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Housing Research Realities and Perceptions: A mixed model study of quantitative data for Sioux County, Iowa and Orange City, Iowa with qualitative data collected in Orange City, Iowa

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HOUSING RESEARCH: REALITIES & PERCEPTIONS

A mixed model study of quantitative data for Sioux County, Iowa & Orange City, Iowa, with qualitative data collected in Orange City, Iowa.

Report compiled for Community Healthy Partners of Sioux County

December 15, 2015

Northwestern College’s SWK 386 Community Theory and Practice:

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Under the supervision and revision of

Dr. Valerie Stokes, LISW
Abstract

A mixed methods study on housing affordability, availability, and quality of rental properties and single-family home properties gathered data for Sioux County, Iowa and Orange City, Iowa. With quantitative data about Sioux County and more focused qualitative research in Orange City. Quantitative research was conducted through examining and compiling existing data. Qualitative survey research included a clustered sample and stratified random sample of homes in Orange City. The qualitative research had four major themes and three minor themes. The major themes are: Unknown Needs and Bias: Hispanic Community, (Un)Affordability, Lacking Rentals, and Lacking of Housing Awareness among Homeowners. The three minor themes are: Neat and Tidy Community, Promising Developments, and Taxes are Taxing people. When qualitative and quantitative data were integrated, the lack of available and affordable housing became apparent, as well as stigmas against the renters and the Hispanic population. Government and community response action plans were suggested. The Orange City government was charged with the creation of a new community housing committee, providing incentives for the construction of more housing units, and the creation of an up-to-date rental database available to anyone in the community or looking to move in. The community actions suggested were increased housing awareness, advocacy, and the creation of a community-housing plan.

*Keywords*: single-family home properties (SFHP), rental properties (RP), affordability, availability, quality
# REALITIES & PERCEPTIONS OF HOUSING

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Literature Review

HOUSING AND BARRIERS

Necessity of Housing

Housing and shelter has long been identified as a human necessity. In 1943, psychologist Abraham Maslow famously proposed a ranking model of human needs, entitled ‘Hierarchy of Needs’ that begins with physiological needs, followed by safety needs, belonging needs, esteem needs, and ends in self-actualization (Best, Day, McCarthy, Darlington, & Pinchbeck, 2007, p. 306). In Maslow’s hierarchy of human motivation, “unfulfilled lower needs dominate one’s thinking, actions and being until they are satisfied. Once a lower need is fulfilled, a next level surfaces to be addressed or expressed in everyday life” (Zalenski & Raspa, 2006, p. 1121). The physiological needs that have to be met before any other concern, according to Maslow, include air, water, food, and shelter (Carpenito-Moyet, 2003, p. 3). Only after the need of shelter – along with air, water, and food – is met, can a person begin to address their safety and other psychological needs (Best, Day, McCarthy, Darlington, & Pinchbeck, 2007, p. 306).

The Policy and Research Division of the Canada Mortgage and Housing Corporation also demonstrate the importance and necessity of housing in a proposed framework for housing and population health. The framework offers three dimensions of housing that are relevant to health: materiality, meaningful, and spatial (Dunn, 2002, p. 22). The materiality of housing relates to “physical, biological and chemical exposures, redistributive properties of housing and land markets, and the suitability and adequacy for optimal quality of everyday life” (Dunn, 2002, p. 23). The meaningful dimension of housing refers to the social and psychological meanings of having a home (Rourke et al., 2012, p. 2362). Finally, the spatial dimension of housing includes
systematic exposure to health hazards and systematic proximity to health-promoting or health-

Five constructs within the meaningful dimension of housing indicate the psychological
and social significance of having a home (Dunn, 2002, p. 23). The first idea, the idea of
centrality, appeals to the “sense of rootedness” and “base for activity” that having a home
provides (Dunn, 2002, p. 24). Continuity, the second idea, includes “feelings of continuity,
stability, and permanence” and having a place for “someone to return to” (p. 25). The third idea,
privacy, gives individuals a sense of control, freedom, and comfort (p. 25). Self-expression and
personal identity is the fourth idea, which refers to the “home is a symbol of both how people see
themselves and how they want others to see them” (p. 25). The fifth and final idea of the
significance of having a home is the idea of social relationships, which begin to be established
within the home itself and then extends to relatives, friends, neighbors, and the neighborhood (p.
25).

Recent studies support the ideas of housing being of vast importance to positive
psychological and social well-being for individuals and families. One study found that
“experiencing a ‘sense of home’ contributes to ontological security—a sense of order, continuity
and meaning with regard to an individual’s experiences—which may lead to a sense of personal
and social identity that helps build resistance to risky behaviors” (Rourke et al., 2012, p. 2362).
Having stability in employment and housing situations “strengthen[s] and promote[s] positive
family psychological processes such as parental emotional well-being and parenting” (Ziol-Guest
& McKenna, 2014, p. 103). According to developmental psychologists, “the home environment
is one of the most important influences on young children’s school readiness including their
emotional, cognitive, and behavioral development” (p. 103).
The lack of housing stability can have a severe negative impact in the lives of families. One qualitative study on housing insecurity reported, “Insecure housing was reported to have a snowball effect, negatively impacting other areas of crisis in the lives of families. Participants stated that mental health and addictions issues, as well as situations of domestic violence, were all made worse by the lack of stable housing” (Turnbull, Loptson, & Muhajarine, 2013, p. 437).

In children and adolescents, instable housing can result in “lower school achievement and poorer social and emotional adjustment” (Ziol-Guest & McKenna, 2014, p. 103).

Unfortunately there are many things that impact housing stability. Three of the main barriers to housing stability include affordability, availability, and quality of housing. These three are the focus of this study and will be further explored based on previous research.

There are two main types of housing. Single-family home properties (SFHP) and rental properties (RP), these are not the only types of housing, but make up a large majority of the housing market.

**Barriers to Affordability**

SFHP and RP each have their own barriers to affordability, availability, and quality. There are both external and internal influences within the barriers. External influences are barriers that exist outside of and beyond the individual’s control, yet often highly manipulate the individual. Internal influences are barriers that the individual has more control over in the SFHP or RP, or that the individual can change to create more control.

SFHP and RP have many unique barriers. One common barrier that affects affordability for both SFHP and RP is the cost of living, which spans both external and internal influences.

Housing is the number one expense of individuals and families in the United States (Quigly & Raphael, 2004, p.191). The U.S Department of Housing and Urban Development defines
affordable housing as, “housing for which the occupant(s) is/are paying no more than 30% of his or her income for gross housing costs, including utilities” (HUD.gov, 2015). Average families will spend about 25% of their income on housing however, low income families will usually spend around 50%, which is considered severely cost burdened (Quigily & Raphael, 2004, p.191; Soska, 2008). More than 20 million households in the U.S. fell into this category in 2010, which shows the inaccuracy of the 30% standard. (Pivo, 2013, p. 1).

The 30% standard doesn’t take into account many key factors. Some individuals and families cannot afford to pay for non-housing essentials such as healthcare, childcare, food, and transportation, after using 30% of their income on housing and utilities (Pivo, 2013, p. 2). Another issue is that the 30% standard ignores accessibility to local amenities (grocery stores, schools, jobs) and quality of the neighborhood (crime, poverty) (Pivo, 2013, p. 2). Housing that is affordable for a family might be located in a run-down or unsafe neighborhood, or located far from their workplace, which adds extra transportation costs. Housing could also be affordable because it is of low quality, which will be discussed at length later. These critiques suggest that the 30% standard of “affordability” might not show a clear picture of what is really affordable for families.

SFHP has an abundance of external and internal influences to barriers on affordability. Among these external influences are taxes, financial advantages and disadvantages, lack of resources, discrimination and oppression, and land regulations.

In seeking affordable housing for a low-income family, SFHP carry an additional cost aside from potential mortgage loans, property taxes. “Iowa’s state and local governments collected approximately $1479 per person in property taxes in 2012, which ranks 15th highest
nationally” (Tax Foundation.org, 2015). Taxes, with their additional costs to purchasing a home and its mortgage can create a barrier for families seeking a SFHP on a low-income budget.

Ownership of a SFHP has both financial advantages and disadvantages to individuals seeking a particular community. The question one must ask is if the financial standing of the SFHP is an advantage or disadvantage to utilize as leverage in climbing social ladders. Financial standing greatly influences the type of home ownership. There is a “strong societal and institutional support for private ownership, including federally underwritten mortgage loans as well as federal tax incentives that primarily benefit the middle class, has also enhanced the desirability of homeownership in the US” (Desilva & Elmelech, 2010, p.2). If one is financially unable to support the funding of a SFHP or does not qualify for the government assistance, then a barrier separates lower-income families from purchasing a SFHP.

A lack of resources for low-income families interested in purchasing a SFHP is a barrier to the affordability of the home. If a low-income family has a desire to purchase a home and is unable to fund it, they may seek resources through nonprofit organizations or government assistance. The criteria for qualification may be a further barrier to affordability, and even if the criteria are met the resources provided might not be enough if the SFHP costs exceed the funds available. Another financial factor for these families to consider is the general maintenance or upkeep, which is the sole responsibility of the SFHP owner.

Physically ascribed human characteristics can also play a role as a barrier to one’s affordability. Through active manipulation of cities and independent SFHP owners, an area can be redlined to accommodate a particular characteristic of people. This method would require SFHP to be affordable for families who are desired and significantly higher price bracket for populations seeking to be diffused from the neighborhood or city. A study focusing on the
discrimination and oppression that Hispanic families encounter when seeking a SFHP found Hispanics to have a barrier to affordability because “...affordable housing will attract an undesirable demographic to the downtown, that is, Hispanics who typically have larger families” (Nguyen, Baslo, Tiwari, 2013,p.121). The price for the same SFHP differs based on ascribed characteristics not of the value of the SFHP.

Lastly, SFHP is presented with an affordability barrier of land regulations. “A very popular growth management tool, a [Urban Growth Boundaries] UGB is often used to preserve farmland or environmentally sensitive land (for example, hill slopes and forests), direct urban development toward the core, and promote denser development” (Mathur, 2014, p.129). Thus, a governmental regulation can greatly impact the affordability. In the case of a UGB, the ultimate goal is to “… regulate the location and timing of growth” (Mathur, 2014, pp.128-9). UGB alone cannot manipulate the affordability of a SFHP, but rather increase the value of a piece of land to accommodate current or future zoning goals, which drives the barrier of affordability beyond the extensions of a low-income family.

The internal factors that SFHP have when looking through affordability are ongoing life characteristics of people and the various payment options.

Ongoing life characteristics such as health and age are different than the external affordability barrier of discrimination and oppression to ascribed characteristics. These characteristics differ in that they go beyond ascribed characteristics and one’s status is paralleled with the various stages of life that one experiences. An affordability barrier is directly related to the cyclical pattern of human life that an individual or family is experiencing. For example, “…housing will appear to be less affordable for the very young and very old; it will appear to be
more affordable to households at the peak of their lifetime income profiles.” (Quigley & Raphael, 2004, p.194).

How an interested SFHP owner purchases a SFHP can create a barrier to affordability. “Purchasing a home is more than just consumption; it is a long-term investment frequently involving most, if not all, of a household’s savings” (McClure, 2008, p.96). In purchasing a SFHP, one is agreeing to a large financial investment to a permanent structure (or as long as one is in possession of the SFHP). Making payments on the large investment of a SFHP can create barriers for low-income families who may not be able to acquire a mortgage loan, pay fully out of pocket, or lacks the credibility to rent to own a SFHP.

RP share many of the same barriers to affordability that SFHP presents. Beginning with the external influences on affordability barriers there are maintenance provided by the landlord, discrimination and oppression, location, high demand, low supply, high cost, lack of resources.

“When a household with a voucher [housing assistance] searches for a rental unit in the market, there is understandable fear of discrimination. Neighbors and landlords may be unwelcoming” (McClure, 2008, p.96). The intentions of landlords and neighbors may be in the best interest of the potential RP tenant, but the affordability barrier exists within the emotions of housing assistance recipients. If a landlord is labeled by their acceptance to RP housing assistance and the landlord has a lot of community pressure to dissolve low-income families the landlord “…may inhibit a voucher holder from leasing a unit in a low-poverty area” (McClure, 2008, p. 96). Granted, housing assistance is not the only population to feel this discrimination, but this example demonstrates the systemically oppressive nature that being low-income can have on the barrier of affordable RP.
Location creates barriers to affordability as was noticed in the previous housing assistance example. “Relatively lower development costs (i.e. lower land values) ensure that the increase in the total units the developer is able to sell, as provided via the density bonus, will offset the reduced sales price of the affordable units” (Ryan & Enderle, 2012, p. 418). So, the developmental costs of a location costs strongly correlates to the cost of an RP. If the landlord is able to purchase the apartment complex or other form of RP for a lower cost and operating costs as well are lower, than the cost to the RP tenant will too be lower. The location barrier to affordable RP for low-income families can have the landlord innocently looking for high-income families to relieve the financial stress of the deficit that the RP generates.

Quite often there is a high demand and a low supply for RP’s. “[W]here demand is typically high and supply is limited, affordability problems may reduce the likelihood of [tenant] ownership” (Desilva & Elmelech, 2010, p.3). Through the free market, a low-income family seeking a RP at an affordable cost find themselves struggling to beat the system of increasing tenant rates of RP’s. The “...higher values in the private rental market reflect that they are more often associated with neighborhoods of high demand and quality” (Lennartz, 2014, p.71). With a lack of funds, low-income families fight for the lower rental cost which only drives the competitive market more. This increasing competitive market has caused “The median monthly rent [to] increase 27% in the past three years” (Steinmetz, 2014, p.34). The barrier of affordability is externally pressed upon low-income families because what is available they might not be able to afford, and what they demand for quality exceeds a low-income budget.

A lack of resources also contributes to an external influence of barriers to affordability of RP. Some common housing resources that exist are Section 8 Housing, non-profits, and Low-Income Housing Tax Credit (LIHTC). Section 8 helps low-income families the, elderly, and
disabled to attain affordable housing. This program financially supports “approximately 2 million units” of low-income RP (Bratt, 2012, p.441). When families do receive Section 8, are still expected to pay 30% of the housing costs, with the voucher covering the rest, which could still cause financial strain (Housing Choice Vouchers Fact Sheet, n.d.). RP families who do not fall under the criteria of low-income of Section 8 Housing or have been placed on the Section 8 waitlist because of lack of federal funding experience a barrier to affordable RP. Non-profits “...typically serve clients who have been hit hard by the loss of jobs, often due to deindustrialization and/or who are unable to find jobs paying a livable wage...” (Bratt, 2012, p. 449). Once again, if a RP family does not meet the criteria of a non-profit, such as the one described above, then the family runs into the barrier of affordability in a lack of resources to a wide range of persons. Lastly, LIHTC“...is the nation’s largest program producing rental housing...each LIHTC development...provid[ing] a minimum percentage of units that are affordable to low- or moderate income households in order to claim any tax credits” (McClure, 2008, p.91). If a low-income family is unable to qualify for any resource to subsidize the high rate of RP then the family experiences the barrier to affordable housing.

Internal influences on affordability barriers consist of maintenance repairs that a landlord does not cover and the payment option available for individuals interested in RP. Maintenance not provided by the landlord, either because of neglect or a lack of funds can end up costing the renters out of pocket in addition to a regular rental rate. Payments of RP are comprised differently than SFHP in that on a given date provided by the landlord, a tenant provides payment for the use of the landlord’s property. In RP, there is not an investment in a property; rather there is no investment or tangible product purchased. Barriers of affordability exist for RP payment because there is no tangible return of the funds paid.
Barriers to Availability

Another contributing barrier to citizens in need of housing is the inventory or supply of housing to be purchased or rented, also known as the availability of housing. The access to readily obtainable sufficient housing can be the underlying factor of whether homebuyers, or renters, will acquire necessary shelter or not. Availability, for housing, is determent on a combination of external factors such as: location, social status, lack of vacancy, demographics, and special accommodations; paired with the internal factor of a lack of power.

One aspect SFHP buyers must work around is the hindrance of the properties location. Since the 1970s a new trend within the housing sector began to take off—“rural urban turnaround” (Costello, 2009). This counter-urbanization of rural housing take off and urban housing contraction launched property seekers from the urban setting into more rural areas outside of the city. This came at the perfect time in history, since more Americans were becoming more “mobile” and had the means to commute and availability of housing wasn’t solely dependent on geographical location. However, “in regions experiencing counter-urbanization, local residents risk[ed] being ‘priced out’ of the housing rental and purchase markets by newcomers” (Costello, 2009, p. 223). This ‘out-pricing’ plummeted availability of housing market in rural areas by creating competition for the only vacant housing. The property is given to the highest bidder, which casts aside the majority of income brackets seeking housing. Now, availability emerges as a hefty barrier in rural communities with no-to-little help from housing workers. The housing sector in rural settings are “often quite small” and “investors are wary of entering the market because of concern about equity loss” contributing to a lack of available services to locate vacant housing.
Social status is a furthering complication to availability of housing. When buying a SFHP, intelligent or practiced homebuyers look at the social environment of the property location. This is an influential factor in that, “housing can be conceptualized as an intermediate structural factor that links broader societal processes and influences with an individual’s immediate social and physical environment” (Rouke et al. 2012, p. 2362). Application of this theory causes a barrier to availability in that the SFHP buyer will seek property in a neighborhood best suited with his/her social environment. Narrowing the search to preferred neighborhoods causes a loss of product—SFHP. The social norms of the neighborhood highly influence the psychological and physical well-being of the owner so much that, “individuals who agreed that their home is a good place to live their life were more like to report better mental health” (Rourke et al. 2012, p. 2363). If the consumer understands this notion, the individual will only pursue properties in “good” neighborhoods and ultimately reducing availability.

The internal factor, the lack of power, is seen in availability regardless of social status, economic class, ethnicity or gender. If there are no available properties, there are no means of buying a SFHP. The barrier of availability does not discriminate when there is a true lack of housing property.

Rental properties contain similar influences on the barrier of availability. External influences in RP are: location, lack of rentals, discrimination, and special accommodations. The synonymous internal factor of a lack of power is also seen while searching for a rental unit.

Location in RP mirrors that of the SFHP. The counter-urbanization impacts the local residents wishing to rent that are eventually out-priced due to the increase in competition amongst rural communities. The lack of growth in the rental sector of housing due to the deficiency in housing sector workers causes a fixed supply for an ever-increasing demand of
shelter and safety. The lack of rentals also builds a barrier for availability. This does not necessarily mean the rental unit is in bad quality, but just a general lack of supply for a high demand. This pushes prices to go up based off of a simple supply and demand curve. When supply remains constant and demand increase is causes a shortage and a competition among consumers. If there is a shortage, the highest bidder receives the good. This causes an availability barrier now to the lower level of economic brackets in rural communities.

In addition to the oppressive nature of high demand, discrimination on rental units is not rare—in fact, it is common. Discrimination is a proven barrier to people with disabilities and battered women. “When people using wheel-chairs visit rental properties they are systematically told about and shown fewer units than comparable home seekers without a disability” (Sheppard-Jones et al. 2013, p. 16). In addition to ability, rental unit properties also become scarce if the individual is a battered woman. In a study conducted by Barta & Stewart (2010) they found, “landlords were almost 10 times less likely to indicate that a rental unit was available to a caller staying at a shelter for battered women compared to the no mention control” (p. 50). This is a high concern in both circumstances. By practicing discrimination while selling rental units, it “limits the number of units that are available when affordable units are already scarce” (Barta & Stewart, 2010, p. 51).

Lack of special accommodations for individuals increases in the scarcity of available RP and continues the practiced discrimination. The failure to install such adaptations for specific populations such as ramps or grab bars is “…one of the greatest problems facing people with disabilities in the low-to-moderate income bracket” (Sheppard-Jones et al. 2013, p. 16). Other special accommodations for individuals include pets, family size, and whether there is the option for smoking or nonsmoking rental units.
Similarly, the internal influence of a lack of power is a barrier to availability. The individual RP consumer does not have power in whether available units are scarce or in a surplus. This is reiterated by Mutchler & Krivo stating, “we can assume that in every community some subset of the population exists that would have an independent household if circumstances permitted, but, due to high housing costs, low vacancy rates, little new housing and the like, are unable to establish an outcome” (1989, p. 244).

Barriers to Quality

The last barrier to housing is the barrier of quality. The quality of the housing unit is crucial to the healthy livability for the residents occupying the property. Quality reaches all sectors of the housing market, “substandard existing housing has been identified as a major public health issue in New Zealand, the UK, the USA and Europe” (Keall et al., 2009, p. 64).

There are amenities that are considered basic for a housing unit in the United States. These include a full kitchen, electricity, a full bath, and running water. Even if these basic amenities are present, that does automatically mean a housing property is of good quality. A system of four categories can simplify the task of determining the conditions/quality of housing units. This “Housing Flow Model” was created by Dakota Resources in Sioux Falls, SD. The first category is “sound housing” which is housing that is either new or well maintained. The second category is “minor repair” which is housing that is still livable but will have some minor issues such as paint chipping or in need of upgrading. The third is “major repair” which is housing that is infringing on the quality of life of the residents. Examples of this type are a leaky roof or broken windows. The fourth and final category is “dilapidated” which is housing that is unlivable. Quality of housing will have an effect on what is available and also the affordability.
SFHP are surrounded with external and internal characteristics that lead to barriers in quality. The external influences consist of the relationship of availability and affordability, housing codes, and location and demographics. The internal influence in relation to quality is SFHP’s owner income.

The connections between availability and affordability consequentially have a direct relationship with the overall quality of the unit. Quality is connected to affordability that if a SFHP increases in quality the price of the property will also increase driving availability for the unit down due to the new sales price. However, if the quality decreases the affordability increase and availability, assuming there is enough supply, is increased. In some instances, there is a limited supply of SFHP and the quality and availability adjust to the shortage. The price is raised for lower quality of property because the need is high, driving affordability down. In summation, the SFHP now contains low quality and low affordability due to the fixed availability of SFHP. This is highly applicable in rural communities.

Geographical and city location to housing is also a barrier for quality. In a study conducted by Talen & Koschinsky, findings found “federally subsidized housing in the United States is predominantly (72%) in locations with poor access to services and facilities; we also find that low poverty is likely to mean low access” (2014, p. 67). This statement supports how housing location relates to low quality of maintenance, living, and housing. The important acknowledgement that location is related to low access of quality services and quality of life is a barrier for SFHP buyers looking at specific locations.

Location is not the only aspect related to poor quality of housing. A person’s race is often linked to quality of a SFHP. Throughout a research study, focusing on generational housing quality, Rosenbaum & Friedman (1999) discovered “housing conditions improve across
generations, but mainly for Whites and other Hispanics. Among Blacks, we find patterns of generational decline in housing conditions and socioeconomic status” (p. 1492). Based off of this research, it is safe to say an individual’s racial background clearly affects the quality of housing and is perceived as a barrier to obtaining quality housing.

An internal influence for the barrier of housing quality within a SFHP is the influence of the owner’s income. The quality of a SFHP is the responsibility of the owner. Based off of the owner’s income, quality repairs might be postponed and forgotten. If the resident is working minimum wage and barely can feed himself/herself, in addition to the family the minor repairs to the house will be postponed. If enough minor inconveniences, or repairs, to the quality of the house pile up, the house will turn inadequate, or unfit, to sustain its primary function—shelter and safety.

Rental properties also have external and internal characteristics connected to the barrier of quality associated with it. The external influences to the barrier of quality include: the relationship of availability and affordability, lack of rental codes, high-turnover, failed negotiations with landlord, and location. An internal influence includes any maintenance work the landlord will not cover.

Similarly with SFHP the concept of the relationship between affordability and availability affecting quality is identical. If the rental property increases in quality, it will also increase in the overall rent. When the price of rent increases the affordability will decrease and omit the lower class and lower bracket of middle class, which decreases availability of unit in correlation to the whole of the surrounding community. If the rental property decrease price it becomes more available, but the decrease in price will not allow for quality maintenance repairs.
Another barrier to quality regarding rental properties is the high turn-over rates practiced by landlords. The high turn-over rates affect the quality of the rental property because the landlord will often cut corners on evaluating the property in order to fill it with a new tenant as soon as possible. These overlooked repairs can be the failure to exterminate pests, pet damage, and structural damage. The importance of health in relation to the quality of housing is vital. If multiple families occupied the rental property and, due to high turn-over, the landlord failed to inspect in-between tenants, the quality of the property is in jeopardy. Research shows, “the importance of housing for health and safety is partly driven by the prolonged exposure people have to their home environment, an average of close to 16 hours daily, a figure that is quite similar across different countries” (Keall et al. 2009, p. 64).

Failed negotiations with the landlord can also become an impending barrier to the quality of the rental property. This is often seen as the landlord not wanting, or willing, to accommodate to tenants maintenance requests. Frequently, this leaves the tenant feeling powerless because of the lack of influence, or power, the tenant has on the landlord. With the high demand of rental properties in a rural area, the landlord can easily find new tenants. The failed relationship between tenant and landlord can regularly be seen as a barrier to quality.

Location also affects the quality of the rental property producing a barrier for the future tenant. Research finds “both subsidized and unsubsidized low-income rental units are more frequently located in poor and often segregated neighborhoods, a reflection of cheap land, and racial segregation and the reluctance of landlords to rent to subsidized tenants” (Talen & Koschinsky, 2014, p. 68).

An internal influence to the quality of housing is connected to what the landlord will and will not repair, thus leaving it to the tenant to fix the problem. If the tenant’s income is spread
too thin, like SFHP, the repair will be pushed aside and left to fester. Quality will inevitably begin to deteriorate within the rental property and considered in-adequate to live in. These quality repairs can become safety hazards and the unlivable quality of the rental property will affect the tenants’ physical and mental health (Heywood, 2004, p. 710).

In conclusion, the dire need for affordable, available, and quality housing is an enormous problem that cannot be ignored. Understanding the barriers to the problem can assist in the finding effective solutions. This study is being conducted in rural Iowa focusing on Sioux County, Iowa and Orange City, Iowa. The research reviewed to inform this study focused on Iowa and Sioux County, Iowa, specifically looking at population and housing growth, homelessness, demographics, affordability, availability, and quality of the housing in these two areas.

HOUSING IN IOWA AND SIOUX COUNTY, IOWA

Population and Housing Growth

The population housing and growth or decrease throughout the state of Iowa and the smaller area of Sioux County, Iowa can be shown over time. The state of Iowa’s population grew at large rates since the organization of the state in 1846. In the 1840s the state of Iowa’s population was 43,112 people. It rose in the late 1860s to 674,913 people. The population in the 1870s leapt to 1,194,020 (US Census Bureau, 2010). In more recent history, there was an increase in population in the state of Iowa. There were 2,913,808 residents in Iowa in 1980. Moving on to the next census in 1990 there were 2,776,831 residents. Between 1980 and 1990 there was a -4.7% decrease in population. In 2000 the population regained power and grew to 2,926,382 residents, which was a 5.4 % increase since 2000. The most recent census, 2010, there
were 3,046,355 residents, which was a 4.1% increase in population since 2000 (U.S Census Bureau, 2010).

Housing has been on a steady incline in the state of Iowa. In 1980 there were 1,131,299 housing units in the state. Ten years later there were 1,143,666 housing units, which was a 1.1% increase since 1980. In 2000 the housing units in Iowa were at 1,232,530, which was a 7.8% increase since 1990. Then, in the most recent census, 2010, there were a total of 1,336,417 housing units, which was an 8.4% increase since 2000.

When looking at Iowa’s housing in comparison to the population, in 1980 and 1990 there was a population decrease of -4.7% but there was a 1.1% increase in housing units. Between 1990 and 2000 there was a 5.4% increase in population and a 7.8% increase in housing. Between the years of 2000 and 2010 the population increased by 4.1% and the housing units increased 8.4%. For the state of Iowa there should not have been a housing shortage. There is no data showing if the new housing was affordable. This created the president for smaller areas throughout the state.

