City of Columbia
Assessing the Barriers to Safe and Affordable Housing for the Low-to-Moderate Income Population

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Introduction

- Client:
  - City of Columbia: Neighborhood Services Department

- The Project:
  - Create a survey of the low to moderate income segment concerning the highest priority barriers to affordable housing

- How the report will be used:
  - Fulfills objective 42 of the City’s 5-year Consolidated Plan for funding from Housing and Urban Development (HUD)
  - Future Housing Development projects (e.g., acquisitions)
Literature Review reveals four primary barriers as it relates to safe and affordable housing:

- Housing Quality
- Systems Barriers
- Needs Barriers
- Economic Barriers
Housing quality: Factors to consider when assessing home safety

- Complete utilities
- Broken windows and doors
- Infestations
- Crime
- Lead paint
- Asbestos
A National Review of Affordable Housing Literature

- Systems Barriers: Ability to find and access affordable homes
  - Discrimination
    - Racial, Disabilities, religion, etc.
  - Lack of or confusing Information
  - Language Constraints
  - Literacy
A National Review of Affordable Housing Literature

- Needs Barriers: Address issues that create a spatial mismatch, voluntary or involuntary, between where people live and where resources they need are located
  - Transportation
  - Employment centers
  - Governmental services
  - High quality schools
  - Low Crime
Financial Barriers: Economic situation of the individual and the overall economy
- High paying jobs replaced by lower paying service sector jobs
- Minimum wage does not support affordable 2-bedroom housing
- Low financial literacy leaves low-income population open to predatory lending
Survey Instrument

- Baseline Surveys
  - American Community Survey
    - Demographic questions
  - American Housing Survey
    - Home safety questions
  - Both were standardized and validated questions which also allowed for comparison to city results from national surveys

- Pre-testing phase to test question understanding
Survey Location and Administration Procedures

- Research team went to high traffic areas where the survey population likely frequent around the City
  - Library
  - Health department
  - Food Pantry
  - Voluntary Action Center
  - Paquin Towers
  - Wabash Bus Station
  - “Money Matters” class by the city of Columbia

- Attempted to work with neighborhood associations, homeless shelters, other non-profits and additional city-provided educational classes with limited success
133 individuals responded to the survey
  - 127 paper
  - 6 online

First ward (yellow) was the largest represented
Benchmarking Survey Results

- Important to ensure surveyed population met the HUD requirements

- Ideal comparison
  - Benchmark surveyed population against the characteristics of the actual population found in national surveys
  - This information is restricted from public use

- Alternative comparison
  - Benchmarking survey population against the entire City of Columbia
  - See if deviations are in line with expectations for low to moderate income population
Survey Demographic Breakdown

- Survey demographics in line with target population
  - Higher percentage of African-American
  - Lower incomes
  - Higher levels of veterans status
  - Lower levels of employment

- Home information also confirms target population
  - Higher percentage of renters
  - Higher density
  - More apartments
  - Lower cost of lodging
Barriers to Safe Housing

- Largest barriers are broken doors/windows & incomplete plumbing
  - Incomplete plumbing facilities was largely due to water leaks
## Barriers to Affordable Housing

<table>
<thead>
<tr>
<th>Barriers to Affordable Housing</th>
<th>Mean Response (1-5)</th>
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<tbody>
<tr>
<td>Jobs in Columbia do not pay enough</td>
<td>3.6</td>
</tr>
<tr>
<td>There is not enough affordable housing in Columbia</td>
<td>3.6</td>
</tr>
<tr>
<td>The conditions of affordable housing are poor</td>
<td>3.3</td>
</tr>
<tr>
<td>I do not want to move out of my neighborhood for affordable housing</td>
<td>3.1</td>
</tr>
<tr>
<td>There is not sufficient public transportation near affordable housing</td>
<td>3.0</td>
</tr>
<tr>
<td>There is no information on affordable housing assistance afforded by the city</td>
<td>3.0</td>
</tr>
<tr>
<td>Poor credit keeps me from having affordable housing</td>
<td>2.9</td>
</tr>
<tr>
<td>English as a second language makes it hard to find affordable housing</td>
<td>2.8</td>
</tr>
<tr>
<td>Public schools are not satisfactory near affordable housing</td>
<td>2.8</td>
</tr>
<tr>
<td>I experience discrimination when looking for affordable housing</td>
<td>2.4</td>
</tr>
<tr>
<td>My household has disability needs which affordable housing does not meet</td>
<td>2.4</td>
</tr>
</tbody>
</table>
Acceptable styles of homes for survey respondents

Percentage Responders Selecting Each Home Type as an Acceptable Housing Option

- Single Family Home: 90%
- Town Home or Duplex: 50%
- Apartment Building: 40%
- Manufactured Home: 20%
Recommended Policies

- **Smart Growth**
  - Holistic growth planning
  - Location-efficient development
    - Transportation, downtown centers, job sectors, & other amenities
  - Increased housing and land costs
    - Disproportionately impacts low to moderate income populations
  - Balance trade-offs in development: environment, economy & equity
    - Increasing density
    - Diversifying housing options
  - Too many competing interests for effective implementation

- Facilitated through enhanced collaboration
  - Corridor Initiative
    - Minneapolis & Chicago
  - Communities, city, Developers, etc
  - Assists with buy-in of “smart growth”
Recommended Policies

- Homeownership Financial Assistance
  - **Currently:** Loan forgiveness
    - 5-10 year periods up to $10,000 in assistance
  - **Proposed:** Silent second mortgage
    - Tucson Arizona
    - 5-20 year periods
    - Financial review for pay back into the program
    - $9.5 million paid out & $4.5 paid back in

- Homeownership Wrap-around Education
  - Include both pre- and post-educational services
    - Pre: “Money Matters” & “Pre-Home Buyer Qualification Program”
    - Post: Weatherization, budgeting, & home maintenance
  - Can be used to address barriers to home safety
Housing Types and Community Collaboration
- Most respondents do not find manufactured (mobile) homes acceptable
- Actively search out community feedback when implementing new housing

Housing and Service Accessibility
- Account for access to public transportation and other services
- Encourage development of disability access
Questions