

Thank you for taking the time to learn more about the programs we fund. We hope that you have a better understanding of the housing needs in our community and about how your support of the Polk County Housing Trust Fund helps create comprehensive strategies to address them.

Stay up to date and informed about affordable housing by making regular visits to the Polk County Housing Trust Fund website, 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 [eNewsletter](#), which is sent out every other month, to receive timely and relevant information about affordable housing in our area.

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POLK COUNTY
**HOUSING
TRUST FUND**

Basic Needs | Powerful Solutions

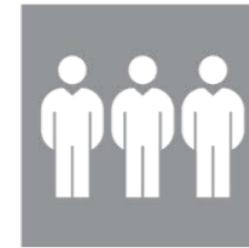
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**STABLE
STEADY
STRONG 2020**

YOUR SUPPORT GETS RESULTS.

Each year, the Polk County Housing Trust Fund secures funding for programs that help the most vulnerable people in our community. Over the past 22 years, we have raised over \$9.2 million to help with **homeownership counseling, case management, job training, financial education, and finding affordable homes**, all with the goal of helping local families become more self-sufficient. Programs supported by PCHTF make a measurable difference in the lives of over 5,500 Polk County residents each year. We think our FY2019 results speak for themselves:



5,573

Polk County residents served, including **2,855** children & **163** veterans

1,947

households served, including **1,371** extremely low income & **765** headed by women



1,296

households stayed in their homes for 2 years.

1,000

households moved from homelessness to housing

597

new households served & **33** new homeowners

156

households increased their net worth by 20% or more



202

unemployed people placed in jobs, at an average wage of **\$12.00**



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DES MOINES, IA
WWW.PCHTF.ORG

THE NEED IN DSM IS GREAT

HOUSING AFFORDABILITY

Housing is affordable when a household spends 30 percent or less of their income on housing costs, including rent and utilities.

We are seeing the housing “pain” begin to creep up the economic ladder (for a family earning \$50,000.00 - \$70,000.00). Stagnant wages combined with increased construction costs and higher rents have made DSM a less affordable place to live.

More than **41,000 WORKERS CANNOT AFFORD TO PAY RENT ALONE**, even when earning at the 90th percentile for their occupation.

TODAY IN DSM

MORE THAN 58,000 households in the MSA need more affordable housing

Approximately, **48%** of units affordable to extremely low income renters are being occupied by **HOUSEHOLDS THAT EARN HIGHER INCOMES**. This forces lower income households to find housing outside of their affordability range, even though there might be units in the area that they could afford.

KEY FINDINGS FROM THE WORKFORCE HOUSING STUDY 2019

- The current mix of housing falls short of meeting the needs of the current and future workforce and we need to have housing options that match the jobs in our communities.
- Any household earning **less than \$25,000** or **\$12.00 per hour** at full-time for a single earner is **in a housing “danger zone”** where there are not enough affordable housing units and what is affordable is disproportionately concentrated in some of the most distressed Des Moines neighborhoods.
- Any household earning **less than \$35,000 per year** or **\$16.50 per hour** at full-time for a single earner **cannot afford the median rent** in the region of \$930.00.
- The region is projected to add **150,000** new jobs generating **84,000** new households. Polk County is expected to absorb **57,000** of the new households.
- Over **three quarters** of all new projected households **will not** be able to afford new construction. In Polk County, this is expected to include over **18,000 renters earning less than \$50,000** and over **25,000 owners earning between \$50,000 and \$75,000**.

GREATER DES MOINES CAN FURTHER FUEL ITS ECONOMIC GROWTH BY INVESTING IN THE RIGHT MIX OF HOUSING OPTIONS.



**STABLE
STEADY
STRONG 2020**

THANKS TO OUR GENEROUS DONORS

- American Equity Investment Life Insurance Company
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- Bank of America Charitable Foundation
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- Ernest & Florence Sargent Family Foundation
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- SHAZAM
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- The Weitz Company, LLC
- Wells Fargo Housing Foundation
- West Bancorporation Foundation
- Connie Wimer Charitable Fund
- Zimmerman Properties, LLC

STRONG PROGRAMS

CRITICAL TIME INTERVENTION (CTI)

by Central Iowa Shelter & Services

- Critical Time Intervention focuses on integrating clients in the community through developing independent living skills and by building effective support networks during the transition from homelessness into housing. Its approach relies heavily on effective outreach and engagement by staff working in the community rather than in the office.
- CTI is a time-limited approach to case management lasting for nine months after placement into housing.

