

April 2015

HOUSING TOMORROW

Choices For a Greener Greater Des Moines



POLK COUNTY
**HOUSING
TRUST FUND**

Good Trends | Powerful Solutions

A MESSAGE FROM ANGELA CONNOLLY



Angela Connolly
*The Tomorrow
Plan Co-Chair*

*Polk County
Housing Trust
Fund Board
Member*

*Polk County
Supervisor*

The product of three intensive years of community engagement and cross-jurisdictional effort, the Tomorrow Plan establishes the broad vision for Central Iowa into 2050. Achieving that vision will be the result of hard work by many regional leaders.

When we handed The Tomorrow Plan baton to community organizations and leaders for implementation, there was one in particular who reached for it, kept the momentum and is on course for leading us to where our communities can and should be for housing options in 2050.

On behalf of The Tomorrow Plan Steering Committee, I would like to thank the Polk County Housing Trust Fund for demonstrating great leadership in this area. Housing Tomorrow provides a clear vision for the desired destination and is supported by significant community input, thoughtful research, key insights and strategic options to guide us in making sure the people in our region have an affordable place to live.

Housing touches every part of our lives – health, education, and the ability to attract and retain great companies and employees. Thankfully this plan will carry us far beyond our original vision for resilient neighborhoods.

Thank you for taking the time to read and give thought to how you and your organization can engage.

A handwritten signature in black ink that reads "Angela Connolly". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

THE HOUSING TOMORROW TEAM

Housing Tomorrow is the product of the hard work and dedication of our volunteer steering committee, whose diverse expertise shaped every word of this plan. We must also thank the generous sponsors who have supported this work from day one. Finally, we thank the hundreds of Central Iowans who took the time to participate in this planning effort. Housing Tomorrow is only possible through the efforts of all of these individuals working together for a brighter future.

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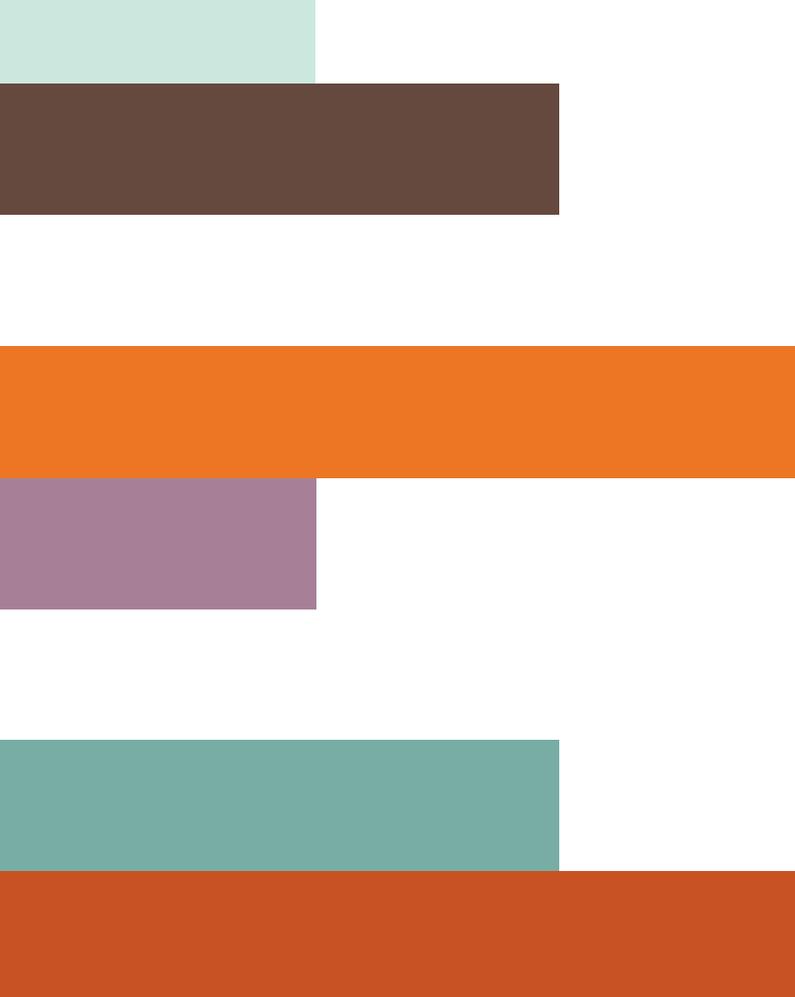
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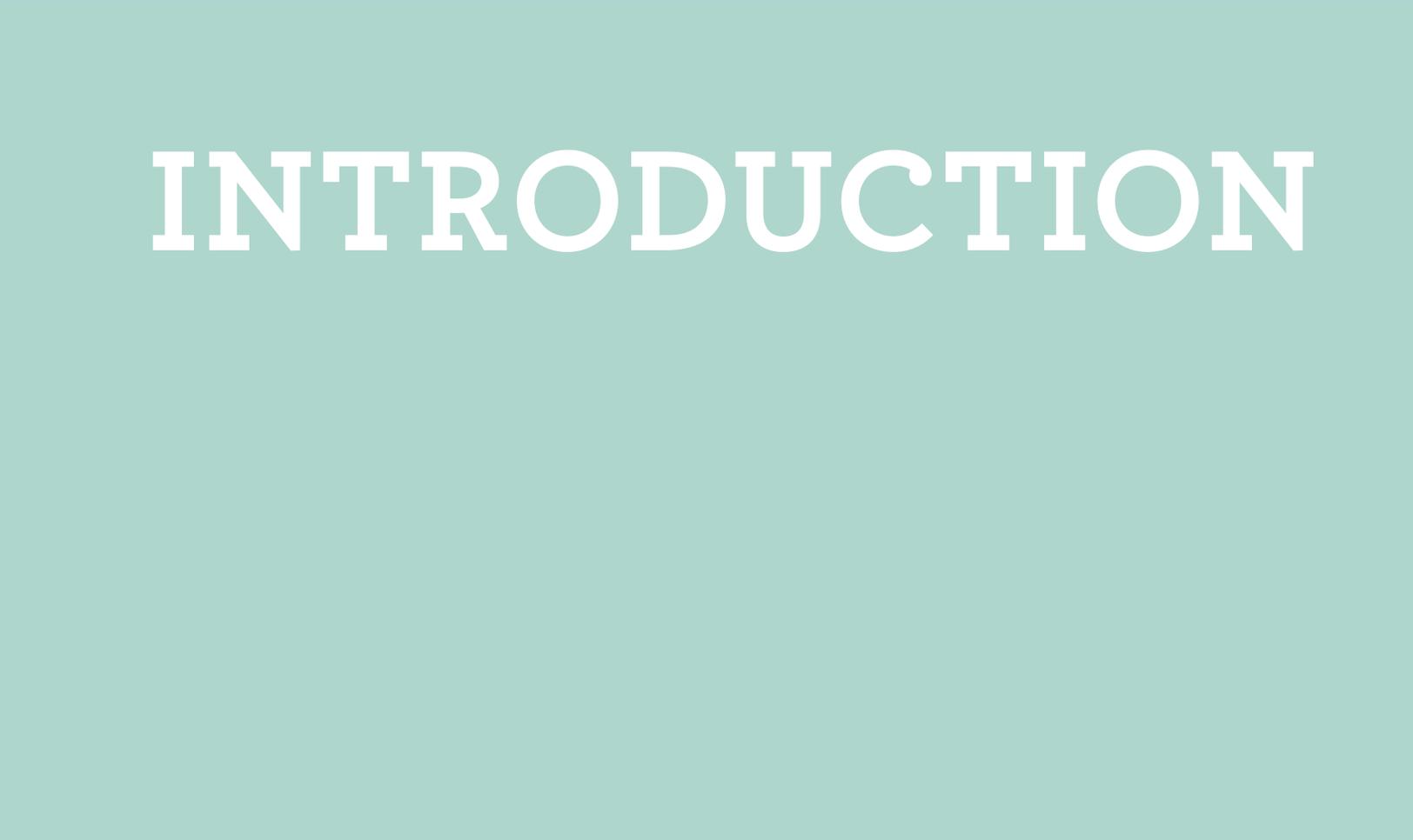
LIVE UNITED



United Way of Central Iowa



1



INTRODUCTION

Housing Tomorrow is Central Iowa's first-ever regional plan solely focused on affordable housing issues. Born out of The Tomorrow Plan process, Housing Tomorrow aims to ensure the health and wellbeing of all residents in our region and to achieve social, economic, and environmental resilience for Greater Des Moines. Like The Tomorrow Plan, it offers best practices from communities nationwide that have successfully addressed housing issues. We hope that Housing Tomorrow will help ensure that every Central Iowan has a safe, stable, and affordable place to call home in the decades to come.

Housing Tomorrow is the product of a conversation among housing advocates and community members. Through meetings, special events, and surveys, we captured the opinions of over one thousand Greater Des Moines residents. Their message was clear: we need homes that are affordable to the wide variety of people living in our region. Based on this feedback and research showing a lack of options for low-income households in our area, this plan will focus on making housing more affordable to the next generation of Central Iowans.

Why does housing matter?

Housing is a human right, and a fundamental human need. Along with food and water, it is one of the core necessities of human life. And though its most important purpose is to provide shelter, housing is a lot more than a place to rest your head. Experts from various fields recognize that safe, stable, and affordable housing is essential to our region's health, education, and economic development. These issues are more interconnected than it may seem at first glance. Because it is such a fundamental part of life, housing is often the connecting thread between them. Housing is truly the foundation upon which our region's high quality of life is built.

When households pay too much for housing, they often enter into a vicious cycle of poverty that makes it all but impossible to build a better life. To pay their rent, families make sacrifices on basic necessities like food and health care. Without access

to health care, they may be too sick to work, or their children may miss school. Children often have to change schools as their parents move from place to place, searching for housing they can afford. Sometimes they run out of options, and end up sleeping on friends' couches, or in a shelter. Missing school and moving between schools hurts children's grades, keeping them from reaching their educational goals and hindering their ability to get the skilled jobs needed to support our local economy.

If we hope to build a region where every resident can live a healthy life and receive a top-notch education, where jobs and qualified workers are plentiful and the environment is protected, we must first start with housing. Ensuring that all of our region's households have access to affordable housing will create a brighter future for the next generation of Central Iowans.

WHAT IS AFFORDABLE HOUSING?

Though affordable housing seems like a simple concept, defining it can be difficult. For purposes of this plan, we will use HUD's definition, which is the most widely accepted. The monthly rent or mortgage payment of an "affordable" home should cost a household less than 30% of their gross monthly income. If a household is spending more than this amount, they are living in an unaffordable unit.

This definition can be applied to anyone's household, from CEOs to cashiers. However, government funding for affordable housing generally targets affordable units for households earning less than 80% of Area Median Income (AMI). In 2015, AMI for a single person in the Des Moines area is \$52,500 annually. For a family of four, the number is \$75,000.

For a single person earning 80% AMI (\$42,000), any home that costs less than \$1,050 per month would be affordable. For a family of four (\$60,000), any home that costs less than \$1,500 per month would be affordable, whether rented or owned.



From left to right: HOME Inc. green home in West Des Moines, Hatch Development's Des Moines Greystones, Hubbell's Court Avenue Lofts in Des Moines.

WHO WORKS IN GREATER DES MOINES?

Affordable housing and the people who need it are the backbone of a thriving community. While Des Moines is known as an economical place to live, the average cost of homes and apartments in this area is beyond the budget of many folks who make our community work. We need these folks as neighbors. To attract them we need to provide safe, stable and affordable housing. It improves the quality of all of our lives. Here are only some of the occupations whose workers benefit from affordable housing:

Dishwasher \$18,270 (35% AMI)	Grocer \$23,670 (45% AMI)	Firefighter \$32,080 (61% AMI)	Chef \$38,990 (74% AMI)
Cashier \$19,190 (37% AMI)	Nursing assistant \$25,250 (48% AMI)	Veterinary tech \$32,230 (61% AMI)	Carpenter \$42,390 (81% AMI)
Childcare worker \$19,680 (37% AMI)	Bank teller \$25,450 (48% AMI)	Customer service rep \$34,480 (65% AMI)	Kindergarten teacher \$44,960 (86% AMI)
Teacher assistant \$22,180 (42% AMI)	Substitute teacher \$28,240 (54% AMI)	Welder \$35,620 (68% AMI)	Elementary teacher \$52,480 (100% AMI)
Home health aide \$22,990 (44% AMI)	Pharmacy technician \$29,220 (56% AMI)	Paramedic \$37,780 (72% AMI)	Police officer \$54,570 (104% AMI)



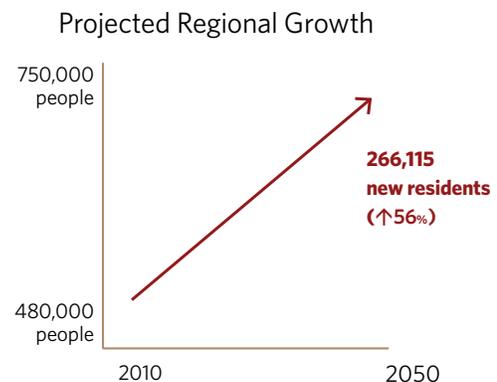
Some of the faces of Polk County Housing Trust Fund's "Can I Be Your Neighbor?" campaign represent the low-to-moderate income workforce our area needs.

Our region is growing.

