**Development of a Special Methodology for
Assessing Affordable Housing Inventory in Polk County, IA**

Phase I Report

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PROJECT OVERVIEW

The primary impetus for this study is the hypothesis that existing housing needs assessments do not fully capture either the existing affordable housing supply or affordable housing need in Polk County. Therefore the primary research question asks: To what extent does the existing supply of affordable housing in Polk County match with the existing need for affordable housing?

This study assesses a range of data sources toward the development of a more comprehensive inventory of the affordable housing market in Polk County, IA. From the assessment we will propose a methodology for cost-effective, periodic inventory, and test the methodology using several neighborhoods within the study area.

PHASE I OVERVIEW

Objectives

Phase I for the project took place from June – December 2012. The original research proposal listed the following objectives for Phase I:

- Project initiation meetings with client (initiation of contract)
- Literature review
- Identification of data sets
- Qualitative research plan
- Begin data collection
- Convene stakeholder group

In addition, the ISU research team committed to preparing a report at the end of Phase I that would document their progress. The report would be distributed to Eric Burmeister and the Polk County Housing Trust Fund for review and comment.

Work Plan

The work plan for Phase I of this study was divided into three subareas: project initiation, assessment of data sources, and data collection. Following is a more detailed explanation of the anticipated work for each subarea.

1. Project initiation

As part of initiating the study, we will meet with the client to review research goals and identify potential key informants and sources of local information including unpublished studies. We will also convene at least one meeting of key stakeholders in Polk County to familiarize them with the objectives of this study and investigate their understanding of existing housing need. This stakeholder group will serve as an ad-hoc advisory board as the research progresses.

We will conduct a literature review on case studies and methods for identifying local variation in affordable housing to inform possible data sources and methods of analysis. We will also use that literature review to inform a research plan for the qualitative needs portion of the study. All Institutional Review Board processes for the protection of human subjects will be completed during this phase.

2. Assessment of data sources

During this phase of the study, we will collect and compare data to create a data inventory and assessment. There are many sources of data regarding the quality and quantity of housing, although different organizations collect different data for different purposes. For example, building enforcement/inspections typically only act on complaints, so drawing conclusions regarding overall conditions based on inspections are likely biased. Among the anticipated data sets are:

- Census and HUD Data
- Local government comprehensive plans and housing needs assessments
- City and county inspection data (Building enforcement/Neighborhood Services)
- Assessor's data
- Service Providers (CDC's, Housing providers, Juvenile Justice, Food Stamp Redemption, Homeless organizations, etc)
- Apartment management businesses
- Realtors
- Other key informants

When evaluating the usefulness of data sources, we will consider factors such as: the level of correspondence among data, ease of use, and relevance. The final product will be an assessment that considers items such as characterization of attributes, methods of classification of attributes, documentation of published use limitations, and recommendations regarding applicability to this study.

3. Collection of datasets

Once we have identified the sources of data we will be using for this study, we will begin to collect the necessary datasets for analysis in the next phase.

Phase I Accomplishments

During Phase I the Special Methodology for Assessing Affordable Housing Inventory in Polk County, IA Research team was successfully assembled. The members of the team for Phase I included ISU faculty members from the Department of Community and Regional Planning: Jane Rongerude, Jiangping Zhou, and Douglas Johnston. Students Eric Christianson and Joshua Hellyer provided additional research support. New faculty member Biswa Das joined the team informally and contributed to team research development.

The team conducted literature reviews to identify relevant housing studies from the last decade. The team discussed the methodologies utilized in these studies, both qualitative and quantitative, ultimately deciding to use the approaches outline here. Because this study seeks novel approaches to create a special methodology that more thoroughly captures the current state of Polk County's affordable housing supply and demand, the team has settled on an approach that brings together a number of different methodologies. Those approaches are discussed in more detail in the following report. Because analyses of the supply and demand of affordable housing in a given area are usually conducted using only existing secondary data and a single research technique, the Polk County study is unique. It has the potential to offer significant contributions to the planning and affordable housing literature as well as the policy and decision-making arena within the Greater Des Moines Area.

During the Phase I timeframe, the City of Des Moines and the Tomorrow Plan contracted with the Department of Community and Regional Planning to conduct a Regional Assessment of Impediments to Fair Housing Choice (RAI). This study had unexpected synergy with that report and the data gathering efforts for the RAI moved this project ahead significantly. As a result of this progress, the team was able to conduct some preliminary analysis. The results of that analysis are included in this report.

The RAI process included meetings with stakeholders, interviews, and focus groups with both affordable housing providers and developers. This research provided the opportunity to hear from the range of players engaged in affordable housing in the region at this time. As a result, the team decided against assembling a stakeholders group for the purpose of the study. Such a group may be assembled at a future time.

Finally, the team began planning the qualitative aspects of the study. The qualitative study will focus on the question of barrier to affordable housing. It has three subareas: legal, institutional, and individual. The research proposal is currently under review by the Institutional Review Board, which is responsible for ensuring the protection of human research subjects. The team expects to complete the review and begin with interviews by the end of March.

At this time, the team has successfully completed its phase I objectives. The study is on track and expecting to accomplish its Phase II on time.

QUANTITATIVE ANALYSIS

While our study aims to respond to a number of questions related to housing affordability, our first priority is to estimate the supply of and demand for affordable rental housing in Polk County. To respond to this question, we will use several quantitative methods to synthesize various data sources in the interest of creating new information about the Polk County rental housing market. We will use a variety of tools, each with its own assumptions and limitations, to develop a balanced picture of the market. Our understanding is that it is difficult to accurately estimate housing demand, particularly using only one method or using one set of data. Through the use of these tools, we hope to capture information that would not be discovered using a typical housing market analysis. In particular, we hope to learn about the area's supply and demand of accordable housing, taking into account other amenities associated with a residence such as job access, hospital and school quality and their spatial distribution.

Understanding Supply

While demand can be difficult to calculate, estimating the county's supply of rental housing is fairly straightforward. Census data estimates are widely available, and provide data about such topics as rent, housing unit size, and unit type (see Table 1).

