

Town of Lyons Housing Needs Assessment

February 2014

Pre-Flood and
Post-Flood Analysis

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Introduction

Purpose of the Study

This Housing Needs Assessment for the Town of Lyons was funded and coordinated by the Boulder County Housing Authority. The purpose of this report is to:

- Understand the housing needs and preferences of residents who are still displaced as a result of the September 2013 flood;
- Provide additional information needed, including the opinions of all residents and former residents that are still displaced, regarding housing preferences that will help inform development site selection and the creation of a housing replacement strategy that is responsive to needs, affordable, and compatible with Lyons.
- Identify and quantify pre-flood housing problems in Lyons, such as housing affordability, and how these problems may have been impacted by the flood; and
- Support applications for much needed financial assistance.

This report covers the Town of Lyons. A survey conducted as part of this study cover a larger area providing opportunities to expand the coverage area in the future.

This study was conducted during the month of January, a short time frame made possible by Town of Lyons staff, members of the Housing Committee and other volunteers. They contributed many hours, local perspective and invaluable insights into this research effort.

Organization of the Report

This study is organized into seven main sections as follows:

1. Demographic Data
2. Housing Inventory
3. Housing Availability
4. Housing Concerns
5. Housing Preferences and Needs
6. Affordability and Pricing
7. Conclusions and Recommendations

The appendix provides tables and more detailed analysis of key data in support of each section of the report.

Methodology

A web-based household survey was conducted from January 7th through 17th. The purpose of the survey was to obtain up-to-date, pre- and post-flood information unavailable through other sources. It also provided the opportunity to broadly outreach to the community for input on the future of Lyons. Town of Lyons staff and volunteers were responsible for its distribution, issuing press releases, outreaching through social media, direct emailing, going out into the community, and providing access to computers at the school. The survey targeted both households that had returned to their pre-flood homes and those that were still displaced, and requested a physical address of homes occupied prior to the flood.

Since destruction was not limited to the municipal boundaries of Lyons, the survey was extended to persons who live or had lived prior to the flood in the Lyons area. Results from these surveys can be used in the future to more fully understand and address housing needs regionally.

Of the 989 surveys received:

- 94 were removed as duplicates;
- 112 provided no address so were not included in reported results;
- 41 were from addresses farther than 10 miles from town, which were also not included in survey results.
- 528 were from households within town, which equates to an extremely high response rate of 58% (528 out of 910 total households);
- 85 came from households outside of town, but within the Town Planning Area;
- 129 were for addresses outside of the Planning Area, but within 10-miles of town; and

This analysis is based on survey results from all responses received from persons who resided within the town of Lyons and no more than 10-miles outside of town before the flood, totaling 742 surveys. Where information is based on a smaller sample size (E.g., households which lived within the town of Lyons only), this is delineated in the applicable text or table.

Terminology

Still Displaced Households – It is recognized that ALL residents of Lyons were displaced after the September 2013 flood due to loss of homes, loss of access to homes and the lack of water, power and services. Since that time, however, the majority of households have been able to return to their homes. As used in this report, “still displaced” refers to those households that, over 4 months later, have still not been able to return to or are unable to reside in their home in the Lyons area.

Destroyed Homes – As used in this report, destroyed refers to homes that were made uninhabitable and are not able to be repaired as a result of the flood. This is determined from a combination of survey information from current residents and still-displaced households who identified their homes as “Destroyed/uninhabitable/beyond repair,” supplemented with information from the Boulder County Assessor, the Federal Emergency Management Agency (FEMA) and Safe Built, a contractor hired by the Town of Lyons to assess damage. More information is provided in the Appendix on the criteria used and interrelationship of these data sources.

Section 1 – Population and Demographics

The number and type of households residing in Lyons have undergone significant changes since the September 2013 flood. This section summarizes the population in Lyons and household demographics as of mid-2013, which was before the flood, and describes the number and type of households that have since been unable to return to Lyons, or “still-displaced” households to understand these changes. In summary:¹

Total and Displaced Households

About 21% of Lyons households (185 total) have been unable to return to their homes since the flood or will be vacating due to damage. Of these, 21% (about 40 households) have found replacement or temporary housing within the town of Lyons. This means that 145 households, comprising 310 persons, that were once residing within the town are now living elsewhere.

These 145 still-displaced households comprise about 14% of the population and 16% of the households that were in Lyons before the flood.

Number of Persons and Households: Lyons 2013

	2010	mid-2013	Still-Displaced
TOTAL Population	2,033	2,145	310
TOTAL Households	861	910	145

Source: 2010 US Census; Colorado Dept. of Local Affairs (DOLA); Boulder County Assessor; Consultant team

Household Incomes

With the destruction of two mobile home parks and much of the Confluence neighborhood, the low income population in Lyons was particularly hard hit.

- Households that have been unable to return earn much lower household incomes than Lyons households as a whole – about 50% less on average. The median household income for still-displaced households is only \$35,000, compared to about \$70,000 for all Lyons households.
- About 68% of still-displaced households earn less than 60% of the median family income (AMI) for Boulder County, or below \$46,140 for a 2-person household. In contrast, only 30% of households that have returned to Lyons since the flood earn below 60% AMI and 48% earn over 100% AMI (or over \$76,900 for a 2-person household).

¹ For more information, please see the data located in the Appendix.

**Household Distribution by AMI:
Town of Lyons: 2014**

AMI	All Lyons Households Combined	Still Displaced	Current Lyons households
TOTAL Households	910	145	765
<=30%	17%	39%	12%
30.1 – 60%	21%	29%	18%
60.1 – 80%	4%	4%	4%
80.1 – 100%	17%	14%	18%
100.1 – 120%	6%	4%	6%
> 120%	35%	8%	42%

Source: Lyons Household Survey; Consultant team

Approximately one-fourth of all Lyons households and over half of those who are still displaced had a decrease in income as a result of the flood. About 11% of all Lyons households and 15% of still displaced households expect this loss to be permanent.

Change in Household Income since the Flood

	All Lyons Households	Still Displaced
No change	66%	43%
Increased	8%	5%
Average \$	\$27,100	**
Decreased	26%	52%
Average \$	\$23,850	\$19,970

Source: Lyons Household Survey; Consultant team

**Survey sample size too small to report

Other Household Impacts

- The flood had a disproportionate impact on renters. Renters have found it more difficult to return to their homes. About 35% of still-displaced households are renters, compared to only 28% of households in Lyon as a whole.
- Still-displaced households are much more likely to be single-person households (40%) than in the town as a whole (28%), where single person households, whether they own or rent, have been having difficulty coming back into town.
- About 26% of still-displaced households have at least one person who is age 65 or older. A few of these residents have found replacement housing in retirement and assisted living communities outside of Lyons, but most still want to return to Lyons.

Section 2 – Housing Inventory

Estimates indicate that about 70 homes in the town of Lyons were destroyed by the flood. This section describes the inventory of housing in Lyons before the flood and describes the type and size of homes that were permanently destroyed to understand the impacts on the housing inventory in town. In summary:

- The number of housing units in Lyons declined from 1,113 before the flood to about 1,043 after the flood. About 70 homes are estimated to have been destroyed,² including 43 of the 56 mobile homes in town, 25 single-family homes and one multi-family unit.

Housing Units by Type: Lyons Pre-Flood 2013

	mid-2013	Destroyed
TOTAL Housing Units	1,113	70 (est)
Single family	996	25
Attached (townhomes, duplex/triplex, condos)	61	1
Mobile Homes	56	43

Sources: Boulder County Assessor property records; Lyons Household Survey; Consultant team. Totals not exact due to rounding

- About 82% of pre-flood homes were occupied by local residents (910 households), about 7% were for seasonal/recreational use (80 homes) and the remaining 11% were vacant because they were either for sale, for rent, or rented or sold but not yet occupied.
- Of the 910 resident households, 28% rent (256 total) and 72% own their homes (654 total).
- Of the 70 homes that were destroyed in the flood, about 10% were renter-occupied and 90% owner-occupied. Owners of mobile homes, however, rented the lots upon which their homes were placed, which comprised 43 of the 70 homes that were destroyed.
- While over 60% of homes in Lyons have been built since 1990, homes lost in the flood were proportionately older. Over 70% of homes destroyed are estimated to have been built prior to 1980.³
- Homes that were lost averaged about 1,170 square feet in size. Most had two (32%) or three bedrooms (56%).

² Property analysis by several organizations is still underway. This number may be subject to change. Please see the Appendix for more information.

³ Based on assessor property records for homes in which survey respondents stated their home was destroyed and beyond repair. This estimate excludes destroyed mobile homes because data on year built was not available for most of these lost homes.

- The estimated value of homes destroyed is about \$6.5 million total. This value excludes any damage to landscaping, access, and land improvements other than the home that was destroyed. Accounting for full residential property value (including land and buildings), this value increases to over \$8 million.

Section 3 – Housing Availability

This section evaluates the current availability of homes for sale and for rent in Lyons. This includes the number, type, price and relative condition of homes available.

For Sale

Number and Price of Listings

The availability of homes listed for sale at prices affordable for households that are still displaced is extremely limited. The real estate market is not providing homes at prices that many still-displaced households can afford.

On January 8, 2014, a total of 47 were properties listed for sale in the 80540 zip code within 15 miles of the Town of Lyons. Of these, 14 were located in the town. All but three (3) properties were single-family homes. Two were listed as cabins, which were primarily used on a seasonal basis by the current owners, and one was a townhome. Only one home, which was located outside of town, was listed as a short-sale.

MLS Listings by Property Type and Price: January 8, 2014
Zip Code 80540 (within 15-miles of Lyons)

	Lyons	Other 80540
TOTAL For Sale	14	33
Single family	13	31
Townhome	1	0
Other	0	2
Asking Price	Lyons	Other 80540
<\$100,000	0	1
\$100,000 - \$199,999	0	1
\$200,000 - \$299,999	1	7
\$300,000 - \$399,999	3	9
\$400,000 - \$499,999	2	3
\$500,000 - \$749,999	7	9
\$750,000 or more	1	3

Source: www.colorado-homesforsale.com; Consultant team

- No properties were for sale in town for less than \$279,000. The two properties out of town and priced under \$200,000 were advertised as “cabins.”
- Properties within the town of Lyons were listed for sale at higher prices than those out of town on average; however, average prices per square foot were lower in town. Properties outside of town have larger lots, some with substantial acreage, which factors into the higher asking price per square foot of these homes.

- A household would need to earn about \$125,000 per year, or about 160% of the median income for a two-person household in Boulder County, to afford the average priced home for sale in Lyons (\$513,470).

**Median and Average Asking Price of MLS Listings: January 8, 2014
Zip Code 80540 (within 15-miles of Lyons)**

	Lyons	Other 80540
Average asking price	\$513,470	\$443,930
Median asking price	\$544,950	\$398,800
Price per square foot:		
Average	\$174	\$183
Median	\$162	\$169

Source: www.colorado-homesforsale.com; Consultant team

Condition

Most properties listed for sale appeared to be in good condition. Just over half (26 total) had been built since 1990, many of which were located in town. About 10 properties were located near rivers and in heavily flood-impacted areas and likely suffered flood damage. Of all homes listed, only one stated that minor flood damage had occurred, which had been remedied through flooring upgrades and new paint. A couple others indicated the unit had new flooring, though did not specifically attribute the upgrade to flood damage.

Market Observations

An interview with a local property manager and realtor provided additional insight into current market activity. In general:

- The number of for sale listings is the lowest it has been since the housing recession, providing few options for buyers.
- Homes in Lyons priced between about \$350,000 and \$500,000 are in high demand, the buyers of which are primarily young couples and families who are employed in Boulder.
- Still-displaced residents have not been actively looking to purchase homes. Those who used to rent cannot afford to purchase at current prices and homeowners cannot afford to carry two mortgages – one for their flood damaged property and one for a new home. Until insurance, FEMA or other recovery assistance payments are received, few will shop for replacement homes.

For Rent

As of January 8, 2014, there were 22 units available for rent in the Lyons area, about 13 of which were within the Town. This equates to about a 5% vacancy rate.

**Rental Listings by Property Type: January 8, 2014
Lyons Area**

	Lyons	Other 80540
TOTAL For Rent	13	9
Single family	5	3
Duplex/Townhome/Condominium	7	2
Other	1	4
AVERAGE Rent	\$1,520	\$1,975

Sources: Craigslist.org; Boulder Daily Camera classifieds; Consultant team

Rents

Units advertised for rent in town included one 1-bedroom unit, one 4-bedroom unit and 11 total 2- and 3-bedroom units. At \$800 per month, the one 1-bedroom unit was the only unit advertised for less than \$1,000. Rents averages about \$1,340 for 2 bedrooms, and \$1,600 for 3 bedrooms. The highest priced rental unit in town was \$2,900 for a 4-bedroom single family home in very good condition with acreage. Only the one-bedroom unit was reported to have sustained any flood damaged, which had been repaired with new flooring, cabinets, paint and drywall.

