

Greater Des Moines

REGIONAL ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

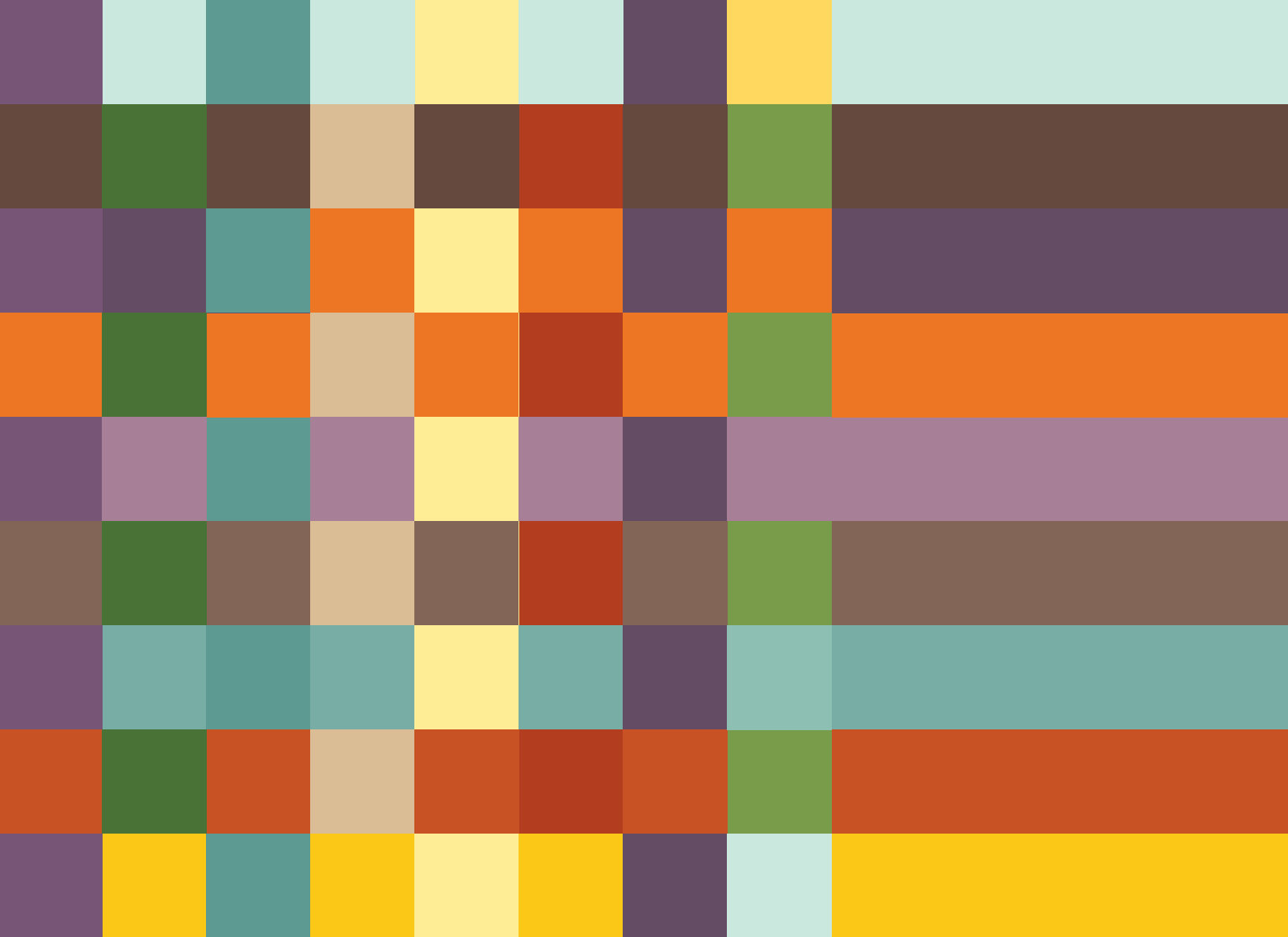
IMPEDIMENTS • SUPPORT • DEVELOPMENT • ZONING
FAMILY • CENSUS • RENTAL • **AFFORDABLE HOUSING**
JURISDICTIONS • DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
CONCENTRATED AREAS OF POVERTY • LOW-INCOME HOUSING
• CENSUS TRACT • COMMISSION • HOMELESS
COMPREHENSIVE PLAN • PUBLIC TRANSPORTATION
DISABILITY • ETHNICALLY CONCENTRATED AREAS
INVESTMENT • VOCATIONAL TRAINING • DEMOGRAPHICS
FACILITIES • ENERGY EFFICIENCY • PYRAMID SCHEMES
STOCK • NEIGHBORHOOD REVITALIZATION • HABITAT
HOUSING • CAPACITY • MULTI-FAMILY • HUD
• POVERTY • POLICY • HOUSEHOLD EXPENSES
HOUSING MARKET • ENTITLEMENT JURISDICTION
SIZE • METROPOLITAN STATISTICAL AREA • OVERSIGHT
VACANCY RATE • HOUSING + TRANSPORTATION
HOME VALUE • SUBSIDIZED HOUSING • DISCRIMINATION
• SECTION 8 • ANAWIM HOUSING • DUPLEX
SUPPLY • NON-PROFIT • IOWA FINANCE AUTHORITY
HOME • COMMUNITY ACTION AGENCY • ASSISTANCE
RESIDENTIAL • OCCUPANCY STANDARDS •
DETACHED DWELLING UNIT • MINIMUM LOT SIZE
• PARKING AND GARAGE REQUIREMENTS •
• UNRELATED ADULTS • LAND USE CLASSIFICATION
HOUSING • DWELLING UNITS PER ACRE • ELIGIBILITY
SCREENING REQUIREMENTS • HANDICAP ACCESS

