

**APPENDIX B**  
**SELECTED SURVEY INSTRUMENTS**

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**"HOUSING MANHATTAN: PLANNING FOR THE FUTURE"  
COMMUNITY SURVEY**

Please take a few minutes to complete the following Community Housing Survey. The results of the Survey will greatly assist in developing a Housing Market Study for the Manhattan Area. All results will be confidential. If you have any questions, contact Ockert Fourie, City of Manhattan, 785-587-2412. *Please enclose the completed survey in your Utility Bill Payment, or return it to the City of Manhattan, Community Development Department, 1101 Poyntz Avenue, Manhattan, KS 66502.* Thank you for your assistance with this important survey.

**1. Where do you live?**

<u>1,285</u>	Manhattan	<u>3</u>	St. George	<u>1</u>	Ogden
<u>0</u>	Randolph	<u>0</u>	Fort Riley	<u>3</u>	Wamego
<u>1</u>	Keats	<u>0</u>	Leonardville	<u>8</u>	Other: _____
<u>8</u>	Rural Area	<u>1</u>	Riley		

**2. How long have you lived at your current address?**

<u>123</u>	Less than 6 months	<u>416</u>	1 - 5 years
<u>100</u>	6 months - 1 year	<u>670</u>	6 years or more

**3. What would you identify as the three (3) most critical housing needs for you at this time?**

1) See Attachment  
 2) \_\_\_\_\_  
 3) \_\_\_\_\_

**4. What would you identify as the three (3) most critical housing needs in Manhattan at this time?**

1) See Attachment  
 2) \_\_\_\_\_  
 3) \_\_\_\_\_

**5. Number of persons in your household, including yourself, who are in the following age categories: See Attachment**

\_\_\_\_\_ 5 and under      \_\_\_\_\_ 6 - 18      \_\_\_\_\_ 19 - 61      \_\_\_\_\_ 62 and over

**6. Do you live in a:** House 1,134      Mobile Home 5      Duplex 80  
 Apartment 60      Other(specify) 25

**7. Do you :** own 1,068 or rent 235

**8. How would you rate the general condition of your home/duplex/apartment/mobile home?**  
1,058 Good      214 Fair      32 Poor

(b) If fair or poor, please explain: See Attachment

**9. Would you apply for financial assistance for housing improvements if funds were available as:** Low Interest Loan 327 Yes      763 No

Grant 381 Yes      631 No

OVER

**10. What is your current monthly rent or house payment? \$ See Attachment**

**11. What was your total family income from all sources before taxes in 1998?**

56 under \$10,000      155 \$20,000-29,999      169 \$60,000-\$79,999

50 \$10,000-\$14,999      179 \$30,000-\$39,999      79 \$80,000-\$99,999  
50 \$15,000-\$19,999      295 \$40,000-\$59,999      89 \$100,000 and over

12. In your opinion, which of the following housing types are needed in Manhattan within the next two to five years? (please check (☐) the appropriate box).

	<b><u>GREATLY NEEDED</u></b>	<b><u>SOMEWHAT NEEDED</u></b>	<b><u>NOT NEEDED</u></b>
<input type="checkbox"/> Housing For:			
1. Low-Income Families	562	303	94
2. Middle-Income Families	487	415	76
3. Upper-Income Families	41	192	591
<input type="checkbox"/> Single Family housing	433	392	67
<input type="checkbox"/> Rental Housing (General)	302	372	215
<input type="checkbox"/> Manufactured Homes	56	332	393
<input type="checkbox"/> Mobile Homes	36	215	554
<input type="checkbox"/> Condominiums/Townhomes	137	430	271
<input type="checkbox"/> Duplex Housing	116	495	204
<input type="checkbox"/> Apartment Complexes (3 to 12 Units per Complex)	68	315	402
<input type="checkbox"/> Subsidized Financing for:			
1. Rehabilitating Owner-occupied Housing	382	349	108
2. Rehabilitating Renter-occupied Housing	295	317	191
3. First-Time Homebuyers	526	260	69
<input type="checkbox"/> One Bedroom (Apartment or House)	103	365	270
<input type="checkbox"/> Two Bedroom (Apartment or House)	206	433	131
<input type="checkbox"/> Three Bedroom (Apartment or House)	326	326	134
<input type="checkbox"/> Independent Living Housing for Mentally/Physically Disabled Persons	322	405	83
<input type="checkbox"/> Group Home Housing for Mentally/Physically Disabled Persons	295	402	97
<input type="checkbox"/> Retirement Housing - Rental	292	424	96
<input type="checkbox"/> Retirement Housing - Purchase (Owner occupant)	299	413	94
<input type="checkbox"/> Retirement Housing for:			
1. Low-income Elderly Persons	588	260	45
2. Middle-income Elderly Persons	393	431	58
3. Upper-income Elderly Persons	104	283	393
4. Assisted Living, with Specialized Services (i.e. health, food preparation, recreation services, etc.)	410	381	61
<input type="checkbox"/> Single-Room-Occupancy Housing Boarding Homes)	108	355	289
<input type="checkbox"/> Additional Housing in the Downtown Area	173	315	291
<input type="checkbox"/> Others (specify):			

1. **Where do you live?**

Garden City

Salina

Lubdursion Ranilom Woods (1304)

Just outside of Manhattan

Olsburg

Rural

Stanley, KS (live in Manhattan during the school year)

Topeka

Junction City

6. **Do you live in a:**

Townhouse (16)

Condominium (4)

Residential

Motel

Fraternity House

**3. What would you identify as the three (3) most critical housing needs for you at this time?**

Affordable/low cost housing. (130)  
More space (62)  
Better/cleaner/more accessible water. (55)  
Lower/more stable taxes. (81)  
New exterior/paint/siding. (38)  
Electrical needs: wiring/power. (38)  
Air conditioning/central air. (35)  
A variety of retirement housing suitable for all income levels and needs. (30)  
Good/central location. (28)  
Better/different neighborhood. (25)  
New/more efficient windows. (23)  
Well maintained housing/quality. (44)  
Better water drainage/storm drains. (21)  
Basic home repair/maintenance. (20)  
Affordable/reliable utilities. (20)  
New furnace/heater (more efficient). (19)  
Plumbing. (18)  
Better inspections/regulations/codes and enforcement. (17)  
Single family affordable housing. (15)  
Replace/repair our roof. (15)  
General upkeep of property – owner and rentals. (14)  
To feel safe in our neighborhood (13)  
Work on interior of home: painting, etc. (13)  
Finished basement. (12)  
Sidewalks. (12)  
Insulation/window insulation. (11)  
Better streets/street repair. (11)  
Safety. (11)  
Bigger/more bathrooms. (11)  
Three bedrooms. (10)  
Garage. (9)  
Landscaping. (9)  
New gutters. (9)  
Single family homes/rentals. (10)  
New carpets/flooring. (9)  
Better sewer system. (9)  
Low interest rates/financing. (9)  
Financial assistance for home improvements for owners. (11)  
Yard space. (8)  
Public transportation services. (8)  
More/better parking. (8)  
Fenced backyard. (8)  
Good/responsible landlords. (7)  
Gas. (7)

