

# FALL 2015 COMMUNITY BUS TOUR

OCTOBER 16



POLK COUNTY  
**HOUSING  
TRUST FUND**

Basic Needs | Powerful Solutions

# POLK COUNTY HOUSING TRUST FUND

The Polk County Housing Trust Fund is the comprehensive planning, advocacy and funding organization for affordable housing in Polk County, Iowa. Founded 20 years ago, the Trust Fund is responsible for allocating state and local funds aimed at increasing and preserving the inventory of affordable units in the county. It is also responsible for conducting a combined local campaign for housing to fund programs that assist low income persons in obtaining and retaining those affordable housing units. This enables the PCHTF to create and sustain a broad and integrated vision for affordable housing inventory and the supportive services necessary to maximize the impact of that inventory.



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# SUPPORTIVE SERVICES

PCHTF conducts an annual “Combined Campaign for Housing,” a fundraising campaign which enables PCHTF to support programs throughout our community that benefit low-income people through safe, stable, and affordable housing, economic empowerment, and case management. Thanks to the generosity of our corporate community, this campaign has raised a total of more than \$7 million in assistance for those supportive services. These programs serve low-income adults and children with an emphasis on serving the lowest-income households.

PCHTF recognizes that without proper supportive services, many low income individuals and families are faced with persistent barriers to finding and retaining housing. PCHTF funding is allocated to address these critical barriers and help people live as independently as possible. The supportive services programs provide aid in: access to health care, providing case management and referrals, strengthening life skills, workforce preparation, job placement and advancement, increase access to and use of public and employer benefits, increase financial literacy, increase use of mainstream financial products, and ultimately ensure housing stabilization, maximum levels of self-sufficiency and an overall better quality of life.

## THANK YOU TO OUR 2015 DONORS!

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# IMPACT

## IN FISCAL YEAR 2015...

### HOW MANY ARE BETTER OFF?

- 2,135 adults and 1,925 children (total: **4,060 Polk County residents**)
- 1,230 households ≤ 30% median family income (MFI), 362 between 31-50% MFI, 77 51-80% MFI (total: **1,669 households**)
- 789 female-headed households
- 1,105 families with head of household employed or receiving Social Security, SSDI, or SSI benefits
- **522 homeless families** (31% of total)
- 546 new families served (not served in prior years)



### HOW MUCH HAVE WE HELPED?

- 385 families moved from homelessness to permanent housing in the community
- 31 families became homeowners
- 69 people placed in jobs with an average wage of \$10.19/hour
- 181 families increased their income by 20% or more

### FOR HOW LONG DID WE SHOW RESULTS?

- 373 households remained stably housed for 24 months or longer
- 974 households remained stabilized for over 1 year



PCHTF supportive services programs only serve individuals and families with household income under 80% of Median Family Income, and most serve primarily those under 30% of MFI. For a better idea of these families' incomes, look at the chart below.

### 2015 HUD % Median Income for Polk County and Affordable Rents (Issued Dec. 2014)

| Family size | Percentage of area median income (AMI) |          |          |          |          |
|-------------|--|----------|----------|----------|----------|
|             | Maximum affordable (30%) rent payment  |          |          |          |          |
|             | 30%                                    | 50%      | 60%      | 80%      | 100%     |
| 1           | \$15,750                               | \$26,250 | \$31,500 | \$42,000 | \$52,500 |
|             | \$394                                  | \$656    | \$788    | \$1,050  | \$1,313  |
| 2           | \$18,000                               | \$30,000 | \$36,000 | \$48,000 | \$60,000 |
|             | \$450                                  | \$750    | \$900    | \$1,200  | \$1,500  |
| 3           | \$20,250                               | \$33,750 | \$40,500 | \$54,000 | \$67,500 |
|             | \$506                                  | \$844    | \$1,013  | \$1,350  | \$1,688  |
| 4           | \$24,250                               | \$37,500 | \$45,000 | \$60,000 | \$75,000 |
|             | \$606                                  | \$938    | \$1,125  | \$1,500  | \$1,875  |
| 5           | \$28,410                               | \$40,500 | \$48,600 | \$64,800 | \$81,000 |
|             | \$710                                  | \$1,013  | \$1,215  | \$1,620  | \$2,025  |
| 6           | \$32,570                               | \$43,500 | \$52,200 | \$69,600 | \$87,000 |
|             | \$814                                  | \$1,088  | \$1,305  | \$1,740  | \$2,175  |
| 7           | \$36,730                               | \$46,500 | \$55,800 | \$74,400 | \$93,000 |
|             | \$918                                  | \$1,163  | \$1,395  | \$1,860  | \$2,325  |
| 8           | \$40,890                               | \$49,500 | \$59,400 | \$79,200 | \$99,000 |
|             | \$1,022                                | \$1,238  | \$1,485  | \$1,980  | \$2,475  |

Households marked in yellow cannot afford a 2-bedroom apartment renting at HUD Fair Market Rent (\$787/mo.)

## Hawthorn Hill The Home Connection

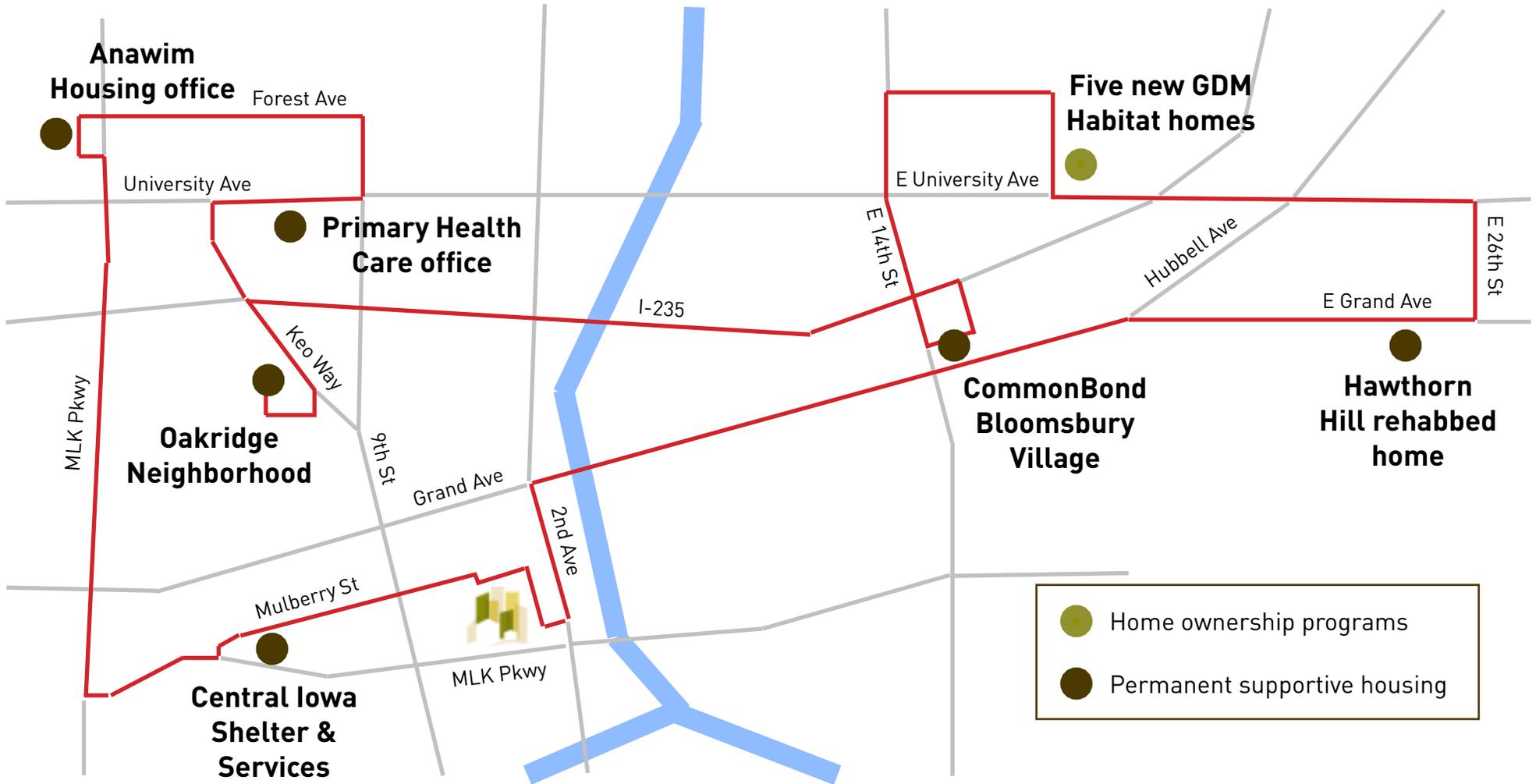
Hawthorn Hill staff provide supportive services for all of the families in its Home Connection program. The mission of The Home Connection is to move families from homelessness and housing insecurity to self-sufficiency and permanent housing.

Families meet with their case manager a minimum of twice a month at their housing unit to go over their household budget, family goals, education and career goals, parenting concerns and home maintenance issues. Families typically leave the program in about 2 years, or when they are able to raise their earnings to about 50% of area median income.

The Home Connection served 42 families last year. Of those, 40 increased their income by over 20% by participating in programs that help them get the education and training they need to meet their career goals. 100% of participants are employed, in training, or attending school. 13 families moved out of Hawthorn Hill's homes and into permanent housing in the community, with 11 moving into market-rate homes.



# WHERE ARE WE GOING?



## 2 GDM Habitat for Humanity Family Services

Greater Des Moines Habitat for Humanity creates affordable homeownership opportunities for low-income families through new construction and major rehabilitation. PCHTF supportive services funding supports GDM Habitat's Family Services Department, which works directly with homebuyer families as they complete an extensive education and sweat equity process. The department offers a Blueprint to Homeownership course, a 24-hour course teaching financial education, home maintenance, and how to be a good neighbor. They also provide one-on-one counseling on creating a household budget, managing credit, and saving for closing costs. The purpose of the counseling is to provide over 300 current and future Habitat homebuyer families with the tools they need to be self-sufficient homeowners.

The results speak for themselves: 97% of GDM Habitat's 224 families since 2003 remain in their homes to this day. This year, GDM Habitat plans to work with at least 25 more families to make their homeownership dreams come true.



## 3 CommonBond Communities Advantage Services Center

CommonBond strives to meet the need for more affordable housing, with strategies that are scalable and sustainable. CommonBond offers a program for its residents called Advantage Services consisting of on-site programs and services customized to increase family stability and financial independence with programs that address healthy living, employment, and educational achievement. Specific services include but are not limited to: an after school Homework Center open five days a week, youth enrichment activities and community outreach projects, one-to-one case management support with issues that can jeopardize their housing and self-sufficiency, on-site professional crisis intervention, career advancement services to increase their earnings, and financial coaching to stabilize or improve their economic situation.

CommonBond Communities uses funding from PCHTF to provide Advantage Services programs to the 246 residents in four housing communities in the Capitol East Neighborhood of Des Moines. The residents who live in these communities have an average income of \$20,354.



## 4 Oakridge Neighborhood Transitions

Oakridge is Iowa's largest project-based Section 8 housing complex (300 housing units & over 1000 residents) and is currently home to individuals from 17 countries and speaking 24 languages. Oakridge provides for the most basic of needs of low-income and refugee families through quality government assisted permanent housing in conjunction with human services offered to residents and non-residents alike.

PCHTF funding supports the Transitions program, which combines job training and placement programs with case management support. Transitions is designed to meet the barriers to employment faced by refugees and other hard to place clients served through its Adult and Family Program. Through training in a variety of topics including English, resume writing, job searching, computer literacy, driver's education, citizenship, parenting, HiSet, and financial education, Transitions helps its participants acclimate to American society and access employment opportunities. Over 300 individuals participated in the program last year, and 81 participants were able to gain employment with an average wage of \$10.21/hour.



## 5 Primary Health Care Housing Navigator

Primary Health Care (PHC) uses PCHTF funding for its Housing Navigator program, which helps people at risk of homelessness find stable housing and connect to existing programs. During the first year of funding, PHC and partner providers were able to assist 336 households in gaining permanent housing, more than doubling PHC's placements in years past. PHC has set an ambitious goal of placing 450 households in the next year.

PCHTF funding supports a staff position that is dedicated to meeting, creating, building, and fostering relationships with landlords to address strict screening requirements that may normally exclude PHC clients from accessing market-rate housing. The Housing Navigator will also be a single point of contact for landlords who have open units and are willing to house clients that are currently homeless; therefore, creating a unified, streamlined, and more efficient process. PHC also provides case management services for three months after housing is found, checking in with landlords to ensure that rent is paid and with individuals to make sure they are finding the help they need in the community.



## 6 Anawim Housing Shelter Plus Care

Anawim Housing's Shelter Plus Care program provides housing and case management support for individuals and families who are experiencing a housing crisis or who are homeless. In most cases those served have little or no income and pay rent only with federal Shelter Plus Care dollars. PCHTF Supportive Services funding supports implementation of the program, paying staff to provide comprehensive case management and help tenants raise their incomes.

The role of the staff of Anawim Housing goes far beyond housing management. Program Managers typically meet with the tenants 3-4 times each month in their housing unit to ensure proper adjustment, appropriate behavior and connection to other services.

Anawim now manages 186 units of housing for program participants, and 60% of those have been stably housed for at least 2 years. Most strikingly, 56 households raised their income by over 20% last year thanks to the program's focus on training and education.



## 7 Central Iowa Shelter & Services Permanent Supportive Housing

Central Iowa Shelter & Services is the largest homeless opportunity center in Iowa, currently serving 50% of Iowa's homeless citizens. In addition to its homeless services program, it offers 38 Project-based Section 8 efficiency apartments that are supported by PCHTF supportive services funding.

While other service providers are addressing homeless issues, CISS is the only homeless opportunity center in central Iowa structured to provide services targeted to assist adults experiencing long-term and chronic homelessness. Each tenant in CISS' apartments becomes eligible for a Tenant-Based Section 8 Voucher after completing a one-year lease. After that year, tenants can move to any housing that will accept Section 8 support.

Working closely with residential clients to determine their needs, case managers guide residential clients toward self-sufficiency and financial independence. CISS clients can access services including medical care, life skills, job training, program referral, and housing placement.





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**Thank you for joining us on today's tour** as we visit some of our Supportive Services program providers. The PCHTF sponsors similar tours in spring and fall. Each tour is different and focuses on a specific issue concerning affordable housing. These tours help community leaders understand the challenges and potential solutions in providing affordable housing in Polk County.

Finally, keep up to date and informed about affordable housing by making regular visits to the Polk County Housing Trust Fund website, [www.pchtf.org](http://www.pchtf.org). The site has demographic information as well as current stories about issues relevant to affordable housing in the community.

While you are there, sign up for our **monthly eNewsletter** to receive timely and relevant information about affordable housing in our area.

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