HOUSING • RESIDENTS • POPULATION • BARRIERS •
HOUSING • PUBLIC • CONCENTRATION • ACCESS •
AND URBAN DEVELOPMENT • ANALYSIS • RACIALLY
HOME • NEIGHBORHOOD • INCLUSION • OPTIONS
• MINORITY • OPTIONS • LIVING • SERVICE •
TION • NUMBER OF UNITS • DISCRIMINATION •
AREAS OF POVERTY • ECONOMIC DEVELOPMENT •
GEOGRAPHIC PATTERNS • PARCEL • WALKABILITY •
HOUSING • FREE AND REDUCED LUNCH • HOUSING
INITIATIVES FOR HUMANITY • PATTERNS OF AFFORDABLE
CONSOLIDATED PLAN • HISTORIC TAX CREDIT
• RESIDUAL INCOME • SCHOOL TEST SCORES •
HOUSING • HOUSING TENURE • INCOME • HOUSEHOLD
OWN OR RENT • PLANNED UNIT DEVELOPMENT •
AN AFFORDABILITY INDEX • PURCHASE • MEDIAN
OF THE MOINES MUNICIPAL HOUSING AUTHORITY
• GEOGRAPHIC CONCENTRATION • HOUSING
AUTHORITY • DEVELOPMENT • SINGLE-FAMILY
ASSESSMENT • WEATHERIZATION • LOW-DENSITY
NATIONAL ASSOCIATION OF HOMEBUILDERS •
SIZE AND FLOOR SIZE • COST BURDEN • SETBACK
TO AVOID DISPLACEMENT • DESIGN STANDARDS
CLASSIFICATION • MANUFACTURED AND MOBILE
HOUSING • EDUCATION • PROPERTY TAXES • LANDLORD
ACCESSIBLE UNITS • SAFE HOUSING OPTIONS

The initial version of this report was written by Jane Rongerude, Assistant Professor in the Department of Community and Regional Planning at Iowa State University and graduate student Anuprit Minhas. That report was completed in October 2012 and is available through the Iowa State University Digital Collection (URL forthcoming). While the current report borrows heavily from the work of Rongerude and Minhas, the views expressed in this current report are those of the authors and not of Dr. Rongerude.

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EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

The Greater Des Moines Metro Area, repeatedly recognized for its high quality of life and moderate cost of living, is home to approximately 18% of the population of the State of Iowa. While the region's overall growth rate is modest, the diversity of residents, especially in terms of racial and cultural backgrounds, is increasing dramatically in some areas. In order to ensure that the benefits of the region are made available to all its inhabitants, civic leaders must ensure that an environment exists where equal access to housing opportunities is treated as a fundamental right. In order to maintain the region's high quality of life and ability to attract new residents and new economic opportunity, the issue of fair housing choice must have a place on the regional agenda.

Overview of the Report

HUD requires that all cities and counties eligible for Community Development Block Grant funding (entitlement communities) conduct an assessment of impediments to fair housing to certify compliance with the Consolidated Plan Final Rule, published in the Federal Register (24 CFR 91.225). The Cities of Des Moines and West Des Moines are entitlement communities that receive annual CDBG allotments from the U.S. Department of Housing and Urban Development (HUD) based on an established formula. As a result, they are required to carry out periodic analyses of impediments to fair housing choice.

Recently, HUD has encouraged entitlement cities to look at housing issues through a regional lens and to conduct a regional assessment of impediments to fair housing. HUD envisions that a regional assessment exercise will bring together the varied jurisdictions and entities within a given region around the issue of fair housing and encourage collaboration in the design and implementation of solutions to impediments. The entitlement communities in the Greater Des Moines Metro Area have decided to adopt this regional approach. In May 2012, the City of Des Moines contracted with the Department of Community and Regional Planning at Iowa State University to conduct the first regional analysis of impediments to fair housing in the Greater Des Moines Metro Area. The regional study area included fifteen cities and jurisdictions in addition to the entitlement cities of Des Moines and West Des Moines. The study was completed in consultation with Des Moines city staff and the team from the Des Moines Area Metropolitan Planning Organization's The Tomorrow Plan.