**Rental Listings by Size and Average Rent: January 8, 2014
Town of Lyons**

Unit Size	# For Rent	Average Rent
1-bedroom	1	\$800
2-bedrooms	6	\$1,340
3-bedrooms	5	\$1,600
4-bedrooms	1	\$2,900
TOTAL units	13	\$1,520
Average Rent per Square Foot	-	\$1.19

Sources: Craigslist.org; Boulder Daily Camera classifieds; Consultant team

Rents for units available in January (\$1,520 on average) are significantly higher than the average rent paid by renters in Lyons at the time of the flood (\$1,140 on average), evidencing the tight the rental market and corresponding increase in rents.

Rent Paid for Lyons Home: Pre Flood

Unit Size	Average Rent
1-bedroom	\$583
2-bedrooms	\$1,045
3-bedrooms	\$1,346
4-bedrooms	\$2,022
TOTAL units	\$1,140

Source: Lyons Household Survey; Consultant team

Market Observations

To understand trends, information is provided on 22 rentals leased through a local property manager – 16 condominiums and six (6) single family homes.

- Rentals are in short supply and were before the flood. Since 2011, rents have been increasing in town, with a significant rise between 2012 and 2013. For example, rents for 2-bedroom condominiums rose from \$1,395 in 2012 to \$1,700 in 2013. This trend parallels the tightening of the rental market elsewhere in Boulder County and throughout most of the Front Range.
- Two of the 22 units were available for rent at the start of January 2014. In part because of flood damage to the grounds, rents for available units have declined to from \$1,700 to \$1,500 for a 2-bedroom condominium.
- Although all tenants had to vacate after the flood due to loss of water, utilities and services, all but three were able to return. These three tenants had to sign long term leases for their replacement housing. Tenants in general are working couples, young families and one single person, most of whom are employed in Boulder and a couple in Lyons.
- Of all units managed, only five (5) sustained flood damage, which have since been repaired. Because repairs could not be done for weeks after the flood, due to loss of utilities, repairs were more extensive and costly than they would have been if immediate treatment had been possible. Floors, carpet, drywall, paint and some cabinetry had to be replaced.

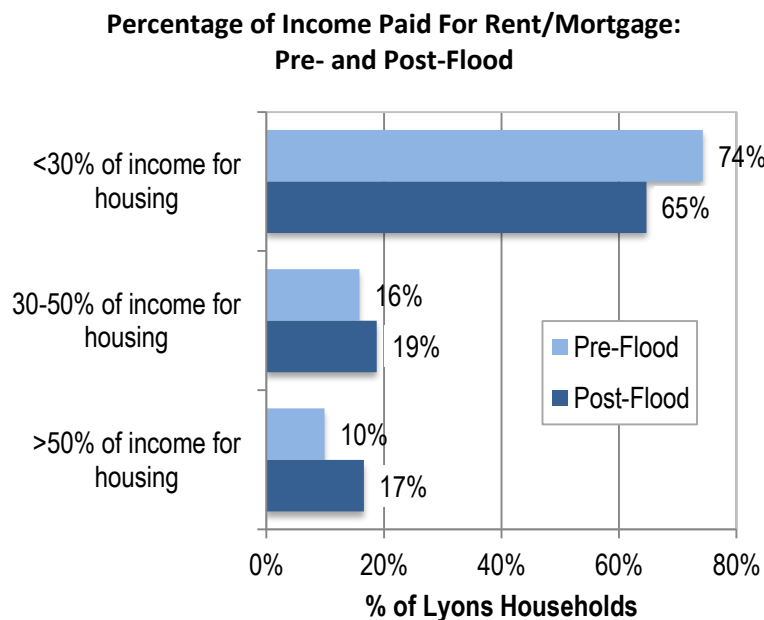
Section 4 -- Housing Concerns

This section of the report quantifies pre and post flood housing problems including lack of affordability, overcrowding, condition/repairs needed, flood expenses incurred and displacement.

Cost Burdened

Households that pay over 30% of their income for housing costs live in housing that is not considered to be affordable and are defined as “cost-burdened” by their housing payment. Those paying over 50% of their income for housing are “severely cost-burdened.”

- About 26% of households in Lyons (230 total) were cost-burdened before the flood. This includes 38% of renters and 20% of owners. Of these, 10% were severely cost-burdened (90 total).
- Cost-burden increases as income decreases. About 50% of households earning under 80% AMI are cost-burdened, compared to 24% of households earning 80% to 100% AMI. Of renters only, 52% earning under 80% AMI are cost-burdened (84 households).
- After the flood, cost-burdened households increased significantly to 36%. Multiple factors contributed to this:
 - 31% of owner households incurred double housing payments – paying their mortgage plus temporary replacement housing costs;
 - 57% of renters moved into more expensive housing upon displacement; and
 - Many households had a decrease in income.



**Percentage of Income Paid For Rent/Mortgage:
Lyons Households**

Percent of Income Spent on Housing Payment	TOTAL	Own	Rent
Total Households	910	654	256
<30%	74%	80%	62%
30%-50%	16%	11%	27%
>50%	10%	9%	11%
Total Cost-Burdened	230	130	100

Source: Lyons Household Survey; Consultant team

Overcrowded

Overcrowding is not a significant problem for households in Lyons. Only about 1% (10 households) have more than 2 persons per bedroom, most of which are renters. This estimate may be low since Spanish-speaking households were likely under-represented by the survey and they tend to be larger than other households on average.

Overcrowded Units by Own Rent

	TOTAL	Own	Rent
TOTAL Households	910	654	256
<1 persons per bedroom	85%	86%	81%
1 to 2 people per bedroom	14%	13%	16%
>2 people per bedroom	1%	1%	3%
TOTAL # > 2 persons per bedroom	10	4	6

Source: Lyons Household Survey; Consultant team

Home Condition and Repairs

About 6% of survey respondents who reside or used to reside in Lyons indicated their homes were destroyed; 8% uninhabitable, but repairable; 13% inhabitable, but damaged; and 66% sustained no flood damage. About 7% indicated they sustained other types of damage, primarily to driveways, home access and landscaping.