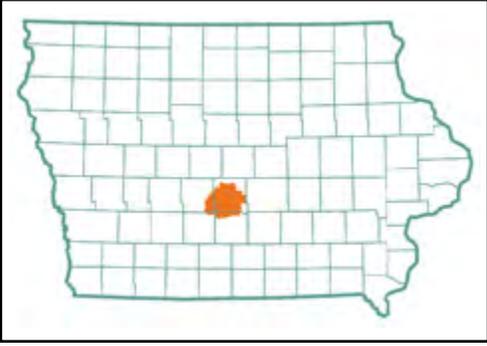
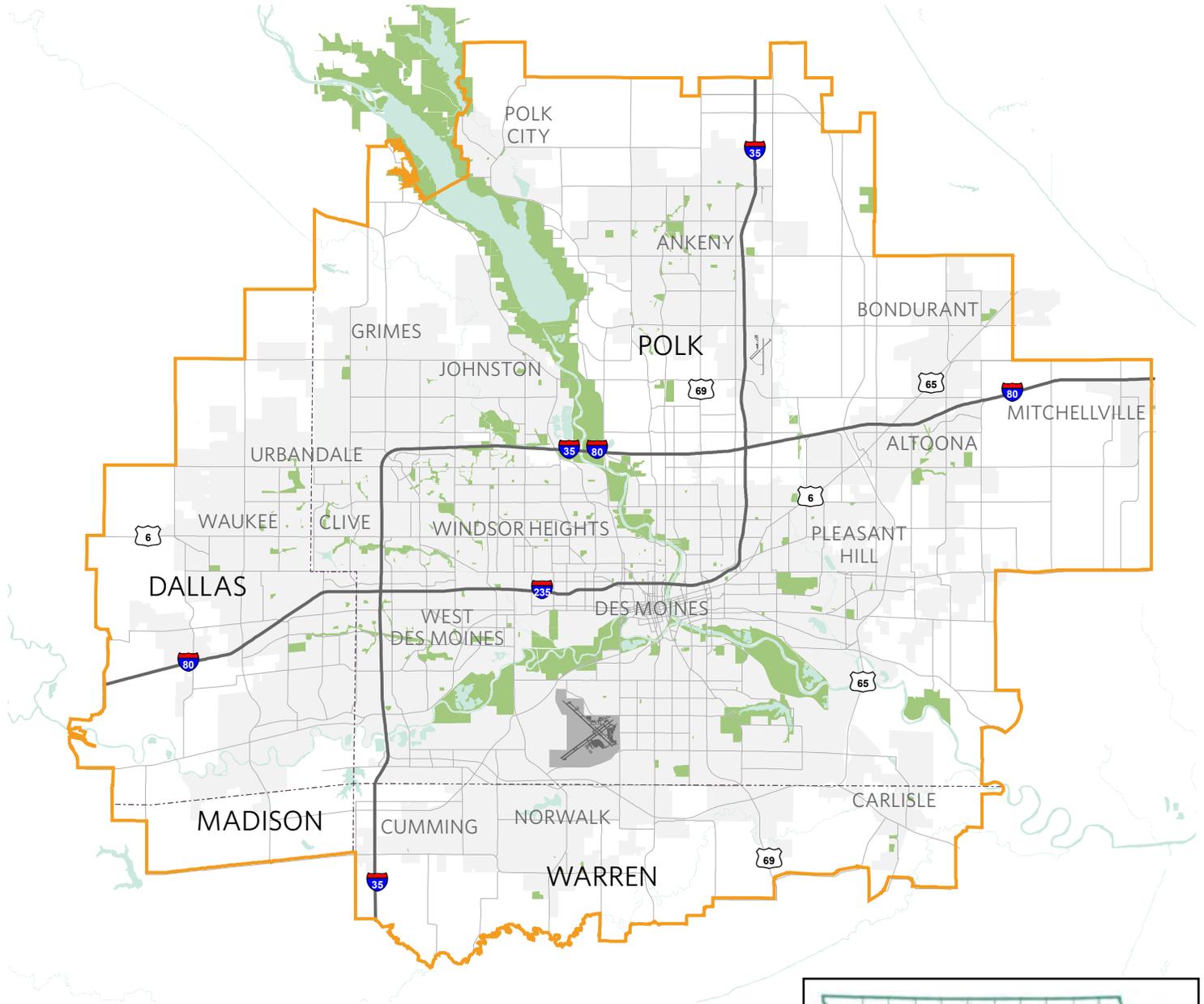
More and more people are moving to Greater Des Moines. Our city's thriving economy, low cost of living, and high quality of life make it an attractive relocation destination. However, with this increased demand for housing can come rising housing costs. As a region, we must continue to build attractive and affordable housing for these newcomers to keep housing costs stable.

Housing Tomorrow comes at a pivotal time in the development of our region. The Tomorrow Plan planning area population is expected to grow from 479,000 in 2010 to 745,000 in 2050 – an increase of 266,000 people. If current trends continue, household size will continue to drop as more people delay marriage and decide not to have children.

That means that we will have to add nearly 112,000 housing units by 2050 to keep up with growth. These units will not be built in just one community, but throughout the region, as projections indicate that every community in Greater Des Moines will add thousands of residents in the decades to come.



GREATER DES MOINES
The Tomorrow Plan Communities



Our region is changing.

In addition to population growth, demographic shifts will impact our region's development. By 2050, 1 in 5 Greater Des Moines residents will be over the age of 65, roughly double the 2010 rate. This shift will create greater demand for aging in place options, such as financing options for home repair and retrofitting, smaller housing units, and accessible options for the mobility impaired. In many of our communities, these options don't exist - and so aging adults are often forced to move to new neighborhoods or stay in homes that are unsuitable or unsafe. We will need new housing stock to accommodate these needs throughout the metro.

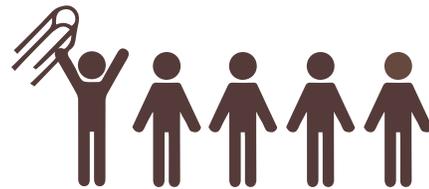
Tomorrow's Greater Des Moines will also be more racially and ethnically diverse than ever. While people of color make up 16.5% of the region's population today, they are projected to make up over 30% of our region by 2040. Our region's Latino population nearly doubled between 2000 and 2010 and is expected to remain the fastest-growing ethnic group in our area in the decades to come. Central Iowa also welcomes hundreds of refugees to our area each year, many coming to the United States from war-torn countries in Africa, the Middle East, and Southeast Asia. These new arrivals will bring their diverse experience to our region, but will also face new barriers to housing. Language and cultural differences will make finding homes more difficult, and different family arrangements may require housing types not currently offered in our area.

We will also need to accommodate a larger low-income workforce than ever before. Of the ten professions projected to grow the fastest in the next decade in Central Iowa, seven pay less than area median income. Thousands of new customer service representatives, janitors, personal care aides, food prep workers, retail salespersons, and truck drivers will be living in Greater Des Moines. If our economy creates lower-paying jobs, we must offer affordable housing for our workforce or risk a labor shortage that will hinder economic growth.

Trends nationwide suggest the emergence of a new lower-income population group: young professionals burdened by college debt. In order for Greater Des Moines to become a truly appealing place for young professionals from around the nation, it must offer affordable options. Communities that

wish to foster the innovation, creativity, and entrepreneurship of recent college graduates must ensure their housing costs are realistic to pay with entry-level salaries. Creating affordable housing options for low- and moderate-income workers and their families will be a great challenge in the years to come.

A greater challenge still will be ensuring affordable options throughout our metropolitan area. Employers of low-income workers are spread far and wide across our area, and this will only continue as our region continues to expand outward. A 2015 Brookings Institute study indicates that between 2000 and 2012, there were 6% fewer jobs within a typical commute distance of central Des Moines and 15% fewer in areas of high poverty, but 9% more jobs in the area's suburbs. However, affordable homes remain concentrated within the urban core of Des Moines, far from these new job opportunities. Without reliable transportation, many workers spend hours each day commuting. For many low-income workers juggling jobs and family, these are hours they cannot waste.



1 in 5 area residents
will be 65 or older by 2050

Fastest Growing Jobs in Greater Des Moines



customer service reps

\$35,160 average local salary

food service workers

\$19,740 average local salary



retail salespersons

\$27,850 average local salary

personal care aides

\$23,290 average local salary



truck drivers

\$44,860 average local salary

janitors

\$24,070 average local salary



office clerks

\$33,340 average local salary



Do we have enough affordable housing?

The short answer is **no**. While Greater Des Moines has been recognized nationwide for its low cost of living, there are still thousands of Central Iowans searching for homes they can afford. Preliminary studies conducted for The Tomorrow Plan show that the region has plenty of housing for moderate- and high-income households, for whom homes are very affordable compared to other comparable cities. However, as in other cities, the lowest-income households in Greater Des Moines are left with few options.

A 2012 Gruen Gruen + Associates study shows that the region lacks nearly 8,500 rental units for households earning less than \$15,000 annually. This is supported by more recent 2014 PCHTF research that suggests a shortage of roughly 10,000 units for the same demographic. The overwhelming majority (87%) of these households are living in housing they cannot afford, according to the widely accepted 30% federal standard. Three out of four of these households pay more than 50% of their income each month on rent, leaving little remaining to pay for other needs.

As shown below, The Iowa Policy Project estimates that a single person living in Polk County in 2014 would need \$20,884 to pay for even the most basic expenses: food,

health care, transportation, and other household expenses. For a family of four with two working parents, that number rises to \$57,486. The thousands of people in our region making less than this amount find ways to cut costs, but sacrifice their own wellbeing in the process.

These extremely low income households cannot afford to pay more than \$375 in rent and utilities each month, but the average household in this group pays \$626. Our region only offers about 4,000 units that are affordable to this group, and that number continues to shrink. Strong demand for rental housing in the wake of the Great Recession has driven vacancy rates to near-record lows, which has pushed rents up region wide.

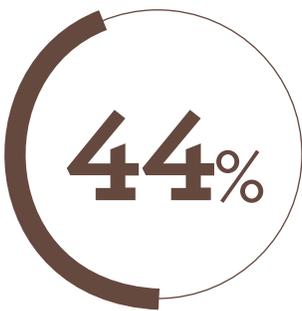
The households hit hardest by these increases are those at the very lowest end of the income scale - people currently experiencing homelessness. Semi-annual Point in Time counts in Des Moines routinely find around 1,000 Central Iowans living in shelters or on the streets. The greatest barrier in their search for housing is a lack of options at prices they can afford. What options do exist are limited further by screening requirements that filter out those with poor credit, spotty employment history, past evictions, or past criminal convictions. For those with mental health or substance abuse disorders, housing options with on-site services are extremely limited. Without the resources to buy a home and without the ability to access the rental market, few options exist for

COST OF LIVING 2014	SINGLE ADULT	SINGLE PARENT		TWO WORKING PARENTS		TWO PARENTS, ONE WORKING	
	NO CHILDREN	ONE CHILD	TWO CHILDREN	ONE CHILD	TWO CHILDREN	ONE CHILD	TWO CHILDREN
Child care	\$0	\$589	\$941	\$589	\$941	\$0	\$0
Clothing & household	\$201	\$317	\$349	\$349	\$403	\$349	\$403
Food	\$263	\$382	\$574	\$595	\$765	\$595	\$765
Health care	\$262	\$408	\$575	\$670	\$857	\$670	\$857
Rent & utilities	\$525	\$783	\$1,090	\$783	\$1,090	\$783	\$1,090
Transport	\$490	\$490	\$490	\$734	\$734	\$490	\$490
MONTHLY TOTAL	\$1,740	\$2,969	\$4,018	\$3,720	\$4,790	\$2,887	\$3,605
ANNUAL TOTAL	\$20,884	\$35,627	\$48,218	\$44,639	\$57,486	\$34,640	\$43,254

SOURCE: Iowa Policy Project, "The Cost of Living in Iowa, 2014 Edition" for Polk County. More information available at: www.iowapolicyproject.org.

extremely low income individuals to find a permanent home. Though the lowest-income among us face the most pressing needs, everyone in our community is touched by rising housing costs. 44% of all renters in our community regardless of income are rent-burdened, meaning that they pay more than 30% of their income on rent and utilities. Nearly one in four are severely rent burdened, meaning they pay more than 50%.

Homeownership does not guarantee affordable housing, as one in five homeowners are cost-burdened as well. This problem is particularly acute among low-income households: among homeowners making less than \$40,000 annually, 61% are cost-burdened. Income, credit history, and a lack of savings for a down payment make home ownership out of reach for many low- and moderate-income households. The young, college-educated renters that once bought homes early in life are delaying that purchase for those very reasons. Payments on college debt, car payments, and credit card debt make it nearly impossible to save. The median home price in Greater Des Moines is \$168,600, requiring a 20% down payment of \$33,720. For thousands of Central Iowans, that's more than a year's salary.



Percentage of Greater Des Moines renters who pay over 30% of their income on rent each month



Percentage of Greater Des Moines homeowners who pay over 30% of their income on their housing each month

Why is this happening?

The scale of the problem and the urgency of the need can make addressing housing issues seem daunting, but much can be done at the local level to enable the creation of affordable housing options. Many of the barriers that keep housing out of reach for our region's citizens can be traced to local land use decisions. Local governments often inflate the price of housing by requiring large lots, large homes, excessive off-street parking, and expensive design features. Each of these requirements adds thousands of dollars to single-family home prices, and makes it all but impossible for builders of affordable homes to operate in these communities.

Also exacerbating the problem is restrictive zoning that is designed to restrict the construction of multifamily properties. In many communities, little land is zoned for this type of construction, which is typically the most affordable housing available. Without the proper zoning, developers cannot build anything other than single-family homes, essentially barring lower-income families from living in some of our region's communities.