The primary question guiding the study was: *What are the impediments to fair housing in the Greater Des Moines Metro Area?* This report identifies specific impediments to fair housing in the region and suggests action steps to overcome these barriers. This analysis is expected to guide housing policy decisions in the region and feed into the region's ongoing planning efforts, including the City of Des Moines' Comprehensive Plan and Zoning Code updates, neighborhood revitalization plans, and The Tomorrow Plan.

Impediments and Possible Solutions

The following list provides the primary impediments identified through this study. It is important to remember that some issues relate to more than one impediment, for example the changing demographics in the region involve populations that bring cultural and language differences. This can lead to barriers for households in accessing fair housing information, securing financial resources, or finding culturally sensitive housing options.

The study also provides a series of recommendations that can act as a starting place for further discussion about fair housing issues in the region. It analyzes demographic and housing characteristics that impact housing choice and fair housing in the region. This analysis is only a beginning. It provides an opportunity to begin a regional conversation about housing and fair housing choice. Current local planning efforts as well as planning efforts associated with The Tomorrow Plan provide a forum for continuing these conversations.

1. **Affordability:** Affordability is the primary impediment for housing choice in the region. Despite the fact that the Greater Des Moines Metro Area is generally considered to be an affordable place to live, there remains many households unable to access affordable housing. For these households, the cost of housing, the lack of affordable housing around job centers employing low wage workers, and the lack of subsidized housing present significant challenges to housing choice and household stability. Federal housing programs such as HUD's Section 8 program have long waiting lists that keep them from being meaningful options for low and very low income households. Furthermore, the region lacks affordable and available housing options for large families with 3 or more children as large families oftentimes face indirect discrimination from landlords and realtors. The region also lacks affordable housing options for seniors and people with disabilities.

Potential Solutions

- Promote a regional approach to provision of affordable housing
- Create incentives for local jurisdictions to increase affordable housing options
- Increase choice of affordable rental units

- Increase the number and diversity of possible developers, managers, and funding sources for affordable housing to include more organizations such as non-profits, faith based organizations, corporations, manufacturing plants employing a large number of low-wage workers, pension funds, community benefits agreements and others
- Increase the provision of affordable housing around job centers
- Increase public transportation options, to increased lines and also increased frequency, lines to run late in the evenings
- Create incentives for private developers to invest in developing and rehabilitating affordable housing. This can be done by creating programs that provide flexibility in meeting code compliance requirements while ensuring health and safety of its residents.
- Education and technical resources for low skilled individuals
- Educational resources on how to maintain and keep homes
- More programs for emergency services when households are at risk of losing housing
- Consider new forms of affordable rental units, such as co-op options that can help reduce the rent-burden for individual households
- Promote the use of universal design in new construction to increase housing options for seniors and people with disabilities
- Educational resources towards financial management of household income
- Educational resources on how to buy and maintain a house



2. Changing demographics: The region is experiencing changing demographics, primarily as a result of a growing minority and immigrant populations. Although such changes often bring a renewed vitality and cultural resources, our research shows that the region also faces some NIMBY issues as it continues to adjust to this new cultural and language diversity. Access to resources and opportunities pose a barrier to some population groups, especially the growing Hispanic population concentrated in areas of poverty in Des Moines. Lack of information about housing choices, home ownership, financial literacy, money management and impaired credit are some of the emerging issues for these population groups. The region also lacks culturally sensitive housing options for immigrant families or for refugee families who may have to choose between living near needed social services and living near family support networks.

Potential Solutions

- Promote regional approaches to affordable housing
- Spread the location of affordable housing units throughout the region
- Identify de-concentration opportunities
- Increase availability of affordable rental units in the region
- Leverage private dollars and work with not for profit, faith based organizations and private agencies to provide the required subsidies for rental housing

3. Education of fair housing laws, rights and processes:

Knowledge of fair housing rights, laws and processes is an important to furthering fair housing goals and empowering citizens to take action against discrimination. Both survey responses and interviews indicate that a lack of knowledge in this area is one of the primary barriers to fair housing in the region. This issue assumes greater significance in light of the changing demographic patterns in the region, as minority and immigrant population groups continue to grow. Language barriers add an additional dimension to this issue.

Potential Solutions

- Increase outreach within the minority and immigrant population groups
- Partner with faith based organizations to reach these population groups
- Provide educational resources of laws and rights, and available housing options
- Increase community education clarifying myths around public and low income housing
- Increase community exposure to various cultures, norms, differences and dissimilarities among population groups
- Support the creation of a regional minority and ethnic representative taskforce to provide recommendations with housing related issues
- Partner with existing minority and ethnic groups and encourage links between housing and existing services
- Investigate options to assist foreign born population groups who may not be eligible for federal assistance.
- Provide certified and registered translation services to immigrant populations. Provide language services within various city departments.



4. Geographic concentration of subsidized and affordable

housing: Most affordable and subsidized housing is currently concentrated in Des Moines. The concentration of subsidized housing especially in predominantly poor neighborhoods raises concerns of disparity in access to opportunities and lack of access to jobs. Racial and ethnic segregation in the region is perpetuated and continued through this concentration of subsidized housing.

