

FAIR & AFFORDABLE HOUSING COMMISSION



Randy Baukol
Commission Chair

FAHC@ci.moscow.id.us

Regular Meeting

~Agenda~

Aimee Hennrich

Staff Liaison

208.883.7095

<http://www.ci.moscow.id.us/358/Fair-Affordable-Housing-Commission>

Thursday
June 3, 2021

5:15 PM

Paul Mann Building
221 E Second Street

WELCOME AND ATTENDANCE

REGULAR AGENDA

1. Approval of May 6, 2021 Minutes (ACTION ITEM)

Presentation of minutes for approval.

PROPOSED ACTIONS: Approve minutes as presented; approve minutes with amendments; or provide staff further direction.

2. Assessment of Fair Housing Survey Questions Discussion

PROPOSED ACTION: Discuss topic and provide staff with direction as deemed appropriate.

3. Discuss Farmers Market Commission Tables

PROPOSED ACTION: Discuss topic and provide staff with direction as deemed appropriate.

4. Discuss potential topics for IFHC annual training

PROPOSED ACTION: Discuss topic and provide staff with direction as deemed appropriate.

REPORTS

Annual Report to Moscow City Council.

ANNOUNCEMENTS

UPCOMING EVENTS / MEETINGS

Tabling at the Moscow Farmers Market on July 17, 2021.

The July 1, 2021 meeting has been cancelled; next regular meeting scheduled for August 5, 2021.

ADJOURN

NOTICE: Moscow City Council and Commission meetings can be televised, videotaped and/or recorded. Individuals attending the meeting who require special assistance to accommodate physical, hearing, or other impairments, please contact the City Clerk, at (208) 883-7015 or TDD 883-7019, as soon as possible so that arrangements may be made.

FAIR & AFFORDABLE HOUSING COMMISSION



Randy Baukol
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Regular Meeting ~Minutes~

Aimee Hennrich
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208.883.7095

<https://www.ci.moscow.id.us/358/Fair-Affordable-Housing-Commission>

**Thursday
May 6, 2021**

5:15 PM

**Paul Mann Building
221 E. Second Street**

The meeting was called to order at 5:15 PM

MEMBERS PRESENT: Casey Holcomb-Hawkes, Vice Chair; Jo Ellen Force (virtual), Rebecca Marquez (virtual), Linda Pike (virtual)
MEMBERS ABSENT: Randy Baukol, Arthur Garro, Bruce Pitman
OTHERS: Gina Taruscio (virtual)
STAFF: Aimee Hennrich

REGULAR AGENDA

1. Approval of March 4, 2021 Minutes (ACTION ITEM)

Presentation of minutes for approval.

Pike moved for approval of the minutes as presented, seconded by Force. Vote by Acclamation; Ayes: Unanimous (4). Nays: None. Abstentions: None. Motion carried.

2. Assessment of Fair Housing Survey Questions Discussion (ACTION ITEM)

Commissioners went over the previously prepared notes by Force regarding survey questions. It was agreed to move demographic questions to the end of the survey, move questions about income and rental information to the beginning of the survey, and add some additional verbiage to the title and first question. Staff will make the proposed changes and send to the Commissioners before the next meeting.

3. Discuss Farmers Market Commission Tables (ACTION ITEM)

The Commissioners discussed scheduling and requested Staff send out a poll to establish availability of members for the July 17th Farmers Market outreach.

REPORTS

Staff gave an update on the Moscow Affordable Housing Trust request for City funds to further fair housing in Moscow.

ANNOUNCEMENTS

UPCOMING EVENTS / MEETINGS

Next Fair & Affordable Housing Commission regular meeting scheduled for June 3rd, 2021.

The meeting adjourned at 6:00 PM

Randy Baukol, Chair



Fair and Affordable Housing Survey

Access to fair and affordable housing for everyone is important. Please complete this survey to assist us in understanding any impediments to fair and affordable housing in Moscow based on race, color, religion, sexual orientation, gender identity, disability, familial status, or national origin. We value your input!

1. Access to fair and affordable housing for everyone is important to the Moscow City Council and our community. Please rate each factor from 0 (no effect) to 5 (significant effect) in limiting your choice of housing in Moscow, Idaho, in any way.