Even where friendly zoning does exist, the stigma of affordable housing remains a great barrier to new housing options. When developers announce new affordable housing units, the site's neighbors often picture high-rise housing projects like Chicago's Cabrini-Green, a far cry from the attractive low-rise affordable housing built today. Even market-rate projects face opposition from neighbors, which can influence decisions about where affordable homes can be located. A 2011 study called the Saint Index indicates that 79% of Americans oppose any new development near their home, making any type of development more difficult.

If we are to keep pace with our demand for housing, this development must occur somewhere. Finding suitable locations for this necessary development is key to our region's economic growth over the next half-century. Income disparities, health inequities, and issues related to access will increase as a consequence of poor planning. Without a shared vision focused on housing that is equitable and affordable, Greater Des Moines is in danger of growing entirely out of alignment with community needs. It is imperative Central Iowa adopts Housing Tomorrow as a shared vision of the future community landscape.

A YOUNG MOM FINDS A PLACE TO CALL HOME

Christine found herself wondering what her future was going to be while sitting in jail in Waterloo. She had been arrested for drugs and her life was going nowhere. Christine had been using meth since her father introduced her to the drug when she was 12 years old. She was now a young adult with two small children to take care of and realized she had to do something soon to be the mother her children needed. She knew if she continued the path she was currently on, she would lose her children.

It was while in jail that Christine made the decision to leave Waterloo and all the bad influences she was associated with there. She found out about House of Mercy in Des Moines. She was accepted into their substance abuse program and immediately moved to Des Moines to reside at House of Mercy. When she and her two children arrived, she had an open case with DHS and was on probation.



Christine was accepted into Hawthorn Hill's The Home Connection program after completing The House of Mercy inpatient program. Since being in The Home Connection program, Christine has paid off all past debt except for her student loans which she makes regular payments on. She has opened an I-Saves account through ISED and currently is able to receive the maximum amount matched for a family. She plans on using that money for the down payment on a home. Christine has also established a savings account, developed budgeting skills, and improved her credit score.

She has obtained her first full-time job with benefits at Methodist Hospital as a Sterile Technician. She has been working there for almost one year and plans on returning to school for her Surgical Technician certificate. Methodist Hospital has agreed to pay for her to go back to school after she has been there one year. Before she was employed, she achieved her CNA, CNA Extended and her Sterile Procedure Technician Certificate. She no longer receives FIP benefits and her DHS case was closed. Christine still attends regular NA meetings and has been discharged from her probation officer.

Once Christine felt more comfortable financially and was ready to take the next step, she applied to partner with GDM Habitat for Humanity. She was accepted into Habitat for Humanity's homeownership program during the fall of 2011. Christine was blessed to have a strong support system including friends, family, and co-workers that supported her through the program and assisted her in completing her sweat equity. Her mother even helped her with sweat equity by volunteering at her local Habitat affiliate in Waterloo!

After taking the required 'Blueprint to Homeownership' classes and completing 400 sweat equity hours, while working third shift at her full-time job, Christine became a homeowner on December 17th, 2011. Christine was so excited to become a homeowner that she was able to close on her home and move in on the same day as her dedication!

Christine now has a very bright future for herself and her two children - three year old son Kaleb and six year old daughter Shantell in the Habitat home that she owns.

Why Housing Tomorrow?

Despite a landscape of interconnected regional planning efforts, Housing Tomorrow is the region's first plan focused on housing. With these demographic changes in mind, now is the time for Greater Des Moines to discuss its housing. Housing Tomorrow is the first step.

No plan exists in a vacuum, and the strategies suggested here affect and are affected by the work done in other regional planning efforts listed below. These are only a few of the many plans covering our area, including city comprehensive plans, neighborhood plans, and others. Each plan has its own horizon and vision, and each covers different issues, but together, these efforts work toward a common goal: improving quality of life in Greater Des Moines.



The Tomorrow Plan

The Tomorrow Plan is a regional planning effort looking out to the year 2050 that incorporates several elements of sustainability. Sponsored by a grant from the United States Department of Housing and Urban Development (HUD), The Tomorrow Plan has taken a regional look at future growth as it relates to transportation systems and needs, housing and affordable housing, watershed management, economic development, and parks and conservation. Through public input, secondary data analysis, and scenario modeling, The Tomorrow Plan team has offered many different visions of future land use trends and outcomes. These potential visions have contributed to the planning process by showing how specific development patterns can influence future land use. The result of over three years of work culminating in its 2013 release, The Tomorrow Plan is now formally supported by 16 jurisdictions and a host of local nonprofits and agencies.

The Tomorrow Plan is also the namesake of this plan, as well as its impetus. Because The Tomorrow Plan covered such a wide range of issues, it couldn't achieve the detailed housing-specific analysis necessary to create positive changes in regional policies. To this end, the plan suggested that the

region create a housing-specific plan, and continue a regional housing dialogue to ensure that this issue is covered in depth. Housing Tomorrow is the outcome of those suggestions.

Regional Analysis of Impediments to Fair Housing

HUD requires that all cities and counties eligible for Community Development Block Grant funding (i.e., entitlement communities) conduct an assessment of impediments to fair housing. The Cities of Des Moines and West Des Moines are both eligible for this funding, and are thus required to perform this analysis. In the most recent report, these cities agreed to work together on a regional analysis conducted in part by Iowa State University's Department of Community and Regional Planning and by the Des Moines Metropolitan Planning Organization (DMAMPO).

The primary question guiding the study was: What are the impediments to fair housing in the Greater Des Moines Metro Area? This report identifies specific impediments to fair housing in the region and suggests action steps to overcome these barriers. This analysis will guide housing policy decisions in the region and feed into the region's ongoing planning efforts, including this plan as well as Comprehensive Plan and Zoning Code updates, neighborhood revitalization plans, and The Tomorrow Plan.

Consolidated Plans

As entitlement communities, HUD also requires that Des Moines and West Des Moines conduct a Consolidated Plan every five years. The Consolidated Plan is designed to help states and local jurisdictions to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the following block grant programs: the Community Development Block Grant (CDBG) Program, the HOME Investment Partnerships (HOME) Program, the Emergency Solutions Grant (ESG) Program, and the Housing Opportunities for Persons With AIDS (HOPWA) Program.



Capital Crossroads

Capital Crossroads is a bold but achievable vision pushing Central Iowa to dream big, not settle for good enough, think long term, and work together. Seven entities initially joined together to sponsor the planning process, which encompasses a 50-mile radius around the State Capitol. The fifty member Capital Crossroads Steering Committee invited public input, garnering responses from over 5,000 local voices via one-on-one interviews, focus groups, and online surveys. From this input ten Capitals, or focus areas, emerged.

While Capital Crossroads does not directly address housing issues, the Capital Core addresses both downtown Des Moines and the surrounding neighborhoods. Specifically, Capital Crossroads calls for resourcing and activating the Capital Core Neighborhood Improvement Implementation Plan, which suggests actions such as addressing blighted residential properties and building new value-added housing in existing neighborhoods.



Healthy Polk 2020

Healthy Polk 2020 is the most recent update of the decennial Healthy Polk plan, led by the Polk County Health Department. This plan offers 10 strategies meant to improve the overall health and well being of all Polk County residents. One of these strategies was to “advocate for affordable, quality, and safe housing,” making the first connections between the health care and housing fields in our region. Because housing condition and housing stability are powerful predictors of a person’s overall health, Healthy Polk has a vested interest in ensuring that Polk County residents live in safe and affordable housing.



DART Forward 2035

As it has with Capital Crossroads, The Tomorrow Plan has been closely coordinated with the DART Forward 2035 Plan from the beginning of these initiatives. The DART Forward 2035 Plan will guide the growth of the transit system in Greater Des Moines over the next twenty years and includes an alternatives analysis that explores different options for rapid transit. The DART Forward 2035 Plan contributes transit analysis and planning to The Tomorrow Plan, and the two plans will have a dynamic relationship as the region implements elements of each. This plan does not address housing specifically, but the interconnected nature of housing and transit makes DART Forward 2035 a relevant piece of the planning landscape.



Age-Friendly Greater Des Moines

The Des Moines ‘Great Places for All Ages’/Age-Friendly City is a community based effort designed to create an Age-Friendly Region in Central Iowa where public officials, elder service providers, community leaders, businesses and community members plan, design and build infrastructure improvements that anticipate and accommodate the changing needs and uses by the 50+ populations and respond flexibly to aging-related needs and preferences. Affordable and appropriate housing for adults ages 50 and over is a key indicator of the success of this initiative, as housing has a great impact on health and well-being among aging adults.

How did we get here?

Housing Tomorrow is the result of a yearlong planning process that began at the release of The Tomorrow Plan in April 2014 and ended in April 2015. Along the way, we heard from about 1,000 of our Greater Des Moines neighbors. Through live events and electronic surveys, we heard what in the housing system is working for Central Iowans, and what isn't. Gathering this information was a critical part of the process and informed our work on this plan from day one.

Our public events were an opportunity for the Housing Tomorrow team to explain our work to interested community members, and also an opportunity for our community to voice their opinions. We worked with our partners at the Des Moines Area MPO to create joint listening sessions in three communities to help facilitate Housing Tomorrow and Mobilizing Tomorrow, our region's transportation plan. We followed that with a series of forums at local libraries throughout the metro.

To complement these focused sessions, we also provided information at community events. These events gave us an opportunity to start a discussion about housing in a relaxed, informal setting – and a chance to meet the community where they already gather. We set up quick activities at several Metro Arts Jazz in July concerts throughout the region, open streets events in Des Moines and Urbandale, and the Downtown Farmers Market.

We could only reach so many people through live events, so we also conducted surveys of our community through online and text message technology. Partnering with Textizen, we offered a quick text messaging-based survey that asked about housing preferences. We also offered an online survey that collected hundreds of responses. Advertising on DART buses, social media, and through email blasts from partner agencies including UnityPoint Health – Des Moines and the Home Builders Association of Greater Des Moines proved effective at garnering community engagement.

Finally, we worked with community leaders to set up more targeted outreach to Greater Des Moines' minority communities. Working with the African-American Leadership Forum, KJMC 89.3 FM, and Corinthian Baptist Church, we hosted a large dinner and focus group event that drew over a



FROM TOP: A public meeting at Des Moines' East Side Library; An ad for our text message survey at a DART bus stop; the Housing Tomorrow booth at DSMove on University Avenue; A Housing Tomorrow dinner and focus group meeting at Corinthian Baptist Church in Des Moines in March 2015.

hundred people, and hosted four weeks of radio programming focused on housing issues. We also handed out surveys at I'll Make Me A World In Iowa, an annual celebration of our African-American community. To reach Central Iowa's fast-growing Latino community, we worked with the Polk County Health Department and La Reina magazine to advertise a Spanish-language survey.

We also worked with Iowa State University's Department of Community and Regional Planning on a pilot project to reach the large refugee population at Oakridge in Downtown Des Moines. ISU faculty and graduate students trained a group of refugees living in Oakridge and nearby neighborhoods to ask their friends and neighbors about their housing needs. These community surveyors translated what they heard and reported back, offering rare insight into the wants and needs of a community often excluded from the planning process.

To get a different perspective, we also met with professionals who work in the housing field every day. We convened representatives from affordable housing providers, city staffs, and property managers to hear what issues they were most concerned about. Combined with input from the general public, we feel we have a well-rounded view of the affordable housing landscape in Central Iowa. Housing Tomorrow was an opportunity to begin a conversation with our community about housing issues, and we hope this conversation will continue in the years to come.

We also leveraged information from local and national studies to complement the data we collected. Studies and reports



The Oakridge research team and Oakridge staff at its first meeting in February 2015.

from The Tomorrow Plan's three-year planning process provided a wealth of information for Housing Tomorrow. TTP collected feedback from over 26,000 Central Iowans, offering a wide sample of opinions from our community. We also utilized information from national datasets that helped us understand demographic trends in our region.

All of the information collected was then offered to the Housing Tomorrow Steering Committee, a group of 20 community leaders who represent a diverse cross-section of Greater Des Moines. Volunteer representatives from large employers, nonprofits, local governments, lenders, homebuilders, and other housing agencies met on a regular basis to identify strategies that could be used to address the needs identified by the community. The varied expertise and experience of our committee members provided vital information needed to bring this plan to fruition. Members also helped us with outreach – they sent out surveys, helped plan events, and invited us to speak at their meetings. Housing Tomorrow truly belongs to the Steering Committee, and would not have been possible without their dedication.

What did we hear?

Through all of these methods of outreach, we gathered a vast collection of opinions from people all over Greater Des Moines. The group we heard from was economically, geographically, and ethnically diverse, yet many common themes emerged. What is most clear is that no matter his or her background, everyone wants a safe, stable, and affordable place to call home. No matter his or her individual preferences, everyone wants a clean, well-kept neighborhood with jobs and services easily accessible.

Of course, we also heard concerns. People in older neighborhoods are worried about vacant homes and homes in poor repair. People in newer, rapidly growing neighborhoods worry that growth is happening too fast for roads and schools to keep up. And people in all neighborhoods worry that new development will change the character of the places they live.

We also heard that many people are struggling. Of the 807 respondents to our online survey, 45% felt they paid too much for housing. Just over half indicated that they had faced difficulties paying for their rent, mortgage, utilities, home repairs, health care, or daily needs like food. Forty percent

of these respondents had been forced to make sacrifices to make ends meet, such as cutting back on food, driving long distances to work, or sharing a home with family or friends.

Even more respondents said they worry about their homes. Fifty percent worried about the affordability of their home, and over half indicated that their home was in need of repair or modification due to hazards like inadequate wiring or poor insulation. In the event that they would need to move, one in three felt that finding housing they could afford would be difficult, and two out of three felt that housing in our area is not affordable to our local workforce.

