

Waterloo, IA Housing Needs Assessment Appendices

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Appendix A: Housing Problems Among Low- and Moderate-Income (LMI) Waterloo Households



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2010-2014

Appendix B: Characteristics of Census Tracts Selected for Housing Quality Windshield Survey

| Geographic Area | Housing Units | Median Age | Population Under 18 | Senior Population (65+) | White/ Caucasian | Black/African-American | Hispanic/ Latino (of any race) |
|------------------|---------------|------------|---------------------|-------------------------|------------------|------------------------|--------------------------------|
| Census Tract 9 | 1,066 | 34.8 | 19% | 12% | 80% | 13% | 10% |
| Census Tract 11 | 1,238 | 32.4 | 32% | 9% | 80% | 9% | 19% |
| Census Tract 16 | 1,258 | 39.6 | 22% | 17% | 73% | 17% | 4% |
| City of Waterloo | 30,988 | 36.2 | 24% | 15% | 76% | 16% | 6% |

| Geographic Area | Housing Units | In Civilian Labor Force | Unemployment Rate | Median Household Income | Median Family Income | Families in Poverty | Individuals in Poverty |
|------------------|---------------|-------------------------|-------------------|-------------------------|----------------------|---------------------|------------------------|
| Census Tract 9 | 1,066 | 64% | 8.6% | \$32,310 | \$42,879 | 17% | 25% |
| Census Tract 11 | 1,238 | 76% | 2.6% | \$48,077 | \$58,672 | 13% | 14% |
| Census Tract 16 | 1,258 | 67% | 11.4% | \$41,944 | \$53,092 | 10% | 14% |
| City of Waterloo | 30,988 | 65% | 4.2% | \$44,153 | \$51,025 | 9% | 14% |

| Geographic Area | Housing Units | Vacant Housing Units | Single-Family Detached Residences | Residences Built 1939 or Earlier | Homeownership Rate | Median Value of Owner-Occupied Units | Median Gross Rent |
|------------------|---------------|----------------------|-----------------------------------|----------------------------------|--------------------|--------------------------------------|-------------------|
| Census Tract 9 | 1,066 | 8% | 28% | 17% | 34% | \$128,500 | \$587 |
| Census Tract 11 | 1,238 | 6% | 87% | 41% | 77% | \$89,700 | \$767 |
| Census Tract 16 | 1,258 | 5% | 79% | 26% | 75% | \$84,000 | \$594 |
| City of Waterloo | 30,988 | 8% | 67% | 25% | 64% | \$104,200 | \$672 |

Source: 2015 ACS 1-year estimates (City of Waterloo), 2015 ACS 5-year estimates (Census Tracts)

Appendix C: Supporting Documentation for Resident Survey

Survey Instrument

Waterloo Housing and Quality of Life Survey

This survey will help the City of Waterloo better understand the housing needs of Waterloo residents. The survey also includes questions about the quality of life in Waterloo. **This survey is optional, and your responses will remain anonymous.** This survey is for informational purposes only – it will not be used to file a complaint about housing problems or discrimination on your behalf. If you are a renter and you want to report an unsafe or unhealthy condition in your home, please call the City of Waterloo’s Code Enforcement Department at (319) 291-3820. If you want to report housing discrimination, please call the Waterloo Human Rights Commission at (319) 291-4441. Thank you for sharing your thoughts!

1. What neighborhood do you live in?

2. What is your housing situation?

- ☐ I own a home
- ☐ I rent a home
- ☐ I live with family or friends
- ☐ I am currently experiencing homelessness
- ☐ Other (please explain)

3. Is your current housing situation affordable? ☐ Yes ☐ No

If you answered “No,” please explain:

4. Does your home have any problems (such as leaks, peeling paint, mold, etc.) that you can't afford to fix or the landlord won't fix? ☐ Yes ☐ No

If you answered "Yes," please explain:

5. How easy is it to find an affordable, safe, comfortable place to live in Waterloo?

- ☐ Very easy
- ☐ Somewhat easy
- ☐ Somewhat hard
- ☐ Very hard

Please explain your answer:

6. Have you or anyone you know ever received a Housing Choice Voucher (also called a Section 8 voucher) from the Waterloo Housing Authority? ☐ Yes ☐ No

7. If you answered "Yes" to the above question:

- Were you/they able to find a place to rent before the voucher expired?
- How easy was it to find a landlord who would accept Section 8?
- How easy was it to find a rental unit in a neighborhood where you/they wanted to live?

*A change was made to Question 7 after surveys were conducted at the Salvation Army lunches and the predominantly Black worship house. The bullet point "Were you/they able to find a place to rent before the voucher expired?" was added. Before this change was made, some survey respondents had noted that they had received vouchers but were unable to use them.

8. Have you or someone you know ever experienced housing discrimination?

☐ No ☐ Yes ☐ Not Sure

If you answered "Yes" or "Not Sure," please explain:

9. In your opinion, what are the best things that have happened in Waterloo in the past few years?

10. What changes would you like to see in Waterloo?

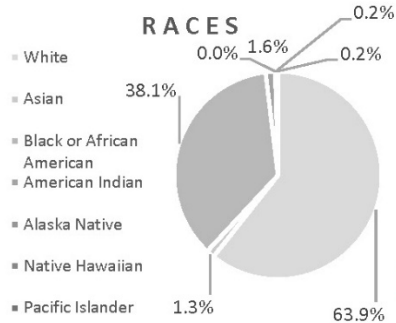
If you have any other thoughts about housing and quality of life in Waterloo, please share them in the space below. Thanks again for your feedback!

Sociodemographic Data for Survey Respondents from Hawkeye Community College Metro Center Programs

Student Data: Program Year 2017

07/01/2016 - 06/30/2017

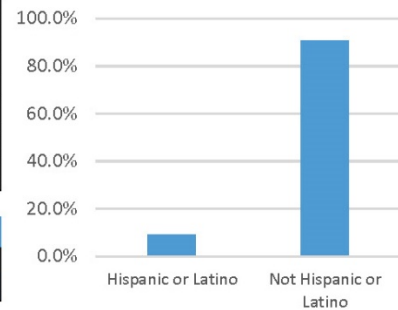
HIGH SCHOOL EQUIVALENCY STUDENTS



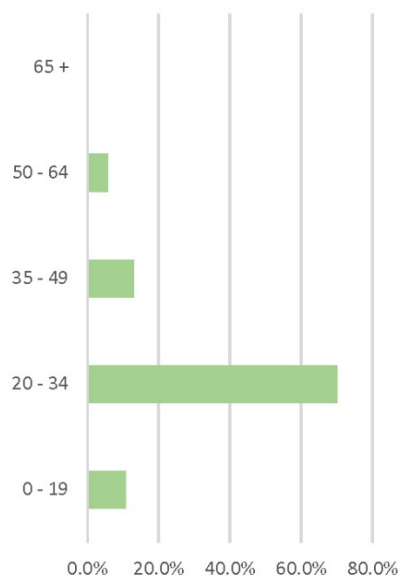
| Races | | |
|---------------------------|-----|-------|
| White | 287 | 63.9% |
| Asian | 6 | 1.3% |
| Black or African American | 171 | 38.1% |
| American Indian | 7 | 1.6% |
| Alaska Native | 0 | 0.0% |
| Native Hawaiian | 1 | 0.2% |
| Pacific Islander | 1 | 0.2% |

| Ethnicity | | |
|------------------------|-----|-------|
| Hispanic or Latino | 41 | 9.1% |
| Not Hispanic or Latino | 408 | 90.9% |

ETHNICITY

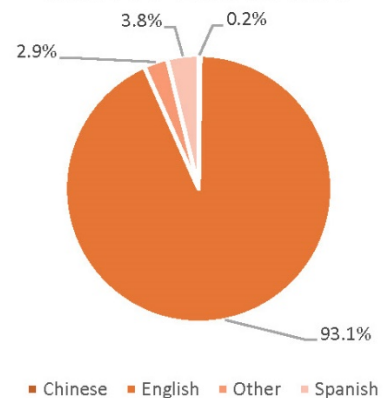


AGE



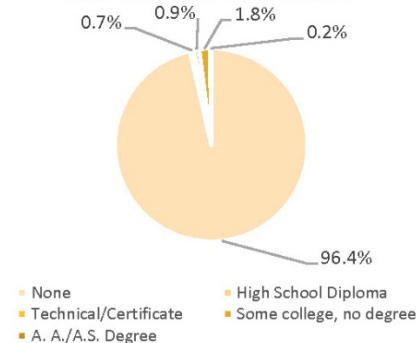
| Native Language | | |
|-----------------|-----|-------|
| Arabic | 0 | 0.0% |
| Burmese | 0 | 0.0% |
| Chinese | 1 | 0.2% |
| English | 418 | 93.1% |
| Farsi | 0 | 0.0% |
| French | 0 | 0.0% |
| Haitian | 0 | 0.0% |
| Hindi | 0 | 0.0% |
| Karen | 0 | 0.0% |
| Other | 13 | 2.9% |
| Panjabi | 0 | 0.0% |
| Portuguese | 0 | 0.0% |
| Russian | 0 | 0.0% |
| Spanish | 17 | 3.8% |
| Urdu | 0 | 0.0% |

