AN IMPACT ANALYSIS OF HOUSING PROGRAMS FOR
THE SOUTHEAST QUADRANT: MANHATTAN, KANSAS

by

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[Signature]
Major Professor
PREFACE

The aim of this study was to research participant's perceptions of the success and failure of the Urban Renewal and the Community Development Program implemented in the city of Manhattan. Whereas the Urban Renewal Program was controlled by a citizen Urban Renewal Board, the local government city officials controlled the Community Development Program. Three programs were reviewed in this study: rehabilitation, relocation and acquisition programs. These programs were jointly studied because of their dependent functional relationship. The final objective of the researcher was to interpret the results of the data collected and bring forward what the writer believes are the strengths, weaknesses and improvements in these three housing programs. The researcher gratefully appreciates the early assistance of Professor Rafaella Fannetti who served as the major professor prior to leaving Kansas State University.
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INTRODUCTION

Given the kind of economics now prevailing in the housing market and the structure of present housing subsidy problems, it appears unlikely that the housing needs of the nation's poorest families would be fully met even if the numerical goal of producing 26 million new units during the 1969-78 decade is achieved.¹

Housing shortages are more than a production problem, they are also an income and distribution problem.² Housing shortages deserve continuing analysis because social perspectives continue to change. Public policy reflects the norm, attitudes and values of a particular society. Public policies and pronouncements on housing have historically not deviated from the political science normative theory.³ The broad issues of housing and urban redevelopment will, directly or indirectly, impact the lives of all groups in a community.

Four chapters comprise this thesis. Chapter I establishes a foundation for the research in the chapters that follows. A foundation is established through explaining how housing programs have reflected public policy changes and their objectives; and to convey ideas about changes in the function of housing over the last seven decades. In addition, Chapter I presents the statement of the problem, methodology, hypothesis and instruments to be used. Chapter II outlines the researcher's efforts, clarification of terminology and an acknowledgment of any assumptions or choice usage of methodology applicable to the thesis. A
presentation of the research data and the researcher's findings are located in Chapter III. In summarization, Chapter IV presents the researcher's conclusion and recommendations based upon the research.

An attempt is made in this thesis to review, evaluate and compare two national housing "policies" - the Urban Renewal Program and the Community Development Program - as implemented in a small mid-western urban community over the past seven years. An evaluation will be done through interviews showing participant/user evaluation of the Urban Renewal and Community Development Programs. In addition, alternative suggestions for improvement will be made where appropriate.
Chapter I

HOUSING AND IMPACT ANALYSIS OF HOUSING PROGRAMS

The technological development which occurred during and immediately after World War II influenced a substantial change in the lifestyles of all people, particularly in the United States. The nation's demographic trends during this period, for example, experienced a farm-to-city migration. The nation's trend in population after World War II had an enormous effect upon increasing and shaping the growth of the nation's cities. Many cities have flourished to such a physical extent that geographically an assimilation of some municipal and private activities was necessary in adjacent communities - industrial parks, medical care, public services, and local government. Examples of this intensified growth patterns are found on the California seashore; Chicago, Illinois-Gary, Indiana; Dallas-Fort Worth, Texas and the Northeast seashore. Over the past few decades, "a nation of urbanites" arose out of rural America.  

Urbanization trends have partially been responsible for a more complex housing problem than providing physical shelter. Today, shelter is a component of a larger, more in-depth set of problems involved in preserving holistic neighborhoods. Presently, a need exists in the nation's housing policy for "learning to conserve, to rehabilitate, to revitalize what now exists" according to Harvey S. Perloff, Dean of the University of California at Los Angeles' School
of Architecture and Urban Planning. In the opinion of Perloff, any possible solution for preserving, conserving, reviving, and rehabilitating inner city neighborhoods appear far more complicated to solve than providing shelter.

Nathan Glazer and William Gorham in *The Urban Predicament* adds support with similar conclusions:

A much more complex housing-related problem has emerged—the problems of neighborhood. Housing is more than shelter. It is fixed in a place in a neighborhood. The place and the neighborhood supplement the shelter of the house by meeting other needs and desires: personal security, information, access to jobs, credit, friends, as well as standard public services. It is infinitely more difficult to improve neighborhoods than it is to improve shelter.

Over the past few decades, the meaning and role of housing in a community has become recognized as involving more than shelter.

Political and social policies in housing traditionally addressed issues on the status of capital gains (or losses) for industry and the consumer. Policies were also directed to the quality of local services and their influence on production and mortgage financing. Social and racial integration became more of an issue relative to implementation of housing policies. Economic and social issues for a given community (e.g., higher property values in suburban areas near outlying industry which employs primarily lower-income workers) creates potential constraints on the implementation of policies and conflicts between community lifestyle and government policies. The Housing and Community Development Act of 1974 and previous Urban Renewal Programs
reflected these constraints and conflicts.

Public low-rent housing began with the United States Housing Act of 1937. Congress designed multiple objectives in the Public Housing Act of 1937 (e.g., providing decent, safe and sanitary dwellings for low income families; to increase employment; to stimulate growth of businesses; to establish a United States Housing Authority). The Housing Act of 1949's objectives were to assist people who had migrated to the North to work in factories during World War II as well as returning veterans of the war, and to provide financial assistance for the "renewal" of blighted areas.

The Housing Act of 1949 substantiated the same guidelines and policies as the Act of 1937. The loans and subsidy provisions remained the same as in the Act of 1937. The Act set a six-year goal, 1949-1955, of 135,000 new housing structures. Especially innovative in the Act of 1949 was its Title I, the predecessor to the future Urban Renewal policies and guidelines. Two primary features are in Title I:

1. A major program of slum clearance and renewal of blighted conditions, financed and monitored by the federal government and carried out essentially by local government. "Renewed" land was then assembled into more attractive parcels and sizes and sold to private enterprise to construct residential, commercial or industrial facilities.

2. Title I authorized loans to cities to plan for the redevelopment of blighted areas. A city planned for a future redeveloped area. Approval of city plans was made by the federal governmental agency. The city purchase, clear, and develop the land according to plans.

The Housing Act of 1954 exercised the "workable
program" concept. The Act required every community requesting funding to submit an official master plan of local action to integrate renewal of neighborhoods and public housing in the plan for community development. Workable programs required that communities establish over-all provisions for continued planning, zoning, fire standards, and the adoption of housing codes and zoning ordinances.

Housing acts of 1959, 1961 and 1965 reflected public interest in social reform. These Acts included features encouraging private corporate involvement. Some of these features are relevant here. Section 202 of the Housing Act of 1959, a federal loan program for non-profit sponsors of low-income rental housing, was the unique addition in 1959. Section 202 directed interest in the elderly and the handicapped. The program issued loans at a maximum of three percent (3%) interest. Section 202 was significant for two reasons:

(1) Congress recognized the need for the housing program to reach those families whose income was marginally above their eligibility for public housing; and,

(2) this was the first housing program in which Congress authorized direct loans at a below-market interest rate to a private corporation.

The Housing Act of 1961 established the Below-Market-Interest-Rate-Program. Section 221(d)(3), as it is commonly called, was "designed to assist private industry in providing housing for low and moderate-income families and families displaced from Urban Renewal areas or as a result of
government action." 13

The Housing Act of 1965 provided two new programs: the Rent Supplement Program and Section 23, Leased Housing Program. 14,15 The Rent Supplement Program provided direct payments to private non-profit or limited-dividend organizations housing low-income tenants. Tenants, under the Law, could be required to pay as much as one-fourth of their income as rent, and the federal government paid the difference. Only five groups were able to participate under the program: the elderly; the handicapped; families displaced by Urban Renewal, other government action, or natural disaster; and occupants of substandard housing. Rent supplements had primarily two advantages in the program: (1) the amount of subsidy was based upon tenant's needs, and (2) housing costs to the federal government were spread over a long period of time. The objectives of the Rent Supplement Program were to aid economically and racially integrated projects and cities. 16 In addition, the Rent Supplement Program limited the developer's construction cost, maximum rents to be requested, and amenities allowed in these projects.

Section 23, the Leased Housing Program, encouraged tenants to obtain dwelling vacancies in the private housing market for "public" housing. Section 23 had restrictions on annual federal contributions for housing. Contributions could not exceed the amount that would have been established had the Authority constructed a new project of the same number of units. This limitation forced the Housing Authority
to absorb the higher maintenance costs connected with scattered sites. The Housing Act of 1965 also extended federal aid for concentrated code enforcement projects to assist in eliminating hazardous building conditions.

Subsidized housing continued to play a major role under the Housing Act of 1968. Section 235 enabled eligible low and moderate-income families to buy new or rehabilitated homes that met HUD standards. HUD insured mortgages and made direct monthly payments to lenders to reduce interest to as low as 4 percent. The homeowner had to contribute 20 percent of his adjusted income to monthly mortgage payments and had to make a downpayment of 3 percent of the total cost of buying the home (including closing costs and prepaid items).17

Section 236 Program was created to place Sections 202 and 221(d)(3) of the Housing Acts of 1959 and 1961. Firstly, it was similar to the Rent Supplement Program in its reliance on private developers and federal subsidized payments. Secondly, tenants were required to pay one-fourth of their income towards rent and the federal government furnished the actual rent difference. Federal subsidy per family was limited to $50 to $60 per month. To be eligible, a family's income could not exceed 135 percent of the limits for admission to public housing.

Controversy at the local level concerning the role of the federal government in housing has continued since the 1930's. On August 22, 1974, the Housing and Community
Development Act was signed into law.\textsuperscript{18} It is the most recently legislated U.S. housing policy. The objectives of the Housing and Community Development Act are similar to those developed in earlier housing acts namely to provide "viable urban communities," suitable living environments, and expanding economic opportunities, by providing decent housing for low and moderate income persons. Throughout the forty-plus years of "housing" legislation, the federal government has shown reluctance to control and regulate housing policy. This reluctance continues even though there were several new objectives which distinguish current programs from previous programs. Emphasis in 1974 was on the physical development of communities rather than social or human development. This concentration on physical facilities was attractive to local politicians, because differences between dilapidated and new construction are visible with any demolition of property or new construction.

Secondly, the Housing and Community Development Program features block grants rather than the several categorical grants of previous programs.\textsuperscript{19} Under the 1974 Act, communities submit a single standard application to housing and urban development. This objective aids the program in significantly reducing the amount of time previously involved in reviewing and evaluating large numbers of grants before making allocations. The objective is also supportive of the emphasis on reducing the direct influence of the federal government in shaping community development activities at the local level. Communities may request federal funds for numerous activities:
1. General acquisition of land for public purposes.

2. Construction or improvement of public works facilities, neighborhood facilities, senior centers, water and sewer facilities, parks and recreation facilities, flood and drainage facilities, street lights, parking facilities, solid waste disposal facilities and fire protection facilities.

3. Housing code enforcement.

4. Slum clear and renewal.

5. Historic preservation.

6. Relocation payments to individuals displaced by slum.

7. Planning and other activities...\textsuperscript{20}

In addition, the 1974 bill expanded renewal commitments to previous programs: Section 23, Rental Leasing Subsidy Program of 1965 and Sections 235 and 236 of 1968.

Thirdly, the 1974 Act emphasizes strengthening local governments by delegating full responsibility for all community development activities. By contrast, earlier programs practiced channeling of some funds directly to functionally specialized local or quasi-public organizations. Research analysts are not optimistic in predicting the result of the Community Development policies. Results seem to indicate that the new Housing and Community Development Program provides little basis for enabling any dramatic social or economic community improvements. Potential injury to low and moderate income groups and to the non-metropolitan counties can be forecasted as outcomes of the Act.\textsuperscript{21} Beaton and Cox, who researched the redistribution of population and commerce in all counties of North Carolina, theorize that
several federal programs are swaying this physical growth movement. The Community Development Act is among the programs listed.\textsuperscript{22} Reviewing their research, they concluded the following:

...the continuation of such a policy will encourage abuse in the use of the grant money and will simultaneously support the growth of development of rural areas through the construction of a public infrastructure. In view of the relative absence of growth controls and growth management capacity in the unincorporated parts of non-metropolitan areas, the consequences of this policy (community development) could be extensive scattered development and perhaps the demise of small-town America.\textsuperscript{23}

Local impact of Urban Renewal and Community Development Programs becomes important in light of these statements. The primary objective of this thesis is evaluation of participant-user attitudes toward the housing programs and the city's housing policies during their use within the designated target area. Further analysis of the program's effectiveness will proceed from the survey findings.

**Background for the Study**

Manhattan, Kansas is the study area of this research. The following are some observations on housing in Manhattan:

In the last ten years, the vacancy rate has never exceeded three percent. Many families rent housing. Many families purchase a mobile home because of their financial inability to afford a conventional home. According to building permit records issued by the City of Manhattan, the average cost of a single-family, detached unit was approximately $42,000 dollars (1977).\textsuperscript{24} This cost, however, does not include the cost of a
lot, assessments, and profits to developer. Conventional lending practice suggests that a mortgage should not exceed four times a person's annual income. In 1977 the median family income for the community was 13,400 dollars, suggesting the rule-of-thumb median mortgage limit to be 53,600 dollars. Based upon these guidelines, low to moderate income families could have difficulties in obtaining conventional home loans beyond these mortgage limitations.

Construction and mortgage costs create limited markets of new homes in Manhattan for low and moderate income persons. Table 1.1 presents the "official" data for new residential construction in Manhattan from 1970 to 1978.

