

CHAMBERLAIN HOUSING SURVEY

Results and Analysis Excerpt

June 1997

*Sponsored by:
The Chamberlain Housing Authority*

Prepared by:
Planning and Development District III
PO Box 687
1808 Summit Street
Yankton, SD 57078

Executive Summary

After compiling the numbers and analyzing the data, the following conclusions were discovered based on the “three questions” mentioned in the introduction.

Who Responded

The following points highlight the highest percentage of responses to the Survey. The points make a profile of the typical respondent to the survey:

Age:	Between the ages of 35 and 54, or part of the “Baby Boom” generation.
Household makeup:	Married couple with children.
Employment status:	Two members of the household working full or part time outside the home.
Household income:	Between \$10,000 and \$20,000 per year
Hometown:	Chamberlain

Current Housing Situation

The following is a profile based on the respondents’ current housing situation.

Housing type and features:	Single family home with three bedrooms, owned by the head of the household. Home has at least one entrance with one step.
Age of housing:	Home/unit built before 1940 or in the 1950’s.
Rent or mortgage payment:	Between \$150 and \$350 per month
Utility payment:	Between \$150 and \$200 per month
Satisfied with present situation:	Yes
Size of home fit size of family:	Yes

Opinions on Housing Issues

The following profile depicts the majority opinion of the survey respondents.

Rating of current housing issues: (structural condition, exterior appearance, security, etc.)	Good
Are there substandard housing units in Chamberlain?:	Not Sure
Is there a problem with enough housing types in Chamberlain?:	No
What groups have trouble finding affordable housing?:	Married couples with children, single parents, and those with disabilities
Most important housing issue:	Affordable housing for the elderly
Least important issue:	Mobile Home Parks
What type of housing should be encouraged in Chamberlain?:	Single family homes

Socio-Economic Data

Age

The question referring to the age of the respondents was broken down into six categories: Under 21, 21-34, 35-54, 55-64, 65-74, and 75 and over. The survey showed that 113 (Over 53%) of the respondents were between the ages of 35 and 54, which would be described as the “baby boom” generation. A fair representation was made by residents over the age of 55. Over 44 % of survey respondents fell into the 55 and older category. Twenty seven percent of survey respondents were over 65. Only one respondent reported an age under twenty, which is logical since there are few heads of households under the age of twenty. Figure 1 below shows the breakdown among age groups.

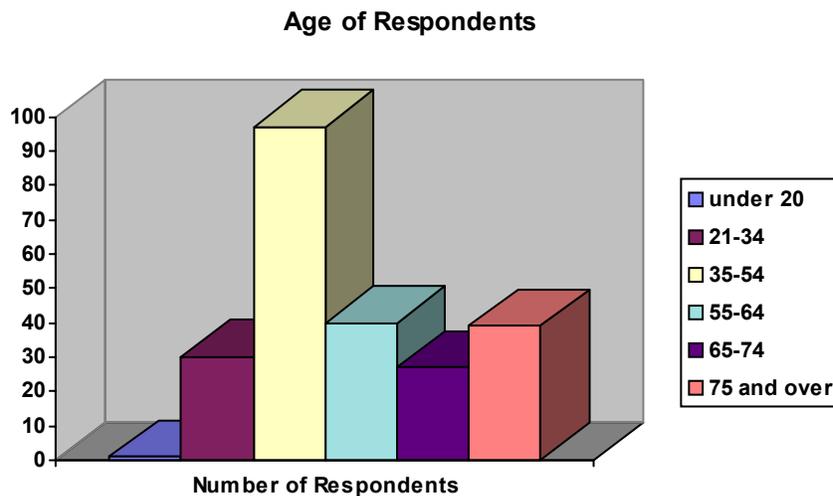


Figure 1, Age of Respondents

Household Size and Makeup

When asked what best describes the family status of the respondent’s household (Question 21), most reported being married with children (81 responses). Single persons living alone and married couples without children were reported frequently (67 and 59 responses respectively). Single parent families were present among the survey respondents (23 responses).