NATIVE LANGUAGE



| Age | | |
|---------|-----|-------|
| 0 - 19 | 48 | 10.7% |
| 20 - 34 | 315 | 70.2% |
| 35 - 49 | 59 | 13.1% |
| 50 - 64 | 26 | 5.8% |
| 65 + | 1 | 0.2% |

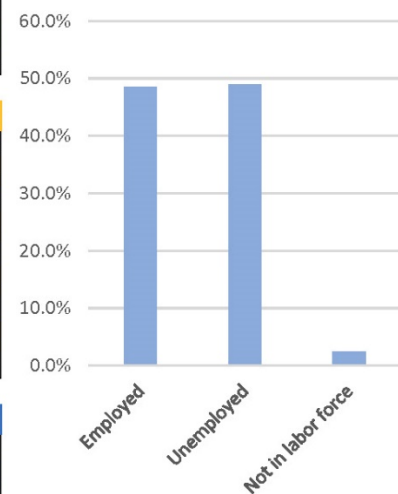
HIGHEST DEGREE / DIPLOMA EARNED



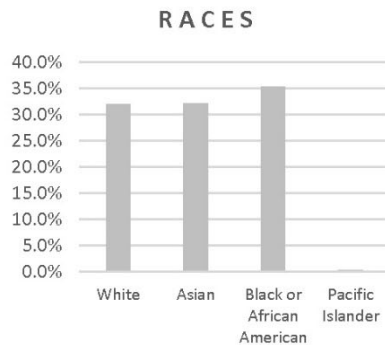
| Highest Degree/Diploma Earned | | |
|-------------------------------|-----|-------|
| None | 433 | 96.4% |
| HSE Certificate | 0 | 0.0% |
| High School Diploma | 3 | 0.7% |
| Technical/Certificate | 4 | 0.9% |
| Some college, no degree | 8 | 1.8% |
| A. A./A.S. Degree | 1 | 0.2% |
| 4 yr. College Graduate | 0 | 0.0% |
| Higher than B.A./B.S. | 0 | 0.0% |
| Earned outside the US | 9 | 2.0% |

| Labor Force Status | | |
|--------------------|-----|-------|
| Employed | 218 | 48.6% |
| Unemployed | 220 | 49.0% |
| Not in labor force | 11 | 2.4% |

LABOR FORCE STATUS

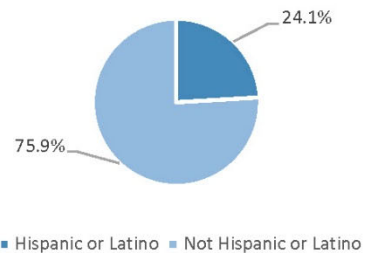


ENGLISH LANGUAGE LEARNERS

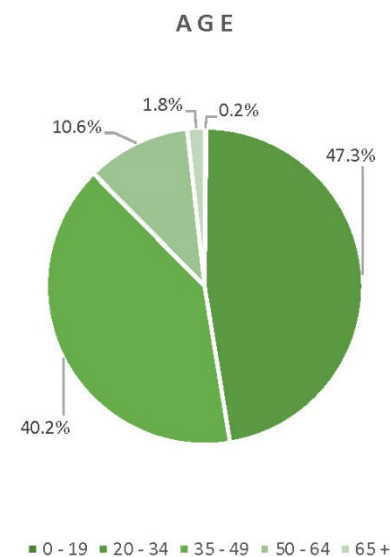


| Races | | | |
|---------------------------|-----|-------|--|
| White | 181 | 32.0% | |
| Asian | 182 | 32.2% | |
| Black or African American | 200 | 35.4% | |
| American Indian | 0 | 0.0% | |
| Alaska Native | 0 | 0.0% | |
| Native Hawaiian | 0 | 0.0% | |
| Pacific Islander | 2 | 0.4% | |

ETHNICITY

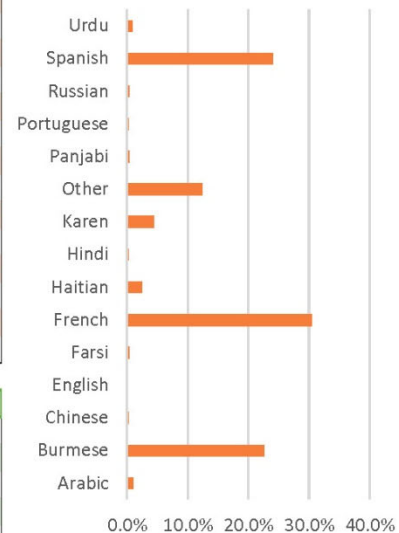


| Ethnicity | | | |
|------------------------|-----|-------|--|
| Hispanic or Latino | 136 | 24.1% | |
| Not Hispanic or Latino | 429 | 75.9% | |



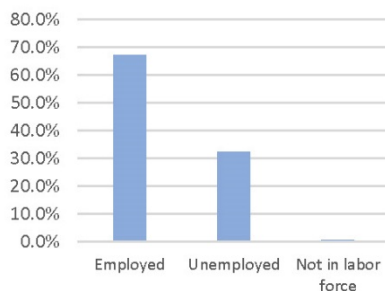
| Native Language | | | |
|-----------------|-----|-------|--|
| Arabic | 6 | 1.1% | |
| Burmese | 128 | 22.7% | |
| Chinese | 1 | 0.2% | |
| English | 0 | 0.0% | |
| Farsi | 2 | 0.4% | |
| French | 172 | 30.4% | |
| Haitian | 14 | 2.5% | |
| Hindi | 1 | 0.2% | |
| Karen | 25 | 4.4% | |
| Other | 70 | 12.4% | |
| Panjabi | 2 | 0.4% | |
| Portuguese | 1 | 0.2% | |
| Russian | 2 | 0.4% | |
| Spanish | 136 | 24.1% | |
| Urdu | 5 | 0.9% | |

NATIVE LANGUAGE



| Age | | | |
|---------|-----|-------|--|
| 0 - 19 | 1 | 0.2% | |
| 20 - 34 | 267 | 47.3% | |
| 35 - 49 | 227 | 40.2% | |
| 50 - 64 | 60 | 10.6% | |
| 65 + | 10 | 1.8% | |

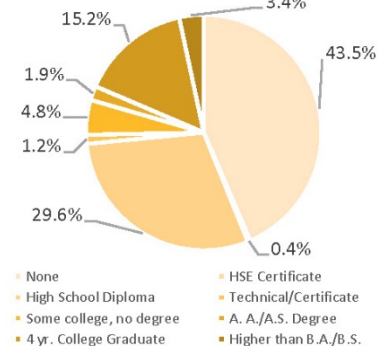
LABOR FORCE STATUS



| Highest Degree/Diploma Earned | | | |
|-------------------------------|-----|-------|--|
| None | 246 | 43.5% | |
| HSE Certificate | 2 | 0.4% | |
| High School Diploma | 167 | 29.6% | |
| Technical/Certificate | 7 | 1.2% | |
| Some college, no degree | 27 | 4.8% | |
| A. A./A.S. Degree | 11 | 1.9% | |
| 4 yr. College Graduate | 86 | 15.2% | |
| Higher than B.A./B.S. | 19 | 3.4% | |
| Earned outside the US | 561 | 99.3% | |

| Labor Force Status | | | |
|--------------------|-----|-------|--|
| Employed | 379 | 67.1% | |
| Unemployed | 183 | 32.4% | |
| Not in labor force | 3 | 0.5% | |

HIGHEST DEGREE/DIPLOMA EARNED



Senior Companions

The Senior Companion program at HCC Metro Center currently includes 59 volunteers, data for whom is provided below. Senior Companions receive a stipend for providing assistance and companionship to other seniors. To be eligible to serve as a Senior Companion, a volunteer must be at least 55 years of age and have an income below 200% of the federal poverty level. Data for the current Senior Companion volunteers is shown below:

| | |
|----------------------|---|
| Age Range: | 60 to 91 |
| Race: | 63% Black/African-American |
| | 39% White/Caucasian |
| Native Language | All English speaking |
| Schooling Completed: | The majority have a high school education or less |
| Employment Status: | 7 Companions have part-time jobs, the remainder are unemployed or retired |
| County of Residence: | 58 in Black Hawk County (majority in Waterloo), 1 in Buchanan County |

Open-Ended Survey Responses from Non-English Language Learner Respondents

Affordability

- [Affordable] Only because of my dad [Renter]
- I don't make a lot of money and I have a kid so it's hard to make rent. [Renter]
- I receive Social Security Disability and my rent is \$450 for a 1br. I receive only \$9 in food stamps. More rentals should be subsidized. [Renter]
- Its expensive [Renter]
- Too high, run down [Lives with Family/Friends]
- High property taxes [Owner]
- I am on a fixed income, and I don't get enough to pay bills. I can't afford it. [Owner]
- Low income [Owner]
- Will be more so when my employment situation changes [Owner]