Unsurprisingly, those with the lowest incomes were most likely to report issues. 80% of respondents making less than \$24,000 per year reported that they were paying too much for housing (over 30% of their income), compared to 40% of those making between \$24,000 and \$48,000 annually.



Percentage of Greater Des Moines residents who feel they are paying too much for housing



Percentage of Greater Des Moines residents who reported household hazards in need of repair or modification



Percentage of Greater Des Moines residents who believe housing is unaffordable to area workforce

People of color also reported higher rates of housing issues than their white neighbors. Thirty-seven percent of nonwhite respondents reported they were cost burdened, compared to 29% of white respondents. People of color were also more likely to make sacrifices to pay for housing, more likely to have trouble paying for their homes, and more likely to worry about their housing situation. These findings echo the findings of the Regional Analysis of Impediments to Fair Housing report, which suggested that people of color face additional barriers to housing in Central Iowa.

Renters were also more likely to be housing cost burdened, which had an impact on their ability to buy homes. Seventy-five percent of renters we surveyed indicated that they would like to buy a home, but the majority of these would-be buyers reported that their financial situation made this impossible. Most reported that a lack of a down payment or having too much other debt was the largest barrier, with many others citing a low credit score as an issue.

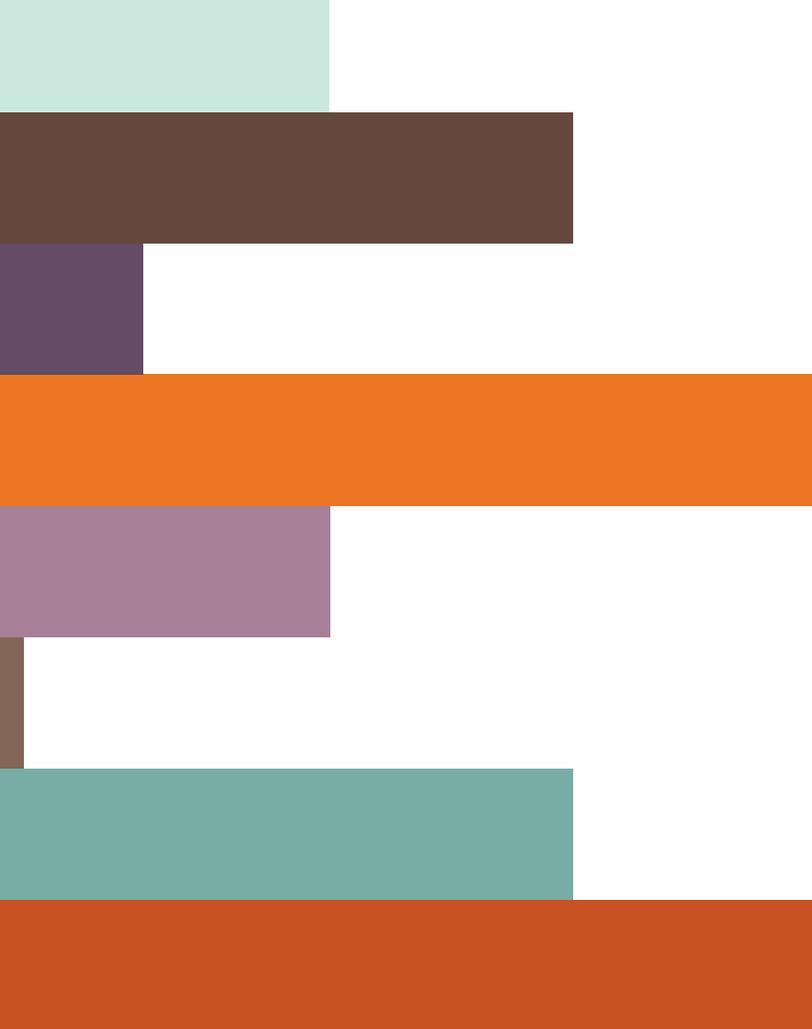
Renters who wish to buy may be driven by their desire for single-family homes. Greater Des Moines residents overwhelmingly prefer single-family detached homes to other styles. Eighty percent of respondents identified single-family homes as their preferred housing type, with townhomes second at 12%. This preference for single-family home ownership reflects our country's belief in homeownership as a key piece of the American Dream.

This dream is shared by many of our community's refugees as well. Our outreach to the refugee community at the Oakridge Neighborhood in Downtown Des Moines revealed that despite their differences, many refugees share the same preferences as native-born Americans. They too want their own homes and yards, but they face tremendous barriers to getting there. Many refugees are concerned about losing their jobs, which drives them to stay put once they find a stable home even if it does not completely fit their needs.

Overall, Central Iowans are looking for many of the same things. Whether they were born in Des Moines or Damascus, they are looking to realize the American Dream. However, this dream is still out of reach for many residents of Greater Des Moines. Numerous barriers still prevent us from providing safe, stable, and affordable homes for everyone in our community, and in the meantime, many of our neighbors are struggling to make ends meet.

With this context in mind, our steering committee crafted **six guiding principles** that form the basis for Housing Tomorrow. These principles are meant to broadly encompass all of the pressing housing issues facing Greater Des Moines communities in the years to come. Each is supported by a list of policy options in the following pages that may be adopted to bring these principles to life.

- 1** **Our region will** offer a variety of housing choices for our diverse population.
- 2** **Our region will** preserve, maintain, and improve its existing housing inventory.
- 3** **Our region will** make strategic decisions about the location of new housing.
- 4** **Our region will** collaborate across sectors to address the impact of housing on community health and prosperity.
- 5** **Our region will** seek new resources for housing, and use existing resources responsibly.
- 6** **Our region will** foster a dynamic community dialogue about housing.



2

**PRINCIPLES &
STRATEGIES**

Principle 1:

Our region will offer a variety of housing choices for our diverse population.

Strategy 1A

Use flexible zoning practices to encourage diverse housing types.

In the United States, the two most common housing types are the single-family house and the multifamily apartment building. In many communities, this is all that is allowed by zoning. However, there are many other types of housing that can meet the diverse needs of our population. We must provide options in all sizes, locations, and prices so that everyone in our community can find a place to call home. Changing zoning to allow greater flexibility is the most powerful tool available to ensure housing diversity.

Tactics

Diversify our region's housing stock.

Though the overwhelming majority of our survey respondents aspired to live in a single-family home, many households simply cannot afford a detached home in good condition. However, other housing types are cheaper to build and offer some of the same advantages of single-family homes. Allowing for housing types like those in the list below in neighborhoods can create more affordable options in neighborhoods while maintaining neighborhood character.

Townhouses

Townhouses, terrace houses, or row houses are attached units in groups larger than four. These are typically two to four story buildings set close to the street with separate entries for each unit. Well-designed townhomes provide access to garages from a rear lane or alley allowing for a continuous street frontage that is unbroken by driveways. This design allows for a higher number of on-street parking spaces. The shared walls of townhomes make them more energy efficient than similarly constructed detached units. Townhomes can be built as part of a homeowners association or as individual parcels under single ownership.

Live-work units

Live-work units combine a person's living space with their work space, with the housing generally located above the first floor work space that faces the street. However, this flexible housing type can be arranged in a variety of fashions. It works well as a transition between single-use and mixed-use buildings.

Duplexes

Duplexes are semi-detached units that share a common wall but are located on individual lots. In Greater Des Moines, these are commonly known as double houses; the region contains many fine examples of this housing type. There are additional types of duplexes where units are stacked over each other. This type of duplex is most common in large single-family homes that have been converted to two units.

Small apartments

Small apartments usually contain six to eight units on a small building footprint. The small building size makes them compatible in residential neighborhoods.

DIVERSE CHOICES FOR A DIVERSE CENTRAL IOWA

Every household has their own unique housing wants and needs. Some families need one bedroom, some need five. Some want a single story, others want two. Some want space for a piano or an art studio, others may want a garden shed or a garage. Fortunately, affordable homes come in all sorts of shapes, sizes, and configurations to address any household's unique circumstances. While single-family homes and multifamily apartment buildings are most common in our area, here are a collection of other housing types that might be a good fit for local communities.



Townhouses



Cottages



Live-work units



Micro apartments



Duplexes



Cohousing



Small apartments



Accessory dwelling units



Mixed-use development



Permanent supportive housing

Mixed-use apartments

Mixed-use apartments consist of apartments above commercial or office space. These buildings may have retail on the ground floor, offices on the second floor, and residential units on the remaining floors. Mixed-use apartments work well along commercial corridors where communities are trying to create a main street atmosphere.

Mansion apartments

Mansion apartments resemble large detached houses from the street but, in reality, consist of four to six apartments. The physical character of mansion apartments is compatible with detached single-family housing and adds options to a neighborhood.

Cottage housing and pocket neighborhoods

Cottage houses are detached units that range from around 400 to 1,200 square feet. They typically have a small footprint and can be arranged along a street or around a central courtyard in what is sometimes called a “pocket neighborhood” due to its compact size. Cottages blend well into residential neighborhoods while increasing density due to the small lot sizes that accommodate this style. Cottage housing can provide an affordable option for singles, young families, and for retirees wishing to age in place.

Microapartments

Microapartments are small efficiency apartments in a building that generally offers communal spaces like common rooms, patios, or kitchens. Units of 200 to 500 square feet allow for a sitting space, a sleeping space, a kitchenette, and a bathroom. Some buildings offer smaller units with communal kitchens or even shared bathrooms to save space. This form of housing is popular among young people who want to live in desirable neighborhoods for lower prices, especially those who live an on-the-go lifestyle that leaves them little time to be at home. It could also be used to affordably house extremely low income single people who require the lowest rents possible.

Tiny houses

The tiny house movement is a relatively new phenomenon that has received significant media coverage in the past few years. A “tiny house” could refer to any house under 1,000 square feet, but generally the term refers to smaller, 70-400 square foot homes that are occasionally built on wheels to get around restrictive building codes. Essentially detached versions of microapartments, tiny houses represent a very affordable option for those willing to embrace a simpler lifestyle.

In several communities, including Madison, Wisconsin; Olympia, Washington; and Eugene, Oregon, tiny houses have been built to house formerly homeless people. Nonprofits have found locations for entire communities of tiny houses that offer a safe place to call home, as well as community spaces that offer supportive services and opportunities to socialize.

Shared housing

Shared housing allows a homeowner with extra bedrooms to share space in exchange for rent, assistance with household chores, or both. Because shared housing requires no new development, it makes efficient use of housing stock and does not alter neighborhood character. It can be of particular benefit to disabled elderly, who have need for companionship and help with chores or errands.

Cohousing

Cohousing refers to a community where residents actively take part in the design and operation of their neighborhood. These are intentionally built neighborhoods with a few to dozens of homes and a community space that usually offers regular community dinners and other programming. Neighbors commit to forming friendships in their community and to making decisions about spending dues. This type of community appeals to those who wish to form relationships with their neighbors and enjoy a more social lifestyle.

Accessory dwelling units

An accessory dwelling unit (ADU), sometimes called a “mother-in-law apartment” or “granny flat”, is an extra housing unit on a property occupied by a single-family home. There are many forms of ADUs: some are inside the primary home, such as a second-story apartment; some are created by building an addition to the primary home; and others are detached structures, either a standalone unit or sometimes above a garage. Local governments may choose to allow one or more of these forms of ADUs, but most jurisdictions currently do not allow them to be built.

There are many benefits to building ADUs. The most relevant benefit for this plan is that they create affordable and diverse living options in existing neighborhoods without changing neighborhood character. Not only is the ADU often affordable by virtue of its small size, but the rent paid can help the property owner pay their mortgage or home repair costs.

ADUs also allow seniors to age in place. In some cases, a property owner may choose to build ADUs for aging relatives so that they can provide care and companionship while maintaining independence, making ADUs an affordable option for elder care. Or in other cases, homeowners may downsize into a more accessible ADU and rent out their primary home.

Local governments can allow ADUs by right or by conditional use in specified zones, and can place restrictions on size, parking, number of unrelated residents, owner-occupancy status, and other features to keep ADUs in line with neighborhood expectations. In Lawrence, Kansas, ADUs are allowed by right in any residential zone, but the owners must live on the property and the ADU may not be larger than 33% of the square footage of the primary residence, up to a max of 960 square feet. In Missoula, Montana, ADUs are a conditional use, and units cannot be larger than 600 square feet.

Permanent supportive housing

Permanent supportive housing (PSH) is a relatively new concept developed since the 1980s to address the housing needs of people with persistent barriers to housing. These barriers could include mental illness, substance abuse disorders, or chronic medical issues. PSH combines safe and stable housing with supportive services like case management, health care, job training, and more. Combined,

these two elements create an environment where people are free to live as independently as they can, but with support from trained professionals when needed. PSH has proven to be an effective means of keeping vulnerable individuals in stable housing for the long term.

Permanent supportive housing can be single-site, where tenants live in a single building with on-site support available when needed. It can also be scattered-site, where support staff visit tenants throughout the community to offer services. To the extent possible under local and state law, single-site facilities should be located in proximity to transit, educational and supportive services, and jobs to maximize the potential for positive outcomes.

Strategy 1B

Consider the impact of subdivision regulations on housing cost.

Subdivision regulations can be a useful tool for local governments to regulate street design and overall neighborhood character. However, they can also raise housing cost by requiring larger lots, larger homes, and additional garage and driveway space. A 2012 study performed for the National Association of Home Builders attempted to quantify the additional cost added to each home by subdivision regulations in several Central Iowa jurisdictions. Comparing a baseline for a dense single-family zone with the densest single-family zone in each jurisdiction shows that many cities' regulations make building affordable single-family housing more difficult.