Funneling down in to a more concentrated area. Sioux County, Iowa. In 1860 Sioux County was established as a county of Iowa. The population greatly increased with the coming of immigrants from the Netherlands in 1869 (Sioux County History, n.d.). In 1860 Sioux County’s population was ten people and ten years later it was 5,426. After the Dutch migration in 1869, by 1900 the population had almost tripled to 23,337 people (Sioux County History, n.d.). More recent years have seen continued change in the population of Sioux County. In 1980 there were 30,823 residents in Sioux County. Moving on to 1990 there were 29,903 people in Sioux County, which is a -3.0% decrease in population. The 2000 census reported 32,589 people in the county,
which is a 5.6% increase since 1900. In the most recent census, 2010, there were 33,704 people in the county, which is a 6.7 increase in population since 2000.

Housing units in Sioux County had an influx of housing. Sioux County followed the population patterns in Iowa. In 1980 there were 10,414 housing units. There were 10,333 housing units in 1990, which is a decrease of -0.8%. The 2000 census reported 11,260 housing units, which is an increase of 9.0%. Then in the most recent census there were 12,279 housing units, which is a 9.0% increase in housing.

When comparing the population and housing changes within Sioux County the amount of available housing has grown faster than the population has. Between 1980 and 1990 there was a -3.0% in population and a -0.8% in building housing. In the years of 1990 and 2000 there was a population growth of 5.6%and the housing growth was 9.0%. The last census reported a 6.7% population increase with a housing growth of 9.0%.

Throughout the last thirty years the population and the housing market trends have been consistent. When the population decreased, housing decreased. This begs the question, is the housing that is available, affordable and fitting the needs of the population?

**Homelessness**

Unfortunately, the United States has a large population of individuals and families who do not have housing stability. “On any given day, at least 800,000 people are homeless in the United States, including about 200,000 children in homeless families” (Urban Institute, n.d.)

Since the state of Iowa is made up of mostly rural communities, it can be tempting to dismiss this number in the assumption that homelessness is not a pressing issue for this state. However, statistics for the state of Iowa prove the issue of homeless in this state, and the numbers may be shocking to the locals.
According to preliminary data from the Iowa Institute for Community Alliances, 16,340 homeless Iowans received services in 2012, which does not include the number of homeless individuals who did not seek services (Finney & Hafner, 2013). In the same year, 2012, “19,786 Iowans were at risk of homelessness” ("About Homelessness," n.d.). According to the annual Statewide Homeless Management Information System report Polk and Linn are the only Iowa counties that access the presence of homelessness within their jurisdiction. In Polk County - where the city of Des Moines is located - 5,137 individuals were homeless and 2,193 were at risk of homelessness in 2012 ("About Homelessness," n.d.). “Linn county reported 2,161 people getting services” in the same year (Finney & Hafner, 2013). These statistics show that homelessness and housing stability is not only a federal national issue, but an individual state issue as well.

**Iowa and Sioux County Demographics**

Looking at the demographics of Iowa and Sioux County gives a better idea of who lives in these places and what the housing situation looks like. Iowa currently has 3,046,355 residents. Iowans identify themselves to be 91.3% White, 2.9% Black or African American, .4% Native American, 1.7% Asian, .1% Native Hawaiian or other Pacific Islander, 1.8% other, and 1.8% mixed race. Of the White population 5% identify as Hispanic or Latino (factfinder.census.gov, 2013).

Sioux County currently has 33,704 residents. Sioux County residents identify themselves as 93.3% White, .4% Black or African American, .3% Native American, .8% Asian, 0% Native Hawaiian or other Pacific Islander (4 residents), 4.3% other, .9% mixed race. Of the White population 8.9% identify as Hispanic or Latino (factfinder.census.gov, 2013).
In Iowa the median age is 38.1. 0-9 makes up 13.2% of the Iowan population, 10-19 is 13.7%, 20-29 is 13.5%, 30-39 is 12%, 40-49 is 13.3%, 50-59 is 14%, 60-69 is 9.6%, 70-79 is 6%, and 80 and older is 4.8% (factfinder.census.gov, 2013).

In Sioux County the median age is 32.7. In Sioux County 0-9 year olds make up 15.4% of the population, 10-19 is 16.3%, 20-29 is 15.1%, 30-39 is 10.8%, 40-49 is 11.2%, 50-59 is 12.7%, 60-60 is 7.8%, 70-79 is 5.8%, and 80 and older is 5.1% (factfinder.census.gov, 2013).

In Iowa the median annual household income is $51,843. Iowan households that make less than $10,000 annually are 6.2% of the population, $10,000-$24,999 is 16.1%, $25,000-$49,999 is 25.9%, $50,000-$74,999 is 20%, $75,000-$99,999 is 13.5%, $100,000-$149,999 is 12%, $150,000-$199,999 is 3.4%, and $200,000 or more is 2.8% (factfinder.census.gov, 2013).

In Sioux County the median annual household income is $57,227. Sioux County households that make less than $10,000 annually are 3.9% of the population, $10,000-$24,999 is 12.7%, $25,000-$49,999 is 25.2%, $50,000-$74,999 is 24.4%, $75,000-$99,999 is 16.9%, $100,000-$149,999 is 10.7%, $150,000-$199,999 is 3.3%, and $200,000 or more is 3% (factfinder.census.gov, 2013).

**Iowa and Sioux County Housing Affordability**

In Iowa 72.2% of residents live in owner-occupied housing units and 27.8% rent their housing units. The median owner occupied housing unit monthly housing cost is $849 and the rental monthly housing cost is $670 (factfinder.census.gov, 2013). Monthly housing costs can include mortgage, rent, real estate taxes, selected monthly owner costs, and utilities (Fisher and French, 2014).
In Sioux County 80% of residents live in owner-occupied housing units and 20% rent their housing units. The median owner occupied housing unit monthly housing cost is $764 and the rental monthly housing cost is $587 (factfinder.census.gov, 2013).

In Iowa the median income for homeowners is $63,073, which is a large difference from the rental median income of $28,318. For Iowa residents 25% of residents spend 30% or more on housing costs. There are 18.5% of Iowa homeowners and 41.5% of renters that spend 30% or more on housing costs. 27.3% of low-income renters (less than $20,000 annually) spend 30% or more on housing costs (factfinder.census.gov, 2013).

In Sioux County the median income for homeowner is $64,124 and for renters it is $35,389. For Sioux County residents 18.1% spend 30% or more on housing costs. There are 16% of homeowners and 28% of renters that spend 30% or more on housing costs. 20% of low-income renters (less than $20,000 annually) spend 30% or more on housing costs in Sioux County (factfinder.census.gov, 2013).

These numbers and statistics give a partial picture of affordability in Iowa and Sioux County, but when it is combined with the cost of living the picture grows dimmer. Cost of living includes rent, utilities, food, childcare, healthcare, and transportation. It changes, like the federal poverty level, by household size and number of incomes. In Iowa a single-parent household with two children needs $47,875 after taxes or $28.07 hourly to be able to provide for basic needs. This is two to three times the indicated federal poverty level for the same household (Fisher and French, 2014). For a family size of two the federal guideline is $15,930; a family size of three is $20,090; and a family size of four is $24,250 (Poverty guidelines for 2015-2016, 2015).

In Sioux County the annual income needed for the same single parent with two children household is $43,857. The information on Sioux County was not fully available, but for the
region that Sioux County is in, Northwest Iowa, the hourly wage needed for this household is $25.52 and the before tax earnings annually is $56,212 for basic needs (Fisher and French, 2014).

For a single parent with two children family in Sioux County that makes $20,000 annually after taxes, they make approx. $1,667 a month. If they are paying the average renting monthly housing unit cost of $764 there is only $903 left to pay other expenses such as childcare, food, and transportation. Single parent or two-parent families are estimated to spend about $778 a month on childcare for two children. This leaves $125 left for disposable income. Then, for a single parent family with two children they will need $684 for monthly health care expenses without employee-sponsored insurance. Transportation costs for a month for a single parent fall around $476. The remaining $95 isn’t enough to cover these expenses, along with other expenses such as food haven’t even been considered yet (factfinder.census.gov, 2013; Fisher and French 2014).

There are some federal programs that are available for housing assistance needs. The most well known program is Section 8, which is run through the U.S Department of Housing and Urban Development (HUD). In Iowa this program is run regionally, so Sioux County residents are served through the Regional Housing Authority in Spencer, Iowa, which serves 9 counties. For Sioux County, 522 families can be served depending on the funding for that year. In 2014, 1017 people applied for Section 8, which is about 4 people a day. There is always a waiting list and people are often on the waiting list for years, because the benefits do not expire for a household unless their income changes (Lois Koehler, 2015).

Through HUD there are also subsidized apartments available. In Iowa 20% of the subsidized apartments are for low-income families, 18% are for disabled residents, and 62% are
for elderly residents. In Sioux County all of the subsided apartments are for the disabled or elderly. Four of the six available were designated for the elderly and the other two were disabled housing. (Housing Choice Vouchers Fact, n.d.).

One other form of public assistance for housing costs is The Low Income Home Energy Assistance Program (LIHEAP). This is another federal program and is a part of the U.S. Department of Health and Human Services. This program run by the states and Iowa’s program is administered by the Iowa Department of Human rights who then provides funds to smaller organizations (Iowa Department of Human Rights, n.d.). In Sioux County this program is run by Mid-Sioux Opportunity. This is available to families that make less than 150% of the federal poverty level and provides funds from November 1 to April 30 to help partially cover heating costs. Another portion of LIHEAP is providing funds for weatherization costs. The income level is 200% of the federal poverty line to meet the requirement and is available for energy efficient repairs on homes, like adding insulation, fixing air leaks, and repairing chimney function (Mid-Sioux Opportunity Inc., 2015).

Even with these federal programs that provide assistance, as discussed earlier, homelessness is still present. There are still families, even with the assistance, that have to make difficult financial choices every day, week, and month because of the lack of affordable housing in their area.

**Iowa and Sioux County Housing Availability**

The availability of housing can greatly affect the dynamics of a community and the individuals who live there. One such thing that can affect a community is the amount of housing units and the number of units that are considered occupied. In a survey of Iowa done in 2013, there was an estimate of 1,341,000 housing units. Within this statistic, 72.2% of these units were
occupied by homeowners and 27.8% were occupied by renters. This meant that out of the total housing units for Iowa, 114,454 houses or 8.5% of housing were considered vacant. The United States Census Bureau (n.d) defined vacant housing units as, “if no one is living in it...in addition, a vacant unit may be one which is entirely occupied by persons who have a usual residence elsewhere.” The amount of homeowner vacancy in Iowa is 1.8% whereas the rental vacancy in Iowa is 6.3%.

These facts are comparable to the specific housing demographics of Sioux County, Iowa. In 2013, there is an estimate of 12,335 houses in Sioux County. Out of these housing units, homeowners occupied 80% and renters occupied 20%. In Sioux County, 5.8% of the housing was considered vacant. Homeowner vacancy was .5% and rental vacancy rate was 6.6%.

**Iowa and Sioux County Housing Quality**

As was discussed previously, availability is not independent of anything else. Quality affects availability and affordability. Housing that is of poor quality, is usually quite affordable and can be readily available, but it might not be in livable conditions.

In Iowa there is about .3% of owner-occupied housing units that do not have complete plumbing facilities and .4% that do not have complete kitchen facilities. Of rental properties in Iowa .6% do not have complete plumbing facilities and 2% do not have complete kitchen facilities (factfinder.census.gov, 2013).

In Sioux County there are .1% of owner occupied housing units that do not have complete plumbing facilities and .1% without complete kitchen facilities. .4% of rental properties in Sioux County do not have complete plumbing facilities and 1.1% does not have complete kitchen facilities (factfinder.census.gov, 2013).
The lack of housing codes allows for the property owners to by-pass quality maintenance work. In Sioux County, Iowa housing codes are none existent for SFHP. These housing codes “are the responsibility of housing and construction departments” but when rules are not placed, a need for quality is missed (Krieger & Higgins, 2002, p. 761). With maintenance work a mandatory regulation for quality; concern for higher SFHP prices is appropriate.

Rental codes are also nonexistent in Sioux County, Iowa. The lack of rental codes allows for landlords to bypass quality maintenance repairs in order to cheapen affordability to increase the demand of their rental property. This allows it to be more affordable, but safety concerns are often overlooked. The codes focus, and enforce quality repairs, on safety features such as “construction, fire safety, plumbing and mechanical systems” (Krieger & Higgins, 2002, p. 761).

There is very little other statistical information that can be found on the quality of houses in Iowa and in Sioux County. Which is one of the areas for further exploration in this study.

**Deficiencies in Research**

The main deficiency in the research was the lack of information about quality of housing. There is very little consistent information about how housing quality is assessed. There is also very little statistical information about the quality of housing that is present in any setting, national, state-level, or locally. These two things suggest that housing quality is not often assessed academically and might be a problem that is often unrecognized or ignored in community settings.

Other deficiencies in the research included the lack of demographic information combined with housing status, for example the education level and rent prices. The amount of county level information about government assistance for housing and other similar programs was also lacking.
**Intended Audience**

The intended audience for this research is four-fold. The first group is Community Health Partners, who is the partnering organization for this research. This organization had conducted general research on the needs of Sioux County and housing was a theme that appeared. They requested that more research on this topic be conducted and agreed to a partnership.

The second group is citizens of Sioux County and Orange City, Iowa and potential homebuyers and renters in these areas. The research will help inform them about the affordability, availability, and quality of housing in this area, as well as inform them about the differences in homeownerships and renting.

The third population this research is intended for are the landlords of Sioux County and Orange City. As mentioned before, there are no rental codes, which can lead to unsafe and run-down rental properties. This research is hoping to inform landlords of this potential problem.

The fourth group this research intends to reach is the governmental bodies of Sioux County and Orange City. This research hopes to inform these two groups to make them aware of the housing issues in their area and encourage them to create new legislation and/or programs to encourage more affordable, quality housing. One option for this may be creating rental codes and building more affordable housing.

**Theoretical Orientation and Framework**

The qualitative portion of this study uses a transformative framework, also known as participant action research, when assessing perceptions of availability, affordability, and quality housing in Orange City, Iowa. Transformative framework “contains an action agenda for reform that may change the lives of participants, the institutions in which they live and work, or even the
researchers’ lives” (Creswell, 2013, p 26). In this study, the researchers interview residents in Orange City, Iowa, about their satisfaction with their housing situation. It is the goal of the researchers to “provide a voice for these participants” and raise consciousness to work towards improved housing for this community (p. 26).

**Purpose of Study**

The purpose of this study is to gather information about the affordability, availability, and quality of housing, specifically in Sioux County, Iowa and Orange City, Iowa. There is a lack of research and information available about the quality of housing, in general. This research looks to fill in that gap for these two locations, while giving the quality context to the affordability and availability of housing in the area. The research can potentially lead to new legislation and programs that promote a larger quantity, better quality, and affordable housing.

**Central Research Statement**

This is a mixed-method, transformative study assessing affordability, availability, and quality of living of housing for rentals and single-family home properties in Sioux County, Iowa with a qualitative focus in Orange City, Iowa.

**Methods**

**QUANTATITIVE METHODS**

**Rational**

Quantitative research is structurally built to assess multiple variables and their given relationship or the partnership with one another. “The aim [of quantitative research] is to classify features, count them and construct statistical models in an attempt to explain what is observed” (McCuster, Gunaydin, 2015, p.538). Benefits and characteristics of implementing a quantitative research study are that the “researcher knows clearly in advance what he/she is
looking for, recommended during latter phases of research projects, all aspects of the study are carefully designed before data is collected, researcher uses tools, such as questionnaires or equipment, to collect numerical data, [and] data is in the form of numbers and statistics” (McCuster, Gunaydin, 2015, p.541). On the contrary, “quantitative data is more efficient, able to test hypotheses, but may miss contextual detail, [and the] researcher tends to remain objectively separated from the subject matter”

This study features both primary qualitative research and secondary quantitative research, thus creating a convergent design mixed methods study. “The convergent design involves quantitative and qualitative data collection and analysis at similar times, followed by an integrated analysis” (Guetterman, Fetters, Creswell, 2015, p. 555). The efforts and work of both the qualitative and quantitative data collection processes were able to reap the rewards of a dual convergent study on housing in Sioux County, with an emphasis on Orange City, Iowa. “Mixed methods designs can provide pragmatic advantages when exploring complex research questions. The qualitative data provide a deep understanding of survey responses and statistical analysis [of quantitative data] can provide detailed assessment of patterns of responses” (McCuster, Gunaydin, 2015, p.541). It is through quantitative research data that supports and withholds the potential of the mixed methods study gaining construct-convergent validity.

Data Collection

The quantitative portion of this study focused in depth at statistics within Iowa and Sioux County, Iowa. First, the team created a list of characteristics to look for in a good source. This list included having county and city data available, the date of collection being within the last 15 years, and the source being found both reliable and valid.
Then, to determine which sources would be used the quantitative team brainstormed several different options, such as American Fact Finder, the U.S. Census, Community Commons, Heritage Foundation, Center on Budget and Public Policy, EBSCO, Iowa Policy Project, the local Orange City Court House, and the Iowa Realtors Association. After this initial brainstorming session, these resources were divided up so each source could be individually reviewed in further detail to see if the source matched the list of characteristics of a good source.

Post-investigation, the research team met together to decide the final resources. The team narrowed it down to four main sources to be used for the main data collection. The final sources include American Fact Finder, the U.S. Census, Community Commons, and the Sioux County Auditor. These were the sources that met all the criteria of being defined as a good source. There were also two other sources used outside of this list to collect a smaller amount of data on the federal poverty guideline and living wage. To gather this information the Living Wage Calculator and the Federal Student Aid websites were utilized.

**Data Collection Problems**

When collecting data from the sources listed above, a few different problems presented themselves. One issue was the data from different sources did not match. When this occurred, the researchers came together and discussed which source would be used. Another issue was the different year’s surveys were conducted. The U.S. Census only occurs every 10 years, the last one being in 2010. American Community Survey was largely conducted in 2013. The most recent data available was used, for the specific data set and information the quantitative team was looking at.
American Fact Finder

The first website chosen by the quantitative team was the American Fact Finder. This website is run by the United States Census Bureau, which is a part of the U.S. Department of Commerce. American Fact Finder is a database that includes data from fourteen different studies including two censuses, the American Community Survey, Survey of Business Owners, and Census of Governments. The most recent information is from the 2014 Population Estimates Program and the U.S. Census data goes back to 2000. These surveys provide a variety of information on the national, state, and various local levels including demographic, economic, housing, and poverty data (American Fact Finder, 2013).

The only survey used from this source was the American Community Survey, which is administered by the Census Bureau. This survey provided the widest range of data, including housing data, demographic data, income, and occupation, for Sioux County and Orange City, Iowa. It also provided the most recent data, published in 2013. The American Community Survey was administered across the country and participants were chosen through a stratified sample. Which is used to gain a random sample, while still gaining enough data for each geographic area included in the survey to be reliable. Every year they survey around 3.5 million homes and by using a stratified sample, make sure that every county and town with a local government are significantly surveyed. This survey was developed and tested before it was administered through the mail. If there was not a response returned, then there was a calling system in place to gather the survey data. The data set that includes Orange City and Sioux County, Iowa was collected over three years, 2011-2013, with the goal of showing the change that occurs in geographic areas (American Fact Finder, 2013).
**Bureau of Census**

The second website is the United States Department of Commerce, Bureau of Census (U.S. Census, 2010). This government department consists of nearly 4,300 staff on board to collect, decipher, and interpret the decennial census data that is drawn every ten years from every household in the United States. A director oversees the research that is conducted by the Census Bureau. Data collected by the Census Bureau ranges from the demographics of the individuals living within the country to programs and services utilized by its residents. The Census Bureau has been around pre-1800, but its active role in collecting data has been altered since then (U.S. Census, 2010). Today, the data for the census is collected every ten years and is conducted via through the mail, sending a survey to every household in the United States. There are also census-takers that go out and conduct surveys for transient households, those without an address, and who did not respond to the mailed survey. This source can be zoned in on Iowa, Sioux County, and Orange City and is supported by the United States government. With data sets, graphs, and charts, the 2000 and 2010 United States census provides information in a longitudinal fashion, yet they can be separated into two separate data sets for further analysis in the affordability and availability of single family home properties and rental properties.

**Community Commons**

The third source is the Community Commons website given to the quantitative team through their partner in this study—Community Health Partners. The Community Commons has information on overcrowding, cost-burden of housing, and also hours per week needed to afford housing (Community Commons, 2015). This website also provides multiple maps and data sets regarding community health concerns of economy, environment, education, equity, food, and health. Community Commons is partnered with the Robert Wood Johnson Foundation, Kaiser
Permanente, American Heart Association, and Center for Disease Control and Prevention. The ability to focus on Sioux County and look at data sets concentrated on housing made Community Commons an valuable source. Validity for the website is rooted in the people that manage the website. These people are: Institute for People, Place and Possibility, The Center for Applied Research and Environmental Systems, and Community Initiatives. The institute for People, Place and Possibility is an organization focused on blending the art and science of change by making meaning of data and tools. Center for Applied Research and Environmental Systems (CARE) is an organization geared towards making valid and reliable public data publically available and easy to use. Finally, the Community Initiatives contain a deep expertise and broad experience in coaching, training and in supporting local and national change efforts. Through the combination of the three organizations Community Commons was able to create detailed data sets concentrated on geographical locations.

The specific data sets utilized by the quantitative team where the data sets concentrated on the geographical location of Sioux County, Iowa. The data sets included information on households obtaining admittance in the Housing and Urban Development program (HUD), low income tax housing credit, total properties, and housing affordability for renters and owners in Sioux County, Iowa. The data for these data sets has come from public record, or from the US Census mentioned above, and compiled by the three organizations that manage the Community Commons—also mentioned above.

**Sioux County Auditor**

The last source the quantitative team utilized is an excel file given to the team by Micah Van Maannen, who is the Information Technology Director for Sioux County, Iowa. The
quantitative team received this document upon requesting information from the Sioux County auditor (Sioux County Auditor, 2015).

The excel file consisted of 15,411 sales transactions, dated between 1996-Sept. 2015, on housing property in Sioux County, Iowa. The data from 1996-1997 was incomplete, so that data was eliminated. In addition to each transaction, the excel spread sheet also contained the parcel number, sale date, and sale amount. However, some of the filed transactions were not residential but transactions for agricultural and business purposes, along with vacant lot sales. The quantitative team did not include these transactions in order to assess only residential sales and values of housing transactions, which left a total of 10,901 sales transactions. There were also multiple transactions on the same properties, since the data spanned 20 years; so the multiples were eliminated for some of the data analysis. One example of this was when the current total value was evaluated, so each property was only represented once. Although, this transactional data was included for other analysis areas, like sales amount at time of purchase, because this changes over time and the most accurate data was wanted (Sioux County Auditor, 2015).

The data was also divided in various ways so certain time spans and towns could be individually analyzed. For certain data sets only data during and after 2010 was analyzed, so that inflation and changes in the housing market would not influence the reliability of the numbers presented. The quantitative team also chose to examine Orange City separately, in addition to the Sioux County analysis. This was in an effort to give more background data to support information gathered by the qualitative team by conducting surveys in Orange City (Sioux County Auditor, 2015).

This excel spreadsheet was a main source due to its ability to accurately provide specific and complete housing values and information for any housing property, purchased or sold, in
Sioux County within the last 20 years. This data set was collected by the county courthouse through the various paperwork and information that is required with every property transaction that happens in the county, making the information on the sheet complete and representative of Sioux County. All of the data compiled in the excel document is primary source information (Sioux County Auditor, 2015).

Additional Sources

The two supplemental websites, The Living Wage Calculator and Federal Student Aid, were added because the information they provided was not available on our main websites. The Living Wage Calculator was created by the Massachusetts Institute of Technology (MIT), which adds to its validity. Amy Glasmeier, a professor of economic geography and economic development at MIT developed the Living Wage Calculator. It is programmed to measure and take into account basic needs while drawing on a specific geographical area as well (Brown, 2015). The Federal Student Aid website is where students attending colleges and universities apply for loans and grants, also known as FASFA. FASFA and the aid one receives upon completion are based on financial need. Therefore, this source has to be aware of and put importance on having the accurate Federal Poverty guidelines ("Poverty guidelines for 2015-2016," 2015).

Data Analysis Protocol

The quantitative team held 2-3 meetings every week to discuss data. The sections of demographics, housing demographics, affordability, availability, and quality provided an outline for data collection. During these meetings, the team brainstormed information that each individual believed to be relevant under each heading. This is what guided what data would be collected. The brainstormed categories were divided up amongst the researchers and once information was found, brought back to the group for discussion in the following meeting. Here
is when it was decided to keep the data or not based on solely on relativity to the study being conducted, since validity had already been analyzed based on the chosen sources. Once the team completed the data collection process it was displayed in the form of multiple charts and tables. Below each chart or table is an explanation of the graphic. A complete list of people, agencies, or websites that provided information is included in appendix A.

**Ethical Considerations**

One main ethical consideration arose when researching, misrepresentation of data. The quantitative team was careful not to change or misrepresent data in any way. This was done by using the most recent data, keeping the data in context by presenting the data in the charts that it was reported in, and only using data that was relevant to the study.

**QUALITATIVE METHODS**

**Rationale**

Qualitative research was chosen because it allowed the researchers to focus on the first hand experiences of the participants instead of just quantitative data alone. This qualitative study used a transformative framework, also known as participant action research, when assessing perceptions of availability, affordability, and quality housing in Orange City, Iowa. Transformative framework “contains an action agenda for reform that may change the lives of participants, the institutions in which they live and work, or even the researchers’ lives” (Creswell, 2013, p 26). The results of this study were presented before city officials in Orange City, Iowa, to advocate for improved availability, affordability, and quality housing for current and potential residents.

In this study, the researchers interviewed residents in Orange City, Iowa, about their satisfaction with their housing situation. It was the goal of the researchers to “provide a voice for
these participants” and raise consciousness to work towards improved housing for this community (Creswell, 2013, p. 26). This was achieved through broad, open-ended questions concerning housing availability, affordability, and quality in Orange City. These questions gave the participants the opportunity to create meaning through their experiences and perceptions. In this qualitative study, the voice of the participants provided the data and evidence needed to advocate for better housing in their local community.

**Proposed Sample**

The participants for this study must have been a homeowner or a renter in the town of Orange City, Iowa. The participants were informed of this study/survey by an ad placed in the city newsletter that accompanies the resident’s water bills. The participants (owners/renters) ranged in household income, race, age, gender, and number of individuals in the home. However, a goal was to survey a higher percentage, at least 50% of Hispanic residents because they are the largest minority group in Orange City, Iowa.

Cluster sampling is “A sampling method in which elements are selected in two or more stages, with the first stage being random selection of naturally occurring clusters and the last stage being the random selection of elements within clusters” (Engel & Schutt, 2009, p. 376-377). This method was used as the first step to divide Orange City into “naturally occurring neighborhoods” to ensure that all areas of town were surveyed. The second method used was disproportionate stratified sampling, which is where “elements are selected from strata in different proportions from those that appear in the population” (Engel & Schutt, 2009, p. 379). This method ensured that the Hispanic population was surveyed as equally as the rest of the population. The reason it was disproportionate is because the percentage of Hispanics in Orange City is only 7%. It was important to use disproportionate stratified sampling to accurately portray
this population, because using a sample that is truly representative of the Hispanic population was too small to accurately represent their perceptions (Engel & Schutt, 2009, p. 91). With the previous two sampling techniques, the final step was the selection of the actual individual houses or apartments that were surveyed. The electric bill -utility mailing list, obtained from City Hall, which lists each house on each street by address, was used as the tool for selection.