Problems that landlord won't fix or owners can't afford to fix

- Downstairs door [Renter]
- I called the landlord and he is fixing the apt. [Renter]
- It is hard to get work done [Marked "other" – HUD apartment]

- Landlord won't turn on the heat, we have a newborn in the home [Renter]
- Little things are falling apart that the landlord is unwilling to repair [Renter]
- Maintenance area like change in carpeting, etc. [Renter]
- Mold in bathroom, sewer issues [Renter]
- Mold, sink stops up, don't have anywhere else to go, no money for a deposit [Renter]
- Paint [Renter – lives at Renaissance Park]
- Peeling paint [Renter]
- My house is not up to code and landlord isn't doing nothing about it [Renter – says City is kicking him out]
- They only fix what they want to fix at Mt. Carmel (HUD) [Renter]
- Peeling paint [Lives with Family/Friends]
- Problems, can't explain [Lives with Family/Friends]
- Looking for house with less home invaders that steal [Marked “other” for housing situation – currently relocating]
- Abandoned building falling down [Homeless]
- Mold & peeling paint [Homeless]
- Basement [Owner]
- Basement foundation, mold in basement, leaks in basement [Owner]
- Cracked ceiling in kitchen [Owner]
- Cracks - windows - basement walls [Owner]
- My basement gets flooded when it rains heavily (almost every year). It requires a lot of cleanup and upkeep, can't afford to fix all this time. [Owner]
- Need a new roof and windows [Owner]
- New roof [Owner]
- Under the roof [Owner]

Availability of safe, affordable, comfortable housing in neighborhoods where respondents want to live

Very Hard/Somewhat Hard (includes 2 responses from respondents who marked both “Somewhat Hard” and “Somewhat Easy”)

- Because most of the houses [are] middle to first class. [Renter]
- Because of the violence and shooting and break-ins. [Renter]

- Crime. [Renter]
- Due to price range and neighborhood. [Renter]
- For a good neighborhood you pay more. [Renter]
- Hard by yourself. HAVE to have roommate. [Renter]
- I had an involuntary manslaughter charge 30 years ago and did prison time, so I can't get into subsidized housing. [Renter]
- I marked both [somewhat easy/somewhat hard] because over the years of moving, laws and rental agreements have changed, and with a background it's really have switched up [sic]. [Renter]
- Landlord can charge anything on place that a dump and think they doing you a service. [Renter]
- No income. [Renter]
- Not a lot of affordable housing. [Renter]
- Overcharging for renters. [Renter]
- Rent high on the Westside. [Renter]
- Too expensive considering going pay rate to get home in decent neighborhood. [Renter]
- Waterloo is ghetto only nice places are too expensive. [Renter]
- It takes forever to get screened. [Respondent marked "Other – HUD apartment"]
- Rent is too high. [Two survey takers – one owner and one renter – provided this response]
- Too costly, not good place to live if you do find something you can afford. [Lives with Family/Friends]
- Because of the [violence]. [Lives with Family/Friends]
- Can't rent without renting experience. Can't find a reasonably priced place in a nice neighborhood. [Lives with Family/Friends]
- Because rent is way too high. [Lives with Family/Friends]
- High rent, slum lords. [Lives with Family/Friends]
- Felony convictions. [Homeless]
- Finances/Age Restrictions. [Homeless]
- Cause no money or job. [Homeless]
- Cost of living is high, it's hard to find or buy a house and still pay bills and buy groceries even with 2 working adults regardless of neighborhood you live in. [Owner]
- Credit approval difficulties. [Owner]
- For my [relatives] - they have Section 8 and the landlords of the better property refused them and the only houses available were in terrible condition. [Owner]

- Houses on the east side tend to be cheap[er] than houses on the west side. [Owner]
- How good your credit is. [Owner]
- I don't think anywhere is safe; you have to have a safe alarm. [Owner]
- The affordable areas are in bad neighborhood[s]. [Owner]
- It takes more money and I am not able to work. [Owner]
- There are some areas that need to be improved on. [Owner]
- To find a safe place for my daughter and [girlfriend] it's not always affordable. [Owner]
- We have had issues with theft and vandalism. [Owner]
- When I was looking, I was turned down. It took me over a year to find a decent home with decent cost. [Owner]

Very Easy/Somewhat Easy

- There are plenty of affordable places to live. [Owner]
- There are some areas that needs to be improved on. [Owner]
- There are a lot of houses for rent but they look ugly dirty etc. They don't paint or put new carpet :-(. Rats, Roaches. [Renter]
- Safe. [Renter]
- A lot of houses have enough room for water beds, lamps, air conditioning, maybe affordable! [Respondent marked "Other – currently relocating"]
- Because there are a lot of renters that would help a lot of people. [Lives with Family/Friends]
- It's not hard to find a place to stay. [Lives with Family/Friends]

Discrimination

- After getting out of prison trying to find a place to live.
- All the time.
- Being a black sometimes you learn that certain people aren't accepted in certain areas.
- I had 5 years of clean time and they told me I had to have 8 years.
- I thought we bought a better house than what we did. We've had to put in a lot of work to reach market value.
- Landlord not giving proper notice [lease violation for not washing dishes - not told 48 hrs in advance to do so. Another tenant was given 48 hours to clean up before an inspection.]
- Not for race but dogs.
- Nothing new, happen all the time.

- People change their mind when they see me but have had my [relative] go and who is white and they change their mind.
- Racism, told housing not available but still on the market.
- [Relatives are] African-American and ... Puerto Rican - denied access in CF.
- They want all white, no black.

Best in Waterloo

- A Black Mayor with a lot of interest in improving Waterloo overall.
- A new mayor.
- Building more businesses where not occupied.
- Bus routes have improved to airport, SportsPlex, new motels with pools.
- Community a little more involved with each other.
- Downtown upgrades, more east side businesses.
- Entertainment close by, African-American mayor, New development, Radio stations improved.
- Family things free.
- Fixing Logan Ave and building new stores around Hy-Vee (Logan).
- Fixing streets!
- Good Q. Hart.
- Got my dream job. Found my [girlfriend].
- Hanging out with friends, meeting new people.
- Have a good mayor, fix up streets good.
- Having Friday 'Loo in the park and having music.
- I do have my own place.
- I have a grandson, and we have a good mayor who's making changes.
- I have found a new church home. I have raised 6 kids and put them through school.
- Mayor Hart. [2 survey takers provided this response]
- Mayor, bldg projects.
- More jobs.
- More places for entertainment.
- My marriage.
- My Waterloo Days.

- New business.
- New development.
- New streets.
- Nice people.
- None. You're so behind in things, trash all over town. This city's so sad looking, poor, old ...
- Not much.
- Nothing. [6 survey takers provided this response]
- Nothing really. [2 survey takers provided this response]
- Nothing really besides a couple new places that have been opening.
- Nothing that's why I'm leaving Waterloo Iowa.
- Nothing!! [Except that] We have a Black Mayor!
- Redevelopment.
- Road construction.
- Road construction this past year/current in highways/roads.
- Schools are all new, young ones are born, old die.
- The best thing that have happened in Waterloo, we have more store[s] on the east side.
- The newer schools.
- The police have been very busy.
- The police is doing a good job.
- The river loop, new mayor, and our new school being built.
- The splash pad.
- The street repairs, repairs to the 4th Street bridge.
- They are building more buildings for Waterloo and streets are getting fixed.
- They are making, or trying to make, Waterloo's downtown nice; the ampitheater; splashpad.

Changes needed in Waterloo

- [Install] viewfinders - Eiffel Tower style binoculars.
- A lot.
- A lot of different things.
- All the run down house taken down and build new ones.

- All the shootings + stabbings + robberies to stop.
- Assistance w/housing. Landlord regulations & guidelines, more Black-owned businesses, eliminate segregation in regards to east side/west side.
- Better entertainment.
- Better roads, more businesses, and more housing.
- Breaking in people['s] cars.
- Certain changes in City Council.
- Clean up all the shootings and drugs.
- Cleaner, more affordable housing (that does NOT flood) as well as NO vandalism or theft or belittling of others.
- Crime - get better police.
- Crime to stop.
- Decrease criminal activity.
- Equal right on housing and JOBS!
- Everything.
- Fix the old house[s], take them down.
- Fixing east side/downtown.
- Funding and more services to help the lower class.
- Get our taxes lower and keep our old houses and fix them up.
- Good quality affordable homes in ALL neighborhoods!
- Helping the vets and help people in need.
- Houses fixed up.
- How if you could stop hoodlums from hanging out in front of nice stores.
- I need an affordable place and a job.
- I would like to see less violence.
- I would like to see street[s] change.
- Keep crimes down.
- Less addicts!
- Less crimes.
- Less shootings.