Potential Solutions

- Increased outreach region-wide.
- Identify and partner with grassroots, citizen groups, minority groups, faith based organizations, merchant association, and minority and immigrant lending organizations. Faith based organizations can play an important role in this effort.
- Partner with Institutions and schools to increase outreach and seek volunteers to seek most vulnerable population groups.
- Increase resources for existing human rights commissions

5. Landlord screening requirements: Landlords, property managers and owners are increasingly using tenant selection criteria that result in exclusion of certain populations like seniors, disabled population, and low-income individuals. These restrictive conditions include criminal background checks, credit history, and eviction history and do not allow for a case-by-case consideration of tenants.

Potential Solutions

- Increased education of fair housing laws and rights for landlords, property owners and developers
- Increased education of fair housing laws, rights and responsibilities for tenants
- Work with landlords and property owners to create a tenant reentry program that allows individuals and families avail housing if they meet certain criteria to establish credibility as a tenant
- Work with landlords and property managers/owners to look at tenants on a case by case basis and be flexible with the tenant screening requirements



6. Support services for homeowner: Most affordable housing is concentrated in Des Moines and is part of an aging housing stock. Little of this existing housing stock meets the requirements of the elderly, disabled and large and multi-generational families. The high cost of rehabilitating old houses and absence of private developer interest in bringing some of these units up to code creates a further shortage of safe, accessible and affordable housing for seniors and people with disabilities. In addition, many of the region's low-income homeowners are in need of resources that will allow them to maintain their homes and stay in compliance with code regulations. There are few programs in the region for households that require more extensive assistance, such as case management, to maintain housing that they own in the face of on-going or unexpected challenges. In the current fiscally constrained climate, city and county agencies are unlikely to increase the services they offer, but more households are likely to be in need of services. This creates a challenging situation for low-income homeowners struggling to maintain their housing.

Potential Solutions

- Create partnerships with non-governmental service providers and private sector partners
- Create or expand programs to provide supportive services to low income, senior, and disabled home owners

7. Zoning: Land use and development policies and zoning provisions affect the range of housing choices available across jurisdictions. The region includes little inclusionary zoning, and variance in zoning laws across jurisdictions pushes populations from more restrictive jurisdictions and into cities that have more permissive codes. This inconsistency across city lines leads to concentrations of poverty in the urban core and tends to exclude lower income populations from suburban communities.

Potential Solutions

- Implement inclusionary zoning for municipalities within the region or on a case by case basis for new Planned Unit Development projects
- Increase zoning areas that allow the development of multifamily developments
- Create an affordable housing overlay to minimize barriers to affordable housing within local zoning codes

8. Homelessness: Chronic homelessness and near homelessness remain a cause for concern in the region. The homeless population includes individuals and families unable to find housing they could afford as well as individuals with mental health issues, substance abuse, chemical dependency, and sex offenders. The lack of adequate support services to help these groups find and maintain suitable housing in a timely manner, prohibits these individuals from seeking appropriate, safe and affordable housing.