The goal of these sampling methods was to obtain a total of 10% from each category, owner-occupied housing and renter-occupied housing. This goal was set because of a request from the partnering agency, Community Health Partners. Roughly 81% of Orange City’s housing units are owner-occupied and 19.3% renter-occupied (2010 Census). To reflect the percentages of the housing categories the goal was to sample at least 161 owner-occupied units and 39 renter-occupied units. To achieve the goals listed above, every 9th house on each street was surveyed. This number was increased to every 2nd house in the neighborhoods that have a higher population of Hispanics in designated cluster neighborhoods. Extended sampling was used if the goal for either category is not achieved in the first round of surveys. This was to ensure that the goal numbers are met. This sampling method was suggested by the partnering agency, Community Health Partners, as well. Doing an extended sample means that the researchers went out again to administer more surveys but only to the category that has not reached its goal number. This was done by asking at the door of the participant if they are a renter or homeowner and administering a survey according to their answer.

Protocol for Sampling

The survey was first administered in the early afternoon. If the tenant was not home that house was be marked with a PM. That particular house was approached for a survey a second time in the evening. If the tenant still did not answer the second time, the surveyors approached
the house to the immediate left which was the next house on the mailing list. If the tenant in that house did not answer then those addresses were crossed out and not approached again. If the tenant refused, surveyors approached the house to the left. If that tenant refused or was not home those houses were crossed out and not approached again. If someone said they are busy right now, they were asked “Is it okay if we come back at a later time in the evening OR would a different day work better for you?” If they were a Spanish speaker-Translated- “Hi we are students at Northwestern College. We are doing a short 5-15 minute survey about housing here in Orange City and your house was randomly selected. Would you like to participate? If so we can come back at a later time with a translator?”

Data collection

Data was collected through door-to-door surveys administered throughout Orange City, Iowa. These surveys were administered on an iPad through a survey app called quicktabsurvey.com and a voice-recording app. The informed consent (appendix D), demographic questions (appendix F), and debriefing form (appendix E) were made available to the participant on the app. The voice-recording app was then used to record participant responses to questions asked orally (appendix G). The answers were downloaded from the iPad to an Excel sheet before being transferred to SPSS.

To accommodate the possible language barrier, the researchers recruited interpreters for interviewing areas of the city with a higher percentage of Hispanic population. The interpreters were students at Northwestern College. These students were held to the same standard of confidentiality as the researchers. To ensure this behavior the interpreters were be asked to read and sign a Confidentiality Contract (Appendix C). Other social work students were recruited and trained to administer surveys so the sample could be achieved in the time allotted for data
collection. These students were asked to sign the Confidentiality Contract (Appendix C) as well. The researchers ensured that the students fully understand this contract and were committed to keeping confidentiality before they become a part of the process.

**Ethical considerations**

There were several different ethical considerations before starting the research. Confidentiality was kept to ensure the privacy for all participants. To ensure this confidentiality there were several precautions taken. After each interview was transcribed they were assigned an identification code only the researchers knew. Any identifying words, names or locations besides the name Orange City, was taken out of the study and replaced by a generic name for privacy of the resident. After the transcriptions were complete the recordings were destroyed.

Another ethical consideration that was put into practice was the informed consent (appendix D). The informed consent informed the participants what the study was, the risks of participating, what the data was used for and that they are agreed to participate. Participants were also informed at this time that they had the right to withdraw from the study or their information at any time. After the study was over the participants read a debriefing form (appendix E) and had an opportunity to ask any questions.

Student surveyors and translation and interpreting majors were required to fill out a confidentiality contract so that they were aware of the ethical issues of the study. These students were held to the same standard as the researchers. Once the students were done administering the surveys and translating answers they were no longer involved in the research process and no longer had access to the data collected.
Data analysis

Within the realm of qualitative research, there are three main data analysis strategies that the researchers used in order to conduct good qualitative research. According to Creswell (2013), these elements include coding the research notes and transcriptions, combining the codes found into comprehensive themes and comparing these themes visually through charts and graphs.

Individually, the researchers analyzed the transcriptions, looking specifically for themes that emerged. After each researcher had taken individual note of the themes she had seen emerge, all the researchers came together and compiled the themes that had been seen individually into a larger matrix. This matrix included common codes and themes that emerged in a majority of the data. After these commonalities had been identified and themes were developed, the research team looked through the interviews for quotations that described the fundamental nature of each theme. Through this process four major themes and themes minor themes arose as describing the core of the housing situation in Orange City, IA. These identified themes were then put into a chart that could be easily displayed. The major themes are Unknown Needs and Bias: Hispanic Community, (Un)Affordability, Lacking Rentals, and Lack of Housing Awareness among Homeowners. The three minor themes are Neat and Tidy Community, Promising Developments, and Taxes are Taxing people.

Results

QUANTITATIVE RESULTS

The results section is broken up into data about Sioux County and Orange City, Iowa. The information organized to provide a larger outlook while also focusing in on the smaller town region. Orange City was included because that is the area further discussed in the qualitative section. The quantitative data provides a framework to better understand the qualitative research.
Within both Sioux County and Orange City, Iowa the data is divided into five sections, demographics, housing demographics, affordability, availability, and quality. The amount of data for each section is different based on what was available through the resources mentioned in the methods section. The data in each section also overlaps with and informs other sections. Of the data collected very little data can be strictly assigned to one category; utilizing all data across the geographic area provides deeper meaning, interpretations, and significance. To better synthesize and give meaning to the information there is a summary at the end of this section pointing out information that is surprising or significant to this study.

**SIOUX COUNTY**

*Demographics*

*Figure 1: SEX*

<table>
<thead>
<tr>
<th>SEX</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>17,109</td>
<td>50.20%</td>
</tr>
<tr>
<td>Female</td>
<td>16,941</td>
<td>49.80%</td>
</tr>
<tr>
<td>Total</td>
<td>34,050</td>
<td>( X )</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>18 YEARS OR OLDER</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>12,462</td>
<td>50.00%</td>
</tr>
<tr>
<td>Female</td>
<td>12,454</td>
<td>50.00%</td>
</tr>
<tr>
<td>Total</td>
<td>24,916</td>
<td>( X )</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*
The demographics for sex and age are split pretty evenly. The population has about 14% of citizens that are 65 or older. The population also has a large young population, 32% of the population is 19 and under.

**Figure 3: RACE**

<table>
<thead>
<tr>
<th>RACE</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Race</td>
<td>33,720</td>
<td>99.00%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>330</td>
<td>1.00%</td>
</tr>
<tr>
<td>White</td>
<td>31,847</td>
<td>93.50%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>3,093</td>
<td>9.10%</td>
</tr>
<tr>
<td>Black/African American</td>
<td>175</td>
<td>0.50%</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>93</td>
<td>0.30%</td>
</tr>
<tr>
<td>Asian</td>
<td>258</td>
<td>0.80%</td>
</tr>
<tr>
<td>Native Hawaiian/Pacific Islander</td>
<td>4</td>
<td>0.00%</td>
</tr>
<tr>
<td>Some Other Race</td>
<td>1,343</td>
<td>3.90%</td>
</tr>
<tr>
<td>White &amp; Black</td>
<td>92</td>
<td>0.30%</td>
</tr>
<tr>
<td>White &amp; American Indian</td>
<td>26</td>
<td>0.10%</td>
</tr>
<tr>
<td>White &amp; Asian</td>
<td>43</td>
<td>0.10%</td>
</tr>
<tr>
<td>Black &amp; American Indian</td>
<td>0</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
The racial demographics in Sioux County are very homogeneous. The majority of the population identifies as White, 93.5%, with no other large racial groups living in Sioux County.

**Figure 4: EDUCATION LEVEL 18-24**

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 9th grade</td>
<td>5%</td>
</tr>
<tr>
<td>High school graduate (includes equivalency)</td>
<td>12%</td>
</tr>
<tr>
<td>Some college or associate's degree</td>
<td>2%</td>
</tr>
<tr>
<td>Bachelor's degree or higher</td>
<td>81%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

**Figure 5: EDUCATION LEVEL 25+**

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>High school graduate (includes equivalency)</td>
<td>39%</td>
</tr>
<tr>
<td>Some college, no degree</td>
<td>13%</td>
</tr>
<tr>
<td>Associate's degree</td>
<td>21%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>19%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

There is strong education in Sioux County. Over 80% of 18-24 year olds have high school degrees and over 60% have some college education. For the population that is over 25, slightly over half have at least some college education or have obtained a degree.
The median income by education level shows an income disparity. Some of income disparity could be explained by traditional gender roles, with the women staying home to care for the children. This probably does not explain the whole gap, though. Households that are female headed, based on this data, would have a more difficult time making the same wage as their male counterparts, which could make affordability an issue for those households.
The unemployment level is very low in Sioux County and close to three quarters of the population is a part of the labor force. The largest occupation in the labor force is management, business, science, and arts occupations. Sales and office work is the next largest. Healthcare, firefighting, and law enforcement, including supervisors make up the service occupations. Farming, fishing, forestry, construction, maintenance and repair are included in the Natural resources, construction, and maintenance occupations.

**Housing Demographics**

**Figure 9: UNITS IN STRUCTURE**

<table>
<thead>
<tr>
<th>UNITS IN STRUCTURE</th>
<th>Occupied Housing Units</th>
<th>Owner-Occupied Housing Units</th>
<th>Renter-Occupied Housing Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupied housing units</td>
<td>11,623</td>
<td>9,294</td>
<td>2,329</td>
</tr>
<tr>
<td>1, detached</td>
<td>83.50%</td>
<td>93.00%</td>
<td>45.70%</td>
</tr>
<tr>
<td>1, attached</td>
<td>3.50%</td>
<td>3.60%</td>
<td>3.10%</td>
</tr>
<tr>
<td>2 apartments</td>
<td>1.70%</td>
<td>0.50%</td>
<td>6.70%</td>
</tr>
<tr>
<td>3 or 4 apartments</td>
<td>3.20%</td>
<td>0.30%</td>
<td>14.40%</td>
</tr>
<tr>
<td>5 to 9 apartments</td>
<td>1.50%</td>
<td>0.20%</td>
<td>7.00%</td>
</tr>
<tr>
<td>10 or more apartments</td>
<td>3.20%</td>
<td>0.50%</td>
<td>14.10%</td>
</tr>
<tr>
<td>Mobile home or other type of housing</td>
<td>3.40%</td>
<td>2.00%</td>
<td>9.00%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*
Most housing units in Sioux County are 1-unit detached, meaning unattached to other housing units. Most owner-occupied units are 1-unit detached. Rental properties are more divided by the different types of structures, with the largest group being 1-unit detached structures. There are over 10% of 3 or 4 apartment structures and 10 or more apartment structures each, and 9% of mobile homes that are rental units, which is a contrast to owner occupied units where all three together make up 10% of the units.

### Figure 10: OCCUPANCY

<table>
<thead>
<tr>
<th>HOUSING OCCUPANCY</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total housing units</td>
<td>12,335</td>
<td>( X )</td>
</tr>
<tr>
<td>Occupied housing units</td>
<td>11,623</td>
<td>94.20%</td>
</tr>
<tr>
<td>Vacant housing units</td>
<td>712</td>
<td>5.80%</td>
</tr>
<tr>
<td>Homeowner vacancy rate</td>
<td>( X )</td>
<td>0.50%</td>
</tr>
<tr>
<td>Rental vacancy rate</td>
<td>( X )</td>
<td>6.60%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

### Figure 11: TENURE

<table>
<thead>
<tr>
<th>HOUSING TENURE</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupied housing units</td>
<td>11,623</td>
<td>( X )</td>
</tr>
<tr>
<td>Owner-occupied</td>
<td>9,294</td>
<td>80.00%</td>
</tr>
<tr>
<td>Renter-occupied</td>
<td>2,329</td>
<td>20.00%</td>
</tr>
<tr>
<td>Average household size of owner-occupied unit</td>
<td>2.81</td>
<td>( X )</td>
</tr>
<tr>
<td>Average household size of renter-occupied unit</td>
<td>2.33</td>
<td>( X )</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

In Sioux County the vast majority of housing units are occupied. The owner-occupied vacancy rate is not even one percent. There are more homes than rental units, but the rental units have the larger vacancy rate. This suggests something about the quality of rental units, which is generally hard to measure.
The household size in Sioux County is for renters are mostly one or two person households. Owner occupied units are more often occupied by two person or four person households. Sioux County families are typically husband and wife led families. The next largest type of household is non-family households, which
includes people living alone or with unrelated roommates. There are very few families that are led by either just a male or just a female.

Figure 14: OCCUPANTS PER ROOM

<table>
<thead>
<tr>
<th>OCCUPANTS PER ROOM</th>
<th>Occupied housing units</th>
<th>Owner-occupied housing units</th>
<th>Renter-occupied housing units</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Estimate</td>
<td>Estimate</td>
<td>Estimate</td>
</tr>
<tr>
<td>1.00 or less occupants per room</td>
<td>97.90%</td>
<td>99.00%</td>
<td>93.40%</td>
</tr>
<tr>
<td>1.01 to 1.50 occupants per room</td>
<td>1.80%</td>
<td>0.90%</td>
<td>5.20%</td>
</tr>
<tr>
<td>1.51 or more occupants per room</td>
<td>0.40%</td>
<td>0.10%</td>
<td>1.50%</td>
</tr>
</tbody>
</table>

*American Community Survey 2013*

Most housing units have one or less occupants per room, but there are a few that have more than this. One percent of owner-occupied housing have over one occupant per room. This is a big difference from the rental units in Sioux County. Close to seven percent have over one occupant per room. It could say that bigger rental units are needed to match up to the standard of most owner-occupied housing units. The owner-occupied percentage shows that Sioux County has more units of 1 occupant or less than the national average of 98.3%. This contrasts with the rental units, the national rate for one or less occupants is 93.8%, which indicates that the rental units in Sioux County are more crowded than nationally (American Community Survey, 2013).
Figure 15: ROOMS

Table: ROOMS

<table>
<thead>
<tr>
<th>Rooms</th>
<th>Occupied housing units Estimate</th>
<th>Owner-occupied housing units Estimate</th>
<th>Renter-occupied housing units Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 room</td>
<td>0.40%</td>
<td>0.20%</td>
<td>0.00%</td>
</tr>
<tr>
<td>2 or 3 rooms</td>
<td>6.10%</td>
<td>2.00%</td>
<td>2.00%</td>
</tr>
<tr>
<td>4 or 5 rooms</td>
<td>24.80%</td>
<td>19.90%</td>
<td>19.90%</td>
</tr>
<tr>
<td>6 or 7 rooms</td>
<td>44.70%</td>
<td>28.80%</td>
<td>24.80%</td>
</tr>
<tr>
<td>8 or more</td>
<td>46.40%</td>
<td>39.80%</td>
<td>31.50%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

Figure 16: BEDROOMS

Table: BEDROOMS

<table>
<thead>
<tr>
<th>Bedrooms</th>
<th>Occupied housing units Estimate</th>
<th>Owner-occupied housing units Estimate</th>
<th>Renter-occupied housing units Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>No bedroom</td>
<td>0.40%</td>
<td>0.20%</td>
<td>0.00%</td>
</tr>
<tr>
<td>1 bedroom</td>
<td>5.90%</td>
<td>5.90%</td>
<td>1.30%</td>
</tr>
<tr>
<td>2 or 3 beds</td>
<td>20.90%</td>
<td>20.90%</td>
<td>20.90%</td>
</tr>
<tr>
<td>4 or more</td>
<td>63.70%</td>
<td>57.40%</td>
<td>41.80%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*
Two-thirds of rental units have five or fewer rooms. Slightly over one percent has only one room, which would be a studio apartment and most have four to five rooms. This is a difference from owner occupied units. Three-quarters of owner-occupied units have six or more rooms, and almost half have eight or more rooms. This size difference is also evident in the number of bedrooms. Over 60% of rental units have 2-3 bedrooms and over 80% have three or less bedrooms. Half of owner-occupied units have two or three bedrooms, but over 40% have more than four bedrooms. This shows a theme of smaller rental units, which makes sense with the earlier data telling that rental households are likely to be smaller than owner-occupied units.

**Affordability**

*Figure 17: MONTHLY OWNER COSTS WITH MORTGAGE*

Of the 11,623 single-family home properties in Sioux County, 80% of those are housing units with a mortgage. Emphasizing on the monthly owner costs, the median cost for Sioux County homeowners was $1,097 in 2013. Roughly 13% of the studied Sioux County single-family home properties pay less than $699 in
monthly ownership costs. That leaves the remaining approximate 87% paying over $700 per month for their ownership cost agreement with a mortgage.

**Figure 18: MONTHLY OWNER COSTS WITHOUT MORTGAGE**

<table>
<thead>
<tr>
<th>SELECTED MONTHLY OWNER COSTS</th>
<th>Housing Units without a Mortgage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than $100</td>
</tr>
<tr>
<td></td>
<td>$100 to $199</td>
</tr>
<tr>
<td></td>
<td>$200 to $299</td>
</tr>
<tr>
<td></td>
<td>$300 to $399</td>
</tr>
<tr>
<td></td>
<td>$400 or more</td>
</tr>
</tbody>
</table>

Representing approximately 20% of the homeownership population, 2,329 household units do not have a mortgage in Sioux County; most of these is because the mortgage is paid off. These costs would include utility bills and other maintenance fees. The median monthly owner cost for those without a mortgage is about $390. Nearly half (47.1%) of the housing units cost the owner $400 or more per month.
Based off of the household income of the past 12 months when the study was conducted in September of 2013, the housing distribution for Sioux County plateaus around the $50,000-$74,999 block of annual income. The median household income is $57,227, which is represented in the line graph above. The graph captures the median with a peak representing an estimate of 2,836 households with an income between $50,000-$74,999.

### Figure 20: HOUSING COSTS AND % OF INCOME

<table>
<thead>
<tr>
<th>MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>1,290.20</td>
<td>11.10%</td>
</tr>
<tr>
<td>Less than 20 percent</td>
<td>116.2</td>
<td>1%</td>
</tr>
<tr>
<td>20 to 29 percent</td>
<td>209.2</td>
<td>1.80%</td>
</tr>
<tr>
<td>30 percent or more</td>
<td>964.7</td>
<td>8.30%</td>
</tr>
<tr>
<td>$20,000 to $34,999</td>
<td>1,638.80</td>
<td>14.10%</td>
</tr>
<tr>
<td>Less than 20 percent</td>
<td>685.8</td>
<td>5.90%</td>
</tr>
<tr>
<td>20 to 29 percent</td>
<td>418.4</td>
<td>3.60%</td>
</tr>
<tr>
<td>30 percent or more</td>
<td>523</td>
<td>4.50%</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>1,720.20</td>
<td>14.80%</td>
</tr>
<tr>
<td>Less than 20 percent</td>
<td>999.6</td>
<td>8.60%</td>
</tr>
<tr>
<td>20 to 29 percent</td>
<td>430.1</td>
<td>3.70%</td>
</tr>
<tr>
<td>30 percent or more</td>
<td>279</td>
<td>2.40%</td>
</tr>
</tbody>
</table>
Living conditions are considered affordable if the housing or rental costs do not equal more than 30% of a household’s annual income. With that, the chart above represents the monthly housing costs as a percentage of household income over the past 12 months in the American Community Survey released in September of 2013. Approximately 18% of the households studied would fall under unaffordable housing because their monthly household costs are equal to or greater than 30% of their income. Nearly half of the 18% who spend 30% or more of their income on housing are the approximate 965 households. The more income that the household had, there was a decrease in the percentage of income allocated to their housing environment.

Extending beyond the 30% affordability standard, severely cost burdened means that the housing costs is 50% or greater of a households annual income. It is unknown which income bracket, as demonstrated in the chart titled *Monthly Housing as a Percentage of Household Income in the Past 12 Months*, experiences the most severe cases of cost burden. However, being that 8.30% of households paying an equal or greater amount to

### Table: Monthly Housing Costs as a Percentage of Household Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000 to $74,999</td>
<td>2,777.90</td>
<td>23.90%</td>
</tr>
<tr>
<td>Less than 20 percent</td>
<td>1,790</td>
<td>15.40%</td>
</tr>
<tr>
<td>20 to 29 percent</td>
<td>802</td>
<td>6.90%</td>
</tr>
<tr>
<td>30 percent or more</td>
<td>174.3</td>
<td>1.50%</td>
</tr>
<tr>
<td>$75,000 or more</td>
<td>3,870.50</td>
<td>33.30%</td>
</tr>
<tr>
<td>Less than 20 percent</td>
<td>3,196.30</td>
<td>27.50%</td>
</tr>
<tr>
<td>20 to 29 percent</td>
<td>511.4</td>
<td>4.40%</td>
</tr>
<tr>
<td>30 percent or more</td>
<td>162.7</td>
<td>1.40%</td>
</tr>
<tr>
<td>Zero negative income</td>
<td>58.1</td>
<td>0.50%</td>
</tr>
<tr>
<td>No cash Rent</td>
<td>279</td>
<td>2.40%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

*Figure 21: SEVERLY COST BURDENED*

<table>
<thead>
<tr>
<th>SEVERELY COST BURDENED HOUSEHOLDS</th>
<th>Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Units where Housing Costs Exceed 50% of Budget, Percent of Occupied Housing Units</td>
<td>6.33%</td>
</tr>
<tr>
<td>Housing Units where Housing Costs Exceed 50% of Budget</td>
<td>736</td>
</tr>
<tr>
<td>Total Occupied Housing Units</td>
<td>11,623</td>
</tr>
</tbody>
</table>

*Community Commons, 2009-2013*
30% of their income and is solely represented as by the lowest income bracket (less than $20,000) it is assumed that the bulk of households that are severely cost burdened are also of the lowest income bracket.

Figure 22: GROSS RENT

![GROSS RENT Chart]

American Community Survey, 2013

Of the 2,051 tenants renting rental units the median cost for renting is $587 in Sioux County. As the chart shows, the bulk of the rental units cost somewhere between $300 and $999 per month.

Figure 23: GROSS RENT AS % OF INCOME

<table>
<thead>
<tr>
<th>GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 15.0 percent</td>
<td>604</td>
<td>29.70%</td>
</tr>
<tr>
<td>15.0 to 19.9 percent</td>
<td>307</td>
<td>15.10%</td>
</tr>
<tr>
<td>20.0 to 24.9 percent</td>
<td>297</td>
<td>14.60%</td>
</tr>
<tr>
<td>25.0 to 29.9 percent</td>
<td>185</td>
<td>9.10%</td>
</tr>
<tr>
<td>30.0 to 34.9 percent</td>
<td>111</td>
<td>5.50%</td>
</tr>
<tr>
<td>35.0 percent or more</td>
<td>531</td>
<td>26.10%</td>
</tr>
</tbody>
</table>

American Community Survey, 2013

Because affordability is measured by the income of the household not allocating more than 30% of annual incomes to housing the statistics in this chart show a relatively large portion of tenants in Sioux County paying above their affordability means. Approximately 31.6% of all renters in Sioux County are paying beyond the standard 30% of their annual income for their living conditions.

Figure 24: RENTERS UNABLE TO AFFORD HOUSING

<table>
<thead>
<tr>
<th>RENTERS UNABLE TO AFFORD HOUSING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $200</td>
</tr>
<tr>
<td>$200 to $299</td>
</tr>
<tr>
<td>$300 to $499</td>
</tr>
<tr>
<td>$500 to $749</td>
</tr>
<tr>
<td>$750 to $999</td>
</tr>
<tr>
<td>$1,000 to $1,499</td>
</tr>
<tr>
<td>$1,500 or more</td>
</tr>
</tbody>
</table>

American Community Survey, 2013
The Community Commons updated the American Community Survey of 2013 in and reaped positive results to the growing rental population in Sioux County. The number of tenants in rental properties has increased nearly 200 units between the American Community Survey and the results that the Community Commons found. While the number of properties occupied has increased, the ability to afford the units has only continued to be difficult, as now approximately 34% of rental tenants are unable to afford their living conditions.

Similarly to the rest of the world, Sioux County housing felt the effects of the 2008 recession and quite possibly still suffers the aftershock. Up until a few years before the recession, Sioux County encountered fewer than 10 foreclosures per year. During and after the recession of 2008 the number of foreclosures skyrocketed within the county, nearly quadrupling the foreclosures between the ten years of 2004 and 2014.
Figure 26: FEDERAL POVERTY LEVEL

<table>
<thead>
<tr>
<th>FAMILY SIZE</th>
<th>INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$11,770.00</td>
</tr>
<tr>
<td>2</td>
<td>$15,930.00</td>
</tr>
<tr>
<td>3</td>
<td>$20,090.00</td>
</tr>
<tr>
<td>4</td>
<td>$24,250.00</td>
</tr>
<tr>
<td>5</td>
<td>$28,410.00</td>
</tr>
<tr>
<td>6</td>
<td>$32,570.00</td>
</tr>
<tr>
<td>7</td>
<td>$36,730.00</td>
</tr>
<tr>
<td>8</td>
<td>$40,890.00</td>
</tr>
</tbody>
</table>

For each additional person, add $4,160.00

The federal poverty level is a standard set by the federal government, which draws cut-off for individuals, and households who are in poverty. Family size is a variable that is factored into the amount of income that a given household obtains to have the status of poverty. For each additional family member beyond the initial individual the federal government adds $4,160 to determine the poverty level of a family. An analysis of this chart provides an explanation to affordable housing. Thirty percent of an average family size of four would be $7,275 annually out of their annual family income of $24,250. In the chart titled Monthly Housing as a Percentage of Household Income in the Past 12 Months, the pattern was identified that those who receive a lower income, or those who fall under the federal poverty guidelines have an astronomical difficulty in finding affordable housing and able to pay for housing without starving other fundamental needs of humans.

Figure 27: NUMBER OF PEOPLE IN FAMILY

<table>
<thead>
<tr>
<th>NUMBER OF PEOPLE IN FAMILY</th>
<th>ALL FAMILIES</th>
<th>MARRIED-COUPLE FAMILIES</th>
<th>FEMALE HOUSEHOLDER, NO HUSBAND PRESENT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>TOTAL</td>
<td>PERCENT BELOW POVERTY LEVEL</td>
<td>TOTAL</td>
</tr>
<tr>
<td>2 people</td>
<td>4,304</td>
<td>3.60%</td>
<td>3,785</td>
</tr>
<tr>
<td>3 or 4 people</td>
<td>2,970</td>
<td>4.30%</td>
<td>2,486</td>
</tr>
<tr>
<td>5 or 6 people</td>
<td>1,349</td>
<td>8.20%</td>
<td>1,288</td>
</tr>
<tr>
<td>7 or more people</td>
<td>196</td>
<td>25.50%</td>
<td>196</td>
</tr>
</tbody>
</table>

American Community Survey, 2013
The chart titled *Federal Poverty Level* presented the standard for determining a household’s federal poverty level. This poverty ceiling is based on the number of family members living in the rental unit or home property and the total household annual income. The larger the family size, the greater the income threshold. Viewing each people category, the total number of the people category, and the percentage below the poverty level proportionately the chart compares breaks down by the percentage per population total. It is no surprise that a family of seven is quite uncommon in Sioux County (only 196 with seven or more members). What is a bit eye opening is the percentage below the poverty level, 25.5%. For a family of seven in Sioux County, 25.5% do not have a total family income over $36,730 (*Federal Poverty Level*).

*Figure 28: HOURLY WAGES PER FAMILY TYPE*

Living wage is the wage necessary to sustain general costs of life. Poverty wage is the wage that one receives and falls within the federal poverty guidelines. Minimum wage is the set standard wage that is
mandated by the government. To review the material in this chart, first it is necessary to pick a family household, for example, one adult and three children. In looking at the varying types of wage earnings the Needed living wage is $31.74 per hour, the poverty wage is $11 and the wage they are likely receiving is minimum wage, $7.25. The current government system is a minimum wage policy, which sets a base standard regardless of need for all people types.