However, the table presents a distorted documentation of the actual building cost and value of a new house. Distortion is partly due to: (1) the method by which the value and building cost are obtained or determined, and (2) the method by which the cost of building permits are obtained by the city. First, the value of a structure is usually estimated by the general contractor at a very low figure, much less than the actual building cost. Secondly, the city only charges for lot square footage covered. Reviewing files and visiting sites indicates that most of the residential units being built in the city are two-story. Estimates from discussions with contractors and review of real estate advertisements indicate that a new house could gain a minimum of 10,000 dollars appraised value as recorded on a building permit. The value depends on location land
### Table 1.1

Residential New Construction Valuation, Manhattan, 1970-1978

<table>
<thead>
<tr>
<th>Year</th>
<th>Bldg/Units</th>
<th>Total Valuation</th>
<th>Annual Percent Change</th>
<th>No. Units</th>
<th>Total Valuation</th>
<th>Percent Change</th>
<th>Average Valuation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1970</td>
<td>33-289</td>
<td>$2,561,000</td>
<td>--%</td>
<td>120</td>
<td>$2,575,800</td>
<td>--%</td>
<td>$21,465</td>
</tr>
<tr>
<td>1971</td>
<td>27-309</td>
<td>3,227,300</td>
<td>26.0</td>
<td>109</td>
<td>2,970,836</td>
<td>15.3</td>
<td>21,372</td>
</tr>
<tr>
<td>1972</td>
<td>21-320</td>
<td>4,502,000</td>
<td>39.5</td>
<td>225</td>
<td>5,012,960</td>
<td>68.7</td>
<td>22,279</td>
</tr>
<tr>
<td>1973</td>
<td>14-266</td>
<td>4,166,416</td>
<td>-33.6</td>
<td>220</td>
<td>5,217,400</td>
<td>4.1</td>
<td>23,715</td>
</tr>
<tr>
<td>1974</td>
<td>3-76</td>
<td>1,494,000</td>
<td>-64.1</td>
<td>182</td>
<td>4,691,565</td>
<td>-10.1</td>
<td>25,777</td>
</tr>
<tr>
<td>1975</td>
<td>6-84</td>
<td>1,120,000</td>
<td>-25.5</td>
<td>259</td>
<td>7,499,599</td>
<td>59.9</td>
<td>28,955</td>
</tr>
<tr>
<td>1976</td>
<td>10-67</td>
<td>2,190,300</td>
<td>95.6</td>
<td>231</td>
<td>7,264,079</td>
<td>-3.1</td>
<td>31,446</td>
</tr>
<tr>
<td>1977</td>
<td>23-190</td>
<td>3,955,362</td>
<td>80.6</td>
<td>170</td>
<td>6,477,006</td>
<td>10.8</td>
<td>38,100</td>
</tr>
<tr>
<td>1978</td>
<td>10-147</td>
<td>5,347,818</td>
<td>35.2</td>
<td>167</td>
<td>6,416,026</td>
<td>0.9</td>
<td>38,419</td>
</tr>
<tr>
<td>Total</td>
<td>147-1748</td>
<td>$28,564,196</td>
<td>--</td>
<td>1683</td>
<td>$48,125,271</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Average</td>
<td>16-194</td>
<td>$3,173,799</td>
<td>17.1%</td>
<td>187</td>
<td>$5,347,252</td>
<td>16.3%</td>
<td>27,947</td>
</tr>
</tbody>
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Source: Manhattan, Kansas Division of Codes Enforcement and the Department of Community Development.
appraisal, specialties items, and any unusual additional cost incurred by the contractor. Assuming that $10,000 dollars is a reasonable estimate, then $50,000 dollars would be the average cost of a new single family housing unit sold in Manhattan in 1978.

Low-income residents of Manhattan tend to be excluded from the older housing market by purchasers who subdivide the unit into rooms or apartments for rent to university students or for military personnel. Also, higher-income buyers who either do not choose a more expensive new home or simply want the amenities of an older home or location, tighten the market on the supply of sound older homes.

The City also facilitates in excluding low-income residents from purchasing homes by its policies of eliminating much of the older, affordable, but more dilapidated housing stock through enforcement of minimum Uniform Housing Codes. The Uniform Housing Codes were established under the Housing Act of 1954 as a "workable program" provision, under the then Housing and Home Finance Agency, now the Department of Housing and Urban Development. The Uniform Housing Codes are used in conjunction with the Uniform Building Codes under specific circumstances and requirements. The following statement prepared by the International Conference of Building Officials defines the provincial purpose for the use of the Uniform Housing Codes:

"Provides for the conservation and rehabilitation of housing compatible with the Uniform Building Code. Meets Federal Workable Program requirements."
The code was designed to effect building standards for conservation and rehabilitation programs throughout the nation. The code defines specific standards for existing structures: space and occupancy standards; structural requirements; mechanical requirements; exits; fire protection; and substandard buildings among its definitions. Upgrading an older home requires as much time as building a new home (45-60 days). Sometimes, the improvements and labor expenses make the project unfeasible. Thus, bringing older, low-cost homes to marketability is a slow process and, with inflation, perhaps an impossible task.

Currently, rental unit costs in Manhattan range from 175 dollars to 500 dollars per month. Many lower income families do not have the option of renting an apartment or house in this price range. Several reasons are apparent for their lack of options. First, the rental housing market does not produce large apartments (3-5 bedrooms), nor is there an adequate number of appropriate existing housing for a large percentage of the low to moderate-income families to purchase within their income range. Secondly, in keeping with the rest of the housing market, rents are high in relation to the disposable income of low-income families. Thirdly, in several cases, children are excluded from rental contracts.

During the first five years of this decade, the Urban Renewal Program funded building of new units for public and elderly housing. They were built through the Manhattan Housing
Authority. Since 1975, Urban Renewal and the new Community Development Programs of the City have relied mainly upon acquisition, demolition, rehabilitation, and relocation programs for the public sector housing support. Currently, the city operates a strong program in the rehabilitation of older houses, where the need is greater. Although residents living south of Poyntz Avenue receive priority for the City's grant and loan program, the number of rehabilitated projects are almost evenly distributed south and north of Poyntz, 41 and 31 respectively. However, approximately 84 percent of the total funds were distributed to residents south of Poyntz Avenue, an investment of 168,767 dollars (through February, 1979). Additional funding from the 312 Loan Program has assisted the city in helping residents and absentee landlords who prefer not to wait for assistance from the city's grant and loan program, and/or would not qualify for the city's program because of income. As a result, the 312 Loan Program assisted in revitalizing interest of participants in the total southeast quadrant. This loan program renewed the interest of residents who wanted to participate in the rehabilitation program who lived north and south of Poyntz Avenue in the designed neighborhood strategy areas (see Map A.1, page 96). It also reaches out to a new potential group of participants, absentee landlords. The development of the 312 Loan Program has the potential of reaching a new clientele and adding public support to federal housing programs within the city.
Demolition has continued despite availability of few houses providing appropriate living conditions for, or within the income range of, displaced families and individuals. The City's only designated funds for the demolition of property south of Poyntz Avenue. This policy has implications for people south of Poyntz Avenue, where 55 percent of the homes are owned by absentee landlords. In addition to these housing programs, there are currently 215 public housing units in the City of Manhattan. These units include two high-rise buildings containing a total of 135 units for the elderly and another 80 units of duplexes and tri-plexes for low-income families. While the need for more public housing units is being considered and developer's proposals are encouraged, city staff reports found that few relocation participants took, or are able to take, advantage of the units. During the time the survey was taken, only four persons (out of 309 participants) made public housing their relocation choice after the acquisition of their residences by the City. The public housing units sustain a constant demand; but no information is available regarding the number of relocatees who sought public housing at the time of their relocation.

The selected study area embraced the southeast quadrant of Manhattan. This area may also be defined as a portion of the City's present Community Development Program (designated area). The study area boundaries were 17th-West; Bluemont Ave.-North; Wyandotte St.-East; and Pottawatomie-South. These boundaries were derived from the existing city-recognized
sub-areas -- the Southeast, Southwest, Northeast, and Northwest sections.

General description of the study area, particularly south of Poyntz Avenue, reveals diverse demographic characteristics. In 1970 the portion south of Poyntz Avenue contained or accommodated a population of 3,449. Approximately seven percent (or 457) of the people were 62 years of age and over. Relative to the region, the study area is heavily concentrated with elderly, female-headed households, a large, diverse minority sector, and many young, two-parent families. These groups show the greatest need for low-cost housing in Manhattan, according to the Oblinger and Smith Study (1977).\textsuperscript{26} The Southeast area contains over 57 percent of the city's black population. Single and multi-family residential property lies between 17th Street and Juliette Street. East of Juliette, commercial businesses account for much of the land use. Fifty-five percent of the dwelling units are owned by absentee landlords in this area.

North of Poyntz Avenue to Bluemont Avenue the area is more congruous in population. Housing trends show fewer minorities, residents in more owner-occupied residences, and a larger percentage of two-parent families. Only four to six percent of the female-headed households live in this area in contrast to 10 percent and higher female-headed households living south of Poyntz Avenue (1970).\textsuperscript{27} North of Poyntz Avenue contains 16 percent of the elderly population.\textsuperscript{28} In addition, both areas abound with houses subdivided for
rental to students and military personnel. The entire quadrant was targeted for the earlier Urban Renewal Program and for the present Community Development Program of the city. None of the other quadrants of the city reveal the overcrowded conditions, the concentration of minority persons, and the low-income population, combined with much sub-standard housing, within their boundaries as does this sector.

Statement of the Problem

Within the context of the preceding discussions, the purpose of this analysis is described:

To analyze the impact of current housing programs in Manhattan, Kansas based upon perceptions of residents who received federal transfer of funds. Recommendations for adjustments in current programs and/or policy changes will be made where appropriate. For example, policy changes would be implied if residents refused the components of the present Community Development Program because they are unable to find a home inside or outside the southeast quadrant because of income or quality of homes available.

This proposal follows Charles O. Jones' model of evaluation and procedures for researchers on governmental policy activities and consequences. The problem statement on the thesis is specifically interested in whether or not "the nature of action taken is applicable to the immediacy and scope foreseen by participants and policy actors." The thesis involves four broad categories which are central issues and are identified: the consequences of an activity; the organization of those affected; the access to government of those affected; and the nature of the policy/program process.
To obtain information on policy and program, a sample of participants in the city's two housing programs were interviewed. Information from the interviews was documented in a narrative style and also presented here graphically.

Methodology

The field of evaluation of policies or programs is not well-explored; however, the most vital evaluation activity has been the policy formation process. Professor Jerry W. Lausdowne observes:

The proportion of the policy process that occurs after the formation and application of a policy should, it seems clearly, receive considerably more attention from students of public policy than it has previously. There has been a propensity to think in the relatively static terms of politics and administration as the totality of the policy process. 31

Research objectives will primarily judge the effects of policy and the course of action taken in terms of relief for the participants directly involved. Assessment of the level of support by the involved persons is not an uncommon evaluation approach. In fact, this approach is both useful and popular for bureaucrats. Francis Rourke stresses its basic importance as follows:

...there are three vital centers from which political support may be drawn: the outside community, the legislature, and the executive branch itself. All these sources of political strength may be cultivated simultaneously, and usually are....

Basic to any agency's political standing in the American system of government is the support of public opinion. 32

This theoretical foundation spawns the major
components of a descriptive statistical impact-analysis of housing programs in Manhattan, Kansas.

The first point of the research was the evaluation of the use of housing policies to better the social, economic, and physical environment of the southeast quadrant. The study sought to assess the city housing programs from 1971 to 1978 -- the Urban Renewal and the Community Development policies. The factors/elements undertaken by the city concerned by this research were the public housing, new construction, relocation, acquisition, demolition, redevelopment, and codes enforcement programs. The current Section 8 program of the city was eliminated from the research because of the brevity of its existence before the research data collection.

The local objectives of each of these programs of the City of Manhattan are summarized in the following:

1. Completed Housing Programs. Urban Renewal... the renewal of redevelopment of slum or blighted areas through using a program of land acquisition and/or designation of property for rehabilitation, relocation of the tenants of acquired property, site clearance and preparation, disposition of land to redevelopers of redevelopment, federal capital grants for land value writedowns to make redevelopment economically feasible, all in accordance with a local comprehensive plan which was federally approved.33

2. Community Development. "(Creation of) viable urban communities" by providing "decent housing, a suitable living environment and expanding economic opportunities, especially for persons of low to moderate income."34

3. New Construction. Private market produces new dwelling units. For the year 1978, the following number of units were built in the City of Manhattan: (a) single
family dwellings -- 167 units; (b) two-family dwellings -- 6 units; and (c) multiple dwellings -- 10 buildings, 147 units. There have been continuing declines in the total number of dwelling units produced over the last 10 years.

The Urban Renewal Program of Manhattan accomplished the following in two phases. The first stage, survey and planning, covered the period of 1971-1972. The project execution stage spanned the time between June 1972 and June 1975. During the latter period, the following was accomplished: (a) demolition of 150 single and multi-family units; (b) replacement construction of 273 units total (including public housing units) within 35 new structures.

Manhattan complied with the Urban Renewal and the Community Development objectives through such programs as rehabilitation (loans/grants to home owners), loans to absentee landlords, demolition and relocation, and Section 8 programs. The Community Development Program has operated since January, 1976. To date, the city has used the following programs to obtain the total participation indicated:
(a) relocation -- 15 families; (b) acquisition/demolition -- 20 properties; (c) rehabilitation -- 60 families participated; (d) loan 312 -- none (recently implemented); and (3) Section 8 -- 13 existing, 60 new.

**Alternative Program**

The second point this reach sought to discover the level of popular participant support for expanding the city's present Community Development policies to include elements
of an allocation strategy. An allocation strategy may be defined as follows:

...to provide for distribution of lower-income housing within an entire metropolitan region in a way that is equitable to the recipient communities while providing potential occupants wise geographical choice, as well as access to the full range of community services and facilities.

A program similar to the allocation plan defined above will be considered as a potential alternative to be used with the existing Community Development Program.

**Hypothesis**

Based upon factors in these programs and the accomplishments in and characteristics of the study area, this study is structured around the following major hypothesis and corollary or working hypothesis:

I. Major: The southeast quadrant residents will respond more positively to the current city policies than to either of the earlier programs in urban renewal or a housing allocation program.

II. Corollary: Given the guidelines of the city's previously described Community Development Programs, long-time residents living in the southeast area will respond more positively to existing housing policies than to the previous urban renewal and the proposed allocation program.

Based upon the corollary statement, the author expects to find these statements true about the homeowners, renters, and general sample population:
1. Homeownership.

1a. Persons with equity or paid mortgages are more likely to respond more negatively to the city's acquisition/relocation programs.

1b. Elderly homeowners will have more difficulties in relocation because of mental and physical characteristics of their age group, income level, or size of home desired.

1c. The elderly are more likely to desire to remain close to downtown and neighborhood services.

1d. Homeowner insurance, property taxes and/or transportation will turn many homeowners from purchasing outside of the neighborhood, particularly if they live on fixed incomes.

1e. Homeowners in the southeast quadrant will respond positively to scattered low-income sites within the city.

2. Renters.

2a. The majority of persons who rent would prefer to own a home.

2b. People who rent will tend to lack knowledge about the city's housing program or policy.

2c. Younger families living in public housing would be more satisfied if they could have relocated into the private market.

2d. Renters would prefer to live in the southeast quadrant.

3. Redevelopment.

3a. Tax increases will affect the financial decisions of the redevelopment participants less than the participating homeowner.

3b. The elderly female-headed household will be the most satisfied with the program.

3c. Dissatisfactions with the whole program will occur on issues or details in which the participants have the least knowledge -- e.g., construction office procedures.
3d. Code enforcement and rehabilitation standards required for properties will bring dissatisfaction among redevelopment participants.


4a. The less involved participants in the program will be more satisfied -- e.g., renters and acquisition participants.

4b. The better the quality and more numerous public and private services of a neighborhood, the more people will desire to move into or stay in the neighborhood.

4c. Over-all, participants will be satisfied as defined by their own statements, with their involvement in the city's housing program.