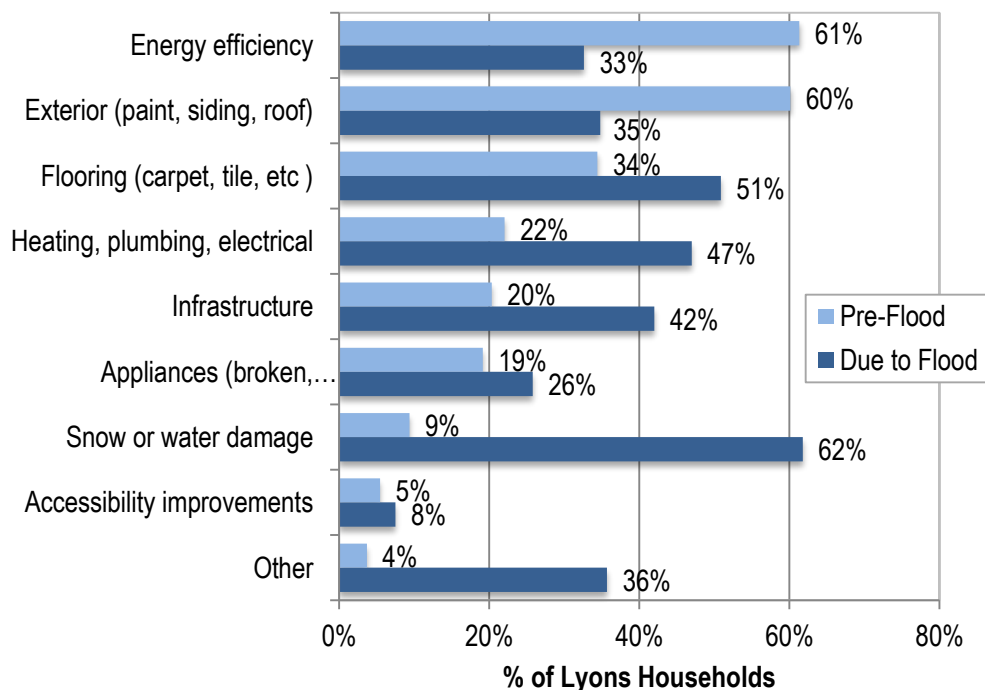
Current Condition of Home in Lyons

	Lyons Households
Destroyed – beyond repair	6%
Uninhabitable - needs major repair	8%
Inhabitable but damaged	13%
Unaffected by the flood	66%
Other	7%
TOTAL	100%

Source: Lyons Household Survey; Consultant team

- About 39% of homes in Lyons needed repairs prior to the flood (360 total) and 31% need repairs due to the flood (280 total). Of those that need repairs due to the flood, about 100 total earn under 80% AMI.
- The most common pre-flood repair needed was energy efficiency upgrades (61%), followed by exterior upgrades (60%) and flooring upgrades/repairs (51%).
- After the flood, snow or water damage (not surprisingly) topped the list (62%), followed by flooring (51%), heating/plumbing/electrical (47%) and infrastructure (driveways, sidewalks) (42%). Of “other” repairs needed due to the flood, most respondents indicated landscaping, decks and other structures on the property, water and sewer systems, regrading and foundation and retaining walls.

Types of Repairs Needed: Pre-Flood and Due to Flood Lyons Households



Source: Lyons Household Survey; Consultant team

Flood Expenses Incurred

- About 58% of households reported incurring additional expenses due to the flood. This included utility charges on the home not occupied (62%), commuting (51%), temporary housing (38%) and replacement of personal items (25%).
- Of these, home repair was the greatest expenditure on average for households that conducted repairs (\$17,420), followed by car replacement (\$9,270), replacement of personal items (\$4,620) and double housing payments (\$3,690).

Flood-Related Expenses

	Lyons Households	Average Expense
Utility charges on home not occupied	62%	\$320
Commuting	51%	\$510
Temporary housing	38%	\$1,920
Replacement of personal items	25%	\$4,620
Double housing payment – Lyons home and temporary housing	24%	\$3,690
Home repair	19%	\$17,420
Car repairs	9%	\$910
Car replacement	6%	\$9,270
Other	24%	\$1,410
TOTAL	258%	\$7,804

Source: Lyons Household Survey; Consultant team

Still-Displaced Households

All residents in Lyons and much of the surrounding area had to leave after the September 2013 flood due to the loss of homes, loss of access to homes, loss of water, power and services, among other reasons. By early January 2014, 20% of pre-flood households in the Lyons area had still not been able to return to their home. Another 1% that did return indicated they need to leave because of damage to their home.

Of these still displaced households, 80% want to live in the Lyons area.

Are You Presently Living in Your Lyons Area Home?

	Lyons Area Households
Yes, and will be staying in home	80%
Yes, but will have to move out due to damage	1%
No	20%
TOTAL	100%

Source: Lyons Household Survey; Consultant team

This section provides additional detail on the Lyons area households that are still displaced, including:

- Why they left or will leave their home;
- Where they now live; and
- Their type of accommodations.

Why Households Left

- Not surprisingly, “damage to the home” was the most common reason why households left their Lyons residence.
- Another 17% (including 40% of renters) stated they were “forced by their landlord.” Responses to this question encompass a range of occurrences. For example, some residents have been evicted by their landlords after the flood so that rents may be increased; whereas others may have been forced out by their landlord at the time of the flood to effect safe and sanitary living conditions – E.g., tenants may have wanted to “camp” in their rental when water and utilities were unavailable or during repairs, but were not permitted to do so by their landlord.
- Among “other” reasons these households left include lack of water and/or utility service, completely destroyed homes, mold in homes/health reasons, and pending repairs of presently uninhabitable homes.

For what reasons did you or will you leave your home?

	Lyons Still Displaced Households	Used to Rent in Lyons	Used to Own in Lyons
Damage to the home	65%	55%	70%
Forced by landlord	17%	40%	6% ⁴
Loss of access to home	14%	7%	16%
Other	29%	23%	33%
TOTAL	125%	50%	76%

Source: Lyons Household Survey; Consultant team

⁴ All owners who indicated they were forced by landlords to leave owned mobile homes.

Where Still-Displaced Households Live

About 21% of Lyons area households have not been able to return to their homes since the flood or will be vacating due to damage. Of these, 22% have found replacement or temporary housing within Lyons.

Of households that needed to move to other areas, Longmont and Boulder top the list. Of still-displaced households reporting that they reside in “other” areas, most live out of state, in front range communities, Colorado mountain communities or in Weld and Larimer Counties.

Where Still-Displaced Households Are Staying

	Still-Displaced
Longmont	30%
Lyons	22%
Boulder	14%
Loveland	3%
Elsewhere	31%
TOTAL	100%

Source: Lyons Household Survey; Consultant team

Type of Accommodation

Most still-displaced households are renting a home (58%). This includes 81% of still-displaced renters and 45% of owners. Another 22% are staying with friends or family. “Other” types of accommodations included persons staying in another home they own, senior housing/assisted living and some have moved several times, occupying multiple types of accommodations.