<table>
<thead>
<tr>
<th>NUMBER OF WORKERS IN FAMILY</th>
<th>All families</th>
<th>Married-couple families</th>
<th>Female householder, no husband present</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Percent below poverty level</td>
<td>Total</td>
</tr>
<tr>
<td>No workers</td>
<td>895</td>
<td>9.70%</td>
<td>843</td>
</tr>
<tr>
<td>1 worker</td>
<td>1,707</td>
<td>10.70%</td>
<td>1,141</td>
</tr>
<tr>
<td>2 workers</td>
<td>4,907</td>
<td>3.50%</td>
<td>4,505</td>
</tr>
<tr>
<td>3 or more workers</td>
<td>1,310</td>
<td>0.20%</td>
<td>1,266</td>
</tr>
</tbody>
</table>

As the family increases the number of workers within the household, it comes to no surprise that there are fewer amounts of households who fall below the federal poverty level. Inversely, those households that rely on the income of a single employee experience the most instances of poverty when looking at all families. Among the highest population who experiences the most cases of poverty and has two members working are female lead households. This could be explained by households that are two women, both working low paying, or minimum wage jobs.

<table>
<thead>
<tr>
<th>RACE AND HISPANIC OR LATINO ORIGIN</th>
<th>Total</th>
<th>Below poverty</th>
<th>Percent below poverty level</th>
</tr>
</thead>
<tbody>
<tr>
<td>One race</td>
<td>31,286</td>
<td>2,568</td>
<td>8.20%</td>
</tr>
</tbody>
</table>
### Table 1: Demographics of Poor Households by Race

<table>
<thead>
<tr>
<th>Race</th>
<th>Total</th>
<th>Below Poverty</th>
<th>Percent Below Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>29,648</td>
<td>2,180</td>
<td>7.40%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>116</td>
<td>21</td>
<td>18.10%</td>
</tr>
<tr>
<td>American Indian and Alaska Native</td>
<td>83</td>
<td>22</td>
<td>26.50%</td>
</tr>
<tr>
<td>Asian</td>
<td>144</td>
<td>6</td>
<td>4.20%</td>
</tr>
<tr>
<td>Native Hawaiian and Other Pacific Islander</td>
<td>4</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Some other race</td>
<td>1,291</td>
<td>339</td>
<td>26.30%</td>
</tr>
<tr>
<td>Two or more races</td>
<td>247</td>
<td>24</td>
<td>9.70%</td>
</tr>
<tr>
<td>Hispanic or Latino origin (of any race)</td>
<td>2,931</td>
<td>998</td>
<td>34.00%</td>
</tr>
<tr>
<td>White alone, not Hispanic or Latino</td>
<td>28,177</td>
<td>1,576</td>
<td>5.60%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

The demographics of households who experience poverty direct the attention to the vulnerable population and the gaps in affordable housing for a particular population. Among the featured races, American Indian and Alaska Native and some other race take the lead for a concerned population who experience high percentages of poverty in proportion to the total number of people per race and the number below poverty. Hispanic or Latino origins experience poverty the most of any other population in Sioux County, 34%. Unlike other charts, this chart, and other demographic charts are no longer focusing specifically on the households, but rather the people residing in the households.

*Figure 31: Age and Poverty*

<table>
<thead>
<tr>
<th>Age</th>
<th>Total</th>
<th>Below Poverty</th>
<th>Percent Below Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18 years</td>
<td>8,973</td>
<td>932</td>
<td>10.40%</td>
</tr>
<tr>
<td>Related children under 18</td>
<td>8,887</td>
<td>846</td>
<td>9.50%</td>
</tr>
<tr>
<td>18 to 64 years</td>
<td>17,999</td>
<td>1,271</td>
<td>7.10%</td>
</tr>
<tr>
<td>65 years and over</td>
<td>4,561</td>
<td>389</td>
<td>8.50%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

Children under the age of 18, with a close following of adults 18 to 64 years of age, top the chart with one-tenth of all children in Sioux County to be experiencing poverty.

*Figure 32: Sex and Poverty*

<table>
<thead>
<tr>
<th>Sex</th>
<th>Total</th>
<th>Below Poverty</th>
<th>Percent Below Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>15,709</td>
<td>1,113</td>
<td>7.10%</td>
</tr>
<tr>
<td>Female</td>
<td>15,824</td>
<td>1,479</td>
<td>9.30%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*
There are approximately 90 more females than males in Sioux County, but nearly 370 more females than males fall below the poverty level.

*Figure 33: EDUCATIONAL ATTAINMENT AND POVERTY*

<table>
<thead>
<tr>
<th>POVERTY RATE FOR THE POPULATION 25 YEARS AND OVER FOR WHOM POVERTY STATUS IS DETERMINED BY EDUCATIONAL ATTAINMENT LEVEL</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than high school graduate</td>
<td>4823.5</td>
<td>23.80%</td>
</tr>
<tr>
<td>High school graduate (includes equivalency)</td>
<td>1236.3</td>
<td>6.10%</td>
</tr>
<tr>
<td>Some college or associate's degree</td>
<td>689.1</td>
<td>3.40%</td>
</tr>
<tr>
<td>Bachelor's degree or higher</td>
<td>506.7</td>
<td>2.50%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

Sioux County’s representation of poverty in relationship to level of education attainment shows that the more education that an individual has the lesser percentage that there is of facing poverty. Nearly 23.8% of those individuals who live day-to-day in an impoverished lifestyle had not completed a high school degree, whereas 2.5% had a bachelor’s degree or higher.

*Figure 34: PERCENT OF POVERTY LEVEL*

<table>
<thead>
<tr>
<th>ALL INDIVIDUALS BELOW</th>
<th>Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>50 percent of poverty level</td>
<td>908</td>
</tr>
<tr>
<td>125 percent of poverty level</td>
<td>3,393</td>
</tr>
<tr>
<td>150 percent of poverty level</td>
<td>4,944</td>
</tr>
<tr>
<td>185 percent of poverty level</td>
<td>7,082</td>
</tr>
<tr>
<td>200 percent of poverty level</td>
<td>8,405</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

The federal poverty level is a fixed rate set by the government. The chart emphasizes a percentage of the poverty level which is a measurement based off of the rate assigned by the family size and income of a given household. These extended deviations away from the assigned poverty level capture a larger audience of community members who are living on the edge or very close to the poverty level. With approximately 125 percent of the poverty level, roughly 4,944 members in the Sioux County community reside very close to the poverty level, but are not incorporated into assistance benefits and statistics of living in poverty.
Availability

**Figure 35: VACANCY STATUS**

<table>
<thead>
<tr>
<th>VACANCY STATUS</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vacant housing units</td>
<td>695</td>
<td>(X)</td>
</tr>
<tr>
<td>For rent</td>
<td>164</td>
<td>23.60%</td>
</tr>
<tr>
<td>Rented, not occupied</td>
<td>21</td>
<td>3.00%</td>
</tr>
<tr>
<td>For sale only</td>
<td>121</td>
<td>17.40%</td>
</tr>
<tr>
<td>Sold, not occupied</td>
<td>45</td>
<td>6.50%</td>
</tr>
<tr>
<td>For seasonal, recreational, or occasional use</td>
<td>47</td>
<td>6.80%</td>
</tr>
<tr>
<td>For migratory workers</td>
<td>1</td>
<td>0.10%</td>
</tr>
<tr>
<td>Other vacant</td>
<td>296</td>
<td>42.60%</td>
</tr>
</tbody>
</table>

*U. S. Census, 2010*

The table above represents vacancy status. Vacancy means that these properties are empty, or that nobody is living there. It paints a picture of what types of housing units are currently available in Sioux County.

**Figure 36: SALES VALUE**

<table>
<thead>
<tr>
<th>SALES VALUE AT TIME OF TRANSACTION</th>
<th>transactions during or after 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,001 and Above</td>
<td>8</td>
</tr>
<tr>
<td>$500,001-1,000,000</td>
<td>20</td>
</tr>
<tr>
<td>$400,001-500,000</td>
<td>23</td>
</tr>
<tr>
<td>$300,001-400,000</td>
<td>104</td>
</tr>
<tr>
<td>$200,001-300,000</td>
<td>406</td>
</tr>
<tr>
<td>$100,001-200,000</td>
<td>972</td>
</tr>
<tr>
<td>$50,001-100,000</td>
<td>648</td>
</tr>
<tr>
<td>$10,001-50,000</td>
<td>245</td>
</tr>
<tr>
<td>Less than $10,000</td>
<td>0</td>
</tr>
</tbody>
</table>

*Sioux County Auditor, 2015*

MEDIAN VALUE: $106,000
AVERAGE VALUE: $123,635
TOTAL NUMBER OF TRANSACTIONS: 3886
This graph shows what the sales values are of homes were at the time of purchase. Based on the above graph, the most homes available fall in the $100,001-$200,000 price range. In fact, 37.5% of all homes that went through transactions fall in this price range. Another 14.5% of homes that became available fall above this price range. This leaves a remaining 48% of sales transactions below the $100,001-$200,000 price range that were available.

There is 41.9% of Sioux County that generates an income of $49,999 or below. This family would leave a monthly income of about $4167. At 30% of this income, $1,250 would be put toward housing leaving only $2,917 for other expenses in the month.

This graph shows the number of transactions that have taken place every month for the years 1998-Sept. 2015. The reason this graph was placed in the availability section is because it shows what has been taken of
the market in the area every month. The number of transactions going through shows that people are buying or renting, that something is available. This table does not show if it was affordable housing.

*Figure 38: CURRENT TOTAL VALUE*

<table>
<thead>
<tr>
<th>CURRENT TOTAL VALUE</th>
<th>Number of homes in transactions during or after 2010</th>
<th>Number of homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,001 and Above</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$500,001-1,000,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$400,001-500,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$300,001-400,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$200,001-300,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$100,001-200,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$50,001-100,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$10,001-50,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $10,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**MEDIAN VALUE:**
Total: $132,150  
Homes with transactions during or after 2010: $128,450

**AVERAGE VALUE:**
Total: $149,133  
Homes with transactions during or after 2010: $135,983

_Sioux County Auditor, 2015_
The two bar graphs shown above summarizes the number of homes available for certain values and the number of transactions at that value that occurred during or after 2010. The number of homes or rental properties that went through transaction indicates the number of properties that became available for a new owner or renter. A deficit is marked in available rental properties in Sioux County by these graphs, with only a total of 31 rental properties becoming available over a five year span. Also, 77.3% of rental homes fall in the price range of $100,000 or lower. Only 34.2% of homes were available for purchase in the same price range.

**Figure 40: HUD PROGRAMS**

<table>
<thead>
<tr>
<th>ALL HUD PROGRAMS</th>
<th>Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>HUD Assistance Program</td>
<td></td>
</tr>
<tr>
<td>Total Housing Units</td>
<td>259</td>
</tr>
<tr>
<td>Percent Occupied</td>
<td>93%</td>
</tr>
<tr>
<td>Average Household Rent Contribution</td>
<td>$311.12</td>
</tr>
<tr>
<td>Average Federal Rent Contribution</td>
<td>$202.49</td>
</tr>
</tbody>
</table>

*Community Commons, 2013*
The data above includes all housing units that are receiving assistance through the US Department of Housing and Urban Development, also known as HUD. These assistance programs include Section 8 housing choice vouchers, Section 8 New Construction and Substantial Rehabilitation (NC/SR) and, public housing projects, and other multifamily assistance projects. This table shows that out of 259 housing units, approximately 241 of them are occupied. That would leave 18 units open in the county. The other portion of this table explains how much the person contributes to their total rent and how much the government is paying on average. Based off these numbers the average total rent of these units comes to a total of $513.61.

\[ \text{Table: HUD Assisted Housing Properties} \]

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
<td>Hawarden</td>
<td>Hawarden</td>
<td>Orange City</td>
<td>Sioux Center</td>
<td>Rock Valley</td>
<td>Rock Valley</td>
<td>Rock Valley</td>
</tr>
<tr>
<td>HUD Assistance Program</td>
<td>Section 8 NC/SR</td>
<td>Section 8 NC/SR</td>
<td>Section 8 NC/SR</td>
<td>Public Housing</td>
<td>Section 8 NC/SR</td>
<td>Section 8 NC/SR</td>
<td>Multi-Family Other</td>
</tr>
<tr>
<td>Total Housing Units</td>
<td>20</td>
<td>12</td>
<td>16</td>
<td>71</td>
<td>36</td>
<td>32</td>
<td>12</td>
</tr>
<tr>
<td>Percent Occupied</td>
<td>85%</td>
<td>92%</td>
<td>100%</td>
<td>100%</td>
<td>86%</td>
<td>88%</td>
<td>100%</td>
</tr>
<tr>
<td>Average Household Rent</td>
<td>$269.70</td>
<td>$209.73</td>
<td>$266.50</td>
<td>$376.76</td>
<td>$297.93</td>
<td>$255.93</td>
<td>$424.62</td>
</tr>
<tr>
<td>Average Federal Rent Contribution</td>
<td>$199.00</td>
<td>$288.00</td>
<td>$388.00</td>
<td>$109.00</td>
<td>$219.00</td>
<td>$212.00</td>
<td>$38.00</td>
</tr>
</tbody>
</table>

*Community Commons, 2013*
Many people are in need of assisted housing because they are not able to afford the rent, however it is not always available. As it is shown this table, the majority of assisted housing is occupied. There are only a total of 12 units open in all assisted housing units in the entirety of Sioux County, all of which is Section 8 NC/SR housing.

**Figure 42: LOW INCOME HOUSING TAX CREDIT**

<table>
<thead>
<tr>
<th>LOW INCOME HOUSING TAX CREDIT</th>
<th>Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population (based from the 2010 Census)</td>
<td>33,704</td>
</tr>
<tr>
<td>Total LIHTC Properties</td>
<td>4</td>
</tr>
<tr>
<td>Total LIHTC Units</td>
<td>80</td>
</tr>
</tbody>
</table>

*Community Commons, 2014*

**Figure 43: LITHC PROPERTIES**

<table>
<thead>
<tr>
<th>LOW INCOME TAX HOUSING CREDIT, HUD 2014</th>
<th>MAPLECREST APARTMENTS</th>
<th>NORTHWOOD COURT APARTMENTS</th>
<th>102 KANSAS AVE NW</th>
<th>ORANGE CITY PLAZA</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
<td>HAWARDEN</td>
<td>SIOUX CENTER</td>
<td>ORANGE CITY</td>
<td>ORANGE CITY</td>
</tr>
<tr>
<td>Number of Housing Units</td>
<td>16</td>
<td>20</td>
<td>12</td>
<td>32</td>
</tr>
<tr>
<td>Efficiencies</td>
<td>0</td>
<td>0</td>
<td>(X)</td>
<td>(X)</td>
</tr>
<tr>
<td>1-Bedroom Units</td>
<td>0</td>
<td>0</td>
<td>(X)</td>
<td>(X)</td>
</tr>
<tr>
<td>2-Bedroom Units</td>
<td>12</td>
<td>16</td>
<td>(X)</td>
<td>(X)</td>
</tr>
<tr>
<td>3-Bedroom Units</td>
<td>4</td>
<td>4</td>
<td>(X)</td>
<td>(X)</td>
</tr>
<tr>
<td>4-Bedroom Units</td>
<td>0</td>
<td>0</td>
<td>(X)</td>
<td>(X)</td>
</tr>
</tbody>
</table>

*Community Commons, 2014*

The Low-Income Housing Tax Credit (LIHTC) program is an indirect Federal subsidy used to finance the development of affordable rental housing for low-income households. When looking at what is
available for LIHTC units, there are a total of 80 within 4 properties. The fewer bedrooms there are in a unit the less the unit typically costs to rent. When breaking down the units into bedrooms for Hawarden and Sioux Center, one can see that there is no 1-Bedroom Units available. Is this probable for single people or married couples living in this housing? People in this situation are in low income housing because of their lack of income. Low-income housing isn’t always available to match up with the recipient’s needs, forcing them to pay for extra space they may not need or want.

Quality

*Figure 44: YEAR BUILT*

This chart displays the year each housing unit was built, in Sioux County, ranging from before 1900s to 2014. These statistics were gathered by the Sioux County Auditor based on transactions in Sioux County that have been fully gathered since 1998. The data set is represented through a bar graph to illustrate the differences of aged housing units in Sioux County. For example, an individual can notice in 2000-2009 there was the highest amount of housing units.
Out of the 11,623 housing units in Sioux County, one can see that there are still 87 housing units that use wood, 3,523 housing units that use bottled, tank or LP gas, and 92 housing units that do not use fuel at all. This can indicate quality because some fuels are more popular, modern, or efficient, but also more expensive to install or attain.

The table above displays the selected characteristics of housing quality in Sioux County. Some areas regarding quality of housing can be perceived through the three characteristics of lack of complete plumbing, lack of complete kitchen facilities, no telephone service available. Housing units without telephone connectivity options indicate a potential for isolation in the community. In Sioux County, the lack of these basic amenities is significantly higher for the rental properties than in owner-occupied units.
ORANGE CITY

Demographics

Figure 47: SEX

<table>
<thead>
<tr>
<th>SEX</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>3,010</td>
<td>49.30%</td>
</tr>
<tr>
<td>Female</td>
<td>3,091</td>
<td>50.70%</td>
</tr>
<tr>
<td>Total</td>
<td>6,101</td>
<td>( X )</td>
</tr>
</tbody>
</table>

18 YEARS OR OLDER

<table>
<thead>
<tr>
<th>SEX</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>2,352</td>
<td>49.60%</td>
</tr>
<tr>
<td>Female</td>
<td>2,393</td>
<td>50.40%</td>
</tr>
<tr>
<td>Total</td>
<td>4,745</td>
<td>( X )</td>
</tr>
</tbody>
</table>

American Community Survey, 2013

Figure 48: AGE

The age and sex demographics are pretty typical, with relatively even splits. The population has about 17% of citizens that are 65 or older, so they are well represented. The population also has a large young population, 30% of the population is 19 and under.
The racial demographics in Orange City are homogeneous. The majority of the population, 93%, is White, 6.8% of the White population identifies as Hispanic or Latino(a).
Education is valued in Orange City. Most 18-24 years olds have an associates degree or higher. The population that is over 25 is also educated, 52% have some college education or higher. There is also a larger population with a graduate or professional degree. This could be in part because there is a college in town, which requires more highly educated faculty and staff.
The median education level income shows that there is a difference between pay for men and women in Orange City. This could be because more women typically stay at home with children when they are growing up regardless of their education level. This might explain some of this information, but probably does not count for all of the income disparity. Households that are female headed might have a harder time earning enough income for housing to be affordable, because of this.
The unemployment level is low in Orange City and almost three quarters of the population are a part of the labor force. Most of the labor force is employed in management, business, science and arts occupations. The next largest occupation is sales and office work. Service occupations include healthcare, firefighting, and law enforcement, all including supervisors. Natural resources, construction, and maintenance occupations include farming, fishing, forestry, construction, maintenance, and repair.
Housing Demographics

Figure 55: UNITS IN STRUCTURE

<table>
<thead>
<tr>
<th>UNITS IN STRUCTURE</th>
<th>Occupied Housing Units</th>
<th>Owner-Occupied Housing Units</th>
<th>Renter-Occupied Housing Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupied housing units</td>
<td>1,991</td>
<td>1,606</td>
<td>385</td>
</tr>
<tr>
<td>1, detached</td>
<td>76.20%</td>
<td>86.90%</td>
<td>31.70%</td>
</tr>
<tr>
<td>1, attached</td>
<td>7.30%</td>
<td>8.10%</td>
<td>3.90%</td>
</tr>
<tr>
<td>2 apartments</td>
<td>2.60%</td>
<td>1.40%</td>
<td>7.50%</td>
</tr>
<tr>
<td>3 or 4 apartments</td>
<td>5.60%</td>
<td>1.00%</td>
<td>24.70%</td>
</tr>
<tr>
<td>5 to 9 apartments</td>
<td>2.50%</td>
<td>0.90%</td>
<td>9.10%</td>
</tr>
<tr>
<td>10 or more apartments</td>
<td>4.90%</td>
<td>0.60%</td>
<td>23.10%</td>
</tr>
<tr>
<td>Mobile home or other type of housing</td>
<td>0.90%</td>
<td>1.10%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

Over three-fourths of all housing units in Orange City are 1-unit detached structures, which means that the housing unit is not attached to another housing unit, typically what is thought of as a normal house. More than 85% of Owner-occupied units fit in this category, while slightly more than 30% of renter-occupied units do. Close to one-fourth of renter-occupied units are either 3 or 4 apartment structures or 10 or more apartment structures. Most, 64.4%, of the 385 rental properties in Orange City are apartment buildings. This means that only 122 of the rental units are 1-unit detached structures and 263 of them are apartments or other attached structures like condos.

Figure 56: HOUSING OCCUPANCY

<table>
<thead>
<tr>
<th>HOUSING OCCUPANCY</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total housing units</td>
<td>2,181</td>
<td>(X)</td>
</tr>
<tr>
<td>Occupied housing units</td>
<td>1,991</td>
<td>91.30%</td>
</tr>
<tr>
<td>Vacant housing units</td>
<td>190</td>
<td>8.70%</td>
</tr>
<tr>
<td>Homeowner vacancy rate</td>
<td>(X)</td>
<td>2.10%</td>
</tr>
<tr>
<td>Rental vacancy rate</td>
<td>(X)</td>
<td>13.90%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*
In Orange City over 90% of all housing units are occupied. There are many more owner-occupied housing units than rental units. The rental units have a higher vacancy rate than the owner-occupied units.

### Housing Tenure

<table>
<thead>
<tr>
<th>Housing Tenure</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupied housing units</td>
<td>1,991</td>
<td>(X)</td>
</tr>
<tr>
<td>Owner-occupied</td>
<td>1,606</td>
<td>80.70%</td>
</tr>
<tr>
<td>Renter-occupied</td>
<td>385</td>
<td>19.30%</td>
</tr>
</tbody>
</table>

Average household size of owner-occupied unit: 2.66 (X)
Average household size of renter-occupied unit: 1.95 (X)

*American Community Survey, 2013*

### Household Size

*American Community Survey, 2013*
The household size in Orange City is mostly two-person homes. The renter occupied housing is higher than owner occupied for the one and three person households. The majority of household types in Orange City are husband and wife families. The next largest type, slightly over a quarter, of households is a nonfamily household, which would include roommates sharing a housing unit or a person living alone. There are not very many only female householder families and even less only male householder families.
Figure 61: ROOMS

ROOMS

- Occupied housing units
- Owner-occupied housing units
- Renter-occupied housing units

American Community Survey, 2013

Figure 62: BEDROOMS

BEDROOMS

- Occupied housing units
- Owner-occupied housing units
- Renter-occupied housing units

American Community Survey, 2013

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REALITIES & PERCEPTIONS OF HOUSING

85
All of the housing in Orange City has one or less occupants per room, which is notable. Looking at the number of rooms there are very few smaller housing units. There is not any housing that does not have a bedroom or is one room, which would be a studio apartment. The rental housing units are noticeably smaller with most having five rooms or less. Owner occupied housing units typically have 6 rooms or more, with close to half having 8 rooms or more. Almost all rental units have 1-3 bedrooms. Slightly over half of the owner occupied units have 2-3 bedrooms and close to half have four or more bedrooms.

**Affordability**

*Figure 63: OWNER COSTS WITH A MORTGAGE*

Of the 1,606 single family home properties in Orange City, 57.7% of those are housing units with a mortgage. Emphasizing on the monthly owner costs, the median cost for Orange City homeowners was $927 in 2013. Roughly 7.8% of the studied Orange City single-family home properties pay less than $699 in monthly ownership costs. That leaves the remaining approximate 92.2% paying over $700 per month for their ownership cost agreement with a mortgage.
Representing approximately 42.3% of the homeownership population, 679 household units do not have a mortgage in Sioux County, typically meaning the mortgage has been paid off and the remaining owner costs are representative of utility and maintenance costs. The median monthly owner cost for those without a mortgage is about $364. Two-fifths (40.6%) of the housing units cost the owner $400 or more per month.
Based off of the household income of the past 12 months when the study was conducted in September of 2013, the housing distribution for Orange City plateaus around the $50,000-$74,999 block of annual income. The median household income is $56,855, which is represented in the line graph above. The graph captures the median with a peak representing an estimate of 452 households with an income between $50,000-$74,999.
This graph breaks down the annual income even further so that the income of homeowners and renters can be compared. This shows that renters largely have lower income than homeowners.

*Figure 67: HOUSING COSTS AS % OF INCOME*

<table>
<thead>
<tr>
<th>MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS</th>
<th>All Occupied housing</th>
<th>Owner-occupied housing</th>
<th>Renter-occupied housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>11.90%</td>
<td>9.80%</td>
<td>20.30%</td>
</tr>
<tr>
<td>Less than 20 percent</td>
<td>1.30%</td>
<td>1.20%</td>
<td>2.30%</td>
</tr>
<tr>
<td>20 to 29 percent</td>
<td>1.40%</td>
<td>1.20%</td>
<td>2.30%</td>
</tr>
<tr>
<td>30 percent or more</td>
<td>9.20%</td>
<td>7.70%</td>
<td>15.60%</td>
</tr>
<tr>
<td>$20,000 to $34,999</td>
<td>10.90%</td>
<td>8.20%</td>
<td>22.10%</td>
</tr>
<tr>
<td>Less than 20 percent</td>
<td>4.40%</td>
<td>3.70%</td>
<td>7.30%</td>
</tr>
<tr>
<td>20 to 29 percent</td>
<td>4.00%</td>
<td>3.20%</td>
<td>7.30%</td>
</tr>
<tr>
<td>30 percent or more</td>
<td>2.60%</td>
<td>1.40%</td>
<td>7.50%</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>19.00%</td>
<td>18.70%</td>
<td>20.50%</td>
</tr>
<tr>
<td>Less than 20 percent</td>
<td>13.40%</td>
<td>13.00%</td>
<td>15.10%</td>
</tr>
<tr>
<td>20 to 29 percent</td>
<td>2.80%</td>
<td>2.20%</td>
<td>5.50%</td>
</tr>
<tr>
<td>30 percent or more</td>
<td>2.80%</td>
<td>3.50%</td>
<td>0.00%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>22.70%</td>
<td>21.80%</td>
<td>26.50%</td>
</tr>
<tr>
<td>Less than 20 percent</td>
<td>11.20%</td>
<td>10.80%</td>
<td>12.70%</td>
</tr>
<tr>
<td>20 to 29 percent</td>
<td>8.90%</td>
<td>8.50%</td>
<td>10.90%</td>
</tr>
<tr>
<td>30 percent or more</td>
<td>2.60%</td>
<td>2.50%</td>
<td>2.90%</td>
</tr>
<tr>
<td>$75,000 or more</td>
<td>35.10%</td>
<td>41.50%</td>
<td>8.60%</td>
</tr>
<tr>
<td>Less than 20 percent</td>
<td>28.10%</td>
<td>32.80%</td>
<td>8.60%</td>
</tr>
<tr>
<td>20 to 29 percent</td>
<td>5.90%</td>
<td>7.30%</td>
<td>0.00%</td>
</tr>
<tr>
<td>30 percent or more</td>
<td>1.10%</td>
<td>1.40%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Zero or negative income</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>No cash rent</td>
<td>0.40%</td>
<td>(X)</td>
<td>2.10%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

This graph shows the monthly housing costs as percent of income. Cost burdened is when 30% or more of income is being spent on housing, this is considered unaffordable. Approximately 18% of all housing is unaffordable. Looking specifically at owner occupied housing this number is 16.5%, which is much lower than the renter rate of 26%.
Figure 68: RENT COSTS

GROSS RENT

- Less than $200
- $200 to $299
- $300 to $499
- $500 to $749
- $750 to $999
- $1,000 to $1,499
- $1,500 or more

American Community Survey, 2013

Of the 337 tenants renting rental units the median cost for renting is $568 in Orange City. As the chart shows, the bulk of the rental units cost somewhere between $300 and $999 per month.