Instrument

A questionnaire was distributed to participants to evaluate and compare programs, past and present. This questionnaire was distributed using the personal interview technique. The total sample of the responding population being investigated was small, because numerous persons left either during or after their participation in the program. A significant measure of the level of success of the program through a quantitative technique cannot be made. Thus, the evaluation will be dependent upon a descriptive style of presentation; it represents those participants who could be contacted and were willing to be interviewed. A record of those who refused and their reason for refusing, was also kept.

A total of fifty-three (53) participants were systematically selected to be interviewed; thirty-one were Urban Renewal and Community Development participants and
twenty-two were redevelopment participants. All those interviewed were part of a total sample of 309 families who participated in the program. They were located through directory assistance. The total participants located from each program were as follows:

Urban Renewal -- 226 total; 44 moved or files incomplete;

Community Development -- 23 total; 4 withdrawals, 1 moved from town; and,

Redevelopment Program -- 60 total.

**Summary for Chapter I**

This thesis interprets feedback by persons assisted under the present housing policies of Manhattan, Kansas. It seeks to assess the possibility of better solutions for elimination or reduction of the excessive housing shortage and high-cost rentals affecting the low-to-moderate income families in the city. This thesis raises the question: At what level can the community continue to promote a program, such as the present Community Development Program, without some equal contribution in the development of more moderate to low-income housing or, through new development. The private market will probably not take the initiative without incentives. Moreover, the continuing high concentration of moderate-to-middle-income groups also prohibits the periodic "sifting down" of housing units in the community.
Notes for Chapter I


2. Ibid., p. 3.

3. Fred M. Frohock. Normative Political Theory. (New Jersey: Prentice-Hall, Inc., 1974). Social concerns and philosophies are difficult to separate to solve problems (and sometimes one or both cannot be defended). However, it is helpful to try to find as adequately as possible what are the underlying concerns of an argument, and what it will take to reach an agreement. Social policies are created through this process. The United States politics are a mesh of capitalistic and social theories derived from compromise. Sometimes, legislation may favor one group more than another, however, it is reflective of the various groups' attitudes, philosophies, norms, morals and values.


5. Ibid.

6. Ibid., p. 221.

7. William Gorham and Nathan Glazer, editors, The Urban Predicament, the Urban Institute, (Washington, D. C. 1976) cited M. Carter McFarland "The Rehabilitation and Revival of Decayed or Decaying Residential Neighborhoods." Department of Housing and Urban Development-Independent Agencies Appropriations for 1978 (Washington: 1977), p. 221. Also see Schussheim op. cit., p. 1. Authors such as Gorham, Glazer and Schussheim have in essence concluded that there is presently a need for planning housing to serve peoples' needs not the reverse. Housing people must relate to their social, physical and economic trends -- 1) It must provide privacy; not just for "family units but for the increasing number of single adults." There are special physical and
environmental planning for each group, e.g., schools, recreation, age, sex, income, handicaps; 2) Housing may denote social lifestyles; 3) Housing can function in a capacity of assisting in accumulating savings through equity and through the inflation of real estate value; and, 4) Its location and cost determines access of the family to different levels of public services, schools and community facilities.

8. Public Law 412, 75th Congress, 50 Stat. 888, 42 U.S.C. 1401 et seq. cited by Richard D. Bingham, "Public Housing and Urban Renewal: Analysis of Federal-local Relations," (New York: Praeger, 1975), p. 30. The Housing Act of 1937 created the foundation for spreading clearance of property. Previous federal programs (PWA) was denied the power to condemn property. The question of condemnation powers was resolved by shifting the burden to states and their local subdivisions, who constitutionally have the right to condemn property.


10. Ibid., p. 57.


15. The President's Committee on Urban Housing, A Decent Home, op. cit., pp. 64-65.


23. Ibid. Beaton, Cox and Morris have disputed this finding for primarily statistical purposes. Other programs researched were: Rural Development Act of 1972; Federal Water Pollution Control Act of 1972; and Revenue Sharing -- in particular Title I of the Housing and Community Development Act of 1974.

24. Department of City Services, "Building Permits Summary -- Manhattan, Kansas; Percent of Dollar Evaluation" (Manhattan, Kansas; 1977).

25. Ibid.


28. Ibid.

29. Ibid., p. 4.

31. Ibid.


35. Morris, op. cit., pp. 5-6. The term community development has been used among policymakers since at least 1949. "Viable urban communities" has been a phase which has continued to be a general goal of all programs. Lyndon Johnson changed the goal of community development efforts to "cities of spacious beauty and lively promise where men are truly free to determine how they will live." However, Richard Nixon suggested that "community development is the process by which we seek to create and preserve a wholesome environment." U.S. Department of Housing and Urban Development, Annual Arrangements: Improved Coordination of Community Development Programs (Washington, D.C.: U.S. Government Printing Office; May, 1973).

Chapter II

RATIONALE, DEFINITIONS AND ASSUMPTIONS

Research analysts' efforts, clarification of terminology, and an acknowledgment of any assumptions or choice usage of methodology applicable to the thesis are presented in Chapter II. These efforts are made to gain a better understanding of the intricate problems of this research and any future improvements necessary at the local, state and federal levels. First to be presented is the Department of Housing and Urban Development and educational institutes' resources and efforts for program evaluations over their years of operation.

Lastly, the study will clarify terminology and give a brief summary of how a fair-share allocation program can and has been used in a metropolitan area.

Federal housing programs are not limited to subsidies for moderate and lower income families nor are they all administered by "housing agencies." Numerous studies have been made on the effect of federal subsidies for low income families. However, this particular subsidy is only one of many housing programs. The housing subsidy system in the United States can be analyzed in three parts: subsidies for the "well-to-do"; subsidies for "moderate" income people; and subsidies for the "poor."¹ A fact not fully recognized or publicized, is that housing subsidies programs provided...
to the poor by the federal government amount to a small fraction of the total funds. Most subsidies are paid to persons above the moderate income level. Moderate and lower income levels are based upon a family size and income which is less than and to a maximum of 80 percent of the median income level of a designated area.

In 1970 less than one quarter of all subsidies were housing payments to assist low or moderate income families. Three-quarters of all housing subsidies in 1970 were hidden, or tax, subsidies. Tax subsidies, for example, during the same period mounted to 5.7 billion dollars, or 77 percent, with other miscellaneous subsidies mounting to 1.6 billion dollars or 22 percent. This was a grant total of 7.3 billion dollars (Figure 2.1 illustrates the distribution of housing subsidies for 1970).

Although all income groups are benefitting from various housing subsidies, the federal government suffers from the loss of revenue. Property tax and mortgage interest deductions from federal income tax assisting the rich and well-off has cost the federal government between 4.5 billion to 5 billion dollars in revenue each year since 1971. However, this is believed to be the necessary trade-off which must be made to support the economy.

The previous paragraph seeks to clarify the realities of spending in total housing policy. In the context of benefits offered to middle and upper income persons, housing programs for the poor should not be considered as unfair
THREE QUARTERS OF ALL HOUSING SUBSIDIES IN 1970 WERE HIDDEN, OR TAX, SUBSIDIES.
LESS THAN ONE QUARTER OF ALL SUBSIDIES WERE PAYMENTS TO ASSIST LOW OR MODERATE INCOME FAMILIES.

Tax subsidies $5.7 billion or 77%
Other subsidies $1.6 billion or 22%
Total $7.3 billion

treatment. Federal assistance for the poor has often been viewed as welfare or charity. Convictions about the value of a "work ethic" perhaps produces an undue interest in low income subsidized groups by corporate and academic institutions, governments and upper income groups. Authors such as Thomas H. Walz and Gary Asheroot in *The Upside Down Welfare State*, have repeatedly discussed the injustices in the relationship between rich and poor.  

**Rationale for Study**

Income, human behavior and social pathologies are factors that are difficult to untangle and harder to correct. These root factors reach far deeper than the mass availability or production of housing for all classes. Major elements of housing costs such as production, operating costs and general economic inflation are difficult to control singularly or jointly. Moreover, these elements have many sub-influences and forces. One problem in maintaining a successful housing program lies in the lack of sustained support for research by legislators. McFarland makes this statement in light of these circumstances:

HUD, far too often, has launched new programs then became permanent fixtures without evaluation of their actual results; without finding out whether they produced the desired results, some unexpected results, or accomplished nothing at all.

Administrators, in many cases under societal or congressional pressure, acted immediately to implement programs. As one studies the history of the nation's housing programs the greatest weakness seems to be a tendency
towards what planner Anthony Downs calls "compulsive innovation." Thus, old programs were removed and new ideas implemented with little or no evaluation of the success or failures of either the new or the old programs. One example of differences in actual programming of programs is the level of necessary citizen participant and control of the housing programs during the urban renewal programs of the 1960's versus citizen involvement necessary under the Community Development Program of the 1970's. Under the Community Development Program citizen participant is required but the degree is at the discretion of each community governing body. The conviction by these authors lies in whether we have the time, money and research infrastructure for nationwide test and evaluation programs before, during and/or after implementation. In conclusion, discussion has revealed that there are two main problems. First, there is a compulsive innovation in housing programs without an evaluation of previous programs success or failures. Lastly, there is a compulsive innovation in descriptive terms with an actual recognized degree of change in procedures. In many cases, new programs are very similar to old programs except for titles and implementation procedures (e.g., Urban Renewal versus Community Development).

Attitudes must be changed in several areas before productive information can be obtained. First, administrators and legislators must be convinced that urban research is useful and indispensable. If this attitude changes, perhaps research funding support will increase. Housing and
Urban Development funding is presently given limited funds equaling only a small fraction of many other federal departments' and agencies' allocations (e.g., HEW, Agriculture). However, the attitude problem lies partly in the acceptance of social science research. Still today, the social sciences are not refined to effective prediction of results, particularly when applied to the complexities of the urban environment. This is to say that physical data is easier to collect and analyze and the results are easier to understand. Social implications, however, are more spontaneous, and more likely to affect a larger interest group. Skepticism about social science research results from a desire to see tangible discoveries with "practical answers." Nevertheless, results of cancer research, and other physical science research investments, cast doubt on potentials of physical science research. However, a major decision factor is that social science research needs a long lead-time for practical and scientific answers.

Two examples of HUD's experiences in this type of research involve studies of the housing allowance programs as a means of subsidizing housing for the poor and studies of the Model Cities Program. In contrast to those program research areas, we know little about residential rehabilitation programs and its effects on neighborhoods although HUD has also provided funding for these programs. HUD did, however, make attempts to evaluate the 1974 Block Grant Program for Community Development. Contracts for evaluation
have been developed through the National Association of Housing and Redevelopment Officials and through the Brookings Institution.

Program evaluation is seldom done and is greatly needed if the effectiveness of federal spending is to be understood. The Urban Institute, for example, affirms the same opinion regarding the supportive effect of program evaluation. Their conclusions state that: program evaluation is greatly needed; little is done; and, the techniques for program evaluation are inadequate.\textsuperscript{10}

In short, if we are "compulsive innovators" then that has produced a tendency to fail to pre-test programs before massive implementation, and also failed to carry out after-implementation studies. This perhaps is one factor which creates the unclear goals or aims in our legislated housing programs (as discussed in Chapter I). In addition, little research has been done on the evaluation of small urban and/or rural community housing programs. This evaluation is important for two reasons. First, historically, housing programs have primarily been products of lobbies by large urban communities in order to meet their own needs. Secondly, small urban/rural communities must struggle to apply these programs with both fewer and less well-trained personnel. These small urban/rural public sector housing personnel problems have produced strong lobbying for regional planning agencies to provide professional expertise to these small communities.
Definitions

The following terms are believed to be critical to the effective articulation of this thesis:

1. **Fair share allocation.** A plan by a regional, state, or local planning agency to provide the opportunity for low-income and minority persons to live in suburban areas. This action would reduce the concentration of private low-income and/or subsidized housing in center cities. Housing Fund allocations to a community are based upon a selected formula plan which incorporates such factors as number of low-income families in need, employment, present and expected growth, fiscal capacity, vacant land, available services, and existing subsidized or low-cost housing. The Miami Valley Regional Planning Commission in Dayton, Ohio began the first program, which was eventually recognized and supported by the Department of Housing and Urban Development.

2. **Urban Redevelopment.** A program conceived in the 1930's and adopted officially by the federal government under the Housing Act of 1949. The purpose of the program was to acquire land from private owners in deteriorated areas and reconstruct the neighborhood(s) and provide the necessary public facilities for the future land use. Three main tools facilitate the redevelopment program: (1) public power of eminent domain; (2) write-down of land cost; and (3) municipal investments in public facilities to create well-serviced and attractive environs. Under the eminent domain, state and local governments have the power to expropriate land.
However, only the federal government has sufficient means to purchase large amounts of land. Thus, federal loans and grants authorize funds to be made available to local public agencies, empowered under state laws to clear slums. These agencies act to carry out urban redevelopment programs in their communities. The existing Community Development Program provides for redevelopment including acquisition, demolition, relocation, rehabilitation, and code enforcement.

3. **Urban Renewal.** The Urban Renewal Program basically enlarges upon the goals and effects of the Urban Redevelopment Program. Whereas the Urban Redevelopment Program primarily sponsored spot clearance projects, Congress enlarged the scope of the Urban Renewal Program to promote conservation and rehabilitation of the entire inventory of housing. A new "workable program" mechanism was created to encourage a broad perspective, citizen participation, and establishment of local priorities. As discussed in Chapter I, the program required several steps for a community to incorporate into a total plan: (1) a community plan; (2) housing and building codes; (3) sound fiscal arrangements; (4) a relocation plan for displaced families; and (5) citizen participation in the decisions relating to urban renewal. The Urban Renewal Program was in effect for almost three decades -- from 1949 until 1973.

4. **Community Development.** The Community Development Act of 1974 (or "Better Communities Act") replaced and/or consolidated some of the seventy categorical aid programs under Urban Renewal, identifying four special revenue sharing
programs: (1) Urban Community Development; (2) Education; (3) Manpower Training; and (4) Law Enforcement. The purpose of the change was to give state and local governments a wide discretion in the use of the funds. The only responsibilities of the federal government are: (1) to establish a national budget for the four revenue sharing programs; (2) to see that civil rights laws were adhered to; (3) to check the financial accounts of the participating communities through federal auditors; and (4) to give advice through federal technicians. The state and local governments, rather than the federal government, decide how and to whom the funds would be divided. The revenue-sharing allocation is based upon a formula that considers population, relative tax effort and per capita income inversely weighted. These factors contribute to determination of both the state and local governments' allocation of the funds. The funding is adjusted from year to year according to the need for continuing financial aid. The special revenue-sharing approach assumes that there is a close correspondence between national needs and local priorities in such areas as urban development, education, and manpower training. Thus, the federal government need not be involved in over-supervising local efforts to revitalize neighborhoods, improve school programs or assist in job opportunity programs. All planning and implementation is done at the state and local levels.