Employment

When asked about their employment status in Question 23, about 79 percent of the survey participants answered the question. Of those that answered the question, 116 said they worked full time, which corresponds to the number of people who were between the ages of 35 and 54. Eleven people said they worked part time, and 52 said they were retired.

Two persons working outside the home seemed to be the most common in the Chamberlain Housing Survey, represented by over 48 % of the respondents. One person working outside the home was the second most frequent household size at 43% of the people who answered the question. Nine respondents reported three people employed outside the home. Six survey respondents reported more than four people that were employed. Fifty one people did not answer the question. Table 1 below shows the number of respondents by number of people employed outside the home.

Table 1, Employment Status

<i>Number Employed Outside Home</i>	<i>Number of Respondents</i>
One	81
Two	91
Three	9
4 or more	6

Income

The question regarding income was answered by over 92 % of the participants, which is a fairly good rate considering the sensitive nature of the question. Results from those answering the question reveal that 2.7 % of the households earn less than \$10,000 annually. Households with incomes between \$10,000 and \$20,000 made up 23 % of the group, the largest among survey respondents. A small percentage of the households reported an income over \$70,000. Table 2 on the following page shows the number of respondents according to income category.

Table 2, Household Income

<i>Income Category</i>	<i>Number of Respondents</i>
Under \$10,000	6
\$10,000 - \$20,000	52
\$20,001 - \$30,000	36
\$30,001 - \$40,000	40
\$40,001 - \$50,000	29
\$50,001 - \$60,000	23
\$60,001 - \$70,000	24
Over \$70,000	10

Where They Live

When asked if the respondents lived in Chamberlain, nearly 90 % said “yes.” Of the people that said “no,” most lived in a rural residence near Chamberlain. Five people lived in Pukwana, and one lived Oacoma.

Current Housing Situation

Housing Type

Single family homes make up 79 % of all residences occupied by survey respondents. The majority of the homes are owner occupied, either with a mortgage or the home is paid for. Fifteen percent of the respondents live in a mobile home by itself or in a mobile home park. Only 10 respondents lived in a multi-family dwelling, which accounts for only 4.2 % of the survey. Fifteen percent of the survey respondents said they rented their housing unit. The percentage of people renting their housing unit is larger than the number of people living in rental units, which means some people pay rent for their mobile home or house. Tables 3 and 4 on the following page show the number of people who live in each housing type and how many own or rent their residence.

Table 3, Dwelling Type of Respondents

<i>Dwelling Type</i>	<i>Number of Respondents</i>
Mobile or Manufactured Home on Own Lot	21
Mobile or Manufactured Home in Park	12
Single Family Home	189
Townhouse	1
Duplex, Triplex or Four-plex	7
Building with 5-9 Apartments	3
Building with 10-19 Apartments	0
Building with 20 or More Apartments	1
Other	5

Table 4, Ownership Status

<i>Owner / Renter Status</i>	<i>Number of Respondents</i>
Owned by Someone in Household with Mortgage	91
Owned by Someone in Household and Paid For	111
Rented for Cash Rent	30
Occupied Rent Free Without Payment	6

Number of Bedrooms

The most common number of bedrooms among survey respondents was three (over 42 % of respondents). The next most common number of bedrooms was four, followed by two bedrooms, which is linked to the high percentage of people that live in single family homes. Most apartments and mobile homes do not have more than three bedrooms.

More people said they had five bedrooms (15) in their residence than people that reported one bedroom (11). Table 5 below shows the number of respondents by bedroom size.

