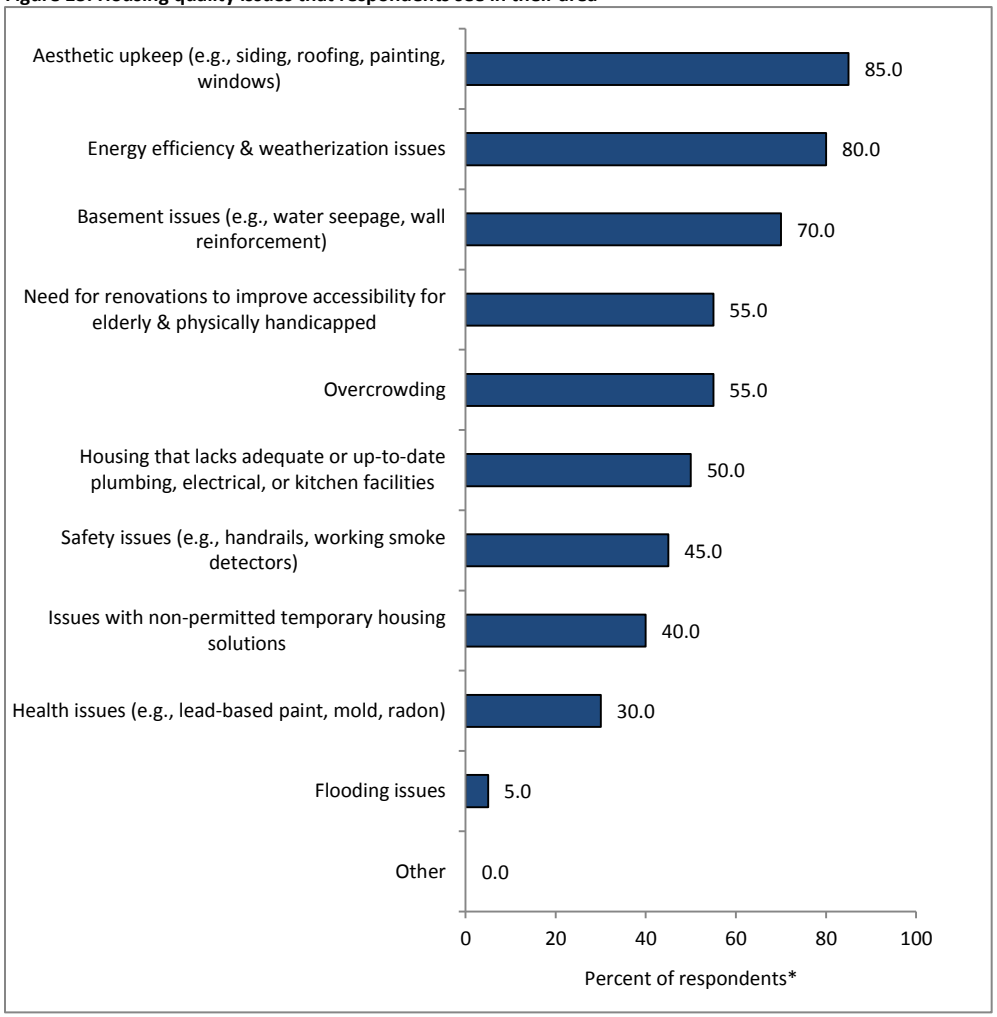


*"In need of updates and repairs" is defined as individuals who indicated a 1 or 2 (disagree) to a previous question which asked respondents how much they agree that the type of housing is in good repair.

Respondents were asked what they see as some of the housing quality issues in their area (see Figure 13).

- The majority of respondents identified the following housing quality issues in their area: aesthetic upkeep (85.0 percent), energy efficiency and weatherization (80.0 percent), and basement issues (70.0 percent).
- At least half of respondents indicated that the need for renovations to improve accessibility for elderly and physically handicapped (55.0 percent); overcrowding (55.0 percent); and housing that lacks adequate or up-to-date plumbing, electrical, or kitchen facilities (50.0 percent) are housing quality issues in their area.
- More than one-fourth of respondents indicated that safety (45.0 percent), non-permitted temporary housing solutions (40.0 percent), and health issues (30.0 percent) are housing quality issues in their area.

Figure 13. Housing quality issues that respondents see in their area



*Percentages do not add to 100.0 due to multiple responses.

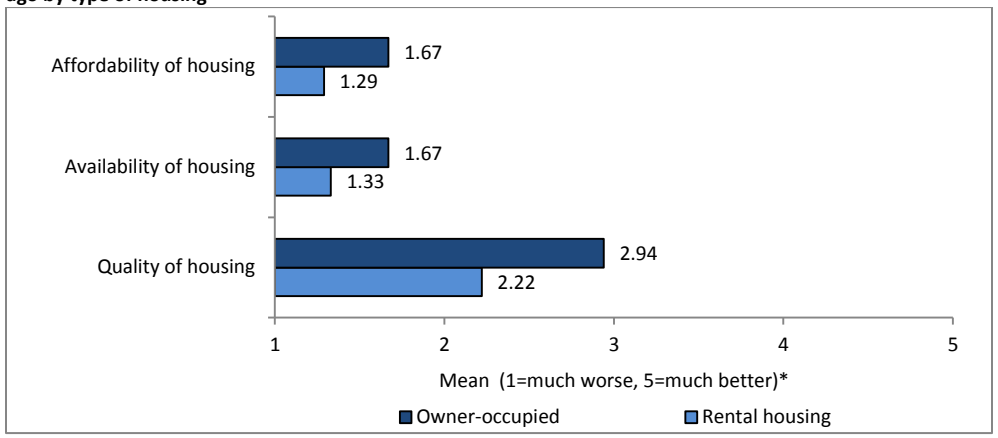
Respondents were asked how the affordability, availability, and quality of OWNER-OCCUPIED and RENTAL housing in their area compares to 10 years ago (see Figure 14).

- On average, respondents said that the affordability of both owner-occupied and rental housing is much worse compared to 10 years ago (mean=1.67 and mean=1.29, respectively).
- On average, respondents said that the availability of both owner-occupied and rental housing is much worse compared to 10 years ago (mean=1.67 and mean=1.33, respectively).
- On average, respondents said that the quality of owner-occupied housing is somewhat worse and rental housing is worse compared to 10 years ago (mean=2.94 and mean=2.22, respectively).

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING DEVELOPMENT as they relate to their area (see Figure 15).

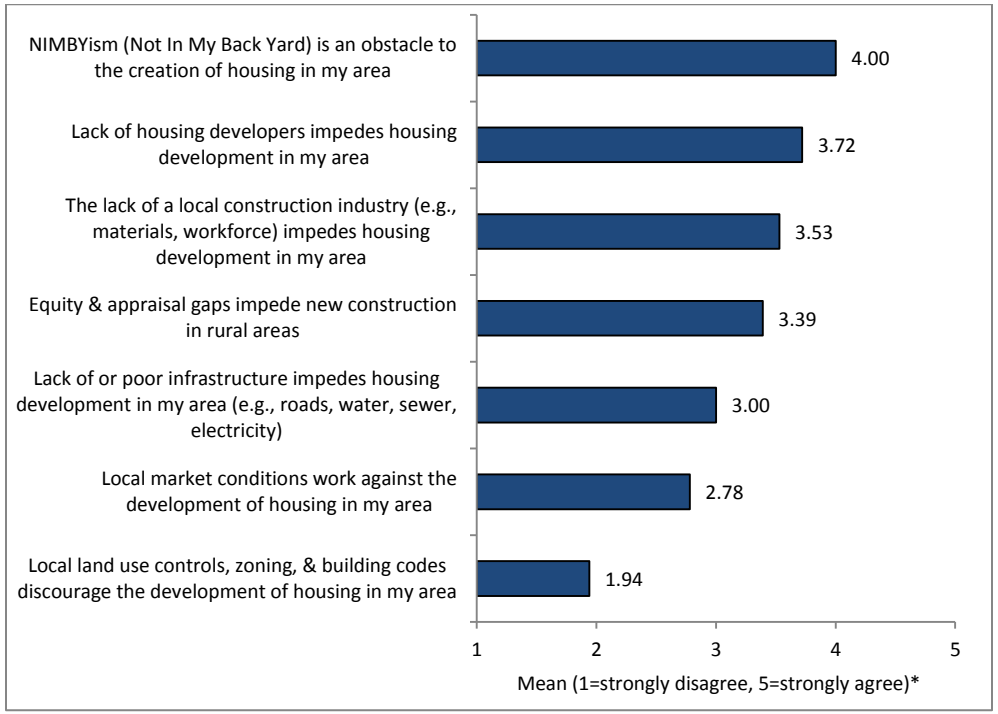
- On average, respondents strongly agreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing (mean=4.00).
- Respondents agreed that the lack of housing developers (mean=3.72), the lack of a local construction industry (mean=3.53), and equity and appraisal gaps (mean=3.39) are obstacles to housing development in their area.
- On average, respondents were neutral about whether lack of or poor infrastructure impedes housing development (mean=3.00).
- On average, respondents somewhat disagreed that the local market conditions work against the development of housing in their area (mean=2.78); they strongly disagreed that local land use controls, zoning, and building codes discourage the development of housing in their area (mean=1.94).

Figure 14. Affordability, availability, and quality of housing in the respondents' area compared to 10 years ago by type of housing



*Means exclude "do not know" responses.

Figure 15. Statements regarding obstacles to HOUSING DEVELOPMENT as they relate to the respondents' area

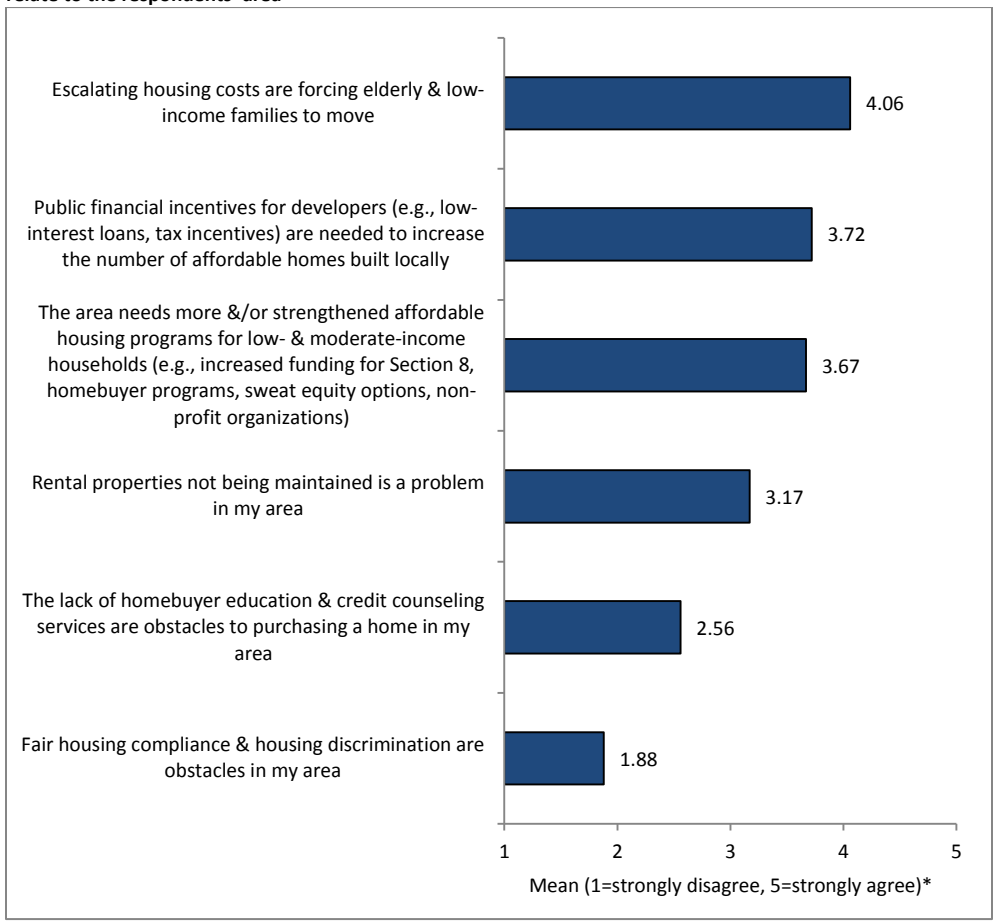


*Means exclude "do not know" responses.

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to their area (see Figure 16).

- On average, respondents strongly agreed that escalating housing costs are forcing elderly and low-income families to move (mean=4.06).
- On average, respondents agreed that public financial incentives for developers are needed to increase the number of affordable homes built locally and that their area needs more and/or strengthened affordable housing programs for low- and moderate-income households (mean=3.72 and mean=3.67, respectively).
- On average respondents somewhat agreed that rental properties are not being maintained in their area (mean=3.17).
- On average, respondents disagreed that the lack of homebuyer education and credit counseling services are obstacles to purchasing a homes in their area (mean=2.56); respondents strongly disagreed that fair housing compliance and housing discrimination are obstacles (mean=1.88).

Figure 16. Statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to the respondents' area

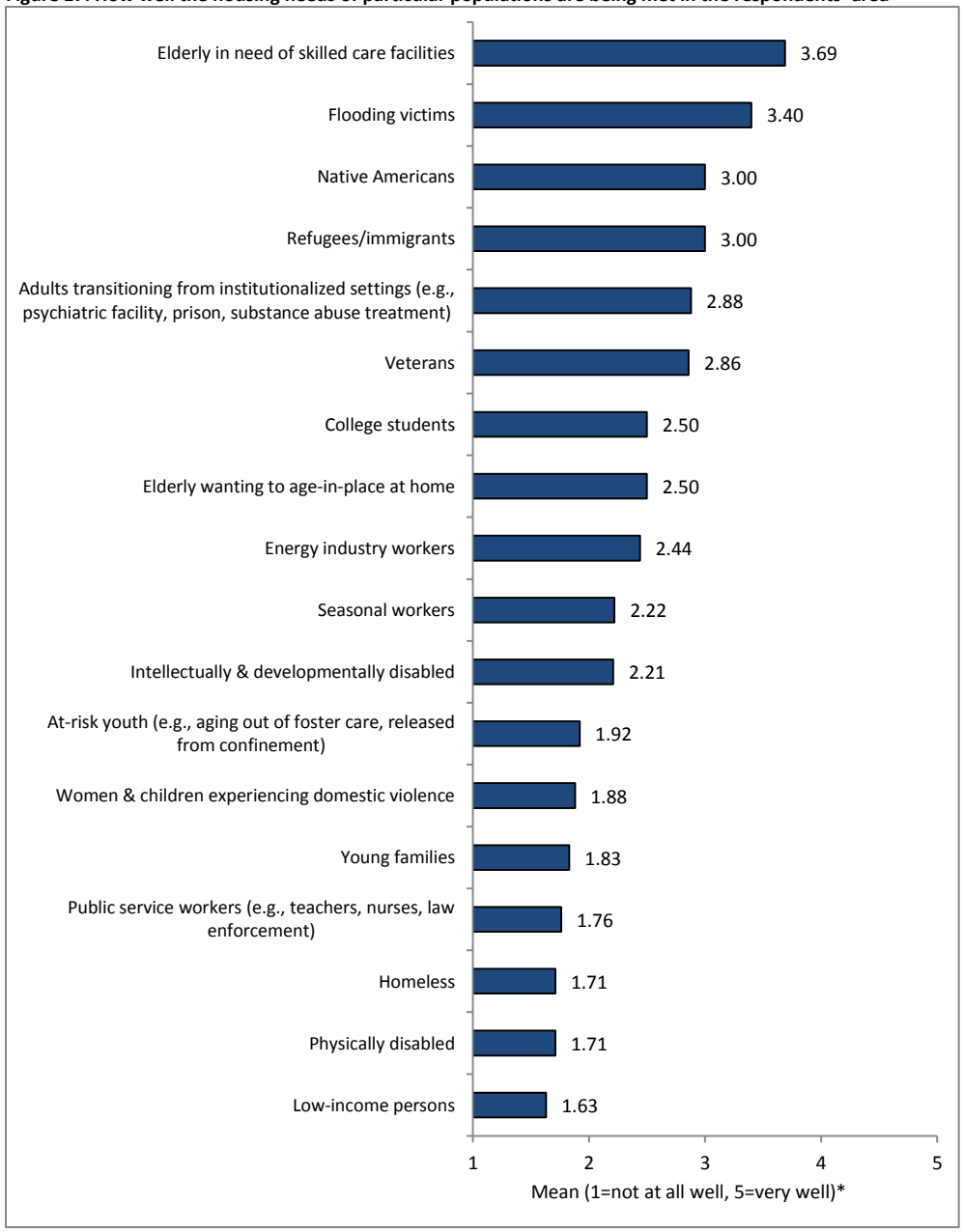


*Means exclude "do not know" responses.

Respondents were asked to indicate how well they think the housing needs for various population groups are being met in their area (see Figure 17).

- On average, respondents indicated that housing needs that are the least well met in their area are for low-income persons (mean=1.63), followed by physically disabled (mean=1.71) and the homeless (mean=1.71).
- On average, respondents indicated that the housing needs of the following populations are not being met well at all: public service workers (mean=1.76), young families (mean=1.83), women and children experiencing domestic violence (mean=1.88), and at-risk youth (mean=1.92).
- On average, respondents indicated that the housing needs of the following populations are not being met well: college students (mean=2.50), elderly wanting to age-in-place at home (mean=2.50), energy industry workers (mean=2.44), seasonal workers (mean=2.22), and the intellectually and developmentally disabled (mean=2.21).
- On average, respondents indicated that the housing needs of the following populations are being met moderately well: Native Americans (mean=3.00), refugees/immigrants (mean=3.00), adults transitioning from institutionalized settings (mean=2.88), and veterans (mean=2.86).
- On average, respondents indicated that the housing needs of the following populations are being met well: elderly in need of skilled care facilities (mean=3.69) and flooding victims (mean=3.40).

Figure 17. How well the housing needs of particular populations are being met in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

BARRIERS TO GROWTH AND CHANGE

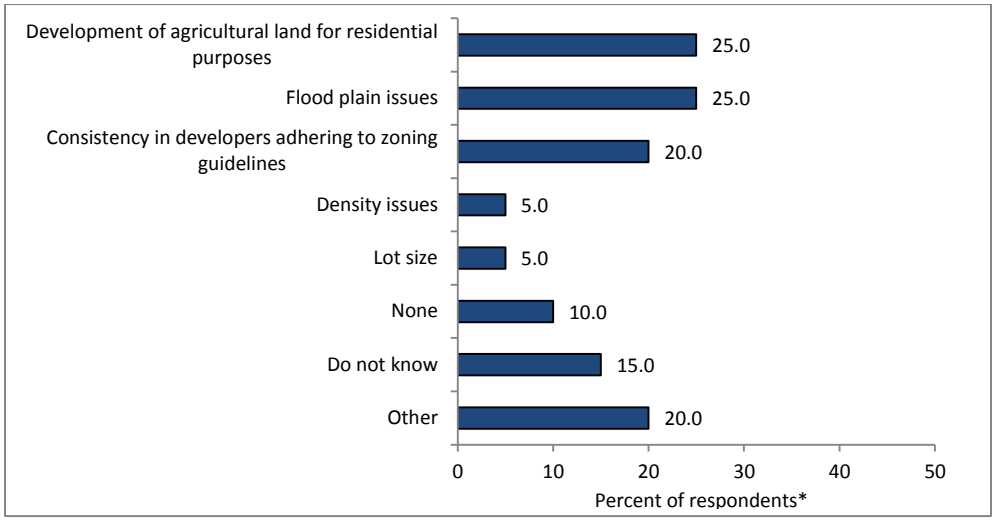
Respondents were asked which ZONING issues are inhibiting housing affordability and development in their area (see Figure 18).

- One-fourth of respondents indicated that development of agricultural land for residential purposes and flood plain issues inhibit housing affordability and development in their area (25.0 percent each).
- One-fifth of respondents indicated consistency in developers adhering to zoning guidelines is an issue (20.0 percent); 15.0 percent said they did not know which ZONING issues are in their area.

Respondents were asked which BUILDING CODE issues are inhibiting housing affordability and development in their area (see Figure 19).

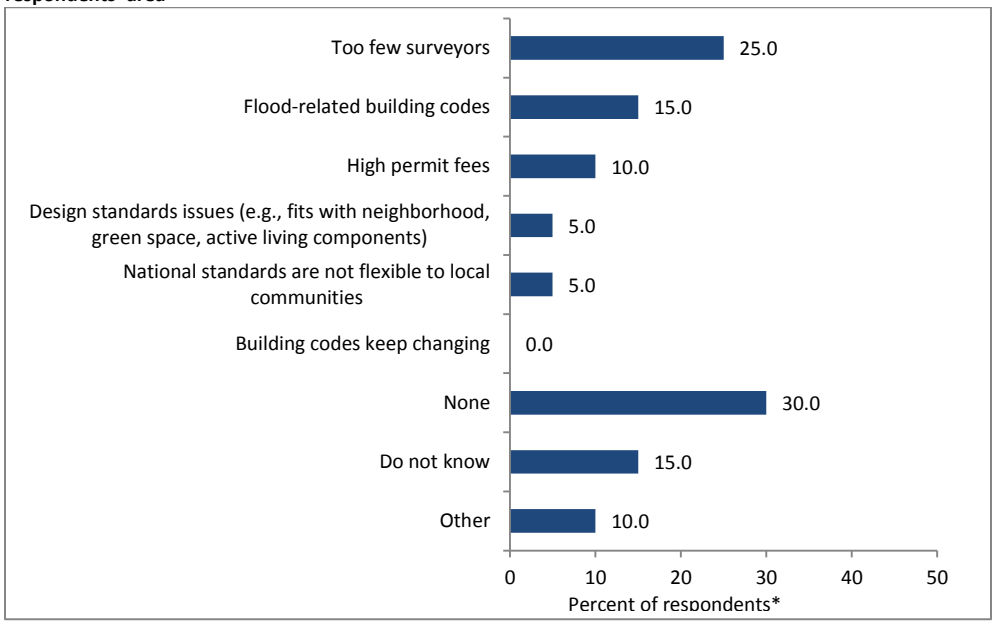
- One-fourth of respondents indicated that there are too few surveyors in their area (25.0 percent); 15.0 percent of respondents indicated flood-related building codes inhibit housing affordability and development in their area.
- Nearly one-third of respondents indicated that there are no BUILDING CODE issues that inhibit affordability and development in their area (30.0 percent); 15.0 percent of respondents did not know which BUILDING CODE issues are in their area.

Figure 18. ZONING issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 19. BUILDING CODE issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

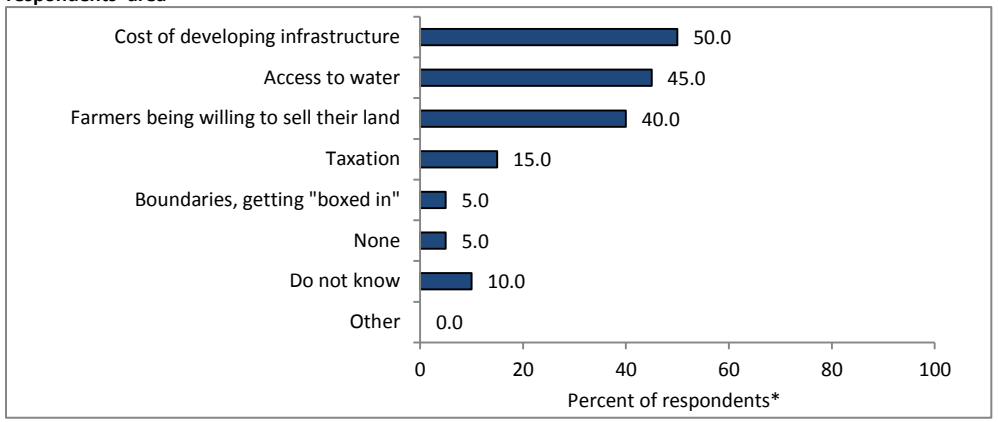
Respondents were asked which ANNEXATION issues are inhibiting housing affordability and development in their area (see Figure 20).

- At least two-fifths of respondents indicated the cost of developing infrastructure (50.0 percent), access to water (45.0 percent), and farmers being willing to sell their land (40.0 percent) are ANNEXATION issues that inhibit housing affordability and development in their area; 15.0 percent said taxation is also an ANNEXATION issue.

Respondents were asked which ECOLOGICAL issues are inhibiting housing affordability and development in their area (see Figure 21).

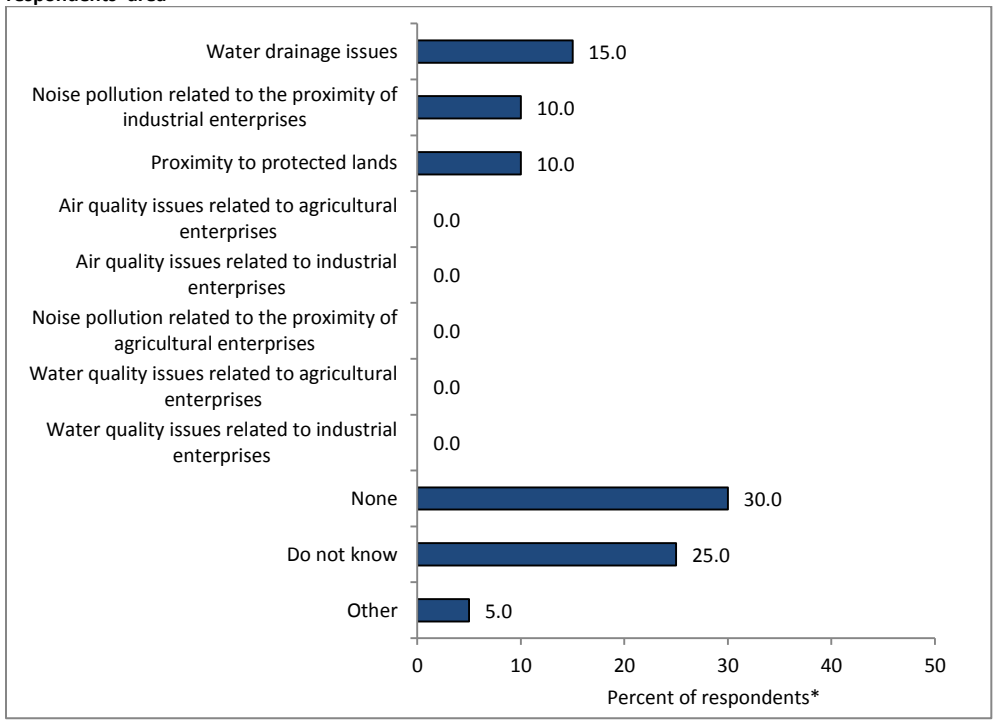
- Most respondents indicated that there are no ECOLOGICAL issues and that they do not know which ECOLOGICAL issues are inhibiting affordability and development in their area (30.0 percent and 25.0 percent, respectively)
- At least one in 10 respondents said water drainage, noise pollution related to proximity of industrial enterprises, and the proximity to protected lands were ECOLOGICAL issues inhibiting housing affordability and development in their area (15 percent, 10 percent, and 10 percent, respectively).

Figure 20. ANNEXATION issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 21. ECOLOGICAL issues which are inhibiting housing affordability and development in the respondents' area

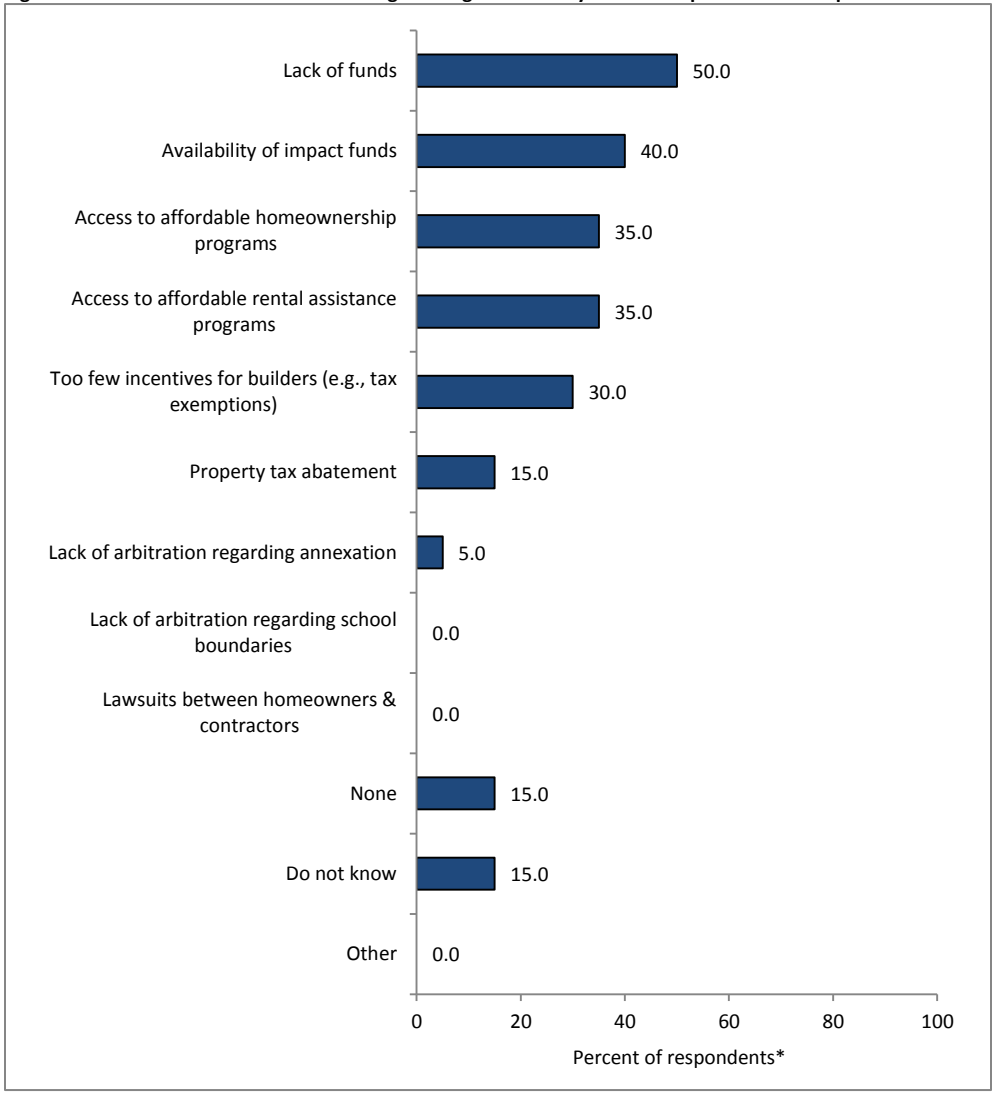


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked which POLICY issues are inhibiting housing affordability and development in their area (see Figure 22).

- Half of respondents indicated that a lack of funds inhibits housing affordability and development in their area (50.0 percent).
- At least 30.0 percent of respondents indicated that availability of impact funds (40.0 percent), access to affordable homeownership programs (35.0 percent), access to affordable rental assistance programs (35.0 percent), and too few incentives for builders (30.0 percent) are POLICY issues that inhibit housing affordability and development in their area.
- Fifteen percent of respondents indicated that property tax abatement is a POLICY issue (15.0 percent).
- Fifteen percent of respondents indicated that there are no POLICY issues and that they do not know which POLICY issues inhibit housing affordability and development in their area (15.0 percent each).

Figure 22. POLICY issues which are inhibiting housing affordability and development in the respondents' area

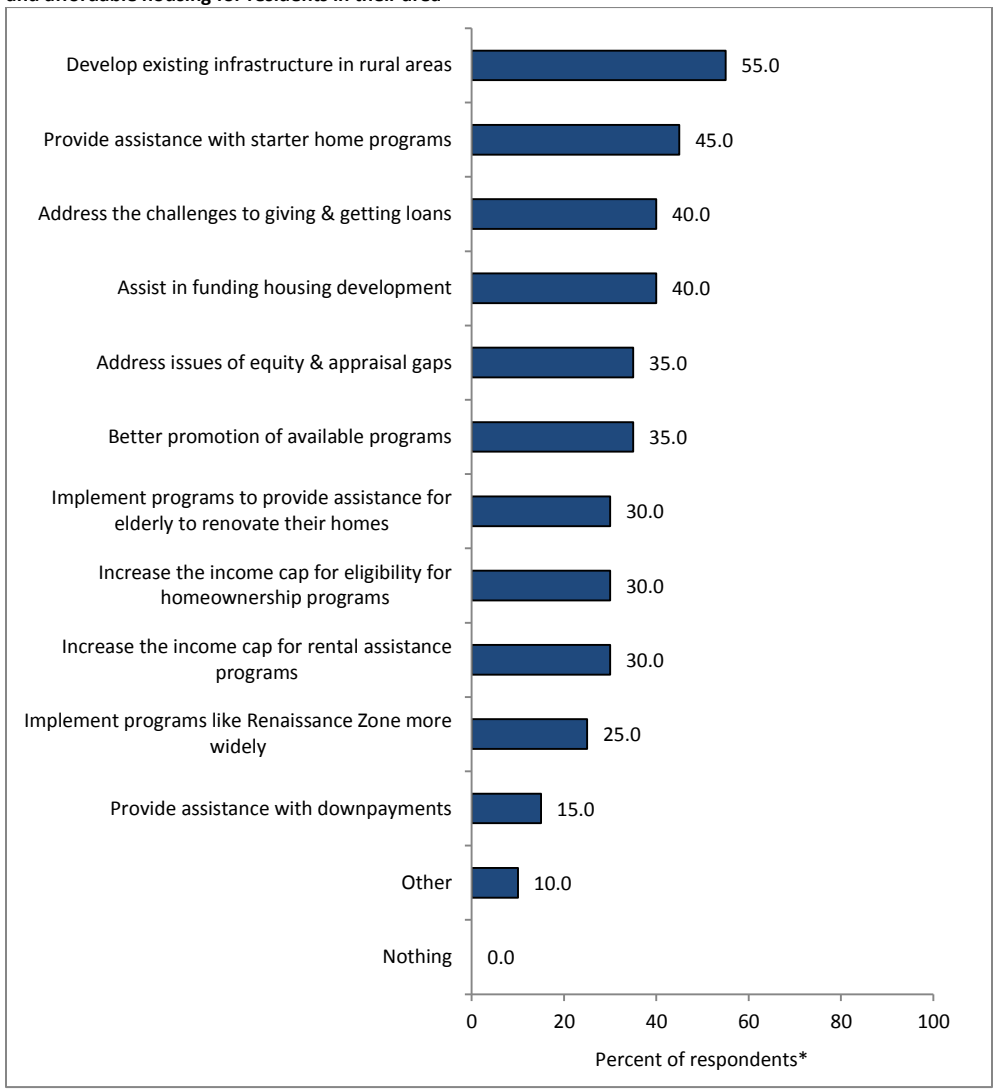


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked what the state should do to help increase the supply of adequate and affordable housing for residents in their area (see Figure 23).