- Less violence.
- Longer hours that the city bus runs.
- Lower rent.
- Lower taxes, streets plowed, lower sewer + water bills.
- Lower the rent.
- More activities for the kids.
- More activities, more things to do for recreation.
- More affordable homes.
- More affordable housing for seniors.
- More Black people to own their own business and spread the wealth.
- More businesses, more job opp[ortunities].
- More changes on east side of Waterloo, no restaurants on East Side, more clothing stores.
- More community activities.
- More fairness as in jobs & rentals. The years I have lived here, the discrimination has risen.
- More family oriented places.
- More for youth to get involved in.
- More housing.
- More interaction between East and West neighborhoods.
- More lights in the neighborhood.
- More low rent house[s]. [2 survey takers provided this response]
- More on east side.
- More place for homeless place [sic].
- More places to help the community, and places for kids to go and stay out of trouble.
- More rec centers, skating roller rink, family painting.
- More redevelopment.
- More retail stores on Eastside of Waterloo.
- More store[s] in Waterloo.
- More stores on east side, less liquor stores.
- No gangs, better neighborhood.

- No more violence.
- No violence.
- Not many changes.
- People stop asking for money every time I go to the store.
- Rent go down.
- Safer and affordable place for people with lower income that has a family.
- Safer neighborhoods.
- Skating rink, more entertainment to area for teens to do.
- Slumlords held accountable to fix up property and keep the neighborhood decent.
- Stop all shooting.
- Street fix, shooting stop.
- The east side of Waterloo needs more things to do.
- To see less crime meaning no shootings, stabbings, death from the shooting, stabbings.
- Trash building, tear down.
- Unity.
- Youth programming, affordable nice rental.

Additional comments

- [Survey respondent provided verbal feedback that the East Side has less community cohesion than when she was growing up, fewer options for shopping and entertainment, etc.]
- Affordable apt complexes.
- Better opportunities, equal opportunities, less discrimination, less racism, less police brutality, less prison, lighter laws, no camera.
- Cheaper rent. [2 survey takers provided this response]
- Crack down on slum lord[s]; they could keep some of the housing in better shape.
- Crack down on the scum lords [sic]. Make them clean up and fix up the places.
- Discrimination won't end.
- Don't feel safe living here in Waterloo.
- It's cheaper than [Coastal state – redacted] so I really shouldn't complain.
- Just more things for kids to do.
- Maybe I'll help with Habitat for Humanity. [Homeless respondent]

- More up-to-date housing (electric, plumbing etc.).
- Need to get rid of low life landlords.
- Nothing for entertainment to do in Waterloo.
- They are too high - rent and deposit.
- They should give people a chance that's trying to do something in life. [Respondent provided verbal feedback that he has \$735 fixed income plus income from part-time employment. He says people on fixed incomes without employment struggle even more.]
- Upgrade in life. "Your" Waterloo so behind in all kinds of things. You're still in the 60s/90s.
- Use Public Market.

Open-Ended Survey Responses from English Language Learners

Affordability

- I pay more money for rent and light bill and water, \$600 for 2 BR house and you got take care of everything by yourself. Even the snow removal, mower etc. Beside that we need food, gas and others. Then we spent a lot of money and we save just penny. [Renter]
- It's not affordable for me to pay \$800 a month for 3 bedrooms and just one bath for parents and children. [Renter]
- It is hard to pay for my bill. [Owner]
- We pay a lot in house payments and hospital debts, house maintenance payments. [Owner]

Problems that landlord won't fix or owners can't afford to fix

- Bedbugs [Renter]
- Have problems but landlord fixes. Very slowly. Had mouse problem for 6 months. Can't afford exterminator, landlord didn't care. [Renter]
- I have a bat problem at night. [Renter]
- I have a problem in bathroom. The water is go very slow. I tell my manager, is come for fixed. His does not hold. [Renter]
- I wrote my landlord to fix our bathroom sink, but they didn't come. Also, our rent house is too old, lot of peeling paint, sometime mold. [Renter]
- My bathroom ceiling is broken [Renter]
- My landlord try to fix my kitchen sink but the problem stay same. My bathroom leaked and its floor is always wet. [Renter]
- Peeling paint, mouse, roaches [Renter]

- There are large cracks in the wall, but the landlord won't fix them. [Renter]
- Leaky faucet, mold, clogged drains [Renter]
- Leaky pipes, mold [Renter]
- Leaky faucet [3 survey takers provided this response – 2 renters and 1 person living with family/friends]
- Leaky [Lives with Family/Friends]
- Clogged drains [Lives with Family/Friends – 2 survey takers provided this response]
- Many things from within [Owner]
- My neighbor house has roof crack and they did not fix it. The crack causing leaking into my house and damage my ceiling. First I thought it was my house and called my insurance company to estimate the leak, but they said it is not my house. [Owner]

Availability of safe, affordable, comfortable housing in neighborhoods where respondents want to live

Very Hard/Somewhat Hard

- Downtown Waterloo and East Waterloo have some affordable locations, but are in crime-ridden areas. Would willingly rent if housing had updated security features. As you move outside this area, rent increases drastically for less space, but safer area. I don't like this. [Renter]
- If I have some problem in my house difficult to contact my landlord and also some mice are inhabit my house; there are some hole in kitchen cabinet connected to the basement. [Renter]
- Rent for housing or apartment, food, job. [Renter]
- Because houses are very expensive and not a very good condition. [Renter]
- Because it is hard to know it is safe or not. [Renter]
- Because sometime some owner choose the renter in considering their wage. [Renter]
- Because the rent too expensive [Renter]
- Cause most house are too old and have a lot of roach. [Renter]
- If we can't use Google good well, this is gonna be hard to find house, just sometime. [Renter]
- No English. Application hard to fill out. [Renter – 2 ELL survey takers gave this response]
- Some house is stolen things because not safe house. Easy to come in home. [Renter]
- Somewhat easy because for those people who got job they can find easily but hard sometimes for those or some people they have to pay double deposit for some reasons. Hard because "when you black it very hard." To find a place they always show you something that you maybe don't like. It doesn't matter if you got your money. They always think that black people or Asian people can't have something good. [Renter]

- The safe neighborhood is very expensive. [Renter]
- We have 3 bedrooms and 1 bath only and we pay \$800 a month. [Renter]
- Because some of my neighbors is a little make scare, I feeling not comfortable but I like my landlord. He is very nice for us. [Respondent listed "Other" living situation – apartment]
- They ask for many requirements. [Respondent answered "Other – mobile home"]
- Some people don't want to rent a house. [Lives with Family/Friends]
- My neighbors cause too many problems, because we have by my home rent people, and people live garbage everywhere, put the cars in my [sidewalk] and use my parking private. [Owner]
- Sometimes other people come and knock to door and they want to money. [Owner]
- Because the city need put more attention of young people, because too many kids has guns and have only 17 years old. [Owner]
- It is somewhat hard because you have to find a good neighborhood before that you will go to live in. [Owner]

Very Easy/Somewhat Easy

- Because if you need a house and you looking for that, you will find. [Lives with Family/Friends]
- Because I am from another country and I am not native from here, so brother and sister from the church and our school at metro community college Hawkeye help us to find the exact information. [Lives with Family/Friends]
- My utilities are available. [Lives with Family/Friends]
- You just have to call for renting apartment and you will be OK. [Lives with Family/Friends]
- If you want to find an affordable, safe, comfortable place, you can choice safe place. [Owner]
- In Waterloo there are many, comfortable place to live. [Owner]
- Our kids didn't have many leisure places; Many houses look old and also some buildings are not remodeling at the time. [Owner]

Discrimination

- A neighbor called the city to complain about some small weeds instead of just asking me. They refuse to speak to me ever.
- Because some places when you call the number, they put for the house who going to be rented, they can't give to you if you accent in English.
- Probably, but don't know for certain. Some landlords come across as racist.
- Some banks has a specific rules for some people when are take loans.
- Some ones check credit and say no. Some one doesn't like to Burmese people.

- Some people are racist.
- When people don't know to speak English some time the landlord don't respect and did bad stuff to them.

Best in Waterloo

- I just notice more new building in Waterloo than last 2 years.
- No taxes for some foods on market, best wage about some companies, Metro Center; best place to learn English for immigrant people.
- The road's construction.
- Waterloo receive more residents.
- Was easy to find a good place a safe place to live.
- SportsPlex
- Thanksgiving
- I like Cinco de Mayo.
- Me child to go school.
- School [for] my baby boy.
- The job, aids and benefits to people who need it
- Work (4 responses)
- Good school, city is clean, rent is good price (6 responses)
- Rent is good price, schools are good, city have many job
- Schools are good, city is clean (2 responses)
- Schools are good (4 responses)
- Rent is good price, school are good
- School, hospital, jobs, roads (9 responses of this nature)
- In Waterloo in the past few years they have big party.
- I like the people, good jobs
- I like because my job is here and English classes are free.
- I like the people, good jobs, the English classes are free, the teachers are great, emergency services are good (11 responses of this nature)
- English classes at Hawkeye. I like Waterloo because, I take small time for to go to my job.
- English classes at Hawkeye, jobs are good (10 responses of this nature)

- Culture days
- Quiet and beauty
- The festival in my church we have every year, and Cinco de Mayo it very nice celebration.
- Well opportunities about jobs
- My Waterloo Days, Cinco de Mayo, Juneteenth
- Waterloo Day is the best
- Waterloo going to be a big city with many peoples, because sometimes it's easy to find a job.