Along with parking requirements that often dictate a minimum amount of off-street parking, it is difficult in many communities to build anything other than detached single-family homes with two-car garages. Allowing greater flexibility would help produce a variety of housing types that suit the taste and budget of our diverse population.

Tactics

Reduce parking requirements for affordable housing properties near frequent transit service or major employers.

Many low-income households, especially those at the lowest incomes, cannot afford to own a car. Others will not choose to drive if they can access frequent and reliable transit service or walk to work, which can be more affordable than operating a car. Parking requirements for affordable housing projects should be adjusted accordingly. Doing so will allow more units to be built on smaller parcels, lowering the cost of developing affordable housing.

LOCAL SUBDIVISION REGULATIONS AND IMPACT ON HOUSING COST

Zoning District	Minimum Lot Size (SF)	Floor Area (SF)	Front setback (ft.)	Lot width (ft.)	Cost-burden added
Recommended (NAHB)	4,250	981	13	30	\$0.00
Des Moines	6,000	N/A	30	60	\$6,357.50
West Des Moines	5,300	N/A	20	50	\$3,422.50
Altoona	9,000	1,150	30	70	\$27,139.64
Ankeny	8,000	N/A	30	65	\$10,082.50
Clive	7,500	900	30	60	\$8,682.50
Indianola	7,200	600	25	60	\$7,917.50
Johnston	7,500	N/A	30	60	\$8,682.50
Urbandale	7,350	N/A	30	70	\$9,700.00
Waukee	10,000	750	30	75	\$14,432.50
Windsor Heights	7,200	N/A	35	60	\$8,517.50

SOURCE: National Association of Home Builders, 2012.

Principle 2:

Our region will preserve, maintain, and improve its existing housing inventory.

Strategy 2A

Prevent the displacement of residents in changing neighborhoods.

A renewed interest in urban living has led to the revitalization of walkable central city neighborhoods across the country. While new investments and new residents do bring new businesses and improved upkeep to once-struggling areas, a corresponding rise in property values can push out longtime residents. Rising rents and property tax bills threaten low- and moderate-income renters and homeowners alike, such that many are forced to move out of the neighborhoods they call home.

In Greater Des Moines, we are fortunate that displacement has not yet become a major issue, at least not to the extent found in Chicago, Washington, or Minneapolis. Though we

have started to see these issues arise, as in the case of the Hotel Randolph, entire neighborhoods have not yet been threatened. That puts our region in an enviable position: we can prevent the same unfortunate outcomes created in these larger cities. To do this, we must act before more people are displaced – and innovative programs in several cities offer a new way forward.

Tactics

Keep property taxes stable in areas with rising property values.

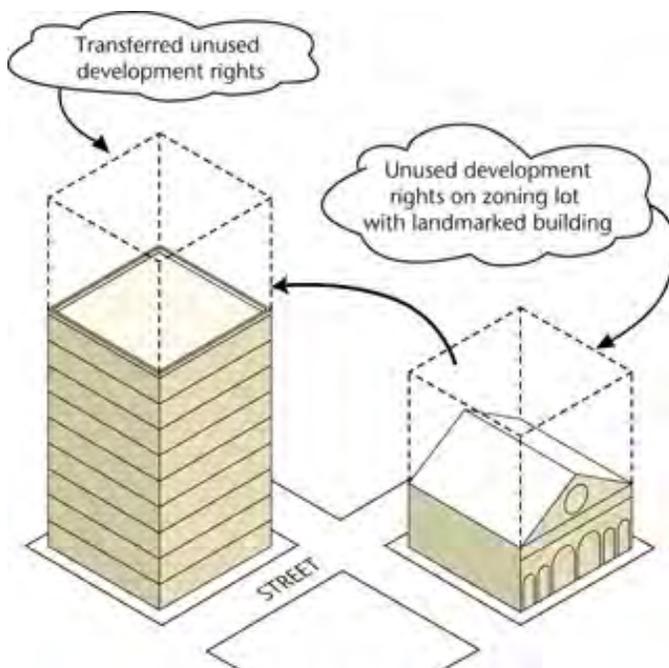
Longtime homeowners in neighborhoods with rapidly rising property values are often forced to move because of skyrocketing property tax bills. These changes can occur quickly: in higher-cost real estate markets, property values in some neighborhoods increase tenfold in a single year.

In Philadelphia, a program called LOOP (Longtime Owner Occupants Program) freezes the assessed value of a home for income-qualified homeowners who have lived in their home for over 10 years. The value is capped at a 300% increase over the previous year for longtime homeowners, and this value will not change for 10 years. This tax break is an alternative to the homestead tax exemption, and households can take whichever exemption provides them with the most benefit, but not both.

Create a transfer of development rights program to protect existing affordable housing.

A transfer of development rights (TDR) program is designed to offer landowners financial incentives to conserve and maintain their existing property rather than allowing new development on their land. While this is most often used to protect environmentally sensitive locations, the principles of a TDR program can be applied to preserve affordable housing as well.

Consider the example pictured. The owner of the smaller



This diagram explains how a transfer of development rights program works. In this example, the "landmarked building" represents a property containing affordable housing. Source: Department of City Planning, City of New York.

building could benefit greatly from selling their land to a developer who could then build a much taller building on the site. But instead of doing that, the owner of the smaller building (a “sending site”) can sell their right to develop up to the maximum allowed to be used on another property. The unused development rights can be used to add more density to another site (a “receiving site”) than would typically be allowed by zoning. That way, the seller of the rights has received a financial incentive to allow their building to remain, and the buyer of the rights benefits from the additional floor area they can build.

The City of Seattle, Washington has used a TDR program to protect affordable housing. If owners of affordable housing agree to keep rents affordable for 50 years, they can sell their development rights to a developer. The buyer can then use those rights to add density to a project in the city’s selected “receiving zones,” which include only downtown and two dense downtown-adjacent neighborhoods. This prevents denser development and maintains affordability in the sending neighborhood while allowing greater density in a place where existing infrastructure can handle extra growth.

Replace lost affordable housing units.

When new development replaces affordable housing, it can be difficult for low- and moderate-income households to find new places to live. In 2013, when Sherman and Associates purchased the Hotel Randolph on Court Avenue in Downtown Des Moines, they hired local nonprofit Primary Health Care to help relocate the hotel’s current residents, many of whom faced significant barriers to housing. Though this effort helped many find new affordable homes, it did not replace the affordable units that were lost as a result of the renovation.

In some cities, like Arlington, Virginia, developers must replace any lost affordable housing units, or pay for them to be replaced. In Arlington, only units in a “Special Affordable Housing Protection District” near mass transit stops are eligible for the program. However, when these units are redeveloped into market-rate housing, the developer must replace the affordable units bedroom-for-bedroom. This adds to the cost of redevelopment, but protects households who have few other options.

Strategy 2B

Help tenants and property managers understand affordable housing programs, as well as their own rights and responsibilities.

Understanding various affordable housing programs is a difficult task, even for professionals working in the housing industry. So it comes as no surprise that most people do not know what housing programs they may be eligible for, or where to go when they need help. Helping our community understand the advantages and limitations of programs will allow people to make more educated decisions about their housing options. It would also allow property managers to become better acquainted with programs like Section 8 that could allow low-income households to lease their units. A central database of housing programs could be useful in making this information accessible to the general public.

In addition to low awareness of housing programs, many tenants and property managers are not aware of their legal rights and responsibilities. For property managers, knowledge of fair housing law could prevent a costly lawsuit. Tenants could use this information to react to unfair treatment, ensuring that laws are followed. Better education on fair housing law could truly benefit all parties involved in real estate transactions.

Both nonprofit and governmental entities across the country have set up educational workshops for property managers to help them with various aspects of their work. In Springfield, Massachusetts, a nonprofit called HAPHousing offers regular workshops educating landlords about tenant screening, tenant relations, lead paint laws, fair housing laws, and eviction. In Arlington, Virginia, the city government offers similar workshops on a regular basis. These workshops help landlords do their jobs even better, and help them understand the needs of low- and moderate-income families. Some organizations, like the Fair Housing Council of Riverside County in California, offer workshops for both property managers and tenants to help both sides understand their rights.

Strategy 2C

Connect property owners to home repair resources.

Home repairs can be expensive for any household, but for low- and moderate-income homeowners, an unexpected repair can mean major sacrifices to make ends meet. Some homeowners simply cannot afford to make repairs, no matter how vital to their health and safety. Others may not know how to properly maintain a house, deferring maintenance until major issues arrive. Many are also unaware that programs exist to help them. A combination of programs can proactively address these issues, anticipating or even preventing major repair projects to help low-income homeowners stay in their homes.

Tactics

Expand home repair resources to serve communities with identified needs.

While Greater Des Moines is fortunate to have well-funded and well-executed home repair programs like Neighborhood Finance Corporation's Home Improvement loans, Metro Home Improvement Program, Polk County Public Works' emergency repair and rehab programs, and the City of Des Moines' rehab program, each program comes with its own geographic limits. Some areas with below-average housing conditions are not well served by existing programs and may require additional resources to address their substantial need. This is particularly relevant in unincorporated areas with aging housing stock like Norwoodville, Saylorville, Marquerville, and Berwick.



Greater Des Moines Habitat for Humanity volunteers hard at work at a Rock the Block home repair event in Des Moines' Capitol East neighborhood.

Create a central database of home repair programs.

Each of the aforementioned programs has its own requirements and serves a distinct geographic area, making it difficult for homeowners to know where to turn for help. Creating an informational resource for low- and moderate-income households would make accessing these resources easier. It could also save the agencies time by lessening the need for screening ineligible households. Altogether, tools like this could help local homeowners make needed repairs, improving neighborhoods and preventing unsafe living conditions.

Enforce codes strictly and proactively.

In some communities, authorities only respond to code enforcement issues after a complaint is issued. This addresses visible issues, but does little to address unsafe living conditions hidden from exterior view. Rather than a reactive approach, communities should consider proactive inspections that prevent unsafe living conditions from arising. This helps tenants avoid unhealthy environments and can address issues before they become more expensive to solve. The more frequent the inspections, the more likely they are to catch problems before they arise – so stricter policies will result in better housing conditions.



Rebuilding Together Greater Des Moines volunteers reshingling a roof for a low-income homeowner in Des Moines.

Educate homeowners regarding necessary maintenance and upkeep.

For new homeowners that may not know how to maintain their property, education is a vital first step to preventing costly repairs in the long run. This education could occur in a number of ways, whether added on to existing mortgage counseling prior to purchasing a home, or through standalone workshops held for interested community members.

Additionally, simple interventions in homes in poor condition, such as providing a basic toolbox or a vacuum cleaner, could help low-income homeowners improve their housing quality.

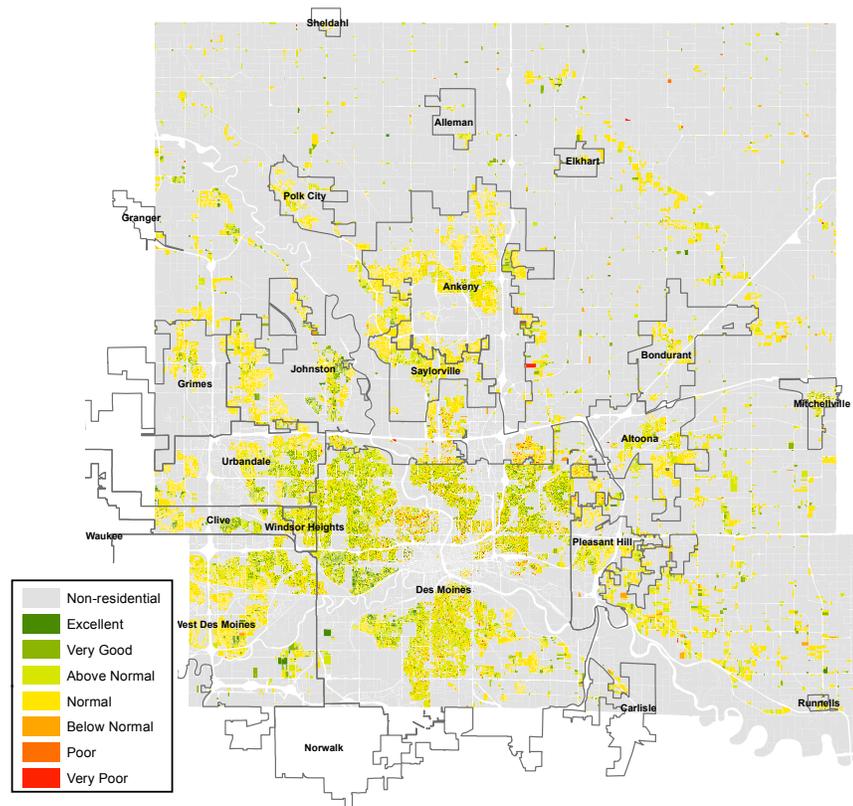
Create funding mechanisms to help landlords pay for needed repairs.

Improving rental housing can benefit the tenant, the owner, and the entire neighborhood. While some funding sources already exist to help rental property owners pay for repairs, these sources usually require matching dollars that smaller operations cannot afford. Owners of only one or two small properties could benefit from additional resources targeted to their needs. Receipt of funding can also ensure that the owner rents to low- and moderate-income tenants, helping maintain a supply of affordable housing for those individuals and improving the spaces they live in.

Establish a skill-sharing network.

Many homeowners in our community have developed the skills to maintain their own property. One neighbor may be a plumbing expert, another may be a great painter, and another may enjoy mowing lawns. A skill-sharing network helps connect these people so that they can trade their skills, enabling everyone to have a well maintained home without having to pay for services.