Type of Accommodation: Post-Flood

	Still-Displaced
Rental	56%
With friends or family	22%
Purchased a home elsewhere	7%
Camping/staying in damaged residence	2%
Transitional/emergency shelter	1%
Other	13%
TOTAL	100%

Source: Lyons Household Survey; Consultant team

Section 5 -- Housing Preferences and Needs

This section of the study provides information on housing preferences and needs crucial for construction of replacement housing. It focuses on households that resided in the Lyons area prior to the flood and that are still displaced and want to return. As Lyons looks to address the housing needs of households that are still displaced by the flood, all households which were displaced from the region, but that desire to move back into or near town, will be searching and competing for units as they become available. It is primarily for this reason that we consider the preferences of all households who desire to return rather than just those who used to live within the town of Lyons before the flood.

Desire to Return to Lyons

The vast majority of residents still displaced want to return:

- 80% of the still-displaced households want to return to their homes or other homes in Lyons;
- 8% do not want to return and 12% are uncertain. Reasons for not wanting to return or being undecided include:
 - Have purchased homes elsewhere;
 - Have found housing that better meets their needs, including assisted living;
 - General uncertainty about the future of Lyons;
 - Uncertainty about their Lyons home, if it can be rebuilt and how much they might ultimately receive from insurance and flood recovery.

Locations Preferred for Replacement Housing

All town residents, not just those that are still displaced, were asked about the importance of attributes for sites that will be considered as locations for replacement housing. The attribute that rated in the highest in terms of importance was "Location not in the flood plain."

Residents who are still displaced are less concerned about the flood plain than residents now living in their Lyons homes. This appears to be due in part to their desire to return to/repair their damaged homes and perhaps may reflect their flexibility to consider multiple sites. They also consider the following less important than those who have returned to their Lyons homes:

- Proximity to their former neighborhood;
- Being within the Town Planning Area
- Being within walking distance of schools and transit stops.

Residents who are still displaced place higher importance on being within walking distance of downtown and parks and trails.

Importance of Location Attributes
1 = not important; 5 = very important

	OVERALL	Rent	Own	In Lyons Home	Still Displaced
Location not in the flood plain	4.1	4.0	4.1	4.2	3.7
Within walking distance of downtown	3.7	4.0	3.6	3.6	4.0
Within walking distance of parks & trails	3.7	4.0	3.6	3.7	3.9
Within walking distance of transit stop	3.7	3.8	3.7	3.8	3.4
Within walking distance of schools	3.4	3.5	3.4	3.5	2.9
Proximity to former neighborhood	3.4	3.4	3.4	3.5	3.3
Location within Town Planning Area	3.4	3.5	3.4	3.5	3.2

Source: Survey

Residents who indicated their homes were destroyed or need major repairs place less importance on locations outside of the flood plain than do residents with homes that were less damaged or unaffected by the flood. A table examining the relationship between the importance placed upon locating replacement housing outside of the flood plain and the extent to which homes were damaged by the flood is provided in the appendix.

Own/Rent

Of the still-displaced households that want to return, about one-third were renters and two-thirds were owners when they lived in Lyons before the flood. Most of the renters want to move into ownership or lease to own; only 28% would prefer to continue renting. Most owners want to continue to own yet 6% indicated they would prefer to rent and another 8% would like to lease to own.

Desire to Own or Rent

<i>Prefer to:</i>	OVERALL	Rented pre Flood	Owned pre Flood
Rent	12%	28%	6%
Own	71%	35%	85%
Lease to own	17%	37%	8%
Total	100%	100%	100%

Source: Household survey

Type of Housing Preferred

There is very little difference between persons who want to own, rent or lease to own in terms of the type of housing most preferred. Single family homes are preferred by the highest percentage of households in all three categories. Townhomes and duplexes rise in popularity among second choices.

Residents who remain displaced and want to return to Lyons appear to be generally flexible if they cannot get their first choice. Overall only one-third indicated that single family homes were their only choice.

Type of Housing Preferred by Still Displaced Households that Want to Return

	1 st Choice	2 nd Choice
Single-family house	75%	29%
Other: <i>Return to/rebuild home</i>	6%	10%
Mobile home	5%	5%
Mother-in-law apt/carriage house/accessory dwelling unit	4%	10%
Apartment	4%	5%
Live-work housing	3%	2%
Shared/Co-housing	1%	6%
Duplex	1%	13%
Townhome	1%	18%
Mixed use (residential above commercial)		2%
Total	100%	100%

A comparison of the types of homes occupied prior to the flood to homes now preferred sheds light on why most of the still-displaced residents prefer single family homes – 74% lived in them prior to the flood. But they as well as other still-displaced households that want to return are flexible. About 56% of households that lived in single family homes pre-flood will consider other types of housing and virtually all who lived in other types of housing will consider alternatives to single family homes.

Type of Home Occupied Pre Flood in Lyons

	Still Displaced Want to Return
Single-family house	74%
Duplex	3%
Townhome	1%
Apartment	5%
Mobile home	12%
Other:	5%
	100%

Since 43 mobile homes were destroyed it is important to specifically consider their preferences. About half indicated their first choice is to live in a mobile home. Almost as many would prefer a single family house, but there is also some interest in pre-flood mobile home owners for live/work, co-housing and accessory units.

As for other types of housing preferred:

- Mixed use residential units above community space, co-housing and live/work were at the bottom of the list, perhaps due in part to lack of knowledge about these alternative types of housing;
- Townhomes were chosen more often than duplexes (18% compared to 13% as second choice).
- Apartments rated fairly low, and multiple comments were received about apartments being inappropriate in Lyons. This suggests that new rental units should be designed for compatibility with the community and not resemble traditional apartment complexes.

Bedrooms Needed

The number of bedrooms “ideally” needed by still-displace households varies considerably and suggests that variety is needed in replacement housing. Of the households that want to rent or lease to own:

- About one-third need one bedroom;
- A slightly higher percentage (around 38%) need two bedrooms;
- Fewer three-bedroom units are needed – not more than 25%.

For households that want to own:

- Almost none want just one bedroom.
- About half prefer two bedrooms.
- The other half prefers three or more bedrooms.

Bedrooms Needed by Own/Rent

Bedrooms Needed	All Displaced Households	Want to Rent	Want to Own	Want to Lease to Own
1	11%	32%	1%	33%
2	46%	27%	50%	48%
3	33%	35%	36%	19%
4	7%	7%	8%	
5	4%		6%	
TOTAL	100%	100%	100%	100%
Average	2.5	2.2	2.7	1.9

Comparing the number of bedrooms needed to current household size shows that one-person households indicate they need more than one bedroom, but that larger households were more likely to indicate they need about the same number of bedrooms as there are household members.