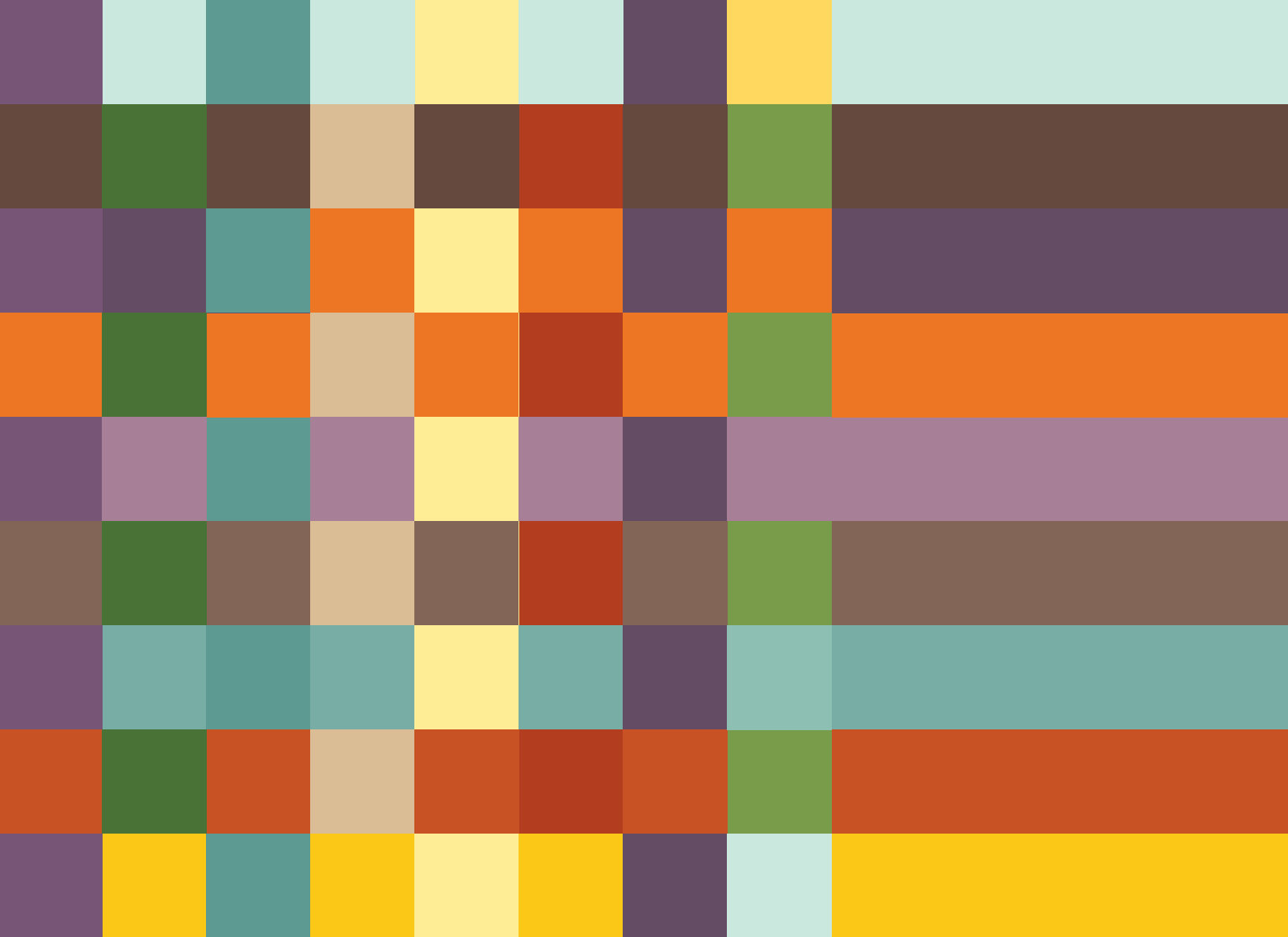
Potential Solutions

- Add more emergency shelter beds in more locations across the region to the current homeless sheltering system
- Create additional transitional housing options for each homeless subgroup
- Expand the mandate of the Homeless Coordinating Council to include coordination with regional planning efforts

9. Transportation: Approximately 36 percent of the survey respondents identified a lack of adequate public transportation as a barrier to affordable housing. A further analysis of public transportation in the region shows that the vast majority of housing and jobs are located within on-half mile of public transportation. The identified RCAP/ECAP area (Census Tract 5) currently has public transit service provided by DART's Route #1. This route provides 15 to 30 minute headways from 5:30 am to 11:30 pm Monday through Friday.

Potential Solutions

- Provide flexible bus services in the identified RCAP/ECAP to supplement the existing fixed route service
- Adopt policies that require affordable housing to be located along existing public transportation corridors





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INTRODUCTION

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The Greater Des Moines Metro Area, repeatedly recognized for its high quality of life and moderate cost of living, is home to approximately 18% of the population of the State of Iowa. While the region's overall growth rate is modest, the diversity of residents, especially in terms of racial and cultural backgrounds, is increasing dramatically in some areas. In order to ensure that the benefits of the region are made available to all its inhabitants, civic leaders must ensure that an environment exists where equal access to housing opportunities is treated as a fundamental right. In order to maintain the region's high quality of life and ability to attract new residents and new economic opportunity, the issue of fair housing choice must have a place on the regional agenda.

Purpose of the Report

Fair access to housing is a fundamental right recognized by the US federal government and the State of Iowa. Discrimination in housing denies material opportunities as well as opportunities of growth to individuals and communities, limiting their full potential and undermining their ability to be resilient in the face of change. HUD defines impediments to fair housing choice as:

Any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin (HUD, 2012).

The seventeen jurisdictions within the Greater Des Moines Metro Area including Des Moines and West Des Moines are working to ensure that fair housing choice is a reality for all the region's residents. This report will inform the planning and implementing of that work.

CDBG Reporting Requirements

The City of Des Moines annually receives federal entitlement funds through the U.S. Department of Housing and Urban Development (HUD) to further national goals that include:

- Provide decent, safe, and sanitary housing;
- Provide a suitable living environment; and,
- Expand economic opportunities.

Community-wide programs and activities are supported through the Community Development Block Grant (CDBG) program which focuses program benefits to low- and moderate-income households, the Home Investment Partnership (HOME) program for construction and rehabilitation of affordable housing, and the Emergency Solutions Grant (ESG) program which is part of the Federal HEARTH Act funding to deal with homelessness and assist households at-risk of homelessness.

This report fulfills CDBG regulations [24 CFR Subtitle A §91.225(a)(1)], which state that in order to receive CDBG funds, each entitlement community must certify that it "actively furthers fair housing choice" through the following:

- Completion of an Analysis of Impediments to Fair Housing Choice (AI);
- Actions to eliminate identified impediments; and,
- Maintenance of fair housing records.