Figure 69: RENT AS % OF INCOME

<table>
<thead>
<tr>
<th>GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 15.0 percent</td>
<td>100</td>
<td>26.50%</td>
</tr>
<tr>
<td>15.0 to 19.9 percent</td>
<td>77</td>
<td>20.40%</td>
</tr>
<tr>
<td>20.0 to 24.9 percent</td>
<td>83</td>
<td>22.00%</td>
</tr>
<tr>
<td>25.0 to 29.9 percent</td>
<td>17</td>
<td>4.5%</td>
</tr>
<tr>
<td>30.0 to 34.9 percent</td>
<td>29</td>
<td>7.70%</td>
</tr>
<tr>
<td>35.0 percent or more</td>
<td>71</td>
<td>18.80%</td>
</tr>
</tbody>
</table>

American Community Survey, 2013

Because affordability is measured by the income of the household not allocating more than 30% of annual incomes to housing the statistics in this chart show a relatively large portion of tenants in Orange City paying above their affordability means. Approximately 26.5% of all renters in Orange City are paying beyond the standard 30% of their annual income for their living conditions.
Similarly to the rest of the world, Orange City housing felt the effects of the 2008 recession and quite possibly still suffers the aftershock. Up until a few years before the recession, Orange City encountered fewer than two or three foreclosures per year. During and after the recession of 2008 the number of foreclosures skyrocketed within the county, nearly tripling the foreclosures between the five years of 2005 and 2015.

The chart titled Federal Poverty Level (Figure 26) presented the standard for determining a household’s federal poverty level. This poverty ceiling is based on the number of family members living in the rental unit or home property and the total household annual income. The larger the family size, the greater the income threshold. Viewing each people category, the total number of the people category, and the percentage below the poverty level proportionately the chart compares breaks down by the percentage per population total. Of all of
the families and female householders in Orange City the data reports that these households with 5 to 6 people have high rates of poverty, 13.6% and 100% respectively.

Figure 72: NUMBER OF WORKERS AND POVERTY

<table>
<thead>
<tr>
<th>NUMBER OF WORKERS IN FAMILY</th>
<th>All families</th>
<th>Married-couple families</th>
<th>Female householder, no husband present</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Percent below poverty level</td>
<td>Total</td>
</tr>
<tr>
<td>No workers</td>
<td>152</td>
<td>5.90%</td>
<td>142</td>
</tr>
<tr>
<td>1 worker</td>
<td>274</td>
<td>8.00%</td>
<td>218</td>
</tr>
<tr>
<td>2 workers</td>
<td>851</td>
<td>1.50%</td>
<td>773</td>
</tr>
<tr>
<td>3 or more workers</td>
<td>243</td>
<td>0.00%</td>
<td>232</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

As the family increases the number of workers within the household, it comes to no surprise that there is a lesser amount of households who fall below the federal poverty level. Inversely, those households that rely on the income of a single employee experience the most instances of poverty when looking at all families. Among the highest population who experiences the most cases of poverty are female householders with 1 or 2 workers within the home.

Figure 73: RACE/ETHNICITY AND POVERTY

<table>
<thead>
<tr>
<th>RACE AND HISPANIC OR LATINO ORIGIN</th>
<th>Total</th>
<th>Below poverty</th>
<th>Percent below poverty level</th>
</tr>
</thead>
<tbody>
<tr>
<td>One race</td>
<td>4,986</td>
<td>360</td>
<td>7.20%</td>
</tr>
<tr>
<td>White</td>
<td>4,716</td>
<td>360</td>
<td>7.60%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>16</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>American Indian and Alaska Native</td>
<td>14</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Asian</td>
<td>38</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Native Hawaiian and Other Pacific Islander</td>
<td>0</td>
<td>0</td>
<td>-</td>
</tr>
<tr>
<td>Some other race</td>
<td>202</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Two or more races</td>
<td>47</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Hispanic or Latino origin (of any race)</td>
<td>382</td>
<td>94</td>
<td>24.60%</td>
</tr>
<tr>
<td>White alone, not Hispanic or Latino</td>
<td>4,566</td>
<td>266</td>
<td>5.80%</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

The demographics of households who experience poverty direct the attention to the vulnerable population and the gaps in affordable housing for a particular population. Among the featured races, the White
population is the only reported population to be impoverished, 7.2%. Hispanic or Latino origins experience poverty the most of any other population in Orange City, 24.6%. There is a common theme between Sioux County and Orange City in the Hispanic or Latino populations who are below the federal poverty level. Unlike other charts, this chart, and other demographic charts are no longer focusing specifically on the households, but rather the people residing in the households.

Figure 74: AGE AND POVERTY

<table>
<thead>
<tr>
<th>AGE</th>
<th>Total</th>
<th>Below poverty</th>
<th>Percent below poverty level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18 years</td>
<td>1,348</td>
<td>158</td>
<td>11.70%</td>
</tr>
<tr>
<td>Related children</td>
<td>1,320</td>
<td>130</td>
<td>9.80%</td>
</tr>
<tr>
<td>18 to 64 years</td>
<td>2,705</td>
<td>103</td>
<td>3.80%</td>
</tr>
<tr>
<td>65 years and over</td>
<td>980</td>
<td>99</td>
<td>10.10%</td>
</tr>
</tbody>
</table>

American Community Survey, 2013

Children under the age of 18, with a close following of adults 65 years and over, top the chart with one-tenth of all children in Orange City to be experiencing poverty.

Figure 75: SEX AND POVERTY

<table>
<thead>
<tr>
<th>SEX</th>
<th>Total</th>
<th>Below poverty</th>
<th>Percent below poverty level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>2,506</td>
<td>125</td>
<td>5.00%</td>
</tr>
<tr>
<td>Female</td>
<td>2,527</td>
<td>235</td>
<td>9.30%</td>
</tr>
</tbody>
</table>

American Community Survey, 2013

There are approximately 21 more females than males in Orange City, but nearly 110 more females than males fall below the poverty level.

Figure 76: EDUCATION LEVEL AND POVERTY

<table>
<thead>
<tr>
<th>POVERTY RATE FOR THE POPULATION 25 YEARS AND OVER FOR WHOM POVERTY STATUS IS DETERMINED BY EDUCATIONAL ATTAINMENT LEVEL</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than high school graduate</td>
<td>716.7</td>
<td>21%</td>
</tr>
<tr>
<td>High school graduate (includes equivalency)</td>
<td>177.5</td>
<td>5.20%</td>
</tr>
<tr>
<td>Some college or associate's degree</td>
<td>252.6</td>
<td>7.40%</td>
</tr>
<tr>
<td>Bachelor's degree or higher</td>
<td>20.5</td>
<td>0.60%</td>
</tr>
</tbody>
</table>

American Community Survey, 2013
Orange City’s representation of poverty in relationship to level of education attainment shows that the more education that an individual has the lesser percentage that there is of facing poverty. Nearly 21% of those individuals who live day-to-day in and impoverished lifestyle had not completed a high school degree, whereas .6% had a bachelor’s degree or higher.

*Figure 77: PERCENT OF POVERTY LEVEL*

<table>
<thead>
<tr>
<th>ALL INDIVIDUALS BELOW:</th>
<th>Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>50 percent of poverty level</td>
<td>126</td>
</tr>
<tr>
<td>125 percent of poverty level</td>
<td>497</td>
</tr>
<tr>
<td>150 percent of poverty level</td>
<td>691</td>
</tr>
<tr>
<td>185 percent of poverty level</td>
<td>1,021</td>
</tr>
<tr>
<td>200 percent of poverty level</td>
<td>1,268</td>
</tr>
</tbody>
</table>

*American Community Survey, 2013*

The federal poverty level is a fixed rate set by the government. The chart emphasizes a percentage of the poverty level which is a measurement based off of the rate assigned by the family size and income of a given household. These extended deviations away from the assigned poverty level capture a larger audience of community members who are living on the edge or very close to the poverty level. With approximately 125 percent of the poverty level, roughly 497 members in the Orange City community reside very close to the poverty level, but are not incorporated into assistance benefits and statistics of living in poverty.

*Availability*

*Figure 78: VACANCY STATUS*

<table>
<thead>
<tr>
<th>VACANCY STATUS</th>
<th>Estimate</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vacant housing units</td>
<td>99</td>
<td>(X)</td>
</tr>
<tr>
<td>For rent</td>
<td>38</td>
<td>38.40%</td>
</tr>
<tr>
<td>Rented, not occupied</td>
<td>2</td>
<td>2.00%</td>
</tr>
<tr>
<td>For sale only</td>
<td>17</td>
<td>17.20%</td>
</tr>
<tr>
<td>Sold, not occupied</td>
<td>9</td>
<td>9.10%</td>
</tr>
<tr>
<td>For seasonal, recreational, or occasional use</td>
<td>6</td>
<td>6.10%</td>
</tr>
<tr>
<td>For migratory workers</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Other vacant</td>
<td>27</td>
<td>27.30%</td>
</tr>
</tbody>
</table>

*U. S. Census, 2010*
The table above represents vacancy status. Vacancy means that these properties are empty, or that nobody is living there. It paints a picture of what types of housing are currently available in Orange City. It could also suggest the quality of the housing units, if they are often vacant or the occupiers keep short tenures, which information is unable.

*Figure 79: SALES VALUE*

![Sales Value at Time of Transaction](image)

This graph shows what the sales values are of homes were at the time of purchase. Based on the above graph, the most homes available fall in the $100,001-$200,000 price range. In fact, 47.1% of all homes that went through transactions fall in this price range. Another 15.6% of homes that became available fall above this price range. This leaves a remaining 37.3% of sales transactions below the $100,001-$200,000 price range that were available. There is 42.2% of Orange City that generates an income of $49,999 or below. This family
would leave a monthly income of about $4167. At 30% of this income, $1250 would be put toward housing leaving only $2,917 for other expenses in the month.

Figure 80: TRANSACTIONS BY MONTH

This graph shows the number of transactions that have taken place every month for the years 1998-Sept. 2015. The reason this graph was placed in the availability section is because it shows what has been taken of the market in the area every month. The number of transactions going through shows that people are buying or renting, that something is available. This table does not show if it was affordable housing.
Figure 81: CURRENT VALUE

CURRENT TOTAL VALUE

MEDIAN VALUE:
Total: $152,980  
Homes with transactions during or after 2010: $144,140

AVERAGE VALUE:
Total: $164,211  
Homes with transactions during or after 2010: $155,927

Sioux County Auditor, 2015

Figure 82: CURRENT RENTAL VALUE

RENTAL HOME VALUE

MEDIAN VALUE:
Total: $71,515  
Homes with transactions during or after 2010: $66,780

AVERAGE VALUE:
Total: $85,397  
Homes with transactions during or after 2010: $85,189

Sioux County Auditor, 2015
The two bar graphs shown above summarizes the number of homes available for certain values and the number of transactions at that value that occurred during or after 2010. The number of homes or rental properties that went through transaction indicates the number of properties that became available for a new owner or renter. A deficit is marked in available rental properties in Orange City by these graphs, with only a total of 11 rental properties becoming available over a five-year span. Also, 64% of rental homes fall in the price range of $100,000 or lower. Only 22.8% of homes were available for purchase in the same price range.

**Quality**

*Figure 83: YEAR BUILT*

This chart displays the year each housing unit was built, in Orange City, ranging from before 1900s to 2014. These statistics were gathered from the Sioux County Auditor based on transactions in Sioux County, filtered for Orange City, which have been gathered since 1998. The data set is represented through a bar graph to illustrate the differences of aged housing units in Orange City. For example, an individual can notice in 1970-
1979 there was the highest amount of housing units built at 196 units. Possible trends of increased housing units built occur roughly every 20-30 years.

Figure 84: HOUSE HEATING FUEL

Out of the 1,991 housing units in Orange City, one can see that there are still 15 housing units that use wood, 49 housing units that use bottled, tank or LP gas, and nine housing units that do not use fuel at all. This can indicate quality because some fuels are more popular, modern, or efficient but also may be more expensive to install or purchase.

Figure 85: BASIC FACILITIES

<table>
<thead>
<tr>
<th>BASIC FACILITIES</th>
<th>Occupied housing units</th>
<th>Owner-occupied housing units</th>
<th>Renter-occupied housing units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without complete plumbing facilities</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Without complete kitchen facilities</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Without telephone service</td>
<td>1.10%</td>
<td>0.00%</td>
<td>5.70%</td>
</tr>
</tbody>
</table>

American Community Survey, 2013
The table above displays the selected characteristics of housing quality in Orange City. Some areas regarding quality of housing can be perceived through the three characteristics of lack of complete plumbing, lack of complete kitchen facilities, no telephone service available. Orange City, there are zero housing units that do not have plumbing or kitchen facilities. This is also true for telephone service access for owner occupied homes. There is a huge difference here for rental units; 5.7% of rental units do not have access to telephone service. The lack of phone service is one way of isolation for the properties and their occupants.

**Quantitative Results Summary**

Examining Sioux County and Orange City data provides information that paints a picture of what housing looks like in this region. Much of the surprising data from this research revolves around rental properties. Both Sioux County and Orange City have approximately an 80/20-ownership/rental split. Housing units in Orange City are assessed at on average $15,000-20,000 higher in value than Sioux County. The owner occupied units are evaluated approximately 45-50% more valuable than the rental units in both Sioux County and Orange City. There are very few ways to concretely measure quality in housing, but one method is if the basic amenities are present. Both Sioux County and Orange City have very few housing units that lack plumbing, kitchen facilities, and telephone services. Looking at what types of housing are lacking basic amenities, rental-housing properties are much more likely to than owner-occupied properties.

In Sioux County, 18% of all households spend over 30% of their income on housing and half of those, 9%, spend over 50% of their income on housing. Taking this information and comparing it to income, shows that the low income households are also the most cost burdened. The county has 34,000 residents and over 8,000 of these residents are living at 200% of the poverty level or less. Orange City has a population of a little more than 6,000, over 1,200 of which are living at 200% of the poverty level or less. This leads to the resources that are available. Including all of the HUD units through various programs, in the county, they are currently 93% full; the units in both Orange City and Sioux Center are completely full. There are only four LIHTC
Realities & Perceptions of Housing

In the county, there are 80 housing properties, which is one HUD program, most of which are 2 bedroom or less.

There is also a notable difference with who is in poverty in both Sioux County and Orange City. Both the county and city are vastly White populations, but the second largest racial or ethnic groups are Hispanics and Latinos. In Sioux County, the White population is 5.6% in poverty, while the Hispanic population is 34% below the poverty line. In Orange City, the numbers are similar, 5.8% of the White population is under the poverty line and 25% of the Hispanic population falls in the same category.

Qualitative Results

General Demographics

Below are the general demographics of those surveyed in the qualitative study: 89 households were surveyed. 63 (70%) were female and 26 (30%) were male.

*Figure 86: GENDER*
85.6% (77) were homeowners and 13.3% (12) were renters.

*Figure 87: HOMEOWNER OR RENTER*

The majority of those surveyed, 88.9% (80) identified as White. 8.9% identified as Hispanic (8). 1.1% (1) identified with 2 or more races and 1.1% (1) identified as some other race, with some specification.
37.8% (34) of participants were between the ages of 25-44. Part of the reason for this was an error in the survey prior to starting. The question spanned two decades instead of the typical one. Participants between the ages of 65-74 made up 18.9% (17). Those 55-64 years old made up 13.3% (12). Participants 75 or older made up 13.3% (12). Those 45-54 years old were 11.1% (10). 4.4% (4) were between the ages of 18 and 24 and 1.1% (1) had an unidentified age.
7.8% (7) participants were unwilling to provide their annual household income information. Those who made $200,000 or more a year were 6.7% (6), those who made between $150,000-199,999 were 5.6% (5), those who made $100,000-149,999 were 3.3% (3), those who made $75,000 to 99,999 were 3.3% (3), those who made $50,000 to 74,999 were 28.9% (26), those who made $35,000 to 49,999 were 15.6% (14), those who made $25,000 to 34,999 were 12.2% (11), those who made $15,000-24,999 were 7.8% (7), and those who made $10,000 to 14,999 were 12.2% (11) of the participants.
Correlations and Crosstabs

Due to the low n for Hispanic participants and renters, it is recognized that the following data does not carry as much weight as desired and may run the risk of a type II error. We acknowledge the asymmetric cell variables and low cell counts. However, correlations were run to understand the association between questions surveyed.

What is the relationship between renters/homeowners and ethnicity?
The relationship between whether a person was a homeowner or renter and how they classified themselves in the ethnic/race category was statistically significant, $= 91.144 (6)$, $p<.000$. This means that the likelihood that there is a difference between whether you own a home or rent is related to your race/ethnicity. Within Hispanics, 75% are homeowners while 25% are renters. Within Whites, 87.5% are homeowners while 12.5% are renters. Within 2+ race category, 100% ($n = 1$) was a homeowner. In this case, if you are White (Caucasian), you are more likely to be a homeowner than if you are Hispanic in Orange City, Iowa.

What is the relationship between income and renter/homeowners?
This is an interesting spread. Due to low cell spread, we did not run a chi-square tests of association. However, by visual examination, it appears that for renters there are two income gap brackets with no renters in the range between $15,000-24,999 and $75,000-99,999. Otherwise, there are renters at all levels, except the highest wages of $150,000 or more. Renters are not only at the lower income brackets. Renters also have median income ranges. However, it appears that in the higher income brackets, there are more homeowners than renters. And, overall, there are more homeowners (n=77) than renters (n=12).

What is the relationship between age and annual income?
During examination of the data set, age was categorically designated starting at age 18. However, unfortunately, the age brackets 25-34 and 25-44 were collapsed into 25-44 prior to data analysis. This skewed the table disproportionately to the center.

Figure 93: INCOME & AGE

For those in the age bracket, 18-24, income ranged between 35,000 and 149,000. For the age bracket, 25 – 44, income ranged between $10,000 and 200,000. For the age bracket, 45-54, income ranged between $10,000-14,999 (only 1), $50,000-74,000 (6 cases) and $150,000-199,999 (3 cases). For the age bracket, 55 – 64, most earned over $50,000, but less than two earned $15,000-24,999. For the age bracket, 65-74, there was a gradual increase from $15,000
to $74,999. For the age bracket, over 75 years of old, there was an even dispersion between $15,000 and $149,000.

**What is the relationship between age and appraised value of the home?**

There was no significant relationship between age and the appraised value of the home, $\beta = 142.608$ (144), $p = .517$.

**What is the relationship between ethnicity and annual income?**

*Figure 94: INCOME & ETHNICITY*

There was a significant relationship between ethnicity and annual household income, $\chi^2 = 113.721$ (30), $p < .000$. The dispersion of values for Caucasians was more varied than for Hispanics in the study, with the majority of Hispanics income in the lower income brackets.
What is the relationship between ethnicity and individuals living in the household?

*Figure 95: NUMBER IN HOME & ETHNICITY*

It appears that for Hispanic households the number of individuals living in the household tends to be higher than the White households. Hispanic households ranged from three individuals to seven people in the same household. White households ranged from one person living alone to seven people in the household, with the majority reporting two in the household.

*How was housing quality reported?*
Figure 96: QUALITY

The majority of respondents, 58% (n = 52), surveyed reported that their housing was “sound housing” (new or very well condition). Although 39% reported that their housing was in need of “minor repair” (n = 35), such as paint chipping. And, a smaller subset, two percent, reported that their housing infringed on their quality of life, “major repairs” (n = 2). No one reported “dilapidated” housing.

What is the relationship between housing quality and ethnicity?
Figure 97: ETHNICITY & QUALITY

The relationship between housing quality and ethnicity is difficult to determine due to the low n for Hispanic respondents. We could not run a significance test on the observed cell counts due to the low n. However, the trend line appears different between the two ethnic/race categories of White and Hispanic. The White trend appears to be the majority report “sound housing” (60%) with considerable less reporting “minor repairs” (38.8%) and only 1.3% reporting “major repairs” while no one reported “dilapidated.” The trend for Hispanic respondents was that “minor repairs” (50%) received more responses than “sound housing” (37.5%). And, 12.5% reported “major repairs” and no one reported “dilapidated.”

What is the relationship between income and definitions of affordability?
We surveyed all participants on their perception of housing affordability using an open-option question, “What does affordability mean to you?” Below are the qualitative answers by housing category.

**Survey Responses**

**Lower income** participants responded with statements such as,

“That is a personal thing because if it makes a difference on how much resources you have. How much money you have in the bank you might say. So for some people a house like this is very affordable and for other people it’s not affordable. So it all depends on your personal income” (Participant 16).

“If you didn’t keep up on the payments if you can’t pay for it right away without going downhill or get further in debt or something without actually being able to pay it off” (Participant 54).

“Something that you know you can you know pay rent and still keep it within your means. Like I think for the size of this apt there is an apt complex in apt in Alton that’s the same and its $450 and it’s twice the size as this one. And so you know that’s probably something that could be looked at I don’t know what other apartments around here are going for”(Participant 22).

**Lower rent**

“I make less than $20,000 a year so the rent that I pay now is 1/3 of my paycheck. So I’m living paycheck to paycheck. Something that I could afford would be a whole lot easier. Maybe a $100 less than I’m paying now would be easier. I could move into a bigger place and actually afford it” (Participant 21).

“Affordability means that, I can talk to my landlord and go to him for things in my apartment” (Participant 43).
“Ah affordability, it means being able to function as a newly young adult. Which means not paying a lot. It means not paying a lot or have super nice things. So it means the toilet won’t run unless I pull the handle up. It’s not a big deal. Maybe someday I’ll have the land lord fix it. Or if I own a house I would fix it myself” (Participant 46).

“Well, if you’re poor, not poor, I mean older like us, it’s…I don’t know” (Participant 64).

“Well. It means being able to live in a house when you still have savings and things to fall back on you know if something else happened” (Participant 34).

“Affordably means something that someone can afford with in their price range” (Participant 1).

“Well you are going to be able to handle payments and keep up the efficiency of the home” (Participant 33).

“Well that is something of that meets your income level that you can spend on housing I guess” (Participant 7).

“To live within your means” (Participant 63).

“Learning to live within your means” (Participant 62).

“Able to live within my means” (Participant 9).

“I guess good” (Participant 32).

“I don’t know. I understand like the quality, but yeah I don’t know about that word” (Participant 88).

No comment (Participant 83, 84, 86, 89).

**Higher income** participants responded with statement such as,
“Well I mean people making an average wage. Can afford to buy a house and live in that house” (Participant 55).

“I think just for some, I’ve worked with some that just can’t afford housing and I don’t know honestly, I work in a different county too, I don’t know what options are available for them That you would probably buy in your range of income that you can afford” (Participant 56).

“Well something that I have enough money to buy” (Participant 8).

“Um that is basically the home has to match your income. Your ability to surface the debt if you borrow money for the home. So that’s what I consider affordability” (Participant 14).

“Um affordability would mean having an income high enough to have a percentage of that go to housing” (Participant 11).

“Um. If it, um, if you can afford something that means to me: first you live within your means and, ah, you can pay for whatever kind of housing and still live within your means” (Participant 86).

“Within someone’s budget, not spending more than what they can afford, not buying something that would put them in debt. You know, I think a lot of people get lending that maybe they are not qualified for, which can be an issue” (Participant 65)

“The ability to pay my own rent because this does have lot rent. I do own my own house but I have lot rent so just being able to pay for it I mean it’s gotta be priced reasonably” (Participant 80).

What is the relationship between homeowners and renters on their perception of housing availability?
We surveyed all participants on their perception of housing availability using an open-option question, “Do you think housing is readily available?” Below are the qualitative answers by housing category.

**Homeowner** participants responded with statements such as,

“I don’t. Cause we were gonna rent when we were moving but there’s no such thing as a rental in Orange City at the time so we had to buy a house, so no housing is not readily available unless you’re gonna buy it but renting no” (Participant 53).

“I think it’s hard to find rental houses and I think it’s hard to find housing that’s middle of the road. I think it’s easier to find houses that cost lest and then on the higher end, but I think it’s harder to find in the middle” (Participant 28).

“I don’t know that either. I am sure there are a lot of people have to rent whether there is a lot available for renting I don’t know. I don’t know of anyone who has been turned away and can’t find a house. There is a turn over you know when someone dies or so forth and then it seems like we keep building new homes. So I think the housing situation is pretty good in Orange City” (Participant 4).

“To buy or to rent? Well I think so. Um you know that we are not in the market so you know. We see signs out around” (Participant 3).

“I think so but you know we’ve lived here for sixteen seventeen years so I can’t say we’ve actually looked in the area beyond that so I don’t know” (Participant 55).

“Seems like there are always houses for sale, so I would say yes” (Participant 51).

“There are houses for sale in Orange City but I do believe there is a need for more rental property because there is always people looking for that” (Participant 80).
“It housing probably in the general sense is there something to buy whether there is enough variety to meet the needs of those whose want housing in particular housing might be another question I don’t know. I suspect my guess would be there may be less variety of housing at any given time price range and size there are also probably problems with rental properties compared to purchase problems and even more what is available for rental apartments those would be my guesses” (Participant 5).

“It is too high what is available if I wanted to get rid of this house and get to something you are talking about 100 of thousands of dollars where there isn’t anything for the lower income to move into. Let’s see when you have your student loans you know and you are caring that and you have x number of income you are going to need affordable housing you know” (Participant 6).

“Um. Why there is housing available but he cost of it has become somewhat, um, outrageous because of the lack of housing available. I don’t know what else to say about that” (Participant 69).

“Well I mean things are limited if you have a certain budget. I mean we have we when we first decided we were going to buy a house there was one house we could buy cause there were only about three in our price range and we just picked the best of the three but it didn’t have exactly everything we wanted but because Orange City is small and we didn’t, we wanted to live in Orange City not Alton so our choices were limit there so it just seemed like hey you just kinda settle a little bit for what you get in the end because you can’t afford more but you don’t have very many choices and the apartments I would say there’s just not a lot of options” (Participant 59).
“It depends on what price range. Again I think the lower end probably should use a push. Um the higher end we have a lot of old money in this area and ya know if someone wants to come and build a house, I don’t think that’s a problem for them here. As far and buying a lot and that kind of thing, they’re fairly affordable. Again I’d say lower end housing” (Participant 52).

“I know when we were looking for a house, there wasn’t a lot open, right now I’ve seen a couple for sale signs so yeah, I would say it’s available” (Participant 56).

“That’s a tough one. I work with a retailer lady, the houses that are good and reasonability priced are over a 150000, you cannot find anything under that that is nice. Nice things are 300000 there is nothing in the middle” (Participant 71).

“I don’t know, I am not in the market so I don’t know” (Participant 70).

“Um I have been told when people move to town they have to wait or look hard. There are not a lot of single family homes when we moved here from Michigan. The economy was tough so our house in Michigan didn’t sell well so we have to rent here for a few years. Until our home sold” (Participant 72).

“No it’s not from what I’ve heard. It’s very difficult to rent a place and normally there is not much on the market either” (Participant 23).

“Um. I think it depends on your income and your financial status in terms of how available housing is. Um. The options are really just depending on your finical income. I’m not sure what the lowest income options looked that for but ah, otherwise I think it’s just depending on income. For the most part, yes, especially in the spring because a lot of houses go on the market in the spring because a lot of jobs open so people are moving into the area. Typically, spring summer is a better time versus fall winter” (Participant 67).
“I have heard that it is hard for some people to find houses. In the price range that they are looking for, if that is renting and owning. So more building and developments” (Participant 1).

“Um, reasonably so. I would say there is availability. I don’t have any issues there” (Participant 44).

“Uh this probably goes back a few months. We were we just moved in about 5 months ago and it took us a long time to find something that was right for us and at an affordable price” (Participant 20).

“Yes, well there are several houses for sale all the times, that’s how I assume it” (Participant 33).

“Rentals or buying? Probably not rentals I think that’s tight but I think that buying there is quite a bit available. That’s my own opinion I don’t know” (Participant 30).

“If you are just asking housing, yeah I see a lot of for sale signs, but um, but not necessarily too many, like everyone is trying to run away. But I don’t know that all of the houses are necessarily that appealing. Um, sometimes they stay on the market for a while and if you go inside you discover they have pretty odd floor plans or something that really needs to be done. Um, you know, like basement cracks or all of the windows look bad or something like that, um, I don’t know if Orange City would ever consider making money available for repairs, other than new construction as a way of serving the community. But um, that might be a way of somewhat salvaging some of these properties that aren’t as appealing and, um you know, maybe make some sort of home improvement loans easily available or something like that” (Participant 37).