- Approximately half of respondents indicated that the state should develop existing infrastructure in rural areas to help increase the supply of adequate and affordable housing for residents in their area (55.0 percent).
- Approximately two-fifths of respondents said the state should provide assistance with starter homes programs (45.0 percent), address the challenges to giving and getting loans (40.0 percent), and assist in funding housing development (40.0 percent).
- Approximately one-third of respondents indicated that the state should address issues of equity and appraisal gaps (35.0 percent), better promote available programs (35.0 percent), implement programs to provide assistance for elderly to renovate their homes (30.0 percent), increase the income cap for eligibility for homeownership programs (30.0 percent), and increase the income cap for rental assistance programs (30.0 percent).
- One-fourth of respondents said the state should implement programs like the Renaissance Zone more widely (25.0 percent); 15.0 percent of respondents indicated the state should provide assistance with downpayments.

Figure 23. Respondents' opinion regarding what the state should do to help increase the supply of adequate and affordable housing for residents in their area



*Percentages do not add to 100.0 due to multiple responses.

RESPONDENTS' PROFILE

Respondents were asked what their title and/or perspective was when answering the survey (see Figure 1).

- The largest proportion of respondents indicated that their title/perspective is a government official (44.0 percent).
- Approximately one-third of respondents indicated that their title/perspective is public housing (36.0 percent), followed by 24.0 percent who said economic/community development, 8.0 percent who said a nonprofit organization, 8.0 percent who said banking/financing, and 4.0 percent who said real estate/builder.

Map 1. Geographic boundaries for organization of survey results

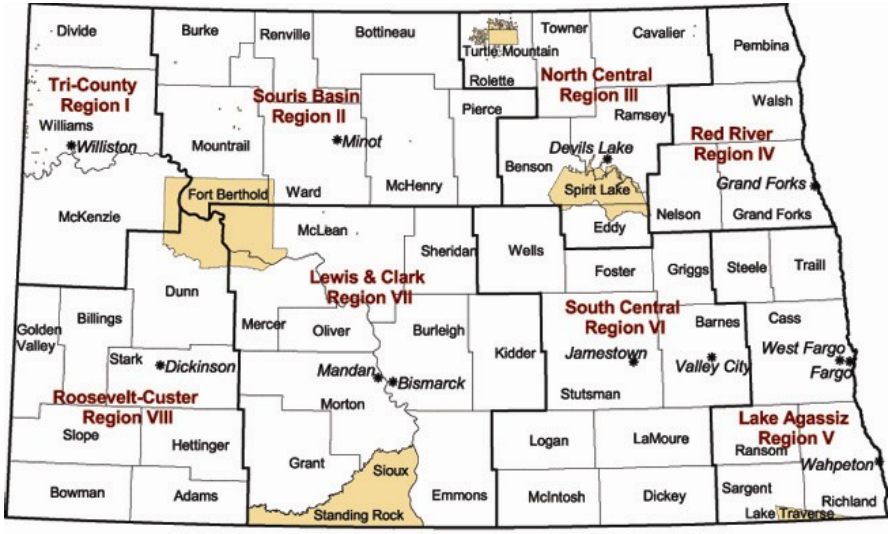
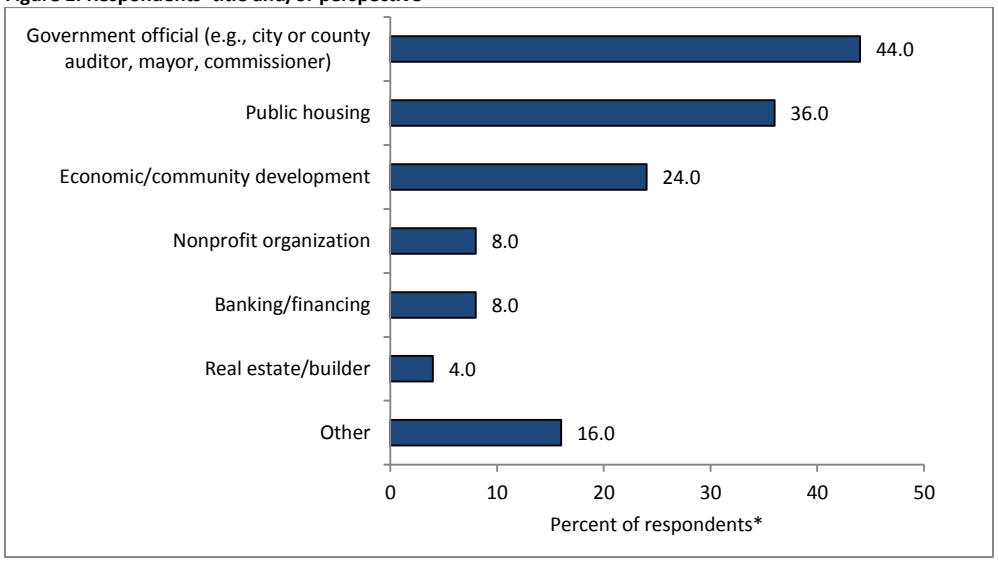


Figure 1. Respondents' title and/or perspective



*Percentages do not add to 100.0 due to multiple responses.

GENERAL ISSUES IN THE COMMUNITY

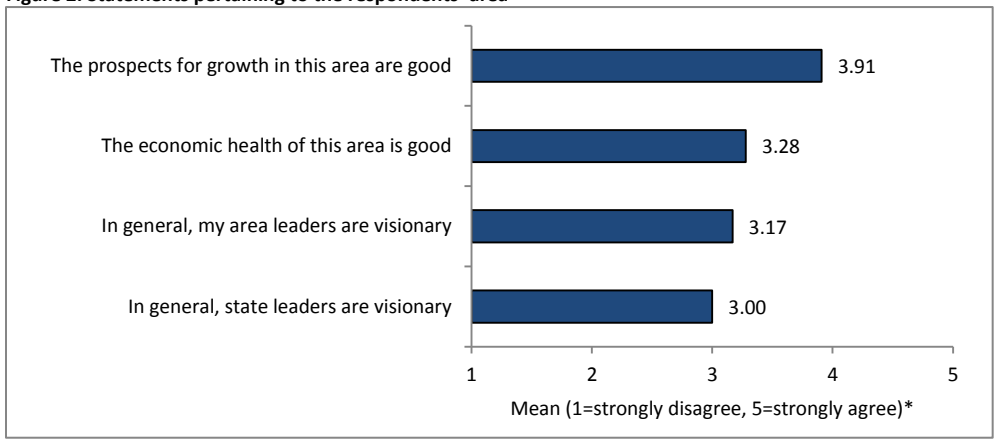
Respondents were asked to indicate their level of agreement on statements pertaining to their area (see Figure 2).

- On average, respondents agreed that the prospects for growth in their area are good and the economic health of their area is good (mean=3.91 and mean=3.28, respectively).
- On average, respondents somewhat agreed that, in general, their area leaders are visionary (mean=3.17); respondents were in less agreement about whether, in general, state leaders are visionary (mean=3.00).

Respondents were asked how specific factors currently influence prospects for growth in their area (see Figure 3).

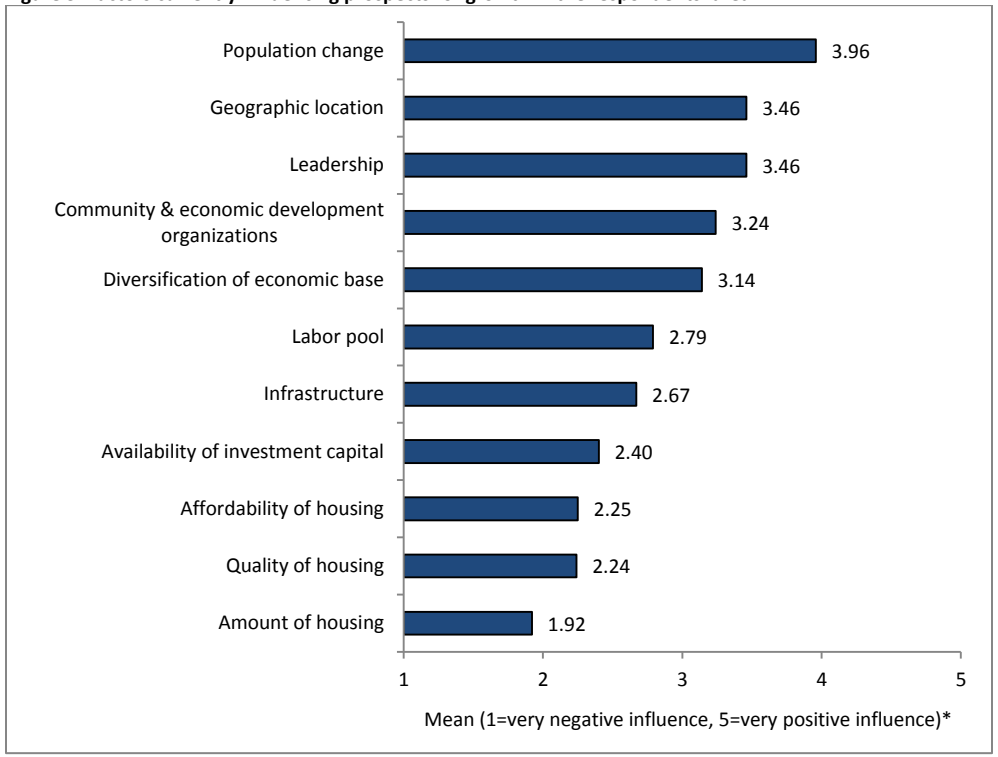
- On average, respondents indicated that population change (mean=3.96), geographic location (mean=3.46), and leadership (mean=3.46) have a positive influence on the prospects for growth in their area.
- On the other hand, on average, respondents indicated that the amount of housing has a very negative influence on the prospects for growth in their area (mean=1.92). On average, respondents indicated that the quality of housing (mean=2.24), the affordability of housing (mean=2.25), availability of investment capital (mean=2.40), and infrastructure (mean=2.67) have a negative influence on the prospects for growth in their area.
- Furthermore, on average, respondents said that the community and economic development organizations (mean=3.24), diversification of economic base (mean=3.14), and labor pool (mean=2.79) have a moderate influence on the prospects for growth in their area.

Figure 2. Statements pertaining to the respondents' area



*Means exclude "do not know" responses.

Figure 3. Factors currently influencing prospects for growth in the respondents' area



*Means exclude "do not know" responses.

Respondents were asked what the three most important local issues are in their area.

- The theme that respondents indicated the most frequently as one of the three most important local issues in their area is housing, followed by employment, infrastructure, and finally social concerns.
- HOUSING
    - Respondents indicated that there is a lack of available housing of all types (e.g., rental housing, moderate-income housing, assisted living, single-units, emergency housing), lack of affordable housing, and lack of temporary housing (e.g., for individuals displaced by flooding).
    - Respondents also said that there is a lack of home builders and individuals willing to invest in housing developments.
- EMPLOYMENT
    - Respondents indicated that there are issues with the lack of job creation, lack of available workers (e.g., service positions), and lack of quality workers.
    - Respondents said that it is difficult to attract workers due to lower pay scales compared to other parts of the state.
- INFRASTRUCTURE
    - Respondents indicated that there are issues with infrastructure (e.g., roads, water, sewer).
    - Respondents cited that there is a lack of rural water.
- SOCIAL CONCERNS
    - Respondents indicated the following as social concerns/issues: child care, drugs and alcohol, emergency services, health issues, law enforcement, and poverty.
- Other less common themes respondents indicated as important local issues in their area are education, flooding, growth and development, population, and transportation.

HOUSING SUPPLY AND DEMAND

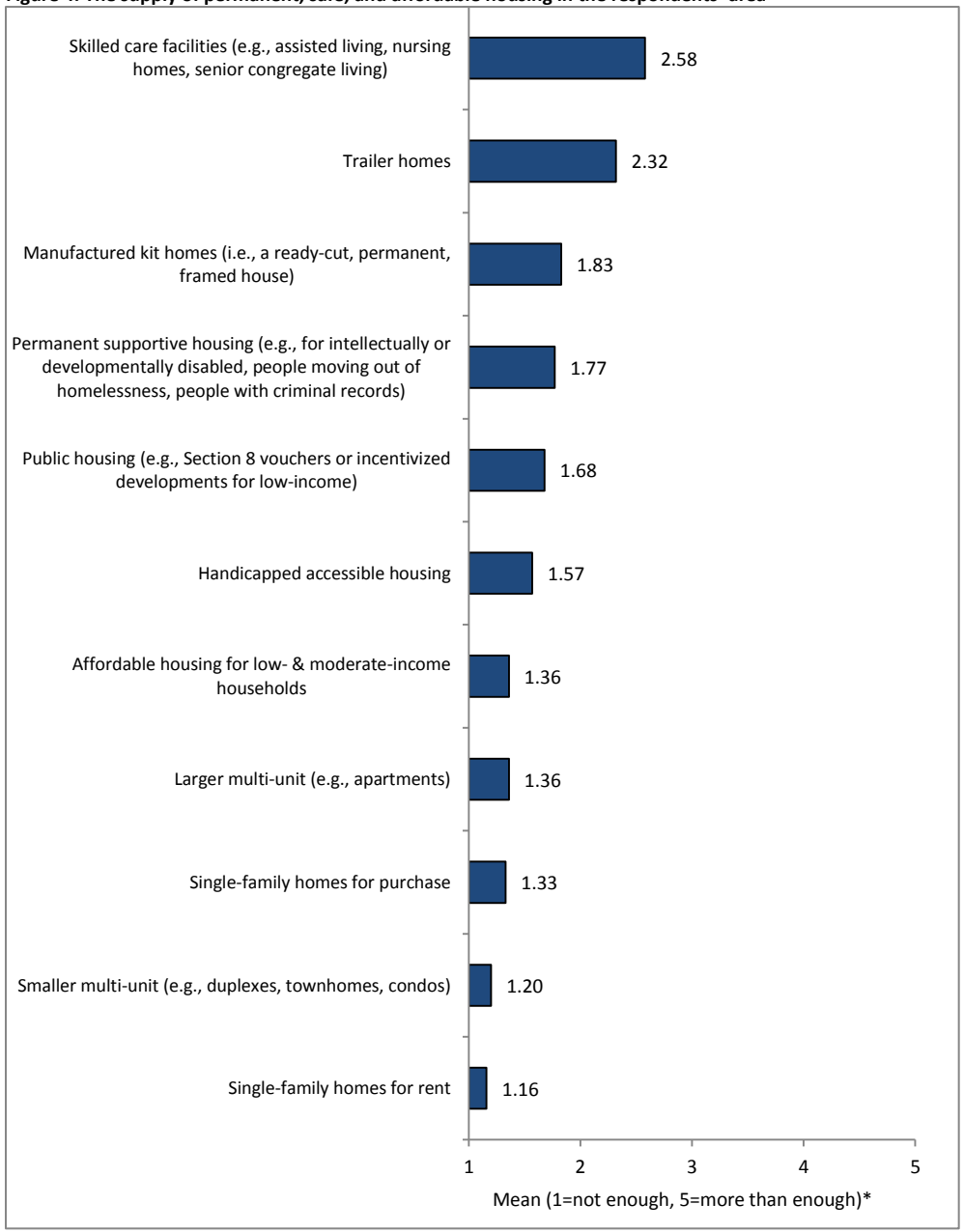
Respondents were asked how they would rate the seriousness of housing as a problem in their area.

- On average, respondents considered housing in their area to be a very serious problem (mean=4.72).

Respondents were asked how they would judge the supply of permanent, safe, and affordable housing of various types in their area (see Figure 4).

- Overall, respondents indicated that there is not enough permanent, safe, and affordable housing to meet demand.
- Types of housing perceived to be most lacking, on average, include single-family homes for rent (mean=1.16), smaller multi-units (mean=1.20), single-family homes for purchase (mean=1.33), larger multi-units (mean=1.36), affordable housing for low- and moderate-income households (mean=1.36), handicapped accessible housing (mean=1.57), public housing (mean=1.68), permanent supportive housing (mean=1.77), and manufactured kit homes (mean=1.83).
- Although still lacking, on average, respondents indicated that the supply of skilled care facilities and trailer homes are the least lacking (mean=2.58 and mean=2.32, respectively).

Figure 4. The supply of permanent, safe, and affordable housing in the respondents' area

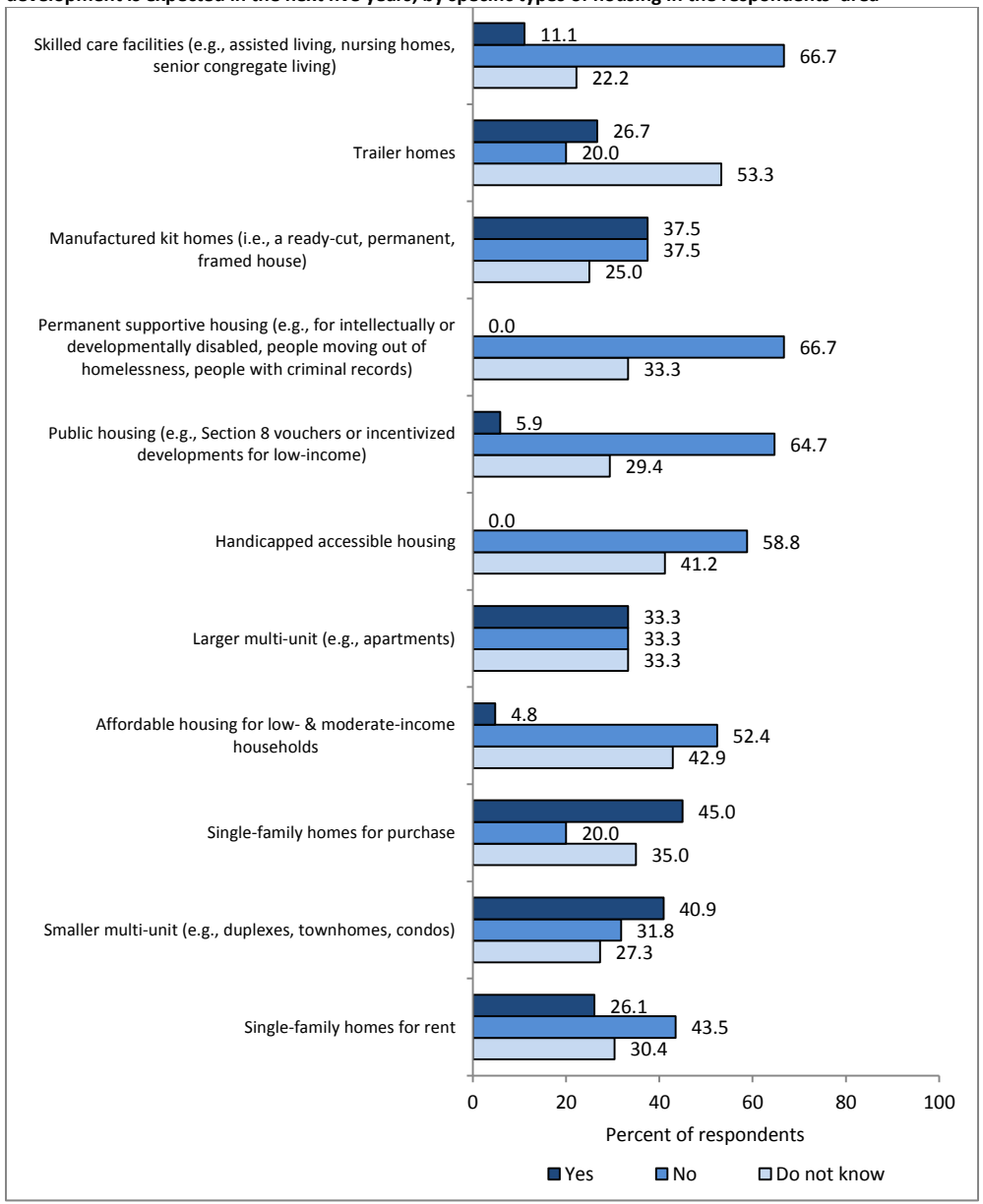


*Means exclude "do not know" responses.

Respondents were asked to indicate whether new development for specific types of housing is expected in the next five years in their area. The following section focuses only on those respondents who perceived the supply of permanent, safe, and affordable housing in their area as not enough (i.e., those who indicated a 1 or 2 for the specific supply of permanent, safe, and affordable housing) (see Figure 5).

- Nearly half of respondents who indicated that there is not enough housing supply said they expect new development of single-family homes for purchase in the next five years (45.0 percent). At least one-third of respondents expect new development of smaller multi-units (40.9 percent), manufactured kit homes (37.5 percent), and larger multi-units in the next five years (33.3 percent).
- Approximately two-thirds of respondents said they do not expect new development of skilled care facilities (66.7 percent), permanent supportive housing (66.7 percent), and public housing (64.7 percent) in the next five years. At least half of respondents said that they do not expect new development of handicapped accessible housing (58.8 percent) and affordable housing for low- and moderate-income households (52.4 percent).
- At least 20 percent of respondents said they do not know if new development is expected for any of the specific housing types over the next five years.

Figure 5. If the supply of permanent, safe, and affordable housing is not perceived as enough*, whether development is expected in the next five years, by specific types of housing in the respondents' area



*"Not enough" is defined as individuals who indicated a 1 or 2 to a previous question which asked respondents to judge the supply of permanent, safe, and affordable housing in their area.

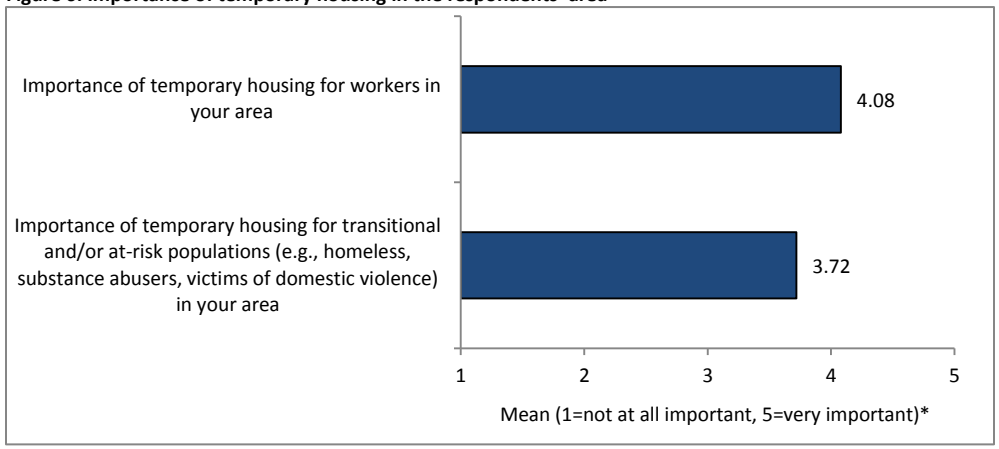
Respondents were asked how important temporary housing is for transitional and/or at-risk populations (e.g., homeless, substance abusers, victims of domestic violence) and workers in their area (see Figure 6).

- On average, respondents indicated that temporary housing is very important for workers and important for transitional and/or at-risk populations in their area (mean=4.08 and mean=3.72, respectively).

Additionally, respondents were asked if various solutions are being used to fulfill temporary housing for workers in their area and how well the solution is working. The following section focuses only on respondents who rated temporary housing for workers as important (i.e., those who indicated temporary housing for workers as a 4 or 5) and indicated that a solution is being used (see Figure 7).

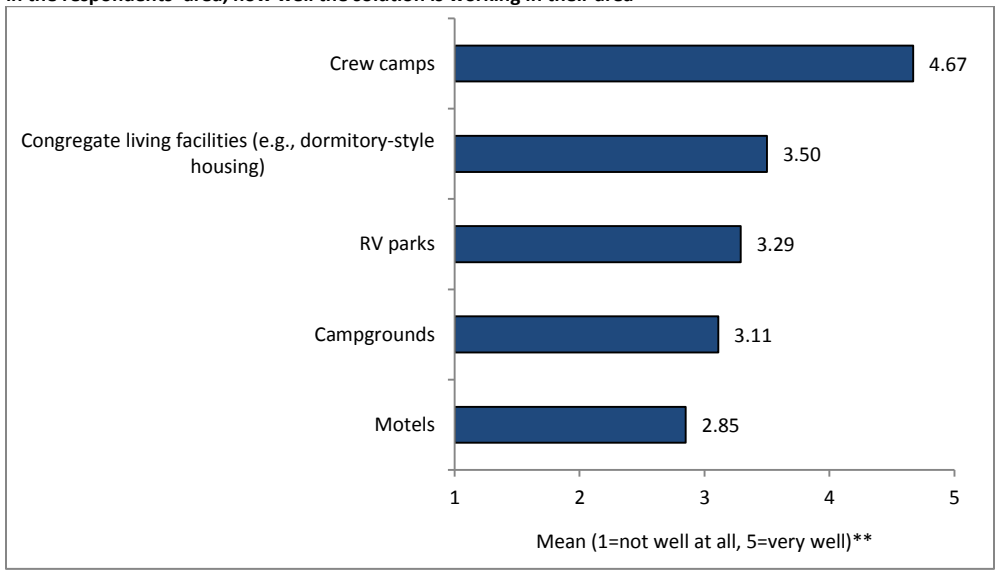
- For those respondents who said that temporary housing for workers is important and that a solution is being used for temporary housing in their area, on average, respondents indicated that crew camps are working very well for their area (mean=4.67).
- On average, respondents indicated that congregate living facilities (mean=3.50) and RV parks (mean=3.29) are working well. Solutions that are working somewhat well include campgrounds (mean=3.11) and motels (mean=2.85).

Figure 6. Importance of temporary housing in the respondents' area



*Means exclude "not applicable" responses.

Figure 7. If temporary housing for workers is important* and a solution is being used for temporary housing in the respondents' area, how well the solution is working in their area



*"Important" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents how important temporary housing is for workers in their area.
**Means exclude "do not know" and "not applicable" responses.

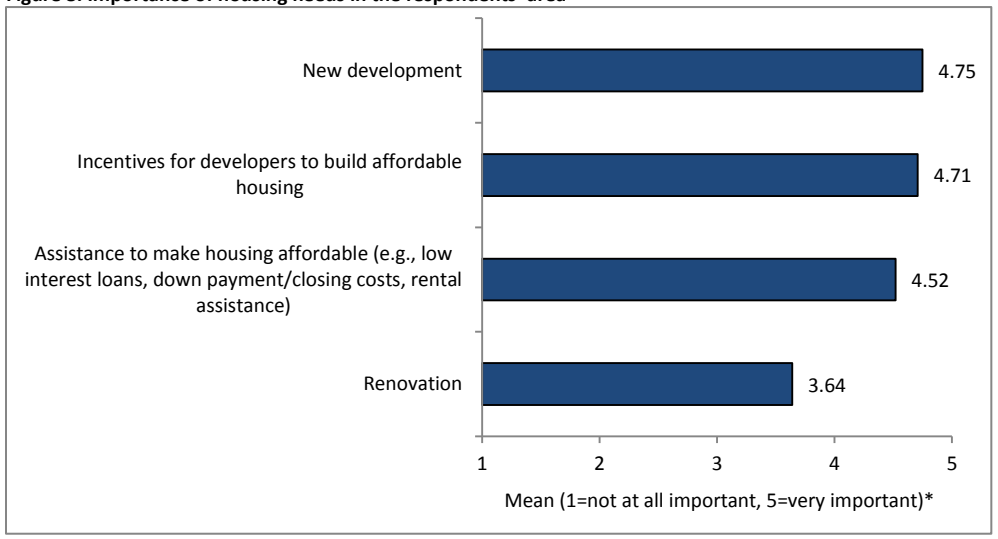
Respondents were asked to rate the importance of four different housing needs in their area (see Figure 8).

- On average, respondents rated new development (mean=4.75), incentives for developers to build affordable housing (mean=4.71), and assistance to make housing affordable (mean=4.52) as very important housing needs for their area.
- On average, respondents also rated renovations as an important housing need in their area (mean=3.64).

Respondents were asked to indicate whether the specific housing need is for owner-occupied, renter-occupied, or both in their area. The following section focuses only on respondents who rated the specific housing need as important (i.e., those who indicated the specific housing need as a 4 or 5) (see Figure 9).

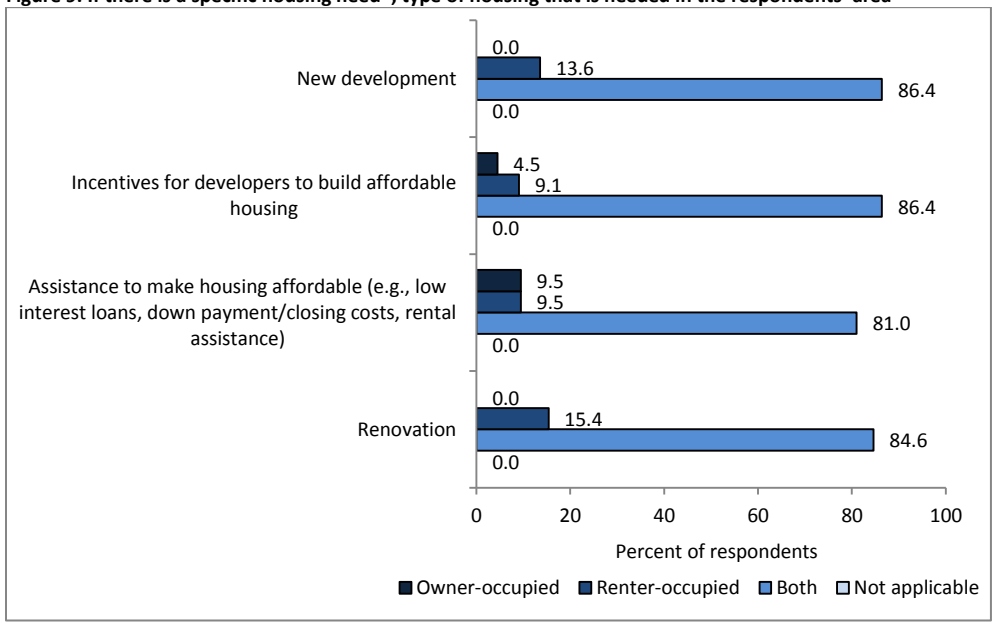
- The vast majority of respondents indicated that all four housing needs are necessary for both owner- and renter-occupied housing: new development (86.4 percent), incentives for developers to build affordable housing (86.4 percent), renovation (84.6 percent), and assistance to make housing affordable (81.0 percent).

Figure 8. Importance of housing needs in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

Figure 9. If there is a specific housing need*, type of housing that is needed in the respondents' area

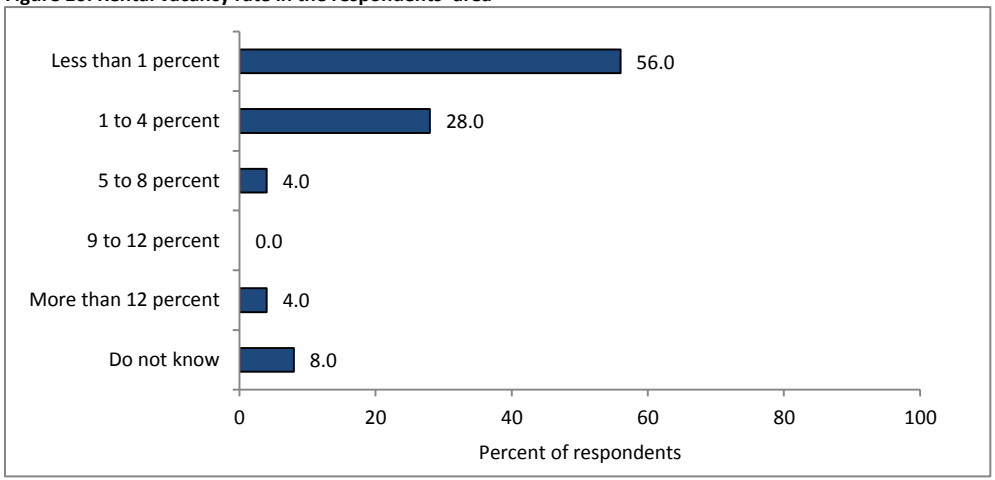


*"Specific housing need" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents about the importance of housing needs in their area.

Respondents were asked what the rental vacancy rate is in their area (see Figure 10).

- The vast majority of respondents indicated that the rental vacancy rate is less than 5 percent (84.0 percent); 56.0 percent said less than 1 percent.
- Equal proportions of respondents indicated that the rental vacancy rate is 5 to 8 percent and more than 12 percent (4.0 percent, each); 8.0 percent of respondents indicated that they do not know what the rental vacancy rate is in their area.