5. Public Housing. The federal government established the basis for developing public housing in 1937. In its
beginning stages, public housing did not attract the working class.

The stigma of low-rent housing, because of socio-economic circumstances, primarily served minorities and welfare families. Thus, suitable construction sites were difficult to obtain. In view of this difficulty a shift was made to encourage the elderly to rent public housing units. In many cases older mid-rise and high-rise units, once occupied by the former groups, have been converted for elderly occupancy. Evaluation of the needs of this new target-group allowed more consideration for convenience, the saving of lives in case of emergency, and a stronger awareness in the design profession for accommodating handicapped and elderly persons.

The Public Housing Program, basically functions through the use of an annual contribution contract between local and federal governments. A local housing authority oversees the program in the community. This housing authority proceeds by obtaining a temporary development loan and, subsequent to construction, a yearly payment to cover the interest and amortization on long-term capital fund bonds. These bonds have attracted higher income taxpayers because the interest is tax-exempt from federal income tax and repayment is guaranteed by the federal government. The local government provides preferential treatment for tenants by waiving real estate taxes. Depending on localities, however, the housing authority usually substitutes a 10 percent of the shelter-rent
collected from tenants in lieu of these property taxes. Rents collected from tenants usually balances the housing authority expenses for operating, e.g., heat and utilities, management services, and the maintenance and repair of property. No family in federally-assisted public housing pays more than 25 percent of their income in rent. Thus, the federal government has often subsidized public housing clients to keep housing authorities from operating at a deficit.

6. Policy. A strategy or set of strategies designed to maximize some social value. The strategy evolves from among alternatives for commitment of resources and schemes for implementation.

7. Programs. Plans of action developed by the local government voluntarily from alternative procedures and resources. These plans are intended to reflect community needs and to conform individual projects to national, regional, state and/or local policy, e.g., relating to neighborhood decay, environmental protection and preservation.

Summary for Chapter II

In summary, researchers recognize that not enough is understood about many aspects of human and institutional behavior, or the design of public programs. For example, neighborhood rehabilitation implies more than the physical improvement of living units. The success of residential rehabilitation also depends on improved neighborhood facilities and services, as well as the living conditions of the people affected. Researchers believe that we know too little about
the complexity of neighborhood decay involving physical, economic, social, and political forces which are self reinforcing and very-difficult-to-reverse characteristics. Thus, more research with financial support is necessary to offer the appropriate recommendations for a program's success.

In addition, definitions were established for several frequently used terms in order to assist the readers in understanding and recalling dimensions of their usage in the field of planning. The reader should remember that a term may have a much broader meaning elsewhere and that the author's research definition provides only a foundation for the reader to understand the contents of this thesis.
Notes for Chapter II


5. M. Carter McFarland, Federal Government and Urban Problems (Colorado: Westview Press, 1978), pp. 178-180. Production costs includes: land site improvements, structure, construction financing, profit, overhead and fees, marketing, miscellaneous. Land alone entails knowledge of influencing factors: population increases; distance from the central city; access to transportation; shopping and other essential facilities such as roads, major water lines and sewers; zoning restrictions; and the quality of the neighborhood.

6. Ibid., p. 219.

7. Ibid., p. 218.

8. Ibid., pp. 205-206.


12. Ibid., pp.
Chapter III

PRESENTATION OF RESEARCH DATA

Chapter III presents the research instruments and their findings. Two surveys were distributed to two separate sample populations. The randomly selected research groups were participants in the Urban Renewal and the Community Development Relocation and Rehabilitation Programs. An analysis of the city's redevelopment housing program goals and policies for the southeast quadrant as it pertained to citizen participation since its originates from 1970 to the present (1978) was studied. Participation in the relocation program necessitated an involvement in at least one or more of four other housing programs: Acquisition, codes, enforcement, demolition, and public housing. For example, the initial administrative decision to acquire a property obligates the agency to assist the applicant(s) in relocating into a comparable unit. This requires codes enforcement procedures to inspect any housing units which the participants feels is an acceptable candidate for relocation. If the house meets minimum property standards and the applicants meet office occupy requirements, office procedures commence for a relocation subsidy. Questions were designed to evaluate participants' personal satisfaction with the City's relocation program. In addition, the rehabilitation program plays an integral role in the conversion of neighborhoods in
the City's older community. Several participants were
participants in both the rehabilitation and the relocation
program. The demographic characteristics of the populations
are discussed in this chapter and Appendix C. The rehabilita-
tion and relocation programs, respectively, will be discussed
using a narrative and graphic form for each question or groups
of questions. There were questions which for various reasons
were deleted from discussion. These questions are identified
and reasons for deletions are cited. Emphasis will be
placed on the final section of both studies - "Over-all
Evaluation of the Program." This section was created to
provide a means for evaluating participant's "over-all
satisfaction" with their participation in the program. In
addition, recommendations for improving the program were
requested from participants.

Participation Analysis

Demographic statistical characteristics of the
acquisition, relocation and rehabilitation populations have
been studied. Selected population characteristics are
presented in Table 3.1 and in Appendix C. An extensive
analysis of the acquisition and relocation programs is
presented in Appendix C. The following independent variables
were computed: (1) Family/Individual, (2) Male/Female Headed
Household, (3) Owner/Tenant, (4) Bus Concerns, (5) Under
65/Over 54, (6) Race: Black, Spanish American, Native
American, Others and White, (7) Number of Adults,
(8) Children under 18, (9) Financial Eligibility Received
by Homeowners and Rental Subsidy, (10) Grievance Filed, and
(11) Type of Business.

Table 3.1 illustrates family characteristics for
participants under the rehabilitation program. These
classifications included: (1) Race; (2) Female/Male Headed
Household; (3) Elderly and (4) Location of property (south or
north of Poyntz Avenue). The total population contains
participants under both the Urban Renewal and Community
Development Programs.

The analysis of both universe populations, rehabili-
tation and acquisition/relocation, consistently found a
substantial need to assist elderly and female-headed households.
Also, there is a large population of relocated minorities
who were located south of Poyntz Avenue. In both the former
and latter cases, at least fifty percent of the total
population were made up of two or more of these physical
demographic characteristics (see Table 3.1 below).

Table 3.1

Selected Population Characteristics of Programs

<table>
<thead>
<tr>
<th>Program</th>
<th>Minority</th>
<th>Elderly</th>
<th>Female Headed Household</th>
<th>Location South of Poyntz</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquisition/Relocation</td>
<td>66.4%</td>
<td>56.3%</td>
<td>32.9%</td>
<td>100.0%</td>
</tr>
<tr>
<td>Rehabilitation</td>
<td>45.2%</td>
<td>50.0%</td>
<td>56.5%</td>
<td>64.5%</td>
</tr>
</tbody>
</table>

The sample populations were obtained from these two programs.
Redevelopment

A sample population of twenty-two (22) participants surveyed in the fall of 1978 comprised the subjects of the research. Nine of the twenty-two participants refused an interview because of their dissatisfaction with the rehabilitation program. Appropriate questions revealed specific areas of dissatisfaction. Results were tabulated and appear below.

The survey questions were divided prefaced by an introductory statement for participants to the survey. The introductory statement explained the purpose of the questionnaire. The major divisions were: Section I - Participation in Program; Section II - Evaluation of City Development Program; and Section III - Over-all Evaluation. The questionnaire for this program is located in Appendix B. Only the adjusted frequency data will be used for discussion purposes. The adjusted frequency data percentages account only for participants answering a particular question. Data are presented in narrative and graphic form. Participant's comments are provided to support and to clarify frequency data percentages.

Questions numbers one through eight in Section I requested information relating to the clients' participation in the program - e.g., the how, when, how long of involvement, age and sex.

Seventy-three percent of the clients in the sample were "elderly" (over 62). Fifty percent of the population
were female-headed households. Eighteen percent of the population had participated in the city's acquisition/relocation program. All members of the sample population participated in the rehabilitation program between the years 1975 to 1978.

Participants believed that the period of waiting to be assisted by the staff was satisfactory, according to the survey results. Thirty percent of the sample population waited four months or longer to participate in the program, after the initial contact with the redevelopment staff. Sixty-nine percent (equally divided - 23.0% - between one, two and three months) waited longer before the final contract agreements were signed by the homeowner, contractor and the redevelopment office. Of the sample population sixty-nine percent were "very satisfied" with their length of involvement in the program. Fifteen percent were "satisfied" while another fifteen percent of the sample population were "dissatisfied" with the period that they waited to participate in the program and the work began.

Participants discovered the program through several means. Forty-one percent of the sample population were informed of the redevelopment program through local newspapers. Other resources listed by participants were: friends (33.3%); organizations (13.3%); church (6.2%) and renewal/housing staff (6.2%).

Section II was designed to determine participants' satisfaction with the departmental assistance and the
rehabilitation work of their property. Questions 6, 7 and 8 were associated with the client's understanding of the contract, the quality of work produced, and the completion of the work according to the contract. Question 9 asked about their satisfaction with the redevelopment staff inspections of their property during construction. Questions 10 and 11 investigated any extraordinary tax increases which the participants believed were due to these improvements. Lastly, question 12 requested the participants to rate their satisfaction with the redevelopment staff's level of assistance provided in carrying out the project.

1. Question Number Six: "Did you understand the contract as explained or as read?" Sixty-three percent of the sample population reported that they clearly understood the contract. Eighteen percent fairly understood the contract, while another eighteen percent reported that they did not understand the contract at all. Figure 3.1 illustrates the results of the data collected. These following statements were collected from question six responses:

"...we did not sign a contract until two years after the work was done. They did the work in 1976...(but) they did not explain anything until 1978."

"...they explained to me what needed to be done."

"...they (staff) came in so fast...you have got to take time to read...they just came in and explained it (contract). Under the circumstances I was satisfied with the amount of money."

2. Question Number Seven: "Was the work done satisfactory according to the contract you had signed?"
Figure 3.1. Redevelopment: Question 6. "Did you understand the contract as it was explained to you?"

Figure 3.2. Redevelopment: Question 7. "Was the work done satisfactory according to the contract you had signed?"
Question Number Seven requested the client to comment on satisfaction with the completion of the project according to the contract. Seventy-seven percent of the participants were either "very satisfied" or "satisfied" while twenty-three percent were either "dissatisfied" or "very dissatisfied." Figure 3.2 represents the survey results. The following statements were collected from question seven responses.

"...I think that they (contractor) were doing too many houses at the same time. It would be much better if they (contractors) would come in and do the work and finished it up."

"...everything was done that was in the contract but not to my satisfaction."

"...eventually the house was done satisfactory (but) the electrician never completed his work."

"...I had no fault."

"...they (staff) did more than they were supposed to have done. All that I had asked them to do was to insulate and remodel my bathroom. I thought that they could have done a better job of insulating (but) I am not complaining."

"...they did not do that much work. I wanted more work done but I only had $5,000."

"...No, they (contractors) did not do everything that was in the contract. I don't think that the staff know they did not do everything. You just can not trust people. I have never contacted the city about the work because they (contractors) were rushing. I just let it go."

3. Question Number Eight: "Do you believe the work was done to one's expectation of a professional skilled contractor?" Question Eight was designed to evaluate the client's satisfaction with the quality of work produced by the contractors. Comments offered by the participants
continued to challenge worth of the finished product, as previously demonstrated in Question Seven, e.g., paint peeling, improper installation of materials, unfinished work. Comprehensively, the majority of the participants (63%) were satisfied with the professional skills of their particular contractor and subcontractor. Figure 3.3 graphically denotes the findings of the sample population relative to the quality of the finished product.

Question Number Nine: "Did the city's redevelopment staff adequately oversee the remodeling of your home?" The City's redevelopment staff occupies a significant and authoritative role throughout the development and completion of the project. Although solving the homeowner's property needs begins with the project proposal, overseeing the project to completion is instrumental in solving any unforeseen problems during construction. Question Nine was designed to evaluate the adequacy of the staff reviewing the project to the satisfaction of the homeowner. Figure 3.4 shows that sixty-three percent were "satisfied" with the staff assistance, while only thirty-six percent of the sample population were not satisfied. The contract used by the City provides a one-year construction guarantee to the homeowner by the contractor. Inspection reports by the City's staff to evaluate the finished product and to take the necessary measures to solve complaints by the homeowner are done at six and twelve month intervals. The following statements were collected from question six responses:
Figure 3.3. Redevelopment: Question 3. "Do you believe the work was done as to one's expectation of a professional skilled contractor?"

Figure 3.4. Redevelopment: Question 9. "Did the city's redevelopment staff adequately oversee the remodeling of your home?"
"...the inspector did not come until the last. I think the inspector should have come more often. I think the inspector could have done a better job than what he did."

"...inspectors came very seldom. The inspection should be a steady inspection, so that you don't have a job not done. Now the present code inspector is better."

"...they came nearly everyday while the work was in progress. I think that they kept good supervision."

"...he (inspector) was here enough to watch them (contractors) any time they did something new. I did watch them put up the roof and I asked some questions and I was satisfied."

"...I can't remember anyone coming by to inspect."

"...they came out frequently to inspect."

5. Questions Number Ten and Eleven: "Do you either expect or have you received an increase in your property taxes this year, since the work has been done?" "Are you dissatisfied or satisfied, considering the amount of work done with the increase in taxes?" Question Ten and Eleven assess property tax increases after rehabilitation.

At the time of this paper, there was not any county tax shelter for participants under the rehabilitation program. However, only twenty percent of the sample population was affected by extraordinary increases in taxes. Eighty percent of the sample population either did not expect nor receive an unusually high tax increase. Some participants were satisfied with the increases, considering the amount of work which was completed under the program. Further investigative analysis is necessary to properly evaluate improvements versus participant's increase in property taxes.

6. Question Number Twelve: "Are you satisfied and
confident that the City was/has been looking after your
best interest throughout your participation in the programs?" 
Question Twelve sought the client's opinion on confidence in
the City of Manhattan to protect their welfare during the
program period. The sample population was equally split on
the issue (50%-50%). Participants who were dissatisfied
expressed skepticism about the program because they believed
that they could not receive "something for nothing."

Finally, Section III uses six questions to evaluate
the participant's over-all satisfaction with the program and
the city's housing policies. The questions probed the program's
successes, its failures, and recommendations for improvements.
Data collected for relocation is presented in graphic and
narrative form. The following pages show the findings
provided by the sample population.