	N/A	0	1	2	3	4	5
Age	☐	☐	☐	☐	☐	☐	☐
Race	☐	☐	☐	☐	☐	☐	☐
Sexual Orientation	☐	☐	☐	☐	☐	☐	☐
Gender Identity	☐	☐	☐	☐	☐	☐	☐
Religion	☐	☐	☐	☐	☐	☐	☐
National Origin	☐	☐	☐	☐	☐	☐	☐
Having Minor Children	☐	☐	☐	☐	☐	☐	☐
Being a Student	☐	☐	☐	☐	☐	☐	☐
Having Pets	☐	☐	☐	☐	☐	☐	☐
A Disability	☐	☐	☐	☐	☐	☐	☐
Income	☐	☐	☐	☐	☐	☐	☐

2. How did you find your current housing unit?

Realtor	Newspaper ad OR flyer	University Housing office	Vandal Trading Post	Online (non-university)	Other:
☐	☐	☐	☐	☐	

3. Please select what factors influence your choice of housing? (mark all that apply)

Price	☐	Provision for children or dependents	☐
Accessibility	☐	Family-friendly community	☐
Proximity to work, daycare, or school	☐	Condition of property	☐
Availability of transportation	☐	Safety of neighborhood	☐
Size of housing unit	☐	Pet-friendly	☐
Proximity to nightlife	☐	Other (please specify)	
Proximity to parks	☐		

4. Do you feel you could/would move to any other part of the city if the housing were available and affordable for you?

Yes	No
☐	☐

5. If you selected **NO** to the previous question, please select what factors influence your decision to **NOT** move to any other part of the city if housing was available and affordable to you.

Price	☐	Provision for children or dependents	☐
Accessibility	☐	Family-friendly community	☐
Proximity to work, daycare, or school	☐	Condition of property	☐
Availability of transportation	☐	Safety of neighborhood	☐
Size of housing unit	☐	Pet-friendly	☐
Proximity to nightlife	☐	Other (please specify)	
Proximity to parks	☐		

Commented [JEF1]: If the Commission is not concerned about affordable housing, then we do not need any questions about income in the survey.

We need to be consistent throughout the survey and always say "fair and affordable" unless we are only interested in one or the other for some questions.

Commented [JEF2]: Shouldn't we add "color" since we list that in the opening statement? What about "familial status"? Is "having minor children" the same? I don't think so. A biracial family might be discriminated against because of familial status? What does the law mean by "familial status"?

Commented [JEF3]: Could add "Proximity to shopping" Maybe "Proximity to downtown conveniences" Other factors???

Same with #5

Commented [JEF4]: Only "affordable" is probably OK here (and #5) since "available" suggests no discrimination on other factors.

6. Do you have access to public transit?	Yes ☐	No ☐				
7. Which form of transportation do you use most often?	Walk ☐	Bicycle ☐	Car (owned) ☐	Car (shared) ☐	Public Transit ☐	Other: _____
8. Do you think housing discrimination is an issue in Moscow, Idaho?	Yes ☐	No ☐				
9. Are you aware of any zoning or land-use laws that create barriers to fair housing or encourage housing segregation?	Yes ☐	No ☐	Please explain: _____			
10. Do you feel you have been discriminated against because of belonging to any of the following groups? (leave blank if not)	Minority Households ☐	Female-headed households ☐	Elderly households ☐	Other: _____		
11. Do you feel lenders target any of the following groups? (leave blank if not)	Minority households ☐	Female-headed households ☐	Elderly households ☐	Other: _____		
12. Do you think any of the following are barriers to fair housing in Moscow, Idaho? (mark all that apply)						
	Yes	No				
Income levels of minority and female-headed households	☐	☐				
Sellers of homes refusing to show their homes to certain buyers	☐	☐				
Poor credit histories	☐	☐				
Concentrations of affordable housing in certain areas	☐	☐				
Housing providers placing certain tenants in the least desirable units	☐	☐				
Housing providers using discriminatory advertising (i.e. advertising for married couples only, or females only)	☐	☐				
Lack of knowledge among landlords, real estate agents, bankers/lenders, and/or residents regarding fair and affordable housing	☐	☐				
Other:						

Commented [JEF5]: Could add a "Please explain" like the next question

Commented [JEF6]: Should we add "affordable" here?
Certainly, some of the zoning classifications may make a possible house purchase unaffordable. For example, the only way a particular house/neighborhood may be "affordable" if it is possible to rent out a basement apartment, but that may be allowed in that residential zone. Not sure, if the "apartment" is occupied by a parent/mother-in-law who pays part of the mortgage (i.e., rent) or is listed as a co-owner, does the zoning code allow this arrangement?