Figure 10. Rental vacancy rate in the respondents' area



AVAILABILITY, AFFORDABILITY, AND QUALITY OF HOUSING

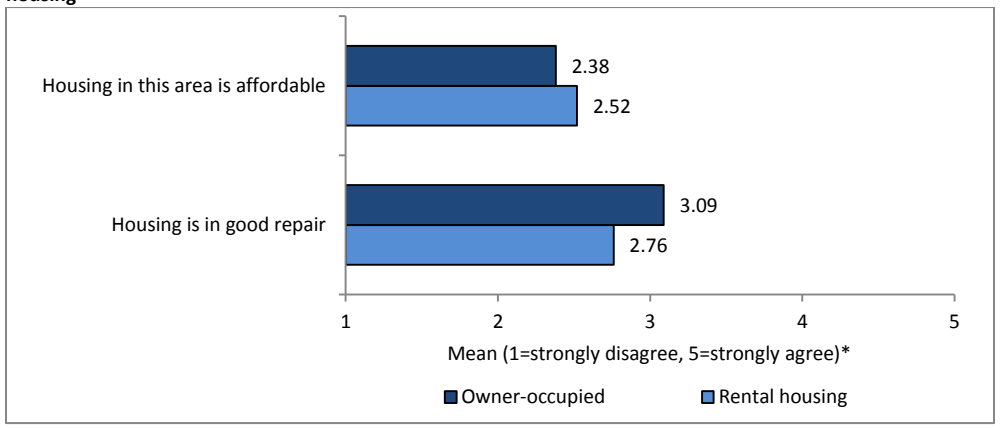
Respondents were asked to indicate their opinion on statements relating to housing affordability and quality (see Figure 11).

- On average, respondents disagreed that owner-occupied housing and rental housing in their area is affordable (mean=2.38 and mean=2.52, respectively).
- On average, respondents somewhat agreed that owner-occupied housing in their area is in good repair (mean=3.09); however, they somewhat disagreed that rental housing in their area is in good repair (mean=2.76).

In relation to housing quality, respondents were asked to indicate what proportion of owner-occupied and rental housing stock is in need of updates and repairs. The following section focuses only on those respondents who indicated that updates and repairs are in need (i.e., those who indicated a 1 or 2 on whether housing is in good repair) (see Figure 12).

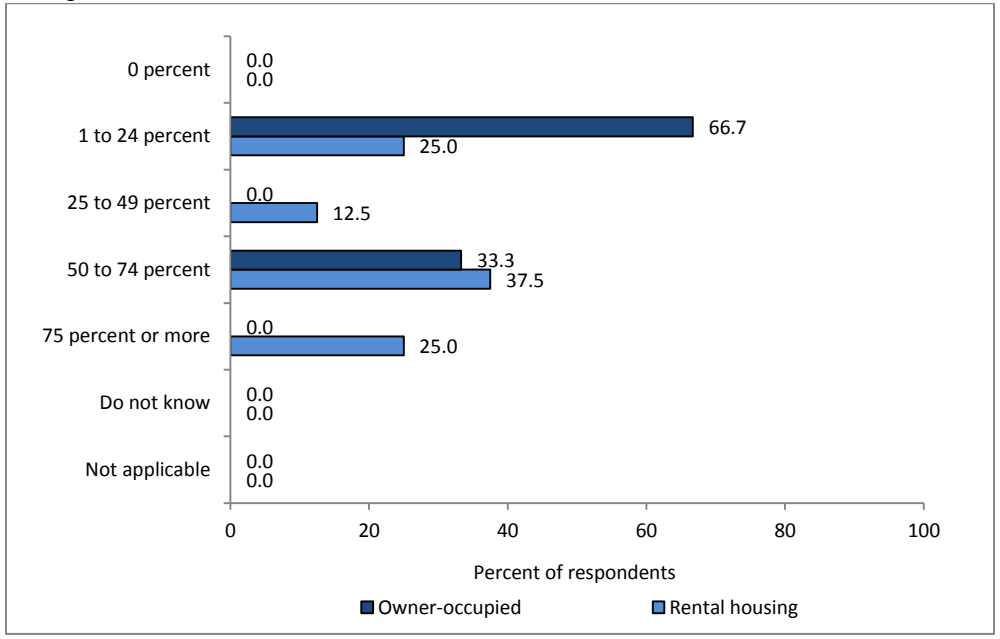
- Two-thirds of respondents indicated that 1 to 24 percent of owner-occupied housing is in need of repairs (66.7 percent).
- Nearly two-thirds of respondents indicated that at least 50 percent of rental housing is in need of updates and repairs (62.5 percent).

Figure 11. Statements relating to housing affordability and quality in the respondents' area by type of housing



*Means exclude "do not know" and "not applicable" responses.

Figure 12. Proportion of housing that is in need of updates and repairs* in the respondents' area by type of housing

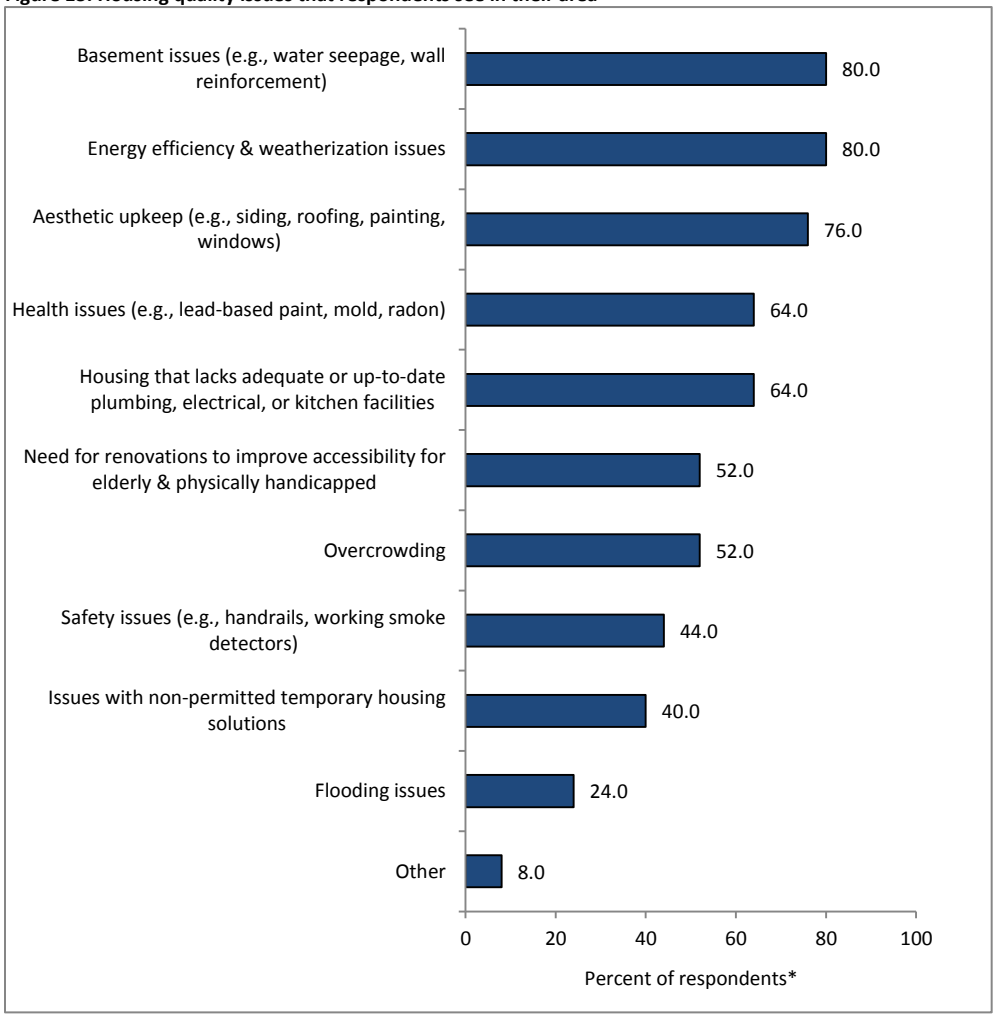


*"In need of updates and repairs" is defined as individuals who indicated a 1 or 2 (disagree) to a previous question which asked respondents how much they agree that the type of housing is in good repair.

Respondents were asked what they see as some of the housing quality issues in their area (see Figure 13).

- At least three-fourths of respondents identified the following housing quality issues in their area: basement issues (80.0 percent), energy efficiency and weatherization (80.0 percent), and aesthetic upkeep (76.0 percent).
- Nearly two-thirds of respondents indicated that health issues and housing that lacks adequate or up-to-date plumbing, electrical, or kitchen facilities are housing quality issues in their area (64.0 percent,each).
- Approximately half of respondents identified the following housing quality issues in their area: a need for renovations to improve accessibility for elderly and physically handicapped (52.0 percent) and overcrowding (52.0 percent).
- Approximately two-fifths of respondents indicated that safety (44.0 percent) and non-permitted temporary housing solutions (40.0 percent) are housing quality issues in their area.
- One-fourth of respondents indicated that flooding is a housing quality issue in their area (24.0 percent).

Figure 13. Housing quality issues that respondents see in their area



*Percentages do not add to 100.0 due to multiple responses.

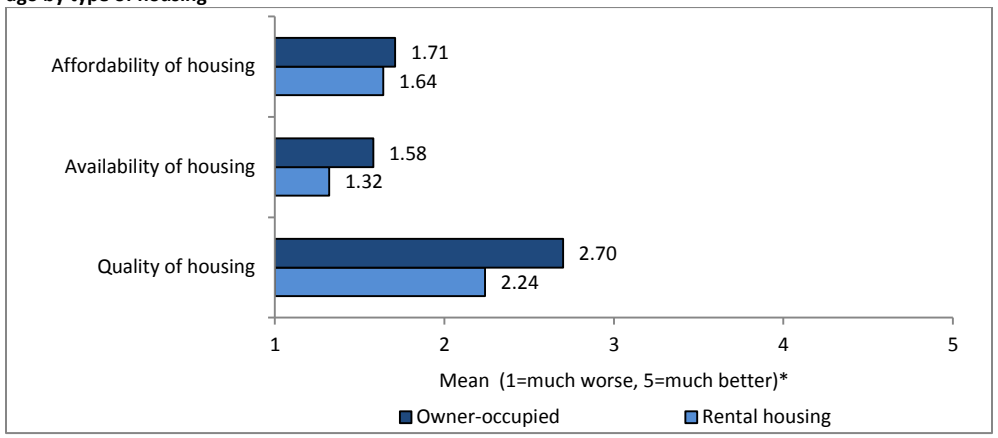
Respondents were asked how the affordability, availability, and quality of OWNER-OCCUPIED and RENTAL housing in their area compares to 10 years ago (see Figure 14).

- On average, respondents said that the affordability of both owner-occupied and rental housing is much worse compared to 10 years ago (mean=1.71 and mean=1.64, respectively).
- On average, respondents said that the availability of both owner-occupied and rental housing is much worse compared to 10 years ago (mean=1.58 and mean=1.32, respectively).
- On average, respondents said that the quality of both owner-occupied and rental housing is worse compared to 10 years ago (mean=2.70 and mean=2.24, respectively).

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING DEVELOPMENT as they relate to their area (see Figure 15).

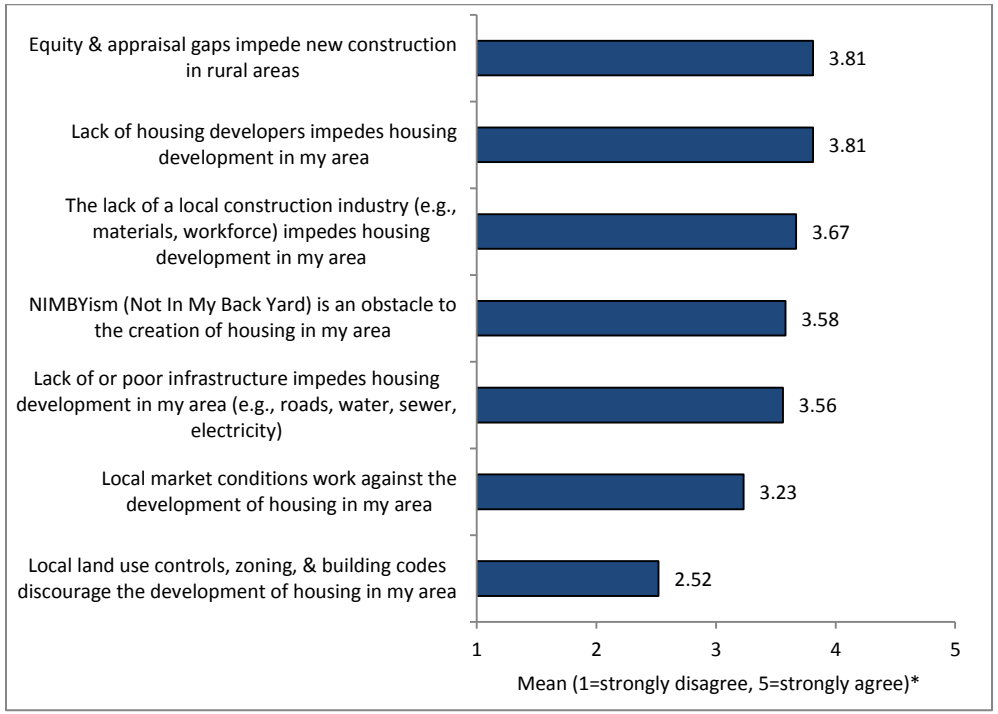
- On average, respondents agreed that equity and appraisal gaps (mean=3.81) and lack of housing developers (mean=3.81) are obstacles to housing development in their area. On average, respondents also agreed the following issues are housing development obstacles in their area: lack of a local construction industry (mean=3.67), NIMBYism (Not In My Back Yard) (mean=3.58), and lack of or poor infrastructure (mean=3.56).
- On average, respondents somewhat agreed that the local market conditions work against the development of housing in their area (mean=3.23).
- On average, respondents disagreed that local land use controls, zoning, and building codes discourage the development of housing (mean=2.52).

Figure 14. Affordability, availability, and quality of housing in the respondents' area compared to 10 years ago by type of housing



*Means exclude "do not know" responses.

Figure 15. Statements regarding obstacles to HOUSING DEVELOPMENT as they relate to the respondents' area

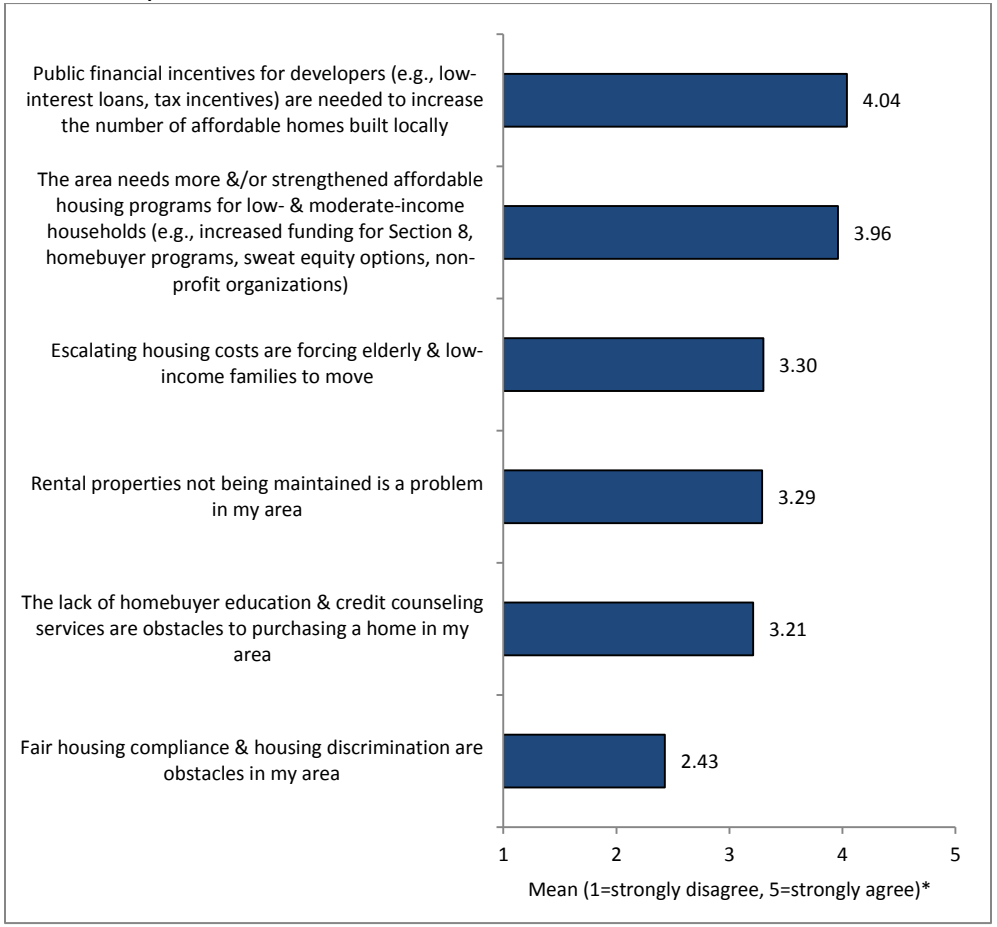


*Means exclude "do not know" responses.

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to their area (see Figure 16).

- On average, respondents strongly agreed that public financial incentives for developers are needed to increase the number of affordable homes built locally (mean=4.04).
- On average, respondents agreed that their area needs more and/or strengthened affordable housing programs for low- and moderate-income households (mean=3.96), escalating housing costs are forcing elderly and low-income families to move (mean=3.30), and rental properties are not being maintained (mean=3.29).
- On average, respondents somewhat agreed that the lack of homebuyer education and credit counseling services are obstacles to purchasing a home in their area (mean=3.21) and they somewhat disagreed that fair housing compliance and housing discrimination are obstacles in their area (mean=2.43).

Figure 16. Statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to the respondents' area

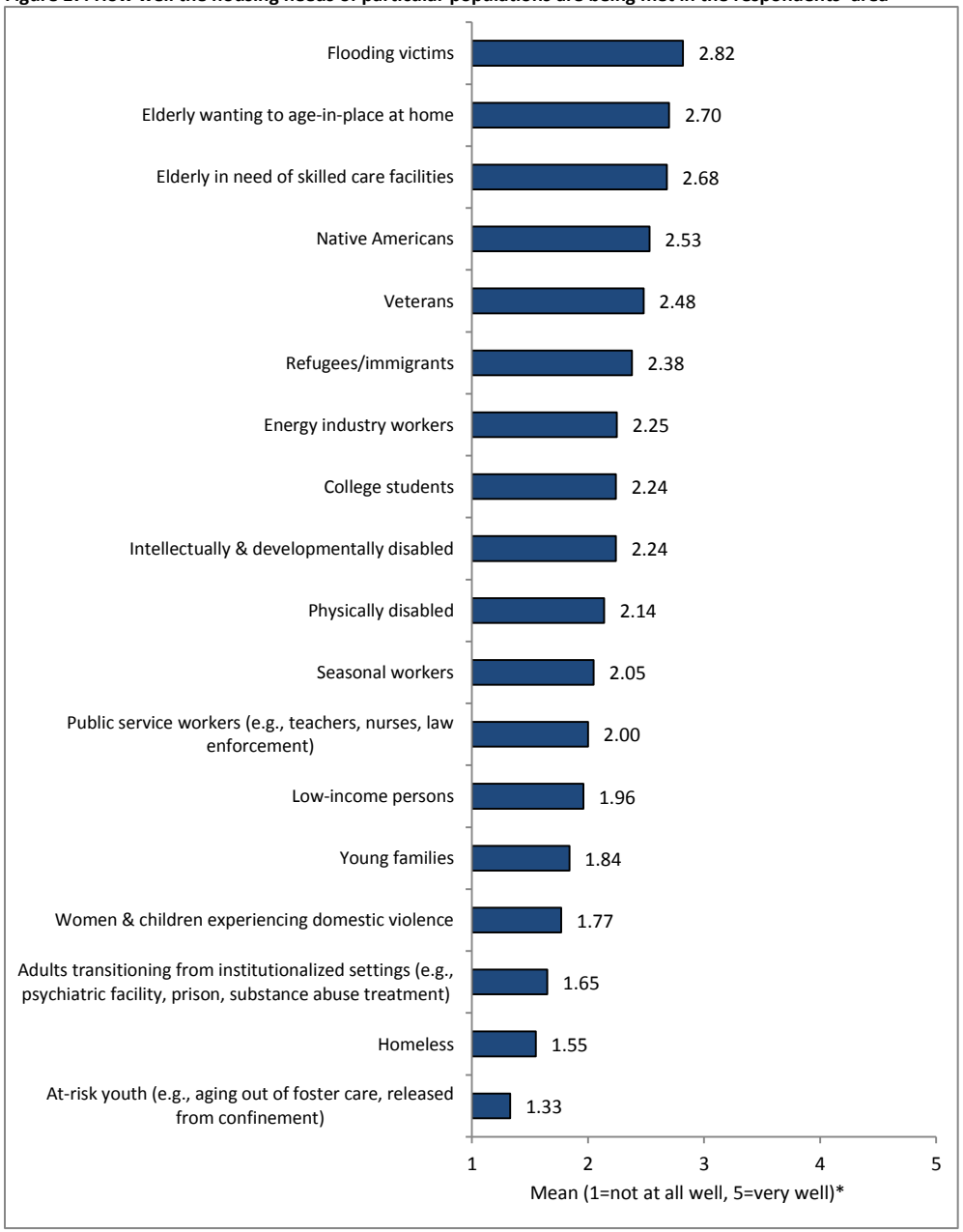


*Means exclude "do not know" responses.

Respondents were asked to indicate how well they think the housing needs for various population groups are being met in their area (see Figure 17).

- Overall, respondents indicated that none of the populations' housing needs are being met well.
- On average, respondents indicated that housing needs that are the least well met in their area are for at-risk youth (mean=1.33), the homeless (mean=1.55), and adults transitioning from institutionalized settings (mean=1.65).
- On average, respondents indicated that housing needs for the following populations are not being met well at all: public service workers (mean=2.00), low-income persons (mean=1.96), young families (mean=1.84), and women and children experiencing domestic violence (mean=1.77).
- On average, respondents indicated that housing needs for the following populations are not being met well: elderly wanting to age-in-place (mean=2.70), elderly in need of skilled care facilities (mean=2.68), Native Americans (mean=2.53), veterans (mean=2.48), refugees/immigrants (mean=2.38), energy industry workers (mean=2.25), college students (mean=2.24), intellectually and developmentally disabled (mean=2.24), physically disabled (mean=2.14), and seasonal workers (mean=2.05).
- On average, respondents indicated that housing needs of flooding victims are met moderately well in their area (mean=2.82).

Figure 17. How well the housing needs of particular populations are being met in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

BARRIERS TO GROWTH AND CHANGE

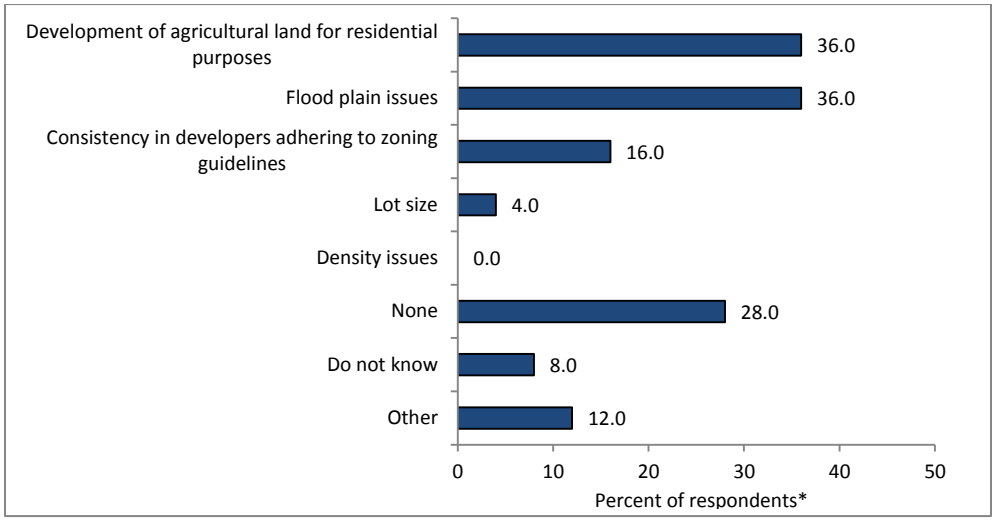
Respondents were asked which ZONING issues are inhibiting housing affordability and development in their area (see Figure 18).

- More than one-third of respondents indicated that development of agricultural land for residential purposes and flood plain issues inhibit affordability and development in their area (36.0 percent each); 16.0 percent of respondents said consistency in developers adhering to zoning guidelines inhibits housing affordability and development.
- More than one-fourth said there are no ZONING issues in their area (28.0 percent).

Respondents were asked which BUILDING CODE issues are inhibiting housing affordability and development in their area (see Figure 19).

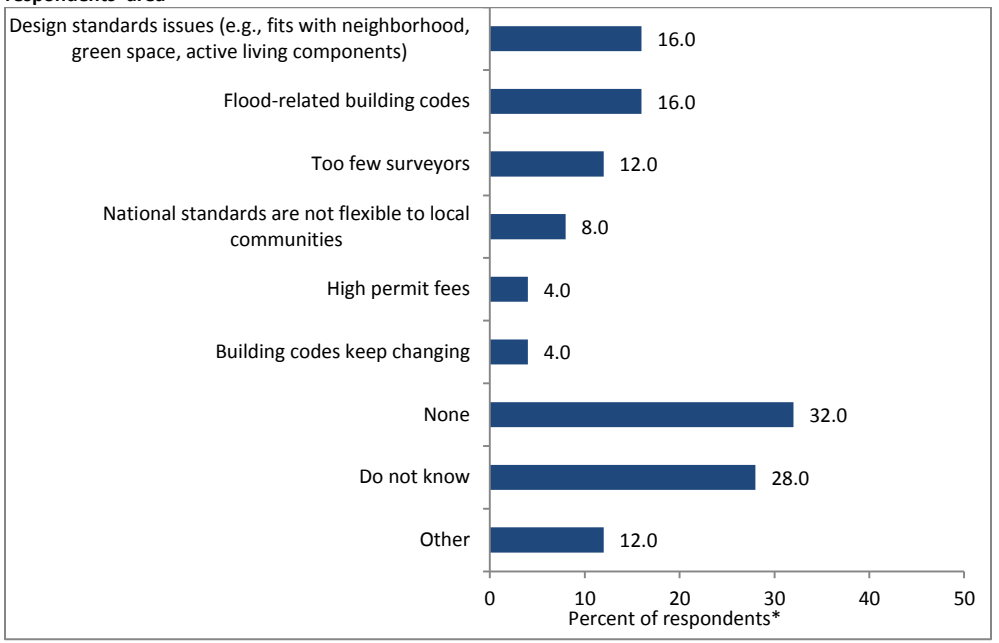
- The largest proportion of respondents indicated that there are no BUILDING CODE issues and that they do not know which BUILDING CODE issues inhibit affordability and development in their area (32.0 percent and 28.0 percent, respectively).
- Sixteen percent each said design standards issues and flood-related building codes inhibit affordability and development in their area.

Figure 18. ZONING issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 19. BUILDING CODE issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

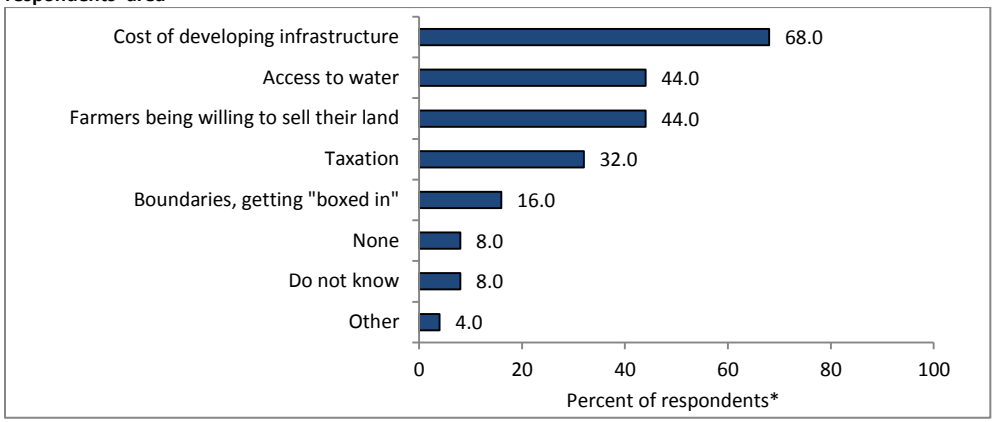
Respondents were asked which ANNEXATION issues are inhibiting housing affordability and development in their area (see Figure 20).

- Two-thirds of respondents indicated that the cost of developing infrastructure inhibits affordability and development in their area (68.0 percent).
- Approximately two-fifths of respondents indicated that access to water and farmers being willing to sell their land are ANNEXATION issues that inhibit affordability and development in their area (44.0 percent, each); 32.0 said taxation and 16.0 percent said boundaries, or getting "boxed in," were issues.

Respondents were asked which ECOLOGICAL issues are inhibiting housing affordability and development in their area (see Figure 21).

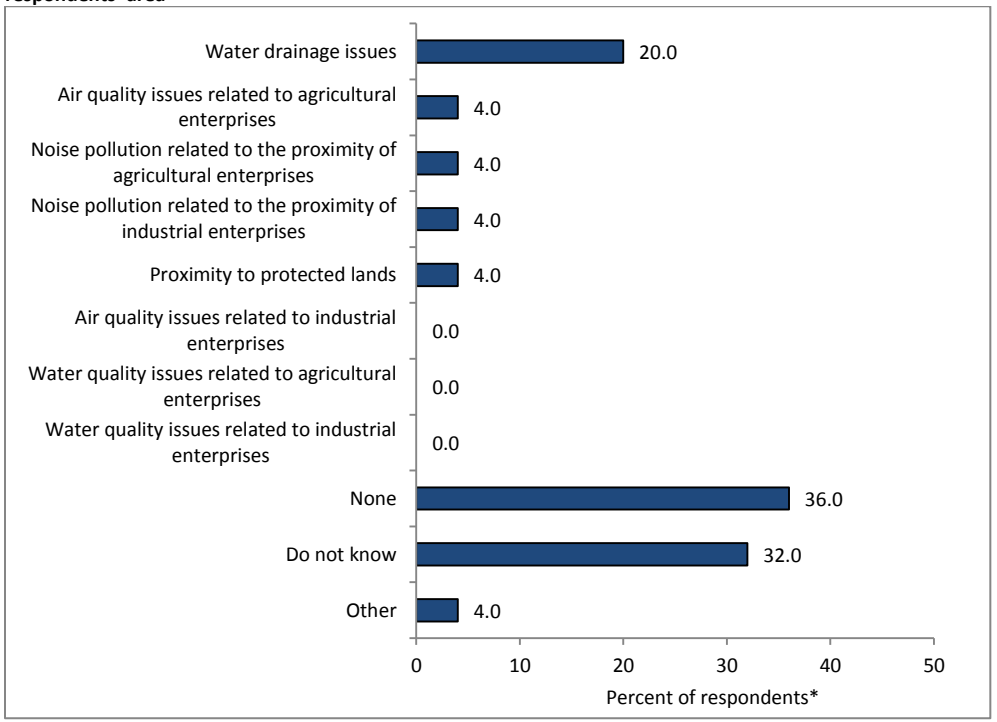
- Most respondents indicated that there are no ECOLOGICAL issues and that they do not know which ECOLOGICAL issues are inhibiting affordability and development in their area (36.0 percent and 32.0 percent, respectively).
- One in five respondents indicated water drainage issues inhibit affordability and development in their area.