Table 1. Key housing variables

Key housing variables available from US Census data:
Bedrooms (number)
Gross rent
Gross rent as a percentage of monthly income
Household size
Occupants per room
Tenure
Vacant housing units

However, this study aims to dig deeper and seek out rental units that would not be captured in the Census Bureau's estimates. To accomplish this, we will seek alternative data sources to be considered alongside the census estimates and gain a more complete understanding of Polk County's existing rental supply.

Our basic formula for calculating supply is as follows:

Occupied rental units recorded by the Census + a portion of vacant rental units + imputed rental units, as a percentage of the owner-occupied units recorded by the Census

Occupied rental units
As previously mentioned, the census provides an estimate of occupied rental units. However, we hope to capture a greater number of individual or small multifamily or subleased rentals by gathering estimates from other sources. We will seek a complete listing of rental units from area rental inspection agencies, who undoubtedly keep information on the rental units available in their communities that have been inspected by the city. This data will provide a more exact count of rental units in Polk County, but may not include some units that have not been registered with the city.

Another option under consideration for a more reliable count of rental units is to seek a list of names and addresses serviced by the local gas utilities. The names listed on the utility bill would be compared to those listed as the property owners in publicly available data from the Polk County Assessor's Office. When these names do not match, we can assume that the unit is being rented. This method also has limitations, as it does not capture rental units where the landlord pays for utilities.

Both this method and the preceding method rely on the cooperation of local agencies that may be reluctant to divulge sensitive data for our study, making this data potentially difficult to obtain. It may however be possible to gain data from enough of the county that we can make broader generalizations about the county as a whole based on census estimates.

Vacant rental units
Census estimates are likely to be the most reliable source of information about vacant rental units in Polk County. Current vacancy data can be difficult to obtain because vacancy status may change often, and so complete accuracy is impossible without a complete census of all housing units being performed on a regular basis. The census estimates will provide an adequate estimate for the purposes of our study, keeping in mind that this number is merely an estimate.

Imputed rental units
In addition to counting existing rental units in Polk County, we can estimate the possibility of converting owner-occupied housing units into rental units. Using a formula described by Fisher, Pollakowski, and Zabel, we can convert the costs associated with homeownership (including taxes as well as mortgage payments) into a monthly rent (716). This formula can be applied to the median incomes and home values by tract to account for differences in geography to find an imputed rent by tract. We can then use this rent to estimate the impact of converting a number of owner-occupied housing units to rentals in each tract, perhaps the number of vacant units or a fixed percentage (3%, 5%, or 10% of owner-occupied units). We are planning to

conduct a small-sample survey or to use second-hand information to find the county-wide rate of the owner-occupied units being converted into rental units.

Understanding Demand

The most significant obstacle in estimating housing demand is determining what is affordable for each household, that is, each household's reasonable housing budget. Because the definition of affordability varies widely, we plan to use three different measures of affordability to determine how well the supply matches with demand.

It is important to note that each of these measures will also be controlled for household size. We plan to match housing supply and demand by household size and unit size in addition to rent and income. Without this control, a housing needs assessment would likely overestimate the housing affordable for a large, low-income household. Though some units may be affordable, these units may be exclusively efficiency and 1-bedroom units that would not be suitable for a large household.

Traditional method
The established definition of housing affordability in planning is that a household should spend 30% or less of their income on rent. Households spending more than 30% of their income on housing are considered "rent burdened," with those spending over 50% being considered "severely rent burdened." This represents one option for estimating affordability in Polk County. If we can obtain an estimate of rents for housing units of various sizes in localities throughout the area, and obtain reasonable estimates of income by family size, we can attempt to match these variables to determine if any housing need currently exists. Census data providing median income by household size and median gross rent would suffice for these estimates. Under this definition, any unit that would cost less than 30% of a household's income, and that would meet size requirements for the number of people in the household would be considered suitable.

Residual income method
One limitation of the traditional method is that it does not take other common household expenses into account, potentially overestimating the affordability of housing in an area. Affordable housing may be located in outlying neighborhoods far from employment centers, causing households to spend more money on transportation and therefore negating some of the cost savings of the location they have selected. Of course, this represents only one of many other expenses the typical household will face in an average month. These expenses could include food, medical care, childcare, or taxes. These basic necessities can raise the cost of living substantially, and this is not reflected in traditional affordability measurement.

To address this, we propose using a "residual income" method that would take these costs into account, as used by Michael E. Stone at the University of Massachusetts, Boston (177). A

housing unit would be considered affordable if a household making median income could afford to pay its rent after paying average costs in these areas. To estimate costs, a number of data sources would be used, such as the Consumer Expenditure Survey, the National Association of Child Care Resource and Referral Agencies' childcare reports, the Department of Agriculture's food cost data, and a cost of living report by the Iowa Policy Project. This method is especially sensitive to household size, as this will determine childcare costs as well as the size of housing needed, which may more accurately reflect the added costs of a larger household size.

Amenity-based method
Our third proposed method takes this a step further, assigning a cost to the distance of housing from life-supporting services or amenities such as employment, transit networks, schools, churches, hospitals, and parks. This method seeks to estimate location-specific costs for rental units in Polk County, and as such, it is very dependent on obtaining data about the county's spatial distribution of rental units by size and their median prices as well as other data such as transportation network, school quality, student performance and jobs.

This method seeks to understand specific factors that make some locations more affordable than others by comparing costs on either end of the spectrum. For example, housing units within the attendance boundaries of a high-ranked school may be more expensive than those in a low-ranked school. By comparing costs in different attendance areas, and in varying distances from other amenities, we can understand the premiums being paid for these amenities and how this factors in to our understanding of the rental market, in particular, affordable housing needs and demand and their spatial distribution.