FINANCIAL FOUNDATION FOR SUCCESS (FFFS)

by Greater Des Moines Habitat for Humanity

- Financial Foundation for Success is a comprehensive, hands-on money management program aimed at empowering individuals and families through financial literacy.
- The FFFS program serves families earning 20-80% AMI in Polk County and who face many barriers to self-sufficiency including unemployment, financial hardship, low credit score, no savings, and more.



THE HOME CONNECTION

by Hawthorn Hill

- The Home Connection Program serves homeless families with children that are 30% or under AMI. The program's mission is to move families from homelessness to self-sufficiency and permanent housing.
- Financial independence through education, job training, and employment is the main goal for all families in this program. The program provides an affordable home for each family and a case manager that helps with budgeting, furthering education and career goals, parenting issues, and home maintenance.

STRONG PROGRAMS

GRADUATE HOUSING PROGRAM

by YMCA of Greater Des Moines

- The Graduate Housing Program provides assistance for families to find housing. The program provides supportive services including learning how to save money and budget, obtain money management skills, improve job skills and employability, explore educational opportunities, obtain and maintain permanent housing, and more.



PERMANENT SUPPORTIVE HOUSING

by Anawim Housing

- Permanent Supportive Housing is a critical group of programs based on evidence-based practices designed to serve individuals and families who are experiencing homelessness. In most cases, those served have little or no income.
- Staff members meet with residents monthly up to 2-3 times a week in their housing unit to facilitate adjustment into housing, lease compliance, and make connection to other services.



LANDLORD MITIGATION

by Primary Health Care

- The overarching goal of the Landlord Mitigation program is to educate and retain landlords with affordable units and decrease evictions and/or money judgments for the clients we serve. The clients who are served through this grant are homeless prior to housing. The majority earn under 30% of the area median income and have high barriers to housing prior to entry. Landlords are assisted by the Housing Navigator.

STRONG PROGRAMS

TRANSITIONS

by Oakridge Neighborhood

- Transitions is focused on increasing workforce readiness, engagement, retention and stability and is intended to connect low-income families with job training and other tools to achieve financial stability in an attempt to break the cycle of poverty.
- The program is designed to provide families with foundational knowledge, training, and support resulting in increased access to employment and fewer barriers to sustained economic opportunity when they enter the workforce. It uses multiple strategies including simultaneous adult workforce readiness and engagement and intensive case management.



HOPE FOR STABLE FAMILIES INITIATIVE

by HOME Inc.

- The Hope for Stable Families Initiative program helps families experiencing housing and temporary financial issues retain their housing and prevent them from becoming homeless. The program targets extremely low-income families with children enrolled in a Des Moines public school who are at risk of homelessness (\$25,100 for a family of 4).
- Supportive services include developing a family goal plan which includes applying for mainstream benefits, developing budget skills, acquiring skills training or higher education, or seeking jobs with higher compensation.



STRONG PROGRAMS

EXPANDING CHOICES IN HOUSING OPPORTUNITIES (ECHO)

by Anawim Housing

- The focus of ECHO is to create programming that supports tenants who demonstrate reasonable housing stability through utilizing housing choice vouchers to move off of permanent supportive housing grants.
- Staff provides assistance with housing searches, connection to health services, and budgeting.



CLIENT ASSISTANCE

by Primary Health Care

- The Client Assistance Program offers individualized assistance to homeless clients looking to obtain permanent housing who would otherwise not enter housing due to excessive requirements for application fees, rental deposits, utility deposits, and utility debt. Last year, the client assistance program helped 107 households with financial assistance.



HOMELESS YOUTH RAPID REHOUSING

by Iowa Homeless Youth Centers

- Iowa Homeless Youth Centers (IHYC) works to eliminate homelessness among youth and young families in Central Iowa. They believe, with supportive services, homeless individuals and families can attain self-sufficiency and break the cycle of poverty.
- The Homeless Youth Rapid Rehousing Program aims to provide 10 rapid rehousing units/ apartments inclusive of voluntary supportive services for individual homeless youth who are between the ages of 18-24 and who come from emergency shelters or the streets.