Changes needed in Waterloo

- I would like to see more new house. Because when we go outside old house are more than new.
- I hope the Medicaid system at Waterloo changes.
- Less crime - more friendly. Say "hi" to your neighbors. NO MORE SHOOTING!
- More buses, new road, more stores, French can be include on some public place or administration, create new companies.
- We need more buses!
- I want to see more swimming pool. Especially near where I live.
- More buses
- I want to learn computer class, we need to come more bus every half hour.
- The rent was cheap, but now the rent it's expensive. The rent come down cheap in future.
- To build more homes for rents or loans; to ensure transport public; to buy more public bus. The companies would ensure the transport for their workers, for to buy bus, that could avoid more accidents. To add businesses.
- Nice apartments and house not only from the outside but inside too; clean place with a good price; we need more apartments or houses for rent or whatever; good prices for everyone to be able to rent. We need to reduce the number of homeless people. The rent need to be reasonable for everyone. We need a security apartment like put the camera to control the building. We need transportation too (different city like Waterloo-->Cedar Rapids-->Tama-->Iowa City) just some transportation for the City near Waterloo. Fix some roads.
- I want to do a beautiful downtown Waterloo.
- Fixed the road; that the company accepts even those who do not speak English.
- I want more police on the street.
- I want most police around Waterloo area.
- I need ROAD of Waterloo to be clean more, some area are not safe, maybe we need more police in the street at night.

- I want Waterloo safe, clean, nice roads and green land.
- Safe, less taxes for the homes
- Security
- I want to see Waterloo more safe; we need more police.
- Police
- Clean more the street
- Police deployment near strategic places like in downtown and where people live.
- No lots of construction in the streets.
- When snowing I want to see clean the road.
- Too many construction.
- I think they have too many garbage everywhere. We need to put focus on education and security, and not put cameras for speed, because too many people is running fast for the job, we need put cameras and places where criminal specif[ically].
- The changement [French for “change”] that I would like in Waterloo it is easy work and hospitals. Because I hear people say the jobs in Waterloo is very hard and the hospitals are very expensive.
- Improve the streets
- Checking more the streets
- Better streets
- Discrimination at work
- The hospitals are very expensive
- We need more stores, grocery store in the area. And more people.
- To have pretty house more and to replace a old house in Waterloo.
- Need better jobs, need good banks. Bad city tax.
- City is dirty, better jobs (3 responses of this nature)
- Better jobs (4 responses)
- Better jobs, hospital is expensive, apartment is old (10 responses of this nature)
- Less crime/work discrimination/shopping discrimination
- More opportunities for the people we aren't Americans, loans for buy to houses (helpers)
- More safe place and opportunities of job
- I want more sidewalks. I want improved bus stops.

- More places to riding bicycle
- The bus stop should be drop up the students to be closer with their house. For safe.
- I think children's bus stop need to be closer to their homes.
- Better public transportation
- Waterloo street need to repair, especial down town street and University Ave street
- Live more safety in East Side because that side is more unsafety.
- More fun places
- Better roads. Better dining options. That intersection by exit 190 on 218 that takes you onto Washington. Very dangerous where connects with other road (before 5 Sullivan Bros Center & kid emporium).
- I would like to see more new house and new street.
- The road is bad.

Additional comments

- Sometimes, we are not sure to buy a house, and we have to rent. But some of landlord are good, and they responsible for their house. But some are bad and they don't want to come and fix. The old house are have so many mold, peeling paint and leaks. Sometime they take too long to fix.
- Would like to built new house for rent or for sale, need lights for some streets and some intersections.
- Some place in the Waterloo are good, but some place are not good so we need more good thing in Waterloo, some apartment are very expensive.
- We need copy of other cities, because the people is [leaving] to Waterloo, because is dangerous for live. For example Cedar Falls is growing fast is safety.

Feedback about Housing Choice Vouchers from Non-ELL Respondents

| Have you or someone you know ever received a HCV from the <u>Waterloo Housing Authority</u> ? [Y/N] | Were you/they able to find a place before the voucher expired? [Open-ended]* | How easy was it to find a landlord who would accept Section 8? [Open-ended] | How easy was it to find a rental unit in a neighborhood where you/they wanted to live? [Open-ended] |
|---|--|---|---|
| No | [respondent answered earlier version of survey without this question] | Very difficult | None take Section 8 |
| Yes | No | Not easy | Not easy |
| Yes | No | Hard | Hard |
| Yes | [respondent answered earlier version of survey without this question] | Not easy - couldn't find a place in time | Not at all |
| No | [respondent answered earlier version of survey without this question] | [Received a voucher but] it was hard to find something | |
| Yes | Don't know | Very hard | Very hard |
| Yes | [respondent answered earlier version of survey without this question] | Not very easy for her | Not easy |
| Yes | [respondent answered earlier version of survey without this question] | Terrible | Horrible |
| Yes | [respondent answered earlier version of survey without this question] | It's very difficult! | |
| Yes | [respondent answered earlier version of survey without this question] | Not easy or very hard | Somewhat hard |
| Yes | Yes | Hard | Very easy |
| Yes | Yes | Easy | Not very easy |
| Yes | Yes | Easy | Not easy |
| Yes | Yes | Easy somewhat | Not easy |
| Yes | Yes | Somewhat easy, not many in good neighborhoods [accept] it anymore. | Pretty easy |
| Yes | [respondent answered earlier version of survey without this question] | Yes | Somewhat easy |
| Yes | Yes | Easy | Somewhat |
| Yes | Yes | OK | OK |
| Yes | Yes | Good | Good |
| Yes | Yes | Easy | Easy |
| Yes | Yes | Very easy | Very easy |

Appendix D: Overview of the Housing First Approach to Ending Homelessness and Recommendations for Waterloo

Homelessness is often thought of as a perpetual, intractable social problem. However, it first became a prevalent and widely discussed issue in the early 1980s, driven by the perfect storm of deinstitutionalization, rising housing costs, and stagnating wages¹. Since the early 2000s, social service providers and government agencies have shifted to a “housing first” model for addressing homelessness. Traditionally, homeless service providers used a “treatment first” model, assuming that people experiencing homelessness had to become “housing ready” before moving back into independent housing.

Often, the only way a homeless individual or family in an emergency shelter could receive assistance to find a new apartment was to enroll in a transitional housing (TH) program, which are often operated in buildings with multiple dormitory-style or apartment-like units. In a typical TH program, participants may stay for up to two years with little or no rent, allowing them to save for a security deposit on an independent rental unit. However, they are often required to accept mental health/substance abuse treatment, participate in life skills training classes, and abide by various house rules. Many TH programs require participants to observe an initial period of sobriety before they can be admitted, and participants must often maintain sobriety or be ejected from the program. The restrictive nature of many TH programs can clearly be seen in HUD’s Family Options Study, where TH programs were more likely to turn homeless families away than any other intervention².

The Housing First model, by contrast, sees homelessness as a *housing* crisis first and foremost. According to this model, housing is a fundamental right, and the root cause of homelessness is the severe shortage of affordable housing in communities across the nation, not the behavioral issues of homeless people themselves. Housing is seen as a platform of stability on which other interventions, such as job skills training and mental health or substance abuse counseling, are more likely to succeed. A key element of the Housing First model is that *voluntary* supportive

¹ This discussion relies heavily on research cited in *Homeward Bound: 2015 Policy and Resource Guide for Housing Homeless Floridians*. <http://www.flhousing.org/wp-content/uploads/2014/10/Homeward-Bound-Homeless-Guide-06.2015.pdf>. (Retrieved 3/8/18). Most of the information in this document is relevant to communities across the nation.

² Gubits et al. 2015. *Family Options Study: 3-Year Impacts of Housing and Services Interventions for Homeless Families*. Washington, D.C.: U.S. Department of Housing and Urban Development. <https://www.huduser.gov/portal/sites/default/files/pdf/Family-Options-Study-Full-Report.pdf>. (Retrieved 3/13/18).

services are made available to homeless participants—the participants are not required to participate in services as a condition of receiving housing assistance.

Most Housing First programs fall into two broad categories:

Permanent Supportive Housing (PSH) – Independent, subsidized rental units with “wrap-around” support services. PSH programs are often operated by nonprofit agencies that build or manage subsidized multifamily rental developments, or master-lease rental units throughout the community and then sublease them to tenants. PSH is targeted to individuals and families who have substantial barriers to self-sufficiency, such as a disability or substance abuse. PSH tenants have leases that give them the same rights and responsibilities as any other tenant in the “regular” rental market – the only difference is the rent subsidy. PSH tenants also receive case management and support services, which may or may not be provided by the same agency that owns or manages the housing.