Data sources for this method would be varied, including test score data from the Iowa Department of Education and other school data from local school districts, as well as data from rental inspection agencies or utilities to determine specific locations of rental units. Some census data may be used, but because census tracts are often larger than neighborhoods, it may be necessary to obtain third-party data from apartment search websites (such as Craigslist or Apartments.com) to get a more accurate estimate of rents paid in different neighborhoods. GIS analysis would be used to visually explore these factors.

Quantitative Data

Data collected
We have already collected much of the Census data we will need for various aspects of our study. We have collected information about household income, gross rent, housing tenure, rent-burdened households, vacancies, and household size. This information will be used for nearly all of the methods we will be using to estimate the supply and demand for affordable housing in Polk County, and more data will be collected as needed.

We have started collecting data from Polk County rental inspection agencies about the location of rental units in certain communities. We have addresses, housing type, and some additional information such as number of bedrooms from two rental inspection agencies in the area, and work will be done to gather this information from the rest of the county. This information will be used primarily for our estimate of occupied housing units, and the amenity-based method of estimating demand.

Data have also been collected about school quality from the Iowa Department of Education and local school districts. We have collected information regarding high school graduation rate and participation in free & reduced lunch programs for Polk County schools. We are still seeking average test score data from Polk County schools. These data will be used for our amenity-based demand estimate.

Data to be collected
As discussed earlier, work is underway to gather information from Polk County rental agencies and school districts, and this will continue until more information can be collected. We may also seek information from gas utilities in the area to supplement our information from the rental inspection agencies. We may also collect data from private rental listing websites to explore how rent costs vary across the county.

We will also need to collect cost of living data for our residual income method of estimating demand. Much of the information we need is available through a "Living Wage Calculator" provided by the Massachusetts Institute of Technology, but this data will be checked against current data from many government agencies including the Department of Agriculture and the Bureau of Labor Statistics to ensure that it is current and reliable enough for our project.

In total, our data needs are summarized in the chart on the following page, which also shows our prospective data sources and the desired uses for each variable that we currently plan to study. We may also consider additional variables as needed as we continue to analyze our data.

Figure 1. Variables, data sources, and uses
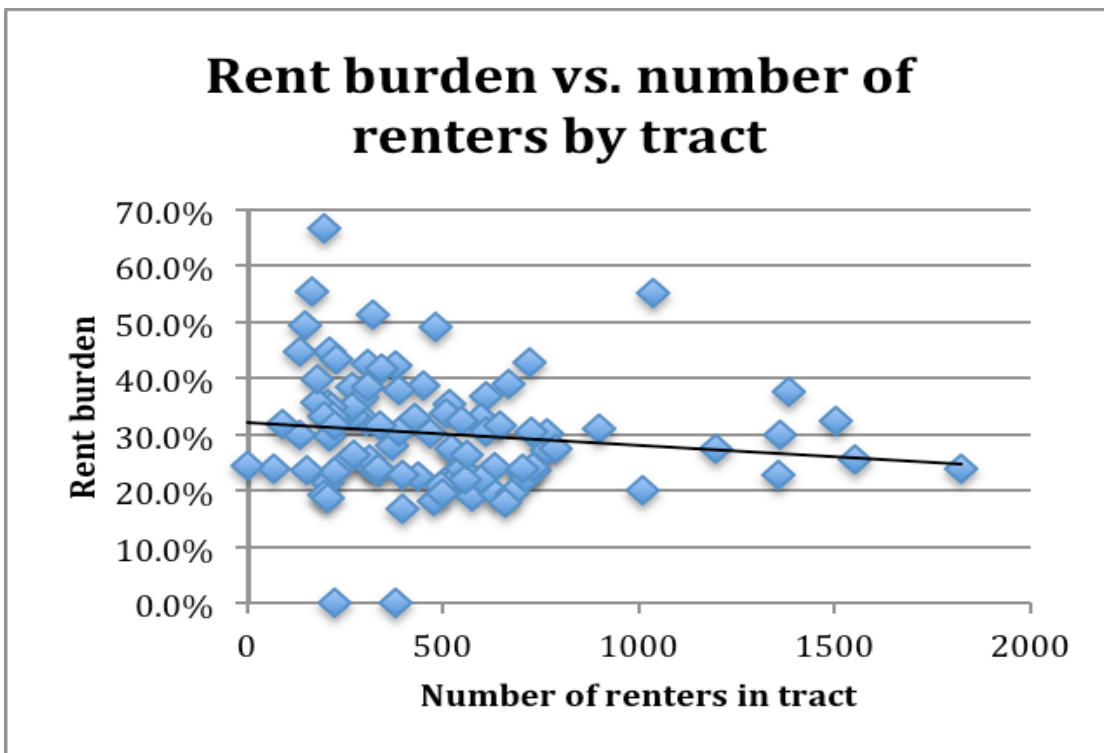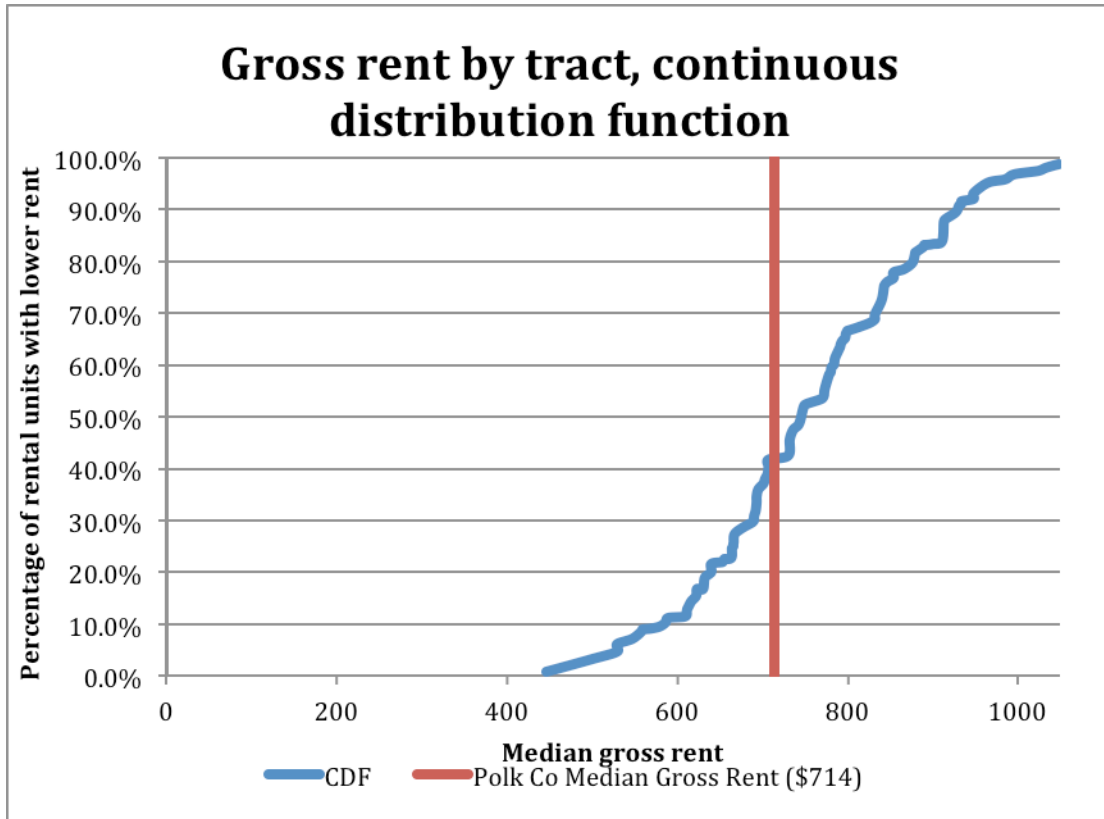
Variable	Data sources	Use
Child care cost by household size	Iowa Policy Project	Residual income method
Food cost by household size	US Dept. of Agriculture, Iowa Policy Project	Residual income method
Free & reduced lunch program participation	Iowa Dept. of Education	Amenity-based method
Gross rent	US Census, private apartment search websites	Traditional method
Gross rent as a percentage of monthly income	US Census	Traditional method
Household income	US Census	Traditional method, residual income method, amenity-based method
Household size	US Census	Traditional method, residual income method
Income tax rates	State of Iowa	Imputed rental units
Location of employment	Economic Census	Amenity-based method
Location of occupied rental units	Rental inspection agencies, gas utilities, private apartment search websites	Supply, traditional method, amenity-based method
Mortgage rate	Freddie Mac	Imputed rental units
Number of occupied rental units	US Census, Rental inspection agencies, gas utilities	Supply, traditional method
Number of vacant rental units	US Census	Supply
Other household necessities cost	Consumer Expenditure Survey, Iowa Policy Project	Residual income method
Primary school test scores	Iowa Dept. of Education	Amenity-based method
Property tax rates	City of Ankeny	Imputed rental units
Transportation cost	Consumer Expenditure Survey, Iowa Policy Project	Residual income method