The analysis identifies factors that affect the availability of a wide range of housing choices and the barriers that limit those housing choices. An analysis of impediments must therefore involve the following:

- A review of a state or entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices;
- An assessment of how those laws affect the location, availability, and accessibility of housing;
- An evaluation of the conditions, both public and private, affecting fair housing choice for all protected classes; and,
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

The HUD Consolidated Plan

The HUD Consolidated Plan (ConPlan) is a five-year Strategic Plan for Affordable Housing, with yearly progress reports. It describes how a city's entitlement funds are coordinated with non-federal resources and other planning strategies to tackle priority need and specific goals at the local level for the purpose of achieving a greater impact.

To provide a framework for identifying housing and community development priorities, the ConPlan references several data resources; housing market conditions, demographic profiles, housing affordability and economic data. The Analysis of Impediments to Fair Housing Choice (AI) is a key report required by HUD to provide informed guidance about local barriers to fair housing.

This report will be an update to the City of Des Moines' 2009 Analysis of Impediments prepared for the 2010-2014 HUD Consolidated Plan. As Des Moines gets ready to outline its next five-year Strategic Plan, the information presented in the AI for Des Moines and the surrounding region will add depth to their understanding of housing equity needs and priorities for low- and moderate-income households.

Regional Focus

HUD has begun to encourage entitlement districts to take a regional approach when evaluating impediments to fair housing and to conduct a unified Regional Analysis of Impediments (Regional AI). Fair housing issues are oftentimes best addressed on a regional level since housing choice implies mobility. As a result, a Regional AI, because it provides a comprehensive picture of the status of fair housing at the local, regional and state levels, allows jurisdictions to tackle issues more effectively.

Fair housing choice is a regional issue that extends beyond the jurisdictional boundaries of Des Moines and West Des Moines, the region's two entitlement communities. However, this report marks the first time impediments to fair housing choice has been analyzed at a regional rather than a jurisdictional level in the Des Moines area. It is our expectation that this report will serve as a baseline for future investigations and planning efforts regarding fair housing choice in the region. The findings from this report will inform the upcoming consolidated plans for the entitlement cities of Des Moines and West Des Moines as well as the Des Moines Metropolitan Planning Organization's larger The Tomorrow Plan initiative.

An important component of the Regional AI is the engagement of participating jurisdictions in the analysis of impediments and the collaboration between them in designing and implementing appropriate solutions. HUD terms this engagement as the 'bridge' in regional planning from analysis to engagement to decision making for all participating jurisdictions. For the Greater Des Moines Metro Area, The Tomorrow Plan efforts will take on the role of the bridge. Their success in this area can be measured by future regional AI reports.

The study was initiated in response to HUD's requirement for a regional perspective to housing issues. This regional perspective is expected to enable local governments to make knowledgeable policy decisions to tackle fair housing issues in the region. It is also more cost efficient since multiple jurisdictions can use the same regional analysis of impediments or its components rather than creating individual reports. West Des Moines conducted their previous analysis of impediments study in 2008 and Des Moines conducted their study in 2009. The regional analysis builds from the earlier studies and takes them further by incorporating all jurisdictions located within the MPO boundaries.

Study Area Boundaries

Although the Regional AI covers all jurisdictions located within the Des Moines - West Des Moines Metropolitan Statistical Area (MSA), the formal boundaries for this study are the boundaries used by the Des Moines Area Metropolitan Planning Organization (MPO). This area is referred to as the Greater Des Moines Metro Area. It includes a majority of Polk County and extends into Dallas, Warren, and Madison Counties. Although these boundaries represent a smaller subset of the MSA, they allow this study to better coordinate with existing planning efforts in the region.

The following seventeen local jurisdictions are included in the study area:

<i>Altoona</i>	<i>Ankeny</i>	<i>Bondurant</i>
<i>Carlisle</i>	<i>Clive</i>	<i>Cumming</i>
<i>Des Moines</i>	<i>Grimes</i>	<i>Johnston</i>
<i>Mitchellville</i>	<i>Norwalk</i>	<i>Pleasant Hill</i>
<i>Polk City</i>	<i>Urbandale</i>	<i>Waukee</i>
<i>West Des Moines</i>	<i>Windsor Heights</i>	

The Greater Des Moines Metro Area includes parts of three census tracts that extend beyond the MPO boundaries into predominantly rural county areas. For purposes of comprehensiveness, these census tracts are included in the analysis for this report. The portions of these tracts that extend outside the study area are not heavily inhabited and are unlikely to skew demographic and housing data. Excluding them could result in the underestimation of data because the portions of these census tracts that are within the MPO boundaries that have seen steady growth. See Map 1 for the boundaries of the Greater Des Moines Metro Area as well as Polk, Dallas, Warren, and Madison counties.



Process and Methodology

In May 2012, the City of Des Moines contracted with the Department of Community and Regional Planning at Iowa State University to conduct a regional assessment of impediments to fair housing choice in the Greater Des Moines Metro Area. The Iowa State team conducted research from June 2012 to September 2012 and through this study, identified specific barriers to fair housing in the region. This report borrows heavily from the findings of that study.