7. Question Number Thirteen: "In your opinion, were
you satisfied with the program in which you participated?"
Ninety percent of the participants were either "very satisfied"
or "satisfied" with the program, while only ten percent were
dissatisfied (see Figure 3.5). However, nine participants
contacted refused an interview because of their dissatisfaction
with the program. When the non-participants are
among the dissatisfied, the satisfaction rate changes to only
fifty-five percent of the participants while forty-five percent
of the population were dissatisfied. These following statements
were collected from question thirteen responses:

"...yes, I was fairly satisfied, but I still think
the work should have been done nicer."

Figure 3.5. Redevelopment: Question 13. "In your opinion were you satisfied with the program in which you participated?"

![Bar chart showing satisfaction levels.]

Figure 3.6. Redevelopment: Question 14. "How satisfied were you with the amount of money received from the City?"

![Bar chart showing satisfaction levels.]

"...yes, I am very satisfied, but I think that it is an awful strain on the government. It does help the community and give people work, so I don't feel so bad about it. Some of my neighbors won't speak to me because I had the work done. They believed that it was charity."

"...they did really well by me."

"...it is a beautiful program, but it is not set up right. The method of operation is questionable."

"...over-all, I was really satisfied."

"...yes, I never would have been able to have done everything."

"...no telling when I would have gotten a furnace or the floor fixed."

"...I don't want to talk to you about it because I was not satisfied with the program and I don't want anything to get back to me. I live alone and I must protect myself."

"...there were some minor problems but when you look at the over-all program it was really great."

8. Question Number Fourteen: "How satisfied were you with the amount of money received from the City?" focused responses to question fourteen.

Over-all, ninety percent of those participants surveyed were "very satisfied" to "fairly satisfied" with their financial assistance. The remainder (9.1%) were dissatisfied (see Figure 3.6). The question results are equally consistent with the previous question relating to their over-all satisfaction. However, applicants expressed a persistent desire for more funding for improvements. These following statements were collected from question fourteen responses:

"...it (the money) wasn't enough."
"...it was adequate for what I had done, but I would have liked to have more done."

"...we had no argument."

"...I wished that it could have been much more. It just wasn't enough money. Five thousand dollars seems like a lot, but when you start to use it, it is not very much."

"...I could not see where all of it went to. They said that if I needed any more, I could go back."

"...I would participate in the program again."

"...I was satisfied, but it wasn't enough. In this house wiring cost $1200, so your money goes pretty fast."

9. Question Number Fifteen and Sixteen: "What would you consider to be the successes of the City program, in particular, the one in which you participated in?" "What were the failures of the City program, in particular, specific rehabilitation program participation?" Questions Number Fifteen and Sixteen suggested a series of possible responses to determine why all and/or parts of the program were successful or unsuccessful to the participants. Possible responses were derived from the City of Manhattan goals and objectives for the Southeast Quadrant. The questions also allowed for possible additional responses not listed. Replies to question fifteen corresponded to sixty percent of the sample. Respondents believed that their participation in the program both (1) assisted them in saving money through the use of a grant or a loan; and (2) assisted them in maintaining a good level of financial value on their property, which they were previously not able.
Only five percent believed that it assisted in maintaining the uniqueness of the neighborhood or took more interest in the local government. These following statements were collected from question fifteen responses:

"...I don't know any more about the program than I knew before, after reading the paper."

"...it helped me save money. I don't have to spend my money."

"...it makes the property owner look better in the neighborhood. It was a good program. A woman can't do everything alone."

"...the way that it was being handled when we got in, it was bad. I think there should be a better way."

"More people with small incomes will be allowed to stay in their homes, for senior citizens it is wonderful."

"...I like the people that helped me. They were very courteous and nice."

Question sixteen's purposes and design were the same as question fifteen. However, rather than success, participants were asked to name the shortcomings or failures of the program. Sixty-six percent of the sample were dissatisfied with the limitation placed upon them by the program, and would have preferred to have more input on the way they wanted the money spent. Thirty-three percent of the people believed that the program failed to provide sufficient funding for the participants based upon their income, age and/or family size. One percent offered additional responses and other suggested shortcomings. These following statements were collected from question sixteen responses:

"...there just wasn't enough money."
"...there wasn't anything that I didn't like. My contractor was nice."

"...I didn't understand everything the first time."
"...the process was slow."

"...there should be someone directly responsible for seeing that the people are explained as to what will be done, how and how much. All paper work should be cut and dried."

"...I was satisfied with everything. It just wasn't enough money."

"...we had to wait on staff before the contractor could work, it kept me torn-up. The technician's reports weren't gotten to me as quickly as I would have liked. The process was just too slow."

"...we didn't have a very good job. I was more pleased with my plumbing work and price."

10. Question Number Seventeen: "Do you believe that the five elected city officials understand and are sensitive to the housing needs within the community for low to moderate income families?" Question number eighteen received few comments. In the author's opinion this response could reflect a lack of knowledge by participants of the City's housing goals and objectives. However, seventy-five percent of the sample rated the city officials from "very satisfied" to "fairly satisfied" while twenty-five percent were dissatisfied. Figure 3.7 graphically displays survey results of the sample population. These following statements were collected from question seventeen responses:

"...I wasn't in a position for borrowing money to fix up my house."

"...I don't know beans, if I was to answer it honestly. One (official) might know a lot about it but the others are followers."
Figure 3.7. Redevelopment: Question 17. "Do you believe that the five elected city officials understand and are sensitive to the housing needs within the community for low to moderate income families?"
"...I think that they are doing fairly well."

11. Question Number Eighteen: "How can the program be improved?" This last question asked the participants to make suggestions for improvements. Sixty-nine percent of the sample could not make any suggestions because they did not know enough about the program. Two possible interpretations of this result may be indicated. First, the group believed that they were unable to suggest specific program improvements. Or, secondly, taking into consideration the high levels of participant's satisfaction expressed in questions number 13, 14 and 15, they were more satisfied than their grievances indicated. However, thirty percent of the sample suggested ways that the program could be improved. These following statements were collected from question eighteen responses:

"...it is sad to say that some of the contractors aren't honest enough to do the work."

"...I think that they (officials) should contact the elderly to see if they need help on their house because older folks can't get out to them."

"...basically I was satisfied. I wouldn't have the slightest idea how it could be improved."

"...they should allow more money for people. Five thousand dollars was just not enough."

"...there should be someone directly responsible for seeing that the people are explained what will be done, how and how much. All paper work should be cut and dried."

"...more money could be given; also, have a good man to come in and inspect the home to see if the work is done right."

"...they (contractors) should come in and do the work and finish it up, rather working on other houses at the same time."
"...sometimes there were some minor problems, but when you look at the program over-all it was really good."

Summary for Redevelopment Program

The prior pages of the redevelopment case study entailed quantitative, qualitative, and descriptive examination of a non-metropolitan city's rehabilitation program, as evaluated by participants. The basic thrust of the study was qualitative, that is, the degree or extent that "satisfaction" was achieved. Satisfaction can be identified with the participants' determination of the success of the program as established city's policies and program; and of the effects upon the participants and their neighborhood. The narrative, generated through the participant observations, were used to support and to explain the quantitative and qualitative data received.

Four general statements can be concluded from this study. First, participant dissatisfaction with parts was less significant than their over-all satisfaction with the program, as expressed and measured quantitatively and qualitatively. Second, in reference to this conclusion, participants' observation statements revealed that some dissatisfaction lies in limited knowledge or involvement in the technical fields. Some displeasure reflects a lack of knowledge and understanding of how a city staff must work within defined city and federal guidelines to satisfy all parties involved. Oversights on the part of staff members are certainly possible, and are not uncommon in programs
nationwide. Only a thorough investigation could assist in concluding to what degrees these problems were due to the part of staff members. Third, residents possibly depended too much upon second and third-hand knowledge of the program rather than becoming actively (e.g., reading or visiting the city staff, organizational meetings) or involved in government. The researcher found that participants had a tendency to "compare" projects, not appreciating that each case must be evaluated and processed on its own merits, within the guidelines and regulations established by the respective governments. In view of this evidence, an extensive amount of participant comments were eliminated for this thesis. The comments listed were in several instances duplicated by participants. Income and knowledge of the policies and program definitely created the strongest dependent variable in the research.

Notwithstanding the negative comments, the prevailing sentiments indicated that ninety percent were either "satisfied" or "very satisfied" with their participation in the City's Rehabilitation Program.

**Relocation**

The City of Manhattan has had an established acquisition policy limited to acquiring blighted structures south of Poyntz. In cases north of Poyntz for small-site public projects (e.g., public housing and downtown redevelopment) has any other acquisition outside of the
strategy area taken place. The acquisition/relocation program in the City of Manhattan has steadily diminished for residential projects with the ending of the Urban Renewal Program. Under the acquisition and relocation program during the implementation of the Urban Renewal Program (1970-1976), one hundred and eighty projects in Manhattan were initiated and completed. Only fifteen additional projects were completed between 1976 and September, 1978. Under the Urban Renewal Program a massive commitment was made by the City to acquire and clear land for new residential construction. The City has committed itself to an acquisition and relocation program which involves participants located from Colorado to Pottawatomie Avenue, from 14th Street to 3rd Street (see Appendix A).

In addition to the previously mentioned Community Development defined area, potential projects for acquisition and relocation activities are being cited in the areas located east of South 5th Street from Houston to Yuma Streets to Wyandotte Street. Clearance of these properties are involved with future plans for the expansion of downtown, for a new viaduct and for a southern arterial development. In the southeast quadrant, the acquisition of properties will not be made north of Poyntz Avenue, acquisition of code deficient properties were less advantageous for the City's Community Development for at least three reasons: (1) financially more funds would be required for acquisition and relocation since 55 percent of structures are
multi-family units, (2) a proposal of this nature might lack support because of opposition from those community organizations and individuals who are committed to saving the older neighborhoods in the City, and (3) few structures located north of Poyntz in comparison to south of Poyntz can be evaluated as blighted structures.

In reference to the introductory statement about the city's policy and purposes for an acquisition and relocation program, a second survey was designed to establish levels of satisfaction for participants involved in the relocation program. Again, the survey was designed along the same outline as the rehabilitation program. The following outline was used: Introductory Statement; Section I - Participation in Program; Section II - Evaluation of Resident's Neighborhood; Section III - Renters Evaluation of Housing; Section IV - Homeowners Evaluation of Housing; Section V - Over-all Evaluation of City Housing Program: All Respondents.

Difficulties arose during the selection of a sample population. It was found that a sizeable percentage of those involved in the relocation program were not listed in the telephone directory or found in the southeast quadrant voting precincts. Only thirty-four percent were estimated to be still living in Manhattan. Voting records were also checked in other quadrants of the City (see Appendix C). After reviewing records (e.g., City of Manhattan building permits, relocation, participants' personal data and the Manhattan survey of 1977) the researcher believes that housing
was not available in the outlying area surrounding the southeast quadrants for many of the participating families and individuals. The missing cases seem to have left Manhattan for at least three reasons closely related to the participants-summarization graphs in Appendix C. The graphs illustrate that a large percentage of the population are low-income and have the propensity to be transient. This low-income group may be made up of students and Fort Riley personnel population as well as being from the large number of elderly. These assumptions seem likely for several reasons. First, sixty-six percent of the Urban Renewal participants were tenants, some of whom were identified as students. Second, forty-one percent of the population were individuals who would most likely have the ability to move as desired. Lastly, ninety-eight percent of the Urban Renewal population had an income less than six hundred dollars per month (see Appendix C). In addition to the Urban Renewal cases, all thirteen Community Development participants were located.

Given these circumstances, a thirty-one participant sample was systematically selected. Six participants of the thirty-one refused to be interviewed because of their dissatisfaction with the program. Where possible, these statements were included as part of the narrative commentary. The same type of outline given in the rehabilitation presentation including the same narrative format of participant statements are used in the relocation presentation. Several questions were eliminated because they did not obtain enough
responses. In many cases, the questions were found inappropriate when asked of the participant. Therefore, emphasis will be placed upon Section V - Over-all Evaluation of the City Housing Programs: All Respondents.

Survey Results

The following results were obtained from a sample population of thirty-one (31) participants surveyed in the summer and fall of 1978. The survey questions are divided into five sections, prefaced by an introductory statement of the survey to the participants. The five subdivisions of the survey are: Section I - Participation in the Program; Section II - Evaluation of the Respondent's Neighborhoods; Section III - Renters Evaluation of Housing; Section IV - Homeowners Evaluation of Housing; and Section V - Over-all Evaluation of City Housing Program: All Respondents. Renters and homeowners were required to answer their respective section including Sections I, II and V. The questionnaire used in the program is located in Appendix B. Only the adjusted frequency data will be used for discussion purposes. Data is presented in a narrative and graphic format.

Questions one through nine, in Section I, requests information relating to the clients' participation in the program (e.g., how, when and how long the length of involvement). In addition to standard questions special questions found that of the sample population seventy-two percent were homeowners, while twenty-seven percent were renters. Sixty-six percent of the sample population were homeowners
before and after their participation in the program. Fourteen percent of the population were renters who were able to purchase a home through the program. An additional fourteen percent were renters who chose to continue to rent. Finally, four percent of the sample population were homeowners who chose to rent after city acquisition of their property. Sixty-four percent of the clients in the sample were under 65 years of age and forty-two percent were female-headed households. Sixteen percent of the population also participated in the city's rehabilitation program. All of the sample population involved in the rehabilitation program, were participants between the years 1973 to 1978.

The length of time participants waited to be relocated was viewed as satisfactory according to the survey results. Forty-six percent of the participants waited seven months or longer in the program to find a relocation unit, after the initial contact with the staff. Thirty-six percent of the clients waited one to two months for relocation. The remaining twelve percent stated that they waited between three and six months to find a replacement unit. Thirty-three percent of the relocation recipients built new homes. This factor facilitated the lack of expediting the relocation program. Participants identified that they chose new construction because of their dissatisfaction with the housing stock available (e.g., location, poor physical conditions, or not adequate for family needs).

Over-all, participants were either very satisfied or
very dissatisfied with their relocation and acquisition payments made through regulation guidelines of the program by the city. Seventy-five percent were very satisfied, while the remaining twenty-five percent were very dissatisfied. Fifty percent believed that they spent more money than allocated to them for moving expenses. Moving expenses are calculated based on either the number of rooms (up to five) or actual moving costs.

Question seven supports question five relating to problems equated to finding relocation housing. Fifty-five percent of the participants believed that at the time that they were looking for a home that they were not satisfied with the quality of homes available on the market. The remaining forty-five percent were not satisfied with the location of the home, for various reasons — e.g., a lack of transportation, accessibility to employment and relatives. Additional evidence for location as a major consideration by participants was found in answers to question eight. Eighty-three percent of the participants preferred to live in the southeast quadrant. Seventeen percent were equally divided among the remaining three quadrants within the City of Manhattan.

Participants were informed about the program by several means. The majority of the participants (88.9%) were contacted by the city's staff. Organizational meetings and the local newspapers also assisted in informing people of the potential plans for their property.