Dryer basement. (7)  
Structurally sound living conditions. (7)  
New/better house. (7)  
Value/quality housing for the price. (7)  
Assisted living units. (7)  
Affordable house payments. (7)  
One level. (7)  
Finding home to rent that will accept pets. (7)  
Replacing old appliances. (6)  
Clean. (6)  
Pest control. (6)  
More housing/lots. (5)  
Resale value/maintaining property value. (5)  
A reasonable garbage system. (5)  
Handicapped accessible. (5)  
Food. (5)  
Phone. (5)  
Lawn maintenance. (4)  
Repair on foundation. (4)  
High quality/affordable City services. (4)  
Upkeep/rehab of older housing areas. (4)  
Real estate too expensive/overpriced. (4)  
Convenience. (4)  
Privacy. (4)  
Clean. (4)  
Condominiums. (4)  
Affordable starter homes. (4)  
Curbside yard waste pick up and recycling pick up. (4)  
Need storage space. (5)  
Energy efficient. (4)  
Close to campus. (4)  
Zoning restrictions and enforcement. (4)  
More lights in the streets. (4)  
Houses in \$100,000 to \$150,000 range. (3)  
Senior housing—upscale. (3)  
Cheaper/better cable. (3)  
Washer/Dryer. (3)  
Double car garage. (3)  
Being able to make needed repairs (financially). (3)  
New/repair driveway. (3)  
Accessible. (3)

House repairs.(3)  
Middle class housing – \$90,000 to \$100,000 range. (3)  
Housing to purchase under \$100,000. (3)  
Pay mortgage. (3)  
Finding a house in the school district we want our child to attend. (3)  
Deck enlargement/repair. (3)  
Cost of maintenance and repair. (3)  
Reduce government. (3)  
Repair walls. (3)  
Concern for traffic flow. (2)  
Repair porch. (2)  
Solar energy tax breaks, subsidy grants. (2)  
Enforce speed limits in residential areas. (2)  
Comfort. (2)  
Mid level housing. (2)  
Being able to afford a new home. (2)  
Country area. (2)  
A maid. (2)  
Program/assistance for first time homebuyers. (2)  
Better construction. (2)  
More competition amongst builders. (2)  
Few renters in the neighborhood. (2)  
Green space preservation. (2)  
Quiet, safe residential areas. (2)  
New automatic garage door. (2)  
More rental property/options. (2)  
Noise insulation/control. (2)  
Located out of danger of flooding. (2)  
Fire protection. (2)  
City maintenance of sidewalks.(2)  
Inflationary yearly appraisal of assessed value. (2)  
Modernization. (2)  
Sidewalk. (2)  
Large kitchen. (2)  
Controlling rental properties/tenants. (2)  
Duplex housing. (2)  
Easy access to Ft. Riley. (2)  
Executive townhouses/condos. (2)  
Digital information  
Keeping the city from destroying our neighborhood by widening Anderson  
Avenue beyond any reasonable needs and building round-abouts in small  
intersections all around us so that emergency vehicles could never reach  
our house.  
Age of home  
Separate apartment buildings for working older women.  
City needs to make owners upgrade rentals.

Stop Fort Riley bombing which knocks houses off foundations and causes damage to houses.

Zero lot line houses.

Neighbors that respect our property and economic investment.

Funding to repair city sidewalks in front of residential homes.

Need stone replacement in basement way (outside entrance).

Discount any service for college kids.

Improve the condition of other homes in the neighborhood.

Check furnace for upcoming season.

Quality upscale housing.

Condition of housing and surrounding area.

Condition of streets and alleys in my neighborhood.

Concern about the demolition of neighborhood houses and replacement by inexpensive two and four plexes diminishing the overall appearance of the older neighborhoods.

Quality construction in the 2,000 sq/ft \$175,000 - \$200,000 in a neighborhood environment—ie: close to shopping, parks, trees in the neighborhood etc.

Rental du/tri/quad-plex—new construction or appropriately renovated.

To complete work in progress on our home.

Three bedroom with attached garage.

To continue living in my house! Seriously, to continue improving our 80+ year old house.

Alleviation of overcrowding in nearby rentals.

Senior citizens housing for middle income (can't afford Meadowlark).

Older home repair is very expensive.

Garage space for vehicles.

Main floor laundry.

People need to own more houses—in older Manhattan.

Complete unfinished areas.

Better enforcement of the Landlord-Tenant Act.

Health facilities.

Owner maintenance of all problems.

Not being able to talk to owner about problems, just the manager.

Large rooms.

Large closets.

Well ventilated.

Better yard and grass.

More and better housing assistance (Section 8 for example).

House cleaning – priced for low-income.

Safe, up to date housing.

Housing convenient to shops.

Variety – poor circulation.

High taxes based on sales in neighborhood – not condition of.

Remove center turn around on 12 and Vattier and allow Vattier to be a through street onto Manhattan Ave.

A place to go if landlords do not respond to tenant needs.

Control urban sprawl.

Clean up older desolated areas.  
Lack of proximity to school, recreation, etc. for pre-teens.  
Three bedroom and basement and garage in reasonable price range in nice area.  
The fear of further encroachment in my neighborhood of unwanted development  
ie. parking lots.  
Finish remodeling.  
Roof and siding on garage.  
The laws and regulations permitting building on land owned for over 20 years.  
Being able to sell our house and buy another we could afford.  
I recently purchased a Habitat for Humanity home so I don't feel I need much at  
this time as I feel very blessed to have this nice home.  
Radon remediation in our basement.  
Middle- to upper-income housing.  
House in good condition.  
House laid out in usable fashion/adequate bathrooms.  
Protection of older neighborhoods from absent landlords, and unkept rental  
properties.  
Establish neighborhoods as single family residential.  
Rental for daughter in college.  
Remodeling.  
Grants for old historic homes that need outside work.  
One bedroom.  
Two bedroom and two bath.  
Removal of dead trees and miscellaneous bushes.  
Getting higher quality renters for neighboring rental houses.  
Finding a time when professional repairs can be done – when normal business  
hours end at 5:00 and I'm still at school!  
Greater responsibility with spending tax money.  
Still in good health – plan to stay in this home, multiple level and will likely  
need to move to single story home within five years. Then to assisted  
living after that and later to nursing home. We have been carrying  
Nursing Home and At-Home Insurance.  
Fire and ambulance coverage.  
Stop referring to the area downtown and around campus in negative terms.  
Bathroom floor and downstairs ceiling replaced.  
Roof repaired on corner.  
Living as needed.  
Paved alleys – high-density rental area east of KSU.  
Revision of ordinances for the property owner.  
Fill in the cracks on the homeless housing area.  
One bedroom apartments.  
Area for carwash.  
Repair garage roof and basement walls.  
Good, thick topsoil (not being built over a limestone shelf like the Candlewood  
area).  
Smaller home.  
Plates and bowls.

