

To read the full report, visit [housingtomorrow.org](http://housingtomorrow.org)

## EXECUTIVE SUMMARY



### Why does this matter?

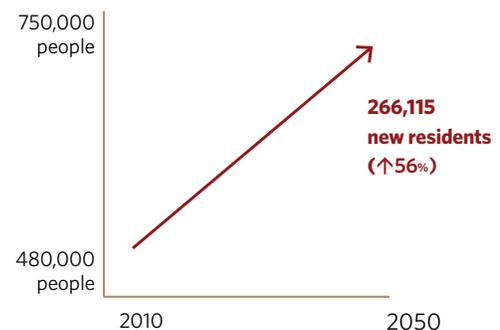
Housing is a human right, and a fundamental human need. Experts from various fields recognize that safe, stable, and affordable housing is essential to our region's health, education, and economic development. That's why Housing Tomorrow is so important. Housing Tomorrow is **Central Iowa's first-ever regional plan for affordable housing**. As such, it offers strategies to ensure that all Central Iowans have access to safe, stable, and affordable housing options now and in generations to come.

### Where will we live in 2050?

Housing Tomorrow comes at a vital time in the development of our region. Our thriving economy is driving unprecedented population growth that will continue in the coming decades. And we're not just growing; we're also changing. Tomorrow's Greater Des Moines will be older and more racially and ethnically diverse than ever. We will also need to accommodate a rapidly growing service workforce. Our fastest-growing industries are creating jobs that cannot support even a basic standard of living, currently estimated at \$21,000 for a single adult and \$57,000 for a family of four.

**Our community's needs are pressing, but it's not too late for change.** Anticipating these needs, this plan offers a roadmap forward to a brighter tomorrow for everyone in our region.

#### Projected Regional Growth



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

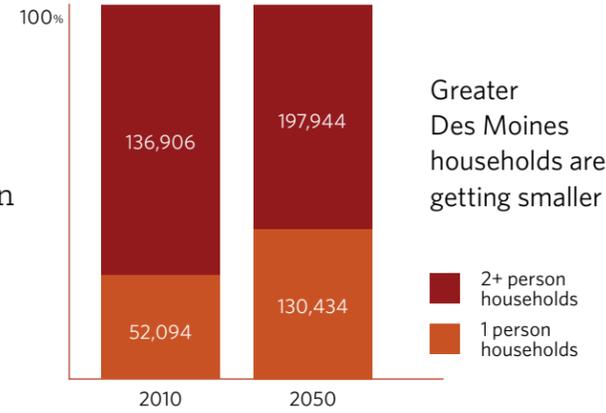


# 6 Principles of HOUSING TOMORROW

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

### STRATEGIES

- Use flexible zoning practices to encourage diverse housing types.
- Consider the impact of subdivision regulations on housing cost.



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

### STRATEGIES

- Connect property owners to home repair resources.
- Prevent the displacement of residents in changing neighborhoods.



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

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

### STRATEGIES

- Encourage the distribution of affordable housing options throughout the metropolitan area.
- Build and preserve affordable housing in close proximity to jobs, transit, and services.



Percentage of total area jobs paying > \$15K a year located outside the City of Des Moines

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

### STRATEGIES

- Engage partners from all constituencies in providing affordable housing.
- Identify community assets and employ them in comprehensive approaches to housing issues.



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

### STRATEGIES

- Reduce cost barriers to the development of affordable housing.
- Create regional funding sources for housing.



## 6 Our region will foster a dynamic community dialogue about housing.

### STRATEGIES

- Design and implement a marketing campaign that compels the general community to advocate for housing.
- Use community engagement strategies to empower and inform populations impacted by housing issues.



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

## What is affordable housing?

According to the U.S. Department of Housing and Urban Development, the monthly rent or mortgage payment and utilities of an “affordable” home should cost a household no more 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. Over 60,000 households in our area are living in “unaffordable housing.” However, government funding for affordable housing generally targets units for households earning less than 80% of Area Median Income (AMI). In 2015, 80% AMI for a single person in the Des Moines area is \$42,000 annually. For a family of four, the number is \$60,000.



Affordable homes in Greater Des Moines from top: HOME, Inc. green home in West Des Moines, Hatch Development’s Des Moines Greystones, Hubbell’s Court Avenue Lofts

## What is The Tomorrow Plan?

Housing Tomorrow was born out of and named for The Tomorrow Plan, a document that looks forward to a greener Greater Des Moines in 2050. The product of a three-year planning process and a grant from the U.S. Department of Housing and Urban Development, TTP seeks to achieve social, economic, and environmental resilience for our region.

## What should I do to help?

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.

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