SkillShare is one example of such a network that serves Boulder, Colorado. SkillShare uses an online time banking application to help neighbors trade “TimeDollars.” For every hour someone spends helping a neighbor, that person earns one TimeDollar, which they can then redeem for another hour of work from someone else. The online application lists skills that people will perform for TimeDollars, including knitting, deliveries, computer repair, plumbing, sewing, language lessons, and more. A time bank system can be an especially valuable resource for aging in place, as aging adults can ask for help with tasks like cleaning gutters or driving to appointments while offering their skills in return. Similar organizations exist across the country, including The Tapestry in Cedar Rapids, but no such organization currently serves the Des Moines area.



A map of housing conditions by parcel in Polk County, showing pockets of homes in poor condition outside of incorporated cities. Source: PCHTF, Polk County Assessor.

Principle 3:

Our region will make strategic decisions about the location of new housing.

Strategy 3A.

Encourage the distribution of affordable housing options throughout the metropolitan area.

The Brookings Institute estimates that the number of people living in poverty in Greater Des Moines grew by 66% in the 2000s. But as more and more people fell into poverty, they were also pushed into high-poverty neighborhoods where schools are struggling and job opportunities are few. Cities throughout the United States experienced this same phenomenon, especially after the Great Recession left many without work.

Those living in these areas of concentrated poverty face crime, poor health and educational outcomes, and low access to jobs that make it difficult to improve their lives. Local governments and funding agencies have great influence over the siting of affordable housing, and could use this power to ensure that housing for low-income households are distributed more evenly across the region. This enables them to access higher-quality schools and live near employment centers that will give them new opportunities to thrive.

Tactics

Explore the use of inclusionary zoning programs.

Inclusionary zoning programs require that developers set aside a certain percentage of all new housing units to be designated as affordable housing within specific areas or entire jurisdictions. Often, jurisdictions will offer developers the option of paying a fee to avoid the requirement that is allocated for building affordable housing units elsewhere. However, this option can defeat the purpose of the ordinance if used extensively.

Some cities have also used voluntary “inclusionary upzoning” programs to encourage, but not require, affordable development. These communities, such as Arlington, Virginia;

Redmond, Washington; and Santa Monica, California, allow developers to receive a density bonus for projects that include affordable units. These programs are usually targeted at specific locations that can accommodate additional density, such as downtown areas or transit corridors.

Consider concentration of poverty when allocating funding resources.

In Iowa City, the government has set aside specific areas where they will not provide CDBG or HOME funding for new affordable units. These areas have been identified as neighborhoods with existing concentrations of affordable units, low median income, and high elementary school mobility. To focus on building units in areas with access to greater opportunity, planners created a map that clearly shows where these federal funds can be used. This approach could be adapted to take different factors into account, depending on the concerns of the local community.

Prohibit discrimination against Section 8 voucher holders.

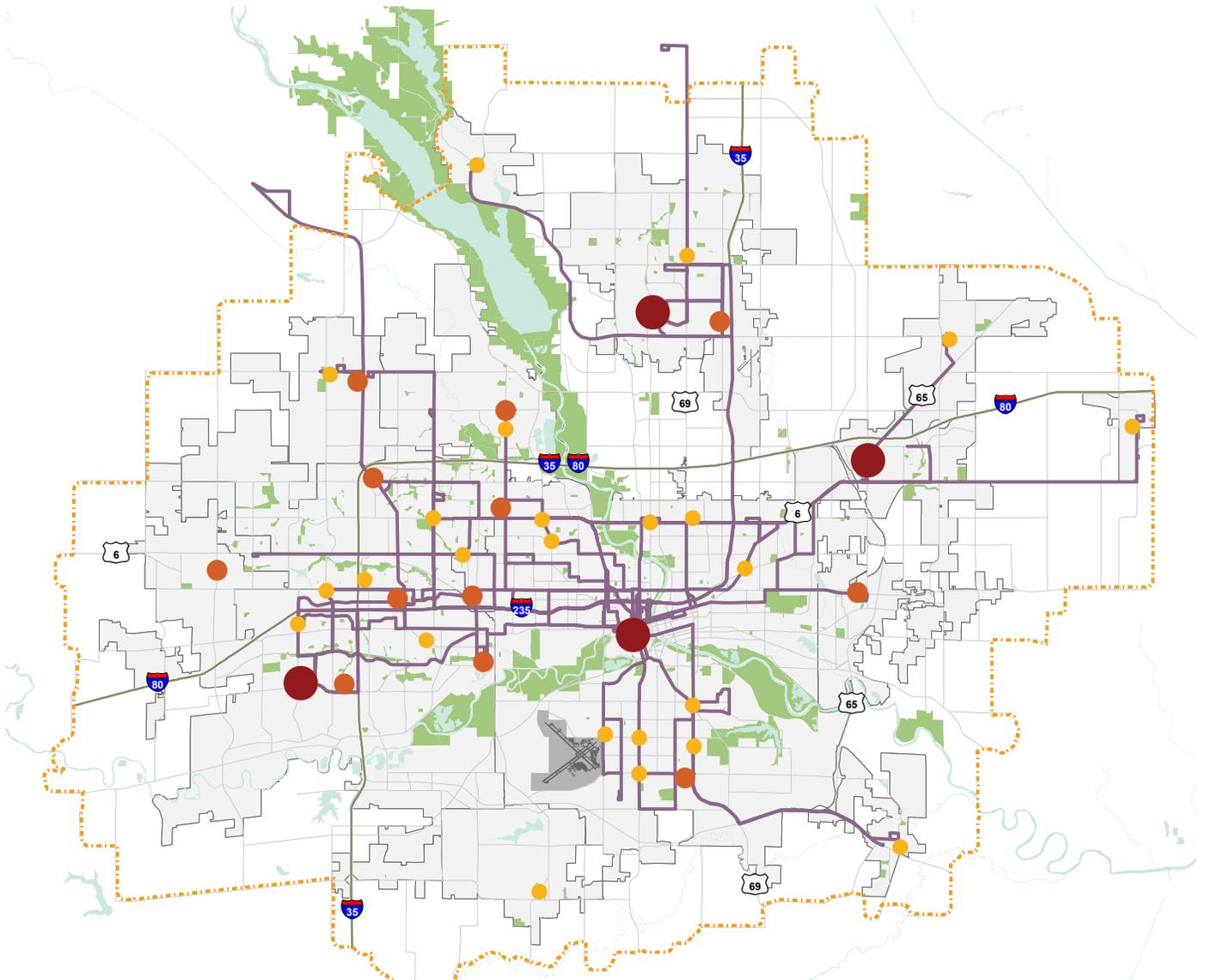
Many property managers will not accept tenants with Section 8 vouchers due to a negative perception of the program. This greatly limits the opportunities available to Section 8 voucher holders, and thus limits the intended ability of the program to help families move to areas with greater opportunity.

Both local and state governments nationwide have acted to end discrimination based on Section 8 voucher status. In 2013, the Oregon state legislature enacted a law prohibiting landlords from distinguishing between voucher holders and non-voucher holders. It also prohibited advertising that a unit will not accept Section 8, a common practice on rental listing sites like Craigslist. The same year, the city of Kirkland, Washington enacted a similar ordinance to ban the practice in their community, following the lead of nearby cities Redmond and Bellevue.

Encourage affordable housing development on infill sites.

In older neighborhoods, vacant lots are often eyesores. Building single-family or small multifamily homes (like duplexes or cottages) on these small sites can help revitalize a community without changing the character of the area. Building affordable homes on these scattered sites can help spread housing across the metro and offer diverse choices to low-income families.

Some cities offer incentives to create this type of development in targeted neighborhoods. In Miami, city-owned lots are donated to developers who promise to build new homes within 12 months. In San Diego, the city expedites the review process for affordable infill development, lowering the cost to developers. And in Clark County, Washington, officials will waive setback or roadway width requirements to developers willing to build affordable infill housing. One or a combination of these programs could help make infill development more attractive.



Nodes and corridors identified in The Tomorrow Plan, along with DART bus routes. Nodes represent places where increased density may be appropriate.

- | | | |
|------------------------|-----------------|---------------------|
| ! REGIONAL CENTERS | LAKE + RIVERS | --- MPO BOUNDARY |
| ! COMMUNITY CENTERS | PARK SPACE | --- DART BUS ROUTES |
| ! NEIGHBORHOOD CENTERS | AIRPORT | --- MAJOR ROADS |
| | CITY BOUNDARIES | |

Strategy 3B.

Build and preserve affordable housing in close proximity to jobs, transit, and other services.

When considering the cost of housing, we usually only consider the monthly cost of rent or mortgage payments. But when we choose a place to live, we're also choosing a commute to work, to our children's school, and even to the grocery store. Where you live affects how long your commute is and what forms of transportation are available to you. Moving to a cheaper home that is farther away from work or other necessities may not save any money once the cost of the added transportation is factored in. The Center for Neighborhood Technology recommends that a household spend no more than 45% of its income on housing and transportation combined.

Recognizing this, many communities have taken steps to ensure that affordable housing is located along transit routes and near major employment centers, in so-called "location efficient" areas. These areas offer residents the option to walk, bike, drive, or take transit to their work and other services. This provides true affordability to residents who can lower both their housing and transportation costs. Local governments, nonprofits, and states can ensure location efficiency for low-income households in a number of ways depending on their unique circumstances.

Tactics

Coordinate housing and transit investments.

Metropolitan planning organizations, transit agencies, and local governments should coordinate their plans such that new investments in transit are matched with new investments in housing. Adding transit service or increasing frequency of transit service to a neighborhood can cause rising property values, pushing low-income households out of an area. Housing advocates and providers need to know about upcoming changes to service so that they can anticipate its impact on housing in a neighborhood.

Take proactive steps to preserve existing housing near transit investments.

It is easier and cheaper to preserve existing affordable housing near transit investments than to build new. Housing nonprofits and local governments should identify any

affordable housing near new transit investments and target them for preservation. If subsidized properties near new or improved transit service are reaching the end of their subsidy, steps should be taken to preserve affordability for the properties' residents.

Washington, DC has taken this a step further by enacting the Tenant Opportunity to Purchase Act in 1980. This law requires that the current tenant of any rental property be given the first right to purchase the unit if the building is put up for sale. This act has allowed many DC residents the opportunity to form co-ops and stay in their neighborhoods during times of rising housing cost.

Update zoning to allow affordable housing near frequent transit service or major employment centers.

Because land near frequent transit service or large employers is generally more expensive, communities must act to encourage development of affordable housing in these areas. Updating zoning to allow for denser development in location-efficient neighborhoods will create a "virtuous circle": more people living near transit will increase ridership, making it possible to improve service, which will then draw more people to the area. The Tomorrow Plan identified specific "nodes and corridors" in the Des Moines region that would support this style of development due to their existing infrastructure.

The practice of Housing Overlay Zones (HOZs) offers a potential solution for the provision of affordable housing, and to support the development of nodes and corridors. These zones can be laid over the top of established zoning regulations, and include incentives such as relaxed height limits, density increases, reductions in parking requirements, and exemptions from requirements of mixed-use developments. Similar to inclusionary zoning, HOZs require a certain percentage of affordable units in developments. HOZs are a zoning decision, and the right mix of incentives can provide financial value to developers, without requiring city funds.

In Massachusetts, a state law (Chapter 40R) provides financial incentives for communities to adopt "transit village overlay zoning" in areas with high transit access and/or employment. These overlay zones allow denser development and require that 20% of residential units be affordable to low- and moderate-income households. The state then pays the city for each unit created, and gives these areas preferential treatment in state allocations for environmental or infrastructure improvements.

Adopt and maintain preferences for location efficiency in federal, state, and local funding.

Most affordable housing developers rely on government subsidies to obtain necessary financing, whether directly through state Low Income Housing Tax Credits or passed through a local housing trust fund. The scoring criteria for this financial assistance could include extra points for projects adjacent to frequent transit service or job centers, providing an extra incentive for developers to choose transit-adjacent locations when possible.

The Iowa Finance Authority has allocated extra points for locations within one half mile of public transportation in its 2015 LIHTC Qualified Allocation Plan, and this should continue to ensure that new projects provide transit access for their residents. Other allocations for projects near schools, parks, grocery stores, and workforce training sites also encourage location efficiency. Other funding sources, like city CDBG and HOME programs or the Polk County Housing Trust Fund, may consider adding similar provisions to their scoring criteria.

Explore the use of land banking funds to anticipate future housing needs along transit corridors.

Some communities have set up “land banks” or “land acquisition funds” to hold land near future transit investments or large employers with the intent of developing affordable housing at a later date. These funds can be used for a government or nonprofit entity to hold the land until a developer can assemble a project for the site, lowering their costs and helping to make the site more affordable.

The Minnesota Housing Finance Agency (the state’s equivalent of IFA) offers the Land Acquisition for Affordable New Development (LAAND) program, a fund that provides financial assistance to nonprofits, cities, and public housing authorities for land purchase and holding costs. Preference is given to sites near transit and job centers.

Encourage employer-assisted housing.

Employer-assisted housing (EAH) is a type of employee benefit plan in which employers offer their staff financial assistance for purchasing a home. Employers can design these programs in a number of ways depending on the desired outcome, but generally employers will offer down payment assistance to their qualified staff as a five-year forgivable loan. Though this can represent a significant outlay in upfront cost, it yields many benefits for the employer itself, its staff, its neighborhood, and any financial agency it may

choose to partner with.

