POLK COUNTY HOUSING TRUST FUND  
2018 POLICY AGENDA

LOCAL POLICY
Local governments exercise the most control over specific affordable housing developments, and can enable or hamper development through zoning and subdivision regulations. City councils have final authority over zoning decisions, after review by planning & zoning commissions. They may also provide funding for affordable housing, often using federal funds like CDBG or HOME. Polk County government also provides funding to PCHTF, acting as its largest funder. Local government also has a pivotal role in ensuring safe housing conditions by administering rental inspections and permits.

- PCHTF supports policies that prevent displacement by preserving existing affordable homes (subsidized or unsubsidized) and requiring the preservation of affordable homes as redevelopment occurs.
- PCHTF supports policies that forbid discrimination against tenants based on their legal sources of income.
- PCHTF supports zoning and other policies that enable and promote higher-density development in location-efficient sites served by frequent transit service and near jobs, schools, and other services that meet daily needs and help families thrive.
- PCHTF supports policies that require or incentivize the development of new affordable homes alongside market-rate development, commonly called “inclusionary zoning” or “inclusionary housing” policies.
- PCHTF supports zoning and subdivision regulations that allow the construction of a variety of housing types, and maintain affordability by allowing affordable building materials, reduced parking, and smaller lot sizes, setbacks, and home sizes.
- PCHTF supports greater housing choice in all Polk County communities through policies that deconcentrate poverty and promote mixed-income development throughout the region.
- PCHTF supports proactive code enforcement policies that ensure healthy living environments for tenants and protect them from adverse health outcomes.
- PCHTF supports efforts to create a land bank to facilitate infill affordable housing development.
• PCHTF supports efforts to ensure that all of Central Iowa is served by local housing trust funds. Currently our neighbors in Warren, Jasper, and Marion counties do not have access to these state resources.

STATE POLICY
The State of Iowa also plays a large role in funding affordable housing in our community, managing federal programs like LIHTC as well as state-funded programs like the State Housing Trust Fund (SHTF). The state also administers several tax credit programs that often support affordable housing development. While a direct appropriation would be preferable due to the volatile tax credit market and questions about long-term sustainability, we support tax credits in the current funding scheme to address our pressing housing needs. The only direct appropriation is for the SHTF, funded through the Rebuild Iowa Infrastructure Fund and the real estate transfer tax. These funds are controlled by the state legislature and appropriated annually.

• PCHTF supports increased funding for the State Housing Trust Fund (SHTF).
• PCHTF supports changes to the Iowa Finance Authority’s annual Low Income Housing Tax Credit Qualified Allocation Plan (QAP) that support its local policy goals, including incentives for units that serve extremely low income households and for projects located near jobs, schools, and public transportation.
• PCHTF supports the expansion of tax credit programs that support the construction or rehabilitation of affordable housing, including Workforce Housing Tax Credits and Historic Preservation and Cultural & Entertainment District (HPCED) Tax Credits.
• PCHTF supports the establishment of a State Low Income Housing Tax Credit program, as enacted by neighboring states Nebraska, Missouri, and Illinois.
• PCHTF supports a homeownership development tax credit that provides additional resources for new construction and rehabilitation of affordable homeownership opportunities.

FEDERAL POLICY
The federal government is the largest funder of affordable housing in the U.S., supporting various programs managed by several federal agencies. Of these, the U.S. Department of Housing and Urban Development (HUD) plays
the largest role. HUD administers many housing and community
development programs, and leads enforcement of fair housing laws. Federal
funding decisions are made by Congress, but cabinet members may also set
departamental rules that can impact housing practices. Tax reform proposals
may also impact affordable housing through changes to the LIHTC program
and other tax credits commonly used in affordable housing development.

- Polk County Housing Trust Fund (PCHTF) supports increased federal
financing for affordable housing, currently offered through a variety of
programs including:
  - Managed by the U.S. Department of Housing and Urban
    Development (HUD):
    - Community Development Block Grant (CDBG)
    - HOME Investment Partnerships Program (HOME)
    - National Housing Trust Fund (NHTF)
    - Continuum of Care (CoC)
    - Public Housing Authority (PHA) administration &
      maintenance
    - Housing Choice Vouchers (HCV), commonly known as
      “Section 8”
  - Managed by the Internal Revenue Service (IRS):
    - Low Income Housing Tax Credit (LIHTC)
  - Managed by the U.S. Department of Agriculture (USDA):
    - Single-family and multi-family housing assistance
      programs serving Polk County’s rural communities