Amenities and Design Features

Of the unit and neighborhood amenities desired, private outdoor space rated the highest, followed by energy efficiency/renewable energy and then pets allowed. In general, households that want to own placed greater importance on amenities. There was very little difference in terms of the relative or rank order, however, among those that want to own versus rent or lease to own. Among all groups, single-story designs rated higher than two-story designs.

Importance Placed on Amenities and Features
1=not important; 5 = very important; ranked by average rating

	All Displaced Households	Want to Rent	Want to Own	Want to Lease to Own
Private outdoor space	4.7	4.4	4.7	4.8
Energy efficiency/renewable energy	4.2	3.9	4.2	4.1
Pets allowed	4.1	3.7	4.3	3.7
Garage	3.9	3.8	4.1	3.2
Ground floor access	3.9	3.8	4.1	3.2
Views	3.7	3.4	3.9	3.4
Home office space	3.6	3.3	3.8	3.1
Studio/workshop space	3.5	2.8	3.7	3.2
Single-story design	3.4	2.8	3.7	2.8
Sidewalks	3.3	2.7	3.4	3.6
Common/shared outside areas	2.7	2.4	2.6	3.5
Handicapped accessibility	2.6	2.2	2.7	2.6
Community building - meeting/gathering space	2.6	2.2	2.6	2.7
Community garden	2.5	2.5	2.3	3.4
Two-story design	2.3	2.4	2.3	2.7

When planning and designing replacement housing, it is relevant to take into consideration of the size of homes occupied pre flood. Most were small. About 28% were under 1,000 square feet. Another 57% were between 1,000 and 2,000 square feet. The average size of all homes occupied by still-displaced households was about 1,350 square feet.

Section 6 – Housing Affordability and Pricing

Overall Income Targets and Pricing

The affordable rents and purchase prices for households in Lyons at various rates of AMI are as follows:

Maximum Affordable Housing Costs

AMI	Income Distribution	Max Income*	Max Rent	Max Purchase Price**
30%	17%	\$23,100	\$578	\$96,000
60%	21%	\$46,140	\$1,154	\$191,700
80%	4%	\$51,150	\$1,279	\$212,500
100%	17%	\$76,900	\$1,923	\$319,500
120%	6%	\$92,280	\$2,307	\$383,400
Over 120%	35%	>\$92,280	>\$2,307	>\$383,400

Source: CHFA; Consultant team

*For two-person households.

**Assumes 30-year mortgage at 4.5% with 5% down and 20% of the payment covering taxes, insurance and HOA fees.

Ownership Income Targeting and Pricing

- Approximately 80% of the ownership units built to house still-displace households should be priced to be affordable for low income households (equal to or less than 80% AMI) based on their preferences to own and their incomes. Extensive subsidies would be required for all units except possibly mobile homes.
- Most households have down payments available to cover between 5% and 15% of affordable purchase prices. About 20% of displaced households that want to return to the Lyons area, however, do not have any money available for a down payment. For those that do, this amount varies by income, ranging from a median of \$5,000 for households earning less than 30% AMI, up to \$46,500 for households earning over 100% AMI.

Displaced Households That Prefer to Own

AMI	% of Households	Median down payment available	Affordable Price Range
<30%	30%	\$5,000	Less than \$100,000
30-80%	51%	\$20,000	\$100,000 to \$220,000
80.1-100%	4%	\$43,000	\$220,000 - \$320,000
More than 100%	15%	\$46,500	\$320,000+

Rental Income Targeting and Pricing

Lyons has just over 250 renter households, of which 50 are still displaced. A high percentage of extremely low income renter households live in the community – 27% of renter households have incomes no greater than 30% AMI. Development of rental units in Lyons should be based on the income distribution of all renter households, not just those still displaced, since the units will serve all renters who are low income and cost burdened.

Market rents for available units are currently affordable for renters with incomes at or above 80% AMI with occupied units renting for rates affordable down to about 60% AMI. Of renters, 52% earning under 80% AMI are cost-burdened (84 households).

AMI Distribution, All Renter Households, and Affordable Rents

AMI	% Renter Households	# of Renter Households	Affordable Rent
30% or less AMI	27%	69	\$578
30.1% - 60% AMI	30%	77	\$1,154
60.1% - 80% AMI	6%	15	\$1,279
80.1% - 100% AMI	18%	46	\$1,923
100.1% - 120% AMI	4%	10	\$2,307
More than 120% AMI	15%	38	>\$2,307
Total	100%	256	--

Section 7 – Conclusions and Recommendations

Lyons is facing multiple housing problems both due to the wide ranging impacts of the September 2013 flood and high housing costs associated with being an attractive place to live. The low income population in Lyons was particularly hard hit, and renters have had an especially difficult time returning to the town. The ownership market provides very few opportunities priced under \$300,000 and the rental market is tight with rising rents. There is no simple, easy solution yet the findings and recommendations that follow can be used to guide housing development decisions so that they are responsive to needs and appropriate for the community.

Key Findings

The flood fundamentally affected the community in many ways:

- Destruction of approximately 70 homes, of which 43 were mobile homes that provided affordable options for low income households. There are no ownership options now available for these households to return to Lyons.
- Long term displacement of 185 households of which most (133 households) have low incomes (less than 80% AMI) with 72 having extremely low incomes (equal to or less than 30% AMI). Of this total, 40 are residing in Lyons, though are searching for more suitable housing, and 115 want to return to Lyons.
- Reductions in income for much of the population – 26% of all Lyons households (237 households) and 52% of households still displaced (96 households).
- Loss of personal property; and
- Increases in housing costs.

But Lyons had housing affordability and availability problems prior to the flood that still exist and were exacerbated by the flood.

- 230 households were cost burdened by high housing costs relative to their incomes prior to the flood, a problem that now impacts about 328 households. Of low-income renters earning under 80% AMI, 52% are cost burdened;
- Rents are not affordable for low income households; the average rent for 13 units advertised for rent in early January was \$1,520, which is affordable for households with incomes above 80% AMI. There are no permanently affordable rental units in Lyons except for seniors, and with limited availability/tight market conditions, market rents are likely to continue their upward trend; and
- About 360 homes were in need of repair prior to the flood and 280 need repairs due to the flood. About 100 of the households needing repairs due to the flood earn under 80% AMI.

Recommendations for New Units

In order to preserve the character of the community and to respond to the needs and preferences of its residents, the following recommendations are offered. These recommendations provide general targets within which there is flexibility; there is no single solution. They were developed by balancing multiple factors including differences between needs and preferences. They suggest a mix of housing in small scale developments which might not prove to be feasible. As sites are selected, funding availability is better understood and the extent to which substantially damaged homes can be repaired becomes known, these recommendations can be revisited and fine tuned.