Table 5, Number of Bedrooms

<i>Number of Bedrooms</i>	1	2	3	4	5	Over 5
Number of Respondents	11	51	102	52	15	7

Features of Dwelling Unit

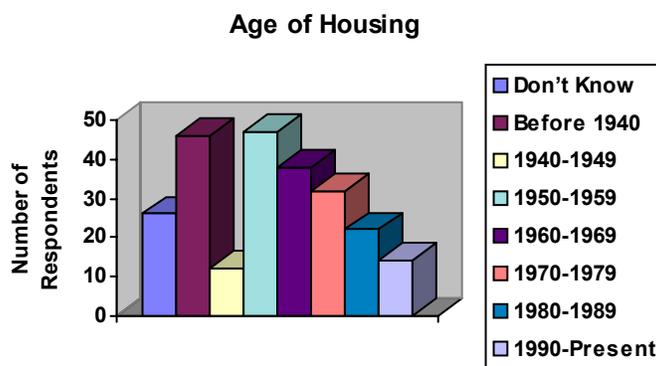
Question 10 of the Chamberlain Housing Survey refers to features found in the dwelling units of the respondents. Most of the places occupied by the respondents have entrances with more than one step. The next most frequent feature found in dwelling units was an entrance with only one or no steps. One person reported having an entrance with a ramp. There were no

responses dealing with wheelchair accessible features such as: wider doors, room to maneuver wheelchair, and grab rails in bathroom.

Age of Housing in Chamberlain

Question 3 in the Chamberlain Housing Survey asked participants to determine the decade in which their housing unit was constructed. Most of the homes built in Chamberlain (according to the survey) were built in the decades before 1940 and the 1950's. A large gap exists between the 1930's and the 1950's, as shown in the chart below. Perhaps World War II had a significant impact on Chamberlain's development. But, when GI's returned to the United States and homes were made affordable through the GI Bill, more homes were built in the 1950's. The chart shows a gradual decrease in the number of responses as the decades progress from 1960 to 1990. A significant number of respondents did not know when their dwelling was built (26). Figure 2 below shows the number of respondents whose housing units were built in the decades listed.

Figure 2, Age of Housing



Monthly Rent / Mortgage Payment

The Chamberlain Housing Survey asked respondents what they paid each month for rent or mortgage costs. The most commonly paid response fell within the \$451-550 range. A large portion of the survey participants reported monthly rent / mortgage payments between \$151 and \$350. Many apartment units in Chamberlain were constructed using Rural Development (what used to be called Farmers Home Administration) Section 515 Rural Rental Housing funds, which must meet rent limits established by HUD. Currently, the high rent limit for Brule County and Chamberlain is \$404 per month. Table 6 below shows the number of respondents according to the rent or mortgage they pay each month. Twenty one people did not answer the question.

Table 6, Monthly Mortgage / Rent

Monthly Rent or Mortgage Payment	Number of Respondents
\$150 or Less	20
\$151-250	36
\$251-350	38
\$351-450	25
\$451-550	49
\$551-650	14
\$651-750	7
\$751-850	5
\$851-950	6
\$950 +	7

Utility Payments

Question 20 asked survey participants what they paid for utilities each month. Utility costs include: water, sewer, electricity, gas, phone, cable, etc.. 65 respondents reported paying between \$151 and \$200 per month for utilities. Nearly 70 % of those that answered the question pay between \$101 and \$250 per month on utilities. Table 7 below reveals the number of respondents according to the amount paid for utilities per month.

Table 7, Monthly Utilities

Monthly Utility Payment	Number of Respondents
\$50 or Less	5
\$51-100	11
\$101-150	49
\$151-200	65
\$201-250	44
\$251-300	32
\$301-350	4
\$351-400	13
\$401-450	3
\$451-500	4
\$501-550	0
\$551-600	0
\$600 +	2

Affordability

Question 16 asked the participants if they shared a home with someone solely for help in meeting living expenses. 94% of the respondents (220) said they did not need to share expenses, while the remaining 6% said they needed help. Four people did not answer the question.

When asked if the respondents searched for affordable housing in the past twelve months, 183 of them said they did not, which compares to the responses in Question 16. 52 people said they had searched for affordable housing, which is 22% of those that answered the question.