Section II was designed to obtain an evaluation of
respondents' satisfaction towards their neighborhood services. This section covers the participants' over-all satisfaction with the quality of public and private services; city officials' progress toward land improvement; and satisfaction with neighborhood organization associations. Several participants revealed that they stopped attending neighborhood meetings because they lost interest in the program. Participants cited constant repetition of the same subjects and the lack of progress as reasons for declining interest. Several questions in Section III did not receive enough response to be appropriate for analysis. Overall, there was not a strong link between participants involved with neighborhood organizations and those acquainted with their neighbors. Only fifty-eight percent of the population felt that it was important to be acquainted with their neighbors. This statement should not be construed as a lack of cohesiveness within the neighborhood. Participants were also asked if most of their friends lived in the same neighborhood. Sixty-one percent of the participants responded positively. Further investigation as to their defined concept of their neighborhood would be in order. Possibly, the participant's definition of neighborhood includes only a few blocks on a street and not any officially defined boundary.

Policies of City Commissioners for land improvements in participants' current or previous neighborhoods were not
generally familiar to those served. According to the few comments received, participants believed that the City Commission was parcelling the Community Development funds to too many groups, making progress slow and resources limited. They also believed that the major development priorities lodged elsewhere, causing the City Commissioners to act too slowly on this project.

Section III, Renter Evaluation of Housing, could not be completed because only four available participants could be located in Manhattan. However, this population represented approximately one percent of the universe population. Only a small number could be located through the use of the telephone directory or voting precinct listings. Therefore, renter comments appear in "Over-all Evaluation of the Program," combined with the homeowner's comments.

Section IV, Homeowners' Evaluation of Housing, was intended for participants who purchased a home after relocation. Questions 37 through 49 requested information relating to the client's relocation in the process of obtaining a home (e.g., code enforcement; participant's need for additional assistance; participant's satisfaction with the physical conditions of the new home; participant's financial ability to purchase a home after local agency purchase of owner's property; participant's ability to provide insurance on property; and, the length of mortgage).

Thirty-seven percent of the sample population purchased homes that were less than 14 years old. Participants
decided on purchasing new homes based on their concern about
the physical quality of the older homes. In addition, they
were unable to find homes that were small enough to meet
their needs. Of the sample population, sixty-four percent
were under 65 years of age, and forty-two percent of the
sample were female heads-of-household. The average family
size was two persons. Therefore, the participants' comments
revealed that they did not desire a large number of bedrooms
or unnecessary space for living.

1. Question Number Thirty-Eight: "Do you feel that
code enforcement adequately inspected the house before you
were given approval by Community Development that the home
met the City's housing codes?" Code enforcement plays a major
role in the relocation program. Potential relocation units
are inspected by the staff for deficiencies in structural,
electrical, plumbing and/or mechanical areas of the house.
If major deficiencies are found, then the participant is
advised that the unit is not a sound structure and does not
meet Uniform Housing Codes standards, as adopted by the City.
These codes are primarily used for older units.

It was found that the participants were almost evenly
divided on the issue of whether or not their house was
adequately inspected by the code enforcement staff. Fifty-
eight percent of the population were either "very satisfied"
or "satisfied" that the unit was adequately inspected and
that they were told of any minor problems. Forty-one percent
of the population were either dissatisfied or very dissatisfied
with the inspection of their dwelling unit. Individual familiarity with housing codes was an important criterion for answering this question. Narrative responses reflected a lack of knowledge of the uniform housing codes by participants. These following statements were collected from questions responses:

"...No, I don't think much of the code inspection. I guess that they do the best that they can. The code inspector is required to know everything, and it is almost impossible for one person to have knowledge about all building codes. I was a plumbing and heating contractor, so I knew what was going on in the building of the house. I am retired, so I had nothing else to do but to stick around."

"...Code enforcement could be better for inspection of relocation. There is a communication gap between people and Community Development as to what is adequate."

"...New construction - code enforcement people would allow things to happen and there wouldn't be any enforcement. The City has a habit of letting people who are semi-important to get away with things."

"...House was never inspected. The house should have never been sold."

"...They said that it was liveable."

Section V, Homeowners Evaluation of Housing, investigated the recipients' financial ability to purchase a home in the existing housing market after the acquisition of their property. Questions related to mortgage, insurance, and other financing and to the physical condition of their home. Section V is an important measure because it shows the difficulties the low-income families experienced in communities nation-wide in making financial arrangements for home ownership. Stemming from these concerns the research was interested in the
possibility of neighborhood or insurance "redlining."
Activists in community groups across the country are recognizing the connection between the ease of mortgage availability and the availability of homeowners' insurance. Homeowners insurance is usually a pre-condition for approval of a loan by some banks. Insurance "redlining" can mean a total refusal by companies or the insurance offered is too expensive for the buyer. Reasons often given for cancellation are based upon the geographic location or age of the dwelling. Therefore, in view of the large population of low-income and elderly participants involved in this sample population, these issues should be of concern. This research cannot adequately analyze the subject without additional research, but the issue should be considered by the reader.

As previously mentioned, thirty-seven percent of the sample purchased homes less than 14 years old. In the surveyed sample population, six of the seven families purchased or built new homes. The average cost of the new homes were approximately $30,000. Several new homes were very similar in design. These homes did not have a basement nor a garage, and were two bedrooms. All but one of these units had two or fewer persons living in the unit. Four of the families owned their unit, free and clear. All of the families at the time of their interview were either elderly or medically disabled. Thus, possibly the remaining financing was accomplished through a savings account of the homeowners. Of the total population, sixty-three percent had a mortgage on their property. Seventy
percent of the sample population paid at least the same
amount or more as downpayment of the new unit as they were
given by the city for the acquisition of their property. Of
those who owned homes, two homeowners stated that they did not
have homeowners' insurance on their property. Assuming that
earlier statements concerning redlining are true, the insurance
was perhaps dropped after the purchase of the home.

It was shown in reviewing Section I that the sample
population preferred living in the southeast quadrant. However,
this should not necessarily be considered a statement of
satisfaction. Several participants confessed that they had
trouble finding a home elsewhere because of age, lack of
transportation, and/or higher taxes in other areas, thus they
chose the same geographical area (southeast quadrant).
Insurance is also affected by the geographical location. It
was found that many of the participants have lived south of
Poyntz for all or most of their lives, and were relocated a
few blocks from where they previously lived. The restraints
of relocating in another neighborhood or quadrant offered more
financial problems than a choice of personal satisfaction in
the same neighborhood.

The final collection of questions, Section V - Over-all
Evaluation of the City Housing Program: All Respondents, con-
sisted of eight questions. The intent of the questions was
very similar to the final section of the rehabilitation
questionnaire (which was to establish a level of over-all
satisfaction with the participants involvement in the
acquisition and relocation program; its successes, its failures and their recommendations for improvements). Information provided by clients is presented in graphic and narrative form. The findings obtained from the sample population are presented below.

2. Question Number Fifty: "In your opinion, were you satisfied with the program in which you participated?" Forty-seven percent of the participants were very satisfied, seventeeth percent were fairly satisfied, while thirty-five percent were dissatisfied. There were few comments that could be cited as problems. Often participants stated that they were not satisfied with the amount of money that they received on their property. Over-all, the participants were satisfied with their participation in the relocation program. These following statements were collected from question fifty responses:

"...the meaning of the program(s) (acquisition, demolition, relocation) was wonderful, (but) the way that it was engineered wasn't good." "...the expectations (of the program) are too high."

"...I will be satisfied when the problems in the construction are completed."

"...The process was done pretty speedily."

"...There weren’t any problems; we were satisfied with the new house."

"...Whatever they offered me I thought that it would be satisfactory."

"...I wasn’t satisfied with the amount given to me on my house. I had no other choice."
"...The first time I was not satisfied because I did not believe that I got a fair market value. The second time I was more satisfied because the property would have been hard to sell. If business had brought around me I would not have been able to see it."

"...I didn’t want to move. I was hoping that it would fall through. There wasn’t anything wrong with my house."

"...The program treated me real good."

"...They rushed me, realtors, and the city were pushing, they called all the time. You have to take your time."

"...Other than the cost paid to the realtor I was very satisfied. I should have inquired of a lawyer before getting into purchasing a house. I really didn’t understand what the realtor was telling me."

"...I wasn’t too satisfied with the Urban Renewal Program. It seems that they were not as interested in you after they purchased the property as they were before... I lived on the property for several months after they had purchased it, but they did not cut the grass, or visit me. The only time that I saw them was when I went to pay my rent."

"...I live in a better location, and I have a roof over my head."

3. Question number fifty-one: "How satisfied were you with the amount of money received from the City?" Sixty-three percent of the participants were very satisfied with the amount of money that was received through the acquisition and relocation programs, while thirty-six percent were very dissatisfied. There were several references by participants that they requested the courts to review the offer made to them by the City as recommended by an appraiser for their property. However, there was not any participant who received an increase adjustment for their property.

4. Question number fifty-two: "Now that you have
been living in this home for awhile, do you expect to be or are you satisfied with your tax assessment on your property?" This question was difficult for participants to answer. It has been found through discussions with the participants that many do not remember or know what their taxes were for a year because they had paid it with monthly mortgage payments. Therefore, they could not establish whether or not they believed that their taxes were reasonable and fair. The question was placed in the questionnaire because many families were on a fixed income and perhaps an increase in taxes from the previous property would cause some hardships.

5. Question number fifty-three: "What would you consider to be the successes of the City program, in particular, the one you participated in?" Forty-seven percent of the participants agreed that the program was successful in eliminating poor housing. Thirty-three percent of the participants confessed that they could not identify any success within the program. Thirteen percent of the sample population cited that the relocation assisted the family in saving money. The remaining seven percent of the cases believed that it provided some incentive for increasing low to moderate income housing. Many participants commented that there was not enough new construction low-income housing.

6. Question number fifty-four: "What were its failures?" Participants seemingly were strongly opposed to the lack of efforts being made to scatter low to moderate purchase or rental housing in other sections of the city.
Fifty-six percent of the sample population stated that they believed that the housing program had failed in this area. Twelve percent believe that the program had broken a stable neighborhood. Another eighteen percent were dissatisfied that the program did not adequately replace low-income housing units back into the market. In addition, six percent of the population believed that the City Commissioners failed to respond to citizen, tenant, and owner organization group's needs for improvements. The remaining six percent offered other specific complaints about the program. These following statements were collected from question fifty-four response:

"...I think that there should be a spare concentration of loans to moderate income groups. To give people a choice who may not want to live in the area. Hopefully, it will be mix...It would be an ideal area, because it could upgrade the neighborhood."

"...(staff) ought to take more time with the people."

"...I would like to see more low-income housing available for families."

"...I would also like to see more higher-income persons living south of Poyntz."

"...I was actually contacted twice by the city to sell my house, but I hesitated because I thought that it was charity. People (friends) told me and convinced me that I deserved it. Now that I have moved I feel better about the program."

"...They should tell you what needs to be done with the house; if I was selling this house I would tell them what needed to be done."

"...(city) they should give people more money for their house. It would have been more beneficial in rehabilitation and would have been employed more. We didn't want to move. There was nothing wrong with our house."
"...People who work with the program should have seen that different responsibilities were carried out well."

"...If they (city) are going to buy their house they ought to give a little bit more because of the cost of relocating and buying a house."

7. Question number fifty-five: "Do you feel that the five elected city officials understand and are sensitive to the housing needs within the community for low to moderate income families?" The sample population was equally divided when asked whether or not they were in agreement with the City Commissioners established low income housing policy. Few participants offered comments, however those that were obtained were mostly negative. These following statements were collected from question fifty-five:

"...I think that they (city officials) are dragging their feet."

"...I don't believe that they care."

"...They are just giving enough to keep people quiet."

"...I think that they are trying."

8. Question number fifty-six: "How can the program be improved?" It can be improved by: Additional funding for the housing program was requested by 54 percent of the sample population. New construction was desired by twenty percent of those interviewed. Thirteen percent of this group wanted additional low purchase/or rental housing in the southeast quadrant, while seven percent wanted more low and moderate income housing in neighborhoods outside of the southeast quadrant. Six percent of the participants were
satisfied with the existing program, while another six percent of the participants did not know how the program could be improved. Twelve percent of the sample population made other suggestions. Public improvements and higher monetary offers by the City to claimant for property was the most frequent mentioned suggestion.

Summary for Acquisition and Relocation Programs

The preceding section detailed a descriptive, qualitative and quantitative analysis of an acquisition/relocation case study as evaluated by participants. As in the previous section, the basic thrust of the study was qualitative, that is, the degree or extent that “satisfaction” was achieved, which could be identified by the participants. The research instrument was used to establish "satisfaction" of the previous and existing housing/neighborhood policies for the southeast quadrant and its effects upon the participants. The narratives assisted in "explaining" the quantitative and qualitative data which was received.

The participants were very apprehensive concerning four aspects of the program: (1) the existed market value of their home; (2) the quality of homes located in the southeast quadrant; (3) the lack of low-income homes in other quadrants where they could not afford to live without high taxes and public transportation; and (4) the lack of owner-investor homes in the private sector to meet a specific group's needs - single or two individuals (e.g., elderly).

Again, as expressed in the previous case study
summary, there is a lack of understanding by the participants concerning the guidelines and regulations which must be observed by the city's staff - e.g., the Uniform Housing Codes adopted by the City; real estate appraisals; and relocation eligibilities.

In view of this statement, for example, the participant's personal value and investment in their previous property was perhaps much greater than its financial appraised value. However, once a dilapidated property was removed from the neighborhood, the real estate appraisal of surrounding properties can be increased. In addition, the rehabilitation program is upgrading the value of the properties located in that block and neighborhood.
Chapter IV

CONCLUSION AND RECOMMENDATIONS

The objective of this case study research was to determine participant's satisfaction with their involvement with the City of Manhattan, Kansas rehabilitation and relocation housing programs. For review, the following major hypothesis and corollary or working hypothesis were used to structure the study:

I. Major: The southeast quadrant residents will respond more positively to the current city policies than to either of the earlier programs in Urban Renewal Program or a housing allocation program.

II. Corollary: Given the City's previously described community development programs, long-time residents living in the southeast area will respond more positively to existing housing policies than to the previous urban renewal and proposed allocation program.

In addition to these statements sub-corollaries were listed which the author expected to find true of the sample population (Chapter I). Final paragraphs will evaluate the author's hypothesis and corollary of the thesis.