A 2008 study of an EAH program at Aurora Health Care in Milwaukee, Wisconsin, revealed that the cost of providing forgivable down payment loans to its employees was completely recouped by improved employee performance and retention, and likely even saved the company money. The average EAH participant stayed at Aurora for more than twice as long as their average employee, and they were more likely to achieve higher merit rankings than their peers.

Employers often partner with a financial institution to make mortgage loans, which also benefits those selected institutions. The financial institution expands its mortgage lending business and begins banking relationships with new people. Additionally, borrowing to low and moderate-income households can help banks with their Community Reinvestment Act ratings.

Finally, when EAH is targeted at neighborhoods near the employer’s campus, it can protect the employer’s investment in its neighborhood. Not only is it a benefit to the employee, who can walk to work and end a stressful commute, but it can help to stabilize real estate values in the surrounding area. Longtime employees will stay in their homes near the office and invest in the community, making it a safe and desirable place to live, work, and play.

Case Study

Drake University Home Incentive Plan

A local example of an employer-assisted housing program is Drake University’s Home Incentive Plan. This program is a partnership between Drake, who offers up to \$2,500 in origination and closing costs; Neighborhood Finance Corporation, who offers forgivable rehabilitation loans, closing cost assistance, and homebuyer education; and Bankers Trust Company, who finances the loans and offers low down-payment options for Drake employees. The program assists eligible full-time employees who opt to purchase a home near campus, in the eastern half of the Drake Neighborhood in Des Moines.

Principle 4:

Our region will collaborate across sectors to address the impact of housing on community health and prosperity.

Strategy 4A.

Engage partners from all jurisdictions in the provision of equitable housing.

Tactic

Coordinate regional plans and partners to ensure housing issues are prominent in implementation strategies.

Everyone needs a place to live, and the region cannot achieve complete communities without providing equitable housing. Housing is a complex community challenge greater than any single organization can address, and efforts by agencies focused solely on housing will fall short if done in isolation from other sectors. The Greater Des Moines region's history of collaborative planning has embedded cross-sector efforts into the culture.

Recommendations for housing improvements contribute to an overarching view of the region's challenges and provide leverage for equitable housing issues that align with goals and contribute to Greater Des Moines being a complete community. Local context of housing issues can be gleaned from a variety of recent planning documents and regional

reports, such as the Tomorrow Plan, the Regional Analysis of Impediments to Fair Housing, Capital Crossroads, and consolidated plans for HUD. Comprehensive planning documents for cities and neighborhoods can also identify challenges in smaller geographic areas. Housing Tomorrow principles can be aligned with goals in established, ongoing planning efforts, and ensures housing is a key consideration for the future of Greater Des Moines. Use of these documents can uncover opportunities for investments and provide additional communication vehicles to promote the message.

Case study

Complete Communities in Austin, TX

"Loving where we live" is the key outcome of what the comprehensive plan for Austin, Texas calls "complete communities." Complete communities are places where people of all ages, abilities, and incomes can safely and easily access a variety of goods and services to meet their daily needs within a short trip of where they live or work—walking, bicycling, or taking transit, driving or other ways to get around. At its heart, complete communities seek to create places where everyone can lead a fulfilling life and live in a place worth caring about.



Advocate for Health in All Policies as a cross-sector community approach to the provision of housing.

The environments in which people live, work, learn, and play have a tremendous impact on their health. Responsibility for the social determinants of health falls to many nontraditional health partners, such as housing, transportation, education, air quality, parks, criminal justice, energy, and employment agencies. Public health agencies and organizations can work with those best positioned to create policies and practices that promote healthy communities and environments, securing the many co-benefits that can be attained through healthy public policy.

Health in All Policies is a collaborative approach to improving the health of a community by incorporating health considerations into decision-making across sectors and policy areas. The goal of Health in All Policies is to ensure that decision-makers are informed about the health, equity, and sustainability consequences of various policy options during the policy development process. This approach identifies ways in which decisions in multiple sectors affect health, and how better health can support the goals of these multiple sectors. It engages diverse governmental partners and stakeholders to work together to promote health, equity, and sustainability, and simultaneously advance other goals such as promoting job creation and economic stability, transportation access and mobility, a strong agricultural system, and educational attainment. There is no one “right” way to implement a Health in All Policies approach, and there is substantial flexibility in process, structure, scope, and membership.

Case Study **California’s Health in All Policies Task Force**

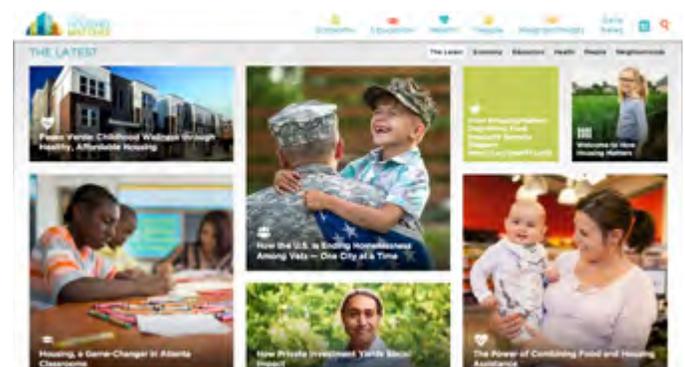
California’s Health in All Policies Task Force was established by an executive order in February 2010 and brings together 18 state agencies, departments, and offices to identify priority programs, policies, and strategies to improve the health of Californians while advancing the strategic growth council’s goals. A Health in All Policies filter identifies policy opportunities with the greatest impact considering five elements: promotion of health, equity, and sustainability; support of cross-sector collaboration; implement strategies that benefit multiple partners; engagement of stakeholders in response to community needs; and creation of structural or process change.

Measure the impact of housing on various sectors in the region.

Quality, affordable homes for our region will contribute to tangible benefits in educational performance, economic stability, and public health. In considering housing policy, Greater Des Moines can consider how improvements to housing the area’s families contribute to a stronger economy, better education, good health, and safe, vibrant neighborhoods. The region can develop metrics to make a profound statement for impacts of housing on various sectors in Greater Des Moines.

Case Study **How Housing Matters**

The Urban Land Institute Terwilliger Center for Housing manages a website that recognizes the links of housing on various sectors in a community. HowHousingMatters.org is a resource for the latest cross-cutting research, and a platform for engaging practitioners, policymakers, and researchers across a range of fields, focusing on the economy, education, health, people, and neighborhoods. The resources on the site offer practical tools for those committed to using evidence and an interdisciplinary approach to create higher-quality housing. The website is supported by the John D. and Catherine T. MacArthur Foundation.



HowHousingMatters.org, a website connecting housing to the economy, education, health, people, and neighborhoods.

Strategy 4B.

Identify community assets and employ them in comprehensive approaches to housing issues.

Tactics

Partner with education sector to improve student outcomes through housing stability.

Greater Des Moines can recognize links between stable housing and children's performance, attendance, and behavior in school. Housing and mobility issues challenge the success of many children, and the only way to improve educational outcomes is by bringing together the systems involved. Coordinated efforts between housing advocates and school districts can impact housing stability, improve living environments, and increase the economic security of households with children in targeted schools. Parental commitment, teacher training, and coordination with local service providers are important considerations.

Retain the creative culture of the Des Moines region through affordable housing for artists.

Greater Des Moines understands the link between vibrant communities and artistic presence. The region can invest in local arts and culture by providing opportunities for housing and production space that supports an artist's paycheck. A proactive approach to housing will foster creativity and community involvement, retaining and attracting area musicians, artists, designers, and creative entrepreneurs.

Regional sources of arts and culture funding can promote the development and preservation of affordable housing options for artists. Several communities around the nation retain local artists through live-work housing and provision of affordable warehouse production space. The Nashville area uses national grant funding to distribute low and no-interest loans for the purchase, rehabilitation, and construction of live-work spaces. In Minneapolis, the former Pillsbury mill now contains more than 250 affordable units, community space, dance studios, and art galleries.

Use incentives to encourage the development of "green" affordable housing.

Sectors concerned with sustainability, public health, and innovative development can come together to support housing that is both environmentally friendly and affordable. Green developments and home modifications can provide communities with an opportunity to incorporate environmental benefits, and household finances. Energy efficient housing reduces energy costs, which provides residents with substantial savings on utilities and the retention of wealth.

State housing finance agencies like the Iowa Finance Authority (IFA) can provide incentives to green developers in its Qualified Allocation Plan (QAP). When built into QAPs, green criteria are considered in the assessment of applicants for low-income housing tax credits. The preservation of multifamily units, promotion of sustainable communities, and transit-oriented developments can all benefit from green building criteria.



Minneapolis' A-Mill Artist Lofts, in a former Pillsbury flour mill, is home to 250 affordable units for artists as well as community space, dance studios, and galleries.

Case Study

Moving to Work Program in Tacoma, Washington

The region can advocate participating in the U.S. Department of Housing and Urban Development's Moving to Work program in order to allow more flexibility and autonomy in the use of its resources. The Housing Authority in Tacoma, Washington took advantage of a MTW designation by addressing student turnover at a local elementary school. Through a partnership with the school, the Housing Authority provides parents with monthly housing vouchers in exchange for their child's regular attendance, homework completion, and on-time arrival. Further resources are provided to parents in this program through coordinated community effort that provides job training and parenting classes.

Principle 5:

Our region will seek new resources for housing, and use existing resources responsibly.

Strategy 5A.

Reduce barriers to affordable housing development.

Any developer will tell you that developing affordable housing is a time-consuming and costly business. Juggling requirements for various funding streams as well as neighborhood input and city zoning and subdivision regulations can make projects more costly, adding staff time as well as land holding costs. Of course, cities must review new developments to ensure that they will provide a safe and healthy living environment for their residents, but expediting that review process or waiving non-essential regulations can help developers cut costs.

Offering a waiver of development fees for affordable housing is one way to lower the developer's costs. Some cities alternatively offer fee deferrals, allowing developers to pay their fees after the project is built. This lessens the upfront cost of the development. Another method of lowering upfront costs is to expedite the city's review process, moving the development plans forward quickly.

The government of Austin, Texas has done both as part of a program called S.M.A.R.T. Housing. The program is meant to entice developers to add affordable units to market rate projects near transit service, thus creating accessible mixed-income developments. If a developer commits 10% of a project's units for sale or rent to low-income households (less than 80% AMI), the city will provide a 25% fee waiver and expedited review. For each additional 10% of affordable units added, a developer receives another 25% fee waiver.



M Station, an Austin development enabled by the City's S.M.A.R.T. Housing program, is home to 150 affordable units near a light rail station. It is also a green development, earning LEED Platinum certification.



An accessory dwelling unit enabled by S.M.A.R.T. Housing in Austin, Texas. The home was designed by University of Texas architecture students and is affordable to households making less than 30% of median family income.

Strategy 5B.

Use a community land trust to maintain housing affordability.

A community land trust (CLT) is a community-based non-profit organization that can preserve affordable housing in communities faced with rising property values. CLTs acquire land in a community and retain ownership of the land in perpetuity. Prospective homebuyers enter into long-term renewable leases with the CLT instead of a traditional sale. When they choose to leave the home, they receive a specified portion of the equity earned, and the rest goes back to the CLT to preserve the affordability of the home for future buyers.

Around 250 CLTs exist in the United States, and they can be configured in a number of ways. In many cases, neighborhood residents make up part of the CLT's board, retaining local control of the organization. Some are created in partnership with public or private institutions like universities or hospitals. Many also get involved in other community improvement efforts, like new gardens, parks, or commercial development projects.

Most importantly, CLTs enable low- and moderate-income families to enjoy the benefits of home ownership without taking on as much risk. Prices remain stable so that families can stay in place, even if property values skyrocket. CLT homebuyers are much less likely to foreclose on their homes because of this stability. Residents in neighborhoods with active CLTs also get a voice in the development process, enabling them to help shape their community.

Case study

Madison Area Community Land Trust - Madison, WI

The Madison Area Community Land Trust (MACLT) is one example of a CLT in the similar-sized Midwestern state capitol of Madison, Wisconsin. MACLT sells energy-efficient affordable homes to low- to moderate-income households. They have built condos and single-family residences in three neighborhoods in Madison, as well as a community garden and working CSA farm, and have also remodeled homes throughout the city. Home prices are up to \$45,000 lower than market rate homes of similar quality due to the unique land lease structure, making home ownership accessible to households for whom it may have otherwise been out of reach.

Case study

Champlain Housing Trust - Burlington, VT

The nation's largest land trust is the Champlain Housing Trust (CHT) in Burlington, Vermont, which offers a unique "shared equity" program. CHT owns over 500 properties that it sells to income-qualified buyers. Buyers are responsible for paying for closing costs, but CHT makes the down payment for them, bridging the gap between renting and owning a home. Owners are free to remodel the homes as they wish, and the owner recoups any value added from their improvements. When the owner decides to sell, the owner and CHT share in the appreciation. The organization then uses their share to keep the unit affordable, finding another income-qualified buyer to purchase the home.



FROM TOP: An affordable duplex in Camino Del Sol, a Madison Area Community Land Trust development; An overhead view of Troy Gardens, a MACLT cohousing community including shared farm and garden space.

Strategy 5C.

Create funding sources for housing on a regional level.