Sample Intermediate Results

Our analysis has already created some results, such as the cumulative distribution function seen above. The following graph illustrates the distribution of rental units throughout Polk County by their gross rent costs, and compares costs to the median gross rent of $714. Our final analysis will include similar graphs for specific combinations of household size and housing unit size to illustrate whether or not existing supply meets the size requirements of Polk County's households and what types of housing are relatively scarce. We are also working on graphs which show a correlation between housing-related variables such as rent burden and number of renters in a tract.
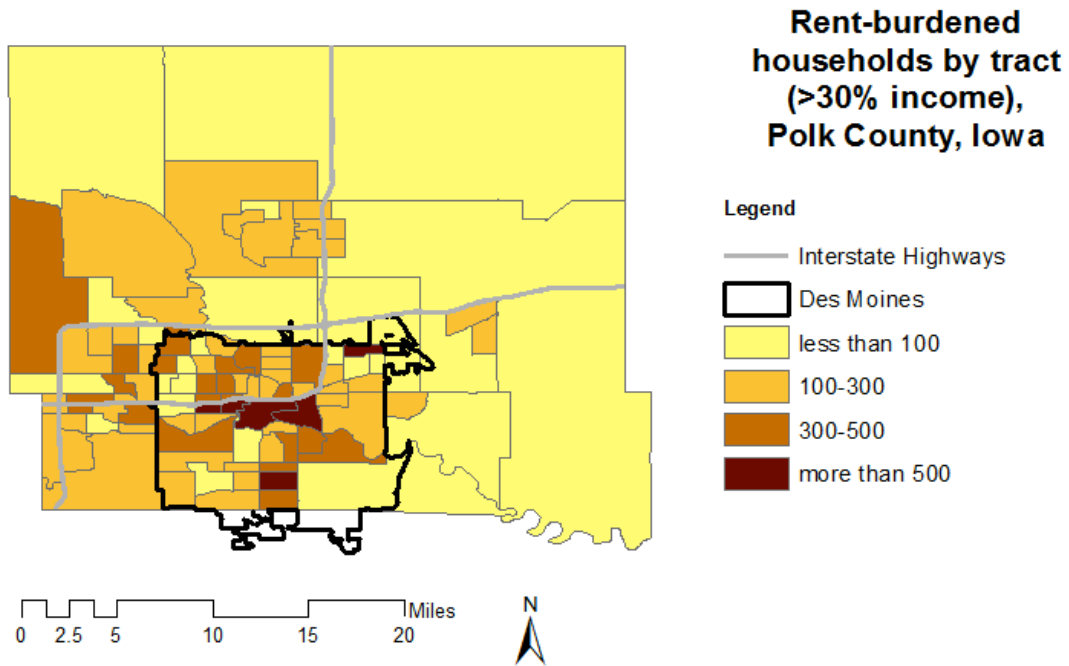
Figures 2 and 3. Rent burden and number of renters by tract, Polk County

Gross rent by tract, continuous distribution function

CDF — Polk Co Median Gross Rent ($714)