Hypothesis and Corollary

Since the community implemented the Community Redevelopment Program, there has been a continuance of activities towards a stronger residential rehabilitation program than an acquisition and relocation program. Maximum financial eligibility has increased from 5,000 to 27,000
dollars per dwelling unit. If code items can not be corrected within the designated 27,000 dollars, then efforts are made to acquire the structure, and/or property, when acquisition and relocation funds are available. In conjunction with a rehabilitation program an acquisition and relocation program has been a viable instrument towards upgrading the city's neighborhoods.

A residential acquisition and relocation program policy requires healthy lending institutions, real estate and construction markets. This requirement is necessary for capital to flow without undue hinderance between these markets. Unfortunately, prospective buyers are effected by the fluctuations of these economies. Increases in interest rates precludes builders and prospective buyers from borrowing the capital necessary to build and purchase homes, respectively. The building industry in Manhattan has built few low to moderate income single and multi-family dwelling units in the past ten years (see Table 1.1). In addition, under the City's acquisition and rehabilitation programs, sub-standard housing has been identified and removed from the neighborhood without an equal number being replaced. These facts not only hinders a relocation program but also discourages a natural flow of a new low-to-moderate income home ownership.

In support of these previous statements, fifty-six percent of the participants surveyed believed that the city has not adequately replaced low-income housing units back in
the market. In addition, they supported more scattered low
to moderate income housing sites within the community. The
majority of relocation participants surveyed preferred to
relocate outside of the target area. However, we can not
conclude from this single piece of information that an
allocation program is needed in the City of Manhattan.
Frequently statements were made concerning the poor condi-
tion of houses on the market, as well as the lack of housing
which would satisfy the participant's family size. An
allocation program is usually implemented to provide a con-
venient access to employment, as well as an equitable oppor-
tunity for all families who desire the amenities of a particu-
lar neighborhood. There were three primary factors in
participant selection of a home: (1) size, (2) physical
condition and (3) cost. Although not specifically mentioned,
location was also an important concern to participants because
of higher mortgages, taxes and insurance.

The researcher concluded from the responses of
questions number 13, 14 and 15 that the southeast quadrant
resident responded more positively to the current city
policies than to either the Urban Renewal Program or a
housing allocation program.

Recommendations

The essential point of discussion is the effectiveness
of the community's current housing policies as they relate
to relocation and rehabilitation participants. The City of
Manhattan has not specifically stated a housing policy. One can only review growth trends over the years in the community. The community's current housing policies are not confined to one public organization. The community's current housing policies also includes private organizations, e.g., lending institutions, insurance agencies and real estate brokers. The interdependence which these institutions display assist in establishing a community's housing goals and objectives. Every institution interdependence varies in degrees to its ability to direct the growth of a community. Obviously, capital is the most powerful force in the direction of physical developments.

Social, economical and physical trends of Manhattan prevents a continued reliance on a strong new construction housing market (e.g., expensive construction of city's water and sewer to outlaying areas, poor geological characteristics, a high service originated employment base, and a mobile population). An organized commitment by public and private organizations towards the preserving and replenishing of older neighborhoods is essential. There is a strong market for the rehabilitation of older homes. Based upon files, relocation participants requested participation in the rehabilitation program. A strong rehabilitation program can be carried out through both the public and private sector. A continuance of a strong public rehabilitation program is recommended not only for single family but also multi-family dwelling units. The city should become involved with federal
multi-family rehabilitation programs. Also, the City should consider methods of subsidizing programs for the homeowners and developer’s benefit. Community Development funds can be used for refinancing mortgages for homeowners so they can be financially sound to borrow funds for the rehabilitation of their home using Section 312 Loan funding. Developers can also be assisted through using Community Development funds by subsidizing their construction interest rate for rehabilitating multi-family dwelling units. This is most appropriate where construction will require greater than 120 days.

Private organizations should be encouraged to become involved with stimulating reinvestment in neighborhoods. The Neighborhood Housing Services (NHS) program is an example of a very successful private locally-controlled, nonprofit corporation, which offers a comprehensive rehabilitation and financial services to community residents. The program is based on a working partnership of community residents and representatives of financial institutions and local government. The program would be advantageous to higher income groups. Financial institution executives agree to invest in the neighborhood by making loans at market rate to all homeowners who meet normal underwriting criteria. Financial institutions also support the NHS operating budget through tax-deductible contributions. Staffs of NHS programs are very small. A local staff consists of at least three persons -- a secretary, rehabilitation specialist and director. There is a board of directors made up of financial institution executives local
government representatives and community residents. The program was established under the Neighborhood Reinvestment Corporation by Congress in 1978. It is a successor to the Urban Reinvestment Task Force.

The trends for large and small cities alike in the decades ahead is to establish and implement a housing policy for "learning to conserve, to rehabilitate, to revitalize what now exists."¹ Certainly, there will be communities who will be able to incorporate large quantities of physical development in their future growth. However, communities can no longer leave behind the enormous economic and social investments they have in older residential and commercial areas, simply to start anew, perhaps making the same mistakes. Current urbanization trends are leaning towards the rehabilitation of older neighborhoods for higher income families. This will not solve the problem of deteriorating neighborhoods. We have simply relocated the problem. We as planners, physical designers, community leaders and governmental officials must begin to plan neighborhoods such that housing assists in meeting diverse needs and desires of diverse residents ignoring their economic and social affiliations. Housing is a small fixed-component of a neighborhood which assists in meeting the needs of residents: access to jobs, personal security, public services, credit, and friends.²

In line with previous statements, it is suggested that a housing policy which "conserves, rehabilitates and revitalizes" what now exists in the older neighborhoods in
Manhattan be implemented and backed with relentless support throughout the community. In this community where absentee landlords are abundant, there are many sub-standard conditions. Enlarging the area for potential acquisition is contingent upon obtaining federal funding. Acquisition of property cannot eliminate sub-standard conditions alone in a community due to the uncertain allocation of federal funds. A strong rental property code enforcement policy could be used to encourage the absentee landlords to correct code violations before the units are leased. Periodical inspections of rental property could be required by the City. The strengthening of the City's code enforcement policies for rental units, in addition to previously suggested rehabilitation funding possibilities, can greatly assist the City in conserving and revitalizing residential neighborhoods.
Notes for Chapter IV


SELECTED BIBLIOGRAPHY


APPENDIX A

MAP A.1. COMMUNITY DEVELOPMENT BLOCK GRANT STRATEGY AREA
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THIS IS AS RECEIVED FROM THE CUSTOMER.
APPENDIX B

REDEVELOPMENT AND RELOCATION QUESTIONNAIRES
REDEVELOPMENT QUESTIONNAIRE

Introductory Statement

TO PARTICIPANT:

Various City Commissioners and personnel have, for the last seven years implemented numerous housing programs for the City of Manhattan, Kansas. One objective of the City Commissioners and citizen organizations have been to upgrade the social, economic and physical conditions of the City and provide its residents with decent housing and pleasing neighborhoods.

Any organized program which has such an important interest to many should at some stage have an evaluation. As one of the numerous residents who have participated in the program of the City, we would appreciate your answering a number of questions related to this experience. The study will be used to collect a number of personal viewpoints with NO IDENTIFICATION of the individual participant. Your answers and those of others who participated in these programs will provide information on how well the City has fulfilled its goals. Thus, in turn, will be used to evaluate and recommend changes in future programs if necessary. Your interviewer is Juanette Foster, a graduate student at Kansas State University. If you have any questions of your own, please feel free to ask them now or at any time during our conversation. Thank you.
SECTION I - PARTICIPATION IN PROGRAM

1. Please tell me which of the City's housing programs you participated in?
   1. Acquisition
   2. Relocation
   3. Demolition
   4. Public housing
   5. Redevelopment
   6. Code Enforcement

2. What year(s) did you participate in the City's housing program?
   1. 1970
   2. 1971
   3. 1972
   4. 1973
   5. 1974
   6. 1975
   7. 1976
   8. 1977
   9. 1978

3. From the time you agreed to have your home redeveloped, how long did you wait before the papers were signed by yourself, the city and the contractor?
   1. 1 month
   2. 2 months
   3. 3 months
   4. 4 months or longer

4. Did you feel that this length of time was satisfactory?
   1. Very satisfied
   2. Satisfied
   3. Fairly satisfied
   4. Dissatisfied
   5. Very dissatisfied

5. Where, from the following possible sources, did you receive information about the program you participated in?
   1. Newspaper
   2. Friends
   3. Radio
   4. Television
   5. Church
   6. Organizational meeting
   7. Staff - URA
   8. Staff - CD
   9. Other, specify

SECTION II - EVALUATION OF CITY REDEVELOPMENT PROGRAM

6. Did you understand the contract as it was explained to you, or as you read it?
   1. Clearly understood
   2. Not clearly totally
   3. Did not understand
6a. If you did not understand fully the contents of the contract what were the sections or other problems which made the contract difficult for you to understand?

1. The length of the contract was too long  
2. The words were not clear and too difficult to understand  
3. I did not understand the repayment procedures  
4. Others ________________________________

7. Was the work done satisfactory according to the contract you had signed? (Explain - Was everything done in the contract that was supposed to be done?)

1. Very satisfied  
2. Satisfied  
3. Fairly satisfied  
4. Dissatisfied  
5. Very Dissatisfied

1a. What were your satisfactions and/or dissatisfactions?

8. Do you believe the work was done to one's expectation of a professional skilled contractor?

1. Yes ________  
2. No ________

9. Did the City's redevelopment staff adequately oversee the remodeling of your home?

1. Yes ________  
2. No ________

10. Do you either expect or have you received an increase in your property taxes this year, since the work has been done?

1. Yes ________  
2. No ________

11. Are you dissatisfied or satisfied, considering the amount of work done with the increase in taxes?

1. Very satisfied  
2. Satisfied  
3. Fairly satisfied  
4. Dissatisfied  
5. Very dissatisfied

What are your satisfactions or dissatisfactions?

______________________________
12. Are you satisfied and confident that the City was/has been looking after your best interest throughout your participation in the program?

1. Very satisfied  4. Dissatisfied
2. Satisfied  5. Very dissatisfied
3. Fairly satisfied

What were your satisfaction or dissatisfactions?

---

SECTION III - OVER-ALL EVALUATION

13. In your opinion, were you satisfied with the program you participated in?

1. Very satisfied  4. Dissatisfied
2. Satisfied  5. Very dissatisfied
3. Fairly satisfied

What were the reasons for your satisfactions and/or dissatisfactions?

---

14. How satisfied were you with the amount of money received from the City?

1. Very satisfied  4. Dissatisfied
2. Satisfied  5. Very dissatisfied
3. Fairly satisfied

What were your satisfactions or dissatisfactions?

---

15. What would you consider to be the successes of the City program, in particular, the one in which you participated in?

1. Assisted to maintain the uniqueness of the neighborhood.
2. Assisted me to save money through either the use of grant, loans, or the obtaining of services to assist in remodeling my house.
3. It provided incentives for increasing housing for low to moderate incomes.
4. Assisted me in maintaining a good level of financial value to my home which I was unable to do at the present time.
5. It assisted in helping me to take more of an interest in the government.
6. Others: __________________________
16. What were the failure of the City programs, in particular, the one in which you participated?

1. Failed to provide sufficient funding for me based upon my income, age, and size of family, etc.
2. Program limitations on what could be included made me dissatisfied. I would prefer to have more of a say as to the way I wanted the money spent.
3. City inadequately provides funding for insulation and solar devices.
4. Others: ________________________________

17. Do you believe that the five elected City officials understand and are sensitive to the housing needs within the community for low to moderate income families?

1. Very satisfied
2. Satisfied
3. Fairly satisfied
4. Dissatisfied
5. Very dissatisfied

18. How can the program be improved? It can be improved by:

1. I don't know enough about the program to suggest improvements.
2. Others: ________________________________
RELOCATION QUESTIONNAIRE

Introductory Statement

TO PARTICIPANT:

Various City Commissioners and personnel have, for the last seven years implemented numerous housing programs for the City of Manhattan, Kansas. One objective of the City Commissioners and citizen organizations have been to upgrade the social, economic and physical conditions of the City and provide its residents with decent housing and pleasing neighborhoods.

Any organized program which has such an important interest to many should at some stage have an evaluation. As one of the numerous residents who have participated in the program of the City, we would appreciate your answering a number of questions related to this experience. The study will be used to collect a number of personal viewpoints with NO IDENTIFICATION of the individual participant. Your answers and those of others who participated in these programs will provide information on how well the City has fulfilled its goals. This, in turn, will be used to evaluate and recommend changes in future programs if necessary. Your interviewer is Juanette Foster, a graduate student at Kansas State University. If you have any questions of your own, please feel free to ask them now or at any time during our conversation. Thank you.
SECTION I - PARTICIPATION IN PROGRAM

1. Please tell me which of the City's housing programs you participated in?
   1. Acquisition
   2. Relocation
   3. Demolition
   4. Public housing
   5. Redevelopment
   6. Code Enforcement

2. What year(s) did you participate in the City's housing program?
   1. 1970
   2. 1971
   3. 1972
   4. 1973
   5. 1974
   6. 1975
   7. 1976
   8. 1977
   9. 1978

FOR RESPONDENTS WHO ANSWERED (2) TO QUESTION 1:

3. From the time you were either agreed/or requested to move, to the time you found a new home, how long had you been participating in the program?
   1. 1-2 months
   2. 3-4 months
   3. 5-6 months
   4. 7 months or longer
      Specify: _____________________

4. Did you feel that this length of time was reasonable?
   1. Yes _________
   2. No _________

5. Were there any problems which kept you from relocating sooner?
   1. Lack of available housing in your income range.
   2. Dissatisfied with the houses available: i.x., because of location, poor physical conditions, or not adequate for family needs.
   3. Appraisal of your property was not satisfactory.
   4. Processing of papers took a long time.
   5. Other: _______________________

6. Were you satisfied with the payment made to you by the City for necessary expenses to move to another home?
   1. Very satisfied
   2. Satisfied
   3. Fairly satisfied
   4. Dissatisfied
   5. Very dissatisfied
6a. Did your moving require you to use some of your own personal savings in addition to the amount given to you by the City?

1. Yes ________ 2. No ________

7. Considering the existing housing advertised for sale, at that time of the year when you had to move, were you satisfied with:

1. The location 1. Yes __ 2. No ___
2. Quality of home 1. Yes __ 2. No ___
3. Size of home 1. Yes __ 2. No ___
4. Rental/monthly payments 1. Yes __ 2. No ___
5. Purchase price 1. Yes __ 2. No ___
6. Cost of land
   (if separate) 1. Yes ___ 2. No ___

8. What section of the City would you prefer to live:
   (using 17th St. and Anderson as dividing the City proper)?

1. Southeast 3. Northeast
2. Southwest 4. Northwest

9. Where, from the following sources, did you receive information about the program you participated in?

1. Newspaper 5. Church
2. Friends 6. Organization meeting
3. Radio 7. Staff - URA
4. Television 8. Staff - CD
9. Other, specify ____________________________

SECTION II - EVALUATION OF RESPONDENTS' NEIGHBORHOOD

10. Where did you live before you moved (locate on map)?

11. Was the location of your previous home more convenient for your normal weekly needs, e.g., employment, shopping?

1. Yes ________ 2. No ________

Why?