Number of Units

To provide replacement housing for destroyed homes and address the need for additional units for other households still displaced, approximately 100 units are needed. A one-for-one replacement of only the homes destroyed by the flood will not enable all former residents to return. Many are still displaced for reasons other than complete destruction of the residences where they previously lived. Rental units have been leased to new tenants and homes that have sold and that have been available for sale have largely not been affordable to displaced households.

	Households
Still Displaced from Pre-Flood Homes	185
Have returned to Lyons (22%)	<u>-40</u>
Still displaced elsewhere	145
Do not want to return to Lyons (20%)	<u>-30</u>
Want to return to Lyons (80%)	115
Can likely repair homes	<u>-15</u>
Need replacement homes	100
Households whose homes were destroyed	70
Other displaced households	30

To address affordability problems of renters that existed prior to the flood (and continue to exist), the town should explore building around 25 to 30 additional rental units affordable for low income households. This recommendation is based on providing housing for approximately one-third of the low income renter households that are cost burdened by high rents relative to their incomes. If additional units are provided for roughly one-third of the households in need, they could provide sufficient movement within the market for other cost burdened households to find more affordable rents.

	Renter Households
Total Renter Households in Lyons	256
Under 60% AMI (55%) ⁵	140
Cost Burdened (60%)	85
Addressing one-third	25-30

⁵ 60% is the upper income limit under the Low Income Housing Tax Credit program through which most low-income rentals are financed.

Development of 130 units would result in a net increase of only 60 units in the Town taking into consideration those that were lost by the flood. These estimates, however, do not include all potential demand such as movement into the town from nearby rural areas due to the flood's destruction and from employees who commute into Lyons for work but are unable to live there.

Own/Rent Mix

In determining the ownership and rental mix, considerations include:

- 90% of the 70 homes destroyed were owner occupied; 10% were rentals.
- Ownership will be a struggle during this post flood period because flood-related expenses incurred could have harmed credit ratings and reduced down payment availability, settling insurance claims and receiving recovery assistance may take longer.
- Prior to the flood, 32% of still-displaced households rented while 68% owned.
- Of these displaced households, 71% want to own, 12% want to rent and 17% want to lease to own.
- About 20% have no down payment, however.

Because of these factors, the unit mix should be roughly:

- 1/3 rentals;
- 1/3 lease to own; and
- 1/3 for sale.

Unit Type

- Of the households that are still displaced but want to live in Lyons:
 - One-third will only consider single family homes;
 - 75% indicated their first choice is a single family home;
 - 74% lived in single family homes prior to the flood.
- 43 mobile homes were lost and about half of their owners prefer a mobile home;
- About one-fourth of the households still displaced include at least one member age 65 or older.
- There is little interest in duplexes and townhomes (2%); these types of units are primarily a second choice product (31%).

Given all of these considerations, there needs to be variety in terms of unit type. The following are suggested parameters:

- 30% - 40% single family homes;
- 10% - 12% mobile homes;
- 15% - 20% single-story units for seniors;
- 20% - 30% apartments;

- 20% - 30% other multi-family/attached product.

Bedrooms

The overall bedroom mix should be roughly: 25% - 30% one bedroom; 40% - 50% two bedrooms and 25% - 30% three+ bedrooms based on these considerations:

- Most of the homes destroyed had two or three bedrooms;
- Of households that are still displaced and want to live in Lyons:
 - 39% consist of one-person living alone;
 - 28% are two person households;
 - 15% have three members; and
 - 18% have four or more persons.
- These displaced households indicated they ideally need:
 - 11% - 1 bedroom
 - 46% - 2 bedrooms
 - 33% - 3 bedrooms
 - 11% - 4 or 5 bedrooms

Bedroom mix is directly related to own/rent mix. The higher the number of ownership units relative to rental units, the more that units should have two or more bedrooms.

Design/Amenities

- Provide private outdoor space for almost all units; common outdoor areas would be less desirable for most in need of housing.
- Energy efficiency and incorporation of renewable energy sources like solar panels are very important.
- Most units should have single-story designs; two-story options rated far lower.
- Design the housing development(s) to be compatible with the scale of buildings in Lyons. As comments offered in the survey indicate, a typical apartment complex would not be appropriate in Lyons.
- Consider floor plans with flex/multi-use space that could function as an additional bedroom given the bedroom mix desired.
- Consider “universal design” features in many of the units so that they could be easily converted to full ADA accessibility in the future.

Other Recommendations

- Develop a comprehensive housing strategy that addresses replacement needs as well as other affordability/availability problems.
- Create a Housing Rehabilitation Program to help homeowners and landlords recover from the flood, protect their assets and provide safe living conditions.
- Obtain or create rent subsidy vouchers so that extremely low income renter households can afford rental units that might be developed through the Low Income Housing Tax Credit Program.
- Assess the extent to which the need to replace housing destroyed nearby but outside of the town will impact the need for additional units since households that lived out of town may not be able to return to their rural homesites because the cost to replace private roads and bridges will be cost prohibitive.

Appendix

Section 1 – Population and Demographics

Households by Tenure: Lyons 2013

	2010		mid-2013		Still-Displaced	
	#	%	#	%	#	%
TOTAL Households	861	100%	910	100%	145	100%
Own	621	72%	654	72%	95	65%
Rent	240	28%	256	28%	50	35%

Source: 2010 US Census; Boulder County Assessor; Lyons Household Survey; Consultant team

Persons Per Household: Lyons 2013

	2010	mid-2013	Still-Displaced
TOTAL Households	861	910	145
1-person	27%	28%	40%
2-persons	36%	36%	28%
3-persons	17%	14%	16%
4-persons	16%	15%	12%
5+ persons	4%	6%	3%

Average Household Size: Lyons 2013

	2010	mid-2013	Still-Displaced
All Households	2.36	2.36	2.12
Own	2.49	2.46	2.14
Rent	2.03	2.08	2.07

Source: 2010 US Census; Lyons Household Survey; Consultant team

Household Type: Lyons 2013

	2010	mid-2013	Still-Displaced
TOTAL Households	861	910	145
Couple, no kids	28%	31%	21%
Couple, with kids	26%	26%	17%
Single parent with kids	7%	7%	9%
Live alone	27%	28%	40%
Other non-family household (2+- persons)	11%	9%	14%