Rent burden vs. number of renters by tract

Figures 4 and 5. Rent-burdened and severely rent-burdened households in Polk County

Data source: US Census (American Community Survey 2010 5-year estimates).
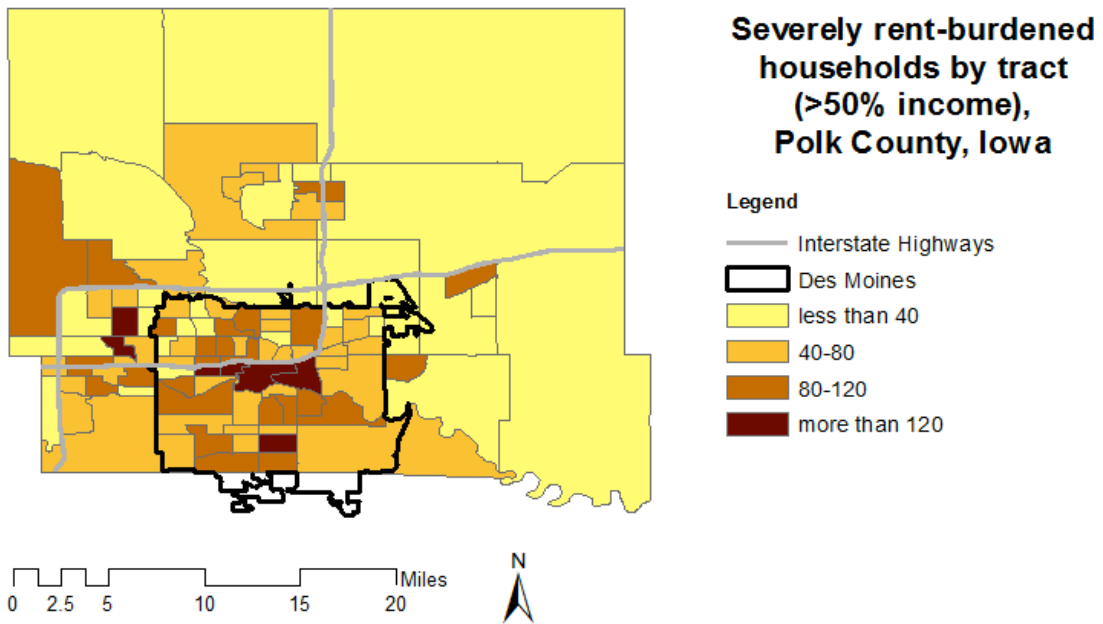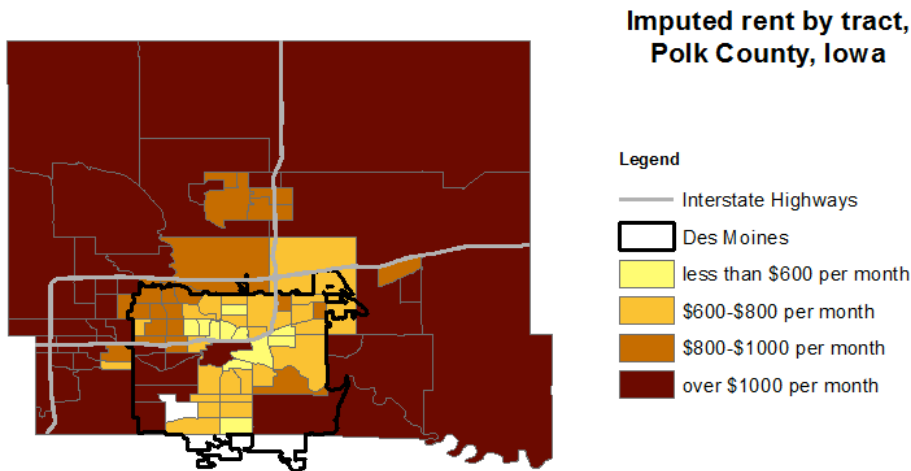

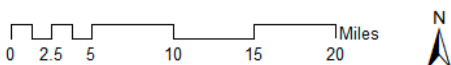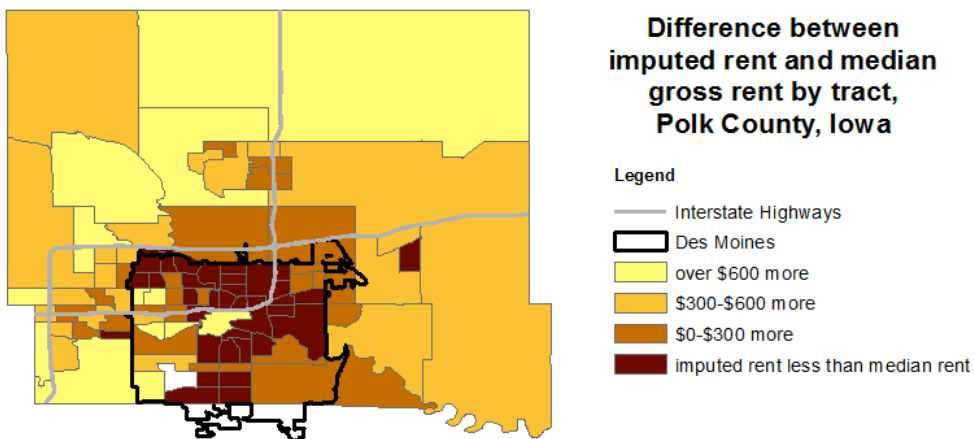Data source: US Census (American Community Survey 2010 5-year estimates).

In addition to charts and figures explaining Polk County's housing market, we will also create maps illustrating the spatial distribution of these trends. Figures 4 and 5 use available census data that shows the spatial distribution of rent-burdened and severely rent-burdened households in Polk County. This map revealed an expected concentration of rent-burdened households near downtown Des Moines, but it also shows a more surprising concentration of these households in the northeast section of Des Moines, as well as some concentration of severely rent-burdened households in the inner western suburbs of Urbandale and Clive.