Commented [JEF7]: And affordable
I think we should be consistent and use "fair and affordable" throughout the survey.
"affordable" looks ok for the fourth reason.
I'd add "affordable" to the last statement.

HOMEOWNERS (If you rent, please proceed to the renters' section – Question #xx)

13. What is your annual net (take-home) HOUSEHOLD income?	Less than \$18,000/year	☐	\$18,000 – \$24,000/year	☐
	\$24,000 – \$30,000/year	☐	\$30,000 – \$36,000/year	☐
	\$36,000 – \$42,000/year	☐	More than \$42,000/year	☐

Commented [JEF8]: This question is asked at the end. I would not ask it here. In the analysis we can look for correlations between income levels and responses to any questions we are interested in.

14. Please select the level of difficulty experienced in securing a home loan.	Easy ☐	Moderate ☐	Difficult ☐				
15. Have you owned a house previously?	Yes ☐	No ☐	If no, skip to question 29				
16. Was your former house located in Moscow? If not, please tell us where the house was located.	Yes ☐	No ☐	If no, where? _____ If yes, skip to question 29				
17. Please rate each factor from 0 (no effect) to 5 (significant effect) in limiting your choice of housing in your PREVIOUS town/city.							
	N/A	0	1	2	3	4	5
Age	☐	☐	☐	☐	☐	☐	☐
Race	☐	☐	☐	☐	☐	☐	☐
Sexual Orientation	☐	☐	☐	☐	☐	☐	☐
Gender Identity	☐	☐	☐	☐	☐	☐	☐
Religion	☐	☐	☐	☐	☐	☐	☐
National Origin	☐	☐	☐	☐	☐	☐	☐
Having Minor Children	☐	☐	☐	☐	☐	☐	☐
Being a Student	☐	☐	☐	☐	☐	☐	☐
Having Pets	☐	☐	☐	☐	☐	☐	☐
A Disability	☐	☐	☐	☐	☐	☐	☐
Income	☐	☐	☐	☐	☐	☐	☐

Commented [JEF9]: Given we ask renters how much they pay/month for rent, should we ask how much homeowners pay/month for mortgage, taxes, insurance, etc., so the "cost burden" can be estimated?
Do we want utilities?
A household is said to be **cost-burdened** when it pays more than 30 percent of its **income** toward **housing** expenses.

Commented [JEF10]: I've highlighted these place since we will need to be sure to check these are correct when the final version is completed.

Commented [JEF11]: Do we have a rationale for why we want to know where their previous house was? That might be helpful if we learn that many of the respondents lived in other more high cost of housing regions before coming to Moscow? But, I'm not sure we need the questions about rating each factor both here and for renters (Q#25). Do we expect responses that indicate they were discriminated in their last location and moved to Moscow because "they had heard we don't discriminate on X in Moscow."? How will we use this information in recommending "policy" or changes in Moscow? Do we want to "brag" that people are moving to Moscow because they were discriminated in X, where they previously lived? This question should have all the same categories as question 1 and also for the renters.

RENTERS (homeowners and students living on campus please skip this section)

18. Do you share your rental space (apartment or house) with at least one other person?	Yes ☐	No ☐	If no, skip to question 24
19. Are you related to the other individual(s) you share a rental space with? (related shall mean persons related by blood, marriage, adoption, and/or guardianship or other duly authorized relationship)	Yes ☐	No ☐	
20. What is your annual net (take-home) HOUSEHOLD income?	_____		
21. How much do YOU or YOUR HOUSEHOLD (if related) pay for rent per month?	_____		
22. What type of rental do you live in?	Traditional Apartment Complex ☐	Boarding House (rented room within a house)	House/Duplex ☐
			Other: ☐ _____

Commented [JEF12]: Asking at the end; no not ask twice in one survey.