Figure 20. ANNEXATION issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 21. ECOLOGICAL issues which are inhibiting housing affordability and development in the respondents' area

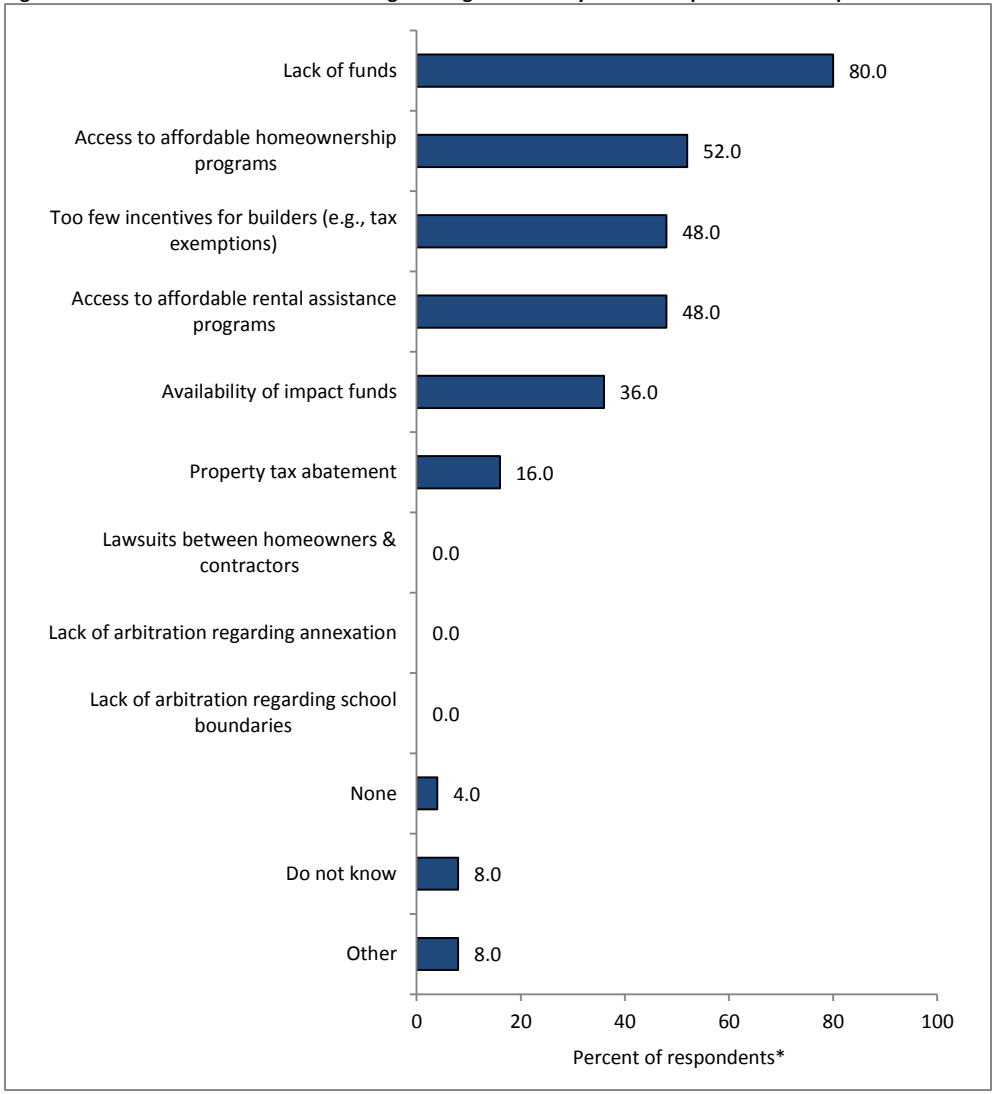


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked which POLICY issues are inhibiting housing affordability and development in their area (see Figure 22).

- The vast majority of respondents indicated that a lack of funds inhibits housing affordability and development in their area (80.0 percent).
- Approximately half of respondents indicated that access to affordable homeownership programs (52.0 percent), too few incentives for builders (48.0 percent), and access to affordable rental assistance programs (48.0 percent) are POLICY issues which inhibit housing affordability and development in their area.
- More than one-third of respondents indicated that availability of impact funds is a POLICY issue which inhibits housing affordability and development in their area (36.0 percent); 16.0 percent said property tax abatement is also an issue.

Figure 22. POLICY issues which are inhibiting housing affordability and development in the respondents' area

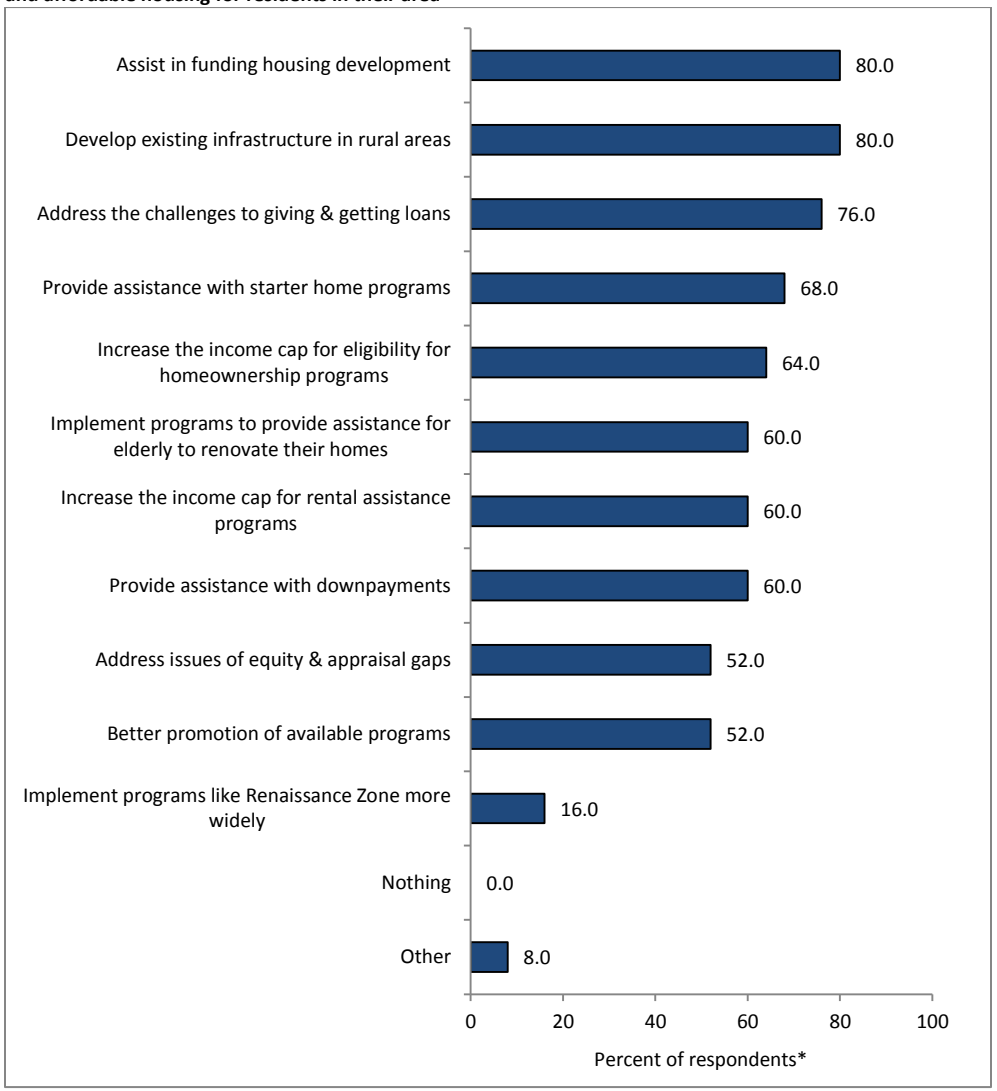


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked what the state should do to help increase the supply of adequate and affordable housing for residents in their area (see Figure 23).

- At least three-fourths of respondents indicated that the state should assist in funding housing development (80.0 percent), develop existing infrastructure in rural areas (80.0 percent), and address the challenges to giving and getting loans (76.0 percent) to help increase the supply of adequate and affordable housing for residents in their area.
- Approximately two-thirds of respondents said that the state should provide assistance with starter home programs (68.0 percent) and increase the income cap for eligibility for homeownership programs (64.0 percent).
- Three-fifths of respondents indicated that the state should implement programs to provide assistance for the elderly to renovate their homes, increase the income cap for rental assistance programs, and provide assistance with downpayments (60.0 percent each).
- Half of respondents indicated that the state should address issues of equity and appraisal gaps and better promote available programs (52.0 percent each); 16.0 percent said the state should implement programs like the Renaissance Zone more widely.

Figure 23. Respondents' opinion regarding what the state should do to help increase the supply of adequate and affordable housing for residents in their area



*Percentages do not add to 100.0 due to multiple responses.

RESPONDENTS' PROFILE

Respondents were asked what their title and/or perspective was when answering the survey (see Figure 1).

- One-third of respondents indicated that their title/perspective is a government official (33.3 percent).
- One-fifth of respondents indicated that their title/perspective is economic/community development (20.6 percent) followed by 17.6 percent who said real estate/builder, 16.7 percent who said a nonprofit organization, 9.8 percent who said public housing, and 5.9 percent who said banking/financing.

Map 1. Geographic boundaries for organization of survey results

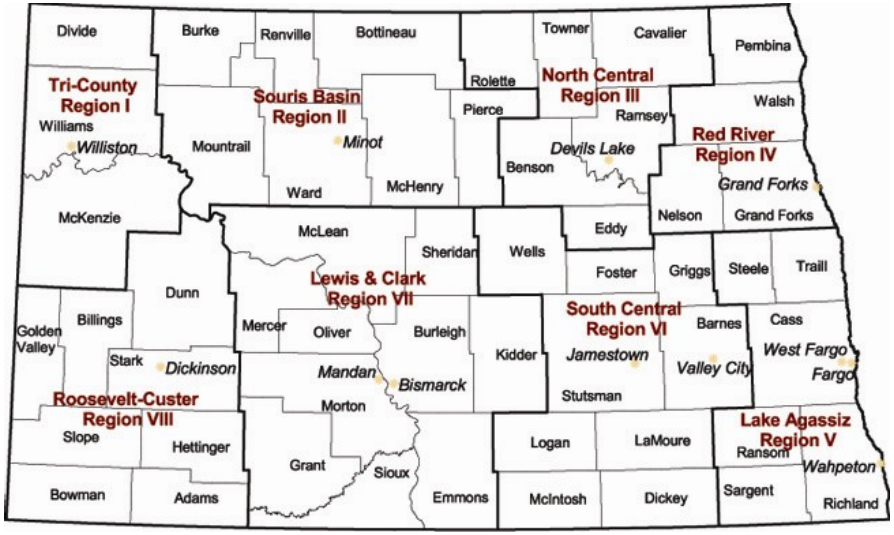
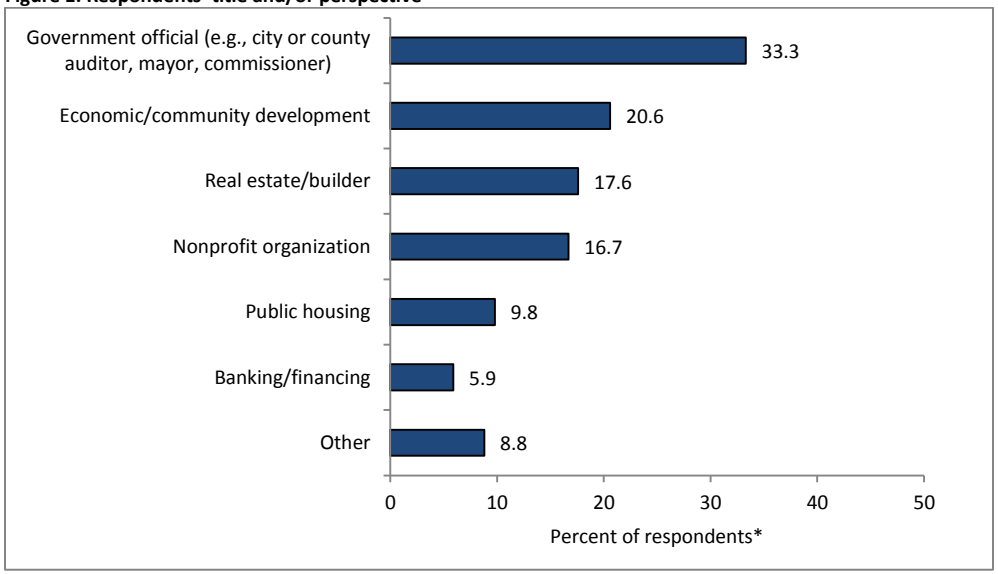


Figure 1. Respondents' title and/or perspective



*Percentages do not add to 100.0 due to multiple responses.

GENERAL ISSUES IN THE COMMUNITY

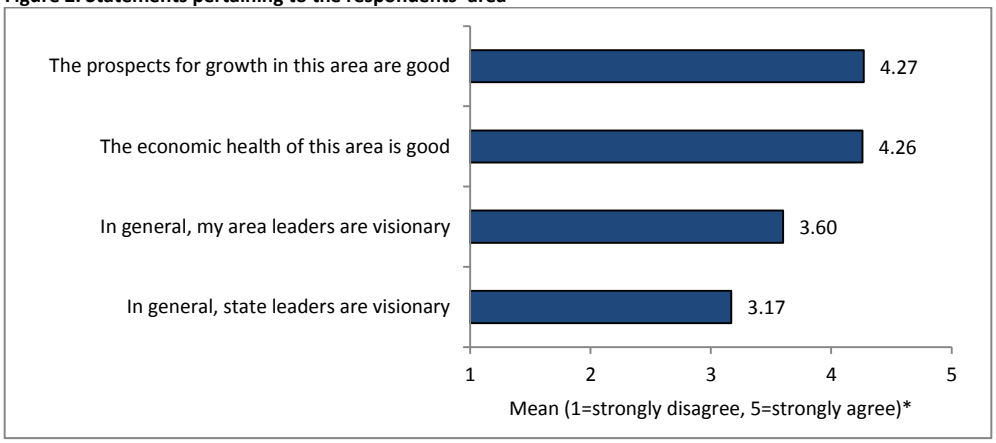
Respondents were asked to indicate their level of agreement on statements pertaining to their area (see Figure 2).

- On average, respondents strongly agreed that the prospects for growth in their area are good and the economic health of their area is good (mean=4.27 and mean=4.26, respectively).
- On average, respondents agreed that, in general, their area leaders are visionary and somewhat agreed that state leaders are visionary (mean=3.60 and mean=3.17, respectively).

Respondents were asked how specific factors currently influence prospects for growth in their area (see Figure 3).

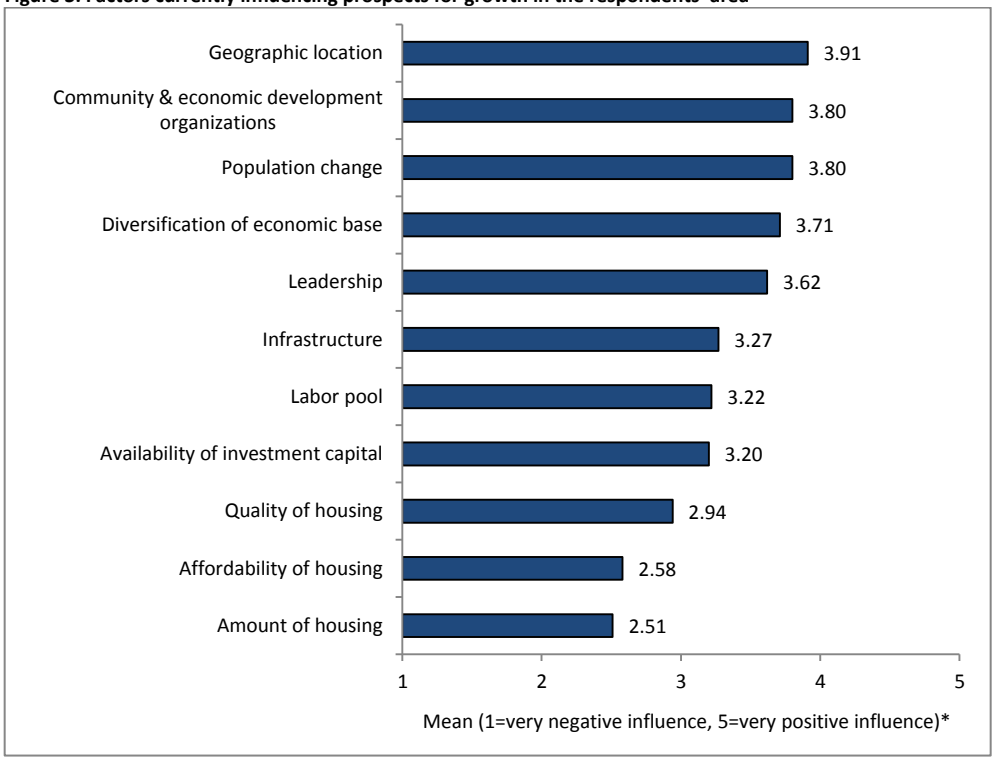
- On average, respondents indicated that geographic location (mean=3.91), community and economic development organizations (mean=3.80), population change (mean=3.80), diversification of the economic base (mean=3.71), leadership (mean=3.62), and infrastructure (mean=3.27) have a positive influence on the prospects for growth in their area.
- On the other hand, on average, respondents indicated that the amount of housing (mean=2.51) and the affordability of housing (mean=2.58) have a negative influence on the prospects for growth in their area.
- In addition, on average, respondents said that labor pool (mean=3.22), the availability of investment capital (mean=3.20), and the quality of housing (mean=2.94) have a moderate influence on the prospects for growth.

Figure 2. Statements pertaining to the respondents' area



*Means exclude "do not know" responses.

Figure 3. Factors currently influencing prospects for growth in the respondents' area



*Means exclude "do not know" responses.

Respondents were asked what the three most important local issues are in their area.

- The theme that respondents indicated the most frequently as one of the three most important local issues in their area is housing, followed by growth and development, infrastructure, and finally employment.
- HOUSING
    - Respondents indicated that there is a lack of available housing of all types (e.g., low to moderate-income housing, homes for sale, rental units, handicap accessible units, disabled and special needs housing, family housing, single-family homes, senior housing, and homes for large families) and a lack of affordable housing.
    - Respondents also said that housing issues include: the quality of housing, high rent prices and price gouging, lack of housing due to flood buyouts and increased housing demand, long waiting lists for housing assistance, and a lack of housing investors.
- GROWTH AND DEVELOPMENT
    - Respondents indicated that their area's growth potential is not fully recognized and that there are issues with city expansion and development, such as the need for city development plans and growth management.
    - Respondents would like to see communities have the ability to respond to growth pressures in a timely fashion and be able to capitalize on the present growth.
    - Respondents said that there is a need for economic diversity and economic development vision. In addition, respondents also said that there are issues with the rising cost of living and a lack of investment capital and funding.
    - Respondents indicated that there needs to be coordination between cities. Respondents also indicated a lack of focused leadership and vision in their area.
    - Moreover, respondents indicated concerns regarding escalating development costs, a lack of contractors, and a lack of retail and entertainment in their area.
- INFRASTRUCTURE
    - Respondents indicated that there are issues with infrastructure. Roads (e.g., paved roads, major streets, highways) and water (e.g., city and rural water) are in need of development, repairs, and upgrades. However, due to the high costs associated with infrastructure development and management, the area is in need of funding and financing.
    - Respondents said that they are also concerned with the cost of infrastructure in new developments.
    - Respondents cited that there is a lack of rural water and they are concerned with the water supply for the future.
    - In addition, respondents indicated that there is a lack of infrastructure related to trucks.
- EMPLOYMENT
    - Respondents indicated that there are issues with the lack of job creation, wage increases, and good paying jobs. Furthermore, respondents cited a lack of available workers, quality workers, and skilled workers in their area.
- Other less common themes respondents indicated as important local issues in their area are education, flooding, population, social concerns, taxes, and transportation.

HOUSING SUPPLY AND DEMAND

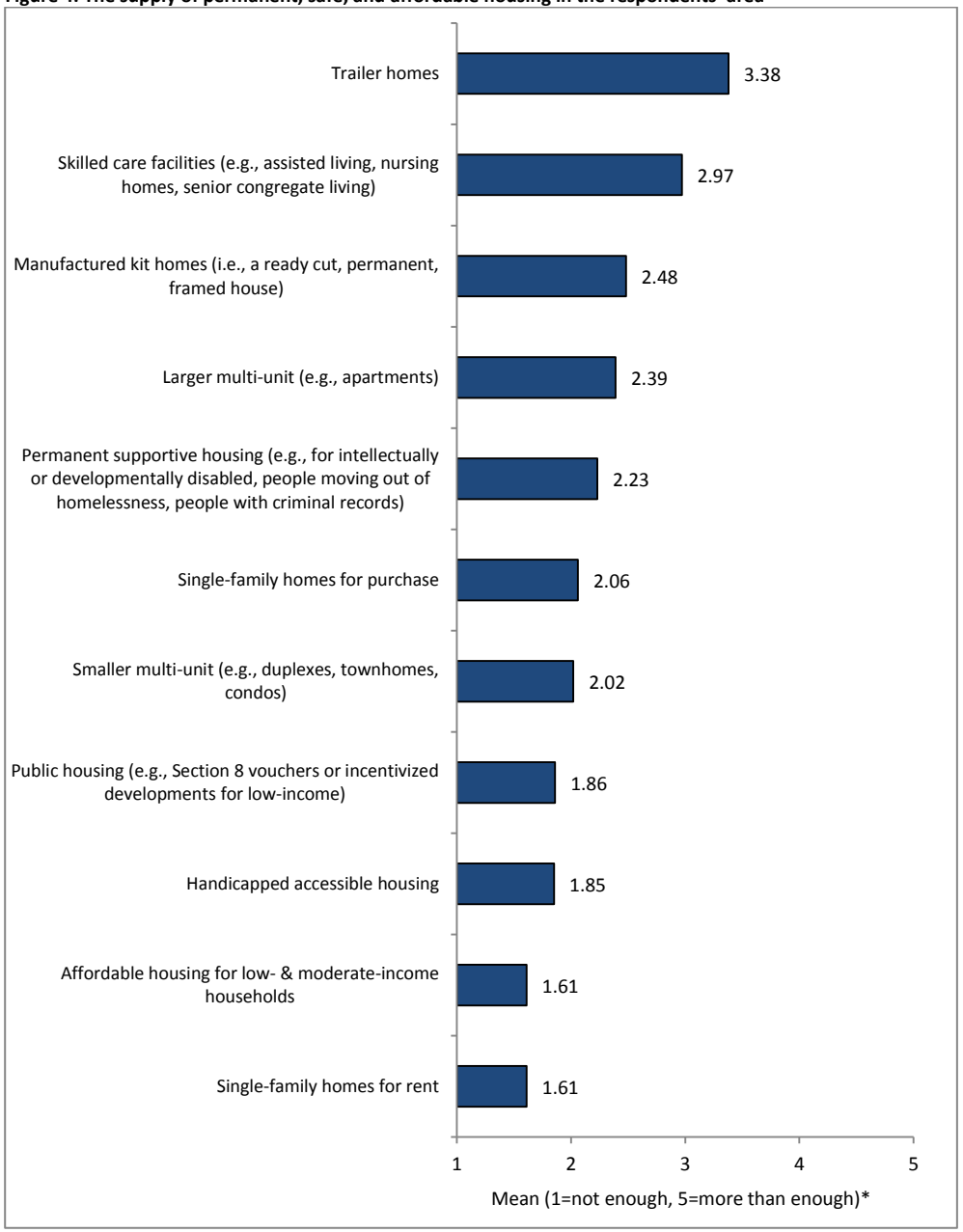
Respondents were asked how they would rate the seriousness of housing as a problem in their area.

- On average, respondents considered housing in their area to be a very serious problem (mean= 4.07).

Respondents were asked how they would judge the supply of permanent, safe, and affordable housing of various types in their area (see Figure 4).

- Types of housing perceived to be most lacking, on average, include single-family homes for rent (mean=1.61), affordable housing for low- and moderate-income households (mean=1.61), handicapped accessible housing (mean=1.85), and public housing (mean=1.86).
- On average, respondents indicated there was not enough manufactured kit homes (mean=2.48), larger multi-units (mean=2.39), permanent supportive housing (mean=2.23), single-family homes for purchase (mean=2.06), and smaller multi-units (mean=2.02).
- On average, respondents indicated that the supply of skilled care facilities is somewhat enough (mean=2.97).
- On average, respondents indicated that the supply of trailer homes is enough (mean=3.38).

Figure 4. The supply of permanent, safe, and affordable housing in the respondents' area

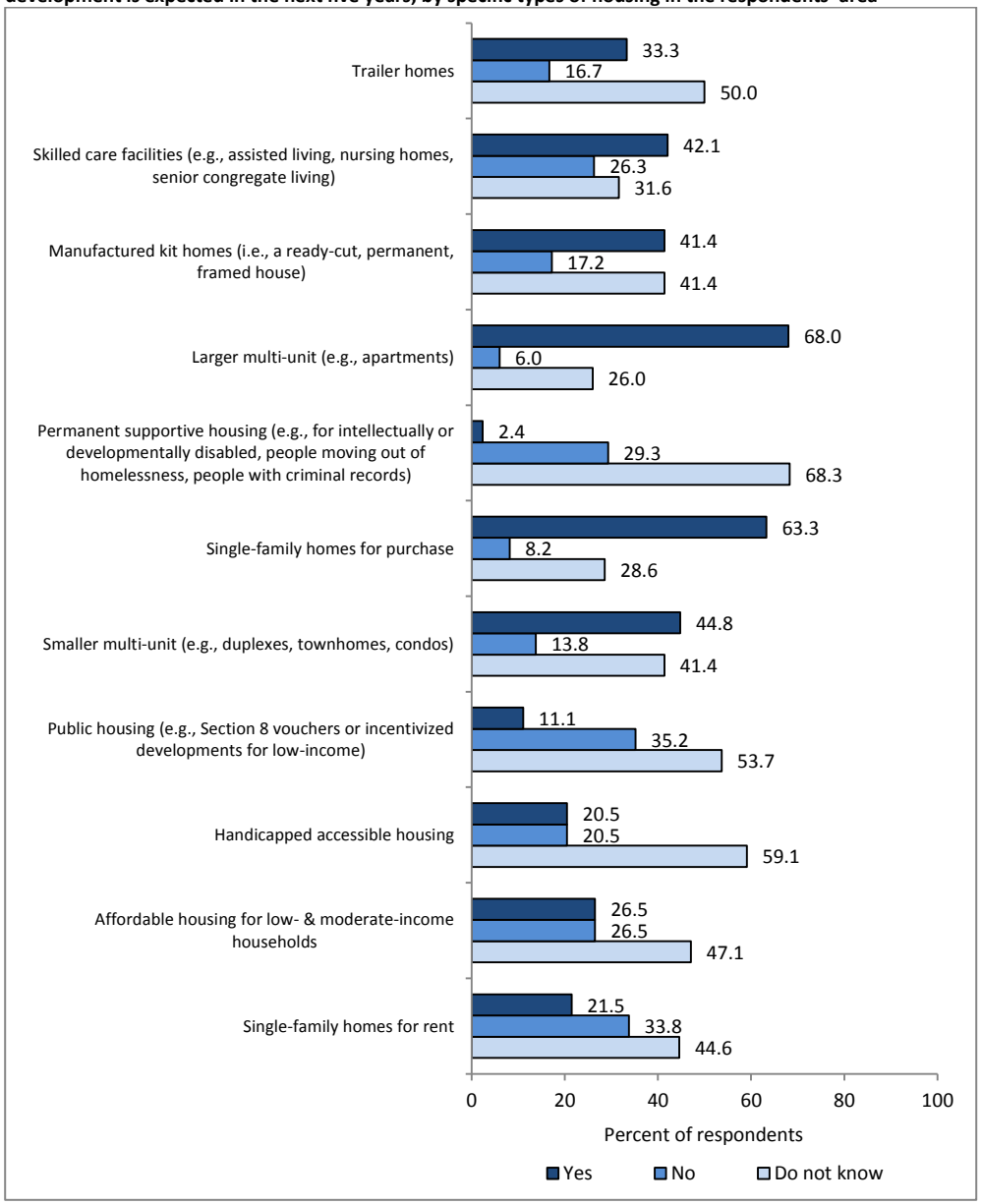


*Means exclude "do not know" responses.

Respondents were asked to indicate whether new development for specific types of housing is expected in the next five years in their area. The following section focuses only on those respondents who perceived the supply of permanent, safe, and affordable housing in their area as not enough (i.e., those who indicated a 1 or 2 for the specific supply of permanent, safe, and affordable housing) (see Figure 5).

- Approximately two-thirds of respondents who indicated there is not enough housing in their area expect new development of larger multi-units (68.0 percent) and single-family homes for purchase (63.3 percent) in the next five years.
- At least one-fourth of respondents said they do not expect new development of public housing (35.2 percent), single-family homes for rent (33.8 percent), permanent supportive housing (29.3 percent), affordable housing for low- and moderate-income households (26.5 percent), and skilled care facilities (26.3 percent).
- At least one-fourth of respondents said they do not know if new development is expected for any of the specific housing types in the next five years.

Figure 5. If the supply of permanent, safe, and affordable housing is not perceived as enough*, whether development is expected in the next five years, by specific types of housing in the respondents' area



*"Not enough" is defined as individuals who indicated a 1 or 2 to a previous question which asked respondents to judge the supply of permanent, safe, and affordable housing in their area.

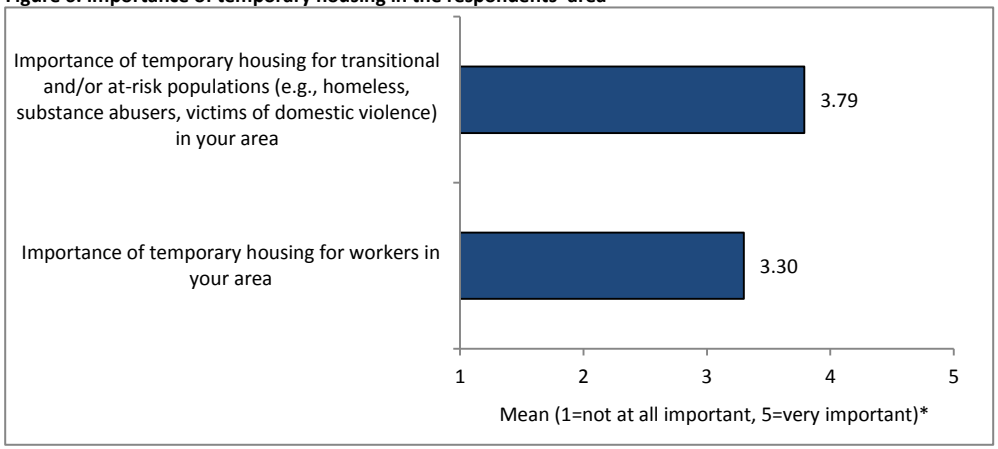
Respondents were asked how important temporary housing is for transitional and/or at-risk populations (e.g., homeless, substance abusers, victims of domestic violence) and workers in their area (see Figure 6).

- On average, respondents indicated that temporary housing is important for both transitional and/or at risk populations and workers in their area (mean=3.79 and mean=3.30, respectively).

Additionally, respondents were asked if various solutions are being used to fulfill temporary housing for workers in their area and how well the solution is working. The following section focuses only on respondents who rated temporary housing for workers as important (i.e., those who indicated temporary housing for workers as a 4 or 5) and indicated that a solution is being used (see Figure 7).

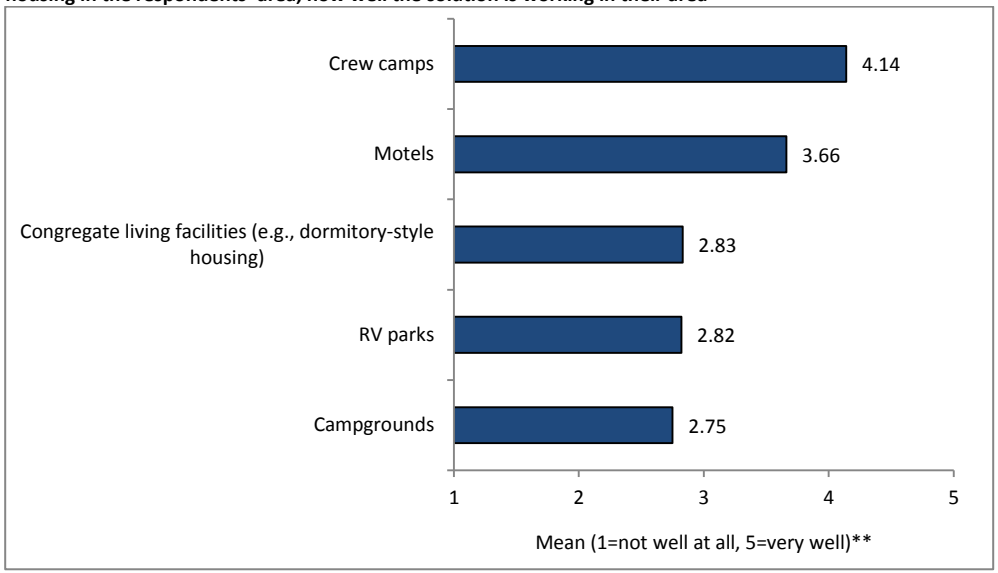
- For those respondents who said that temporary housing for workers is important and that a solution is being used for temporary housing in their area, on average, respondents indicated that crew camps (mean=4.14) are working very well and that motels (mean=3.66) are working well in their area.
- On average, respondents indicated that solutions that are working somewhat well include: congregate living facilities (mean=2.83), RV parks (mean=2.82), and campgrounds (mean=2.75).

Figure 6. Importance of temporary housing in the respondents' area



*Means exclude "not applicable" responses.

Figure 7. If temporary housing for workers is important* and the solution is being used for temporary housing in the respondents' area, how well the solution is working in their area



*"Important" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents how important temporary housing is for workers in their area.
**Means exclude "do not know" and "not applicable" responses.

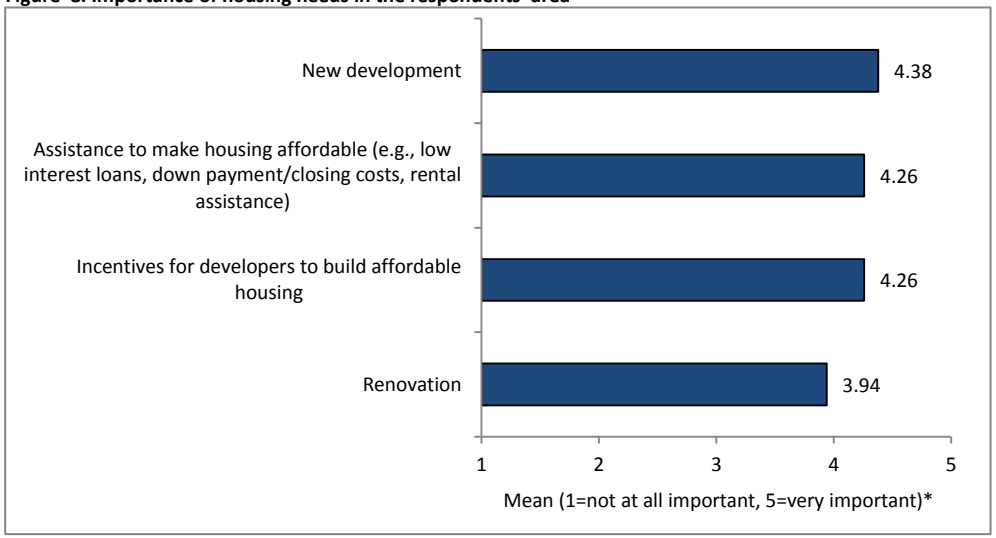
Respondents were asked to rate the importance of four different housing needs in their area (see Figure 8).