Framing the Study

The study asks one central question: *What are the impediments to fair housing choice in the Greater Des Moines Metro Area?*

This study investigates these barriers by exploring a set of HUD-suggested inquiries related to segregation and racial/ethnic concentrations in housing. An analysis of impediments must identify segregation by answering the following questions:

1. Is the area segregated? Is the segregation by race? By one or more forms of national origin?
2. Are particular racial/ethnic minorities more segregated than others?
3. Are particular jurisdictions or areas within a jurisdiction far below their predicted racial/ethnic population based on their current economic profile?

The analysis must also identify racial and/or ethnic concentration in the region by asking the following questions:

1. Does the region contain racially concentrated areas of poverty (RCAPs) or ethnically concentrated areas of poverty (ECAPs)? If so, what percentage of the regional population resides in RCAPs or ECAPs?
2. Are particular racial/ethnic minorities acutely concentrated in RCAPs/ECAPs?
3. Do certain jurisdictions have the majority of the region's RCAPs/ECAPs?
4. How much HUD subsidized housing/assisted housing/Low Income Housing Tax Credit (LIHTC) housing is in each concentrated area?

Geographic Aggregations

Entitlement cities and jurisdictions involved in a regional assessment of impediments study have the discretion to decide what kind of geographic aggregations make most sense. In the present case, the U.S. Census and American Community Survey data is collected and analyzed at census tract level. While the MPO boundaries are used as a reference to identify census tracts to be included in the study (Map 1), the data for entitlement cities and jurisdictions is compared with the MSA aggregates to identify regional trends and patterns. The MPO and MSA boundaries do not differ much from each other, with the MPO boundaries being a subset of the MSA. The MPO boundaries are used to keep the data manageable.

Research Techniques

The study adopted a mixed methods approach that incorporated both quantitative and qualitative research techniques. This included an in-depth analysis of both the historical trends and existing demographics, socioeconomic characteristics, spatial distribution of population and services, semi-structured and open-ended interviews, surveys, focus group discussions and archival and document research.

This study used a web-based survey to maximize stakeholder input within the allotted time frame. The survey questionnaire included a total of nine questions (see Appendix A) and was designed to ask the most pertinent and important questions related to provision of and access to fair housing in the region including barriers to affordable housing, home ownership, and fair housing. We sent the survey to representatives from a mix of city jurisdictions, housing providers, regional housing agencies, lenders, developers, social and support service providers, non-profit citizen groups, all participating city jurisdictions within MPO boundaries, neighborhood associations and the Neighborhood Review Board (NRB).

Other participants for the survey were identified from a number of sources. The MPO identified representatives from city jurisdictions and agencies and the sample was then expanded using the 'snowball' method. Staff from the City of Des Moines suggested an initial set of contacts from non-profit organizations and these contacts were asked to refer and identify other people with interest and association with housing in the region. This method was successful in identifying participants who work with fair and/or affordable housing and groups and individuals working



with immigrant and minority populations. The web survey was administered using the Survey Monkey tool, and participants received the survey link via email. After we sent out a survey link, we followed up with reminder emails and individual phone calls that helped increase the overall response rate. This process continued for approximately two months, as new and important participants were identified.

We received a total of 61 survey responses representing a range of organizations including: city agencies, regional housing agencies, housing providers, lenders, for-profit developers, social service providers and advocate groups, and citizen representatives. The participating agencies included social service providers that support low-income and near-homeless populations to avail and maintain housing and secure available public and private resources. Agencies providing temporary and transitional housing to at-risk population like single mothers, victims of domestic abuse, elderly, people with disabilities and/or mental illnesses etc. were identified and reached out to for information through the survey as well as in-depth interviews. The survey also included agencies that provide supportive housing, programs and services to predominantly minority, immigrant and/or refugee population groups in the region.

Direct citizen input was mainly through the participation of Des Moines neighborhood associations and the Neighborhood Revitalization Board. Neighborhood associations are comprised of residents and property owners within recognized neighborhoods that advocate for their area of the City and are thus a key component of City-public engagement. The Neighborhood Revitalization Board, a participant in the survey, is a smaller group of representatives appointed by the Des Moines City Council that advises Council on housing and neighborhood revitalization issues. While all existing neighborhood associations (56 at the time) were encouraged and contacted to participate in the process, eight neighborhood associations responded to the survey. Agencies working at the neighborhood level and focusing specifically on low-income census tracts like Neighborhood Development Corporation (NDC) and Neighborhood Finance Corporation (NFC) provided valuable insights through the web survey and focus group discussions. These low-income census tracts often see large minority and ethnic population and individuals recognized as protected classes through the Fair Housing Act.

We also saw good response from all city jurisdictions, planning departments and citizen support groups; however, we only received a single response from the for-profit developer group.