Commented [JEF13]: Do we also want to ask about utilities? To determine "cost burdened"

23. Are you a first-time renter?	Yes ☐	No ☐	If yes, skip to question 29				
24. Was your former rental located in Moscow?	Yes ☐	No ☐	If no, where did you live and rent previously? _____ If yes, did you live in this rental in Moscow in the last 5 years? (then skip to question 29) Yes ☐ No ☐				
25. Please rate each factor from 0 (no effect) to 5 (significant effect) in limiting your choice of housing in your PREVIOUS town/city.							
	N/A	0	1	2	3	4	5
Age	☐	☐	☐	☐	☐	☐	☐
Race	☐	☐	☐	☐	☐	☐	☐
Sexual Orientation	☐	☐	☐	☐	☐	☐	☐
Gender Identity	☐	☐	☐	☐	☐	☐	☐
Religion	☐	☐	☐	☐	☐	☐	☐
National Origin	☐	☐	☐	☐	☐	☐	☐
Having Minor Children	☐	☐	☐	☐	☐	☐	☐
Being a Student	☐	☐	☐	☐	☐	☐	☐
Having Pets	☐	☐	☐	☐	☐	☐	☐
A Disability	☐	☐	☐	☐	☐	☐	☐
Income	☐	☐	☐	☐	☐	☐	☐

Commented [JEF14]: See comment above for Q#17.

STUDENTS (If you are not a student, please skip to question 33)

26. Do you live on campus?	Yes ☐	No ☐	If no, skip to question 32
27. Where do you live on campus?	Dormitory or Residence Hall ☐	Sorority or Fraternity ☐	Other: _____
28. What factors affected your choice of on-campus housing?	Price/Rent ☐	Proximity to campus resources ☐	Community ☐ Other: _____

DEMOGRAPHIC QUESTIONS

29. Please mark which age group you are in (note: respondent must be at least 18 years of age)	18-24 ☐	25-34 ☐	35-44 ☐	45-54 ☐	55-64 ☐	65-74 ☐	75 or older ☐
30. How many people currently live in your household, including yourself?							
31. Are you the head of this household? (unmarried, paying more than 50% of cost to maintain home, and have 1 or more dependents living with you for more than half the year)	Yes ☐	No ☐					
32. Do you rent or own this housing unit?	Rent ☐	Own ☐					
33. What is your race?	Hispanic or Latino ☐ White ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Asian ☐ American Indian or Alaska Native ☐ Two or More Races ☐						
34. What is your sexual orientation?	Bisexual ☐	Heterosexual ☐	Homosexual ☐	Other:			
35. What is your gender identity/expression?	Male ☐	Female ☐	Transgender ☐	Other:			
36. What is your religion?	None ☐	Christian ☐	Islam ☐	Judaism ☐	Atheist ☐	Agnostic ☐	
	Other:						
37. Are you a U.S. Citizen?	Yes ☐	No ☐					
38. Do you have minor children? (under 18 years of age) If yes, what are their ages?	Yes ☐	No ☐	Ages:				
39. Are you a university student?	No ☐	Undergraduate ☐	Graduate ☐				
40. Do you have any pets?	Yes ☐	No ☐					

Commented [JEF15]: We have already asked this question on page 2.

Commented [JEF16]: What about "Lawful Permanent Residents"? since with the US faculty, post docs, other researchers, and students there are a number of people who have not (and may never) seek citizenship. Could add "other", too, since there are people here as "visiting scholars", etc.

41. How many people in your household have a disability, including yourself?

42. What is YOUR monthly net (take-home) income?	Less than \$1,000/month	☐	\$1,000 - \$1,500/month	☐
	\$1,500 - \$2,000/month	☐	\$2,000 - \$2,500/month	☐
	\$2,500 - \$3,000/month	☐	More than \$3,000/month	☐

Please let us know what improvements you would recommend to Moscow’s housing market to increase its fairness and affordability. Thank you for your time in completing this survey.

Commented [JEF17]: Do we really want only the income of the person who completes the survey or do we want “household” income? And net (take home) instead of gross? Best if this question is like the one used in the recent US Census, so we can compare our data with the Moscow US Census data. The census asks for “household income” and that is intended to be BEFORE “payments for personal **income** taxes, social security, union dues, medicare deductions, etc.” but, does not include capital gains. Who knows how people really define their “household income” when they complete the US Census or any survey...? I also think we need to re-consider the categories. Given the median household income in Moscow is almost \$42K, I suggest categories such as:
Less than \$1000; \$1000-<\$2000; \$2000-<\$3500; \$3500-<\$4500 (\$3500 would be the “median” of \$42K); \$4500-<\$6000; More than \$6000. Or, even a couple more higher income categories? Given the median price for houses being sold in Moscow now is over \$300,000, there must be a lot of people having a serious “cost burden” for housing unless the household income is close to \$100,000.