PSH is a much more effective model than TH at helping high-need individuals and families, particularly those who are chronically homeless, find and maintain permanent housing. Research has shown that traditional TH programs targeting these homeless populations have high attrition rates, since many participants are unable or unwilling to abide by program rules³. Additionally, the cost of PSH is often comparable to or even less than allowing these individuals to remain homeless, since high-need homeless individuals often cycle through expensive public crisis services such as jails, hospitals, and detoxification centers⁴. For example, the cost of Frequent Users Systems Engagement (FUSE) program operated by Shelter House in Iowa City is less than 60% of the cost of allowing frequent users of crisis services to remain homeless (Figure 1).

PSH programs are not always successful in mitigating substance abuse and mental health issues, but they reduce the likelihood that participants will die on the street under inhumane conditions such as exposure, violence, or disease. Moreover, individuals who struggle with homelessness and disability prefer Housing First PSH programs to other

³ See Barrow, S., and Zimmer, R. 1999. Transitional Housing and Services: A Synthesis. In: Fosburg, L.B. and Dennis, D.L., eds. *Practical Lessons: The 1998 National Symposium on Homelessness Research*. Washington, DC: HUD and HHS. pp. 310-340. http://www.urbancentre.utoronto.ca/pdfs/elibrary/1998_Transitional-Housing-S.pdf. (Retrieved 3/8/18). Transitional Housing programs targeting individuals with co-occurring mental illness and substance abuse disorders were found to have retention rates as low as 13%.

⁴ Kuehn, B.M. 2012. Supportive Housing Cuts Costs of Caring for the Chronically Homeless. *Journal of the American Medical Association* 308 (1): 17-19. <https://pdfs.semanticscholar.org/12a0/be1552dd7f10d4d310e1cebc2e46c92a64d9.pdf>. (Retrieved 3/8/18).

types of programs⁵. While research on families in PSH is much more limited than research on individuals, PSH has been shown to be effective for families as well⁶.

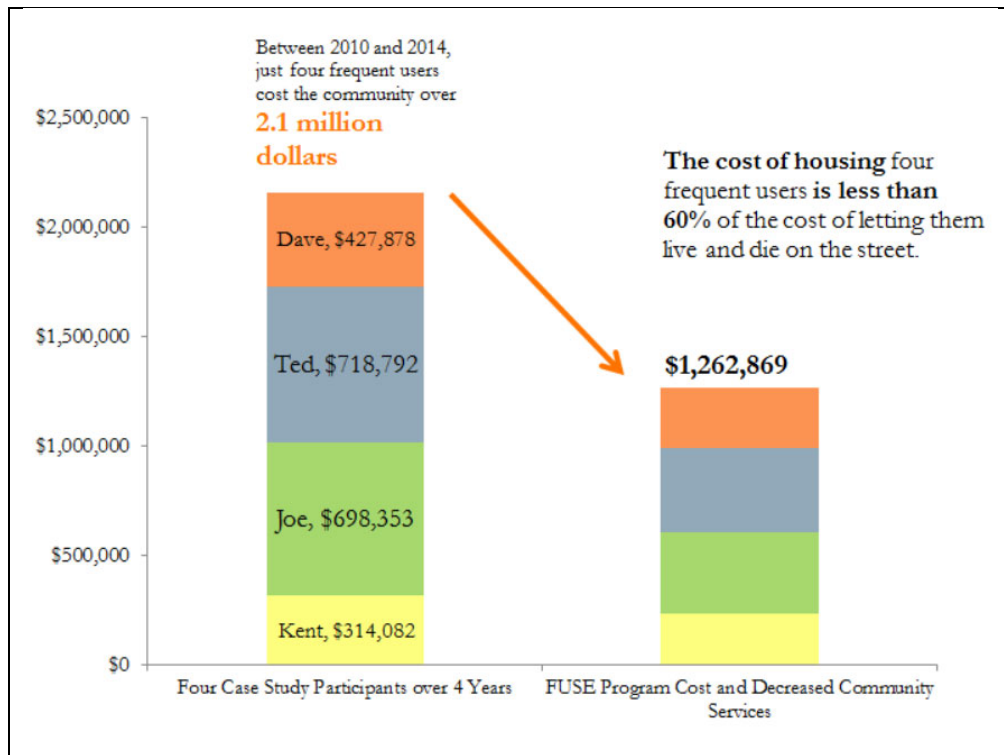


Figure 1: Cost Savings of FUSE Permanent Supportive Housing Program in Iowa City, IA

Source: Shelter House 2018. https://shelterhouseiowa.org/sp_faq/data-driven-problem-solving/. (Retrieved 8/16/21.)

Rapid Re-Housing (RRH) – Temporary financial assistance and case management to help homeless families and individuals return to permanent housing as soon as possible. RRH programs are commonly targeted to households with moderate barriers to housing stability – those who need some assistance to escape homelessness, but who do not have severe enough barriers to qualify for PSH. RRH programs help homeless families address immediate barriers to finding rental housing in several ways, such as:

⁵ Rog et al. 2014. Permanent Supportive Housing: Assessing the Evidence. *Psychiatric Services* 65 (3): 287-294. <https://ps.psychiatryonline.org/doi/full/10.1176/appi.ps.201300261>. (Retrieved 3/8/18).

⁶ Hayes et al. 2013. *The Service and Housing Interventions for Families in Transition (SHIFT) Study: Final Report*. Washington, D.C: American Institutes for Research. https://www.air.org/sites/default/files/SHIFT_Service_and_Housing_Interventions_for_Families_in_Transition_final_report.pdf. (Retrieved 3/13/18). Note that the report was initially published by the National Center on Family Homelessness, which was later absorbed by the American Institutes for Research.

- Helping participants find apartments with landlords willing to rent to tenants who may have past evictions, criminal histories, or other barriers
- Paying security and utility deposits
- Providing rental subsidies for several months
- Providing voluntary, limited case management to help participants address issues that are directly related to housing stability (e.g. budgeting for rent payments, ensuring that guests do not damage the apartment or disturb neighbors)
- Helping participants obtain assistance from “mainstream” social service programs, such as Temporary Assistance to Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), child care subsidies, mental health clinics, etc.

RRH programs have some latitude in the type and duration of assistance they provide, and some programs tailor the amount of assistance provided to each household based on their level of need. For the most part, existing evidence on RRH programs shows that they work at least as well as TH programs and are far less costly. Indeed, the impact of TH programs on housing stability and income are less than expected, considering that these programs often have an explicit focus on improving self-sufficiency. Moreover, the stringency of eligibility criteria and program rules does not appear to affect participants’ outcomes, which casts doubt on the need for such rules in the first place⁷. Further discussion in this section will address the limits of using RRH as a cost-saving measure.

Households with higher incomes at program entry are more likely to stay housed once RRH assistance ends⁸, but RRH programs can still have high success rates with households that start with little or no income. For example, of the veterans without income who

⁷ Cunningham et al. 2015. *Rapid Re-Housing: What the Research Says*. Washington, D.C.: Urban Institute. <https://www.urban.org/sites/default/files/publication/54201/2000265-Rapid-Re-housing-What-the-Research-Says.pdf>. (Retrieved 3/13/18).

Gubits et al. 2015. Note that the HUD Family Options Study has an “Intention-To-Treat” (ITT) design – it measures the effect of the program that families were *assigned to* – that is, given priority access to. Not all families assigned to RRH, TH, or other interventions used those interventions, and some families assigned to one intervention ended up using a different intervention during the study period. There were no significant differences between households assigned to TH and RRH in terms of housing stability after 37 months (except that RRH-assigned households were less likely than comparable TH-assigned households to live in poor- or fair-quality housing). However, compared to TH assignment, RRH assignment had a positive impact on some indicators of adult and child well-being, as well as on food security.

Gubits et al. 2013. *Family Options Study: Short-Term Impacts of Housing and Services Interventions for Homeless Families*. Washington, D.C.: U.S. Department of Housing and Urban Development. https://www.huduser.gov/portal/sites/default/files/pdf/FamilyOptionsStudy_final.pdf. (Retrieved 3/13/18).

⁸ Rodriguez, J. and Eidelman, T. 2017. Homelessness Interventions in Georgia: Rapid Re-Housing, Transitional Housing, and the Likelihood of Returning to Shelter. *Housing Policy Debate* 27 (6): 825-842.

entered the Supportive Services for Veteran Families (SSVF) program in Fiscal Year 2014, 75% exited to permanent housing destinations, compared to 82% of veterans who were in the highest income bracket measured at program entry. These numbers include recipients of both RRH and homelessness prevention assistance, but RRH recipients account for a majority of SSVF participants, and recipients of both types of assistance show low rates of return to homelessness overall (Figure 2). In fact, it can be counterproductive to require RRH participants to have income before or shortly after being admitted to the program, since participants feel pressured to take low-paying jobs that they can find quickly. RRH programs without minimum income requirements may give participants more time to find gainful employment⁹. Moreover, by requiring that participants have a source of income at program entry, RRH programs may exclude households who are most in need of RRH assistance.