- On average, respondents rated new development (mean=4.38), assistance to make housing affordable (mean=4.26), and incentives for developers to build affordable housing (mean=4.26) as very important housing needs for their area.
- On average, respondents also rated renovations as an important housing need in their area (mean=3.94).

All respondents were asked to indicate whether the specific housing need is for owner-occupied, renter-occupied, or both in their area. The following section focuses only on respondents who rated the specific housing need as important (i.e., those who indicated the specific housing need as a 4 or 5) (see Figure 9).

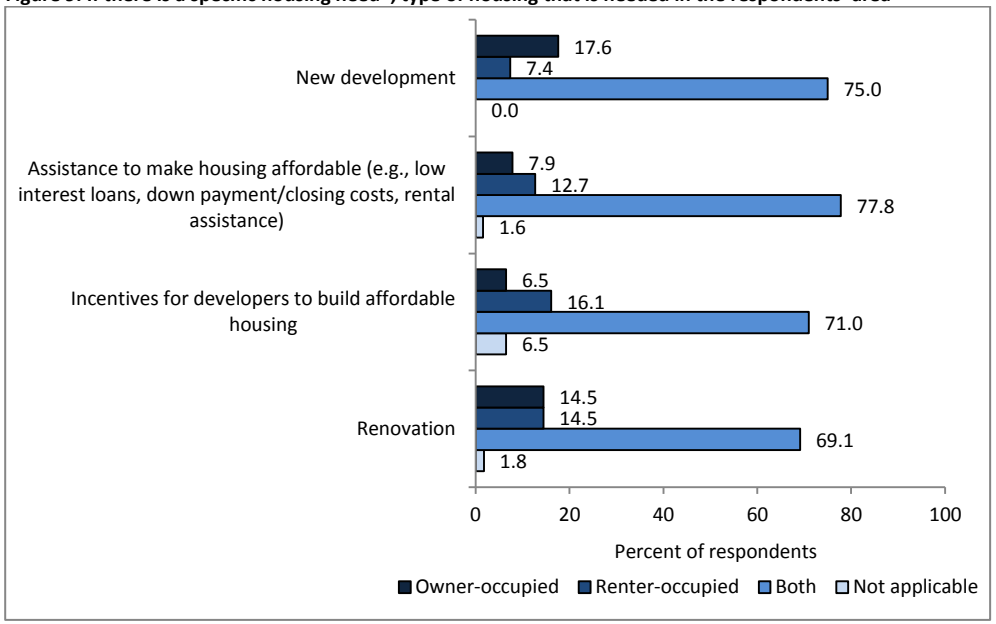
- The majority of respondents indicated that all four housing needs are necessary for both owner- and renter-occupied housing: assistance to make housing affordable (77.8 percent), new development (75.0 percent), incentives for developers to build affordable housing (71.0 percent), and renovations (69.1 percent).

Figure 8. Importance of housing needs in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

Figure 9. If there is a specific housing need*, type of housing that is needed in the respondents' area

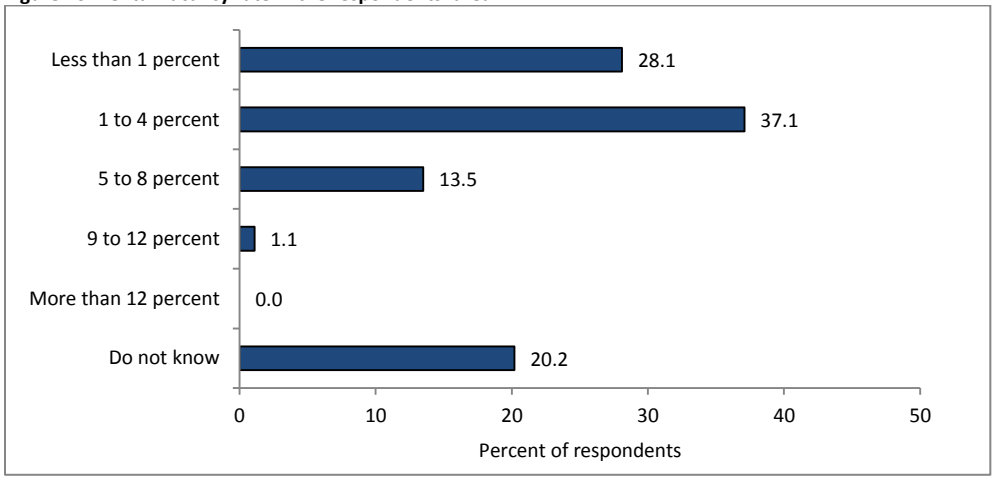


*"Specific housing need" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents about the importance of housing needs in their area.

Respondents were asked what the rental vacancy rate is in their area (see Figure 10).

- Nearly two-thirds of respondents indicated that the rental vacancy rate is less than 5 percent in their area (65.2 percent); 28.1 percent said less than 1 percent.
- Approximately one-tenth of respondents indicated that the rental vacancy rate is 5 to 8 percent (13.5 percent); one-fifth of respondents indicated that they do not know what the rental vacancy rate is in their area (20.2 percent).

Figure 10. Rental vacancy rate in the respondents' area



VAILABILITY, AFFORDABILITY, AND QUALITY OF HOUSING

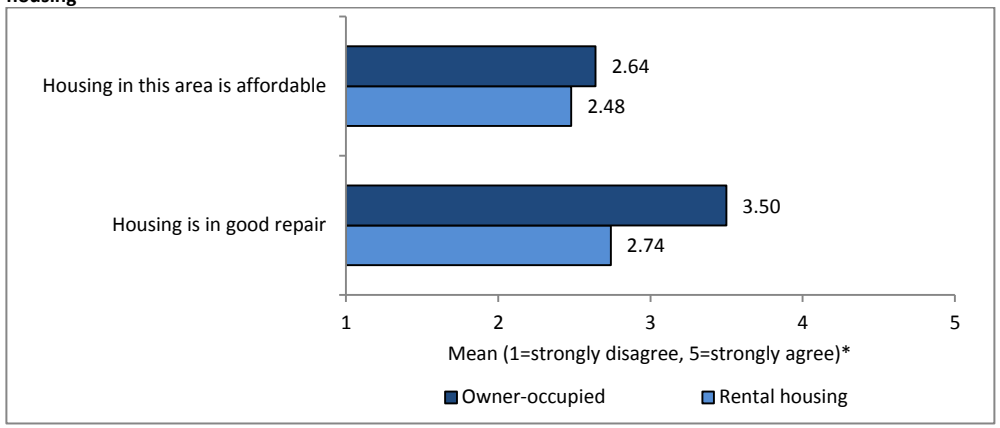
Respondents were asked to indicate their opinion on statements relating to housing affordability and quality (see Figure 11).

- On average, respondents disagreed that both owner-occupied housing and rental housing in their area are affordable (mean=2.64 and mean=2.48, respectively).
- On average, respondents agreed that owner-occupied housing in their area is in good repair (mean=3.50); however, they disagreed that rental housing in their area is in good repair (mean=2.74).

In relation to housing quality, respondents were asked to indicate what proportion of owner-occupied and rental housing stock is in need of updates and repairs. The following section focuses only on those respondents who indicated that updates and repairs are in need (i.e., those who indicated a 1 or 2 on whether housing is in good repair) (see Figure 12).

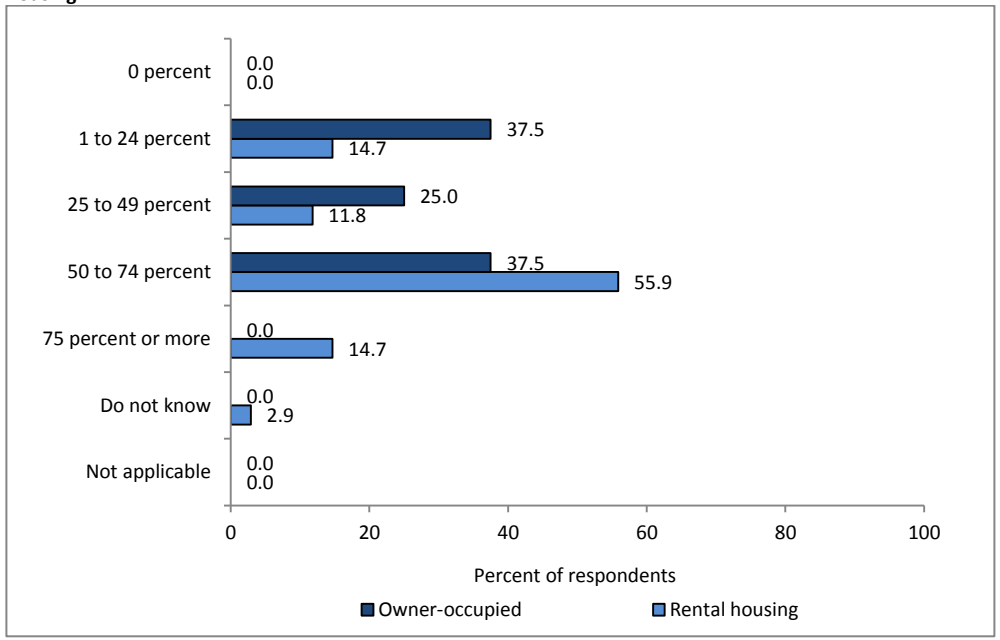
- Nearly two-thirds of respondents said less than 50 percent of owner-occupied housing in their area is in need of updates and repairs (62.5 percent); 37.5 percent of respondents said 1 to 24 percent.
- In contrast, 70.6 percent of respondents said that at least half or rental housing in their area needs updates and repairs.

Figure 11. Statements relating to housing affordability and quality in the respondents' area by type of housing



*Means exclude "do not know" and "not applicable" responses.

Figure 12. Proportion of housing that is in need of updates and repairs* in the respondents' area by type of housing

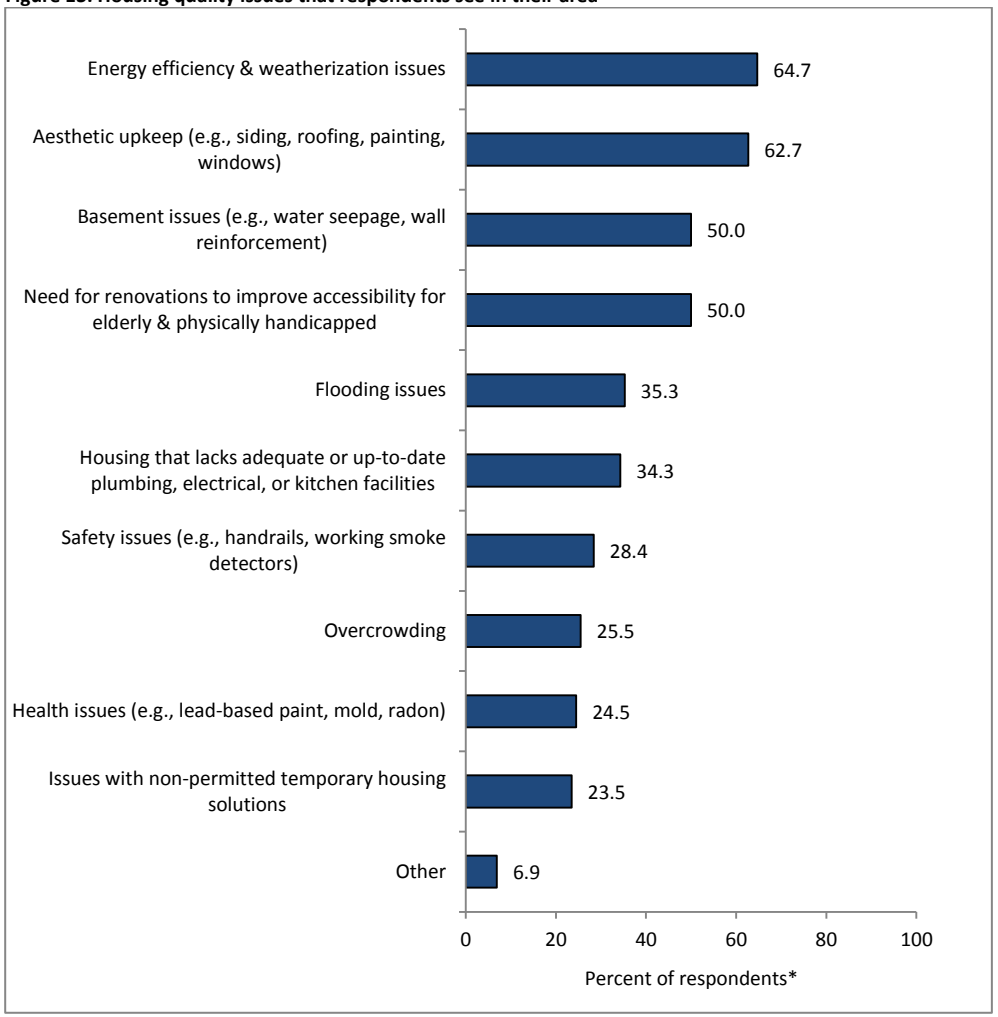


*"In need of updates and repairs" is defined as individuals who indicated a 1 or 2 (disagree) to a previous question which asked respondents how much they agree that the type of housing is in good repair.

Respondents were asked what they see as some of the housing quality issues in their area (see Figure 13).

- Approximately two-thirds of respondents identified energy efficiency and weatherization (64.7 percent) and aesthetic upkeep (62.7 percent) as housing quality issues in their area.
- Half of respondents indicated that basement issues and need for renovations to improve accessibility of elderly and physically handicapped are housing quality issues (50.0 percent each).
- Approximately one-third of respondents said flooding and housing that lacks adequate or up-to-date plumbing, electrical, or kitchen facilities are housing quality issues in their area (35.3 percent and 34.3 percent, respectively).
- Approximately one-fourth of respondents indicated that safety (28.4 percent), overcrowding (25.5 percent), health issues (24.5 percent), and non-permitted temporary housing solutions (23.5 percent) are housing quality issues in their area.

Figure 13. Housing quality issues that respondents see in their area



*Percentages do not add to 100.0 due to multiple responses.

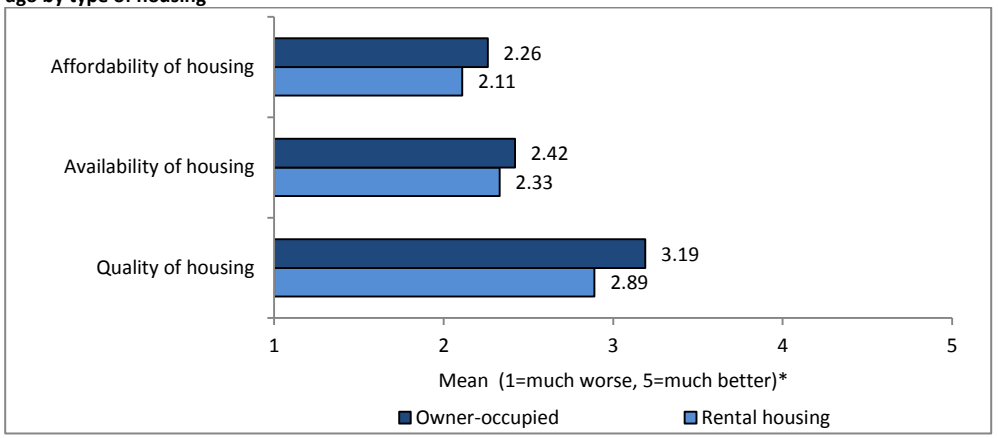
Respondents were asked how the affordability, availability, and quality of OWNER-OCCUPIED and RENTAL housing in their area compares to 10 years ago (see Figure 14).

- On average, respondents said that the affordability of both owner-occupied and rental housing is worse compared to 10 years ago (mean=2.26 and mean=2.11, respectively).
- On average, respondents said that the availability of both owner-occupied and rental housing is worse compared to 10 years ago (mean=2.42 and mean=2.33, respectively).
- On average, respondents said that the quality of owner-occupied housing is somewhat better and rental housing is somewhat worse compared to 10 years ago (mean=3.19 and mean=2.89, respectively).

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING DEVELOPMENT as they relate to their area (see Figure 15).

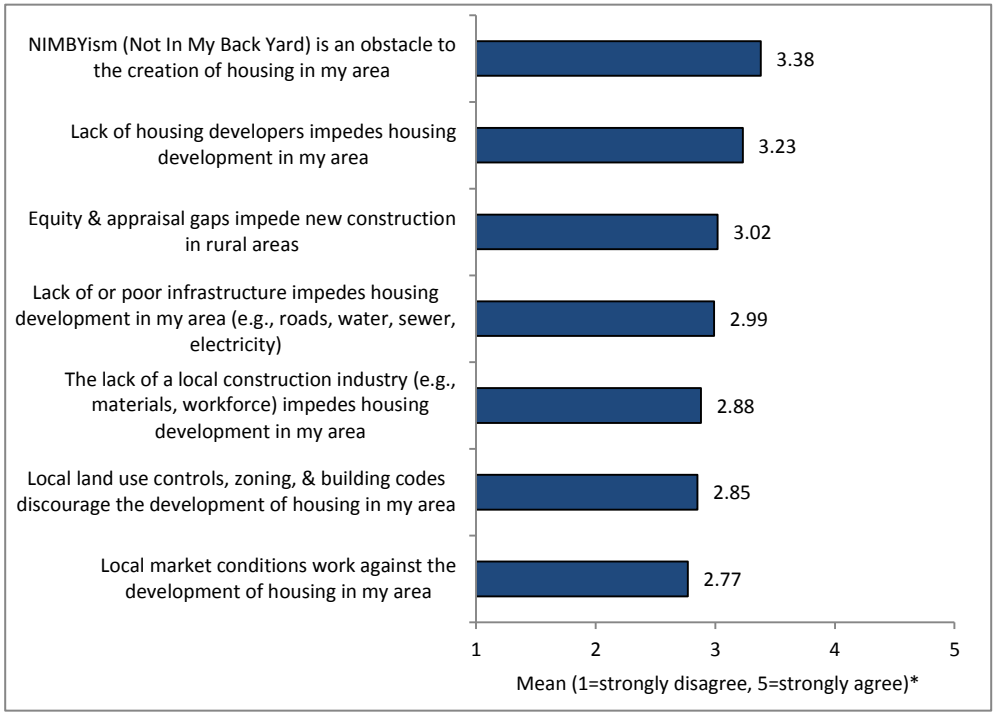
- On average, respondents agreed that NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in their area (mean=3.38)
- On average, respondents somewhat agreed that lack of housing developers impedes housing development in their area (mean=3.23).
- Respondents remain neutral in regards to whether equity and appraisal gaps impede new construction in rural areas (mean= 3.02) and whether lack of or poor infrastructure impedes housing development in their area (mean=2.99).
- On average, respondents somewhat disagreed that the lack of a local construction industry (mean=2.88); local land use controls, zoning, and building codes (mean=2.85); and the local market conditions (mean=2.77) are obstacles to housing development in their area.

Figure 14. Affordability, availability, and quality of housing in the respondents' area compared to 10 years ago by type of housing



*Means exclude "do not know" responses.

Figure 15. Statements regarding obstacles to HOUSING DEVELOPMENT as they relate to the respondents' area

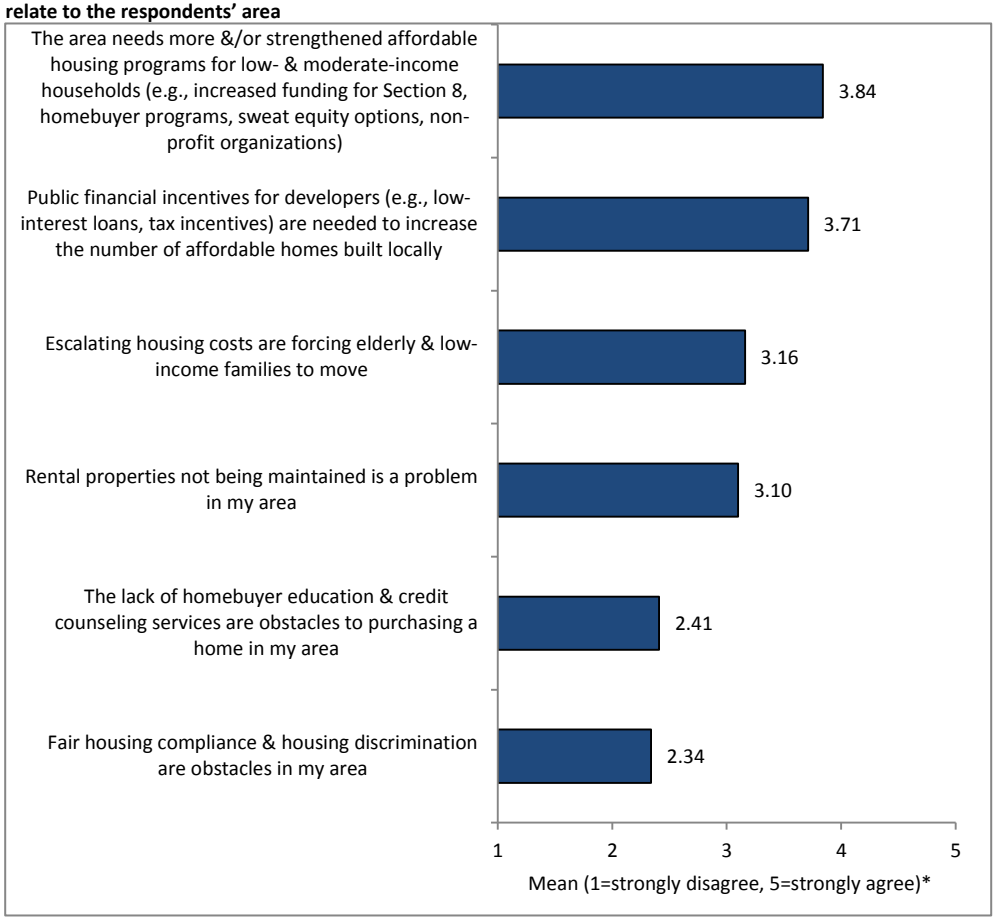


*Means exclude "do not know" responses.

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to their area (see Figure 16).

- On average, respondents agreed that their area needs more and/or strengthened affordable housing programs for low- and moderate-income households (mean=3.84) and that public financial incentives for developers are needed to increase the number of affordable homes built locally (mean=3.71).
- On average, respondents somewhat agreed that escalating housing costs are forcing elderly and low-income families to move (mean=3.16) and that rental properties are not being maintained in their area (mean=3.10).
- On average, respondents disagreed that the lack of homebuyer education and credit counseling services are obstacles to purchasing a home in their area (mean=2.41) and fair housing compliance and housing discrimination are obstacles in their area (mean=2.34).

Figure 16. Statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to the respondents' area

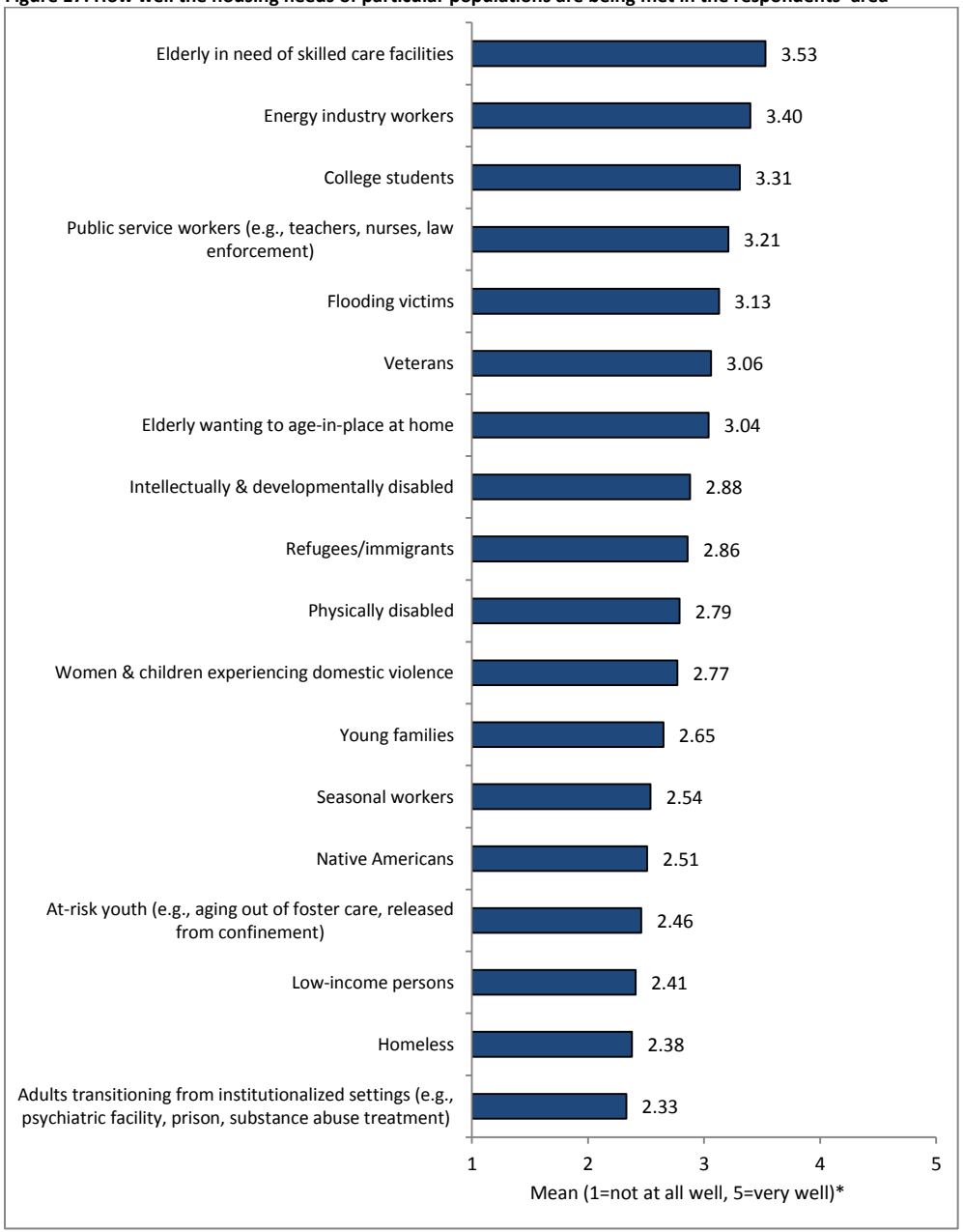


*Means exclude "do not know" responses.

Respondents were asked to indicate how well they think the housing needs for various population groups are being met in their area (see Figure 17).

- On average, respondents indicated that housing needs that are the least well met in their area are for adults transitioning from institutionalized settings (mean=2.33), followed by the homeless (mean=2.38), low-income persons (mean=2.41), and at-risk youth (mean=2.46).
- On average, respondents indicated that the housing needs of the following populations are not being met well: Native Americans (mean=2.51), seasonal workers (mean=2.54), and young families (mean=2.65).
- On average, respondents indicated that the housing needs of the following populations are being met moderately well: public service workers (mean=3.21), flooding victims (mean=3.13), veterans (mean=3.06), elderly wanting to age-in-place at home (mean=3.04), intellectually and developmentally disabled (mean=2.88), refugees/immigrants (mean=2.86), physically disabled (mean=2.79), and women and children experiencing domestic violence (mean=2.77).
- On average, respondents indicated that the housing needs of the following populations are being met well: elderly in need of skilled care facilities (mean=3.53), energy industry workers (mean=3.40), and college students (mean=3.31).

Figure 17. How well the housing needs of particular populations are being met in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

BARRIERS TO GROWTH AND CHANGE

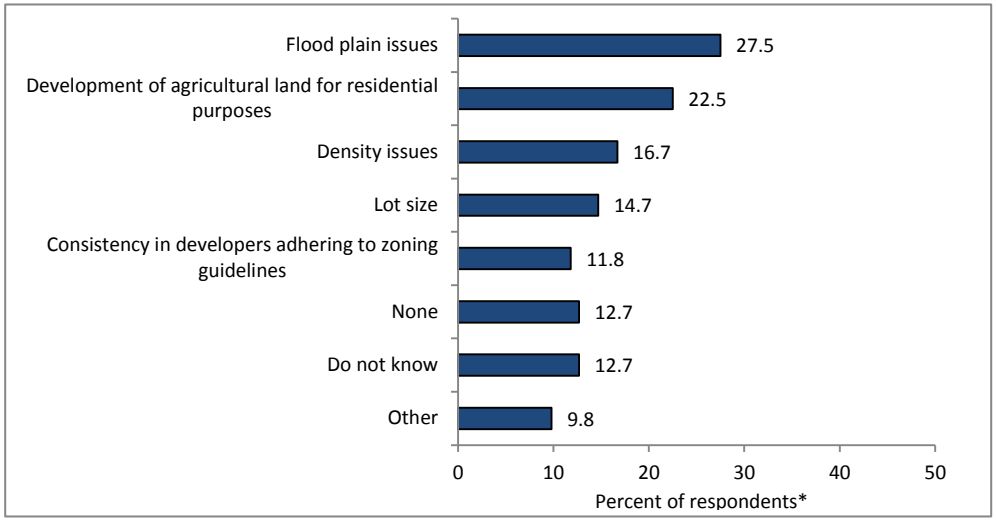
Respondents were asked which ZONING issues are inhibiting housing affordability and development in their area (see Figure 18).

- Approximately one-fourth of respondents indicated that flood plain issues and development of agricultural land for residential purposes are ZONING issues that inhibit affordability and development in their area (27.5 percent and 22.5 percent, respectively); 16.7 percent of respondents said density issues and 14.7 percent said lot size are ZONING issues in their area.

Respondents were asked which BUILDING CODE issues are inhibiting housing affordability and development in their area (see Figure 19).

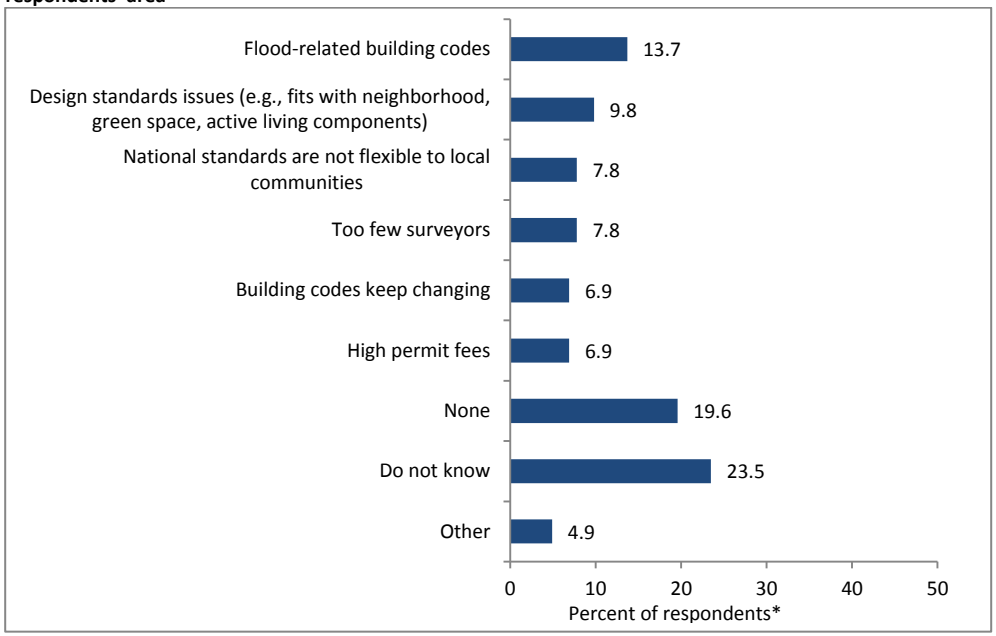
- One-fourth of respondents indicated that they do not know which BUILDING CODE issues inhibit affordability and development in their area (23.5 percent); 19.6 percent said there were no BUILDING CODE issues.
- However, 13.7 percent indicated flood-related building codes inhibit affordability and development in their area.

Figure 18. ZONING issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 19. BUILDING CODE issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

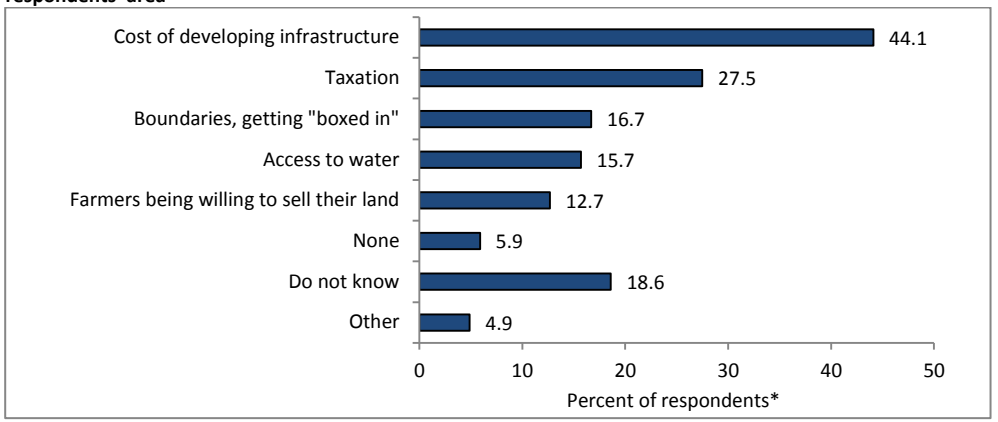
Respondents were asked which ANNEXATION issues are inhibiting housing affordability and development in their area (see Figure 20).