Small lawn.  
Decorative.  
We have a three bedroom house with basement. Not room for laundry on first floor.  
Increasing City budget and mill assessment.  
Reasonable priced groceries, gas.  
Better student housing.  
Think, stop and reevaluate needs.  
Not enough rental property for people who aren't students and want to live in a nice home.  
Tree shelter improvements along Seth Child Road.  
Street light on Cheryl Terr and Terry Way.  
Homeless shelters.  
Front door.  
Subsidized financing for owner occupied housing rehabilitation.  
Trees removed from power lines.  
Sprinkler for lawn.  
Management of development and growth.  
Economic development.  
Fix basement ceiling.  
Ceiling fan.  
Improvement in mobile home areas.  
Lights.  
Drains on each side of my driveway.  
Misspent funds by the City.  
Family friendly.  
If your duplex sits "sideways," allow fencing in "front" yard.  
Dirt/yard work—to prevent soil erosion.  
Maintain high quality of Seth Child for access.  
Preserving the neighborhood.  
Weatherization.  
Cleaning up student slum single family homes turned into multi apartments and limiting the number that can be made into multi apartment from older single homes.  
Freedom to put a fence (white picket in my case) around my front yard to protect self, wife and two year old from dog next door. Owners do not use a leash.  
Development of park in Northview area.  
Places for my dog—fenced yard, 6 foot fence.  
Money to repair cement.  
Good schools with caring and concerned teachers.  
Choice of places to shop more than two food sources.  
Environmentally friendly.  
Living in a house, not an apartment.  
Living on the outskirts, not in the city.  
New kitchen.  
Training in home upkeep and maintenance and yard care.

Affordable contractors, electricians, heating/AC workers, plumbers, er, tree

trimmers.  
Where to find a handy man when needed.  
Slow the constant increase in property assessment.  
Trees on parking trimmed of dead branches while the leaves are green so you can see what is dead. One tree may need to be removed.  
Better space use.  
Free health clinic needed downtown.  
Lower insurance.  
Space between homes.  
Condominiums that provide upkeep (assistance for senior citizens).  
Apartments.  
New computer.  
Seating.  
Irrigation.  
Restrictions on in-fill in older neighborhoods.  
There are an abundance of homes in Manhattan that cannot be sold by owners who desire to sell them.  
More money.  
Assistance with repairing foundation damage due to the ground shifting.  
Utility room.  
Historic preservation.  
Keeping the “core” of the City inhabited.  
What to do if Alzheimer’s husband goes to rest home and I can’t afford to stay here.  
Protection of property value from developers and City officials and commissioners.  
Townhomes.  
Duct work under the house.  
High water table affects foundation.  
Finding good developments outside of town.  
Finding land to build on out in the country, within 5 miles of Manhattan.  
Executive zero lot line homes.  
Not to be annexed.  
Greater selection of sensibly priced executive level homes.  
Crime rate – lower and accurately reported by the media.  
A Lowes or Builder’s Square type lumber/home improvement store in town.  
Reduced zoning requirements (detail, sidewalks, parks).  
More trees (for cooling and weather protection).  
Location out of USD 383 tax base.  
Location out of Manhattan City tax base.  
Location out of Riley County appraiser’s area.  
Owner occupied.  
Expand mater bedroom.  
Clean up garage.  
Hand rails.  
Tree removal.  
Work – saving.  
Attic fan.

Laws prohibiting students to live in residential areas and be loud and uncontrolled.

Townhome or exterior maintenance provided dwellings.

KPL.

Weatherization grants.

Living in a neighborhood with socio-economic status neighbors.

Low maintenance and upkeep.

Retrofit for aging.

Small upper income homes.

Housing with alleys.

Renters having more rights than landlords.

Replace eaves.

Guest quarters or rental unit within residence/lot.

Recreation opportunities in downtown neighborhoods.

Enforce nuisance house ordinance.

Repair retaining wall.

Rentals with less than a 12 month lease.

Television reporter tower for PBS and main networks.

Fewer housing codes.

4. What would you identify as the three (3) most critical housing needs in Manhattan at this time?

- Gas. (2)
- Recycling program. (2)
- Energy efficiency. (2)
- Identification and elimination of substandard housing. (2)
- Big trees around the house for a good shade. (2)
- Handicapped accessible. (2)
- Adequate city services, fire department, ambulance services, etc. (2)
- Don't segregate the poor – subsidize housing through current landlords instead of segregated housing. (2)
- Density. (2)
- New roadways (Modernization).
- Digital infrastructure.
- Solid foundations.
- Remodeling.
- Age of home.
- Upgrades on most housing mandatory.
- In above average repair, housing for KSU students and the elderly (those on SS or low retirement plan).
- Variety of price range
- Attract single-family owner-occupants to homes in Manhattan's core areas.
- Trails etc. to be interspersed among new western mansions.
- Arrange better racial mixes to reflect "society."
- Convenient access to Ft. Riley.
- Housing becomes too dense—population wise around campus.
- Affordable apartments are not sound proof.
- Convenient.
- Grocery store off Pozntz to the south part of town.
- Improvements due to Flood '93 in the six addition.
- More apartments that are designed to be apartments to replace houses that were converted into apartments. (A large percentage of these places are living on borrowed time.
- Lower specials.
- Garage.
- Structure.
- Central shopping district.
- Up to date housing.
- Mobile homes not welcome here = lot rent too high.
- No place for single moms – or the really poor.
- More affordable housing for average income workers.
- Women's shelters.
- Nice clear surroundings.
- Home.
- Work.
- More 2 to 3 bedroom rentals at "non-student rates."
- Single floor homes for the retirees – not split/bi-level or two story.

Emphasis on fill in development and rehab of existing housing.  
Trimming big tree in front of my house.  
Get rid of the “slum” houses near K-State and Aggieville and put in more apartment units with off street parking.  
Put in more storm drains in the older parts of town.  
Enforce the off street parking requirements.  
Controlling rental properties/tenants.  
Home Depot.  
City orchestra.  
Present low-income housing serves those with income. I don’t think people making \$20,000 (refer to *Manhattan Mercury Newspaper*) should take precedence over those who can’t do for themselves.  
Concern over old age, social security, and staying in one’s own home – maintaining the home and paying the bills. Women over 60 had different opportunities from those working today.  
Address numbers on our houses or mailboxes, curbs etc.  
Enforcing rental property ordinances.  
Increasing single family affordable housing sprinkled throughout the city (not clustered around the city limits).  
Better schools in neighborhoods.  
More co-op type housing.  
Shade trees in the newly developed areas.  
Affordable housing dispersed throughout ALL neighborhoods in the city.  
Absolutely NO low-income housing development where families are “packed in like fish in a can,” (ie. Cower-Esury) anywhere in the city.  
Single parent housing.  
Boarding houses as alternative to staying in motels for business people.  
Low-income housing with living programs for how to care for your home.  
Non-students often need to live in student neighborhoods just to get something affordable! Need more “away from campus” houses/duplexes.  
More individual home ownership.  
“Green-belt” development.  
Keeping the city from being one huge student slum.  
Improved infrastructure in older neighborhoods.  
Apartments with washer/dryer hookups.  
Students get preferential treatment in Manhattan; permanent citizens get no help at all when it comes to renting.  
Senior citizens need for aid to keep up property.  
I think reviving the old part of town is more important than continuing to build on the edge of town (east side).  
Designated college rental housing zones.  
Elderly subsidized expenses.  
Structurally sound.  
Removal of obstructive trees and bushes.  
A community hospital adequately equipped to meet health needs without a competing surgeons out patients facility which would seriously jeopardize Manhattan area hospital needs at reasonable care.  
Develop lots mobile home owners can own, to eliminate paying lot rent forever.  
More homes associations per neighborhood for quality control.