Compared to traditional congregate TH programs, two major benefits of RRH are that they shorten a household's homeless episode and give them more flexibility to choose their housing location and living arrangements. Households in TH programs are still considered homeless, and the need to leave the TH facility at the end of their stay creates another disruption in their lives. While poor households experience numerous hardships whether they are homeless or housed, homelessness itself is traumatic¹⁰. Indeed, *homeless individuals and families themselves express preferences for programs that help them find permanent housing quickly*. Additionally, research has shown that many families turn down admission to congregate TH programs because they have concerns about neighborhood quality or proximity to work and family networks, because they dislike the congregate living arrangements, or because some members of their family would not be admitted¹¹. By comparison, RRH gives families more control over where and how they live.

⁹ Fisher et al. 2014. Leaving Homelessness Behind: Housing Decisions among Families Exiting Shelter. Housing Policy Debate 24 (2): 364-386. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4170684/>. (Retrieved 3/13/18).

¹⁰ Deck, S. and Platt, P. 2015. Homelessness is Traumatic: Abuse, Victimization, and Trauma Histories of Homeless Men. Journal of Aggression, Maltreatment & Trauma 24 (9): 1022-1043.

Whitbeck et al. 2015. Homelessness-Related Traumatic Events and PTSD among Women Experiencing Episodes of Homelessness in Three U.S. Cities. Journal of Traumatic Stress 28 (4): 355-360.

¹¹ Fisher et al. 2014. No families who were eligible for TH objected to service participation requirements, although the authors note that families who did object may have been initially screened out of these programs.

Rog et al. 2014.

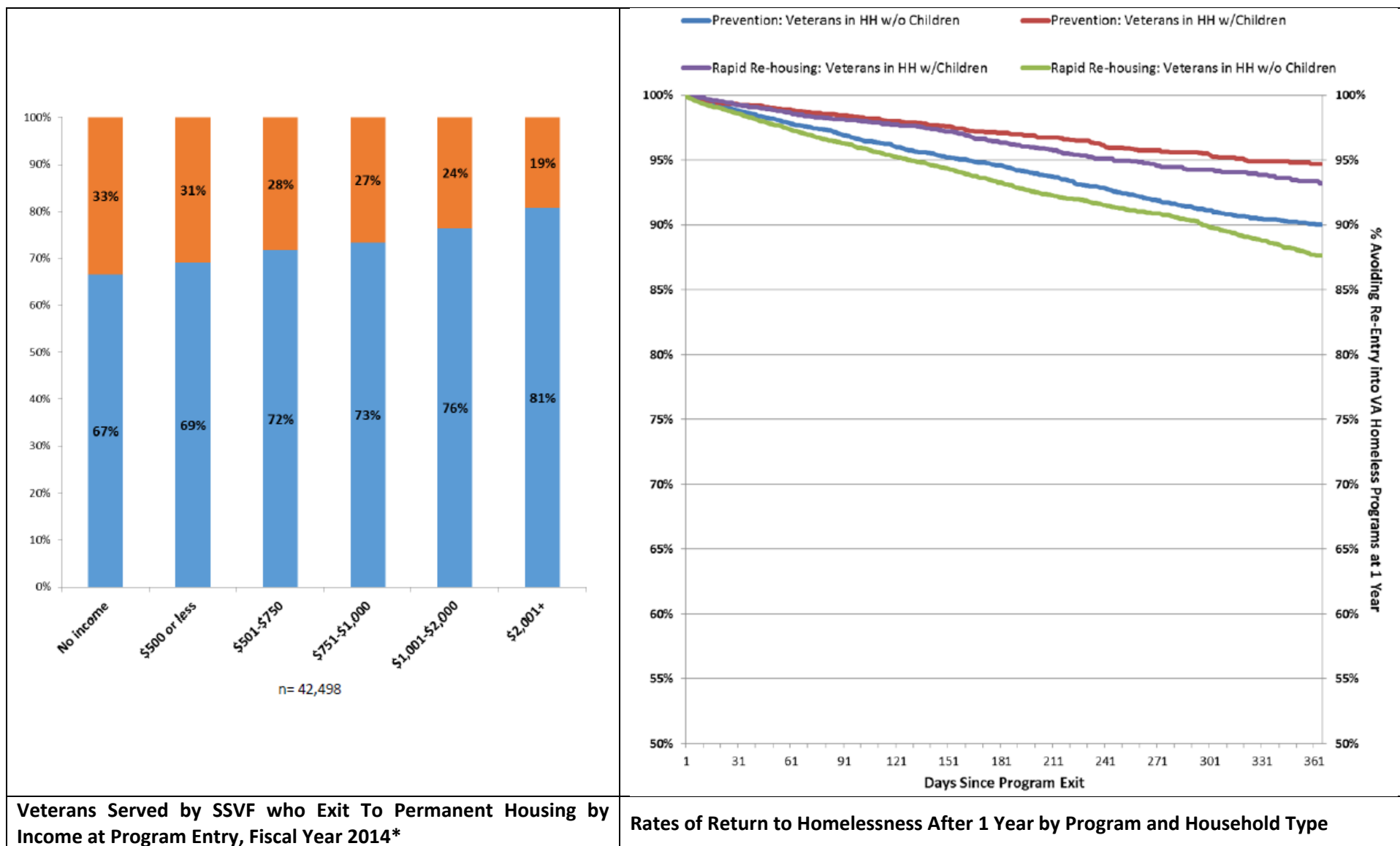


Figure 2: Permanent Housing Outcomes and Rates of Return to Homelessness for Supportive Services for Veteran Families (SSVF) Participants.

Source: *Supportive Services for Veteran Families (SSVF) FY 2014 Annual Report*. *To be conservative, this analysis excludes veterans who exited the SSVF program by receiving a VA Supportive Housing (VASH) voucher, which operates similarly to a Housing Choice Voucher.

Much of the federal funding for homeless services comes from HUD, which has shifted substantial amounts of funding from transitional housing programs to Housing First programs in recent years. These changes have caused anxiety in many communities as transitional housing programs have lost funding. While transitional housing should not be the *only* option for homeless households in shelters to access housing assistance, it has a vital role to play in serving homeless populations with complex barriers who might not qualify for PSH. Some strategies to help TH agencies stay in operation include:

- Lowering barriers to entry for their programs, such as sobriety and service participation requirements.
- Targeting programs to households with complex needs, such as homeless youth, teen parents, families fleeing domestic violence, and individuals who desire a structured environment for substance abuse recovery. A coordinated entry program, such as the one being developed in Black Hawk County, is essential to ensure that TH is targeted to those who need it most.
- Converting to a “transition-in-place” program, where participants can enter into a regular lease in the same unit where they lived during the program, and begin paying full rent for the unit. It may be easier to operate a transition-in-place program if the units are scattered-site, owned or master-leased by the agency and (sub-)leased to TH participants. This may require that the congregate facility be converted (see below) or sold.
- Converting a transitional housing facility to an emergency shelter or Permanent Supportive Housing development.

Although the available research shows that RRH is preferable to TH for many homeless households who would not qualify for PSH, there are several concerns about shifting a community’s resources toward RRH.

- One concern is that RRH programs may set vulnerable families up to fail, although the research cited above shows that a majority of RRH participants remain housed once assistance ends. It is true that RRH is less successful in communities with high rents and low vacancy rates, such as Seattle and San Francisco. In these communities, RRH may contribute to gentrification and displacement of minorities by placing families in lower-cost suburbs far from their community of origin¹². This outcome is less likely in a

¹² See Sharon Lee’s article, “The Overselling of Rapid Re-Housing,” in the 11/28/17 online edition of Shelterforce. <https://shelterforce.org/2017/11/28/the-overselling-of-rapid-re-housing/>. (Retrieved 3/13/18). Note that many of the tenants in the TH programs she cites are ultimately referred to PSH developments, indicating that the TH

community such as Waterloo, where rents are relatively low and vacancy rates are high. Eviction is a concern for households leaving RRH programs who cannot afford their rents, since it further damages their rental history and limits their ability to rent a decent unit. However, this is also a concern for households who move to unsubsidized units after “graduating” from TH or leaving directly from shelter¹³. Both RRH and TH programs arguably have an ethical obligation to help former participants avoid formal eviction judgments.

While most households leaving RRH programs do not return to homelessness, these programs could do a better job of improving housing stability. Compared to households in emergency shelters that are not referred to any specific housing program (“Usual Care”), the evidence is mixed on whether RRH reduces returns to homelessness. HUD’s Family Options Study showed that families assigned to RRH had only slightly lower returns to homelessness than those assigned to Usual Care, and only in the first year of the 3-year study period¹⁴. These weak results may reflect the fact that a substantial minority of households assigned to RRH turned it down, while some households assigned to Usual Care managed to enroll in RRH on their own¹⁵. Two other studies – one in Philadelphia¹⁶ and another in Georgia¹⁷ – show that RRH participants are significantly less likely to return to homelessness after assistance ends, compared to households receiving Usual Care. There may be self-selection bias in these two studies – households who accept RRH assistance may be different in some way from households who are offered RRH assistance but decline it. The results from Philadelphia and Georgia suggest that RRH can be quite effective for households who choose to use it, but the Family Options Study should prompt communities to ask whether their RRH programs are designed in a way that discourages enrollment for many of the households whom it is designed to serve.

