

# EXECUTIVE SUMMARY

## Housing Listening Session – Board of Directors

---

May 17, 2013 – Noon – Habitat for Humanity

### TOP 9

1. Bigger older homes an issue
2. Handicapped accessibility
3. Repair issues
4. County homes
5. Rehab
6. Jobs/Salary
7. Demolition/Blight
8. Recovery Services
9. More rental units in small towns

### MISC.

\* Bigger Older Homes – close to city center – that have not been kept up as single family houses i.e. 20 bedrooms, 3 kitchens and 3 baths

\* Several are facing foreclosure and it will likely be back on the market as a rooming house.

\* Habitat has families that transition from rent of \$775 to Habitat mortgage of \$550. Loan structure is zero interest – first mortgage present value zero at closing all cashback goes to Habit. Habit has a 2<sup>nd</sup> & 3<sup>rd</sup> placeholder on the title should owners sell before 30 years.

\* Affordable housing market analysis over one-half of the housing stock in CB was built before 1960 – per Brenda

\* Housing wage - \$14.73 an hour - \$766 fair market rate for rent in CB.

\* In 2010, it was \$7.25 an hour and rent \$766 fair market rate for rent.

\* It takes one person working 81 hours, 52 weeks a year.

\* Forty percent of the children in Council Bluffs are born into a single parent home.

\* Safety is important.

\* On average, Habitat receives 18 calls monthly from people seeking assistance for modification of bathrooms or ramp access to their homes.

### **NEIGHBOR WORKS:**

- \* Attached to national funds 60% of poverty
- \* Works closely with HUD in rural areas in Nebraska
- \* HUD & USDA direct allocation – Brenda from the City says the City is held to a different standard – time consuming; very little funds received from the State of Iowa

### **SWIPC:**

- \* Main focus is on home repairs.
- \* Waiting list of 2-3 years.
- \* Average cost per home is \$5,000 – windows and furnaces are most common.
- \* They are interested in doing new homes in small town such as Avoca, and Neola.
- \* Need homebuyer classes.
- \* Home maintenance classes \$50 50/50 \$25 charge to the homeowner.

### **MUNICIPAL HOUSING AGENCY:**

- \* Regal Towers was built in 1973 has 210 units.
- \* Dudley Court is 30 years old and had 85 one bedroom units; they have seven handicap-equipped units.
- \* Section 504 requires that new construction has 5% handicapped units and 2% hearing/visual impaired units.
- \* Desperately need handicapped units.
- \* Minor repairs for home to make it accessible.
- \* Seniors oftentimes are required to stay in a nursing home because there is no housing for them (handicapped)

### **POTTAWATTAMIE COUNTY HOUSING TRUST FUND:**

- \* Need to work at becoming a community housing development type of organization – Brenda
- \* 5 year forgivable loan
- \* Need for new housing and repair work for older homes in the county

### **ENERGY TRENDS:**

- \* Less dollars from federal government.
- \* Need money for rehab – especially those that are working at minimum wage need assistance for home maintenance – many are single parent homes.
- \* Energy assistance is not accessible.

**HOUSING EDUCATION:**

- \* Rent Wise – is a program in Des Moines.
- \* Family Housing advisory does have case management, recovery series and therapist.

**DEMOLITION:**

- \* Removal of blight in the City and County.

**COUNTY:**

- \* Need rental units out in the county that are affordable.

**LANDLORDS:**

- \* Better codes and enforcement of codes.
- \* Rehabs for people to rent to low-income families.
- \* Get free paint; Habitat gives many landlords free paint

# EXECUTIVE SUMMARY (cont'd)

## Housing Listening Session Held With:

---

Rose Brown - City

Brenda Carrico – City

Gina Primmer – Habitat for Humanity CB (Kristin, David, Tiffany)

John Jeanetta – Heartland Family Services

Dee Wentzel – Housing Administrator (retired)

Carol Greider – Municipal Housing Authority

Barbara Johnson – Neighbor Works

John McCurdy – SWIPCO

Jeremy Middents - SWIPCO

### **IWF Staff attendance:**

Pete Tulipana

Deb Debbaut