Figures 6 and 7. Imputed rent by tract, and the difference between this value and the median gross rent cost for each tract.

Data source: US Census (American Community Survey 2010 5-year estimates), City of Ankeny, State of Iowa, Freddie Mac.
Methodology source: Fisher, Pollakowski, and Zabel.
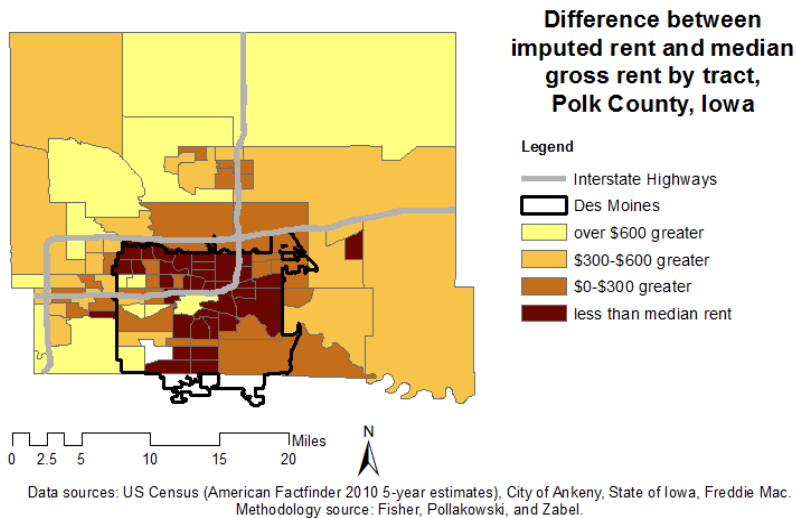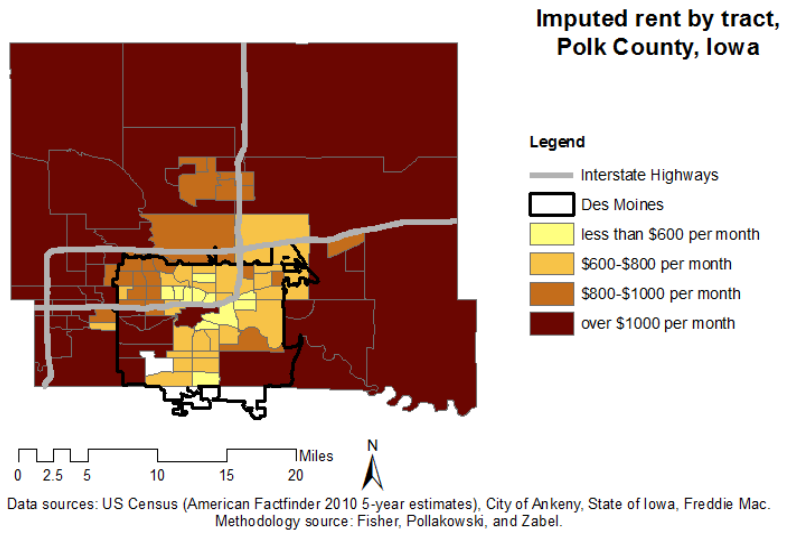

Data source: US Census (American Community Survey 2010 5-year estimates), City of Ankeny, State of Iowa, Freddie Mac.
Methodology source: Fisher, Pollakowski, and Zabel.

Figures 8 and 9. Map of imputed rent and the difference between imputed rent and median gross rent by tract in Polk County.

Imputed rent by tract, Polk County, Iowa

Data sources: US Census (American Factfinder 2010 5-year estimates), City of Ankeny, State of Iowa, Freddie Mac.
Methodology source: Fisher, Pollakowski, and Zabel.

Difference between imputed rent and median gross rent by tract, Polk County, Iowa

Data sources: US Census (American Factfinder 2010 5-year estimates), City of Ankeny, State of Iowa, Freddie Mac.
Methodology source: Fisher, Pollakowski, and Zabel.

The above figures show our preliminary calculations of imputed rent. Our initial findings show that homeowner costs are lower than median gross rent costs in some parts of the city of Des Moines, and in small parts of Altoona and West Des Moines, where home values are lowest. This indicates that if some owner-occupied housing in these areas could be converted to rental properties, this could create rental housing that is more affordable than the current median rent.

Next Steps

The next phase of this project, the second of three, will be completed by June 30, 2013, and will result in the completion of a preliminary report of data analysis and unmet housing needs for Polk County. For the quantitative research we hope to complete data collection from rental inspection agencies, the Department of Education, and gas utilities by the end of February. This will allow us to complete our estimate of affordable rental housing supply by March.

Between March and May, we can work toward calculating demand using all three methods we have discussed in this report. This process may begin earlier, overlapping with our calculations of supply, if possible. This will leave May and June available for synthesizing these results, along with the results of the qualitative study, into a deliverable report.

QUALITATIVE STUDY

The primary impetus for the qualitative aspect of this study is the hypothesis that factors beyond supply affect access to affordable housing in Polk County. Therefore the primary research question asks: What are the barriers that low-income households encounter while seeking affordable housing in Polk County?

This study uses a range of methodologies for a more comprehensive understanding of the situation for low-income households seeking housing in Polk County, IA. We will examine the legal framework that enforces fair housing laws, the network of institutions that assist individuals struggling with fair housing, and the experiences of housing insecure individuals themselves. From this research we will propose specific institutional and policy changes to address the issues we have uncovered.

Background

It is widely acknowledged that factors beyond supply and affordability constrain access to housing. Despite the passage of the Fair Housing Act of 1968, concentration of minorities and the poor remains a serious problem. The increasing diversity of Polk County means that these issues must be taken seriously in any consideration of housing affordability. Research has shown that neighborhoods with a high concentration of low-income households have lower local service quality, higher crime rates, and lower job access[1]. As in many urban areas, low-income households in Polk County are concentrated in specific neighborhoods in the urban core (Figure 10).