12. How do you compare this neighborhood to the previous one you lived in overall?

1. Better 2. Equal 3. Poor

Why?
13. Is it important that you are acquainted with your neighbors?
1. Yes ________ 2. No ________

14. Do you feel that you have made new friends in this neighborhood?
1. Yes ________ 2. No ________

15. Are most of your friends living in another neighborhood of the City, or in this neighborhood?
1. Yes, in this neighborhood.
2. No, in another neighborhood.

16. Now that you have lived in this neighborhood for awhile, what has been your first impression feelings living in this neighborhood?
1. If I could, I'd relocate.
2. Living in this neighborhood doesn't bother me. I feel at ease.
3. I would be more satisfied if more neighborhood improvements were made and maintained, i.e., alleys paved, limit parking on streets, speed limit enforced, snow removal, drainage, abandoned buildings removed, heavy traffic re-routed.
4. Others, please specify ____________________

17. What do you like less in the neighborhood?
1. Conditions of streets, sidewalks, lighting, traffic and drainage.
2. Level of city services, e.g., police protection, stray dogs.
3. Numerous absentee landlords in the neighborhood, who may in some cases do not maintain the upkeep of their apartments or houses.
4. Level of friendliness and communication among neighbors.
5. Others, please specify ____________________

18. Being more specific, what is the most serious physical problems in the neighborhood?
1. Many homes in the neighborhood are in need of visual minor to moderate repair.
2. The neighborhood simply has too much traffic and/or parked cars on the streets.
3. Street drainage is poor.
4. Recreational facilities are not maintained or there is not enough facilities.
5. I don't know.
6. Others, please specify ____________________
19. Please tell me what do you believe that the City Officials' (Commissioners) efforts have been towards improving the neighborhood you previously moved from:

1. Has the City made any positive progress?
   1. Very good
   2. Fair
   3. Poor
   4. I don't know

   Explain ____________________________

19a. Do you know whether or not the City Officials have continued to discuss and develop plans for your previous neighborhood?

1. Extensive discussion
2. Infrequent
3. None
4. I don't know

19b. Are you satisfied with the City Officials progress for land improvements?

1. Major priorities seem to be elsewhere - they are moving too slowly.
2. The city officials are piecemealing the CD funds to too many groups which makes progress slow and resources very limited.
3. City officials have made some very positive efforts.
4. Their plans for land use in the long run does not include enough additional replacement of housing for low to moderate families in the area.
5. I really don't know or understand what has been done.

20. Are there any neighborhood, public or private services which you would prefer to live near?

1. Day care centers
2. Social Rehabilitation Service
3. Medical Center
4. Downtown shopping
5. Community shopping center
6. Laundromat
7. Place of employment
8. Other, specify _________________________

21. Have you attended tenant or neighborhood housing organizational meetings?

1. Flint Hills Tenant Association
2. Older Neighborhood Housing Association
3. Douglas Center Community meetings
4. Others, specify ________________________
22. Do you:
   1. _____ attend the majority of meetings
   2. _____ seldom attend
   3. _____ participate in carrying out committee programs

23. What goals are being set for the group (e.g., preserving of neighborhood, repairs, needs of buildings and grounds)?
   1.
   2.
   3.

24. In your opinion, how effective is your particular tenant or neighborhood housing organization in assisting you to solve your concerns or complaints?
   1. Very effective
   2. Fairly effective
   3. Not effective
   4. I don't know

25. Do you feel a sense of unity within your neighborhood?
   1. Frequently
   2. Sometimes
   3. Seldom
   4. I don't know

SECTION III - RENTERS EVALUATION OF HOUSING

26. Do you feel that code enforcement adequately inspected the apartment or house before you were given approval by Community Development that the home met the City's housing codes?
   1. Yes __________ 2. No __________

27. Does your landlord or manager visit often or is easily reachable by you when repairs are needed?
   1. Most of the time
   2. Fairly often
   3. Seldom
   4. Very difficult to reach

28. Does your manager respond within a reasonable time to the repairs needs of your home?
   1. Always
   2. Fairly often
   3. Seldom
   4. Never contacted landlord
29. What are some complaints which you have personally called your landlord or manager about?
   1. 
   2. 
   3. 

30. The following are possible problems which you may be facing living in your particular home and neighborhood. Please rate them as follows:
   1. Not a problem  3. Definite problem
   2. Sometimes a problem  4. Does not apply

<table>
<thead>
<tr>
<th>ITEM</th>
<th>RATE</th>
<th>WHY/COMMENT</th>
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<tr>
<td>Size of home</td>
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<td></td>
</tr>
<tr>
<td>No. of bedrooms</td>
<td>1 2 3 4</td>
<td></td>
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<tr>
<td>Insulation</td>
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<td>Adequate heating</td>
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<td>Safety</td>
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<td>Apartment building arrangement/no.</td>
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<tr>
<td>Maintenance of building and grounds</td>
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<td>Inadequate parking</td>
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<td>Tornado shelter nearby</td>
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<td></td>
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<tr>
<td>Others, specify</td>
<td>1 2 3 4</td>
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31. Are or were you, if you have since moved, satisfied that you had purchased a home that would meet your family needs at the time that you acquired it?
   1. Very satisfied
   2. Satisfied
   3. Fairly satisfied
   4. Dissatisfied
   5. Very dissatisfied

32. Are you satisfied with the amount of monthly rental payments you are paying?
   1. Very satisfied
   2. Satisfied
   3. Fairly satisfied
   4. Dissatisfied
   5. Very dissatisfied

33. Have you ever owned a home before?
   1. Yes ________  2. No ________

34. Would you prefer to own a single family dwelling?
   1. Yes ________  2. No ________
35. Have you before or after moving into this rental housing unit tried to purchase a home in the City of Manhattan?
   1. Yes __________  2. No __________

36. If yes, what were the results of your efforts?

SECTION IV - HOMEOWNERS EVALUATION OF HOUSING

37. How old is your home?
   1. Under 7 years  4. 21-28 years
   2. 7-14 years  5. 28 years and over
   3. 14-21 years  6. I don't know

38. Do you feel that code enforcement adequately inspected the house before you were given approval by Community Development that the home met the city's housing codes?
   1. Very satisfied
   2. Satisfied
   3. Fairly satisfied
   4. Dissatisfied
   5. Very dissatisfied

If dissatisfied, explain any problems which have occurred (e.g., any repairs).

39. Have you ever participated in the redevelopment housing program?
   1. Yes __________  2. No __________

40. If not, would you like to participate in the redevelopment program?
   1. Yes __________  2. No __________

41. Were you satisfied that your home would meet your family needs when you purchased it? Please rate the following items to your satisfaction:
   1. Very satisfied
   2. Satisfied
   3. Fairly satisfied
   4. Dissatisfied
   5. Does not apply
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<th>WHY/COMMENT</th>
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<td>7. Foundation</td>
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<td>8. Close to school</td>
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<tr>
<td>9. Close to employment</td>
<td>1 2 3 4</td>
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42. Did your home cost more than you financially desired to spend?

1. Yes _______  2. No _______

43. Before the city requested to buy your property, had you tried to obtain a loan from a bank, saving and loan, or any other private source for a home?

1. Yes _______  2. No _______

44. If yes, what were the results of your efforts?

1. Interest rates too high
2. Monthly payments too high
3. Private company agreed to lend you the money
4. Other, please specify ______________________

45. Are the following items covered by your mortgage?

1. Hazard insurance (fire, tornado, etc.) 1. Yes 2. No
2. FHA mortgage insurance premium 1. Yes 2. No
3. Real estate taxes 1. Yes 2. No
4. Interest payment 1. Yes 2. No
5. Principal 1. Yes 2. No

46. If you are not paying insurance payments in your mortgage, do you have a separate policy?

1. Yes _______  2. No _______

47. Is/was this property mortgaged?

1. Yes  a. FHA insured  b. VA guaranteed  
2. No  c. Local bank  d. Other, explain _____

If yes, how much was the interest rate on your home? ____________________________
No. of years for mortgage? ____________________________
Amount of mortgage? ____________________________
48. Was your downpayment less than, more than, or the same as the amount paid to you by the City for your property?
   1. Less than  2. More than  3. Same amount
   How much more or less?

49. What was the purchase price of this property? (Please remember this information is for research purposes only.)

SECTION V - OVER-ALL EVALUATION OF CITY HOUSING PROGRAM; ALL RESPONDENTS

50. In your opinion, were you satisfied with the program you participated in?
   1. Very satisfied
   2. Satisfied
   3. Fairly satisfied
   4. Dissatisfied
   5. Very dissatisfied

   What were the reasons for your satisfactions or dissatisfactions? ___________________________________________________________________

51. How satisfied were you with the amount of money received from the City?
   1. Very satisfied
   2. Satisfied
   3. Fairly satisfied
   4. Dissatisfied
   5. Very dissatisfied

   Why? ___________________________________________________________________

52. Now that you have been living in the home for awhile, do you expect to be, or are you satisfied with, your tax assessment on your property?
   1. Very satisfied
   2. Satisfied
   3. Fairly satisfied
   4. Dissatisfied
   5. Very dissatisfied

   Why? ___________________________________________________________________
53. What would you consider to be the successes of the City program, in particular, the one you participated in?

1. It eliminated poor housing.
2. It provided incentives for increasing housing for low to moderate incomes.
3. It gave a fair market value to myself for my property or relocation.
4. It increased employment.
5. It upgraded many of the neighbors.
6. It assisted you in saving money for other personal expenses.
7. None.
8. Other, please specify __________________________
9. I don't know.

54. What were its failures?

1. It failed to scatter low to moderate purchase or rental housing in other sections of the city.
2. It has broken up stable neighborhoods, families and friends.
3. It has not adequately replaced low income housing units back into the market.
4. The City Commissioners failed to respond to citizens, tenants and owner organization groups' needs for improvement.
5. It failed to maintain small neighborhood business.
6. None of the above.
7. Other, please specify __________________________
8. I don't know.

55. Do you feel that the five elected City Officials understand and are sensitive to the housing needs within the community for low to moderate income families?

1. Yes ________ 2. No ________

56. How can the program be improved? It can be improved by:

1. Adding more funding to the housing program.
2. City officials and staff should plan more definitely how the land will be developed for future uses.
3. It is satisfactory the way it is.
4. Broaden the opportunity for low to moderate income persons to live in other sections of Manhattan.
5. Plan and encouragement for more low purchase or rental housing in the southeast quadrant.
6. Other, please specify __________________________
7. I don't know enough about the program to suggest improvements.
APPENDIX C

DEMOGRAPHY OF ACQUISITION
AND RELOCATION POPULATIONS
Participants Summarization
Acquisition/Relocation Program
1970-1978

Category: Age - Under 65/Over 65

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Valid Cases 153
Missing Cases 27
## Participants Summarization

### Acquisition/Relocation Program

1970-1978

#### Category: Income

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Valid Cases 86  
Missing Cases 94

[Bar chart showing frequency distribution]
Participants Summarization
Acquisition/Relocation Program
1970-1978

Category: Children Under 18 Per Family

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Valid Cases 72
Missing Cases 108
Participants Summarization
Acquisition/Relocation Program
1970-1978

Category: Male Vs. Female Headed Household

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Valid Cases 155
Missing Cases 25
Participants Summarization
Acquisition/Relocation Program
1970-1978

Category: Adults Living in Household

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Valid Cases 154 Missing Cases 26
Participants Summarization
Acquisition/Relocation Program
1970-1978

Category: Home Owner/Rental Subsidy *

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*Rental Subsidy 000-4000
*Home Owners $6000-$17000
Participants Summarization
Acquisition/Relocation Program
1970-1978

Category: Family Vs. Individual

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Valid Cases 157
Missing Cases 23

![Bar chart showing frequency distribution]
Participants Summarization

Acquisition/Relocation Program
1970-1978

Category: Owner Vs. Tenants

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Valid Cases 152
Missing Cases 28
Participants Summarization

Acquisition/Relocation Program
1970-1978

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Valid Cases 4
Missing Cases 176
Participants Summarization
Acquisition/Relocation Program

Category: Race

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Valid Cases 122  Missing Cases 58
Participants Summarization
Acquisition/Relocation Program
1970-1978

Category: Public Transportation Needed

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Valid Cases 149
Missing Cases 31
Participants Summarization

Acquisition/Relocation Program
1970-1978

Category: Owner of Business

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Acquisition/Relocation Program
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Valid Cases 125
Missing Cases 55
AN IMPACT ANALYSIS OF HOUSING PROGRAMS FOR
THE SOUTHEAST QUADRANT: MANHATTAN, KANSAS

by

JUANETTE LUISE FOSTER
B.S., Interior Arch., Kansas State University, Manhattan, Kansas

AN ABSTRACT OF A MASTER'S THESIS

submitted in partial fulfillment of the
requirements for the degree

MASTER OF REGIONAL AND COMMUNITY PLANNING

Department of Regional and Community Planning

KANSAS STATE UNIVERSITY
Manhattan, Kansas

1981
The purpose of this study was to analyze the impact of current housing programs in Manhattan, Kansas, based upon perceptions of residents who received federal transfer of funds. Recommendations for adjustments in current programs and/or policy changes were made where appropriate. For example, policy changes were recommended if residents refused the components of the present Community Development Program because they were unable to find a home inside or outside the southeast quadrant because of income or quality of homes available. Three locally-implemented federally-funded housing programs were selected for study: the rehabilitation, the relocation and the acquisition programs. These programs were selected for their functional dependency. To obtain information on the three programs, data was collected from a sample population of participants using a questionnaire developed by the researcher. Information from those interviewed was documented in a narrative style and also presented graphically.

There were two objectives of the research: (1) the study sought to evaluate the use of housing policies to better the social, economic and physical environment of the community; and, (2) the researcher sought to discover the level of popular participant support for expanding the city's present Community Development policies to include elements of an allocation strategy.

Responsives received from the sample populations involved in the Urban Renewal and/or Community Development
Program indicates that the following major hypothesis was true:

The southeast quadrant residents will respond more positively to the current city policies than to either of the earlier programs in urban renewal or a housing allocation program.

The findings of this study prompted the following recommendations:

(1) that an organized program to preserve and replenish the older neighborhoods be carried out by both the public and private sectors;

(2) the city should establish policies to upgrade multi-family housing in older neighborhoods;

(3) the city should establish a policy for encouraging low-income housing in all quadrants of the community; and,

(4) programs should be implemented to work with private loan institutions to offer low interest loans to middle income families.