Affordable housing for low and mid-income families which is close to amenities and not ghetto builders.

Allowing conversion of single family homes to multi-unit rentals.

Taxes pro-rated for new housing areas.

Too few to pick from.

Range was from nice and expensive to run down – no in between housing.

A better place to buy home improvements (Home Depot, Payless).

Upgrade Northview Area before it becomes low income.

Increased City budget and mill assessment.

Stop light at Denison and Kimball.

Reasonable priced groceries, gas.

Address “party house” issues.

It needs more “entertainment” for the youth/children.

More longer walking areas where it’s okay to let your dog off the leash.

Help someone in need and stop giving business free taxes.

Prices have skyrocketed on homes since we lived here four years ago.

Stable taxes.

Develop plans for new housing areas–growth is important and necessary.

Good repair.

Preserve Poyntz.

Easy accessible storm shelters.

A fair tax appraisal system, i.e.–cost of living wage increase = 2%, tax increase = 6% - 9% or more. Mine have increased 31% over the past few years.

More new housing at \$200,000 - \$240,000 without the horrendous specials.

Smaller, less luxurious houses in Old Manhattan (block where jail is).

Dog-free neighborhoods.

Restrictive covenants.

Trees removed from power lines.

Fix Anderson–main artery has been clogged for almost two years.

Inflation of housing costs.

Managing real estate development.

More renovation of older homes and housing areas.

Renovation of apartment complexes (rather than building new ones).

Better control and tighter regulation/reinforcement of the shabby student housing in town. It makes it look dirty and down not reflect well on Manhattan.

Stricter laws and follow-up of low income property (rentals).

No trailer parks in Manhattan.

Control on irresponsible, destructive, filthy tenants.

Some kind of enforcement or follow up needs to happen.

Stemming the flow of housing on large lots in the west.

Manhattan housing seems to meet the demands of the community (a growing community) which is fine. Nice parks, etc.

Adequate internet phone lines.

Exterior maintenance provided for townhomes.

Indoor community pools.

Building of too many high income houses.

Protection of housing opportunities from strip development.

Bottle neck at Fort Riley Blvd. will reduce value along Seth Child corridor.

New housing under \$200,000.  
Reduction of City Government police power.  
Put housing authority in to private enterprise.  
Pride in our City.  
Regulations enforced to keep Manhattan looking like a fine community.  
Is it possible to use TIF for other than commercial?  
Not turning old homes into apartments.  
Stricter dog control laws.  
Prompt removal of people involved in nefarious activity for neighborhoods.  
Sanctions against slum lords.  
Financing.  
Finding housing for displaced flood victims.  
Probably the same as mine—not enough money.  
Qualified, honest home repair/renovate personnel to complete work in a timely manner.  
Better policy for keeping properties clean of trash, cars, parking in yard, etc.  
Jobs/work.  
No mobile or manufactured homes.  
Residential building.  
Stop signs at intersections within the neighborhood.  
Maybe more rentals during the school year. With the post so close, it was very hard to find a clean 3 bedroom not near the college.  
More cluster developments.  
We need a house.  
Community is growing too fast.  
Good draperies on each window.  
Consideration of “tornado alley” safety.  
Accommodations without long waiting period.  
Gated/security community.  
Space between homes in new developments.  
Free health clinic.  
Low monthly bills.  
Run off control.  
Homes with basements.  
Better paying jobs or equal to other towns this size.  
Groceries.  
Available land for mid level housing.  
I am concerned about ugly in-fills that aren’t monitored by the City.  
Storm protection and flood avoidance.  
Maintaining the sense of community.  
Could use more like Colorado Plaza.  
Protection of property value from developers and City officials and commissioners.  
Affordable housing with proximity to all levels of schools (elementary, middle school and high school).  
Executive zero lot line homes.  
More updated housing.  
Temporary housing for families of professionals moving to Manhattan.  
Lower interest rates.

House values have shot up at an alarming rate.  
Pest control.  
Fewer “appearance” codes.  
More subdivided land close to town.  
Stop the division of lovely homes into many apartments.  
There are no critical housing needs here – at best we are even, at worst, there is too much available now.  
More parks and bike paths.  
Reduce mobile homes.  
Conservation subdivision planning.  
Do not chew up all the open land for new homes.  
Do not make new homes on less than ½ acre.  
Diversity.  
Better publication of new availabilities.  
Expand public housing.  
Stop light at Ft. Riley Blvd and Warner Park.  
Four lanes for K113 to I70.  
More lots available to build.  
Developing cooperative housing opportunities.  
Redeveloping available loft spaces for housing units.  
Living wage would help.  
Slab construction should have a storm shelter.  
Private lots.

**8(b). If fair or poor, please explain:**

Needs painting–interior/exterior. (34)  
Needs basic maintenance/home repair. (30)  
New windows. (20)  
New wiring/electricity. (17)  
Plumbing. (16)  
Poorly constructed. (15)  
It’s old. (15)  
Roof repair. (15)  
Air conditioning/central air. (14)  
Needs new siding. (12)  
We are remodeling/renovating. (12)  
Poorly maintained/neglected in many respects. (11)  
Need furnace. (11)  
Floors/flooring needs to be replaced. (10)  
Needs new foundation. (9)  
Needs new carpet. (9)  
Needs new carpet. (9)  
Needs doors. (9)  
Needs new carpet. (9)  
Need new insulation. (9)  
House was build several years ago and shows its age. (8)  
Leaky/unfinished basement. (8)  
Owner won’t make repairs or improvements. (7)