Figure 11 shows that these high poverty neighborhoods often correspond with neighborhoods with high non-white populations.[2] These issues are well acknowledged nationwide and in Polk County, but a closer examination of the specific causes leading to this concentration of poverty and housing insecurity may provide real solutions that the metro area can implement to address these problems. As diversity increases in Polk County, so will the issues of access to affordable housing. It is important that barriers and solutions are identified early to ensure positive outcomes for the entire metro area.

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[1] Ellen, Ingrid Gould, and Margery Austin Turner. "Do neighborhoods matter and why?" Choosing a better life (2003): 313-338.
[2] RCAP/ECAP refer to Racially/Ethnically Concentrated Areas of Poverty. HUD defines these as census tracts with a family poverty rate >= 40% and a nonwhite population >50%. To capture the situation in Des Moines, we have modified these rates as seen in Figure 11.
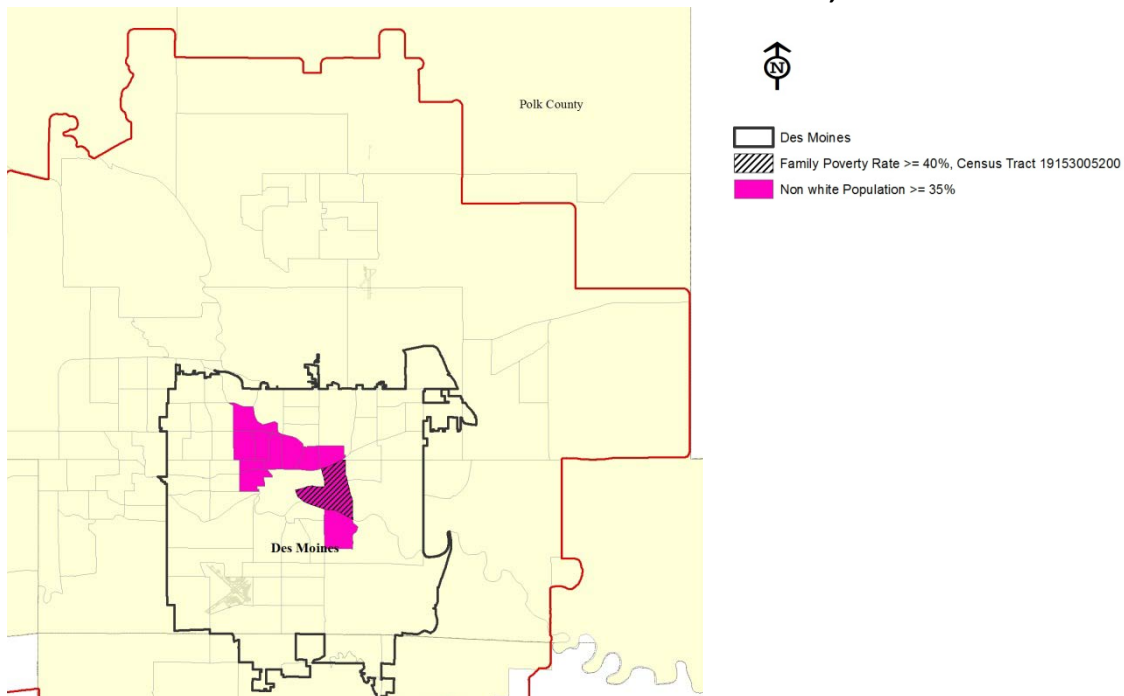
Figure 10: Family Poverty Rate in the Greater Des Moines Metro Area, 2010
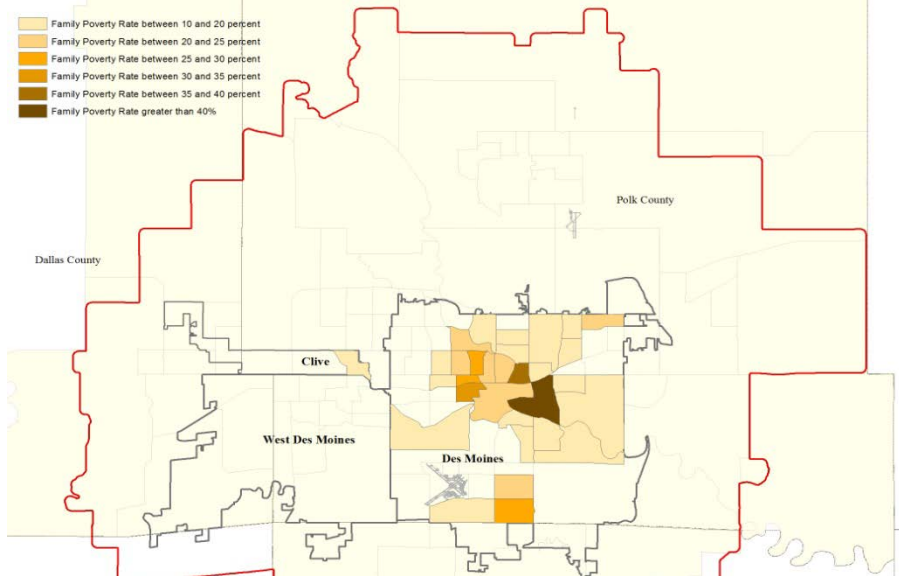
*Source: The Greater Des Moines Metro Area Regional Analysis
of Impediments to Fair Housing Choice, 2012*

**Figure 11: Analysis of RCAPs/ECAPs Based on Local Demographic Patterns in
the Greater Des Moines Metro Area, 2010**

*Source:
The Greater Des Moines Metro Area Regional Analysis of Impediments to Fair Housing Choice,
2012*

By examining the recent history of the <u>legal</u> response to unfair housing practices in the area, the network of <u>institutions</u> which attempt to respond to housing need, and the experiences of <u>individuals</u> struggling with access to housing, we will paint a clear picture of both the magnitude of the need and the adequacy of the response to barriers to affordable housing access. We are fortunate in that the current levels of concentration of disadvantaged groups in Polk County do not yet match those of more segregated metropolitan areas in the region. By acknowledging trends and intervening early some of the worst problems observed elsewhere may be mitigated or avoided.