Home ownership is still part of the “American Dream.” In question 18, survey respondents were asked if they would prefer to rent or own if affordable housing was made available. Those responding “own” outnumbered those that said “rent” three to one. 141 respondents said that they owned their own home already. If we compare the number of people who said they own a home in Question 18, we find that it is less than the 202 people that owned their home in Table 4. This could tell us that some residents are thinking about changing their housing situation.

Opinion of Current Housing Situation

Survey participants were asked if they are satisfied with their current housing situation. 133 people said they were satisfied with their housing situation. The most common response behind “satisfied” was “very satisfied” (68 responses). Only 13% of the respondents said they were either dissatisfied or very dissatisfied. Five people did not answer the question.

A majority of survey respondents (90 people) reported that they experienced difficulties in finding affordable rental housing, according to the results of Question 5.

When asked if they were aware of any obstacles to fair housing in Chamberlain, 183 respondents said they were *not*. 37 people said they were aware of obstacles to fair housing. The large “no” response may be due to the fact that barriers to fair housing were not publicized before the formation of the Chamberlain Housing Authority. One of the goals of the Chamberlain Housing Authority is to be a resource for housing information in Chamberlain.

Most of the survey respondents (92 %) claim the size of their dwelling unit is large enough for the size of their family. The majority of respondents are married with children and live in a housing unit with three or more bedrooms, which is generally enough bedrooms for a small family.

Community Opinions

This section analyzes the respondents' attitudes toward Chamberlain's current housing situation and their opinion as to which types of housing should be encouraged.

In each question, the respondents were asked to rate or decide on a number of issues and choices. Not all of the respondents answered every question and not all of them responded to each choice in a particular question, which explains why the total number of responses on certain questions do not equal the 238 returned surveys.

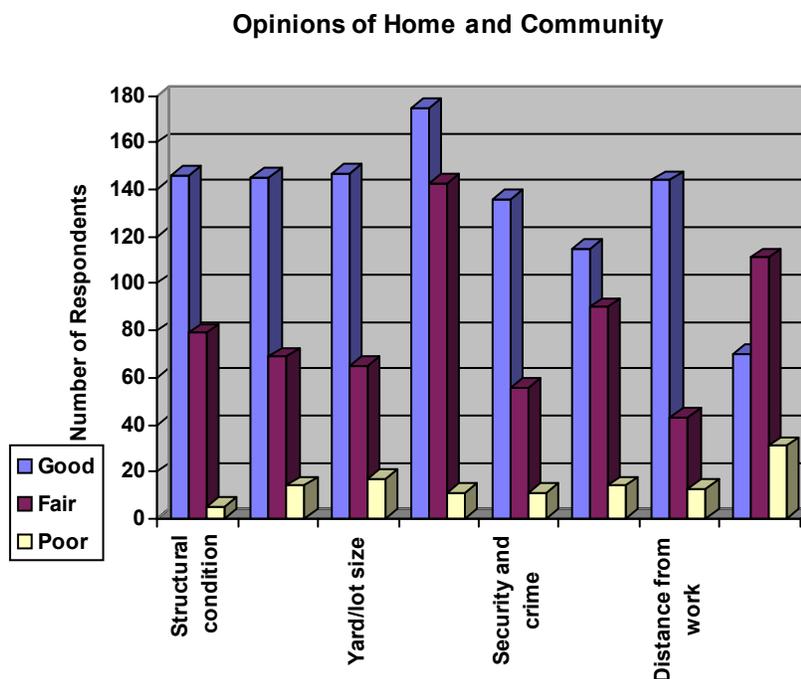
Opinions of Home and Community

Question 11 asked the participants opinion on various aspects of the home and community. The perception among the respondents in Question 11 is that there are no significant problems with each household's housing situation.