“I don’t really know what is going on here in town” (Participant 42).
“Um. I think that like houses for rent aren’t very available. Um. Often houses to buy a lot in the mid-medium range goes quickly. But in the upper and really lower is I guess they are more available” (Participant 34).

“At a certain price there are available, but, but again we need more affordable housing” (Participant 38).

“Getting a loan? I don’t know” (Participant 73).

“Yes” (Participant 19, 58).

“That I can’t answer” (Participant 45).

“I am not up on that” (Participant 74).

“I have no idea. Yup. I’ve lived here twenty years and I don’t know” (Participant 36).

“Not enough here, not enough. They built that new area south east of Orange City and that has opened up 12 or 14 rental places but they are all full already except two. There is just not enough” (Participant 35).

“I think it’s starting to because they are starting to build more so” (Participant 25).

“Um I think it’s available. Um yeah you have to have the money for it. And that I think for young couples is very hard just starting out” (Participant 24).

“I talked to one realtor and he said they need more houses and they got to be for sale. So I think that means we don’t have enough houses already so development like I said south of Orange City or whatever. Develop that more to get more houses that people want to build. Cause they said, the realtor said that the houses are limited right now. So” (Participant 13).

“I have no clue. If people come here there just build their own house” (Participant 50).

“I don’t think it’s readily available. Why it isn’t I don’t think I can answer other than I believe housing tends to be expensive in Orange City. Not only the housing but the taxes. I think
it makes it someone prohibited for people to move or to yeah to relocate a family here” (Participant 15).

“Mhmm I think there are houses available but probably for young people starting out a lot of them can’t afford them” (Participant 18).

“I believe it is. Uh there are properties for sale I think there is housing available I just think if it’s a matter of whether people can afford it” (Participant 14).

“No. We just moved here a year and half ago and it was very hard to find housing. We have five children. And so to find housing for a family that size that and I am a stay at home mom who homeschools my children. So very challenging so no not readily available” (Participant 27).

“I think so, there is always ads in the paper” (Participant 66).

“Um I think so because like I said south of town they are building more housing and stuff so housing out there is available” (Participant 17).

“Well depends it depends on how the industries are doing if you get an influx of people wanting to move in the supply of home or rental units can be used up in hurry so it depends on the general economy. And also certain times of the years. I know going through this summer and to this fall we were kinda in short supply for people going into the community. It ebs and flows. I may be a little closer to this than some people because I do some realistic selling” (Participant 26).

“I hear it’s not and maybe the reason it is because the entry level cost to get into housing here is relatively high. Maybe that’s good maybe that’s bad. You know” (Participant 16).

“Um. Renting isn’t. I hear people talk about that they need renting places” (Participant 39)
“It is available with us but I think it is overpriced. A lot it is overpriced for the income in the area, not everyone makes $100,000” (Participant 49).

“I think no, you know I don’t think there has been a lot of building, so what we have we have had for quite a while. They have got a few developments coming up but you kind of recycle the old houses and you have nothing new to choose from, and often times not in the price ranges that people are looking for, so a select few of them... just different demographics. If that makes sense” (Participant 65).

“I think it is” (Participant 64).

“I don’t know the answer to that, we haven’t, we’ve been out of the loop on that kinda. We haven’t been marketing there, earlier in our lives we did rentals early on” (Participant 63).

“Maybe no there’s always some spec houses that are being built that are available but otherwise I think it’s maybe a little bit on the scarce side so to say” (Participant 54).

“I think if you are buying yes” (Participant 76).

“Well I think they have developed on the other side of the puddle jumper trail and there is a lot of low income homes there too and I think they needed those” (Participant 7).

“I don’t think not always cause I know people who have looked and are unable to find something in their price range” (Participant 8).

“No because I think the demand is pretty high even for renting not necessarily owning but even renting and I don’t think there are a lot of options out there” (Participant 9).

“No. I think sometimes price of housing is extremely high I just met a group of women last night that are all new in our community and they have come back numerous times because there is nothing available in their income or size level. There is just not enough” (Participant 10).
“Now I believe so um probably more for people who are looking to buy houses not so much renting wise. I’m not sure what’s available there if there are a lot of options around I guess” (Participant 60).

“I’m gonna say no. I work with a realtor and I know the number of houses for sale are minimal, so it’s probably hard to find a house in Orange City at this point in time” (Participant 61).

“Um I would say depends on what demographics or who you are asking to. Young marrieds it is getting better they have a whole new addition that is being built out on the south side of town southeast so that is good. I think we could have more rental units for singles or college students or that want to live off campus and so I would say too for cost wise it seems like there are a lot of people who want a starter or that next size home and there are not a lot of those because they are occupied so there is a lot of lower housing available and a lot of higher but not a lot in the middle” (Participant 11).

“No people have a hard time finding rentals rental homes or apts. Um or purchase homes that are middle and low income housing” (Participant 12).

“I think it’s more housing should be available for moderate to low income people” (Participant 62).

“Um, I’m going to say no because when people talk about trying to find a place to rent I just hear that there’s nothing available so um, I think it’s no” (Participant 29).

“Ah, yeah. There could be more available” (Participant 31).

“Yes. I don’t know, not really” (Participant 32).

“I don’t think it is. And why not? I guess we just have a growing population” (Participant 57).
“Here, you struggle to find house to rent, so there’s not many available housing”  
(Participant 84)

“I think, not. It is filled with too many people”  (Participant 83).

“No, for many people there is a lot of discrimination”  (Participant 87).

“Yes, easy, well my husband is in charge of our house. It depends, for us it was always easy for us to find housing. And well we saved up and bought the house that we are currently in. For us, it was easy. There are other families who don't think it’s that easy. If you aren’t working then it’s harder. Or if you don’t plan ahead it will be harder. We planned again. I came here by myself, saved up some money then I moved my family here. Before the rest of my family moved here, we started looking for a place to live”  (Participant 89).

“Well what I’ve seen is that some pricing is higher, but I don’t know what the difference is. But since there’s not many places like those to rent or live in. A person must have money”  
(Participant 88).

“No, where we first looked to rent we struggled finding a house”  (Participant 82).

“Yeah I think so but I think its high priced”  (Participant 81).

“There is not a lot of lower income houses. When our son was buying. There was nothing that would fit his need. It was anything under 110,000 and under or less. There are not a lot of options. It’s the 170 plus range”  (Participant 48).

“Um I don’t think so there is not enough houses on the market to rent or buy. If someone wants to rent they are asking way too much for it”  (Participant 75).

Renters participants responded with statements such as,

“Not readily available. You have to do some digging. For my own housing endeavors, I felt like I had to try a lot of different avenues my sister had to put her name out on swap shop, a
name thing. So she got calls from people. But it’s not easy to just look something up on line, you have to put your name up and people contact you” (Participant 2).

“I think it’s a shortage. So I don’t think it’s necessary. I mean I see for sale signs out and stuff, but I know several people have gone to other communities like before college started they had to go outside of town to find some place to live especially people with families” (Participant 22).

“I don’t know. I don’t think there is a whole lot available around here that is within the price range. There is not only families that live around here which is what I think they are going for there are a lot of single parents. So I think there could be more of that around here” (Participant 21).

“Ahh that a tough one. I mean I know that Orange City has a housing market and them and that there are a lot of houses going up for sale all the time. But the coast of living in Orange City is quite high. So rent is very expensive. Orange City people are very Dutch and are just cheap in the way that we spend our money and go back on that and charge a lot of money. For a family that does have a middle class income or higher income kind of get left in the dust. When um... people like in lower class or in poverty get gaped out in a nice house because they cannot afford it” (Participant 47).

“Ah you can find it. I don’t know if there are good options, but there are options. I think there is plenty of buying. But not a lot of renting” (Participant 46).

“Um I don’t think housing is reliable, like my friend where ever she calls there is a waiting list or on several lists. But that is just one person. I was very lucky to find this place. It’s been newly remodeled. I was very lucky to get this. The availability isn’t always the best” (Participant 77).
“Not for rentals” (Participant 78).

“There’s fair amount of rental housing, but if you try and buy a house in Orange City, our retail market is a lot higher than if you look at Alton, Granville, Sioux Center is about par with us, but we have very high house prices here” (Participant 41).

“It’s not too easy, well there is people who are still kind of racist, and it’s hard to integrate into the community” (Participant 85).

“Um. I would say yes and no. It is available if you’re looking to buy the options are maybe somewhat limited depending on what time of the year your looking for. If you are looking to rent your options are definitely limited. Um mostly to apartments or if there is houses for rent, those seem to go really quick” (Participant 40).

“I think it is because I have seen quite a lot of houses that are advertised and are on the market” (Participant 43).

What is the relationship between homeowners and renters on their perception of housing affordability?

We surveyed all participants on their perception of housing availability using an open-option question, “How affordable is housing in Orange City?” Below are the qualitative answers by housing category.

Homeowner participants responded,

“Um like I said it’s hard to find middle of the road housing” (Participant 28).

“I think it’s decently affordable” (Participant 55).

“I honestly don’t know I’ve lived here for just about eight years so I haven’t had to look” (Participant 80).

“It sounds like the same question, but…I don’t really know” (Participant 4).
“Compared to California quite. Um as much as I have a sense the housing here is relatively affordable but I am sure breaking it down into what a beginning worker at our meat plant whatever the entry level there and therefore what would be available for income and what would be needed for loans vs those of us who work at the college and what we would be able to do. So it would vary by income” (Participant 5).

“Not very. Too high. Too high price. A $50,000 home they want $80,000 you know” (Participant 6).

“Um, it's somewhat high, somewhat expensive” (Participant 69)

“Not very” (Participant 50).

“I think houses are overpriced in my opinion like I said before you're getting quite a bit older house but I think sometimes people think sometimes think you can overprice it because there aren’t very many options ya know. When you have three houses in a certain price range you can bump up the price a little bit and still get what you want to I’d say. It’s not as affordable as it should be or what we thought it would be” (Participant 59).

“It seems to be there sold signs all over the place. I don’t know about rent. I just see in the adviser I think it’s that new east of (shop in town) 900 a month. The new rentals on 14th st are I think start out at like 575 depending on income but I think you have to have a pretty low income. Compared to when we started out 53 years ago, $45 a month was pretty nice. Incomes have gone up that many time. I started out at $125 a month. By the time we were married we were up to $200 a month” (Participant 3).

“Compared to surrounding communities, I know some that are higher and some that are lower. I think it just depends on the business base. Orange City has a very nice business base so they’re able to attract a wide variety of people” (Participant 52).
“I think I’ve seen all ranges, um to be honest, I don’t know the lowest income I don’t know the quality of it because I didn’t look at it for myself you know” (Participant 56).

“I really don’t know. We have owned this for 15 years. I know there are people that want this house when we sell it. So it must be hard if people are asking” (Participant 71).

“I think it’s affordable” (Participant 70).

“It seems to be affordable” (Participant 72).

“I was in the army so it helped a lot with tuition and that I can buy a house so young. I wanted to rent right away not buy when I realized that they were asking a lot for a down scale apartment so I started looking in to home. A monthly payment would be about what rent would be” (Participant 73).

“There’s a lot of difference, I mean you can buy houses for 50,000 and there’s a wide variety of taller amount. I don’t know I would think it would be no problem trying to find anything because there’s a lot of different dollar valued houses I guess you’d say” (Participant 58).

“Like I say I don’t know there is a lot of range in price from 100,00 to 400 or 500,000 so” (Participant 23).

“I mean it’s pretty affordable. I don’t know renting costs. To buy a house it was not unreasonable and utilities are reasonable as well so owning a house is possible” (Participant 53).

“I think it has been great so far” (Participant 45).

“I don’t know” (Participant 74).
"I would say it is reasonably affordable. If you look at other towns with small colleges in them that have similar services and features that Orange City has. I think it’s pretty comparable” (Participant 68).

“I would say fairly affordable because you have different areas in the town, you know different types of houses and developments. Right now I live in a very starter home neighborhood versus been here awhile, more established” (Participant 67).

“I have heard that it is hard for some people to find houses. In the price range that they are looking for, if that is renting and owning. So more building and developments” (Participant 2).

“Very” (Participant 14, 44, 65).

“Um I suppose it relates a little to our experience to looking for a house. Finding something that was suitable for a good price. I think we had a little trouble with that” (Participant 20).

“Quite” (Participant 33).

“There is affordable housing if you look. I mean I think there is expensive, but you can find the starter homes. I mean I do kinda keep up with that a little bit, and I do think you can find starter homes” (Participant 30).

“Um. Compared to other places that we have lived. Extremely affordable ” (Participant 37).

“I think it is, the housing I think it okay for anybody that needs a place to stay I am sure they can find one” (Participant 42).
“It’s kind of expensive. I would say personally compared to other communities. We came from, well we grew up here, but we lived in Sioux City and Storm Lake so I think it was a little more affordable there” (Participant 34).

“In Orange City? Oh, ah, fine. We, we have lived here a long, long time” (Participant 38).

“I don’t know right now. We haven’t tried to purchase anything” (Participant 36).

“Not always, its affordable, for us, some of it wouldn’t be, like we would never look at something on the golf course or something like that, but for this type, there is not enough, this is what we would be looking for and it’s not out there” (Participant 35).

“I do think it’s maybe a little high ours is a fixer upper house or whatever but it was something we could afford. Everything is getting...well that’s the economy too, but everything is getting higher as years go on” (Participant 25).

“Well, I think it I think they have like low rent and low they just built those out there for low income families. They go by your what is it your earnings or something like that. I think it can be” (Participant 24).

“I can’t answer that. We have lived here for 19 years so I haven’t really checked that out at all” (Participant 13).

“In my way of thinking, it’s going up. The building and the more people coming in. it must be good otherwise people would not be coming here to live” (Participant 50).

“I think housing is quite expensive in Orange City and in combination with that the taxes. And now I say that and yet you know we have wonderful amenities in Orange City the streets are kept up the utilities are good. I guess it comes down to you get what you pay for” (Participant 15).
“Uh, I don’t know how I say it. Kinda in between. We have lived here 40 years it’s hard to know” (Participant 18).

“I would say its average. Average with most communities you look at this size” (Participant 14).

“Affordable” (Participant 19).

“Um for our situation. No. I would say and we aren’t even a bad situation I would say for the typical family that has the factory jobs. No it’s not going to be affordable. You’re going to have to have more of the upper management situation to be really able to affordably live here or definitely the two incomes and one of them is definitely going to have to be more of the upper management position” (Participant 27).

“Good for us” (Participant 66).

“Mhmm I guess I haven’t bought a house for a while. I’m not real sure. There are some on the low end and some on the high end I guess” (Participant 17).

“Well depends what you are comparing it to. Comparing it to city settings and so on in most places we are doing fine. It’s reasonably priced” (Participant 26).

“It depends on what you are comparing it to. If you are comparing it to other communities in Sioux County they would say Orange City is high” (Participant 16).

“I mean I never look at that. I don’t really know. I imagine there is all different kinds of costs that you can get in Orange City” (Participant 39).

“I think it could be more affordable. Cause it think you can get more houses... for instance for what houses are valued here in Orange City but they are valued 30,000, to 40,000 dollars less in other communities maybe a half an hour away” (Participant 49).
“I think there are some that are affordable, I think that you don’t see a lot on that lower end, so I think that there is a need maybe for the lower end. I think in the midrange or upper-range there is probably availability or those people can probably choose to do something else but on the lower end probably not a lot would be my guess” (Participant 65).

“I don’t think it’s so bad. I bought a home and it was no problem” (Participant 64).

“I think it is fairly decent, you can find things on both ends of the spectrum if you want to” (Participant 63).

“I would think fairly good. I don’t know because we’ve lived here for so long and never looked for another house you know I’d have no idea. You’re asking the wrong people” (Participant 54).

“Much more expensive then towns the same size around here. But there are benefits to living in Orange City” (Participant 76).

“It’s a lot higher than it used to be but that is just the time” (Participant 7).

“I think it is more expensive in more towns” (Participant 79).

“Well for me it is fine but I think there are a lot of people housing is fairly expensive in Orange City compared to other smaller towns I think housing is expensive for a lot of people it is not affordable or not as affordable as they would like it to be” (Participant 8).

“It is kinda high um and especially because if you have to get a mortgage interest rates are pretty high and that is why my house was one of first bills that I tried to pay off I think it is hard especially for new couples or families just starting out that don’t have a lot saved up to get affordable housing” (Participant 9).

“It is not. That house down there um was for sale and we had looked at it numerous times because it was just a bigger more open floor plan but the price was crazy like 150,000 more than
we could ever afford but it would have suited our needs perfectly and that is what I think is hard
is yeah is just hard to afford nice stuff when you have 4 kids and yeah” (Participant 10).

“I think fairly affordable. When we were house shopping there wasn’t a lot of mid-
ranged houses, it was either really low end or really high end. And I think the city is working to
change that” (Participant 60).

“It’s high” (Participant 61).

“I think housing in Orange City is pretty high” (Participant 11).

“More affordable than Sioux Center. It’s fair it’s fairly affordable. Depends on the
context. But probably more expensive than some places other places in Iowa, but nationally it is
quite affordable if available” (Participant 12).

“Well I think for a progressive community where you have a range of people with all
different incomes that we do have affordable housing” (Participant 62).

“I think for the type of community that it is, it’s pretty affordable compared to other
towns around. Um, I think it’s a great community and comparable housing I think is okay here”
(Participant 29).

“Clearly affordable. Um but it is a bit higher than other areas of the country”
(Participant 31).

“Good, I would have to say it’s not. I don’t think it’s very affordable at all” (Participant
57).

“It’s expensive, yes a little” (Participant 84).

“Price is good, we think price is good, and yeah we haven’t lived here for too long but
we think its fine” (Participant 83).

“It’s a little more expensive than in other places” (Participant 87).
“It’s accessible, we can pay our bills, but like I said if you don’t have a job you will struggle” (Participant 89).

“There’s everything but, there is housing but one must wait” (Participant 88).

“Too expensive” (Participant 82).

“It’s not” (Participant 81).

“For us it is affordable. The average person no. we wouldn’t be able to afford it if we didn’t have 2 jobs” (Participant 48).

“Not very. It’s a college town and college town make their prices higher” (Participant 75).

**Renter** participants responded,

“You know it depends. Any basement apartment is affordable if you lived with someone. But if you tried to live in OC plaza or an apartment complex and it would be expensive and wouldn’t be as durable. I got lucky with this apartment. I pay under 400 a month and no utilities. It’s hard to buy a house in Sioux County. I know I have friends that wanted to buy a house but they just couldn’t find anything. So in that sense there is a huge housing shortage” (Participant 2).

“Well based on this I think it’s kinda expensive, but I don’t know of any other places” (Participant 22).

“Oh for someone of my income not very affordable. Um again I’m just looking for something like an apartment. Not a house. I notice there are more houses around here than apartments. If there were more apartment’s options I would be more open to looking around and exploring more options” (Participant 21).
“Again it depends. Orange City does have low income housing but they do not advertise that very well so I think it’s hard for people to know what places are affordable and what places are out of their price range” (Participant 47).

“It’s tough to say in other places it is so cheap. For cost of living I do not know. It’s cheaper because there is 5 of us for $900 rent” (Participant 46).

“Well this is the first house in Orange City. So I am not familiar of the prices in Orange City. I pay 700 a month for this. For a 2 bedroom, a full yard and a garage. I think that is a great deal” (Participant 77).

“Quite affordable” (Participant 78).

“I would say it is high for our area” (Participant 41).

“It’s not a lot, maybe it’s not a lot for what he makes, it’s what we can have for as much as he makes. If he would make more, than we would live in a bigger place. But it’s what we can afford to have” (Participant 87).

“So/so price is too much” (Participant 86).

“Ah. Comparatively like in the state and around the country. I would say pretty affordable” (Participant 40).

“I would say fairly good” (Participant 43).

What is the relationship between race/ethnicity and perceptions of affordable housing?

We surveyed all participants on their perception of housing affordability using an open-option question, “How affordable is housing in Orange City?” Below are the qualitative answers by housing category.

Hispanic participants said things like,
“It’s expensive, yes a little” (Participant 84).

“Price is good, we think price is good, and yeah we haven’t lived here for too long but we think its fine” (Participant 83).

“It’s a little more expensive than in other places” (Participant 87).

“It’s accessible, we can pay our bills, but like I said if you don’t have a job you will struggle” (Participant 89).

“There’s everything but, there is housing but one must wait” (Participant 88).

“It’s not a lot, maybe it’s not a lot for what he makes, it’s what we can have for as much as he makes. If he would make more, than we would live in a bigger place. But it’s what we can afford to have” (Participant 85).

“So/so price is too much” (Participant 86).

“Too expensive” (Participant 82).

“It’s not [affordable]” (Participant 81).

“Ah. Comparatively like in the state and around the country. I would say pretty affordable” (Participant 40).

“For us it is affordable. The average person no. we wouldn’t be able to afford it if we didn’t have 2 jobs” (Participant 48).

“Not very. It’s a college town and college town make their prices higher” (Participant 75).

“I would say fairly good” (Participant 43).

**White** participants said things like,

“Um like I said it’s hard to find middle of the road housing” (Participant 28).

“I think it’s decently affordable” (Participant 55).
“I honestly don’t know I’ve lived here for just about eight years so I haven’t had to look” (Participant 80).

“Compared to California quite. Um as much as I have a sense the housing here is relatively affordable but I am sure breaking it down into what a beginning worker at our meat plant whatever the entry level there and therefore what would be available for income and what would be needed for loans vs those of us who work at the college and what we would be able to do. So it would vary by income” (Participant 5).

“Not very. Too high. Too high price. A $50,000 home they want 80,000 you know” (Participant 6).

“Um, it’s somewhat high, somewhat expensive” (Participant 69).

“Not very [affordable] ” (Participant 51).

“I think houses are overpriced in my opinion like I said before you’re getting quite a bit older house but I think sometimes people think sometimes think you can overprice it because there aren’t very many options ya know. When you have three houses in a certain price range you can bump up the price a little bit and still get what you want to I’d say. It’s not as affordable as it should be or what we thought it would be” (Participant 59).

“It seems to be there sold signs all over the place. I don’t know about rent. I just see in the adviser I think it’s that new east of (shop in town) 900 a month. The new rentals on 14th street are I think start out at like 575 depending on income but I think you have to have a pretty low income. Compared to when we started out 53 years ago, $45 a month was pretty nice. Incomes have gone up that many time. I started out at $125 a month. By the time we were married we were up to $200 a month” (Participant 3).
“Compared to surrounding communities, I know some that are higher and some that are lower. I think it just depends on the business base. Orange City has a very nice business base so they’re able to attract a wide variety of people” (Participant 52).

“I think I’ve seen all ranges, um to be honest, I don’t know the lowest income I don’t know the quality of it because I didn’t look at it for myself you know” (Participant 56).

“I really don’t know. We have owned this for 15 years. I know there are people that want this house when we sell it. So it must be hard if people are asking” (Participant 71).

“I think it’s affordable” (Participant 70).

“It seems to be affordable” (Participant 72).

“You know it depends. Any basement apartment is affordable if you lived with someone. But if you tried to live in OC plaza or an apartment complex and it would be expensive and wouldn’t be as durable. I got lucky with this apartment. I pay under 400 a month and no utilities. It’s hard to buy a house in Sioux County. I know I have friends that wanted to buy a house but they just couldn’t find anything. So in that sense there is a huge housing shortage” (Participant 2).

“I was in the army so it helped a lot with tuition and that I can buy a house so young. I wanted to rent right away not buy when I realized that they were asking a lot for a down scale apartment so I started looking in to home. A monthly payment would be about what rent would be” (Participant 73).

“There’s a lot of different, I mean you can buy houses for 50,000 and there’s a wide variety of taller amount. I don’t know I would think it would be no problem trying to find anything because there’s a lot of different dollar valued houses I guess you’d say” (Participant 58).
“Like I say I don’t know there is a lot of range in price from 100,000 to 400 or 500,000 so” (Participant 23).

“I mean it’s pretty affordable. I don’t know renting costs. To buy a house it was not unreasonable and utilities are reasonable as well so owning a house is possible ” (Participant 53).

“I think it has been great so far” (Participant 45).

“I don’t know” (Participant 74).

“I would say it is reasonable affordable. If you look at other towns with small colleges in them that have similar services and features that Orange City has. I think it’s pretty comparable” (Participant 68).

“I would say fairly affordable because you have different areas in the town, you know different types of houses and developments. Right now I live in a very starter home neighborhood versus been here awhile, more established” (Participant 67).

“I have heard that it is hard for some people to find houses. In the price range that they are looking for, if that is renting and owning. So more building and developments” (Participant 1).

“Very [affordable]” (Participant 14).

“Um I suppose it relates a little to our experience to looking for a house. Finding something that was suitable for a good price. I think we had a little trouble with that” (Participant 20).

“Quite [affordable]” (Participant 33).
“There is affordable housing if you look. I mean I think there is expensive, but you can find the starter homes. I mean I do kinda keep up with that a little bit, and I do think you can find starter homes” (Participant 30).

“Um. Compared to other places that we have lived. Extremely affordable” (Participant 37).

“I think it is, the housing I think it is okay for anybody that needs a place to stay I am sure they can find one” (Participant 42).

“It’s kind of expensive. I would say personally compared to other communities. We came from, well we grew up here, but we lived in Sioux City and Storm Lake so I think it was a little more affordable there” (Participant 34).

“In Orange City? Oh, ah, fine. We, we have lived here a long, long time” (Participant 38).

“I don’t know right now. We haven’t tried to purchase anything” (Participant 36).

“Not always, its affordable, for us, some of it wouldn’t be, like we would never look at something on the golf course or something like that, but for this type, there is not enough, this is what we would be looking for and it’s not out there” (Participant 35).

“I do think it’s maybe a little high ours is a fixer upper house or whatever but it was something we could afford. Everything is getting...well that’s the economy too, but everything is getting higher as years go on” (Participant 25).

“Well, I think it I think they have like low rent and low they just built those out there for low income families. They go by your what is it your earnings or something like that. I think it can be” (Participant 24).
“Well based on this I think it’s kinda expensive, but I don’t know of any other place” (Participant 22).

“I can’t answer that. We have lived here for 19 years so I haven’t really checked that out at all” (Participant 13).

“In my way of thinking, it’s going up. The building and the more people coming in. it must be good otherwise people would not be coming here to live” (Participant 50).

“I think housing is quite expensive in Orange City and in combination with that the taxes. And now I say that and yet you know we have wonderful amenities in Orange City the streets are kept up the utilities are good. I guess it comes down to you get what you pay for” (Participant 15).

“Uh. I don’t know how I say it. Kinda in between. We have lived here 40 years it’s hard to know” (Participant 18).

“I would say its average. Average with most communities you look at this size” (Participant 14).

“Uh for someone of my income not very affordable. Um again I’m just looking for something like an apartment. Not a house. I notice there are more houses around here than apartments. If there were more apartments options I would be more open to looking around and exploring more options” (Participant 21).

“Affordable” (Participant 31).

“Um for our situation. No. I would say and we aren’t even a bad situation I would say for the typical family that has the factory jobs. No it’s not going to be affordable. You’re going to have to have more of the upper management situation to be really able to affordably live here or
definitely the two incomes and one of them is definitely going to have to be more of the upper management position” (Participant 27).

“Good for us” (Participant 66).

“Mhmm I guess I haven’t bought a house for a “while. I’m not real sure. There are some on the low end and some on the high end I guess” (Participant 17).

“Well depends what you are comparing it to. Comparing it to city settings and so on in most places we are doing fine. It’s reasonably priced” (Participant 26).

“It depends on what you are comparing it to. If you are comparing it to other communities in Sioux County they would say Orange City is high” (Participant 16).

“I mean I never look at that. I don’t really know. I imagine there is all different kinds of costs that you can get in Orange City” (Participant 39).

“I think it could be more affordable. Cause it think you can get more houses... for instance for what houses are valued here in Orange City but they are valued $30,000, to 40,000 less in other communities maybe a half an hour away” (Participant 49).

