

1. Business-Specific Questions

Questions 1-4, will help us understand the financial services and financing environment in Lee's Summit area to support housing. This survey is **Anonymous**.

1. How would you categorize the company that you own/work for based on its service market?

Local
 Regional
 National
 Other (please specify)

2. Does your financial agency have an office location in Lee's Summit?

Yes
 No
 Other (please specify)

3. Does your financial agency provide loans for the following types of development/construction in Lee's Summit area? (Check All That Apply)

Single family residential
 Mixed-use with residential component
 Retail/office
 Multi-family residential
 Industrial
 Civic
 Other (please specify)

4. Does your financial agency provide mortgage loans for the following? (Check All That Apply)

First time home buyers to purchase a home
 Investors to purchase real properties for residential use
 Investors to purchase real properties for non-residential use
 Owners/Management companies of housing complexes
 Other (please specify)

2. Financing Housing and Fair Lending Practices

Questions 5-12, will help us understand today's lending environment. Discrimination may mean refusing to rent or sell a house, refusing to approve mortgage loans, applying different rental or sales terms, denying disability needs, etc., because of a person's age, color, disability, religion, familial status, race, sex, etc. (The Fair Housing Act (FHA), Title VIII of the Civil Rights Act of 1968, is the predominant housing law.)

This survey is **Anonymous**.

5. If your agency provides loans to developers for housing development/construction, which of the following development types are the least favored? (Please rank 1 being most favored and 8 being least favored)

Single family detached homes of 2,000 square foot finished floor space minimum
 Single family detached homes of less than 1,000 square foot finished floor space
 Single family attached residential of 1,000 square foot finished floor space per dwelling unit
 Single family attached residential of less than 1,000 square foot finished floor space per dwelling unit
 Multifamily housing
 Multifamily housing for seniors with ADA accessibility accommodations
 Multifamily mixed-income housing with a wide range of dwelling unit sizes
 Multifamily housing in a mixed use development

6. If your agency provides mortgage loans for home buyers, based on your knowledge, what is the likely range of percentage of applications that gets denied? (Choose One)

1%-10%
 11%-20%
 21%-30%
 31%-50%
 51%+

7. Does your financial agency use any of the following as risk factors when evaluating a mortgage loan application? (Check All That Apply)

Single working mother with children
 Persons with disabilities
 Racial/Ethnic background
 Working parents with children
 Married couple with one income
 Self-employed
 Retiree

8. What do you think of the mortgage industry today after the subprime mortgage crisis? (Check All That Apply)

Business as usual

- Reasonably more cautious when approving loan requests
- Overly cautious when approving loan requests
- Tighter criteria for loan qualifications
- More sensitive to property locations
- More focus on shorter term loans
- Other (please specify)

9. Do you believe that mortgage lenders and their loan officers are properly trained on Fair Housing Laws?

- Yes No Not sure

10. Do you know or think that discrimination in mortgage lending exists in our area?

- Yes No Don't know Decline to respond

11. If you said Yes on #10, please check all of the following that apply. Otherwise you can skip to #12

- Age Race Color National Origin Religion Disability
 Sexual orientation or gender identity Having children Not sure

12. When meeting with clients do you...

- Provide them with printed materials about fair housing laws
 Share with them verbally about fair housing laws
 Only share with them about fair housing laws when requested
 Never tell them about fair housing laws
 Decline to respond
 Other (please specify)

3. View on Affordable Housing

Questions 13-14, will provide insight as to challenges in providing affordable housing in Lee's Summit. This survey is **Anonymous**.

13. Do you think fair housing laws have an impact on your mortgage lending practices?

- Yes No Not sure

14. Do you think fair housing laws are adequately enforced in the mortgage lending industry?

- Yes No Don't know No Opinion

END OF SURVEY ### END OF SURVEY

Return your completed survey

- By mail - Planning and Special Projects, City of Lee's Summit, 220 SE Green St., Lee's Summit, MO 64063
- By fax – 816-969-1619

You may complete and submit the survey online at <https://www.surveymonkey.com/r/SJKTLZT> or scan this QR code:

