

The Polk County Housing Trust Fund's Strategic Plan

FY2026-FY2030



POLK COUNTY
**HOUSING
TRUST FUND**



The **Polk County Housing Trust Fund** is the comprehensive planning, funding, and advocacy nonprofit for affordable housing in Polk County, Iowa.

Our Vision

Everyone has equal opportunity for safe, stable, affordable homes within the communities where they choose to live, work, play and learn.

Our Mission

To provide strategic leadership, expertise and resources to strengthen communities by expanding affordable housing choices in Polk County.

Focus

1. Housing Variety
2. Preserve & Expand Affordable Housing
3. Regional Collaboration
4. Grow Funding for Affordable Housing
5. Innovative/Creative Housing Solutions

Guiding Principles

The Polk County Housing Trust Fund is guided by the Housing Tomorrow, Central Iowa's regional plan for affordable housing. The Goals, Strategies and Tactics identified in this Strategic Plan are undertaken with the understanding that they advance these principles. PCHTF will encourage:

1. Our region will strive to diversify housing options for Polk County
2. Our region will preserve, maintain, and improve its existing housing inventory.
3. Our region will collaborate across sectors to address the impact of housing on community health and prosperity.
4. Our region will seek new resources for housing and use existing resources responsibly.
5. Our region will foster a dynamic community dialogue about housing.

Organizational goals

This plan was adopted by our board of directors on October 3, 2025 and governs the period July 1, 2025 to June 30, 2030.

Goal 1: Research and Planning

Be a trusted resource for information and assistance to help communities in the region plan for their current and future housing needs, reduce barriers to development, housing choice and implement innovative housing solutions.

Goal 2: Education and Advocacy

Educate regional stakeholders & community members on the need for and advantages of safe, stable and affordable housing and advocate for policies and action necessary to increase and preserve appropriate inventory in the communities we serve.

Goal 3: Funding Housing

Financially support the development and preservation of safe, stable, affordable housing in Polk County. Work towards a region that has a range of housing options promoting housing choice.

Goal 4: Advancing and Evolving Community Investment Efforts

Prioritize program investments, internal and external, and intuitively navigate charitable giving atmosphere to sustain and grow investment reach.

Goal 5: Organizational Excellence

Increase organizational stability/capacity to meet the PCHTF mission.

Goal 1: Research and planning

Be a trusted resource for information and assistance to help communities in the region plan for their current and future housing needs, reduce barriers to development, housing choice and implement innovative housing solutions.

1. Continue to be a credible and valuable affordable housing expert in our community

- 1.A. Meet annually with city representatives in Polk County
- 1.B. Have PCHTF staff participate in regional planning coalitions/groups

2. Serve as a community resource on research and data relevant to affordable housing.

- 2.A. Affordable Housing Construction & Preservation Dashboard
- 2.B. Preservation Database (Report/Map)
- 2.C. Regional Sites of Opportunity Analysis

3. Position PCHTF as a go-to resource available to assist communities in their planning efforts related to affordable housing.

- 3.A. Assist cities with their planning process

4. Encourage all affordable housing planning processes to include larger trends emerging from regional data and workforce/economic development strategies.

- 4.A. Share best practices with local stakeholders

- 4.B. Paid Internship or Graduate Student Research to create and share affordable housing research/data.

How will we measure success?

- By the number of communities and organizations consulting and engaging with PCHTF or using PCHTF data and tools in their planning process.
- By the number of cities in Polk County having us participate in the update to their planning process.

Goal 2: Education and advocacy

Educate regional stakeholders & community members on the need for and advantages of safe, stable and affordable housing and advocate for policies and action necessary to increase and preserve appropriate inventory in the communities we serve.

1. Strengthen regional housing cooperation and partnerships with local governments and quasi-government organizations.

- 1.A. Continue having PCHTF staff participate on Capital Crossroads
- 1.B. Continue having PCHTF staff participate and lead a portion of the Homeless Strategic Plan related to affordable housing
- 1.C. Continue having PCHTF staff participate with the Central Iowa Community Land Trust
- 1.D. Strengthen Local Housing Trust Fund statewide engagement

2. Create and articulate succinct and effective messaging regarding the necessity and impact of well-planned and sufficient affordable housing of choice.

- 2.A. PCHTF Annual Report
- 2.B. Website Update/Refresh
- 2.C. Affordable Housing Construction & Preservation Dashboard
- 2.D. Preservation Database (Report/Map)
- 2.E. YIMBY awareness/promotion campaign

3. Help convene governments, organizations and individuals around a regional affordable housing vision with an intentional effort to bridge differences and needs.

- 3.A. Affordable Housing Symposium
- 3.B. Bus Tours/Community Outreach Events

4. Actively engage with other affordable housing planning and advocacy groups at the federal and state level.

- 4.A. Day on the Hill with Iowa Housing Partnership and Local Housing Trust Funds
- 4.B. National Low Income Housing Coalition monthly meetings and research
- 4.C. Manage/coordinate statewide Local Housing Trust Fund lobbying efforts

How will we measure success?

- By the number of PCHTF endorsed strategies and tactics that have been discussed, debated, introduced and/or implemented in communities throughout the region.
- By tracking and seeking to improve key metrics such as public presentations, media hits (and sentiment), and followers and engagement rates on social media.

Goal 3: Funding housing

Financially support the development and preservation of safe, stable, affordable housing in Polk County. Work towards a region that has a range of housing options promoting housing choice.

1. Create and clearly communicate PCHTF's HAP funding opportunities with public applications and set guidelines for each opportunity.

- 1.A. Create Neighborly Applications for each HAP funding opportunity
- 1.B. Implement the utilization of Neighborly software for all PCHTF development activities
- 1.C. Establish a set of Summarized Development Guidelines for all PCHTF Development funding

2. Respond to affordable housing needs in the community by creating our annual funding plan and assessing its impact.

- 2.A. Create annual Housing Allocation Plan (HAP)
- 2.B. Award, Disperse, and Contract annual Housing Allocation Plan funds
- 2.C. Work to prioritize higher density projects funded with Trust Fund dollars
- 2.D. Promote housing strategies for extremely low income (30% AMI) or very low income (50%) unit creation
- 2.E. Work to grow annual PCHTF financial investments in housing

3. Emphasize repayable loans as standard award process for new rental round of funding

- 3.A. Seek additional investment partners
- 3.B. Explore fee for service opportunities

How will we measure success?

- By dispersing/committing funds from our annual Housing Allocation Plan (HAP)
- By prioritizing PCHTF's funding for housing in mixed-income developments
- An increase in affordable housing projects built in neighborhoods that lack adequate housing variety

Goal 4: Advancing and evolving Community Investment efforts

Prioritize program investments, internal and external, and intuitively navigate charitable giving atmosphere to sustain and grow investment reach.

1. Sustain and find opportunities to evolve charitable giving, including grants, corporate giving, and individual contributions.

- 1.A. Seek new grant opportunities
- 1.B. Continue to apply to grants in the community
- 1.C. Foster relationship with broader community to enhance individual giving and involvement

2. Maintain external program and service investments to support individuals attaining housing, sustaining stability, and achieving self-sufficiency.

- 2.A. Reinvestment Grants awarded to non-profit housing partners
- 2.B. Explore multi-year funding commitments and awards

3. Develop and evolve innovative and collaborative housing related programs involving community partnerships – new and existing – to fill gaps in the housing program environment.

- 3.A. Grow Advancement and Community Investment committee membership
- 3.B. Develop the Developer Launchpad

3.C. Work that Impacts Housing

How will we measure success?

- Annually measuring the impact of the community investment grant by its key intended outcomes/metrics
- Number of dollars fundraised each campaign with a goal to achieve a 10% increase in campaign giving
- Number of newly identified and secured funding partners
- Number of participants participating in the Hope Initiatives Programs

Goal 5: Organizational excellence

Increase organizational stability/capacity to meet the PCHTF mission.

1. Continually update administrative policies and practices within the organization to meet our agency goals.

- 1.A. Annual Staff Strategic Plan / Policy Review Meeting
- 1.B. Fully integrate Neighborly Software within PCHT
- 1.C. Use agency administrative resources to accomplish long-term goals

2. Diversify funding sources to meet the growing need for additional affordable housing & resources

- 2.A. Increase non-forgivable loan production
- 2.B. 3rd Party compliance/program/regional coordination fee for service model
- 2.C. Interest earned on revolving loan
- 2.D. Grow state and local funding into affordable housing investments in the community by PCHTF
- 2.E. Explore out-of-state/national affordable housing support

3. Develop & sustain an adaptive organizational approach that encourages a variety of skillsets and perspectives within our board, staff, and committees.

3.A. Annual Demographic Survey

3.B. Recruitment of open committee and board roles annually

3.C. Encourage continuing education opportunities for staff

4. Strive for a work culture that makes PCHTF a great place to work by continuing to build an outstanding brand and work environment that is both productive and fun.

4.A. Strategic Plan Semi-Annual Review with board

4.B. Board/Staff Retreat

How will we measure success?

- By an increase in the share of PCHTF operating funds coming from non-governmental sources.
- Continue to explore long-term interest earning opportunities to diversify funding sources within the agency
- By strategic recruitment/retention of board members, volunteers, leaders, and staff aligned with agency mission/goals.
- By an increase in local/state funding dedicated to affordable housing.



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