- Approximately two-fifths of respondents indicated that the cost of developing infrastructure inhibits housing affordability and development in their area (44.1 percent).
- Approximately one-fourth of respondents indicated taxation is an issue as well (27.5 percent).

Respondents were asked which ECOLOGICAL issues are inhibiting housing affordability and development in their area (see Figure 21).

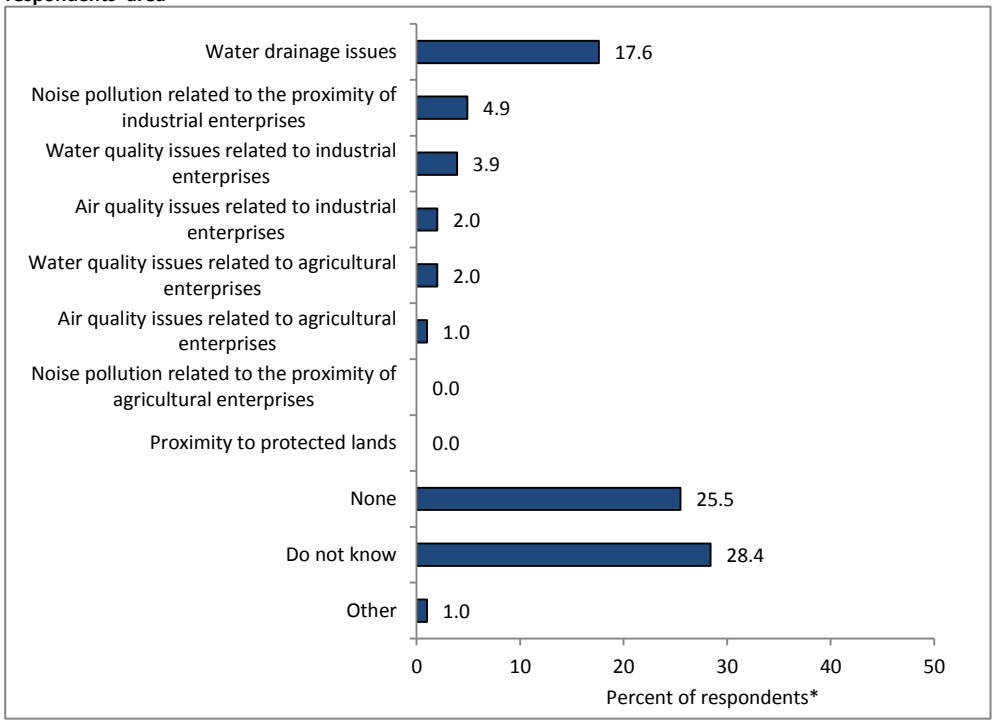
- Approximately one-fourth of respondents indicated that they do not know which ECOLOGICAL issues inhibit affordability and development in their area and that there are no ECOLOGICAL issues that inhibit affordability and development (28.4 percent and 25.5 percent, respectively).
- Nearly one-fifth of respondent indicated that water drainage is an ECOLOGICAL issue that inhibits affordability and development in their area (17.6 percent).

Figure 20. ANNEXATION issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 21. ECOLOGICAL issues which are inhibiting housing affordability and development in the respondents' area

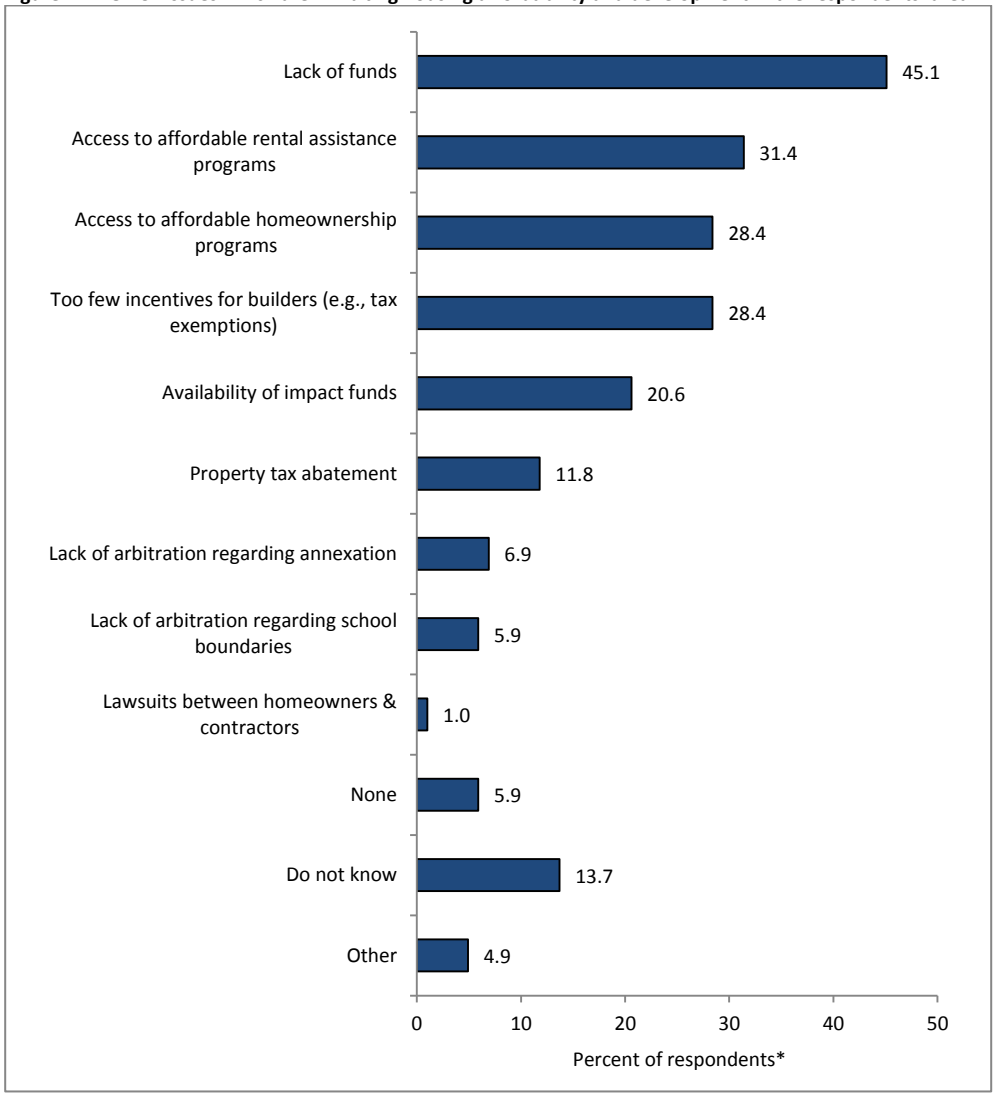


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked which POLICY issues are inhibiting housing affordability and development in their area (see Figure 22).

- Nearly half of respondents indicated that a lack of funds inhibits housing affordability and development in their area (45.1 percent).
- Nearly one-third of respondents indicated that access to affordable rental assistance programs inhibits housing affordability and development in their area (31.4 percent).
- Nearly one-fourth of respondents said access to affordable homeownership programs and too few incentives for builders are issues (28.4 percent,each); 20.6 percent said availability of impact funds is a POLICY issue in their area.

Figure 22. POLICY issues which are inhibiting housing affordability and development in the respondents' area

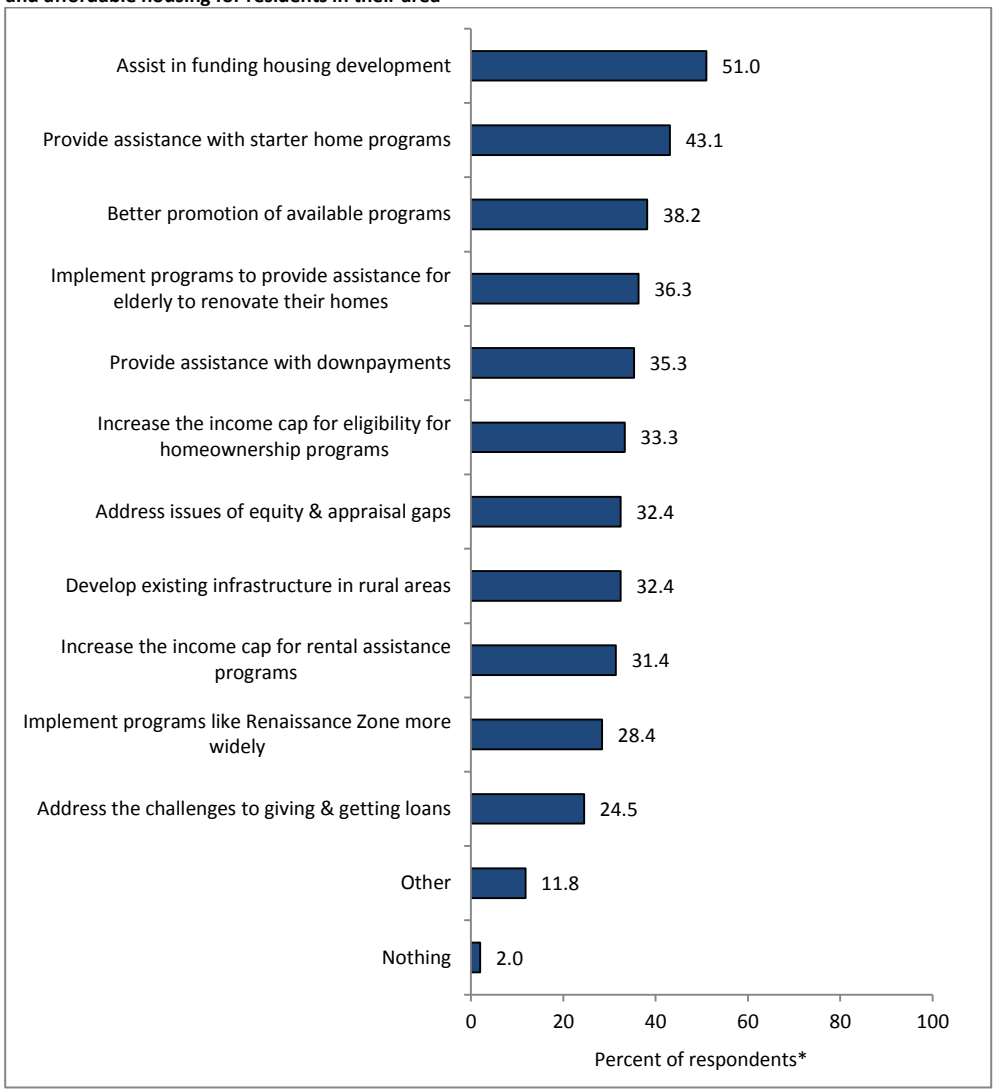


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked what the state should do to help increase the supply of adequate and affordable housing for residents in their area (see Figure 23).

- Half of respondents indicated that the state should assist in funding housing development to help increase the supply of adequate and affordable housing for residents in their area (51.0 percent); 43.1 percent said that the state should provide assistance with starter home programs.
- Approximately one-third of respondents indicated that the state should better promote available programs (38.2 percent), implement programs to provide assistance for elderly to renovate their homes (36.3 percent), provide assistance with downpayments (35.3 percent), and increase the income cap for eligibility for homeownership programs (33.3 percent), address issues of equity and appraisals gaps (32.4 percent), develop existing infrastructure in rural areas (32.4 percent), and increase the income cap for rental assistance programs (31.4 percent).
- Approximately one-fourth of respondents indicated that the state should implement programs like the Renaissance Zone more widely and address the challenges to giving and getting loans (28.4 percent and 24.5 percent, respectively).

Figure 23 Respondents' opinion regarding what the state should do to help increase the supply of adequate and affordable housing for residents in their area



*Percentages do not add to 100.0 due to multiple responses.

RESPONDENTS' PROFILE

Respondents were asked what their title and/or perspective was when answering the survey (see Figure 1).

- The largest proportion of respondents indicated that their title/perspective is a government official (58.3 percent).
- Nearly one-fifth of respondents indicated that their title/perspective is economic/community development (18.8 percent) followed by 10.4 percent who said a nonprofit organization, 10.4 percent who said public housing, 6.3 percent who said banking/financing, and 4.2 percent who said real estate/builder.

Map 1. Geographic boundaries for organization of survey results

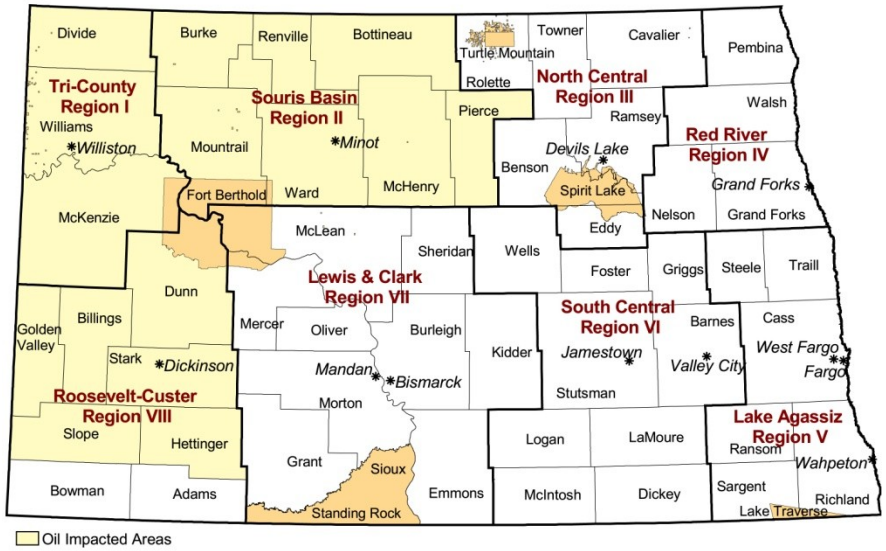
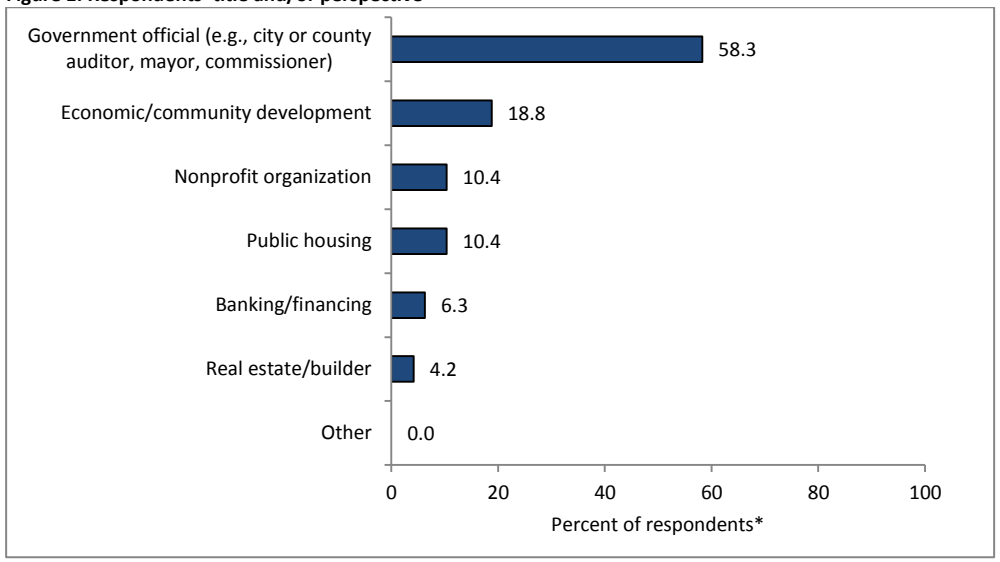


Figure 1. Respondents' title and/or perspective



*Percentages do not add to 100.0 due to multiple responses.

GENERAL ISSUES IN THE COMMUNITY

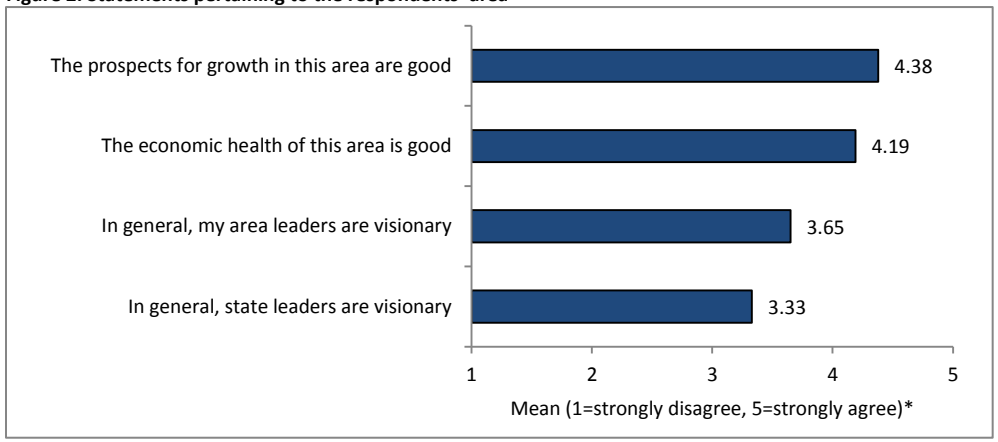
Respondents were asked to indicate their level of agreement on statements pertaining to their area (see Figure 2).

- On average, respondents strongly agreed that the prospects for growth in their area are good and the economic health of their area is good (mean=4.38 and mean=4.19, respectively).
- On average, respondents agreed that, in general, their area and state leaders are visionary (mean=3.65 and mean=3.33, respectively).

Respondents were asked how specific factors currently influence prospects for growth in their area (see Figure 3).

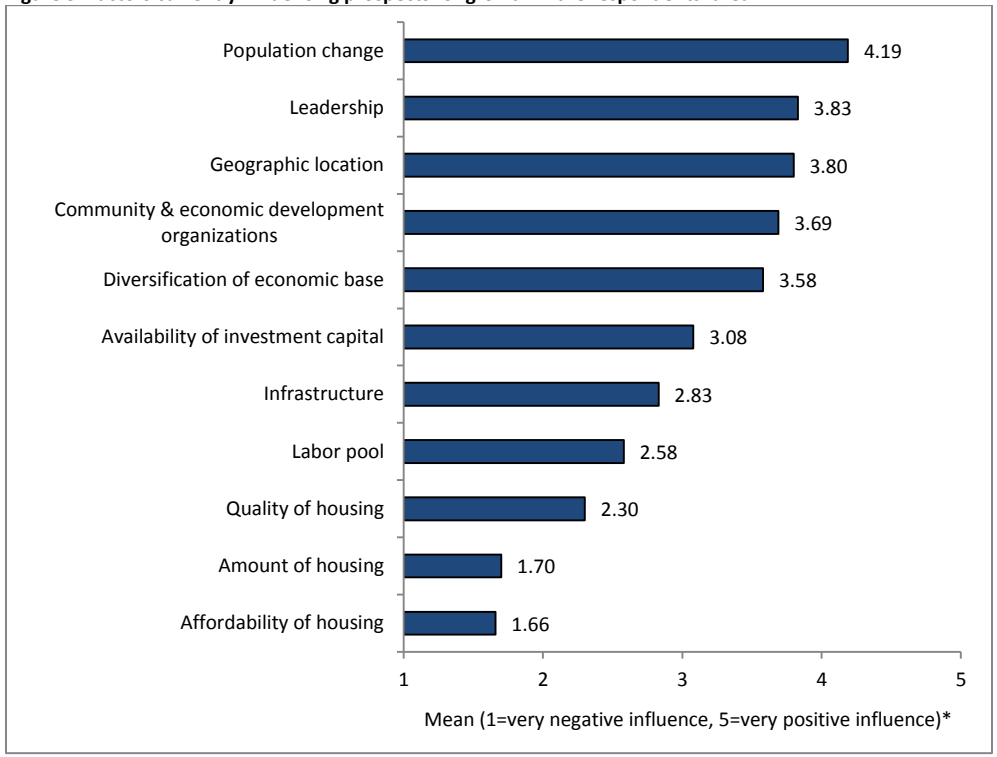
- On average, respondents indicated that population change has a very positive influence on prospects for growth in their area (mean=4.19). Furthermore, on average, respondents indicated that leadership (mean=3.83), geographic location (mean=3.80), community and economic development organizations (mean=3.69), and diversification of the economic base (mean=3.58) have a positive influence on the prospects for growth in their area.
- On the other hand, on average, respondents indicated that the affordability of housing (mean=1.66) and the amount of housing (mean=1.70) have a very negative influence on prospects for growth in their area. In addition, on average, respondents indicated that the quality of housing (mean=2.30) and the labor pool (mean=2.58) are also negative influences on the prospects for growth in their area.

Figure 2. Statements pertaining to the respondents' area



*Means exclude "do not know" responses.

Figure 3. Factors currently influencing prospects for growth in the respondents' area



*Means exclude "do not know" responses.

Respondents were asked what the three most important local issues are in their area.

- The theme that respondents indicated the most frequently as one of the three most important local issues in their area is housing, followed by infrastructure, growth and development, and finally employment.
- HOUSING
    - Respondents indicated that there is a lack of available housing (e.g., single-family homes, low to moderate-income housing, rentals, permanent housing, senior housing, temporary housing) and a lack of affordable housing.
    - Respondents said that there is a lack of home builders and individuals willing to invest in housing due to lack of water.
    - Respondents also indicated concerns with inflated rent and gouging of renters.
- INFRASTRUCTURE
    - Respondents indicated that there are issues with infrastructure. Roads, water, and sewer are in need of repairs and upgrades due to the high costs associated with their development and management.
    - Respondents cited that there is a lack of water, especially drinking and rural water.
    - Respondents also said that there are concerns with the lack of local businesses and services (e.g., restaurants, laundry services, convenience stores) and infrastructure related to trucks.
- GROWTH AND DEVELOPMENT
    - Respondents indicated that there are issues with city expansion and development, such as the need for city development guidelines and available land for development. Respondents also said that there are issues with appraisals not meeting new construction costs and developer integrity.
    - In regards to economic development, respondents said that there is a need for economic diversity and that there are issues with the rising cost of living.
- EMPLOYMENT
    - Respondents indicated that there are issues with wage increases, lack of available workers (e.g., service positions), and lack of quality workers.
- Other less common themes respondents indicated as important local issues in their area are education, flooding, social concerns, and taxes.

HOUSING SUPPLY AND DEMAND

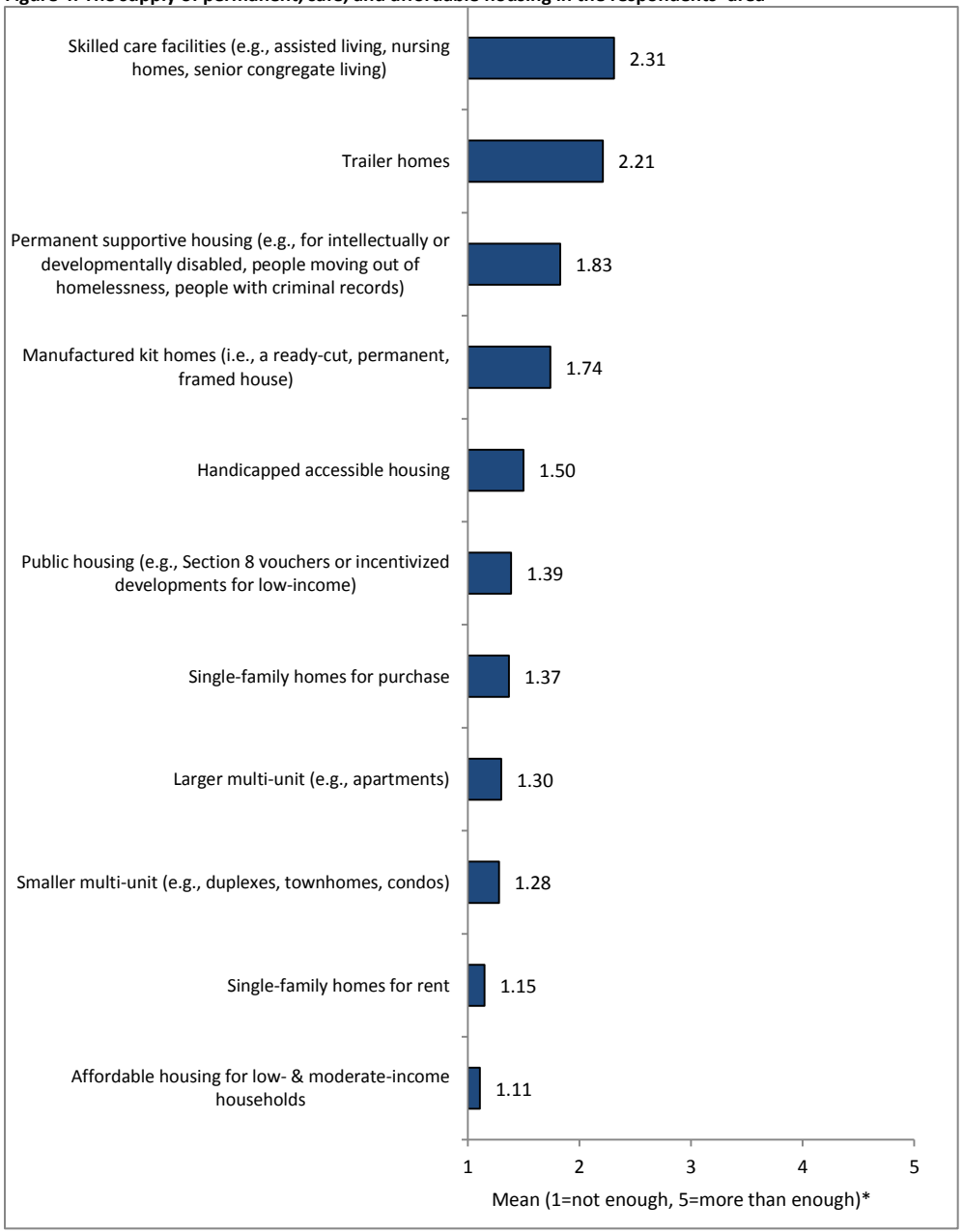
Respondents were asked how they would rate the seriousness of housing as a problem in their area.

- On average, respondents considered housing in their area to be a very serious problem (mean= 4.79).

Respondents were asked how they would judge the supply of permanent, safe, and affordable housing of various types in their area (see Figure 4).

- Overall, respondents indicated that there is not enough permanent, safe, and affordable housing to meet demand.
- Types of housing perceived to be most lacking, on average, include affordable housing for low- and moderate-income households (mean=1.11), followed by single-family homes for rent (mean=1.15), smaller multi-units (mean=1.28), larger multi-units (mean=1.30), single-family homes for purchase (mean=1.37), public housing (mean=1.39), handicapped accessible housing (mean=1.50), manufactured kit homes (mean=1.74), and permanent supportive housing (mean=1.83).
- Although supply is considered short, on average, respondents indicated that the supply of skilled care facilities and trailer homes are the least lacking (mean=2.31 and mean=2.21, respectively).

Figure 4. The supply of permanent, safe, and affordable housing in the respondents' area

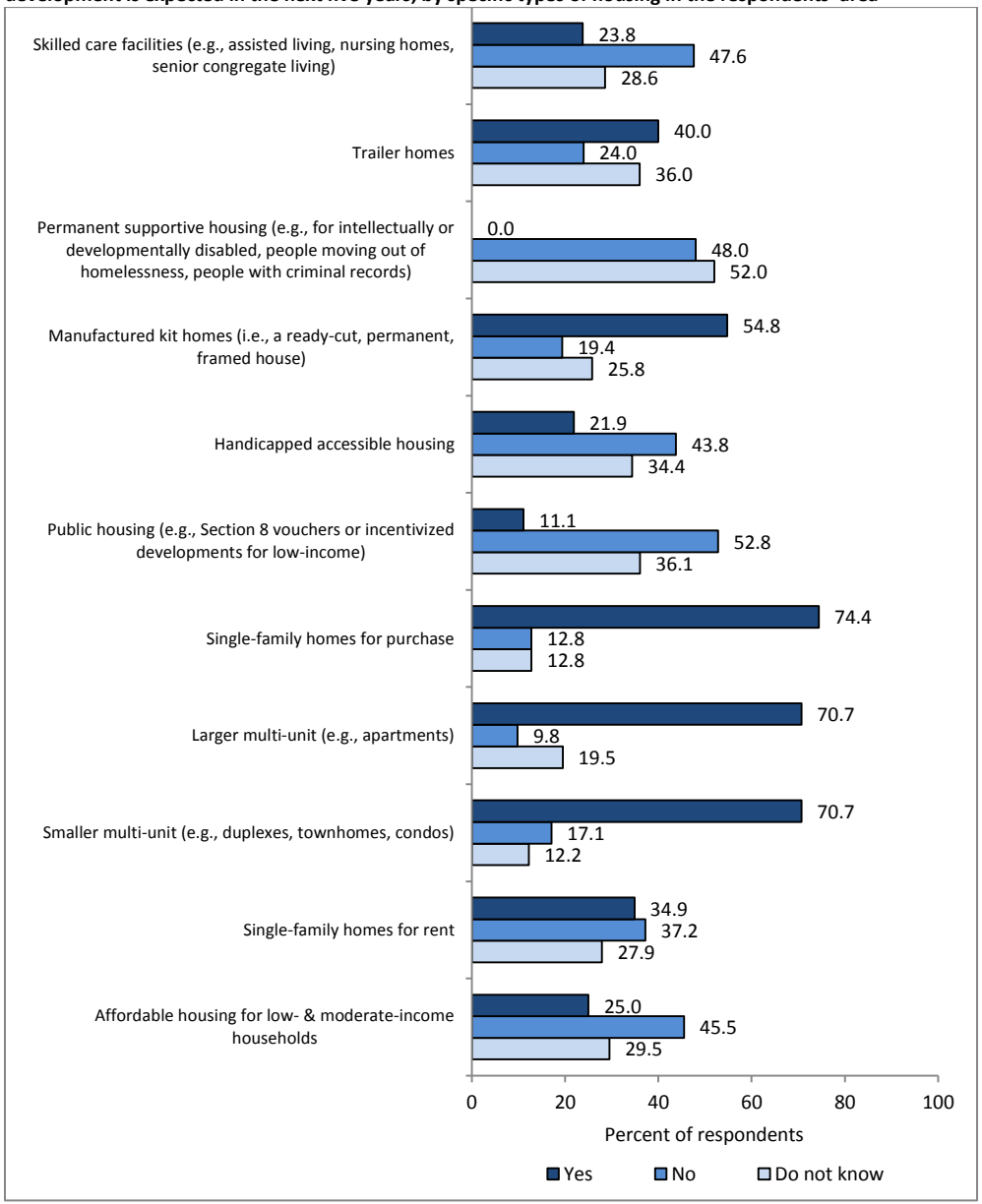


*Means exclude "do not know" responses.

Respondents were asked to indicate whether new development for specific types of housing is expected in the next five years in their area. The following section focuses only on those respondents who perceived the supply of permanent, safe, and affordable housing in their area as not enough (i.e., those who indicated a 1 or 2 for the specific supply of permanent, safe, and affordable housing) (see Figure 5).

- Nearly three-fourths of respondents who indicated that there is not enough housing supply said they expect new development of single-family homes for purchase (74.4 percent), larger multi-units (70.7 percent), and smaller multi-units (70.7 percent) in the next five years. Slightly more than half of respondents expect new development of manufactured kit homes in the next five years (54.8 percent).
- Approximately half of respondents indicated they do not expect new development of public housing (52.8 percent), permanent supportive housing (48.0 percent), skilled care facilities (47.6 percent), and affordable housing for low- and moderate-income households (45.5 percent).
- At least one-third of respondents said they do not know if new development is expected for permanent supportive housing (52.0 percent), public housing (36.1 percent), trailer homes (36.0 percent), and handicapped accessible housing (34.4 percent) in the next five years.

Figure 5. If the supply of permanent, safe, and affordable housing is not perceived as enough*, whether development is expected in the next five years, by specific types of housing in the respondents' area



*"Not enough" is defined as individuals who indicated a 1 or 2 to a previous question which asked respondents to judge the supply of permanent, safe, and affordable housing in their area.

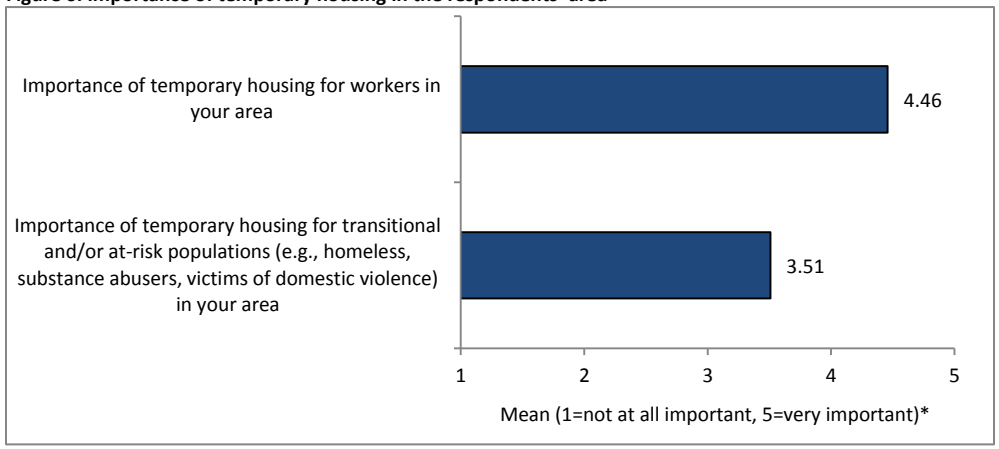
Respondents were asked how important temporary housing is for transitional and/or at-risk populations (e.g., homeless, substance abusers, victims of domestic violence) and workers in their area (see Figure 6).