Most of the respondents believed the aspects listed were in good shape. Generally, the number of "good" responses outnumbered the "fair" responses by a factor of 2 and outnumbered the "poor" responses by a factor of 10. Surprisingly, the item that generated the largest "good" response was the "adequate heating system," considering the recent, harsh winter. The only response where the "good" response was outnumbered by "fair" was the item about "cost of living." Most people are not going to respond very favorably to a question about living costs. Everybody would prefer that the cost of living decrease.

Neighborhood liveliness was fairly even in terms of "good" and "fair" responses. Perhaps respondents were unsure what was meant by "neighborhood liveliness," or it could be a result of the times we live in. Figure 3 on the following page depicts the opinions of the respondents about various aspects of their home and community.

Figure 3, Rating of Housing Issues



Community Housing Problems

Participants were asked if they thought the community had any housing problems. Respondents knew a lot about their own housing situation, as was evident in question 11. That feeling was not quite the same in terms of assessing the housing situation of the community as a whole. A large portion of the respondents marked “not sure” as an answer to the items in Question 12.

A general conclusion most respondents came to was that there is not a problem with types of housing, affordable housing, and rental units in Chamberlain. Respondents to the survey were unsure if there was a problem with substandard units or vacant units in Chamberlain. The response was fairly evenly distributed with respect to subsidized housing and subsidized housing for the elderly. Table 8 on the following page shows the number of people who agreed, disagreed, or were not sure with various housing issues.

Table 8, Housing Problems

<i>Housing Issue</i>	<i>Agree</i>	<i>Don't Agree</i>	<i>Not sure</i>
Enough dwelling types	49	116	55
Enough affordable homes for sale	48	128	41
Enough rentals	59	105	50
Enough subsidized housing	80	53	79
Enough housing for elderly	68	72	76
Substandard units	75	27	109
Vacant units	33	67	109

Perceptions About Finding Affordable Housing

The basic feeling among survey respondents is that it is difficult for most people to find appropriate and affordable housing in Chamberlain. It is perceived that married couples without children, single people, and people over the age of 65 might not have a problem finding housing.

Married couples and single parents with children, and persons with disabilities seem to be the groups that would have the largest problem finding appropriate and affordable housing. This may be a result of not enough single family housing, two-bedroom rental units, or housing units adapted to persons with disabilities. The availability of financial resources may also play a role in persons not finding affordable housing. Table 9 below shows the number of respondents who believe the groups listed has a problem finding affordable housing.

Table 9, Groups Who Have Trouble Finding Affordable Housing

<i>Group</i>	<i>Yes</i>	<i>No</i>
Married couples w/o children	110	91
Married couples w/ children	182	23
Single parents with children	161	33
Single person living alone	109	90
People with disabilities	161	35
People over age 65	125	66

Importance to Community

The respondents were asked to rank a variety of housing types from 1 (most important) to 5 (least important). Housing for the elderly received the most “1” rankings, while mobile homes received the least. The rankings give us an idea as to what types of housing is important to the residents and should be encouraged in Chamberlain. Table 10 below shows various housing types and how the respondents ranked the types according to their importance.

Table 10, Housing Types and Their Importance to Community

	Ranking and Number of Respondents				
	1	2	3	4	5
Housing for Elderly	63	60	52	28	19
Housing for Low Income Families	53	50	59	26	26
Accessible Housing for Disabled	49	44	49	32	12
Mobile Home Parks	35	51	25	41	53
None of the Above Issues	26	2	1	3	51