The outside of the house needs work (ie. paint, roof, rain gutters). (7)  
New/repared bathroom. (7)  
It's old and in need of repairs. (7)  
Bugs/pest problem. (6)  
Better water drainage. (6)  
Ceiling needs to be fixed. (5)  
Cosmetic repairs: drapes, blinds, cabinets, etc. (5)  
Porch in bad shape. (4)  
The house has settled, leaving cracks. (4)  
Money for repairs/upkeep. (4)  
Needs some interior restoration. (3)  
Termite problems. (3)  
New/better landscaping. (2)  
Water leaks. (2)  
New appliances. (2)  
Kitchen is in bad shape. (2)  
Cracks in walls. (2)  
The only problem is the water quality (red water that is undrinkable). (2)  
No grass in backyard. (2)  
The stone could fall on the steps.  
The quality/price ratio of rental housing in Manhattan overall is deplorable.  
Sidewalk needs replaced concrete broken.  
Improve lawn condition.  
Poor upkeep with neighbors.  
Well to live in for a family.  
Mine is good, but I'm aware that a lot of Manhattan housing is in very poor condition.  
The "finished" on a hill and eves side walk out taxed as such flooded one day this spring. I received noting to replace any flooring in '93. Maybe—someday maybe.  
The landlord rents to anyone, therefor the people skip out and don't care about trash all over, etc. The house also has structural problems  
I'm getting a new roof this fall, but I still need wood rot repair, masonry repair.  
Garage needs new roof.  
Retaining wall.  
It just really needed a lot of cleaning and needs someone to take care of it.  
On river bed—goes up and down break walls. I am handicapped.  
Kitchen needs serious updating, needs storm shelter, some former remodeling not done correctly.  
Storm wall leaks.  
Structural work needed.  
Ducts need to be cleaned.  
There are so many very expensive homes being built. What about homes for the moderate income family?  
Student housing in restricted areas—should not be in R-1 areas.  
Some dry rot, all being repaired.  
Landlord tries to get people to help fix up at a reasonable rate.  
House is 76 years old.  
Older house, wall paper is in bad shape.

Water in the crawl space.  
Live downtown in 100 year old home. Not new construction.  
No exterior drainage pipes (clogged/broken), garage roof (interior) fell in,  
interior drainage slow, air conditioning exhaust vents inside building  
enclosure (not outside), concrete driveway cracking/uneven.  
High humidity ruins windows and siding.  
I live in a house that was condemned. The floors are uneven (sinking) and has  
asbestos siding.  
Not bad, but could be better.  
The ground level is low so the rain water flows under our house.  
It's not bad, but it's certainly not worth the rent.  
Taxes are so high and income not adequate to meet our needs.  
We have had the house jacked twice because of a slipped main beam. We had  
the ground re-graded because of a flooded crawlspace.  
Price up too high.  
Major repairs have been done since I moved into this place.  
Extra room.  
Need to preform mad jacking under driveway.  
No extensions on downspouts so run off drains right next to house.  
The upstairs is in great condition, but the downstairs leaks and is in need of  
major repairs.  
We has flood twice within three years.  
Seals between doors and windows is not good, can see outside through holes.  
Poor water pressure.  
Back car port cover getting rotten.  
Lack of off-street parking.  
Yard too small to accommodate children.  
Need clear coat on cedar exterior.  
I bought the bottom end of the market. It's cheap, but a piece of junk.

Hand rail to front steps.  
It's expensive to heat.  
Very humid and moldy.  
Replace eaves.  
I need to improve one structure.  
The finishes are out dated and showing wear.

## 12. Others (specify):

More affordable housing. (6)  
Rehab in downtown area. (6)  
Viable public transportation. (5)  
Mandatory inspection of all rental property. (5)  
Rehabilitate existing housing. (4)  
Enforce housing codes/building ordinances. (4)  
Better quality rentals/homes. (3)  
Good/central location near services. (3)  
Funding for renovating older houses in downtown area. (3)  
Temporary housing without having to lock into a year long lease/military

friendly. (3)  
Established residential neighborhoods. (3)  
No government involvement, subsidy or requirements. Let private enterprise, supply and demand, determine needs and uses. (2)  
Energy efficient housing.  
We need recyclable pickup badly.  
Upgrade existing “era-consistent” houses in older neighborhoods.  
Independent living with help. For instance, if a person wants to live on their own but is not capable of figuring their finances and when to pay their bills. An add will be able to help them manage their money expenses.  
Manhattan area has higher poverty level foundation in state Ft. Riley carry over. Must address this need.  
Apartments with washer/dryer hookups.  
Four bedroom houses/apartments.  
Safe place for children to gather: no alcohol, no weapons, no drugs.  
Get the Towers back to a respectable place for aged and handicapped. It’s being taken over by druggies and alcoholics who steal.  
Low cost land, in city, to build on.  
KSU faculty housing (incentive to move here).  
Adult daycare.  
We feel Manhattan needs to put pressure (lots of it) on all homeowners to clean up the “trashy homes and apartments.” Manhattan is a beautiful place and needs to improve its overall look.  
More and more elderly—need to cater to their needs.  
Financial status of the majority of Manhattan does not meet the high cost of living.  
We Americans need to care and share for those less fortunate than we. How can we help?  
Universal design housing.  
A chance to build a new house on existing spot. Our house needs to be razed and entirely rebuilt.  
Gated/secured community.  
Sidewalks needed in all communities.  
Add housing elsewhere in Manhattan.  
Landlords don’t furnish adequate parking for their rentals (to students in particular).  
Master plan to clean up run down developments.  
Accountability of builders for streets, appropriate run-off.  
Basically, the more the diversity in housing that is in Manhattan, the better the lifestyles of its citizens (to meet a diversity of housing needs).  
Housing/rental mix to avoid sprawl.  
Plan future vs. just letting developers tear up the land.  
One problem is the tax assessing department. Our valuation increases greatly each year. We have a friend ready to sell their home of 10 years because of huge increases in valuation, thus property taxes.  
Financing/grants for owners not rentals to buy homes in downtown/midtown area.  
Cooperative housing types.

**"HOUSING MANHATTAN: PLANNING FOR THE FUTURE"  
PROVIDER SURVEY**

The City of Manhattan is currently conducting a comprehensive housing market study. As a provider of housing and related human services in the Manhattan community, you are being asked to complete the following survey. Your input is very important. Please return the completed survey in the self addressed/stamped envelope. **Thank you.**

**PLEASE PROVIDE THE APPROPRIATE RESPONSES.**

1. **Provider Name:** See Attached List

2. **Are you a: Check (?) all that apply.**

- |                    |                                  |
|--------------------|----------------------------------|
| <u>2</u> Developer | <u>1</u> Retirement Community    |
| <u>0</u> Lender    | <u>6</u> Property Management     |
| <u>2</u> Builder   | <u>7</u> Support/Referral Agency |
| <u>1</u> Realtor   | <u>11</u> Landlord               |
|                    | <u>5</u> Other: See Attachment   |

3. **Date Business or Agency Established:** See Attachment

4. **Service Area:** See Attachment

5. **Primary Population Served: Check (?) all that apply.**

- |                    |                                              |
|--------------------|----------------------------------------------|
| <u>12</u> Seniors  | <u>9</u> Students                            |
| <u>6</u> Youth     | <u>10</u> Persons with a Physical Disability |
| <u>11</u> Women    | <u>12</u> Persons with a Mental Disability   |
| <u>9</u> Men       | <u>12</u> Military Personnel                 |
| <u>15</u> Families |                                              |