Source: 2010 US Census; Lyons Household Survey; Consultant team

Households With Persons Age 65 or Over: Lyons 2013

2010		Displaced	
#	%	#	%
130	15%	35	26%

Source: 2010 US Census; Lyons Household Survey; Consultant team

**Area Median Incomes (AMI) by Household Size:⁶
Boulder County 2014**

AMI	1-person	2-person	3-person	4-person	5-person
30%	\$20,200	\$23,100	\$26,000	\$28,850	\$31,200
60%	\$40,380	\$46,140	\$51,900	\$57,660	\$62,280
80%	\$44,750	\$51,150	\$57,550	\$63,900	\$69,050
100%	\$67,300	\$76,900	\$86,500	\$96,100	\$103,800
120%	\$80,760	\$92,280	\$103,800	\$115,320	\$124,560

Source: Colorado Housing and Finance Authority

**Household Distribution by AMI:
Town of Lyons: Pre-Flood, 2013**

AMI	All Lyons Households	Own	Rent
TOTAL Households	910	654	256
<=30%	17%	14%	25%
30.1 – 60%	21%	17%	30%
60.1 – 80%	4%	3%	6%
80.1 – 100%	17%	17%	18%
100.1 – 120%	6%	7%	3%
> 120%	35%	42%	18%

Source: Colorado Housing and Finance Authority; Lyons Household Survey; Consultant team

⁶ The Area Median Income (AMI) in Boulder County in 2014 is \$96,800. AMI is published by the U.S. Department of Housing and Urban Development (HUD) and is typically higher than the average income of all households, which would include non-family roommate households, for example, in addition to family households. The AMI varies by household size, but the 100% AMI rate for a family of four is the standard used for the median, or middle, family income estimate of an area. AMI is used to determine eligibility of households for many subsidized housing programs, including low-income housing tax credit units, and other services.

Household Income (2013 - 2014)

	All Lyons Households	Still Displaced
Pre-flood		
Average	\$88,800	\$47,100
Median	\$70,000	\$35,000
Post-flood		
Average	\$89,150	\$44,350
Median	\$67,600	\$35,000

Source: Lyons Household Survey; Consultant team

Expected Permanence of Income Loss

	All Lyons Households	Still- Displaced
Temporary loss	53%	48%
Permanent loss	11%	15%
Unsure	36%	36%

Source: Lyons Household Survey; Consultant team

Section 2 – Housing Inventory**Year Housing Built: Lyons Pre-Flood 2013**

	mid-2013
TOTAL Housing Units	1,113
Before 1950	10%
1950-1969	6%
1970-1989	21%
1990-1999	26%
2000-2009	32%
2010 or later	4%
TOTAL	100%

Sources: Boulder County Assessor property records; Lyons Household Survey; Consultant team

*Totals not exact due to rounding

Destroyed Homes – Number, Value and Size

Several organizations have undertaken review of the damage to homes in Lyons since the flood. Given varying definitions and program requirements for identifying “destroyed” properties, however, these results vary. As shown below, the Boulder County Assessor estimates the largest number of destroyed units (83 total), followed by Safe Built (64 total) and FEMA (29 total). The Boulder County Assessor, for example, assessed some uninhabited and severely damaged, but potentially repairable, units as destroyed for purposes of prorating property taxes for properties during the months following the flood.⁷ As some of these units are repaired, their status will be changed and taxes again assessed based on estimated home values.

Destroyed Homes in Lyons

	Boulder County Assessor	Safe Built	FEMA
TOTAL “Destroyed”	83	64	29
Mobile Homes	43	43	13
Other	40	16	21

Survey results overlapped over one-half of the properties identified as “destroyed” by the assessor. Owners of mobile homes were likely to agree that their homes were destroyed and not able to be repaired. Only about 33% of occupants of other types of units, however, agreed that their homes were destroyed, with most instead stating their homes were uninhabitable and in need of major repair. A few respondents also indicated that their homes were permanently destroyed, although not yet identified as such by the Assessor.

Given the combination of these data sources with input from the occupants of homes from the survey, it is estimated that about 70 homes in Lyons were permanently destroyed by the flood. This includes 43 mobile homes, about 25 single family homes and a multi-family unit.

Value of Destroyed Homes: 2014

	Estimated Lost Building Value
TOTAL	\$6,515,000
Mobile Homes	\$415,000
Single-/Multi-family	\$6,100,000

Source: Boulder County Assessor; Safe Built; Lyons Household Survey; Consultant team

⁷ As stated in the Boulder County Assessor guidelines for assessing tax depreciation caused by flooding, units determined to be not livable or usable after the flood will have their 2013 taxes prorated accordingly for that year (254 days taxable at 100% ‘livable or useable’ and 111 days at 100% ‘not livable or useable’). The Assessor department recognizes that some properties identified as such may be repairable, at which time their value can be reassessed accordingly. A label of “destroyed” by the Assessor, therefore, does not necessarily mean permanently destroyed and incapable of repair.

Section 5 – Housing Needs and Preferences

All Displaced Households by Own/Rent

<i>Did you Own or Rent in the Lyons Area before the flood?</i>	
Rent	32%
Own	68%
TOTAL	100%

Desire to Own/Rent: All Displaced Households

<i>If you move back to Lyons, do you prefer to:</i>	OVERALL	Used to RENT in Area	Used to OWN in Area
Rent	12%	28%	6%
Own	71%	35%	85%
Lease to own	17%	37%	8%
TOTAL	100%	100%	100%

Persons in Households					
<i>Bedrooms Needed</i>	1	2	3	4	5+
1	21%	3%		12%	
2	56%	62%	31%	13%	11%
3	21%	26%	64%	51%	68%
4	2%	3%	5%	17%	10%
5		7%		6%	11%
TOTAL	100%	100%	100%	100%	100%
Average	2.1	2.5	2.7	2.9	3.2

Importance of Location Outside of Flood Plain

	OVERALL	Destroyed/ uninhabitable/ beyond repair	Uninhabitable - needs major repair	Inhabitable but damaged	Unaffected by the flood
1 Not At All Important	4%	15%	11%	1%	3%
2	4%	6%	4%	4%	4%
3 Neutral	21%	29%	33%	25%	18%
4	17%	8%	15%	11%	20%
5 Very Important	54%	42%	38%	59%	56%
TOTAL	100%	100%	100%	100%	100%
Average	4.1	3.6	3.6	4.2	4.2

Square Footage of Pre-flood Lyons Home – Displaced Households

	OVERALL	Rent	Own	Lease to own
Less than 500	5%	7%	2%	18%
500 - 999	23%	22%	23%	25%
1,000 - 1,499	42%	44%	40%	57%
1,500 - 1,999	15%	20%	17%	
2,000 - 2,499	4%		6%	
2,500 - 2,999	7%	7%	9%	
3,000 - 3,999	3%		2%	
4,000 or more	1%		1%	
TOTAL	100%	100%	100%	100%
Average	1360	1190	1450	850