Communities may be able to improve RRH outcomes relative to Usual Care by making RRH a more attractive option for homeless households. For families who do enroll in RRH programs, the time limits on housing assistance, and uncertainty about when it will end, create “considerable anxiety”¹⁸. It may be beneficial to design RRH programs so that each

programs act as a waiting room for high-need households until a PSH unit becomes available (Personal communication with author).

¹³ See Cunningham et al. 2015.

¹⁴ Gubits et al. 2015, 2013

¹⁵ Gubits et al. 2015. This is not a flaw in the study’s design – the Family Options Study purposely used an Intention-to-Treat (ITT) design to study how priority access to different homelessness interventions affects the outcomes of comparable families, and to reduce the effect of self-selection bias.

¹⁶ See Cunningham et al. 2015

¹⁷ See Rodriguez et al. 2017.

¹⁸ Fisher et al. 2014.

family has greater clarity about how long their assistance will last, and under what circumstances it can be extended. To improve outcomes relative to Usual Care, it may also be necessary to offer RRH housing assistance for longer periods of time. The stakes for improving RRH recruitment and outcomes are high, since agencies and communities are largely evaluated on how much they are “moving the needle” on homelessness when they apply for HUD homeless assistance funding.

- A second concern is that RRH programs may place homeless individuals and families in substandard housing. As surveys from Waterloo residents indicate, higher-quality rentals in the City tend to be too expensive for low-income residents. Federally funded RRH programs require rental units to meet baseline housing quality standards, although the units that meet these standards are still of lower quality than many other rentals in the community.

Nonetheless, the quality of units rented by RRH participants should be compared to the quality of rental units that they could afford *without* RRH assistance – including the units rented by households leaving transitional housing. If RRH programs refer homeless households to rentals that are comparable in quality to what they would rent without RRH assistance, then these programs are beneficial insofar as they help households move into these units more quickly. A study of decision-making among families leaving homeless shelters did find that a fair number of families in RRH programs were dissatisfied with their housing, but dissatisfaction was also common among families who left shelter with housing subsidies or without any housing assistance¹⁹. In fact, HUD’s Family Options Study showed that homeless households assigned to RRH were *less* likely to live in housing of fair or poor quality after 37 months than those assigned to TH)²⁰. RRH programs can ensure that participants find adequate housing by scrupulously enforcing minimum standards for unit quality, listening to the preferences of participants, and steering new participants away from rental units that past participants found unsatisfactory.

- A third concern about shifting from TH to RRH is that families may lose the benefit of the intensive support services offered by some TH programs. Trauma, mental illness, and health problems are widespread among homeless parents and their children, and can undermine their self-sufficiency and quality of life if left unaddressed. Some experts on the unique needs of homeless families support the concept of Housing First, including offering support services on a voluntary basis, but are concerned that the support services available to RRH participants are insufficient²¹. In other words, transitional housing programs may not be the most effective or desirable setting for providing support services

¹⁹ Ibid.

²⁰ Gubits et al. 2015.

²¹ Hayes et al. 2013.

for many families, but these families' needs cannot be met by RRH alone. Indeed, RRH households face the same struggles as other poor families, such as finding employment, covering living expenses, and coping with physical and mental health issues. Additionally, many if not most RRH households continue to experience housing instability, and will have to move to another home at some point after the housing assistance ends²².

Overall, Rapid Re-Housing is a more controversial type of housing program than Permanent Supportive Housing, since RRH only provides temporary assistance. However, it may be possible for the Waterloo area's homeless services network to incorporate the best elements of RRH, while being sensitive to the complex needs of homeless households who do not have severe enough barriers to qualify for PSH. For example, when households enter the homeless service system, providers can—with the household's consent—use that opportunity to screen household members for trauma, mental illness, and other hardships²³, and connect them to more intensive support services than RRH case management alone can offer. A community can also increase local financial support for “mainstream” agencies that provide these services. Furthermore, as mentioned above, a community can offer RRH housing assistance for longer periods of time. These measures would make RRH less effective as a cost-saving measure relative to TH or Usual Care, but *more* effective as a humane, respectful, and comprehensive approach to helping households with moderate barriers exit homelessness quickly and improve their quality of life.

²² Cunningham et al. 2015.

²³ See Bassuk et al. 2015. *Services Matter: How Housing & Services Can End Family Homelessness*. Needham, MA: The Bassuk Center on Homeless and Vulnerable Children & Youth. <http://www.bassukcenter.org/services-matter/>. (Retrieved 3/14/18). This report notes that the Vulnerability Index-Service Prioritization Decision Assistance Tool for Families (VI-SPDAT) does not address all relevant vulnerability indicators for parents and children in homeless families.

Appendix E: Methodology for Housing Supply and Demand Analysis

Housing Supply

| Variable | Value | Source |
|---|--------|---|
| Current housing stock | 31,603 | 2020 Decennial Census |
| New homes/year | 142 | City of Waterloo building permit data 2014 - 2016 |
| Demolitions/year | 26 | City of Waterloo demolition data 2014 - 2016 |
| Estimated attrition (conservative) | 0.67% | Source: Iowa Housing Needs Assessment 2009 |
| Lost units calculated using demolition rate | | |
| New homes by 2040 | 2,840 | 142 homes/year x 20 years |
| Units lost by 2040 | 520 | 26 demolitions/year x 20 years |
| Net new units by 2040 | 2,320 | New homes permitted minus units lost |
| Lost units calculated by averaging loss from demolition rate and loss from 0.67% attrition rate) | | |
| New homes by 2040 | 2,840 | 142 homes/year x 20 years |
| Units lost by 2040 | 2,248 | Avg. of demo losses & attrition @ 0.67%/yr |
| Net new units by 2040 | 592 | New homes permitted minus units lost |
| Average of above two methods | | |
| Average units lost by 2040 | 1,384 | Average of 520 and 2,248 |
| Average net new units by 2040 | 1,456 | Average of 2,320 and 592 |

Population Projections

Population change from 2020 to 2040 was projected from Waterloo's population trends between 1960 and 2020, the most conservative of three time horizons examined. For 2030 and 2040, population was projected by calculating an average of three projection methods:

- Linear population increase (535/decade)
- Geometric population increase (1.1%/decade)
- Woods & Poole population estimate for Black Hawk County multiplied by Waterloo's 1960-2020 average share of County population (55%)

| Year | Waterloo Pop. | Linear Change | Geometric Change | County Pop. | Waterloo % of County |
|----------------|---------------|---------------|------------------|-------------|----------------------|
| 1900 | 12,580 | | | 32,399 | 39% |
| 1910 | 26,693 | 14,113 | 112.2% | 44,865 | 59% |
| 1920 | 36,230 | 9,537 | 35.7% | 56,570 | 64% |
| 1930 | 46,191 | 9,961 | 27.5% | 69,146 | 67% |
| 1940 | 51,743 | 5,552 | 12.0% | 79,946 | 65% |
| 1950 | 65,198 | 13,455 | 26.0% | 100,448 | 65% |
| 1960 | 71,755 | 6,557 | 10.1% | 122,482 | 59% |
| 1970 | 75,533 | 3,778 | 5.3% | 132,916 | 57% |
| 1980 | 75,985 | 452 | 0.6% | 137,961 | 55% |
| 1990 | 66,467 | (9,518) | -12.5% | 123,798 | 54% |
| 2000 | 68,747 | 2,280 | 3.4% | 128,012 | 54% |
| 2010 | 68,406 | (341) | -0.5% | 131,090 | 52% |
| 2020 | 67,314 | (1,092) | -1.6% | 131,144 | 51% |
| Avg. 1910-2020 | | 5,075 | 20.0% | | 57% |
| Avg. 1940-2020 | | 2,777 | 5.5% | | 57% |
| Avg. 1960-2020 | | 535 | 1.1% | | 55% |

| Year / Projection Period | Population Projection Type | | | Avg. Population Projection |
|--------------------------|----------------------------|------------------|--|----------------------------|
| 2030: | Linear Change | Geometric Change | County Pop. x Avg. Waterloo % of pop.* | |
| 1910 - 2020 | 71,875 | 79,552 | 79,977 | 77,135 |
| 1940 - 2020 | 69,661 | 70,512 | 77,696 | 72,623 |
| 1960 - 2020 | 67,616 | 67,769 | 74,555 | 69,980 |

| 2040: | Linear Change | Geometric Change | County Pop. x Avg. Waterloo % of pop.* | Avg. Population Projection |
|-------------|---------------|------------------|--|----------------------------|
| 1910 - 2020 | 76,436 | 94,015 | 82,513 | 84,321 |
| 1940 - 2020 | 72,008 | 73,862 | 80,160 | 75,343 |
| 1960 - 2020 | 67,919 | 68,227 | 76,919 | 71,022 |

Source: Iowa Data Center (decennial Census data), Woods & Poole Economics 2009 population projections for Black Hawk County (136,837 in 2030, 141,175 in 2040). *For each time horizon (1910-2010, 1940-2010, 1960-2010), the County population projections from Woods & Poole Economics are multiplied by Waterloo's average share of the County's population over that time horizon.