6. **Types of Housing Provided: Check (?) all that apply.**

- |                          |                                |
|--------------------------|--------------------------------|
| <u>4</u> Emergency       | <u>4</u> Single Room Occupancy |
| <u>5</u> Temporary       | <u>8</u> Section 8             |
| <u>4</u> Transitional    | <u>8</u> Houses                |
| <u>5</u> Permanent       | <u>7</u> Duplex or Townhouse   |
| <u>3</u> Assisted Living | <u>8</u> Apartments            |
| <u>9</u> Rental          | <u>1</u> Other: _____          |
| <u>4</u> Owner           | <u>3</u> None                  |
| <u>3</u> Congregate      |                                |

7. **Other types of services provided , Check (?) all that apply.**

- |                          |                                              |
|--------------------------|----------------------------------------------|
| <u>8</u> Case Management | <u>8</u> Health & Well Being, including food |
| <u>6</u> Education       | <u>6</u> Recreation                          |
| <u>6</u> Employment      | <u>5</u> Transportation                      |
| <u>6</u> Family Support  | <u>6</u> Other: _____                        |
| <u>3</u> Financial       | <u>4</u> None                                |

8. **What would you identify as the three (3) most critical housing needs in Manhattan at this time?**

- 1) See Attachment  
 2) \_\_\_\_\_  
 3) \_\_\_\_\_

2. **Other:**

Food bank director.

Non-profit.

Shelter for abused women and their children.

Emergency shelter.

Chore, maintenance, repair service provider for elderly, handicap, low income home owners.

5. **Other:**

Try to refer anyone seeking assistance to the appropriate point of service.

6. **Other:**

Shelter (emergency/transitional living).

Apartments (sub lease).

7. **Other:**

Information and referral to appropriate service provider.

Counseling, advocacy, children's services.

Referral to other local services.

Information/referral.

Maintenance, repairs, chore services.

Medical assistance.

8. What would you identify as the **three (3) most critical housing needs** in Manhattan at this time?

Respectable management.

Improved building quality.

Means of mitigating substandard housing from the market.

Military housing.

College student rentals.

More affordable rentals with good location.

Transportation from public housing to basic needs.

Low cost land.

Tear down existing condemned structures.

Public transportation – Transportation is a housing issue.

Housing for families – not students.

More temporary housing, i.e. military.

Emergency shelter.

Apartments have saturated houses.

None. House and apartments have been over built. (2)

Family housing for first time homeowners (rent to own). (2)

Transportation system that expands home location possibilities.

Low cost/no fee repair maintenance for homeowners.

Habitable, safe housing for purchase or rental – especially rental.

Manhattan is not active in providing safe living environments in rental properties–  
need to improve landlord/tenant relations.

Shorter waiting list for Section 8 certificates/public housing.

Multi-unit apartments.

More transitional housing for mentally ill and homeless units.

Provide quality housing for older population, including assisted living. (15)

Provide low and moderately priced housing, both rental and owner, for low and middle-  
income families. (15)

A strong rehab program

## Participating Providers in Provider Survey

John Roberts

Garcia-Quaintance Apartments

United Way of Riley County

Alliance Property Management

Flint Hills Bread Basket

Manhattan Habitat for Humanity

The Crisis Center, Inc.

McCollough Development – University Gardens Apartments

Joe Tiao

Jack Rominger

Manhattan Emergency Shelter, Inc.

Senior Center

Home Program, Inc.

Big Lakes Developmental Center, Inc.

McCollough Development, Inc.

The Salvation Army

Manhattan Homestead Assisted Living

Colorado Plaza

Pawnee Mental Health Services

Manhattan Housing Authority

**"HOUSING MANHATTAN: PLANNING FOR THE FUTURE"**  
**CONSUMER SURVEY**

The City of Manhattan is currently conducting a comprehensive housing market study. As a resident of the Manhattan community, you are being asked to complete the following survey. Your input is very important. **Thank you.**

**PLEASE PROVIDE THE APPROPRIATE RESPONSES.**

1. What would you identify as the three (3) most critical housing needs for YOU at this time?

- 1) See Attached
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_

2. What would you identify as the three (3) most critical housing needs in MANHATTAN at this time?

- 1) See Attached
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_

3. (a) Do you currently: 37 Own or 80 Rent your home.

(b) If you do not currently own your own home, would you like to?  
47 Yes 35 No

(c) If yes, what do you believe would help you to become a homeowner in Manhattan?

- 1) See Attached
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_

4. Do you live in a: 43 House 6 Duplex 41 Apartment  
27 Mobile Home 5 Other

If other, please explain See Attached

5. How much do you spend on rent or a house payment each month?  
\$ See Attached

6. Do you receive a rent subsidy or another type of housing assistance?  
22 Yes 98 No

7. (a) Have you ever been on a waiting list for housing assistance?  
51 Yes 70 No

(b) If yes, how long was the wait? See Attached

**OVER**

8. Do you live with your parents or friends? 8 Yes 106 No
9. (a) How would you rate the condition of your home? 56 Good 50 Fair 6 Poor  
 (b) If fair or poor, please explain: See Attached  
 \_\_\_\_\_
10. Are you presently homeless? 4 Yes 107 No
11. Are you: 37 Male 77 Female
12. Your Age: See Attached years
13. Are you: 38 Married 34 Single 24 Divorced 15 Widowed
14. Number of persons in your household, including yourself, who are in the following age categories: See Attached  
5 5 and under 6 6 - 18 19 19 - 61 62 62 and over  
 \_\_\_\_\_
15. What is your monthly household income? (Gross, before taxes) \$ See Attached
16. Race or Ethnicity: Are you:  
82 White/Caucasian 16 African American 0 Asian  
1 Hispanic 6 Native American 5 Bi-racial 1 Other
17. Level of education achieved:  
11 Less than High School 11 Technical  
55 High School 36 College
18. Are you:  
57 Employed 16 Unemployed 12 Seeking Employment  
17 Retired 19 Unable to Work
19. (a) Do you have adequate transportation to needed services and employment?  
82 Yes 29 No  
 (b) If no, what are the problems? See Attached  
 \_\_\_\_\_

**THANK YOU FOR YOUR PARTICIPATION!**

1. What would you identify as the three (3) most critical housing needs for YOU at this time?

Affordable/reasonable rent. (30)  
Food/nutrition. (15)  
Good/central location. (10)  
Electricity/gas. (8)  
Quality/condition of home. (8)  
Square footage/more room. (7)  
Safe neighborhood. (7)  
A place to live/a home. (6)  
Air conditioning. (6)  
Money/financial security. (5)  
Clothing. (5)  
Repairs of current home. (4)  
Heat. (4)  
Landlord willing to keep up rental properties. (4)  
Paying bills/cost of utilities. (4)  
KPL (3)  
Safe housing (screening prospective tenants, etc.). (3)  
Activity for teenage kids in summertime. (3).  
Weatherization/insulation. (2)  
School district. (2)  
Homes are too expensive for me to buy and own. (2)  
Money for deposit/lower deposit. (2)  
Laundry facility/washer and dryer hookups. (2)  
Transportation. (2)  
Water. (2)  
Good plumbing. (2)  
Furniture. (2)  
Dishes/kitchen supplies. (2)  
Allow pets. (2)  
A place with all utilities paid.  
Bath (I only get one per week).  
Confidence in myself.  
Rent adjusted to my affordability vs. medical expenses.  
Telephone.  
Gas money.  
Suitable "local" housing.  
Medical.  
Three or four bedroom house.  
Diapers.