“I think there are some that are affordable, I think that you don’t see a lot on that lower end, so I think that there is a need maybe for the lower end. I think in the midrange or upper-range there is probably availability or those people can probably choose to do something else but on the lower end probably not a lot would be my guess” (Participant 65).

“Again it depends. Orange City does have low income housing but they do not advertise that very well so I thinks it’s hard for people to know what places are affordable and what places are out of their price range” (Participant 47).

“I don’t think it’s so bad. I bought a home and it was no problem” (Participant 64).
“Tough to say in other places it is so cheap. For coast of living I do not know. It’s cheaper because there is 5 of us for $900 rent” (Participant 46).

“I think it is fairly decent, you can find things on both ends of the spectrum if you want to” (Participant 63).

“I would think fairly good. I don’t know because we’ve lived here for so long and never looked for another house you know I’d have no idea. You’re asking the wrong people” (Participant 54).

“Much more expensive than towns the same size around here. But there are benefits to living in Orange City” (Participant 76).

“Well this is the first house in Orange City. So I am not familiar of the prices in Orange City. I pay 700 a month for this. For a 2 bedroom, a full yard and a garage. I think that is a great deal” (Participant 77).

“It’s a lot higher than it used to be but that is just the time” (Participant 7).

“Quite affordable” (Participant 78).

“I think it is more expensive in more towns” (Participant 79).

“Well for me it is fine but I think there are a lot of people housing is fairly expensive in Orange City compared to other smaller towns I think housing is expensive for a lot of people it is not affordable or not as affordable as they would like it to be” (Participant 8).

“It is kinda high um and especially because if you have to get a mortgage interest rates are pretty high and that is why my house was one of first bills that I tried to pay off I think it is hard especially for new couples or families just starting out that don’t have a lot saved up to get affordable housing” (Participant 9).
“It is not. That house down there um was for sale and we had looked at it numerous times because it was just a bigger more open floor plan but the price was crazy like 150,000 more than we could ever afford but it would have suited our needs perfectly and that is what I think is hard is yeah is just hard to afford nice stuff when you have 4 kids and yeah” (Participant 10).

“I think fairly affordable. When we were house shopping there wasn’t a lot of mid-ranged houses, it was either really low end or really high end. And I think the city is working to change that” (Participant 60).

“It’s high” (Participant 61).

“I think housing in Orange City is pretty high” (Participant 11).

“More affordable than Sioux Center. It’s fair it’s fairly affordable. Depends on the context. But probably more expensive than some places other places in Iowa, but nationally it is quite affordable if available” (Participant 12).

“Well I think for a progressive community where you have a range of people with all different incomes that we do have affordable housing” (Participant 62).

“I would say it is high for our area” (Participant 41).

“I think for the type of community that it is, it’s pretty affordable compared to other towns around. Um, I think it’s a great community and comparable housing I think is okay here” (Participant 29).

“Clearly affordable. Um but it is a bit higher than other areas of the country” (Participant 31).

“Good, I would have to say” (Participant 32).

“It’s not. I don’t think it’s very affordable at all” (Participant 57).
Qualitative Themes

Once interviews were completed each researcher read through the transcripts to identify themes. The researchers then discussed their own findings as a group to create the final five themes. The four major themes were: Unknown Needs and Bias: Hispanic Community, (Un)Affordability, Lacking Rentals, and Lack of Housing Awareness among Homeowners. In addition, three minor themes were identified as other frequently mentioned topics: Neat and Tidy Community, Promising Developments, and Taxes are Taxing People.

Major Themes

Theme 1: Unknown Needs and Bias: Hispanic Community

The Hispanic population is ever increasing in Orange City. Throughout the qualitative survey, it became very apparent that the non-Hispanic population interviewed refused to acknowledge or ignored the housing needs that are present in the Hispanic community. Throughout all of the interviews, only three non-Hispanic individuals referred to this sub-community. Two of the individuals showed a concern for the lack of knowledge and the other individual referenced decreasing the housing available for the Hispanic population. Throughout the surveys conducted with the Orange City Hispanics, it was clear that they felt like racial bias kept housing from being as affordable, available and with as much quality as the other homes in the community.

Within the Orange City limits, there are two trailer parks: Candlelight Village and Saldena Rentals. The residents within these two trailer parks primarily identified their ethnicity as Hispanic. In an interview with a non-Hispanic individual it was specifically stated that in order to improve the quality of the Orange City community, the city should, “get rid of some of the low cost housing that is in this community, like the mobile home parks” (Participant 16).
This individual believes that these parks should be eliminated because, “I don’t think they should be in a community like this…Build housing…that people take ownership (of). But I would say do away with the mobile homes in the community” (Participant 16).

Those interviewed that are a part of the Hispanic community struggle to find housing because of these sorts of biases. One Hispanic individual stated that they wanted housing “to not be too expensive and being Hispanic sometimes there’s a struggle in renting a house” (Participant 82). When this person was asked more specifically what they thought their struggle to find affordable housing was based, race was mentioned, s/he said, “Yes I do think that [racial bias] is why” (Participant 82).

This bias is not only something seen by the Hispanic residents, but also was acknowledged by one of the non-Hispanic individuals interviewed: “A lot of people assume you can’t own a nice house if you are Hispanic if you lived in a dump of a house you are not White. So there are a lot of racial assumptions that are made just because it is a small town and most people in this town are 100% Dutch and have lived here forever. The biggest thing is that people make assumptions about people that are not fair and are not true biased on their preconceived notions about their ethnicity” (Participant 47)

This individual recognized that there are either explicit or implicit biases that are affecting the way people in Orange City perceive non-White citizens and in doing so these biases affect the housing that is available to the Hispanic population. One non-Hispanic participant noticed this as something that, “They [Orange City] needs to probably address whether or not…the housing that’s available for our growing immigrant population is…safe and comfortable. And if not then they should look to ways that they could improve that” (Participant 37).
When the researchers interviewed this population it was clear that their housing was not all it should be. One Hispanic family stated that they were able to find housing, but only after years of saving: “We saved up and bought the house that we are currently in. For us, it was easy. There are other families who don't think it’s that easy. If you aren’t working then it’s harder. Or if you don’t plan ahead it will be harder. We planned again. I came here by myself, saved up some money then I moved my family here. Before the rest of my family moved here, we started looking for a place to live” (Participant 89). It took this Hispanic family, years of waiting in order to find a house that they could afford.

This was not the only family that saw problems with finding affordable housing. Another Hispanic family stated that many times expensive housing affects more than just their financial well-being. They stated that the city, “Should base it [housing] on the income of the family, because there are many people who can’t pay it, they say pay your rent or starve your kids, so they have to make that choice, so it’s not fair if it’s expensive…they pay it because they have to, but their kids don’t get proper meals like they have to” (Participant 87). Later in the same interview, this individual stated that a reason that people can’t find housing is not because of lack of effort: “I’ve had people come to me and ask for help to find somewhere to live because here they don’t give them a place. Even though there is housing, they deny it to them… [There are] too many people being discriminated [against]” (Participant 87).

When asked, “Do you think housing is readily available in Orange City,” another Hispanic individual stated, “It is not too easy…there is people who are still…racist, and it’s hard to integrate into the community” (Participant 85). This individual was frustrated about availability of housing for his/her family because, “We have 17 or 18 years living here. Since we have been living here this long why don’t they evaluate the cost, so that we could afford a house?
…Then maybe we could afford it…we wouldn’t be throwing our cash in the trash” (Participant 85). In this family there is always a fear that tomorrow they may find themselves without a home, “What if one day the owner of the land tells us we can’t live here anymore? One is…hanging by a thread. When they…tell you, ‘you can’t’ what are you going to do? If they tell you to leave, then you leave” (Participant 85).

Affordability and availability are not the only issues in the homes of Hispanics. Quality of homes was brought up as something that many are discontent with. One individual stated that “there are some mobile homes where they do not have [a] floor, they have dirt instead or not fully built” (Participant 84) and another person stated, “It is really bad outside, very muddy, too much loose dirt” (Participant 86). This especially becomes a problem when winter comes because, according to one citizen, “the problem is that when it snows too much and if we aren’t careful it freezes” (Participant 88).

The quality of outside the homes also affects the quality of living and education these families are able to achieve, “We don’t have pavement…when it snows they don’t remove the snow fast enough, so then we struggle because we need to bring our kids to school and sometimes for example, my husband leaves early in the morning and if he is gone, who is going to help me if my van is stuck?” (Participant 85).

Throughout our research, this theme of lack of quality, quantity, and affordability of homes within the Hispanic population became very clear. This combined with the lack of knowledge and concern of the community stood out throughout the research done.

**Theme 2: (Un)Affordability**

The topic of affordability can spark a wide variety of conversation. When it comes to affordability, it depends on the location of residency, income, and the expenses for an individual
or couple. For example, Orange City is a nice, clean, well-kept town, it is safe, and a great place to have a family. All of these factors are wonderful, but also costs. Being able to afford living in this town might have a different definition for some compared to others. As researchers, we wondered what affordability meant to the residents of Orange City, Iowa. When asked what affordability meant to them, a large majority of the homeowners/renters in the town answered with, “living within your means”. To be more specific another individual stated, “Affordability I would say means that you are able to live in your home be able to pay your taxes your utilities and your basics and still have a life outside of paying your basics… so I guess affordability would mean to me that you can live where you want to live and still have a life” (Participant 15). This was another theme the researchers came across, being able to afford the home and still have a meaningful life, being strapped because one’s budget is consumed by housing costs, in other words a.k.a. house poor. Each and every person that was interviewed had an answer very similar to these two examples above when asked what affordability meant to them.

Even though the town of Orange City has quality, charm, and community, the survey revealed the town catered to a specific class of people when it comes to housing. As researchers, it was quickly understood that there are gaps in the housing market. There was a very strong need for low-income housing and middle-class housing. “… I have been told that the housing range of $130,000- 170,000 isn’t there. They are very pricey or really cheap not the areas where someone would buy a house” (Participant 73). The participants’ showed a common theme of housing being set a price that was too high. Residents of Orange City strongly encourage more developments of low-income housing. In fact one resident stated, “… continue what they are doing. They have been trying to get some more lower income housing in the area and more affordable housing for people and they should just keep working on that” (Participant 9).
Another resident commented on the expensive pricing of housing in the area, “I think sometimes price of housing is extremely high. I just met a group of women last night that are all new in our community and they have come back numerous times because there is nothing available in their income or size level. There is just not enough” (Participant 10).

Individuals who are interested in living in this town are unable to because there is not enough in the price range they are looking for. Similar to the notion of houses being priced too high, the price of housing is not suitable for families of varying sizes. One resident states, “I guess it just would have been nice if there would have been more houses available on the market for, you know, families, of our size” (Participant 31). Families in the middle-class are feeling as though there are no homes for them in this family-oriented town. Another participant feels the same way as his/her perspective is, “We should’ve been able to get the house at a cheaper price. It should’ve been more affordable for what we were getting for the house, so I feel like Orange City should be a little more accommodating to young families. I think they’re trying to attract young families but the housing market isn’t as affordable as it should be for those kinds of houses in my opinion” (Participant 59). This homeowner struggled to afford a home for her/his family and felt as though the price of the home was too high for the home they purchased.

Some residents of Orange City have a perspective that this town sends a message on the kind of classes they would like to have reside here, this notion was referenced by a participant who stated and would like to see change happen, “Just try to make more affordable housing is the biggest thing that is decent and um and not in a way that people would be looked down upon for living in that kind of housing. I think this community has a little issue with that too with kinda classes’ kind of thing” (Participant 27).
This community is home to all ages, this includes the elderly of course. Once they are not capable or comfortable living in their home they need an assisted living place to move to. The options in this town consist of Prairie Ridge or Landsmeer. For some, this was not financially suitable for them and others felt as though they “… are not ready for Prairie Ridge or Landsmeer…” (Participant 5) this particular resident said, “… more affordable condos for seniors would be a need” (Participant 5). This issue contributes to the residents calling for a need of diversity in the housing market. There is a need for low-income to middle-class housing or houses to be priced at a decent price range, and there is a need for a difference in senior living meaning condos for those who do not wish to live in Prairie Ridge or Landsmeer, but also cannot manage the house they are in currently.

**Theme 3: Lacking Rentals**

There is a limited amount of affordable rentals in Orange City. Through this qualitative survey, both renters and homeowners mentioned this as a problem. Through the surveys the question was asked, “What areas does the community need to improve on related to housing?” There was a variety of answers, but many people stated that there needs to be more rentals for a variety of incomes. Both renters and homeowners stated that there is no diversity in the rentals. There is a lack of rental quality, there is a lack of rental availability, and there should be more rentals for families and college students that are just starting out. On participant stated: “I feel like the affordability could be better for apartments. In regards to my friend, she doesn’t need a full year and a 2 bedroom. She just needs a 1 bedroom. She just graduated from college... [it was hard] finding a place for her to afford” (Participant 77).

Besides having rentals for young families and college students, many participants also simply wanted to see more rental opportunities in Orange City. One person stated, “I think the
demand is pretty high even for renting, not necessarily owning, but even renting and I don’t think there are a lot of options out there” (Participant 9). Another participant stated that they would want to see, “more rentals ...available. If somebody comes to town and wanna rent they’ve got a job finding a rental” (Participant 54). Another participant further went on to explain his/her own housing struggle, “We were gonna rent when we were moving but there’s no such thing as a rental in Orange City” (Participant 53). The lack of options seemed to leave renters with little of choice when it came to quality. Often times they had to settle for something less than desirable: “We didn’t have very many options and our landlord doesn’t really care about the house” (Participant 46).

Many people believed there needs to be different housing for different family needs. These families include newlyweds, families new to the area, young families, and recent graduates. One participant stated: “[Housing for] young marrieds it is getting better... I think we could have more rental units for singles or college students…. so I would say too for cost wise it seems like there are a lot of people who want a starter or that next size home and there are not a lot of those because they are occupied” (Participant 11). Another participant showed similar concern when s/he stated: “We don’t have enough houses available... That’s why rent is very high around here too because there’s not a big supply of housing especially for college kids and people that are, college kids that are married or people who are in a transition state” (Participant 69). The concern for those starting out was prevalent among the citizens of Orange City. There was a desire for not only single apartment’s apartment complexes, but also rental homes in order to accommodate all those who wish to live in Orange City.

Another concern that the survey participants frequently mentioned was the lack of low income renting in the area. Many people state that they wanted more low income housing to fit
the different needs throughout the community: “[Rentals] should [be] base[d] on the income of the family because there are many people who can’t pay it, they say pay your rent or starve your kids, so they have to make that choice, so it’s not fair if it’s expensive, well I mean they afford it, they pay it because they have to but their kids don’t get proper meals like they have to” (Participant 87). Many people felt strongly about this because they have personally experienced it or have known people who have experienced it: “We need more apartments...We really need more apartments. There is not enough, I work at the [after school program], so one of my little gal’s there will be moving in there close to [housing community] now, they were living at the [homeless shelter]. And there is a lot of broken families. There needs to be something more here. Low cost housing” (Particpant 70). Many low-income people are struggling to pay their rent and continue to live in Orange City. One individual stated, “I make less than $20,000 a year, so the rent that I pay now is 1/3 of my paycheck. So I’m living paycheck to paycheck. Something that I could afford would be a whole lot easier. Maybe a $100 less than I’m paying now would be easier. I could move into a bigger place and actually afford it” (Participant 21). Lower income housing is not available for everyone who needs it. Many people who are living “paycheck to paycheck” do not qualify for subsidized housing, but still need housing assistance.

In the end there are not enough rental properties in Orange City that are affordable, or available for families across all income brackets. Including college students just starting out or people who are new families. Many people have stated they have to choose between feeding their children or paying rent, which isn’t a choice, they should have to make.

**Theme 4: Lack of Housing Awareness among Homeowners**

Throughout participant interviews, the researchers came across an abundance of unawareness of the state of the community, especially among homeowners. Interviewees were
asked about affordability, availability, and quality in the community of Orange City and while some participants were quick to give the researchers answers, many responded with “I don’t know” or “I can’t answer that”. From this repeated response the theme of lack of awareness was made clear. Aside from the general “I don’t know” answers to many of the researchers questions, there were two main areas of focus where participants made assumptions, which was caused from lack of community awareness. These areas were housing affordability as well as housing availability here in Orange City.

Participants were asked the question “How affordable is housing in the community?” Many of these respondents answered that housing in the community was in fact affordable or they were assuming it was based on their own current housing situation, which was home ownership. One participant responded “I don’t think it’s so bad. I bought a home and it was no problem” (Participant 64). This participant was basing the state of affordability in the community off of his/her own experience of buying a home. Some members in the community might agree with this participant if they are in the same income bracket, however housing might not be affordable for those of a different income. The assumption all housing is affordable because one person can afford it is incorrect.

Many of these participants were also residents for a long time and had their houses paid off. When asked about affordability, a participant responded “In Orange City? Oh, ah, fine. We, we have lived here a long, long time” (Participant 38). The housing market changes over time and what was affordable 30 years ago when a resident bought a house might not be what is affordable now. Other participants believed there was affordable housing because houses were being sold. To them sold houses meant that people could afford them, which meant affordable housing was available in the community. Some participants were sure that housing was
affordable however some participants were a little unsure. When asked about affordability this participant responded, “I think its okay, but that is just my perception I don’t really know” (Participant 66). Overall many participants were unaware of the condition of the rest of the community in terms of affordability of housing.

The participants were asked about the availability of housing in the community. Most participants based their answers about housing availability off of for sale signs around town and ads in the paper. A participant responded, “yeah I see a lot of for sale signs” (Participant 37) and another with “I think so, there is always ads in the paper”(Participant 66). For sale signs and ads in the paper are good indicators that housing is available however it might not always be correct for the entire community. While one small neighborhood might have eight houses for sale the rest of the town might have nothing available. This would be an issue for the size of a town like Orange City because eight houses for the entire community is not very much, but to the person in that one neighborhood that drives by the eight for sale signs, housing seems available when it really isn't.

Other participants weren’t so sure about the state of availability and had a questioning tone in their answers. These participants responded “Yes, well there are several houses for sale all the time, that’s how I assume it” (Participant 33) and “Well, I think so. Um you know that we are not in the market so you know. We see signs out around” (Participant 3). The unsure participants mostly did not know about the condition of availability because they were not looking for another home. Their assumptions were based on what they noticed or glanced at because it was unnecessary for them to pay attention to if it was available. The problem with all these answers was that the participants were actually unaware of the true availability in the community.
Minor Themes

Theme 5: Neat and Tidy Community

We received common responses when we asked the participants of the surveys what else they would like their city officials to know in regards to housing quality, availability, and affordability here in Orange City. When asked what they appreciate about housing in the community, almost every participant replied with a compliment to the community being well maintained and clean. One participant stated, “it seems like people keep up their houses well . . . everybody takes good care of their yard and their home so you don’t have anybody that seems like a bad neighbor for not keeping things up so if we wanted to sell our house . . . people often look at your surroundings and neighbors to see if that would be a good house to purchase” (Participant 59). It was evident to the researchers through the data analysis process that many of the participants take pride in their homes in this community.

Theme 6: Promising Developments

The new housing development currently under construction was another frequently mentioned topic among the participants in the surveys. Overall, many of the participants view the new housing development to be a positive addition to the town for low-income residents. One resident acknowledged that Orange City has had “low-income housing issues on the last several years”, and another stated that the new developments south of the puddle jumper is a great addition to the town with the low income people” (Participant 63). Although the participants’ views of the new development were positive overall, some did criticize the new development. One participant mentioned, “I would not have put a new development out by Citgo. I would not have put low income right in the next street from very expensive housing” (Participant 30). However, as a whole, many of the participants seemed to be pleased with the new development.
**Theme 7: Taxes are Taxing People**

Numerous participants addressed the subject of taxes in the community. A few participants stated that “taxes aren’t too high” or “taxes are right at our level”. Other participants reported high tax rates in Orange City. One participant said, “I think housing is quite expensive in Orange City and in combination with that the taxes. And now I say that and yet you know we have wonderful amenities in Orange City, the streets are kept up the utilities are good. I guess it comes down to you get what you pay for” (Participant 15). Another participant agreed with this notion by stating, “Taxes are somewhat high in this community . . . but you have a lot of positive things going for you” (Participant 15). Many participants showed their dissatisfaction with the tax rates in Orange City. One participant mentioned, “I don’t like that my taxes have doubled since I bought this house” (Participant 71). Another participant agreed, saying, “Property taxes! Ridiculous. I know neighbors who are putting their house up for sale and are moving somewhere else because of property taxes. That’s a little bit ridiculous” (Participant 51). One participant was concerned that the housing prices and tax rates may prevent people from moving here. “I believe housing tends to be expensive in Orange City. Not only the housing but the taxes. I think it makes it somewhat prohibited for people to move or to relocate a family here” (Participant 15). When the surveyors asked the participants what they would like their city officials to know, many said lower taxes. “Don’t raise our taxes. Our taxes just keep going up and up and up” (Participant 10).
Discussion

RENTALS

Rental Affordability

A major theme appearing through both the qualitative and quantitative data was the affordability of rentals in the area. The Sioux County data showed that 31.6% of renters spend 30% or more of their income, which is the cost burdened threshold, on rental costs. All households in the county, renters and homeowners, averaged close to 18% that spend the 30% or more threshold of their income on housing costs. Monthly rental costs in the county have 71% of all renters spending $500 or more monthly on rent, 29% spend $750 or more monthly, and 10% spend $1,000 or more monthly on rent (American Community Survey, 2013).

This break down is very similar when focused in on Orange City. Renters spending more than 30% of their income on housing are at 26.6% compared to 18% of all households. Renters spending $500 or more on rent monthly are 72% of all renters; $750 or more is 29% of all renters, and over $1000 is 11% of all renters (American Community Survey, 2013). This data is not only present in the statistical research, but members of the community have felt it as well. One member commented, “The cost of living in Orange City is quite high. So rent is very expensive. Orange City people are very Dutch and are just cheap in the way that we spend our money and go back on that and charge a lot of money” (Participant 47). Another community member simply put, “I feel like the affordability could be better for apartments” (Participant 77).

Close to 90% of all renters in Orange City make less than $75,000 a year. Only 58.5% of homeowners in Orange City fit in this same category (American Community Survey, 2013). This says that renters have less money to be spending on their housing in general. Also, since the annual salary of renters is lower than that of homeowners, they would likely have a harder time
spending over 30% of their salary on their housing. An example of this would be that 30% of a $50,000 annual salary is $15,000, or approximately $1,250 monthly, leaving $2,917 for other monthly expenses. A household making $100,000 would have $30,000 to spend on housing annually, or $2,500 monthly, leaving $5,833 dollars for monthly expenses. Since other monthly expenses, food, childcare, and transportation are some examples, are approximately the same across income levels, lower income families have to stretch their income further to cover all of the non-housing expenses. This almost $3000 monthly income difference gives more opportunity for a higher income household to choose to spend on housing, creating more housing options for them. When housing costs are high, that leaves less money for the other monthly expenses. Looking at low incomes of less than $20,000 annually, which over 20% of renters in Orange City are, they have a much higher rate of cost-burdened housing, because the low-income housing options are not available (American Community Survey, 2013).

Orange City community members identify this as an issue, “For a family that does not have a middle class income or higher income kind of get left in the dust … people like in lower class or in poverty get gaped out in a nice house because they cannot afford it” (Participant 47). Another community member addressed this even more specifically by saying:

I make less than $20,000 a year so the rent that I pay now is 1/3 of my paycheck. So I’m living paycheck to paycheck. Something that I could afford would be a whole lot easier. Maybe a $100 less than I’m paying now would be easier . . . It’s a big part of paycheck so I scrimping and saving just so I can make that rental payment and get my groceries and all that basic stuff that I need … Unfortunately I can only afford a one bedroom apt. I have my father living with me and he has to sleep on the couch. But if I were to get
another place. It would be way out of my income and it would be hard to pay for.

(Participant 21)

**Rental Availability**

The sizing of rental units in the county and within Orange City does not provide a renter with options or variety to fit needs. One detached unit, a typical house, is the most common form of renter-occupied housing in Sioux County, at 45.7%, followed by 3-4 bedroom apartments with 14% of all units. One can also note the typical number of bedrooms in a rental property to show the lack of variety. Out of all rentals 20.9% have one bedroom, 63.7% of them contain 2-3 bedrooms, and 14.1% have 4 or more bedrooms. Majority of renters, 35%, are one-person households. The second largest at 30.7% are two-person households (American Community Survey, 2013). One community member commented on this by saying, “In regards to my friend, she doesn’t need a full year and a 2 bed room. She just needs a 1 bedroom. She just graduated from college” (Participant 77).

These numbers fit well with what is available, but looking at the vacancy rates and community responses there is more happening here than just lack of variety. A total of 164 housing units are vacant and available for rent in the county (American Community Survey, 2013). One renter noted that even though there are apparent vacancies, there are still many waiting lists. “I don’t think housing is reliable, like my friend where ever she calls there is a waiting list or several lists. But that is just one person. I was very lucky to find this place. It’s been newly remodeled. I was very lucky to get this. The availability isn’t always the best” (Participant 77). This leads to asking questions such as, is what is available meeting the needs of people who want to rent, is it quality housing, and is this housing affordable. If needs are met by
available rental housing in terms of space, other elements that may be considered are the cost and quality of what is available.

In contrast to the county, Orange City has 38 rental units remaining vacant. This makes up 38.4% of all housing vacancies in the town, and leaves the total rental vacancy rate at 13.9% (American Community Survey, 2013; U.S. Census, 2010). Again, are available rentals meeting needs, have they been up kept, and is the rental price affordable? Based on statistics, majority of rental housing is either one bedroom at 40.3% or has 2-3 bedrooms at 49.6%. The corresponding percent for the number of people who make up a rental household, 31.9% for one person households and 36.6% for two person households. This means that bedroom needs may be met. However, if a larger family would move to town, it would be much harder for them to find an available rental property to fit their needs. Apartments make up 64.4% of all rental units in Orange City, meaning that there are not nearly as many available houses for rent within the town (American Community Survey, 2013).

When contrasting the availability data with the affordability data, families who make $50,000 annually might be able to pay more for rental property, around $1,000 monthly, but looking at what current rental values are, there are not many rentals available for these families (American Community Survey, 2013). This would force them to look into buying a house. Many young families would not be able or ready to take this step yet. This forces them to look to other towns for housing. A renter said exactly this, “I think there needs to be more there needs to be more apartments and houses because people can’t find places to live here so they go to Sioux Center or Le Mars… So I think that would be nice if they could get … investors in here to build more apartment complexes” (Participant 22).
Not only is there a lack of variety in rentals, what is available for low-income residents is also lacking. In Sioux County, there are a total of 259 HUD housing units (Section 8 housing vouchers, Section 8 New Construction and Substantial Rehabilitation, public housing projects, etc.). However, 93% of them, 241, are occupied. This leaves only 12 available units in all of Sioux County. Hawarden and Rock Valley are the only two towns in the county who still have open space in their units for people receiving assistance from the Section 8 NC/SR program. Sioux Center, 71 public housing units, and Orange City, 16 Section 8 NC/SR units, properties are 100% occupied (Community Commons, 2013). The reason this may be occurring is because of the lack of rental units available, where jobs are located, or a combination of both.