Research Questions

The primary impetus for the qualitative aspect of this study is the hypothesis that factors beyond supply affect access to affordable housing in Polk County. We must understand these factors if we intend to improve the situation. Therefore the primary research question is:

What are the barriers that low-income households encounter while seeking affordable housing in Polk County?

Secondary questions arise in three subareas of our study:

- The **legal** framework and Instances of housing discrimination
- the network of **institutions** supporting access to affordable housing
- the experiences of **individual households** on affordable housing waiting lists

LEGAL: To what extent does housing discrimination create a barrier to affordable housing in Polk County?

- Which groups are most likely to report housing discrimination (minorities, disabled people, families with children)?
- Are there any observable trends in the cases?
- Do housing discrimination cases show any geographical concentration?
- What barriers exist to reporting discrimination and how does that skew the data?

INSTITUTIONAL: What barriers exist to cooperation among institutions serving those in need of affordable housing?

- In what areas are the institutions responding well to housing needs?
- Where are there gaps in the local network?
- Where do strong linkages exist among affordable housing providers?
- Which clients to these linkages serve?
- How might this situation affect various groups seeking affordable housing?
- Are the various actors open to additional regional coordination?

INDIVIDUAL: What barriers do individual households seeking affordable housing experience?

- For those on a waiting list, what has their experience been getting on the list and interacting with administrators?
- What is their housing situation while waiting for the affordable unit?
- What made them aware of affordable housing opportunities?
- How aware are they of other possible sources of affordable housing?
- What barriers have they encountered in seeking affordable and appropriate housing?
- What more could be done to respond to their needs?
- How aware are they of their rights to fair access to housing?

Components of the Study

Component I: Legal
Housing has a major impact on life outcomes. The Fair Housing Act of 1968 along with many other pieces of local and federal legislation has been passed to increase fair access to quality affordable housing. Generally the federal government does not directly enforce these fair housing laws. Instead, the onus falls on individuals and private organizations to file lawsuits against municipalities or, more commonly, individual property owners. It is these local organizations that are responsible for helping individuals file complaints, mediation and negotiating in cases of discrimination, and sometimes participating directly in litigation.[3]

Given this situation, we will obtain the records of mediations and settlements relating to housing discrimination in Polk County. We will gather relevant records from:

- The Iowa Civil Rights Commission
- The Des Moines Human Rights Commission
- The West Des Moines Human Rights Commission
- The Urbandale Human Rights Commission
- Legal Aid of Des Moines
- The Iowa Bar Association
- The regional office of the Department of Housing and Urban Development

Examining the history of complaints and settlements in the area will bring to light the most important barriers to access to affordable housing in Polk County. The diversity and the availability of these data sets may limit our analysis, but we will attempt to do a demographic analysis of the petitioners as well as the kinds of complaints they register. Interviews with key personnel at these organizations will help bring our attention to issues most clear to those with

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[3] Connerly, Charles. "Fair Housing in the US and the UK." *Housing Studies* 21.3 (2006): 343-360.

experience in this field. Especially interesting will be the process by which complaints are typically filed and settled.

Component II: Institutions
Assessing the roles, connectivity, and cooperation among government agencies and private institutions across Polk County will be important in crafting recommendations. Although housing issues are region-wide, the individual institutions that work in this field often have a more limited focus. Assessing the network as a whole will provide a more complete analysis of the ways in which households gain access to affordable housing in the region.

Key informant interviews will help compliment the list of actors that have been identified by previous research. We will continue purposefully sampling institutions in Polk County until have created a list of those most influential in affecting the housing access and affordability. The groups included will include: government agencies, nonprofits, private organizations, and actors in the real estate market.

Once a comprehensive list is established, we will attempt to identify official and unofficial linkages among these organizations. This analysis will be based on a survey sent to employees or volunteers working at these organizations complimented by interviews with key informants. This survey will focus on the interactions and cooperation that exists among the various actors. To obtain the most candid and honest responses, the anonymity of the respondents will be strictly respected.

Component III: Individual
Qualitative research with households struggling with a lack of affordable housing in Polk County will bring a clear focus to this research. Through in-depth interviews we will attempt to understand the ways that a mismatch in the supply and demand of affordable housing in Polk County is experienced. Their voices will compliment the other aspect of this study to test our understanding of the accessibility of the affordable housing stock.

An easily identifiable group of those not finding adequate housing in Polk County will be those on waiting lists for affordable or subsidized housing. The Section 8 waiting list will be a source[4], but we will also identify and integrate households other private waiting lists. We also hope to expand our focus to include the working poor.[5] To reach these groups we will attempt to use existing networks such as advocacy organizations, faith-based groups, or unions.

We will interview individuals from various vulnerable populations. In this way we hope to identify experiences common across the board as well as issues more relevant to specific communities. Many of these populations were identified in the Regional Analysis of Impediments to Fair Housing earlier this year and may include: female-headed households,

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[4] The waiting list includes only households making <30% of area median income.
[5] Our definition of working poor is households earning 30-100% of area median income.

recent immigrants or refugees, the elderly, those with disabilities, African Americans, and Hispanics. Their lived experience will reveal areas for improvement in local institutions.

These are very vulnerable populations and any interviews we conduct must be carried out in a responsible manner. To accomplish this, we may work with institutions already serving these populations. We have not yet established the exact methods we will use for interacting with these populations, but we will do our utmost to guarantee their comfort and anonymity.

This component may begin with a simple survey used to identify individuals who match our criteria and are willing to meet with us. In addition, the survey, distributed by advocacy organizations, labor unions, or employers could be used to gather basic data about housing affordability and accessibility from a wider range of people to compliment our interviews.

Next Steps

We will begin this research in January 2013, with the bulk of the data gathering taking place over the summer of 2013. Once our research and analysis are complete, we will report our findings to the Polk County Housing Trust Fund and make concrete recommendations on steps that can be taken to improve access to affordable housing in Polk County.