- On average, respondents indicated that temporary housing is very important for workers and important for transitional and/or at-risk populations in their area (mean=4.46 and mean=3.51, respectively).

Additionally, respondents were asked if various solutions are being used to fulfill temporary housing in their area and how well the solution is working for their area. The following section focuses only on respondents who rated temporary housing for workers as important (i.e., those who indicated temporary housing for workers as a 4 or 5) and indicated that a solution is being used (see Figure 7).

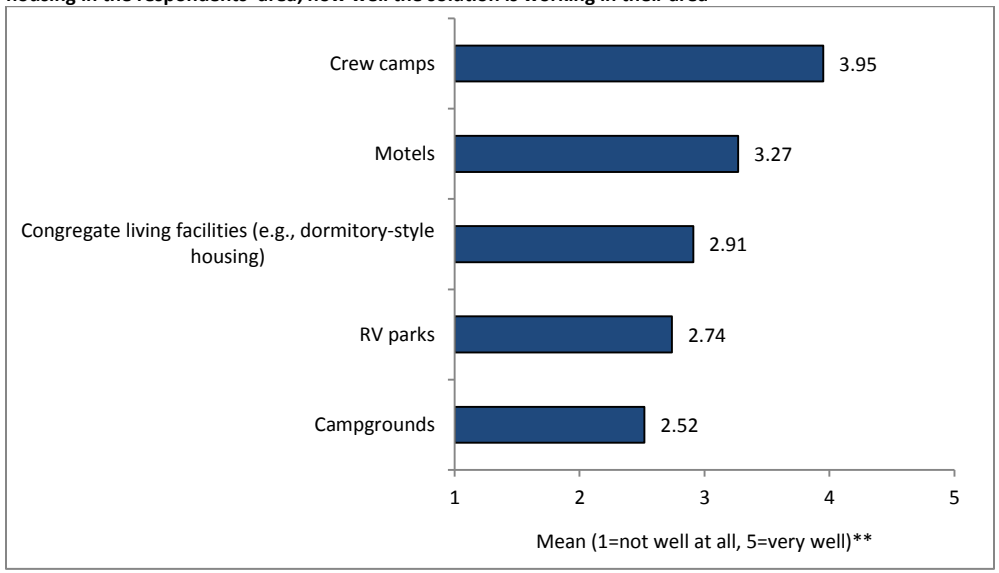
- For those respondents who said that temporary housing for workers is important and that the solution is being used for temporary housing in their area, on average, respondents indicated that crew camps and motels are working well in their area (mean=3.95 and mean=3.27, respectively).
- On average, respondents said that congregate living facilities are working somewhat well in their area (mean=2.91).
- Solutions that are not working well in their area include RV parks (mean=2.74) and campgrounds (mean=2.52).

Figure 6. Importance of temporary housing in the respondents' area



*Means exclude "not applicable" responses.

Figure 7. If temporary housing for workers is important* and the solution is being used for temporary housing in the respondents' area, how well the solution is working in their area



*"Important" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents how important temporary housing is for workers in their area.
**Means exclude "do not know" and "not applicable" responses.

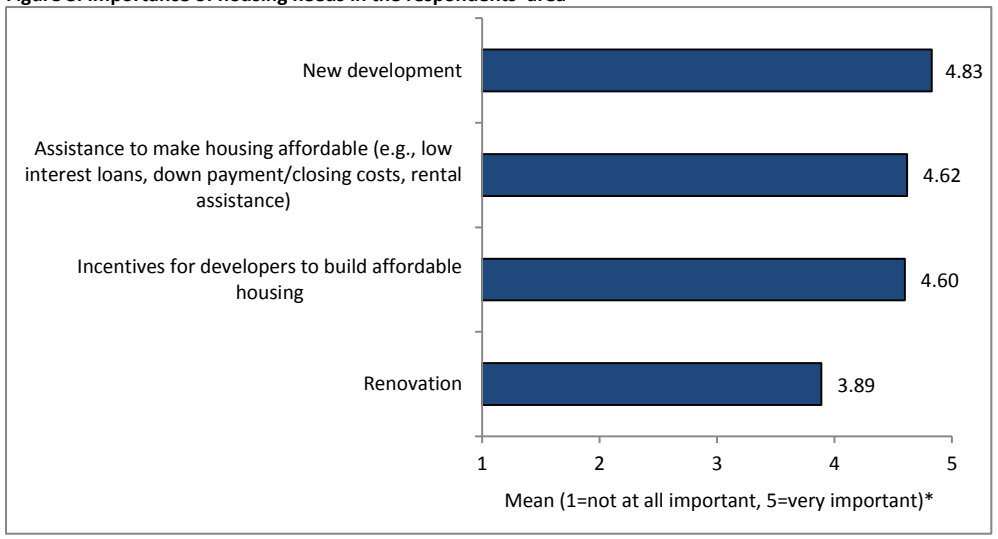
Respondents were asked to rate the importance of four different housing needs in their area (see Figure 8).

- On average, respondents rated new development (mean=4.83), assistance to make housing affordable (mean=4.62), and incentives for developers to build affordable housing (mean=4.60) as very important housing needs for their area. On average, respondents also rated renovations as an important housing need in their area (mean=3.89).

Respondents were asked to indicate whether the specific housing need is for owner-occupied, renter-occupied, or both in their area. The following section focuses only on respondents who rated the specific housing need as important (i.e., those who indicated the specific housing need as a 4 or 5) (see Figure 9).

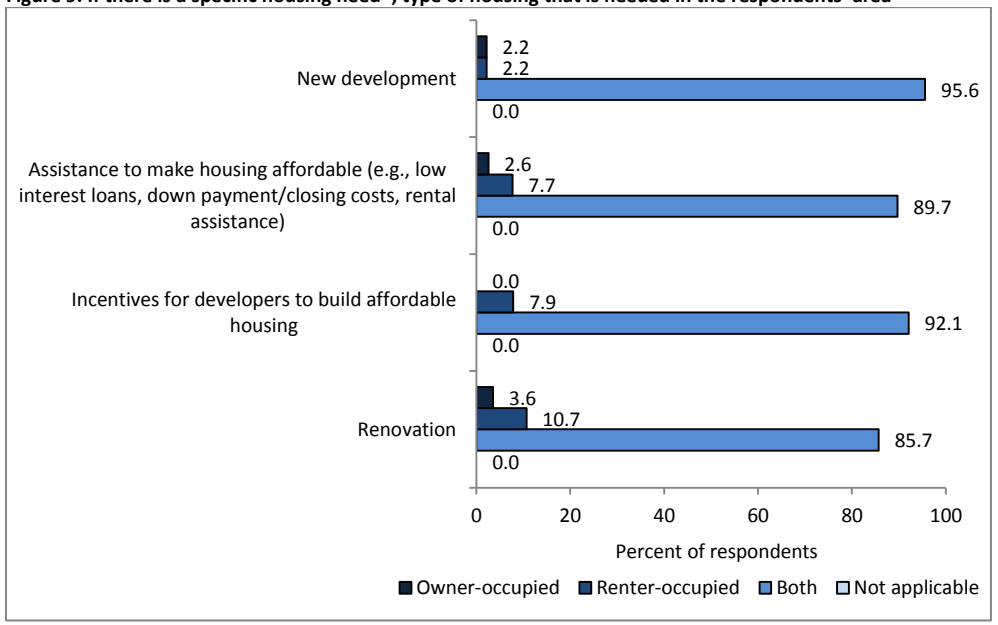
- The vast majority of respondents indicated that all four housing needs are necessary for both owner- and renter-occupied housing: new development (95.6 percent), incentives for developers to build affordable housing (92.1 percent), assistance to make housing affordable (89.7 percent), and renovation (85.7 percent).

Figure 8. Importance of housing needs in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

Figure 9. If there is a specific housing need*, type of housing that is needed in the respondents' area

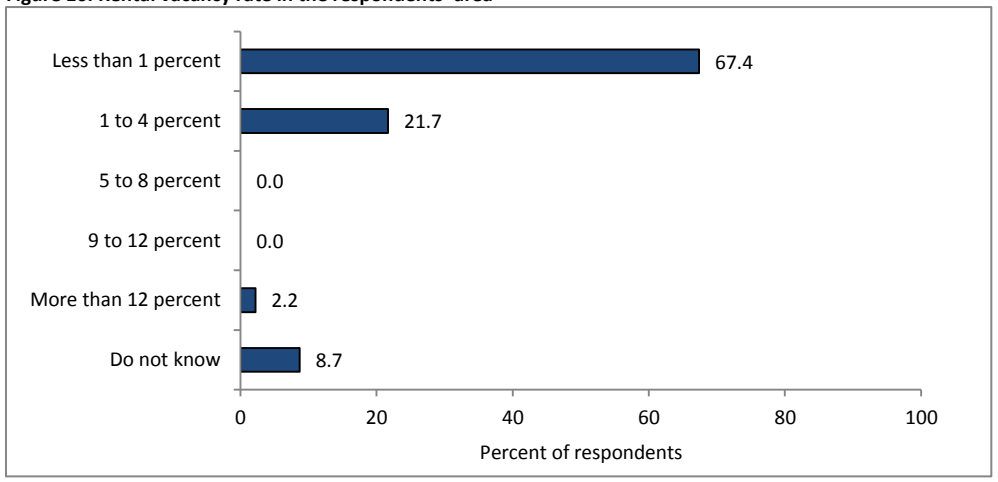


*"Specific housing need" is defined as individuals who indicated a 4 or 5 to a previous question which asked respondents about the importance of housing needs in their area.

Respondents were asked what the rental vacancy rate is in their area (see Figure 10).

- The vast majority of respondents indicated that the rental vacancy rate is less than 5 percent (89.1); 67.4 percent said less than 1 percent. One in 10 respondents indicated that they do not know what the rental vacancy rate is in their area (8.7 percent).

Figure 10. Rental vacancy rate in the respondents' area



AVAILABILITY, AFFORDABILITY, AND QUALITY OF HOUSING

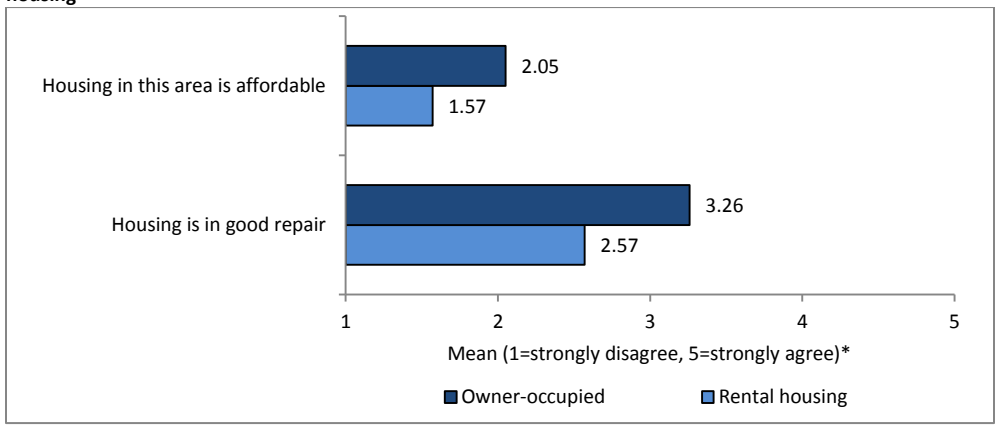
Respondents were asked to indicate their opinion on statements relating to housing affordability and quality (see Figure 11).

- On average, respondents disagreed that owner-occupied housing in their area is affordable (mean=2.05); they strongly disagreed that rental housing in their area is affordable (mean=1.57).
- On average, respondents agreed that owner-occupied housing in their area is in good repair (mean=3.26); however, they disagreed that rental housing in their area is in good repair (mean=2.57).

In relation to housing quality, all respondents were asked to indicate what proportion of owner-occupied and rental housing stock is in need of updates and repairs. The following section focuses only on those respondents who indicated that updates and repairs are in need (i.e., those who indicated a 1 or 2 on whether housing is in good repair) (see Figure 12).

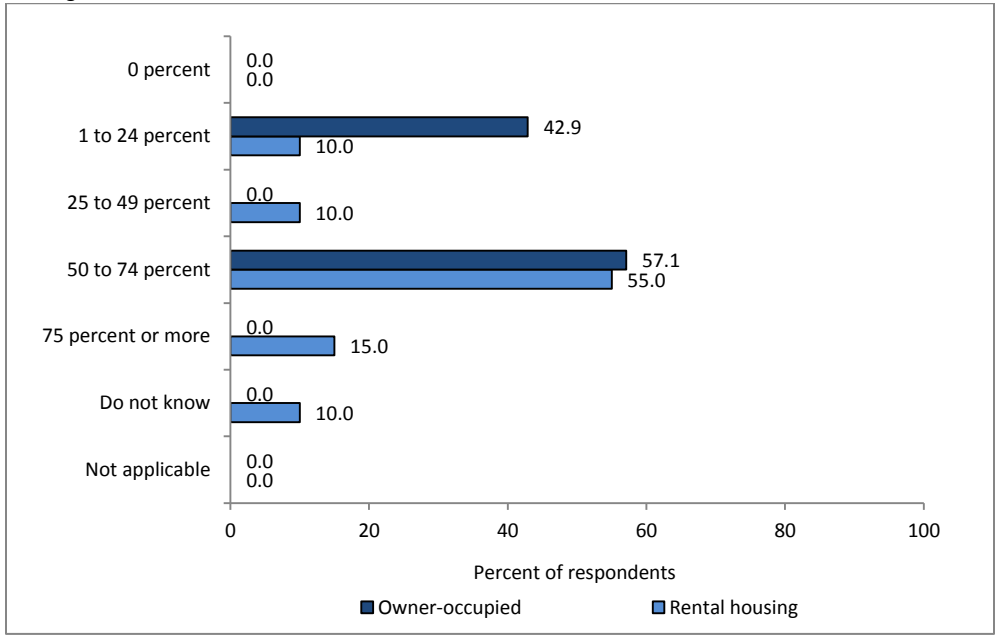
- Nearly three-fifths of respondents indicated that 50 to 74 percent of owner-occupied housing is in need of repairs (57.1 percent); 42.9 percent said 1 to 24 percent of owner-occupied housing is in need of repairs.
- More than two-thirds of respondents indicated that at least 50 percent of rental housing is in need of updates and repairs (70.0 percent).

Figure 11. Statements relating to housing affordability and quality in the respondents' area by type of housing



*Means exclude "do not know" and "not applicable" responses.

Figure 12. Proportion of housing that is in need of updates and repairs* in the respondents' area by type of housing

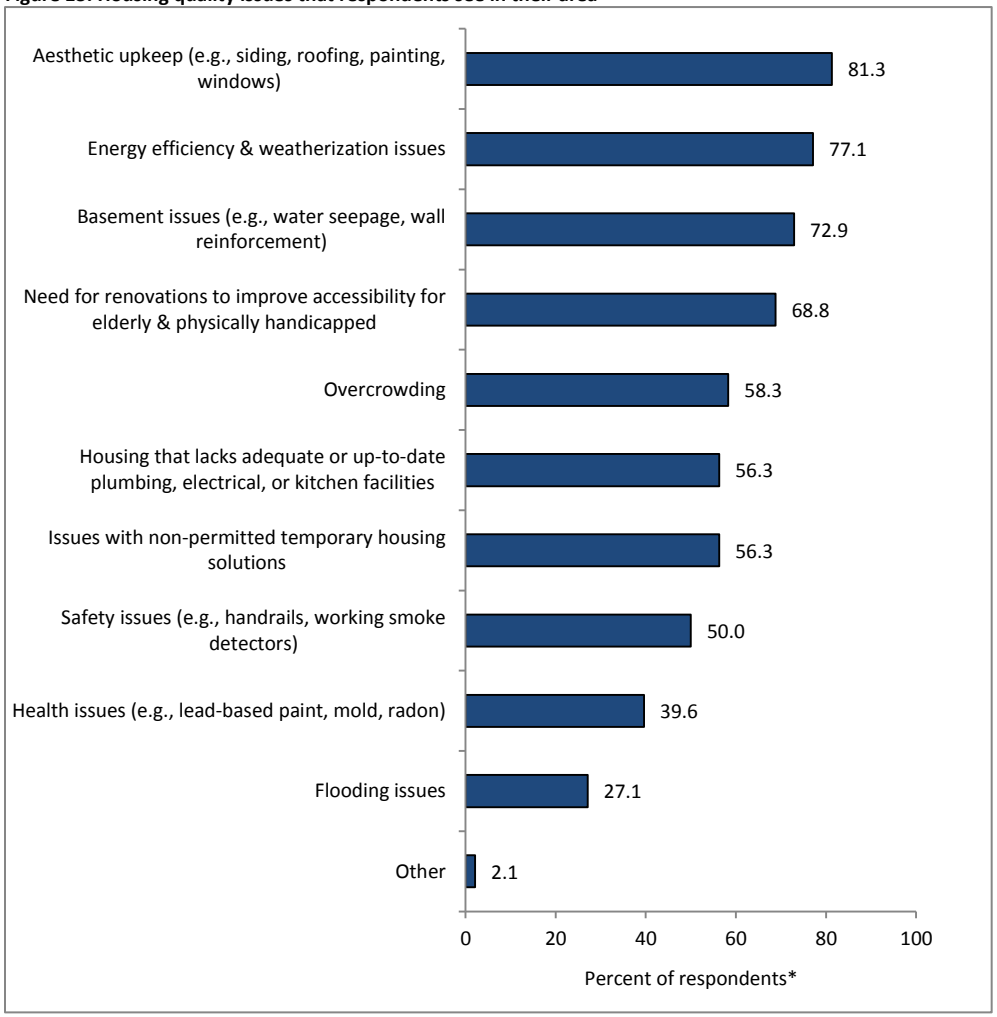


*"In need of updates and repairs" is defined as individuals who indicated a 1 or 2 (disagree) to a previous question which asked respondents how much they agree that the type of housing is in good repair.

Respondents were asked what they see as some of the housing quality issues in their area (see Figure 13).

- The vast majority of respondents indicated that aesthetic upkeep is a housing quality issue in their area (81.3 percent).
- Approximately three-fourths of respondents indicated that energy efficiency and weatherization (77.1 percent) and basement issues (72.9 percent) are housing quality issues in their area; 68.8 percent said the need for renovations to improve accessibility for elderly and physically handicapped is a housing quality issue in their area.
- At least half of respondents indicated that overcrowding (58.3 percent), housing that lacks adequate or up-to-date plumbing, electrical, or kitchen facilities (56.3 percent); non-permitted temporary housing solutions (56.3 percent); and safety are housing quality issues in their area (50.0 percent).
- Two-fifths of respondents indicated that health issues are housing quality issues in their area (39.6 percent); 27.1 percent said flooding is an issue.

Figure 13. Housing quality issues that respondents see in their area



*Percentages do not add to 100.0 due to multiple responses.

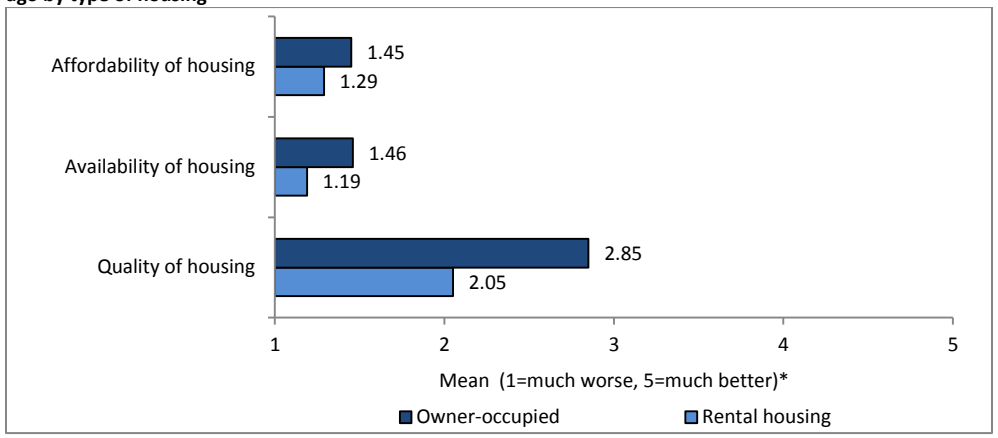
Respondents were asked how the affordability, availability, and quality of OWNER-OCCUPIED and RENTAL housing in their area compares to 10 years ago (see Figure 14).

- On average, respondents said that the affordability of both owner-occupied and rental housing is much worse compared to 10 years ago (mean=1.45 and mean=1.29, respectively).
- On average, respondents said that the availability of owner-occupied and rental housing is much worse compared to 10 years ago (mean=1.46 and mean=1.19, respectively).
- On average, respondents said that the quality of owner-occupied housing is somewhat worse and rental housing is worse compared to 10 years ago (mean=2.85 and mean=2.05, respectively).

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING DEVELOPMENT as they relate to their area (see Figure 15).

- On average, respondents agreed that in their area NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing (mean=3.76). On average, respondents also agreed that lack of or poor infrastructure (mean=3.51), lack of housing developers (mean=3.37), and the lack of a local construction industry impedes housing development in their area (mean=3.29).
- On average, respondents somewhat agreed that equity and appraisal gaps impede new construction in rural areas (mean=3.24) and they were somewhat neutral on whether local market conditions work against the development of housing in their area (mean=2.95).
- On average, respondents disagreed that local land use controls, zoning, and building codes discourage the development of housing in their area (mean=2.36).

Figure 14. Affordability, availability, and quality of housing in the respondents' area compared to 10 years ago by type of housing



*Means exclude "do not know" responses.

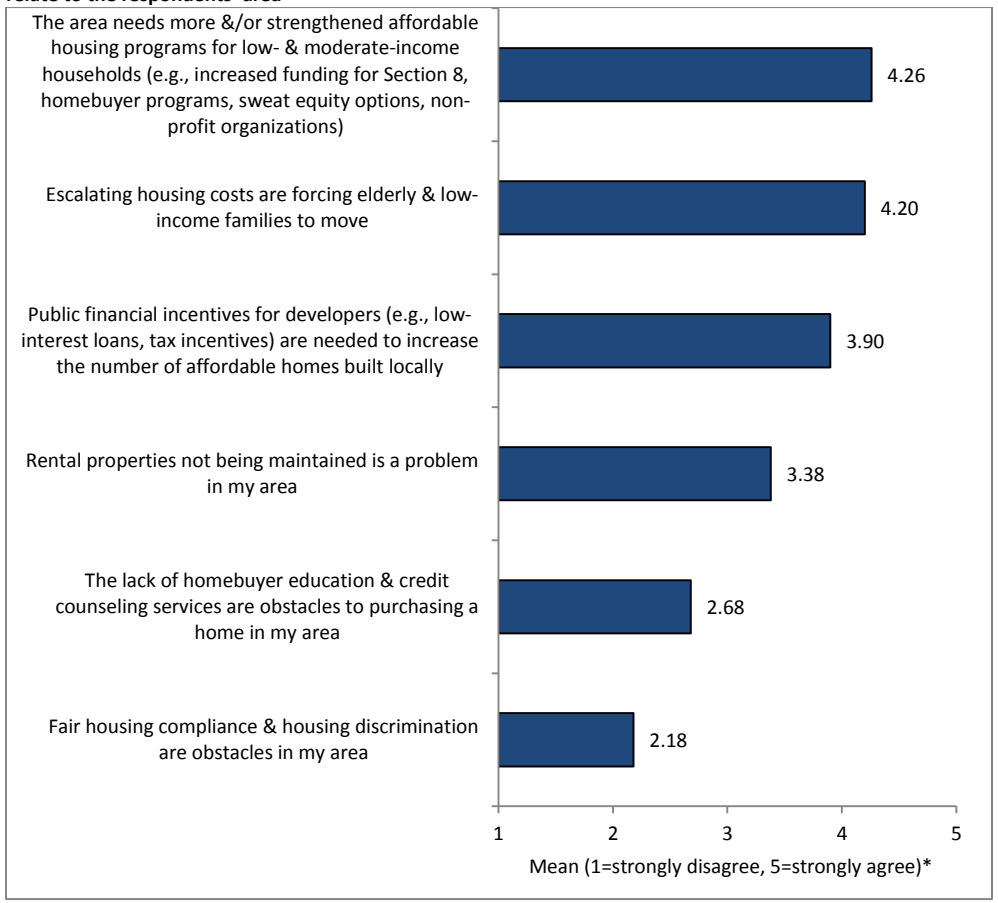
Figure 15. Statements regarding obstacles to HOUSING DEVELOPMENT as they relate to the respondents' area

*Means exclude "do not know" responses.

Respondents were asked to indicate their opinion on several statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to their area (see Figure 16).

- On average, respondents strongly agreed that their area needs more and/or strengthened affordable housing programs for low- and moderate-income households (mean=4.26) and that escalating housing costs are forcing elderly and low-income families to move (mean=4.20).
- On average, respondents agreed that public financial incentives for developers are needed to increase the number of affordable homes built locally (mean=3.90) and rental properties are not being maintained in their area (mean=3.38).
- On average, respondents disagreed that fair housing compliance and housing discrimination are obstacles in their area (mean=2.18) and that the lack of homebuyer education and credit counseling services are obstacles to purchasing a home in their area (mean=2.68).

Figure 16. Statements regarding obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to the respondents' area

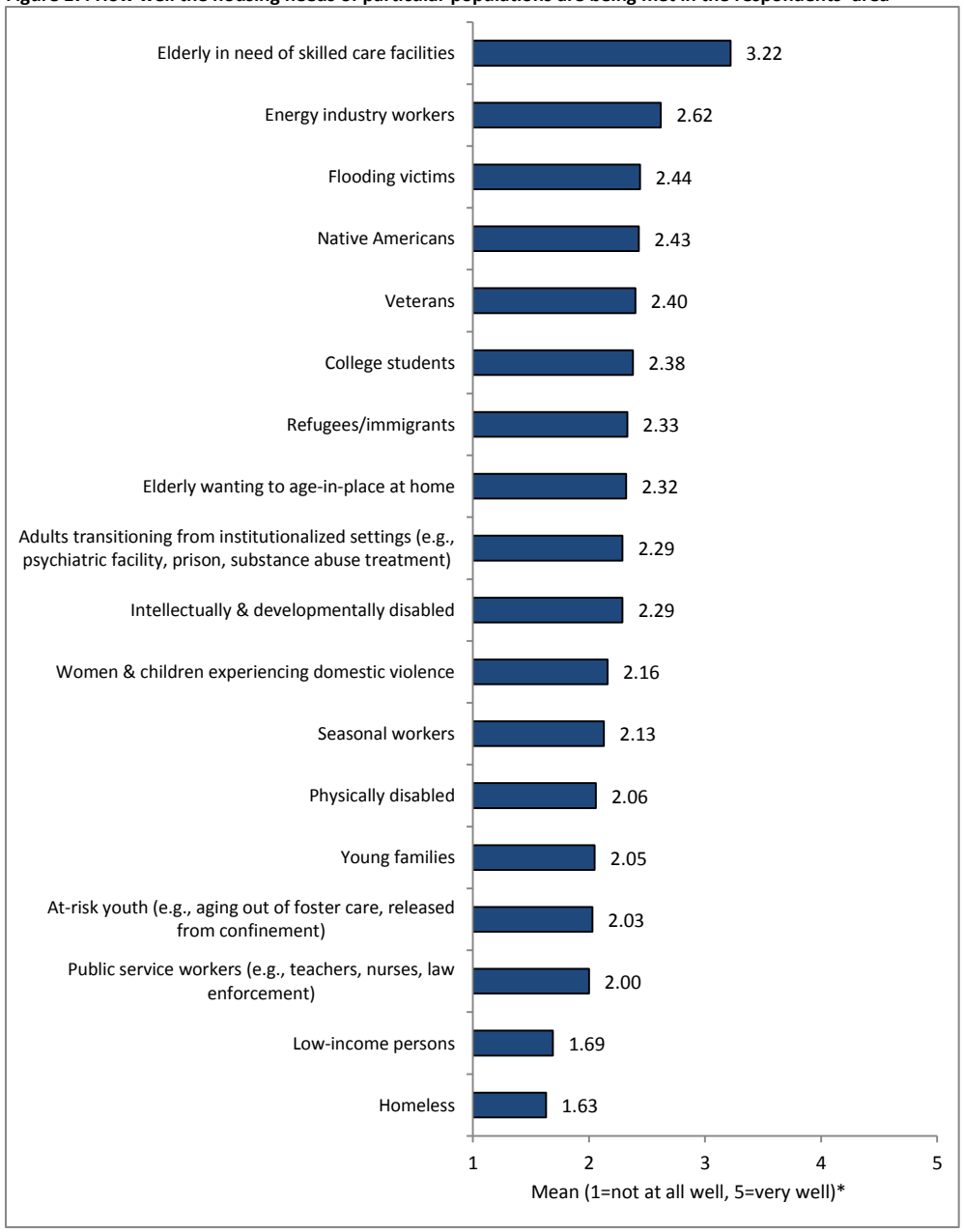


*Means exclude "do not know" responses.

Respondents were asked to indicate how well they think the housing needs for various population groups are being met in their area (see Figure 17).

- Overall, respondents indicated that none of the populations' housing needs are being met well.
- On average, respondents indicated that housing needs that are the least well met in their area are for the homeless (mean=1.63), low-income persons (mean=1.69), and public service workers (mean=2.00).
- On average, respondents indicated that housing needs for the following population groups are not being met well: energy industry workers (mean=2.62), flooding victims (mean=2.44), Native Americans (mean=2.43), veterans (mean=2.40), college students (mean=2.38), refugees/immigrants (mean=2.33), elderly wanting to age-in-place at home (mean=2.32), adults transitioning from institutionalized settings (mean=2.29), intellectually and developmentally disabled (mean=2.29), women and children experiencing domestic violence (mean=2.16), seasonal workers (mean=2.13), physically disabled (mean=2.06), young families (mean=2.05), and at-risk youth (mean=2.03).
- On average, respondents indicated that housing needs for elderly in need of skilled care facilities is met moderately well in their area (mean=3.22)

Figure 17. How well the housing needs of particular populations are being met in the respondents' area



*Means exclude "do not know" and "not applicable" responses.

BARRIERS TO GROWTH AND CHANGE

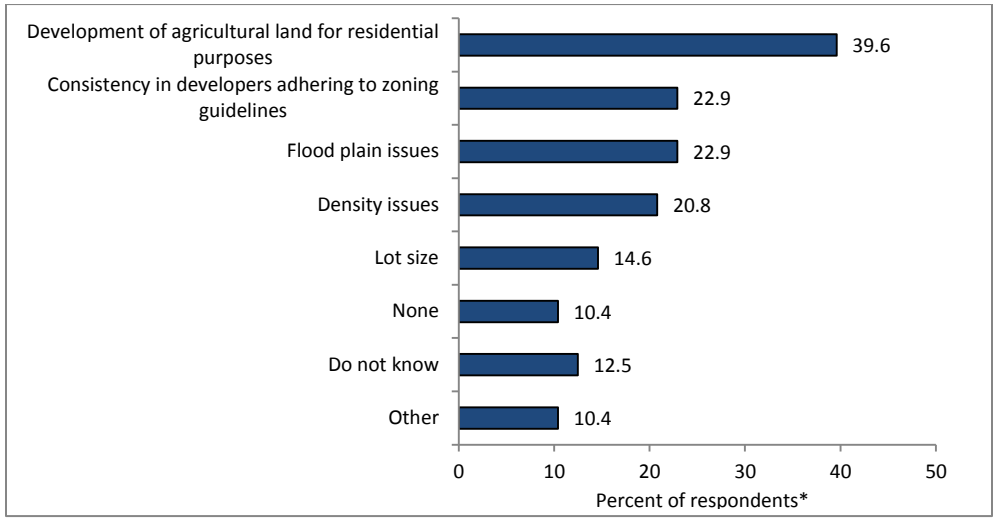
Respondents were asked which ZONING issues are inhibiting housing affordability and development in their area (see Figure 18).

- Two-fifths of respondents indicated that development of agricultural land for residential purposes is a ZONING issue that inhibits affordability and development in their area (39.6 percent).
- At least one-fifth of respondents said that consistency in developers adhering to zoning guidelines (22.9 percent), flood plain issues (22.9 percent), and density issues (20.8 percent) are ZONING issues that inhibit affordability and development in their area; 14.6 percent of respondents said lot size is an issue.

Respondents were asked which BUILDING CODE issues are inhibiting housing affordability and development in their area (see Figure 19).