There are also 80 Low Income Housing Tax Credit (LIHTC) housing units divided amongst 4 properties in Sioux County. The LIHTC program is an indirect Federal subsidy used to finance development of affordable rental housing for low-income households. Hawarden has 16 of these units, 12 of which are 2-bedroom and the remaining 4 being 3-bedroom. Sioux Center has 20 with 16 2-bedroom units and four 3-bedroom units. The remaining two properties are located in Orange City, combined with a total of 44 units. The information was not available on the number of bedrooms in each unit in Orange City or on if any of these units remained unoccupied. However, in both Hawarden and Sioux Center, one can see there is a lack of 1-bedroom units within this type of rental housing. This shows the lack of variety available for rentals (Community Commons, 2014). Even though this housing is called low income housing one community member was unable to receive this aid, “I applied for a low income housing but my income doesn’t meet the income requirements because it appeared I made too much money … I makes less than $20,000 a year… I don’t think I do. So I think they could expand that a little bit” (Participant 21).
**Rental Quality**

Quality of housing is much harder to display through statistics. The higher rental vacancy rate can possibly speak to the quality of the rentals available. What is available could possibly be out of renter’s price range, or they might be of poor quality and undesirable for residency. The lack of low-income housing also leaves few options for people who have a low housing budget. This means that they will not be able to be picky about the quality of the housing, because they need something they can afford. One potential indicator of quality is the value of the rental properties. In both Sioux County and Orange City rental properties are valued 45-50% lower than owner-occupied housing (Sioux County Auditor, 2015). Many things play into home value, but if it is lower quality housing, the value will not be as high, which could play a part in the low value of rental properties. One renter commented on the quality of their home and what upkeep looks like for their family,

> We [the renters] are the ones to make improvements. Or we ask [the landlord] to but for the most part we just do it. We just pay rent and just go from there. For example last year there was some leaking in the basement . . . she fixed it in November and we [paid] $200 less in rent and half of our lease . . . we didn’t start paying full rent until May. She does not really need our money for her income. (Participant 46)

This quote also suggests rent for this housing unit could be less, because the income is supplementary for the landlord.

There were not many quotes about quality of housing in Orange City. One theme appeared in many of the interviews, 54% was how well people keep up their homes and properties, mentioned about. This theme suggests people who do not have high quality housing
might have a harder time vocalizing their lack of quality in housing because of the need to conform to or hide from community stigma.

The qualitative and quantitative data show that in Orange City there needs to be a larger variety of rental in all sizes and for all incomes. The renters currently living in Orange City struggle to pay for housing costs in addition to other basic expenses. What is available doesn’t always fit the needs of people who are looking to rent.

**SINGLE-FAMILY HOME PROPERTIES**

**SFHP Affordability**

Researchers found high costs for single-family home properties (SFHP) at both the county and the city level. Over 88% of Sioux County homeowners pay over $700 a month on housing costs (American Community Survey, 2013). The median total value for homes in Sioux County is $132,150 with the median sales value at time of transaction since 2010 being $106,000. Orange City has similar data available. The median total value is $152,980 and the median sales value at time of transaction since 2010 is $129,000 (Sioux County Auditor, 2015).

Orange City residents noted the prices of single-family home properties (SFHP) are set too high and Orange City is missing the gap for middle class housing. Either the prices of SFHP are exceedingly cheap or extremely expensive. Orange City is a family friendly town in every other aspect except for the housing prices. Many families who were interviewed stated they had a hard time finding a home that fit the needs of the family and was in their price range. Many residents stated having to make sacrifices on the space of the SFHP, which the family needed in order to afford a SFHP. Majority of these families stated that housing was too expensive for the middle class and instead catered to those who have a higher income and/or fewer expenses.
The facts related to this topic state that 92.2% of the Orange City (SFHP) owners pay over $700 per month for their housing property with a mortgage. The statistics also show approximately 18% of all SFHP, which include rentals, are deemed to be “unaffordable” (American Community Survey, 2013). Generally, Orange City residents agreed that housing was expensive in the town saying that they had to sacrifice desired space for affordability of a home.

**SFHP Availability**

Quantitative data showed similar vacancy rates. In Sioux County, 94.2% of all SFHP are occupied, while in Orange City 91.3% are occupied (American Community Survey, 2013). It is obvious that there is a shortage of housing available to the residents in this community and the surrounding county. Through interviews it was obvious that what appears to be available for SFHPs were not, because what was on the market was too expensive for those who are currently looking to buy homes. A large amount of homes (47.1%) available in Orange City fall between $100,001-$200,000, which means those currently looking are looking for housing outside of that price range or are unable to find what they need within that price range (American Community Survey, 2013).

Community members commented that the pricing did not line up with the quality of the housing, for example an $80,000 house on the market is actually worth $50,000 (Participant 6). It makes sense when there is a limited supply of available SFHP, the prices of those properties would be increased. This is how our economy works and can be explained through supply and demand. If more SFHP were available, then it can be assumed the pricing would decrease. With a growing population, the community and surrounding communities need to adjust and grow by developing more housing options.
SFHP Quality

Through the study’s mixed methods approach, both qualitative and quantitative results sections supported a common theme amongst Sioux County and Orange City. The mutual theme elicited was the subject of sound housing of occupied units in Orange City. The qualitative team had four tiers of quality housing, which was developed by Dakota Resources (n.d.). Participants in the study, Orange City residents, overwhelmingly placed their housing unit in the tier labeled “Sound Housing”—46 of 77 homeowners (60%). This illustrates SFHP owners believe the quality of their housing unit is adequate for their current living situation. A potential reason for this is found through the support of the quantitative data.

The county and the community of Orange City has done remarkably well regarding the aspect of quality and keeping housing conditions sound for owners of SFHP. The building of SFHP followed a constant trend systematically increasing every ten years and dropping off about every thirty years (Sioux County Auditor, 2015). These periodical renovations and constructions aids to low statistics of only 1.1% of housing units without telephone services in Orange City, all of which are rental properties, and only 15 housing units use wood for heating (American Community Survey, 2013). However, there can be two sides to this outstanding performance in quality. The popularity and success of these statistics can be an indication of an excellent system presently sanctioned, or a system unjustly favoring SFHP units.

HISPANICS

Throughout the research, the researchers took note of the lack of housing opportunities available for the Hispanic/Latino population of Sioux County & Orange City. The information researchers found, linked with the literature review studies, poses the question of why this was evident in Sioux County and Orange City.
In one of the studies from the literature review, it was found that there is a stigma of Hispanic households. This prevents these families from easily finding affordable housing. Hispanic families tend to have larger families and, therefore, need to find housing that accommodates all of their needs. This study stated that often times people believed providing more affordable housing for these families would decrease the desirability of an area (Nguyen, Baslo, Tiwari, 2013, p.121).

This same sort of stigma seemed to also exist in the qualitative study done in Orange City. An individual stated that, in order to improve the city, steps should be taken to, “keep the community vibrant by getting more…clean industry into this town. No packing plants, but just clean industry” (Participant 16). This sort of statement speaks to a desire to keep away “unclean” jobs that would allow a certain type of people to enter into the area. In the same way the study found a Hispanic stigma to be valid, it seems there is a similar stigma prevalent in Orange City.

Another thing that stood out in the research results was the percentage of Hispanic population in poverty and in housing situations lacking quality and priority in the community. There are 9.1% of individuals in Sioux County and 6.83% in Orange City who identify as Hispanic or Latino. These two populations have the highest percentage of individuals underneath the poverty line with 34% of Hispanics in Sioux County and 24.6% of Hispanics in Orange City. This means over one fourth of all Hispanics in the Sioux County and Orange City area are in poverty. This is a considerably higher percentage than any other ethnicity (American Community Survey, 2013).

When researchers interviewed Hispanic individuals from Orange City, they found many from the community desired more affordable housing. On top of this, these individuals desired for it to be easier to find a housing situation for their families. Many voiced a need for a larger
house for their families and housing with a higher level of quality. It was expressed, as a Hispanic, it is hard to find such housing because, “Even though there is housing, they deny it to them … [there are] too many people being discriminated [against]” (Participant 87).

The housing these Hispanic families find tends to be mobile homes. In the qualitative interviews, it was expressed that the trailer parks in Orange City lack maintenance. The trailer park is poorly lit and often times do not experience snow removal fast enough in order to allow individuals to get to work or school in a timely fashion.

These high poverty numbers throughout Sioux County, paired with the first hand accounts of Hispanics living in Orange City, seem advocate that something needs to be done to increase the quality of life for the Hispanic population within Orange City and Sioux County.

STIGMAS

Many residents of Orange City seemed surprised we chose to do a research project on housing. When asked questions about the availability, quality, and affordability of housing in Orange City, twenty-six responses gave the notion that everything was “fine”. Thirty-five responses indicated “nothing” needed to be done in regards to housing availability, quality, or affordability in Orange City. While administering the survey, it seemed like the residents’ eagerness to take the survey quickly faded as we continued to ask them questions about housing in Orange City. It was noted among the researchers that the majority of participants seemed blissfully unaware of the state of the housing market in Orange City or were quick to defend that there are no housing needs in the community whatsoever.

This project also lead the researchers to the conclusion that Orange City tends to cater to homeowners and neglect those who are seeking to rent. Information can be found on Orange City’s website showing clear preference towards homeowners. A link titled “Orange City
Resident Incentives” lists incentives for first time homebuyers and building a new home. Links are also provided to clearly show what lots are available for sale or construction. The only information the website offers to renters is a simple statement, “All rental postings are provided and updated by notice from landlords only, and therefore cannot be guaranteed accurate or available. This list does not serve as an endorsement of any kind” (Orange City, Iowa, 2014). The website does have a link leading to the local newspaper’s homepage, but does not lead to rental listings.

If there is a person or group of people seeking a place to rent in Orange City, they go through a random and disorganized process to finding the places available for rent, if there are any available places at all. The potential renters can skim the local newspaper and college campus bulletin for rental listings, and if the person is new to town the options are limited to whatever is listed in those two resources. If they know members of the Orange City community, they might hear of someone who may be willing to rent out their basement, but this is typically advertised only by word of mouth. According to our research of previous literature on housing, if one has a voucher for housing assistance and is seeking a place to rent, the process might be even more difficult. “When a household with a voucher [housing assistance] searches for a rental unit in the market, there is understandable fear of discrimination. Neighbors and landlords may be unwelcoming” (McClure, 2008, p. 96).

As the literature review mentioned, resources such as HUD Section 8 are available for low-income tenants and landlords specifically providing for this population. Unfortunately, Orange City and surrounding cities have very few rental units established as HUD units. Orange City, specifically, only has sixteen HUD rental units, all of which are occupied. Not only are
tenants unable to find units due to the vacancy rate, it is likely individuals or families would not meet the criteria set to obtain HUD or another housing assistance.

A negative stigma surfaces when Orange City citizens were interviewed for their perspective of housing in the community. Many households and rental units surveyed acknowledged the need for more affordable rental units, yet lack desire or advice for community action. One specific homeowner, who acknowledged they never needed to find a rental, believed there should be, “More middle class homes for more middle class I think. Or possibly more rentals that are available, like if somebody comes to town and wants to rent or something like that they’ve got a job finding a rental” (Participant 54).

The stigma given to rental units derives from the fact of significant struggles in accessing quality rental units. Even through the lack of quality rental units, the negative stigma is only made worse by the vacancy of the units and the affordability of the units. Action within the community is desired to fulfill the need of low-income tenants and those with insufficient funds to rent quality units. Participant 48, “I don’t think there are enough rentals, working in my business and working with young adults. Young adults come in and they come and there are not quality rentals.” In order for the community to fully grapple with the mentality of improving the quality and quantity of rentals, understanding of the stigma pressed upon the systematically oppressed low-income difficulties is necessary.

LIMITATIONS

Both qualitative and quantitative aspects of the research study presented limitations to the structure and implementation of the mixed-methods study. Shared limitations between the two types of research include the lack of resources and time. Nine primary researchers conducted the study, but additional help was necessary by a few research assistants; however, even more
assistants were needed, but not obtained. Additional funds would have been better able to expand the study by providing more helping hands and access to expensive secondary data; as well as extra time to conduct further interviews in Orange City and expand on the data collected over Sioux County.

The qualitative portion of the research project witnessed the lions-share of the limitations experienced in the mixed methods study. With the goal of obtaining 10% homeowner/tenants interviews in Orange City, only 5% were actually collected due to time and a lack of people to assist in conducting the interviews. Additionally, the methods were designed in a manner that placed an emphasis on Hispanics and rental properties. Potential misrepresentation of statistics may have occurred because of errors based on the assumption of intentional interviews conducted of Hispanics and rental properties. Lastly, the researchers were unable to predict the success of an interview with the household or rental property in answering their door to allow the researchers to conduct the interview.

The quantitative share of the study experienced limitations in the secondary data and how the materials were interpreted. Much of the data available for the quantitative analysis were limited to secondary government regulated research (i.e. U.S. Census Bureau, Sioux County Courthouse). Because much of the data was collected under the direction of the one body, the government, there is a limitation in the varying diversity that might have existed if data were to be collected by the government and multiple third parties. The researchers were only able to analyze the data already collected, which limited how recent the data was and the lack of available information specifically looking at Orange City.
RESPONSES: PROPOSED ACTION PLANS

Policy & Government

There is a three-fold response suggested for policy and government. The first response is for the creation of a city housing committee. The second is to create incentives for building and maintaining housing, specifically rental properties. The final response suggested is a creation of a rental database available through the city website, so what rentals are available can be seen by people moving into the community.

#1 – new Housing Committee. The researchers suggest the city council create a housing committee to better address the issues of affordability, availability, and quality of rental units as well as low-income housing in Orange City. Along with the creation of the committee, the researchers suggest a portion of the Community Betterment fund be allocated for rental and low-income housing in the community. Thereby, this would offer the committee access to a pool of money for the development of new rental and low-income units in the community, such as apartment buildings and single-family homes. This pool of money would also be available for landlords to request money to repair/update their rental properties to improve quality with the stipulation of not raising rental prices.

The committee members would consist of community landlords, current renters, and local housing developers. These members are each vital to the process in their own way. Renters are currently living in the situation and know what their own needs. Landlords in charge of existing properties have the power to change the quality and affordability of their rental units. Developers play an important role in coming up with new plans to create new housing in the community and can work with the landlords and renters to access need and create management of new properties. Overall, the purpose of this group would be to discuss needs, problem solve
those needs, and create more affordable, available, and quality rental and low income housing units in the community.

#2 - Tax focus. Another local government intervention is a potential utilization of a tax break, subsidized supplies, or another means of providing financial incentives for developers, landlords, or wealthy individuals to build new housing units. The future growth of housing units in Orange City, and possibly the surrounding areas, will create much needed competition in the housing sector. Currently, the main competition in the housing market is between potential buyers and renters. The scarcity of available housing units causes families and individuals lacking sufficient resources to be left without a home. A home is one of the highest priorities to a family, but to cause families to lack housing due to refraining to impose on the laws of economics is logical, but it is also extremely inhumane. Instead of manipulating the supply and demand relationship of common economic logic, the city can choose to fight for social justice by developing more units. The high demand will help benefit the city by bringing in more families due to the low cost of housing. The competition evenly spreads through the economic system between buyers and between owners.

Further budget innovation can place city funding towards an ingenious investment regarding techniques for incentives to further grow the housing market in Orange City. This is best utilized through methods of tax breaks, subsidized supplies, or other means of the mentioned variety to entice developers, landlords, or citizens to build new housing units, preferably for renting purposes.

#3 – A rental database. The final area the city of Orange City can improve on for rentals is making a resource for the new rental units coming available for people looking for rental housing. On the Orange City website there are resources for buying homes in Orange City, but
there are no resources for rental units. A suggestion for the city of Orange City is to be in collaboration with the landlords and rental owners to make all of the rentals that become available in Orange City easily accessible in one place. This could be accomplished by making it available in a “finding the place to live” section on the Orange City web page and some paper resource available. Also, the resource should be bilingual for people in the Hispanic community to be able to find rentals, if they do not speak or read English. Having this resource be updated weekly would ensure people to know where the best rental units are and be able to get in to homes more quickly.

**Community**

There are two recommended responses for community members. The first is to become more aware and educated about the problems happening in the city. The second is to create a community-housing plan, similar to the community mental health plan, to help develop housing that is more appropriate for the needs expressed by the community.

#1 – Housing Awareness. Housing is a problem. Between the lack of rentals, lack of opportunities for Hispanic families, and the overall expense homeowners, landlords, and tenants face in obtaining and maintaining a single-family home property or rental property. Housing is an issue needing to be addressed. Unfortunately, those who are most affected by the housing problem are not fully supported by broader community. Take for example the common notion of those who participated in this study and indicated that housing in Orange City was “fine” or “nothing” needed to be improved on in the Orange City community. Participant 67 portrays a common mentality of many citizens surveyed, “Honestly I haven’t had to think about it because we have been so comfortable and happy.” This shows how many homeowners in Orange City
hold the mindset that they do not need to know the living experiences of the marginalized, because economic and social privilege has been in their favor.

Housing Privilege exists. The issue of housing should go beyond the social “handouts” to the privileged homeowners and extend into the living rooms of those least like their own. What do you know about them? Have you ever experienced what they are going through? Imagine, not being able to get your kids to school due to the lack of snow removal or struggle to find affordable, available, and quality single family home properties or rental properties with a low-income budget. Regardless of political affiliation or faith commitments, all citizens need to place an importance on welcoming those who have been marginalized in the community, especially the renters and the Hispanic populations living within Orange City. This requires those who have not needed to be aware before to shift their perspective, choose to educate themselves, and advocate to those who have the power to change and address these needs.

#2 – 5-year Housing Plan. A second response suggested for the community level is to create a housing plan and advocate. A few sample community plans regarding other subjects that have been put together by other communities are provided at 

http://www.siouxcounty.org/pdf/mentalh/careplan.pdf. This is a county level mental health care plan, accessible for anyone living in the county.

Something similar to this can be developed for housing. Following are two different community plans, specifically for housing, that were developed for towns that are experiencing similar problems as Orange City:

http://www.dec.ny.gov/docs/lands_forests_pdf/chesterhousing.pdf,

http://www.lincolntown.org/DocumentCenter/View/6772. In creating community plans like this,
community members have to get involved to assist in developing the plan and ensure the correct problems are being accurately and adequately addressed.

Another way community members can get involved is by letting the government, policy makers, and people with power in the community know that these issues matter. The City of Orange City 2014 Strategic Plan states that it wants to “Solicit Citizen Input” by “Work[ing] with NWC or other entity to do a community survey for useful information to improve [the] community” (“2014 Strategic Plan,” n.d.). The city would like input on these issues. This research, creating a community housing plan, and talking to the people with power in the community provides the perfect opportunity to take action and have your voice heard.

FUTURE RESEARCH

As this study sought to address the housing of rentals and Hispanic neighborhoods, specific studies focusing solely on rentals or Hispanic neighborhoods would reap information in much more depth than was covered in this study on all Orange City housing. In researching more on rentals in the Orange City and Sioux County communities, gaining a larger perspective of landlords could better equip and inform the research of this study and future studies on housing in the community. Lastly, an expansion of this study could include broadening the scope of quantitative data to Iowa and the United States and extending housing qualitative interviews to all housing units in Sioux County.

IMPLICATIONS FOR SOCIAL WORK

Two of the six social work values can be closely linked to the implications that this study provides for social workers: service and social justice. Through this study, social workers are able to understand the needs and gaps for vulnerable populations and their living environment. Social workers are able to help low-income house owners and those low-income individuals and
families seeking affordable household or rental units by advocating social change within the community seeking the social problem discussed in this study. Being aware of resources available for low-income individuals and families, advocating for more federal housing assistance and housing policy changes, addressing the community bias towards household owners versus those who rent, and informing community members, leaders, and officials of the need to provide affordable, available, and quality single family home properties and rental properties.
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*Sioux County mental health and developmental disabilities management plan.* (2000, July).


Appendices

Appendix A: Contacts Made During Data Collection Process

Ray Gibler: Associate Professor of Accounting at Northwestern College, Orange City, Iowa

Sioux County Auditor’s Office:
    Ryan Dokter: Deputy Sioux County Auditor
    Lois Huitink: Sioux County Auditor

Sioux County Information Technology
    Micah Van Maannen: Director

Jeff VanDerWerff: Professor of Political Science at Northwestern College, Orange City, Iowa

Mike Wallinga: Director of Institutional Research at Northwestern College, Orange City, Iowa

Earl Woudstra: Member of Orange City, Iowa’s City Counsel

Karen Woudstra: Realtor at Northwest Reality in Orange City, Iowa

Appendix B: Protocol for walking survey

Knock twice (doorbell first if available). Wait roughly 15-20 seconds.

   “Hi our names are ____ and ____ we are students at Northwestern College. We are doing
a short 5-15 minute survey about housing here in Orange City and your house was randomly
selected. Would you like to participate?”

   “The first thing we will do is read you the informed consent, this is a document we are
required to go over with you so you are fully aware of what we are doing, okay?”

-Read informed consent

   “Do you have any questions?”
“If you agree you can click the button at the bottom of the page and then move on to fill out the first part of the survey, once you are done we will ask you some questions and record them on the iPad”

**What to do if...**

- If they don’t answer after the second knock, move on to next highlighted address. Mark to come back at a different time slot.
- If someone says they are busy right now ask “Is it okay if we come back at a later time in the evening OR would a different day work better for you?” If they say no, go to house to the left.
- If the highlighted address refuses to take the survey, cross them out, go to the house to the left.
- If the house to the left refuses to take the survey, cross them out, go to next highlighted address.
- If we have already approached a house once and are coming back a second time and they don’t answer or refuse, go to the house to the left.
- If you survey a house to the left, highlight it orange, and mark with a star.
- If they are a Spanish speaker—“Hi we are students at Northwestern College. We are doing a short 5-15 minute survey about housing here in Orange City and your house was randomly selected. Would you like to participate? If so we can come back at a later time with a translator”
  - Translated- Hola, somos estudiantes de Northwestern College [la universidad en Orange City]. Estamos haciendo una breve encuesta de 5-15 minutos sobre la vivienda aquí en Orange City y su casa fue seleccionado al azar. ¿Te gustaría
participar? En caso afirmativo, podemos volver a una hora más tarde con un intérprete.

KEY

Completed survey-* (star) and strikethrough

Refusal-squiggle and R

Needs Translator-T

House to the left-highlighted orange

Come back at different time-AF or PM

Appendix C: Interpreter and Translator Confidentiality Agreement

Name of Interpreter/Translator:

__________________________________________________________

Name of Northwestern College Social Work Students:

To: _____________________ ____________________

A. I am aware that in the course of any assignment as an interpreter or translator, I will have access to participants confidential information; any such information must be kept in confidence by me and used only in connection with the work assigned to me by the Northwestern College Social Work Students (in collaboration with Community Health Partners)

Therefore in consideration of my engagement as an interpreter/translator from time to time, I agree:

1. I will hold in strict confidence, and will not use, assist others to use, or disclose to anyone any information that I learn while translating.

2. That I shall not derive any personal profit or advantage from any confidential information that I may acquire during my interpretation/translation services.
3. That confidential data includes all personal information (e.g., name, birth date, social security number) which may, in any manner, identify the individual.

4. That confidential data may be used only for purposes directly related to this qualitative research project.

That any personal use of confidential data is strictly prohibited.

B. It is understood that there is no time limit on any of the obligations under paragraphs A-1 through A-5, above.

C. I certify that I have read and understand the foregoing Agreement.

________________________________________ _____________________
Interpreter/Translator Signature Date

Appendix D: Informed Consent

Provided on Ipad

Our names are Amber Beyer, Corryn Dahlquist, Clarissa Ipema, Dakotah Jordan, and Hannah Twedt. We are students at Northwestern College graduating with our Bachelor’s Degree in Social Work, working in collaboration with the local agency Community Health Partners, under the supervision of Dr. Valerie Stokes. We are conducting a study examining perceptions of housing in Orange City, Iowa. We would like to gather qualitative information about the essence of housing in order to present information that will better inform policy makers. We would like to invite you to participate in this study. Your participation in this study will last approximately five to fifteen minutes. You must be at least 18 years old in order to participate and a homeowner or renter. This study and all of its components have been approved by the IRB board.

Description of the Study
The current study is looking qualitatively at the perceptions of housing in Orange City, IA. This study will include taking a stratified sample of renters and homeowners. You should understand that this is not a treatment study and you will not receive any therapeutic interventions from the research staff. Information is being collected for research purposes only. You do not have to agree to participate and even if you agree initially to participate, you can withdrawal your participation any time after you start the study.

**Possible Risks of Research Study Participation**

There is a low possibility of discomfort arising from answering questions about personal living situations. Any question that you feel causes too much distress you do not have to answer, though of course we appreciate it if you are able to answer as many questions as possible.

**Possible Benefits of Research Study Participation**

The current study is not designed to benefit you directly; some participants may find it empowering to discuss their experiences. The proposed research may benefit the participant, because by contributing to this study he/she will provide information that will better help policy makers to make community changes that benefit all citizens.

**Important Reminders**

Records that contain your identity will be treated as confidential. Individual comments from the interviews will be written in a presentation, but your identity behind the response will be kept confidential. Only research staff will have access to the information collected during the study.

If you have any questions about your rights or treatment as a participant in this research project, please contact Dakotah Jordan at dakotah.jordan@nwciowa.edu.
I have read this Informed Consent Form, and I have had the opportunity to discuss it and ask questions of staff. I acknowledge receiving a copy of it, and I voluntarily agree to participate in this research study.

**Appendix E: Debriefing Form**

Provided on Ipad

Thank you for participating in the present study about housing. The purpose of this study is to assess perceptions of housing in Orange City, Iowa. The results of this study will help the researchers better understand the quality, availability and affordability of housing in Orange City, Iowa. Having this information can further research and also help others understand the strengths and weaknesses of housing in Orange City, Iowa.

The information collected in this study will be used to create themes and trends. Identifying information will be kept confidential by all researchers and the project director. If at any point you want to withdraw your interview, then you can do so by referring to the contact information below.

If you know of any friends or acquaintances that are eligible to participate in this study, we request that you not discuss it with them until after they have had the opportunity to participate. Prior knowledge of questions asked during this study or other aspects of this study can invalidate the results. We greatly appreciate your cooperation.

If you have any questions regarding this study, please feel free to ask the researcher(s) at this time, or if you have questions at a later date, please feel free to contact the researchers through the contact below.

Dakotah Jordan, Researcher
Appendix F: Survey on Ipad

Please type your house number and your street, this will be used as your ID

Demographic Questions

What is your household income range?

$10,000 to 14,999
$15,000 to 24,000
$25,000 to 34,000
$35,000 to 49,999
$50,000 to 74,999
$75,000 to 99,999
$100,000 to 149,999
$150,000 to 199,999
$200,000 or more

Indicate whether you are a: renter or homeowner

If homeowner is chosen:

What is the appraised value of your home?

If renter is chosen:

What is your monthly rent?

How long have you lived at your current residence: (open box)

Ethnicity:

What is your identified ethnicity?

Caucasian
African American
Hispanic
American Indian and Alaska Native
Asian
Native Hawaiian and other Pacific Islander
Two or more races
Other

What is your age range?
18 to 24
25 to 44
45 to 54
55 to 64
65 to 75
75 years and older

What is the number of individuals living in your housing situation?
1, 2, 3, 4, 5, 6, 7, 8, 9, 10

What is your gender?
Male
Female
Other

How would you describe the quality of your home or apartment unit by choosing one of the following categories?

sound housing (new or very well condition)
minor repairs (example: paint chipping)

major repairs (infringe on quality of life. Example: leaky roof)

dilapidated (no longer livable. Example: rotten floors)

**Appendix G: Oral Survey Questions**

“Now we are going to ask you some questions aloud and record your answers, is that okay?”

“Before we start can you say your address, house number and street?, this will be your house ID when we do data analysis”

“First, we are going to ask you questions related to the quality of your housing and the housing in the community.”

What do you appreciate about your own housing?

What do you appreciate about housing in the community?

What do you dislike about your current housing situation?

What areas does the community need to improve on related to housing?

“Now we are going to ask you questions about the availability of housing.”

Do you think housing is readily available in Orange City? Why or why not?

Do you see any reason why you wouldn’t be able to stay in your current housing situation? If so what are those reasons?

Is there anything that would jeopardize housing availability in the community?

“We will transition into questions about the affordability of housing.”

What does affordability mean to you?

How affordable is housing in Orange City?

How affordable is your current housing situation?

“Our closing question is...”
What would you like your city officials to know in regards to housing quality, availability, and affordability here in Orange City?

“Thank you for your time!”