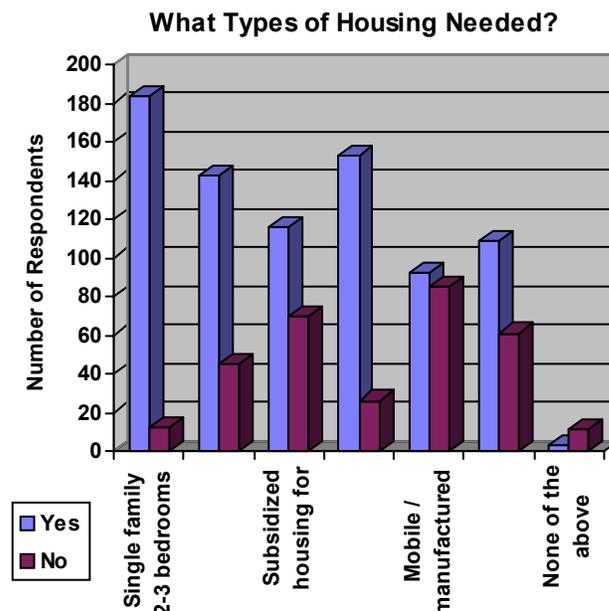
Types of Housing Needed in Chamberlain

When asked what types of housing should be encouraged in Chamberlain, a majority of survey respondents marked “yes” to all of the items in question 14. There should be encouragement of the development of most all types of housing in Chamberlain.

The item that generated the largest “yes” response was the encouragement of single family houses. The response can be linked to the feeling that groups such as married couples with children have a hard time finding housing results in the need for more single family houses. The second largest “need” is for accessible housing for the disabled. There did not seem to be an overwhelming need for subsidized housing for low-income families, but housing for the elderly should be addressed.

The item that generated the least “yes” responses was the mobile/manufactured home court. This may be a result of possible perceptions that mobile home courts may still be perceived as “trailer parks” or “tornado magnets.” A well designed mobile home park with amenities for its residents could change any perceptions that may exist. Figure 4 on the following page shows the number of respondents answering “yes” or “no” to various housing needs in Chamberlain.

Figure 4, Types of Housing Needed in Chamberlain



Conclusions

When analyzing results from the Chamberlain Housing Survey, there were three questions that needed to be answered:

1. Who responded to the survey?;
2. What is the respondents' current housing situation?; and
3. What are the opinions of the respondents in terms of available housing, housing costs, and housing needs?

The answers to the questions are as follows:

Who Responded

The following is a profile of the average household who responded to the survey is based on a majority of the answers given: The average survey respondent(s) is between the ages of 35 and 54, which falls within the "baby boom" generation. The household makeup of the survey respondents is mostly married couples with children. Two members of the household work either full time or part time outside the home. The respondent's household income is between \$10,000 - \$20,000 per year. Chamberlain is where the respondents make their home.

Current Housing Situation

Most of the respondents live in a single family home with three bedrooms that is owned by the head of the household. The homes feature at least one entrance with one step. Hardly any units are adapted to wheelchair use. The home occupied by the respondents was built between the 1930's and the 1960's. Respondents pay between \$150 and \$350 per month for their mortgage or rent and pay between \$150 and \$200 per month for utilities. The respondents generally do not have to live with someone to help with living expenses. The respondents are satisfied with their current housing situation and believe the size of their home fits the size of their family. Even though most respondents own their own home, home ownership is still the dream of the rest of the respondents.

Opinions on Housing Issues

The respondents marked "good" ratings for various aspects of their housing situation such as: structural condition, exterior appearance, neighborhood liveliness, and security. The participants generally did not agree that there is a problem in Chamberlain with having enough types of housing for different people. There does seem to be a problem with having substandard housing units in Chamberlain. Even though the respondents did not believe there are problems with having enough housing units, there are many groups of people that have a difficult time finding affordable housing. These groups include: married couples with children, single parents, and people with disabilities.

The respondents believed housing for the elderly was the most important issue in the Chamberlain area. Mobile home parks was the least important issue. When asked what types of housing should be encouraged in Chamberlain, single family homes was the most popular choice. Other forms of housing such as accessible housing for the disabled, subsidized housing for low-income elderly and low-income families should be encouraged as well.

Tool for Decision-making

The results and analysis of the Chamberlain Housing Survey can give city officials, community leaders, and developers insight as to what Chamberlain's housing situation is like. The survey can also serve as a decision-making tool as to which types of housing should be developed in the future. By encouraging the right types of new housing construction, infrastructure costs can be reduced and redevelopment and preservation projects can be done effectively.