Part for the car.

I'm going to lose my house. I don't know where I'll go and I have a child.

Single family dwelling to own located on the west side of Manhattan priced \$100,000 to \$175,000.

Replacing the carpet because the dog chewed a corner. Replacing appliances. We don't have any "critical" issues, just basic upkeep.

Programs that provide grants/low interest loans for home improvements for middle income families (not just for the poor).

None, fortunately we have secure housing.

Lot size.

Age of house.

My lot rent keeps going up making it difficult to meet.

Clean area.

People should not be blackballed so they can't find housing in this area.

Meets decent standards.

Removal of a dangerous tree over my house.

Put locks on doors.

Put heavy screens in to keep other people out.

A TV or radio of my own

Access for the disabled. Space for disabled to get around in home.

Property tax.

Move.

Grass cutting.

Decent apartment with appliances.

No drugs in area.

Energy efficient.

More housing.

Preparing for retirement living.

Type of housing.

Continuing public housing.

2. **What would you identify as the three (3) most critical housing needs in MANHATTAN at this time?**

- More low income/affordable housing. (51)
- That they would have more housing. (9)
- Quality affordable housing. (9)
- Food. (7)
- Electricity/gas. (6)
- Low income/affordable family housing. (6)
- Housing for the elderly. (5)
- Better landlords/need to keep up property. (5)
- Public transportation. (5)
- Better condition/housing repairs. (4)
- Water. (2)
- Money. (2)
- More things for kids to do. (2)
- Pay bills. (2)
- A place to live. (2)
- Air conditioning. (2)
- More middle income housing. (2)
- Availability. (2)
- Location. (2)
- Utilities/affordable utilities. (2)
- Student housing. (2)
- More reasonable rent. (2)
- Safe units. (2)
- Walking distance. (2)
- Local, not remote or absentee, property owners. (2)
- Going thru the channels (a number of my friends, male and female, won't do this.
- Work on upkeep of apartments.
- No slum lords should have housing available.
- Up to date plumbing and fire alarm systems.
- Box spring.
- Carpet.
- Clothes.
- More rental assistance.
- Single family dwelling/rental.
- Rejuvenation of existing neighborhoods in architecturally appropriate ways.
- Regulation of rental properties to ensure decent conditions.
- Moderately priced homes for first time buyers.
- Immediately available transitional housing for women and children.

Long-term low cost housing for families of 1 to 4 children.  
Affordable housing in \$100,000 range.  
Improvements of older rental homes.  
Multi-unit housing and trailer parks.  
Good plumbing.  
Landlord (rent control law).  
More room for rent paid.  
Clean the houses up downtown.  
Affordable housing that allows children that looks nice and is well constructed.  
Meeting housing codes, inspection.  
Rent that is low enough to live plus buy food and pay utilities.  
Less down on deposits.  
Keep the party people out.  
Assistance with utilities.  
Adequate daycare/help with child rearing.  
Crime.  
Shorter waiting list.  
Better record keeping.  
Landlords willing to provide decent location, away from college housing.  
Housing in different areas.  
Basic living.  
Drugs everywhere.  
Good neighborhoods.  
Nice play area for children.  
More places that accept pets.  
Streets and sidewalks in poor shape.  
More places to rent for families instead of college students.  
Energy efficient.  
Homeless shelters.  
Fix up the empty houses.  
Rental property inspections.

**3(c). If yes, what do you believe would help you to become a home owner in Manhattan?**

Money/financial security. (9)  
Good/better job. (8)  
Low cost loan. (7)  
Payments that are affordable. (4)  
Money for a down payment. (4)  
Clean up my credit. (3)  
Lower price range. (2)  
Stay out of debt. (2)  
Lower taxes. (2)  
More/easier/friendlier assistance. (2)  
Bigger businesses moving into town (like Wichita has).  
Maintain employment.  
Have trust in God that it will happen.  
Stability.  
Get caught up on bills.  
More job opportunities.  
Need to apply for Habitat for Humanity.  
City gets off some money.  
Schools.  
Location.  
A new car.  
The City having more housing that low income could apply for.  
Lived and worked here all my life.  
Lived on the streets.  
Better classes on how to become a homeowner.  
Better housing conditions for low income.

**4. If other, please explain.**

Motel room 29, Westwood.  
Type apartment, sleeping room.  
Triplex.

5. How much do you spend on rent or a house payment each month?

<u>Monthly Payment</u>	
Under \$100	14
\$100 - \$250	32
\$251 - \$500	38
\$501 - \$750	9
\$751 - \$1,000	4
Over \$1,000	4

7(b). If yes, how long was the wait?

<u>Waiting List</u>	
Less than 6 Months	16
6 - 12 Months	13
1 - 2 Years	12
Over 2 Years	3
Currently on List	6

9(b). If fair or poor, please explain.

Work needs to be done/needs maintenance. (17)

Plumbing problems. (4)

I need new carpet. (2)

It's old. (2)

Air conditioning is broken. (2)

Need furniture.

Could have lights in every room instead of lamps.

It's a roof and a bed.

Furnace.

Old building, but everything in my apartment is working. Problems with heating boiler broke down last winter.

Needs a good ice box

Needs storm windows and screen door.

I hate apartments.

My landlord won't fix anything.

No sink, no bath, no refrigerator.

Old mobile home.

It's in a bad part of town.

The faucet is about to fall off, the shower doesn't drain, my windows don't shut.

12. Your Age

Age

16-19	3
20-25	12
26-30	8
31-40	28
41-50	30
51-64	13
Over 65	18

14. Number of persons in your household, including yourself, who are in the following age categories:

5 and Under

0	71
1	26
2	7
3	1

6 - 18

0	76
1	10
2	10
3	8
4	1

19 - 61

0	28
1	42
2	29
3	4
4	1
7	1

62 and Over

0	88
1	14
2	3

15. What is your monthly household income? (Gross, before taxes)

<u>Monthly Income</u>	
Under \$100	8
\$100 - \$500	19
\$501 - \$1,000	23
\$1,001 - \$2,500	17
\$2,501 - \$5,000	5
\$5,001 - \$10,000	7

19(b). If no, what are the problems.

No car. (9)

Car needs repairs/maintenance. (5)

I have no funds at this time/no money. (3)

Need for public transportation. (3)

Can't/don't know how to drive. (2)

Licenses are suspended in Wisconsin for unpaid fines, don't own a vehicle.

Some of my appointments are in Manhattan.

Most of the time I don't have money for gas by the time I pay rent and bills.

Bicycle for transportation.

Illness prevents me, walk at times.

I walk most always. Sometimes it's extremely hot or extremely cold, but I somehow manage to get my errands done.