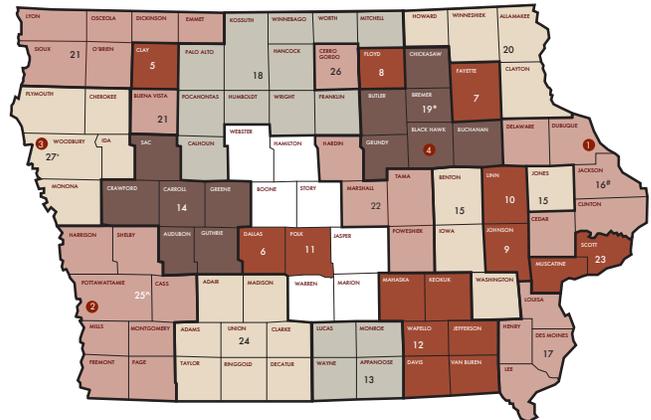
Tactics

Ensure all of Central Iowa is covered by a local housing trust fund.

Ninety-two of ninety-nine Iowa counties (including Polk, Dallas, and Madison counties) are covered by a local housing trust fund, as part of the Iowa Finance Authority's State Housing Trust Fund program. Five of the seven unaffiliated counties, Boone, Story, Jasper, Marion, and Warren, border Polk County. Because workers commute from these communities to Greater Des Moines, housing in these adjacent counties does have an impact on our region. Many of these communities struggle with distressed housing and others face housing shortages, both problems that can be helped by additional state funding. Setting up a new local housing trust fund for some or all of these counties will require local leadership to lead the organization and find a 1:1 local match of what could be hundreds of thousands of dollars each year.

Establish a regional consortium for HOME funding.

Currently, only entitlement communities in the Des Moines metro (Des Moines and West Des Moines) receive federal HOME funding from HUD. This is a funding source that can be used to create housing and community development programming serving low- and moderate-income residents of these communities. In other cities, there is not a dedicated annual source of funding for this purpose, making it more difficult to build new housing or create programming in those areas. To address this barrier, some regions have worked with HUD to create a regional consortium for this funding, allowing the funds to be spent on a regional level. HUD provides a formula that determines the geographic dispersion of the funds, but this allows communities to share the benefits of this flexible funding source and spread affordable housing over a wider area. Examples of these consortia include the Boulder-Bloomfield HOME Consortium serving its namesake communities in Colorado and the New River Valley HOME Consortium serving metropolitan Blacksburg, Virginia.



A map of Iowa's 27 local housing trust funds as of 2015. Source: Iowa Finance Authority.

Provide additional rental vouchers for extremely low income households.

Our region, like every other metropolitan area in the country, does not offer enough rental housing affordable to extremely low income households. The obvious answer to this problem is to build more housing, but there is another option that may be easier: investing in more rental vouchers. Section 8, our region's largest existing source of vouchers cannot meet the community's need. Vouchers allow eligible households to access rental units already available on the free market at prices they can afford. Other communities have found ways to fund additional vouchers that allow more of our lowest-income families to find affordable places to live.

The Illinois Housing Development Agency (the state's equivalent of IFA) offers their own voucher program for extremely low income households statewide. Households that do not already receive Section 8 vouchers can apply to the program. If granted, they pay only 30% of their income toward rent with the voucher paying the rest. This model has also worked on the local level: the Indianapolis Low Income Housing Trust Fund offers a similar emergency rent payment program that has helped thousands of households make their housing payments.

Principle 6:

Our region will foster a dynamic community dialogue about housing.

Strategy 6A.

Design and implement an educational communications campaign that informs and compels the general community.

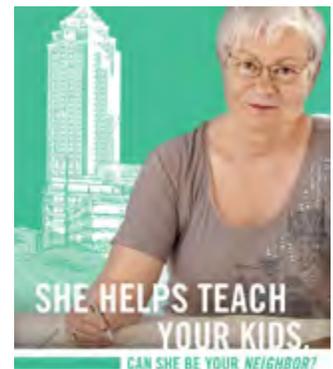
Tactics

Create a marketing plan to coincide with implementation of Housing Tomorrow.

Regional housing plans may not traditionally consider marketing as a focus, but there is a real opportunity to create a larger community dialogue through use of strategic communications. Housing Tomorrow strategies will achieve real and measurable goals that will benefit the greater community. Without a plan for marketing and promotion in place, the greater Des Moines community may not realize the importance of this effort.

Using the strengths, weaknesses, opportunities, and threats to affordable, quality housing specific to the region, an integrated marketing communications campaign sets goals for community outreach and action plans to achieve them. Planning events, press coverage, and social media will engage the community in a dynamic dialogue on housing issues. Using examples of residents in Greater Des Moines will localize and personalize issues outlined in the Housing Tomorrow plan.

The “Can I Be Your Neighbor?” marketing campaign produced by the Polk County Housing Trust Fund addresses issues of housing affordability. Affordable housing and the people who need it are the backbone of a thriving community. While known as an economical place to live, the average cost of homes and apartments in the region is beyond the budget of many folks who make the community work. To attract them we need to provide safe, stable and affordable housing. A series of ten photos depict residents who work low-wage occupations that are common in Greater Des Moines, each asks the question: Can he or she be your neighbor?



The Polk County Housing Trust Fund’s “Can I Be Your Neighbor?” campaign has used billboards, posters, and newspaper advertisements to spread awareness of affordable housing needs in Central Iowa.

Educate property managers on affordable housing programs, as well as their own rights and responsibilities.

Many property managers, especially those who rent only a few units, are not aware of their full legal rights and responsibilities. They may unknowingly violate fair housing laws, which runs the risk of a costly lawsuit. They may not accept Section 8 vouchers because of misconceptions about the program. Educating property managers about the programs available to them is a win-win for property managers and affordable housing advocates alike.

Both nonprofit and governmental entities across the country have set up educational workshops for property managers to help them with various aspects of their work. In Springfield, Massachusetts, a nonprofit called HAPHousing offers regular workshops educating landlords about tenant screening, tenant relations, lead paint laws, fair housing laws, and eviction. In Arlington, Virginia, the city government offers similar workshops on a regular basis. These workshops help landlords do their jobs even better, and help them understand the needs of low- and moderate-income families.

Organizations like Primary Health Care in Des Moines are also working to educate property managers on the types of barriers some individuals face in their search for housing. Trained Housing Navigators advocate on behalf of clients who have faced prior evictions, utility arrearages, or a past criminal conviction. They help match them with landlords willing to waive their usual screening requirements. This program offers new tenants for landlords who participate, and helps their clients find safe, stable, and affordable places to live.

Empower the community to communicate with local decision makers.

Supporting housing advocates in Greater Des Moines can be as easy as providing accessible educational tools to inform community members. A centralized online portal for local housing issues can serve a variety of functions, such as a forum for community projects, a hub for regional housing news, and a starting point for citizens to take action. It can provide a resource for neighborhood meetings, community gatherings, and classrooms to build awareness of the issues faced in Greater Des Moines. Organized to be user-friendly, the timely information presented on this page will both empower residents and promote understanding of relevant housing issues.

A national grassroots campaign called the Affordable Housing A.C.T.I.O.N. focuses on preserving low-income

housing tax credits (LIHTC) as a primary government mechanism for the provision of affordable housing nationally. It uses an online Advocacy Toolkit to disseminate educational information. Included on this page are national campaign proposals, Congressional bills related to housing, talking points and fact sheets about LIHTC, and tips for contacting the media.

Organize a speaker's bureau with relevant housing topics.

A speaker's bureau creates housing advocates and increases the dialogue about quality, affordable housing among community leaders. Presentations given by passionate housing advocates can effectively communicate and educate small community groups on housing issues. Using a speaker's bureau, leaders in Greater Des Moines can be educated about the importance of affordable housing in their communities. Expert speakers can narrow the gap between talking about and fully understanding the community's housing needs and Housing Tomorrow strategies. A speaker's bureau model uses volunteers, which makes it inexpensive to run and provides opportunities for housing advocates in the community to get involved.

Use a speaker's bureau to raise public awareness with housing issues as they arise, increase the visibility of Housing Tomorrow in Greater Des Moines, and improve the community's understanding of housing issues. Groups to target with a speaker's bureau include rotary clubs, trade associations, young professionals, and regional governance. Presentations can be tailored to group or organization's priorities.



Primary Health Care Advocacy Services Director Deirdre Henriquez presents to a group of 40 Central Iowa landlords in April 2015 as part of an annual event organized by the Polk County Housing Trust Fund.

Strategy 6B.

Use community engagement to empower and inform low-income populations or those impacted by housing.

Tactics

Provide an accessible educational resource to area renters.

Renters in Greater Des Moines may not know their rights or how to protect them if challenged by a landlord. The lack of affordable housing limits a tenant's ability to leave a poor situation and find other housing if a landlord fails to respect the rights of the tenant or his/her responsibilities as a landlord. The lack of strong housing maintenance laws and enforcement places the burden on the tenant to hold a landlord accountable when the landlord refuses to make needed repairs. Additionally, the constant threat of a retaliatory no-cause eviction cripples a tenant's ability to demand repairs, or stand up against other abusive or discriminatory practices. Low-income tenants are often faced with the choice between substandard, unhealthy and unsafe housing, and no housing at all.

Assemble a team of tenant advocates.

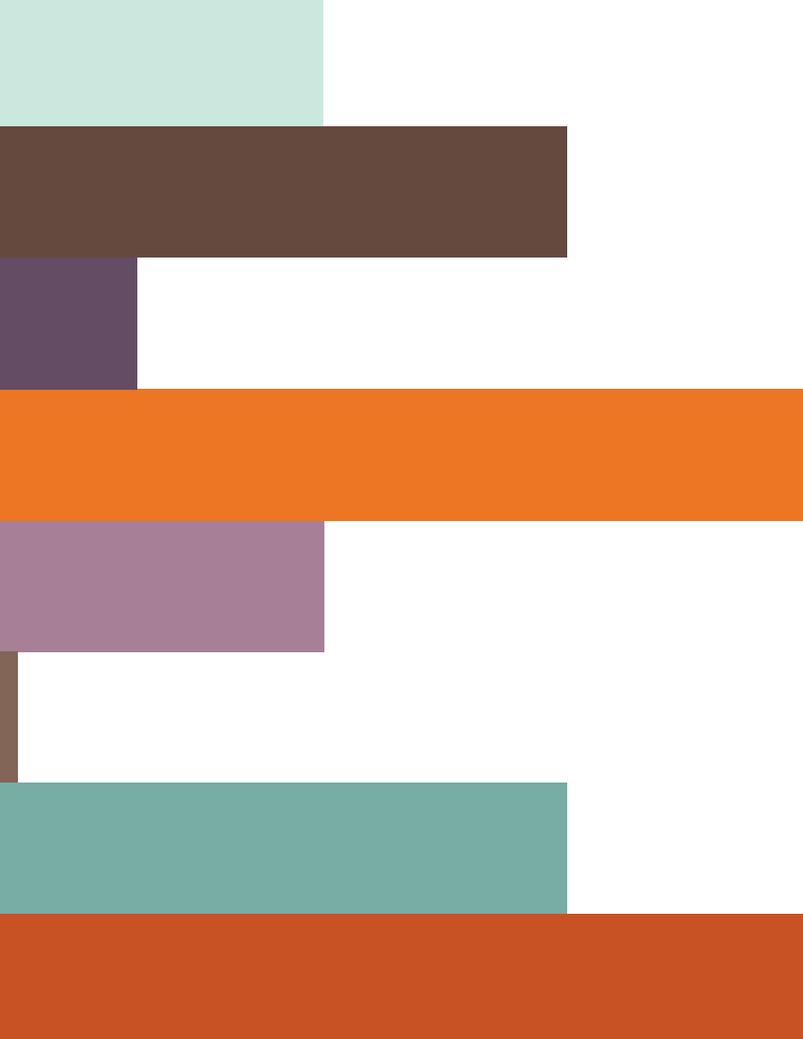
Sometimes tenants rights can be enforced through simple communication with a landlord, or individually through legal action. Greater Des Moines should encourage the formation of tenant groups to empower tenants, and make their voices heard. Knowing the law is not always enough to protect the tenant's rights to decent housing at an affordable price. A group of tenants can collectively exert more pressure for their views than an individual tenant can on their own. When tenants are able to organize with each other, they can use collective political, economic, and social pressures to overcome recurring problems.

Case Study

The Community Alliance of Tenants (CAT) in Portland, Oregon

A group in Portland has organized tenants to win new funding for existing affordable housing and develop new affordable housing. The nonprofit Community Alliance of Tenants not only organized tenants to fight for new housing, but also helps tenants prepare for legal action when necessary. Common issues leading to these incidents include shared repairs among neighbors, emergency repairs, inadequate heating, utility shutoffs due to landlord nonpayment, poor management, and threat of affordable housing loss.

CAT also provides tenant education to area renters. CAT's program is run by and for tenants, in order to provide concrete information about landlord-tenant law in everyday language to which fellow renters can relate and understand. CAT delivers tenant education using a statewide 24-hour hotline run by volunteers, informative brochures, and community workshops.



3

CONCLUSION

On behalf of the Housing Tomorrow team, thank you for reading this plan. Meeting the changing housing needs of our growing community will require all of us to work together and develop new solutions. We hope that Housing Tomorrow offers you and your community some of these solutions as you face housing challenges in the future.

Simply writing this plan won't solve the problem. We can't create change without **you**. Whether you are a concerned citizen or an elected official, a business owner or a developer, you have the power to create change in your community.



concerned citizen

Plan out your housing journey for the next 20 years. Does our region have what you want at prices you can afford?



business leader

Advocate for diverse housing near your office to meet the needs of your employees.



elected official

Review your city's zoning and subdivision regulations to consider their impact on cost.

housing developer

Explore building new housing types, and in sites near transit and services.



community ally

Consider how housing impacts your organization's mission and vision, no matter what field you work in.



No matter who you are, **talk to your local leaders**. Tell them about the policies you want to see in your community. Together, we can ensure that every Central Iowan has a safe, stable, and affordable home for years to come.