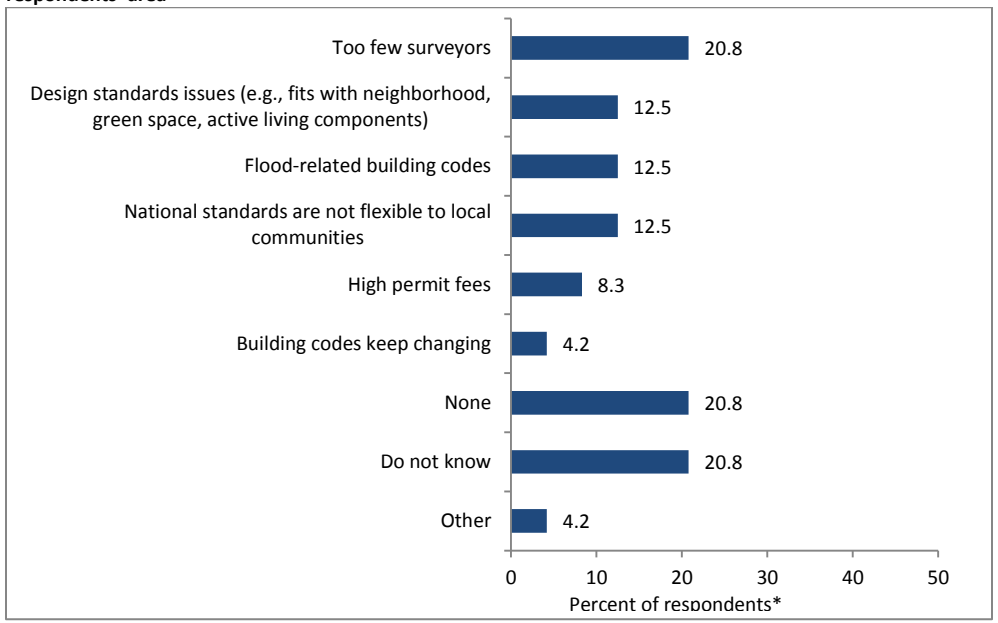
- One-fifth of respondents indicated that there are too few surveyors in their area (20.8 percent).
- Similar proportions of respondents indicated that design standards issues, flood-related building codes, and inflexible national standards inhibit affordability and development in their area (12.5 percent each).
- One-fifth of respondents said there are no BUILDING CODE issues or that they do not know which BUILDING CODE issues inhibit affordability and development in their area (20.8 percent each).

Figure 18. ZONING issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 19. BUILDING CODE issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

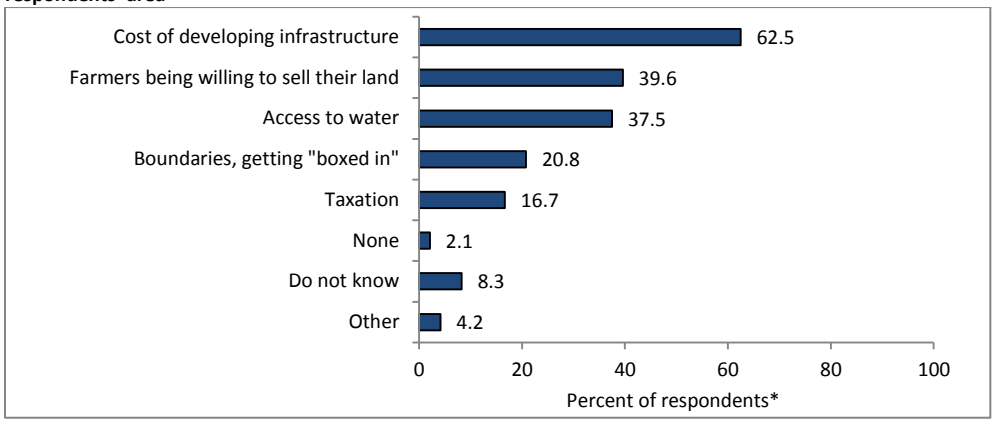
Respondents were asked which ANNEXATION issues are inhibiting housing affordability and development in their area (see Figure 20).

- Nearly two-thirds of respondents indicated the cost of developing infrastructure inhibits affordability and development in their area (62.5 percent).
- Nearly two-fifths of respondents indicated that farmers being willing to sell their land (39.6 percent) and access to water (37.5 percent) are ANNEXATION issues that inhibit affordability and development in their area; one-fifth of respondents said boundaries, or getting "boxed in," (20.8 percent) and 16.7 percent said taxation are also issues.

Respondents were asked which ECOLOGICAL issues are inhibiting housing affordability and development in their area (see Figure 21).

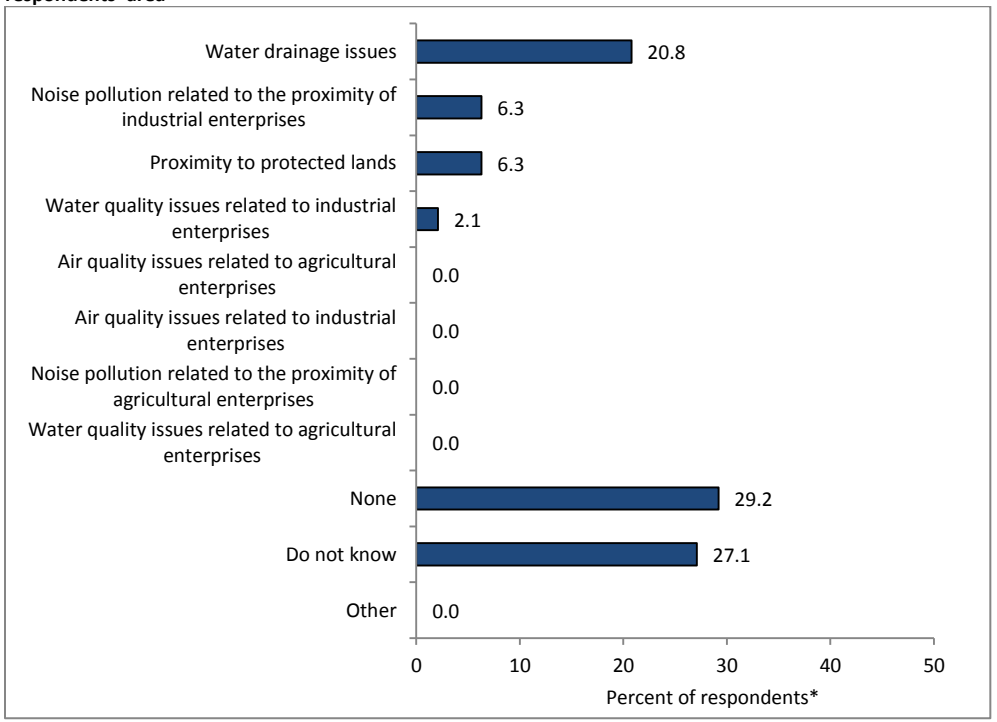
- Most respondents indicated that there are no ECOLOGICAL issues and that they do not know which ECOLOGICAL issues are inhibiting affordability and development in their area (29.2 percent and 27.1 percent, respectively).
- One-fifth of respondents indicated that water drainage is an issue (20.8 percent).

Figure 20. ANNEXATION issues which are inhibiting housing affordability and development in the respondents' area



*Percentages do not add to 100.0 due to multiple responses.

Figure 21. ECOLOGICAL issues which are inhibiting housing affordability and development in the respondents' area

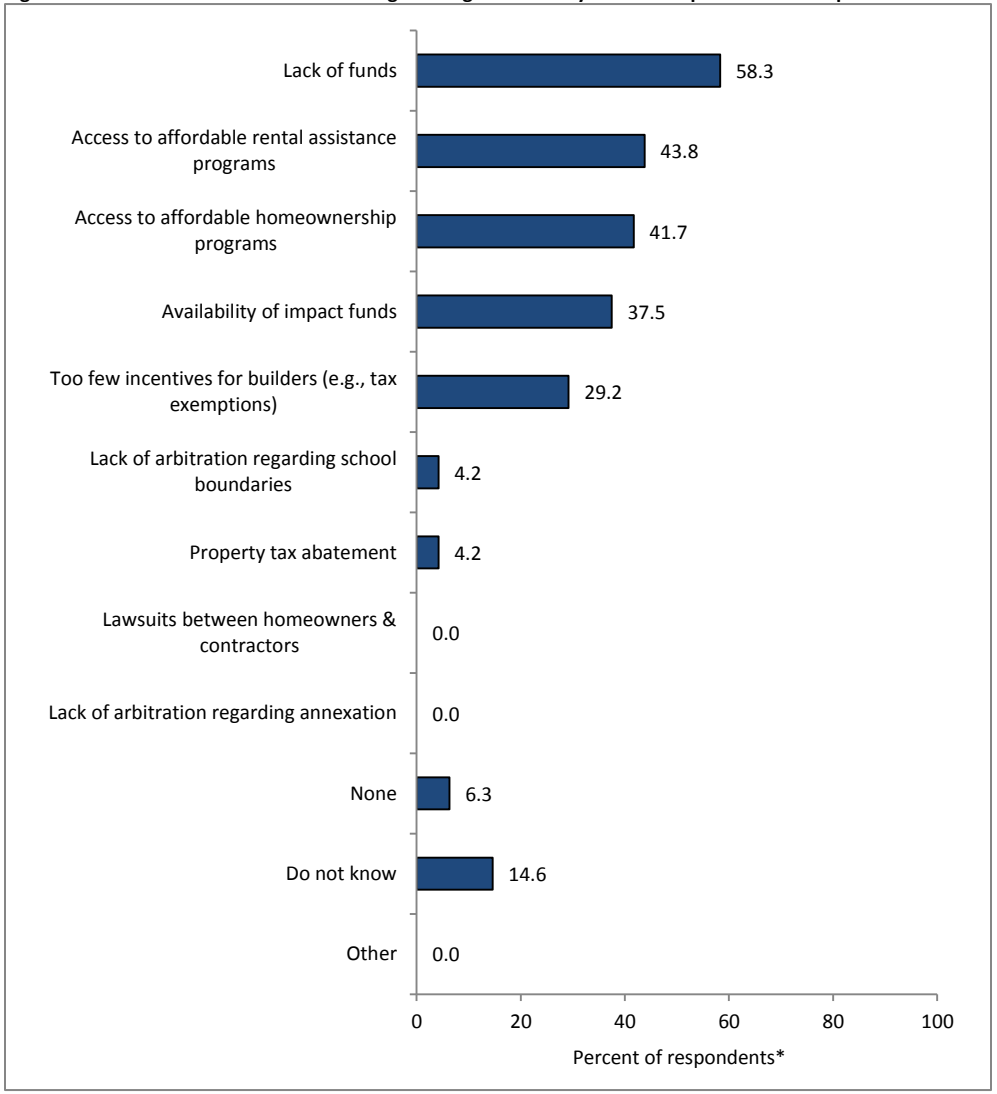


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked which POLICY issues are inhibiting housing affordability and development in their area (see Figure 22).

- Nearly three-fifths of respondents indicated that a lack of funds inhibits housing affordability and development in their area (58.3 percent).
- Approximately two-fifths of respondents indicated that access to affordable rental assistance programs (43.8 percent), access to affordable homeownership programs (41.7 percent), and availability of impact funds (37.5 percent) are POLICY issues which inhibit housing affordability and development in their area; 29.2 percent said there are too few incentives for builders (e.g., tax exemptions).

Figure 22. POLICY issues which are inhibiting housing affordability and development in the respondents' area

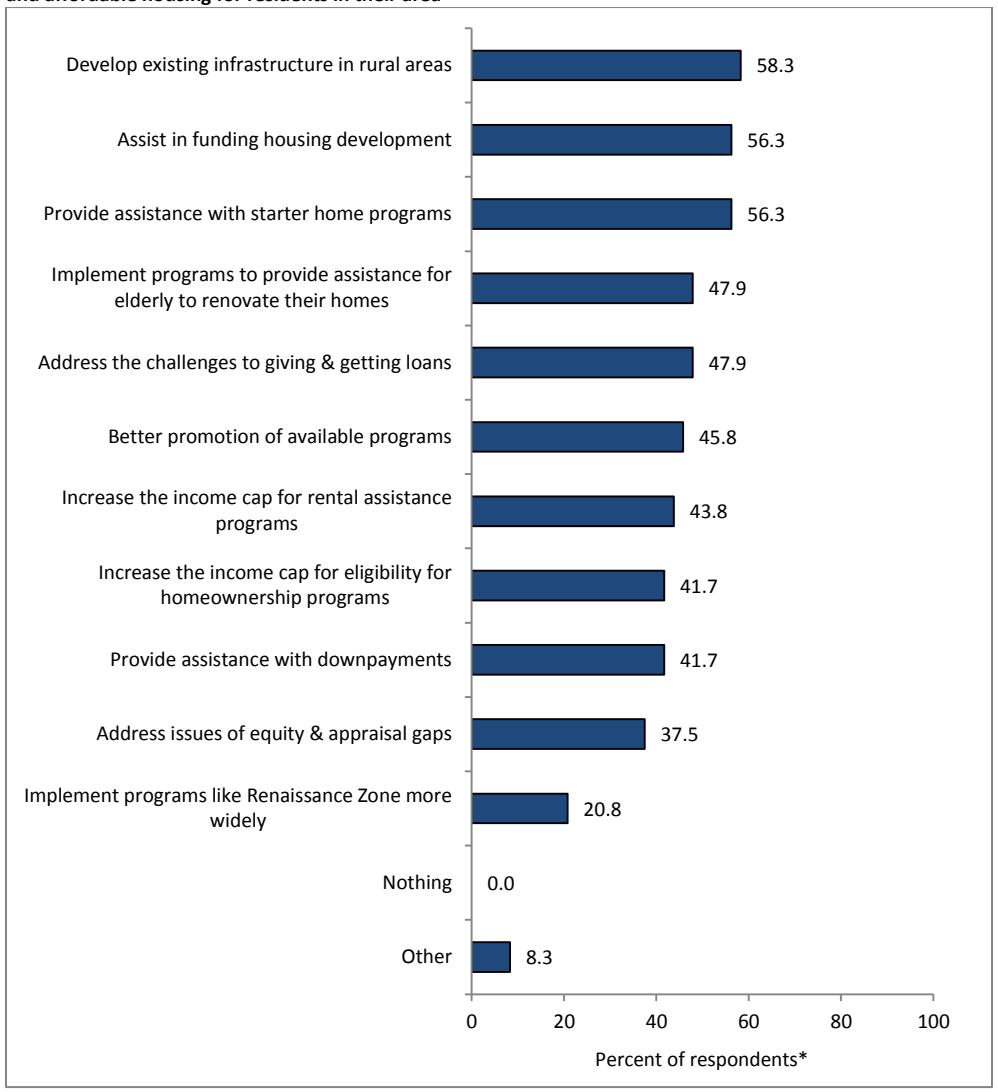


*Percentages do not add to 100.0 due to multiple responses.

Respondents were asked what the state should do to help increase the supply of adequate and affordable housing for residents in their area (see Figure 23).

- Nearly three-fifths of respondents indicated that the state should develop existing infrastructure in rural areas (58.3 percent), assist in funding housing development (56.3 percent), and provide assistance with starter home programs (56.3 percent) to help increase the supply of adequate and affordable housing for residents in their area.
- At least two-fifths of respondents indicated that the state should implement programs to provide assistance for the elderly to renovate their homes (47.9 percent), address the challenges to giving and getting loans (47.9 percent), better promote available programs (45.8 percent), increase the income cap for rental assistance programs (43.8 percent), increase the income cap for eligibility for homeownership programs (41.7 percent), and provide assistance with downpayments (41.7 percent).
- Nearly two-fifths of respondents indicated that the state should address issues of equity and appraisal gaps (37.5 percent); 20.8 percent said the state should implement programs like the Renaissance Zone more widely to help increase the supply of adequate and affordable housing for residents in their area.

Figure 23. Respondents' opinion regarding what the state should do to help increase the supply of adequate and affordable housing for residents in their area



*Percentages do not add to 100.0 due to multiple responses.

APPENDICES

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NDSU Center for Social Research
NDSU Dept. 8000
PO Box 6050
Fargo, North Dakota 58108-6050
Ph: 701-231-1058

June 28, 2012

Dear Area Leader:

We would like to request your help with a Statewide Housing Needs Assessment that is being conducted for the North Dakota Housing Finance Agency (NDHFA) and its partners. The needs assessment is focusing on issues of housing supply and demand, housing growth trends, housing price trends, special populations, affordable housing, and barriers to housing.

To better understand these issues on a local level, we are asking you and other professionals across the state to participate in our survey. By sharing your knowledge of general community, housing, and policy issues in your area, you will enhance our housing needs assessment and better inform our policy recommendations.

The needs assessment will enable NDHFA and local jurisdictions to better understand housing and housing-related needs of low- and moderate-income persons in order to target and coordinate the use of federal, state, and local resources available for housing. In addition, NDHFA and our state and local partners will use the information to create and update strategic and consolidated plans that guide our work. The study is organized by geography and will cover North Dakota's planning regions, counties, major cities, and American Indian reservations.

NDHFA has contracted with the Center for Social Research at North Dakota State University to conduct the research study. The survey will take between 20 and 30 minutes. You may quit at any time or leave blank any question you do not want to answer. Your email address will not be associated with your responses. Your responses are strictly confidential and will only be reported in aggregate form. Your participation will be a vital contribution to this process.

Here is the link to the survey:
https://www.surveymonkey.com/s/NDHFA-Housing

If you feel you are not the most appropriate contact person for this survey, please forward this email to another professional who is knowledgeable about your area. If you know of other professionals who could provide insight into housing issues in your area, please forward this email invitation to them. We apologize if you receive multiple invitations to participate in this survey.

If you have any questions about the Statewide Housing Needs Assessment, contact Mike Anderson, NDHFA Executive Director, at 701-328-8050. If you have questions about the survey, contact Kay Schwarzwalter, Research Assistant at the Center for Social Research, at 701-231-1058. If you have questions about your rights as a human research participant or to report a problem, contact NDSU's Human Research Protection Program at 701-231-8908.

Sincerely,

KAY M SCHWARZWALTER
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NDSU NORTH DAKOTA STATE UNIVERSITY

ND Statewide Housing Needs Assessment

Research staff at North Dakota State University are conducting a statewide housing survey for the North Dakota Housing Finance Agency. Results from the survey will help us better understand housing dynamics across the state. Your position and experiences will provide an important perspective on community and housing issues in your area.

We invite you to participate. Your participation is voluntary and you may withdraw your participation at any time. The survey should take between 20 and 30 minutes. Your answers will be kept confidential. If you have questions about the survey, please call Mike Anderson, Executive Director of the North Dakota Housing Finance Agency, at 701-328-8050, or Dr. Richard Rathge, at North Dakota State University, at 701-231-8621. If you have questions about your rights as a research participant, please call NDSU's Human Research Protection Program at 701-231-8908.

First, we'd like to learn about the perspective you bring to the survey. We will be asking about housing supply and demand, quality, availability, affordability, and barriers with respect to "your area." In Question1, please indicate the area(s) you will have in mind when answering the survey: one of the 12 largest cities, a specific county, a reservation, a region, or the state. If you are answering from a regional/multi-county perspective, please indicate that in the drop-down box on the far right and then provide a description in the space provided.

1. Please indicate which area(s) you will be answering on behalf of when completing the survey. (Choose all that apply).

	12 Largest Cities:	County:	Reservation:	State/Regional/Multi-County
Please choose:				

Please specify your regional/multi-county area of reference:

2. What is your perspective/title when answering the survey? (Choose all that apply).

- Elected official
- Economic/community development
- Real estate/builder
- Public housing
- Banking/financing
- Other (please specify)

GENERAL ISSUES IN YOUR COMMUNITY

ND Statewide Housing Needs Assessment

3. On a scale of 1 to 5, with 1 being "strongly disagree" and 5 being "strongly agree," please indicate your opinion on the following statements.

	1=Strongly disagree	2	3	4	5=Strongly agree	Do not know
a. The economic health of this area is good.	◯	◯	◯	◯	◯	◯
b. In general, my area leaders are visionary.	◯	◯	◯	◯	◯	◯
c. The prospects for growth in this area are good.	◯	◯	◯	◯	◯	◯
d. In general, state leaders are visionary.	◯	◯	◯	◯	◯	◯

4. On a scale from 1 to 5, with 1 being "very negative" and 5 being "very positive," how are the following factors currently influencing prospects for growth in your area?

	1=Very negative influence	2	3	4	5=Very positive influence	Do not know
a. Leadership	◯	◯	◯	◯	◯	◯
b. Community and economic development organizations	◯	◯	◯	◯	◯	◯
c. Population change	◯	◯	◯	◯	◯	◯
d. Diversification of economic base	◯	◯	◯	◯	◯	◯
e. Geographic location	◯	◯	◯	◯	◯	◯
f. Infrastructure	◯	◯	◯	◯	◯	◯
g. Labor pool	◯	◯	◯	◯	◯	◯
h. Amount of housing	◯	◯	◯	◯	◯	◯
i. Quality of housing	◯	◯	◯	◯	◯	◯
j. Affordability of housing	◯	◯	◯	◯	◯	◯
k. Availability of investment capital	◯	◯	◯	◯	◯	◯

l. Other (please specify)

5. What are the three most important local issues in your area?

Issue #1:

Issue #2:

Issue #3:

6. On a scale of 1 to 5, with 1 being "not at all serious" and 5 being "very serious," how would you rate the seriousness of housing as a problem in your area?

◯ 1=Not at all serious ◯ 2 ◯ 3 ◯ 4 ◯ 5=Very serious ◯ Do not know

ND Statewide Housing Needs Assessment

HOUSING SUPPLY AND DEMAND

7. Using a 1 to 5 scale, with 1 being "not enough" and 5 being "more than enough," how would you judge the supply of permanent, safe, and affordable housing of the following types in your area? For each type, also please indicate if you expect new development in the next 5 years.

	How would you judge supply? (1=Not enough to 5=More than enough)	Is new development expected in the next 5 years? (Yes/No)
a. Larger multi-unit (e.g., apartments)		
b. Smaller multi-unit (e.g., duplexes, townhomes, condos)		
c. Single-family homes for rent		
d. Single-family homes for purchase		
e. Affordable housing for low- and moderate-income households		
f. Handicapped accessible housing		
g. Skilled care facilities (e.g., assisted living, nursing homes, senior congregate living)		
h. Manufactured kit homes (i.e., a ready-cut, permanent, framed house)		
i. Trailer homes		
j. Permanent supportive housing (e.g., for intellectually or developmentally disabled, people moving out of homelessness, people with criminal records)		
k. Public housing (e.g., Section 8 vouchers or incentivized developments for low-income)		
l. Other (please specify)		

8. Using a 1 to 5 scale, with 1 being "not at all important" and 5 being "very important," how important is temporary housing for transitional and/or at-risk populations (e.g., homeless, substance abusers, victims of domestic violence) in your area?

◯ 1=Not at all important ◯ 2 ◯ 3 ◯ 4 ◯ 5=Very important ◯ Not applicable

9. Using a 1 to 5 scale, with 1 being "not at all important" and 5 being "very important," how important is temporary housing for workers in your area?

◯ 1=Not at all important ◯ 2 ◯ 3 ◯ 4 ◯ 5=Very important ◯ Not applicable

ND Statewide Housing Needs Assessment

10. If temporary housing for workers is important in your area, which of the following solutions are being used to fulfill temporary housing needs? Please also indicate, overall, how well each solution is working in your area (on a scale of 1 to 5, with 1 being "not at all well" and 5 being "very well").

	Is the solution being used for temporary housing in your area? (Yes/No)	How well is the solution working for your area? (1=Not well at all to 5=Very well)
a. Campgrounds		
b. RV parks		
c. Motels		
d. Congregate living facilities (e.g., dormitory-style housing)		
e. Crew camps		
f. None of the above		
g. Other (please specify)		

11. What suggestions or solutions do you have regarding ways to address the needs for temporary housing for workers?

12. On a scale of 1 to 5, with 1 being "not at all important" and 5 being "very important," please rate the importance of each of the following housing needs for your area. Please also indicate whether the need is for owner, renter, or both.

	How important is the housing need for your area? (1=Not at all important to 5=Very important)	What type is needed? (Owner/Renter/Both)
a. New development		
b. Renovation		
c. Assistance to make housing affordable (e.g., low interest loans, down payment/closing costs, rental assistance)		
d. Incentives for developers to build affordable housing		

ND Statewide Housing Needs Assessment

13. What is the rental vacancy rate in your area?

- ◯ Less than 1 percent
- ◯ 1 to 4 percent
- ◯ 5 to 8 percent
- ◯ 9 to 12 percent
- ◯ More than 12 percent
- ◯ Do not know

HOUSING QUALITY

14. On a scale of 1 to 5, with 1 being "strongly disagree" and 5 being "strongly agree," please indicate your opinion on the following statements relating to housing quality. Also, please indicate what proportion of each type of housing stock is in need of updates and repairs.

	Level of agreement (1=Strongly disagree to 5=Strongly agree)	Proportion that is in need of updates and repairs
a. Owner-occupied housing is in good repair.		
b. Rental housing is in good repair.		

15. What are some of the housing quality issues that you see in your area? (Choose all that apply).

- ☐ a. Aesthetic upkeep (e.g., siding, roofing, painting, windows)
- ☐ b. Need for renovations to improve accessibility for elderly and physically handicapped
- ☐ c. Safety issues (e.g., handrails, working smoke detectors)
- ☐ d. Health issues (e.g., lead-based paint, mold, radon)
- ☐ e. Basement issues (e.g., water seepage, wall reinforcement)
- ☐ f. Energy efficiency and weatherization issues
- ☐ g. Flooding issues
- ☐ h. Overcrowding
- ☐ i. Housing that lacks adequate or up-to-date plumbing, electrical, or kitchen facilities
- ☐ j. Issues with non-permitted temporary housing solutions
- ☐ k. Other (please specify)

ND Statewide Housing Needs Assessment

AVAILABILITY AND AFFORDABILITY OF HOUSING

16. Using a 1 to 5 scale, with 1 being "Strongly disagree" and 5 being "Strongly agree," please indicate your opinion on the following statements.

	1=Strongly disagree	2	3	4	5=Strongly agree	Do not know
a. Owner-occupied housing in this area is affordable.	◯	◯	◯	◯	◯	◯
b. Rental housing in this area is affordable.	◯	◯	◯	◯	◯	◯

17. Using a 1 to 5 scale, with 1 being "much worse" and 5 being "much better," how does the availability, quality, and affordability of OWNER-OCCUPIED housing in your area compare to 10 years ago?

	1=Much worse	2	3	4	5=Much better	Do not know
a. Availability of owner-occupied housing	◯	◯	◯	◯	◯	◯
b. Quality of owner-occupied housing	◯	◯	◯	◯	◯	◯
c. Affordability of owner-occupied housing	◯	◯	◯	◯	◯	◯

18. Using a 1 to 5 scale, with 1 being "much worse" and 5 being "much better," how does the availability, quality, and affordability of RENTAL HOUSING compare to 10 years ago?

	1=Much worse	2	3	4	5=Much better	Do not know
a. Availability of rental housing	◯	◯	◯	◯	◯	◯
b. Quality of rental housing	◯	◯	◯	◯	◯	◯
c. Affordability of rental housing	◯	◯	◯	◯	◯	◯

ND Statewide Housing Needs Assessment

19. Using a scale of 1 to 5, with 1 being "strongly disagree" and 5 being "strongly agree," please indicate your opinion on each of the following statements about obstacles to HOUSING DEVELOPMENT as they relate to your area.

	1=Strongly disagree	2	3	4	5=Strongly agree	Do not know
a. NIMBYism (Not In My Back Yard) is an obstacle to the creation of housing in my area.	◯	◯	◯	◯	◯	◯
b. Local land use controls, zoning, and building codes discourage the development of housing in my area.	◯	◯	◯	◯	◯	◯
c. Local market conditions work against the development of housing in my area.	◯	◯	◯	◯	◯	◯
d. The lack of a local construction industry (e.g., materials, workforce) impedes housing development in my area.	◯	◯	◯	◯	◯	◯
e. Equity and appraisal gaps impedes new construction in rural areas.	◯	◯	◯	◯	◯	◯
f. Lack of housing developers impedes housing development in my area.	◯	◯	◯	◯	◯	◯
g. Lack of or poor infrastructure impedes housing development in my area (e.g., roads, water, sewer, electricity).	◯	◯	◯	◯	◯	◯

20. Using a scale of 1 to 5, with 1 being "strongly disagree" and 5 being "strongly agree," please indicate your opinion on each of the following statements about obstacles to HOUSING AFFORDABILITY and HOUSING FAIRNESS as they relate to your area.

	1=Strongly disagree	2	3	4	5=Strongly agree	Do not know
a. Public financial incentives for developers (e.g., low-interest loans, tax incentives) are needed to increase the number of affordable homes built locally.	◯	◯	◯	◯	◯	◯
b. My area needs more and/or strengthened affordable housing programs for low- and moderate-income households (e.g., increased funding for Section 8, homebuyer programs, sweat equity options, non-profit organizations).	◯	◯	◯	◯	◯	◯
c. The lack of homebuyer education and credit counseling services are obstacles to purchasing a home in my area.	◯	◯	◯	◯	◯	◯
d. Fair housing compliance and housing discrimination are obstacles in my area.	◯	◯	◯	◯	◯	◯
e. Escalating housing costs are forcing elderly and low-income families to move.	◯	◯	◯	◯	◯	◯
f. Rental properties not being maintained is a problem in my area.	◯	◯	◯	◯	◯	◯

ND Statewide Housing Needs Assessment

21. What suggestions or solutions do you have regarding ways to address housing affordability issues?

22. Using a scale of 1 to 5, with 1 being "not at all well" and 5 being "very well," please indicate how well you think the housing needs of each of the following populations are being met in your area.

	1=Not at all well	2	3	4	5=Very well	Do not know	Not applicable
a. Homeless	◯	◯	◯	◯	◯	◯	◯
b. Young families	◯	◯	◯	◯	◯	◯	◯
c. College students	◯	◯	◯	◯	◯	◯	◯
d. Physically disabled	◯	◯	◯	◯	◯	◯	◯
e. Intellectually and developmentally disabled	◯	◯	◯	◯	◯	◯	◯
f. At-risk youth (e.g., aging out of foster care, released from confinement)	◯	◯	◯	◯	◯	◯	◯
g. Women and children experiencing domestic violence	◯	◯	◯	◯	◯	◯	◯
h. Elderly in need of skilled care facilities	◯	◯	◯	◯	◯	◯	◯
i. Elderly wanting to age-in-place at home	◯	◯	◯	◯	◯	◯	◯
j. Seasonal workers	◯	◯	◯	◯	◯	◯	◯
k. Public service workers (e.g., teachers, nurses, law enforcement)	◯	◯	◯	◯	◯	◯	◯
l. Energy industry workers	◯	◯	◯	◯	◯	◯	◯
m. Veterans	◯	◯	◯	◯	◯	◯	◯
n. Adults transitioning from institutionalized settings (e.g., psychiatric facility, prison, substance abuse treatment)	◯	◯	◯	◯	◯	◯	◯
o. Low-income persons	◯	◯	◯	◯	◯	◯	◯
p. Native Americans	◯	◯	◯	◯	◯	◯	◯
q. Refugees/immigrants	◯	◯	◯	◯	◯	◯	◯
r. Flooding victims	◯	◯	◯	◯	◯	◯	◯

s. Other (please specify)

ND Statewide Housing Needs Assessment

23. What is needed to better serve particular populations in your area whose needs are not being met?

BARRIERS TO GROWTH AND CHANGE

24. Which of the following ZONING issues are inhibiting housing affordability and development in your area? (Choose all that apply).

- [ ] Consistency in developers adhering to zoning guidelines
- [ ] Flood plain issues
- [ ] Lot size
- [ ] Density issues
- [ ] Development of agricultural land for residential purposes
- [ ] None
- [ ] Do not know
- [ ] Other (please specify)

25. Which of the following BUILDING CODE issues are inhibiting affordable housing and development in your area? (Choose all that apply).

- [ ] Flood-related building codes
- [ ] Design standards issues (e.g., fits with neighborhood, green space, active living components)
- [ ] High permit fees
- [ ] Too few surveyors
- [ ] Building codes keep changing
- [ ] National standards are not flexible to local communities
- [ ] None
- [ ] Do not know
- [ ] Other (please specify)

ND Statewide Housing Needs Assessment

26. Which of the following ANNEXATION issues are inhibiting affordable housing and development in your area? (Choose all that apply).

- [ ] Cost of developing infrastructure
- [ ] Access to water
- [ ] Farmers being willing to sell their land
- [ ] Taxation
- [ ] Boundaries, getting "boxed in"
- [ ] None
- [ ] Do not know
- [ ] Other (please specify)

27. Which of the following ECOLOGICAL issues are inhibiting affordable housing and development in your area? (Choose all that apply).

- [ ] Air quality issues related to agricultural enterprises
- [ ] Air quality issues related to industrial enterprises
- [ ] Water quality issues related to agricultural enterprises
- [ ] Water quality issues related to industrial enterprises
- [ ] Noise pollution related to the proximity of agricultural enterprises
- [ ] Noise pollution related to the proximity of industrial enterprises
- [ ] Proximity to protected lands
- [ ] Water drainage issues
- [ ] None
- [ ] Do not know
- [ ] Other (please specify)

ND Statewide Housing Needs Assessment

28. Which of the following POLICY issues are inhibiting affordable housing and development in your area? (Choose all that apply).

- [ ] Lack of funds
- [ ] Lawsuits between homeowners and contractors
- [ ] Lack of arbitration regarding annexation
- [ ] Lack of arbitration regarding school boundaries
- [ ] Too few incentives for builders (e.g., tax exemptions)
- [ ] Access to affordable homeownership programs
- [ ] Access to affordable rental assistance programs
- [ ] Property tax abatement
- [ ] Availability of impact funds
- [ ] None
- [ ] Do not know
- [ ] Other (please specify)

ND Statewide Housing Needs Assessment

29. What should the state do to help increase the supply of adequate and affordable housing for residents in your area? (Check all that apply).

- [ ] Provide assistance with downpayments
- [ ] Provide assistance with starter home programs
- [ ] Address issues of equity and appraisal gaps
- [ ] Address the challenges to giving and getting loans
- [ ] Increase the income cap for eligibility for homeownership programs
- [ ] Increase the income cap for eligibility for rental assistance programs
- [ ] Better promotion of available programs
- [ ] Assist in funding housing development
- [ ] Implement programs to provide assistance for elderly to renovate their homes
- [ ] Implement programs like the Renaissance Zone more widely
- [ ] Develop existing infrastructure in rural areas
- [ ] Nothing
- [ ] Other (please specify)

30. Please provide any additional comments you have about housing that can assist the North Dakota Housing Finance Agency in their statewide housing needs assessment.