## MANHATTAN CONSUMER SURVEY

A total of 123 Consumer Surveys have been returned as of October 19, 1999. The Consumer Survey identified the top critical housing needs for individuals as:

- ◆ Affordable rent (30)
- ◆ Food/Nutrition (15)
- ◆ Good/Central location (10)
- ◆ Electricity/Gas (8)
- ◆ Quality/Condition home (8)

The top five critical housing needs in Manhattan were:

- ◆ More housing (9)
- ◆ More low income/affordable housing (51)
- ◆ Quality affordable housing (9)
- ◆ Food (7)
- ◆ Electricity/Gas (6)

Of the 123 respondents, 80 are renters. Of those renting, 47 (38%) said they would like to be homeowners. Twenty-two of the respondents received a rent subsidy and 51 had been on a waiting list for housing assistance. The survey identified 56 of respondents as rating their home in good condition, while 56 rated their home in fair or poor condition. Four survey respondents were homeless.

## Providers Participating in Consumer Survey

Riley County Seniors' Service Center – 75 surveys

Manhattan Emergency Shelter, Inc. – 75 surveys

Crisis Center, Inc. – 75 surveys

Flint Hills Bread Basket – 75 surveys

United Way – 75 surveys

Salvation Army – 75 surveys

**"HOUSING MANHATTAN: PLANNING FOR THE FUTURE"**  
***LENDER SURVEY***

The City of Manhattan is currently conducting a comprehensive housing market study. As a financial lender serving the Manhattan area, you are being asked to complete the following survey. Your input is very important. Please return the completed survey in the self addressed/stamped envelope. Thank you.

1. **Are you a:** 4 Bank 1 Savings and Loan 2 Credit Union  
         Mortgage Broker (Non-traditional Lender)
  
2. **Date established:** See Attached
  
3. **What would you identify as the three (3) most critical housing needs in Manhattan at this time? See Attached**
  1. \_\_\_\_\_
  2. \_\_\_\_\_
  3. \_\_\_\_\_
  
4. **What do you believe impacts housing availability in the community? Please rank the following "1 through 11", with "1" being most important and "11" least important.**

<u>7</u> Credit availability.	<u>5</u> Risk to developers.
<u>1</u> Availability of building lots.	<u>10</u> IRS tax code.
<u>1</u> Construction costs.	<u>6</u> Uncertainty of profit.
<u>9</u> Zoning ordinances.	<u>3</u> Special assessments.
<u>8</u> Building codes.	<u>4</u> Property taxes.
<u>11</u> Association fees.	
  
5. (a) **Do you make FHA or VA loans?** FHA - 1 Yes 5 No VA - 5 Yes 2 No  
(b) **If yes FHA, do you make loans at:** 1 Fixed Rate 0 Variable Rate 0 Both  
(c) **If yes VA, do you make loans at:** 4 Fixed Rate 0 Variable Rate 0 Both
  
6. (a) **Do you make conventional loans for housing?** 7 Yes 0 No  
(b) **If yes, please answer questions 5 thru 10.**  
(c) **If no, go to question 11.**
  
7. **What are the maximum discount points you will allow to buy down the interest to the lowest level?** \_\_\_\_\_pts.
  
8. (a) **Will you make conventional loans for housing with five percent down, with maximum Private Mortgage Insurance?** 6 Yes 1 No 0 Maybe  
(b) **If maybe, please explain:** \_\_\_\_\_  
\_\_\_\_\_

**OVER**

9. What is the longest term allowed at fixed interest rate on conventional housing loans?  
0 5yr 0 10yr 1 5yr 0 20yr 0 25yr 6 30yr
10. What percent of conventional housing loans are made at Adjustable Rate Mortgage?  
 \_\_\_\_\_percent. See Attached
11. What percent of conventional housing loans are kept in-house? \_\_\_\_\_percent.  
 See Attached
12. What percent of conventional housing loans will be kept in-house during the next 24 months? \_\_\_\_\_percent. See Attached
13. Do you make construction loans to large developers? 5 Yes 2 No
14. Do you make construction loans to small contractors? 5 Yes 2 No
15. Do you willingly/actively make loans for duplexes or multifamily dwelling (three or more units) developments? 5 Yes 2 No
16. Does your staff have the expertise to deal with government funded projects, such as HUD and SBA? 4 Yes 3 No
17. How often does your agency deal with government funded projects?  
1 Frequently 4 Sometimes 2 Never
18. (a) Would you be interested in participating with other lending institutions on large loans? 3 Yes 3 No 1 Maybe.
- (b) If maybe, please explain your general conditions:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
19. (a) Would you be willing to financially support a non-profit housing development corporation to assist in the development of affordable housing for all sectors of the Manhattan community? 1 Yes 2 No 4 Maybe
- 1 Minimum 3 year commitment
- 0 Annual commitment at \_\_\_\_\_dollar level.
- (b) If maybe, please explain: See Attached
20. Do you provide home improvement loans? 7 Yes 0 No

**Thank you for your participation!**

1. **What would you define as the three (3) most critical housing needs in Manhattan at this time?**

- Affordable single family homes.
- In-fill redevelopment.
- Blue Valley Mobile Home Park relocation.
- Affordable housing. (4)
- Land at reasonable cost.
- Detached single family housing for low- to moderate income families.
- Rental housing.
- Affordable assessments.
- Affordable taxes.
- Availability or supply.

7. **What are the maximum discount points you will allow to buy down the interest to the lowest level?**

<u>Maximum Discount Points Allowed</u>	
NA	2
0 pts.	1
2 pts.	2
3 pts.	1
4 pts.	1

10. **What percent of conventional housing loans are kept in house?**

<u>Adjustable Rate %</u>	
0 %	1
5 %	3
30 %	1
40 %	1
50 %	1

11. What percent of conventional housing loans will be kept in-house?

<u>% Kept In-house</u>	
0 %	1
30 %	1
40 %	1
50 %	1
90 %	1
95 %	1
100 %	1

12. What percent of conventional housing loans will be kept in-house during the next 24 months?

<u>% Kept in House Over Next 24 Months</u>	
NA	0
0 %	1
10 %	1
30 %	1
50 %	1
95 %	1
100 %	1

18 (b). If maybe, please explain your general conditions:

Terms, rates, and amount of documentation necessary.

19 (b). If maybe, please explain

Would depend on borrowers qualifications.

Must know more about the corporation. We are willing to listen.

## **MANHATTAN LENDER SURVEY**

The Lender Survey was sent to 17 lending institutions including banks, savings and loans and credit unions. Seven of the 17 surveys were returned. Affordable housing was identified as the greatest housing need in Manhattan. Other critical housing needs identified included in-fill redevelopment, rental housing, and availability or supply of housing.

The survey identified the lack of available building lots and construction costs as most impacting housing availability in Manhattan. The other top factors impacting housing availability were special assessments, property taxes and risk to developers.

Only one lender makes FHA loans and five service VA loans. All seven make conventional loans and all but one would make conventional loans with five percent down, with maximum Private Mortgage Insurance. Five lenders work with construction loans and four lenders have experience with government funded projects. All seven lenders provide home improvement loans.