In addition to the surveys, we conducted a total of 12 interviews with individuals from a variety of organizations related to the provision of housing in the region. These included funding agencies and lenders, housing developers and providers, non-profit community service providers, social service providers, citizen representative groups and research agencies. These groups were also covered through the web survey and identified potential candidates for in-depth interviews. We also used two focus groups as part of the research process, one with affordable housing providers and one with developers working in the region. These focus groups were conducted in conjunction with The Tomorrow Plan team.

Finally, the MPO staff talked with a number of different stakeholders in small groups, larger public discussions, and individually. Groups represented include:

- 1000 Friends of Iowa
- A Mid-Iowa Organizing Strategy
- African American Leadership Forum
- Aging Resources of Iowa
- American Institute of Architects
- Anawim Housing
- Ankeny Economic Development Corporation
- Ankeny Young Professionals
- ASHRAE
- Asset Building Coalition
- Beacon of Life Residential Center for Women
- Big Brothers Big Sisters
- Black Ministerial Alliance of Des Moines
- Broadlawns Medical Center
- Building Owners and Managers Association International
- Center on Sustainable Communities
- Central Iowa Center for Independent Living
- Central Iowa Shelter & Services
- Character Counts
- Children & Families of Iowa
- Children and Family Urban Ministries



- Community Housing Initiatives, Inc.
- Community! Youth Concepts
- Des Moines Area Interfaith Hospitality Network
- Des Moines Area Religious Council
- Des Moines Municipal Housing Authority
- Douglas Acres Neighborhood Association
- Drake University
- East/South Des Moines Chamber
- Easter Seals Society of Iowa
- Evelyn Davis Project
- Fort Des Moines Neighborhood Association
- Freedom for Youth Ministries
- Grand View University
- Greater Des Moines Leadership Institute
- Greater Des Moines League of Women Voters
- Habitat for Humanity
- Hawthorn Hill
- HOME, Inc.
- Homebuilders Association of Greater Des Moines
- House of Mercy
- Iowa Bureau of Refugee Services
- Iowa Child Care Resource & Referral
- Iowa Commercial Real Estate Association
- Iowa Commission on the Status of Women
- Iowa Council for International Understanding
- Iowa Economic Development Authority
- Iowa Homeless Youth Centers
- Iowa League of Cities
- Jewish Federation of Greater Des Moines
- Joppa
- Latinas Unidas for un Nuevo Amanecer
- Lutheran Services of Iowa
- Mainstream Living
- Meal from the Heartland
- Meredith Neighborhood Association
- Metro Advisory Council
- Northeast Neighbors + Friends
- Oakridge Neighborhood Services
- One Iowa
- Orchard Place
- Polk County Conservation
- Polk County Health Services
- Polk County Housing Trust Fund
- Polk County, Family & Youth Services
- Primary Health Care, Inc.
- Red Cross 211
- River Bend Neighborhood Association
- Salvation Army
- Sierra Club of Central Iowa
- St. Joseph's Family Shelter
- Visiting Nurse Services
- Waterbury Neighborhood Association
- Waveland Park Neighborhood Association
- Wesley Life Home and Community Services



- West Des Moines Chamber of Commerce
- Westminster Presbyterian Church
- Westwood Neighborhood Association
- Woodland Heights Neighborhood Association
- Young Professionals Connection
- Young Womens' Resource Center
- Youth Emergency Services & Shelter

These conversations revealed a number of concerns in regard to affordable housing around the region. Comments include:

- "There is a lack of coordination of where affordable housing, public transportation, and service jobs are located."
- "We need to address inequities across communities."
- "We need options in our neighborhoods."
- "Build more infrastructure that is networked and creates movement across communities in regard to both businesses and housing"
- "Affordable housing. How do we do it? Do we try to re-use old, or do we tear everything down (landfill) and build all new (gov. subsidize)? What is a 'base home,' and what does it include?"
- "Housing may be less expensive, but local incomes have not risen to compensate for competition by coastal staff brought here at coastal salaries. A Pierre, SD, study years ago showed low housing costs, but people relocating from rural SD found it expensive. Pittsburgh, PA, has a similar dynamic to cost: income."
- "We need co-housing."
- "Fair lending is important."
- "I've been working in housing related business for 30 years; people need all types of housing."
- "Homelessness and cheap housing for elderly are concerns."
- "We need safe housing for elderly and disabled."
- "I need the ability to afford housing."
- "I would like to see a plan for integration around placemaking and believe education/culture around all these issues intersect – with housing as a key outlier."
- "The quality of housing, i.e., property taxes, zoning (commercial vs. residential), is where is our municipality's revenues are coming from."
- "The distance between affordable housing and jobs is concerning – people are having to commute."
- "Have livable communities where you can have access to your needs, where jobs and housing are compatible, not mismatched."
- "Housing demand is not matching population."
- "Allow people to age in place with mixes of housing types."
- "We need higher density housing and also need to look at jobs in relation to housing."
- "Let's build more dense housing."
- "Des Moines housing is in decline, going to rentals – there are opportunities to upgrade and make the city center more attractive."
- "Housing deterioration: We need to make it so people want to move in, not just out – incentivize renovations."
- "There are safety issues affecting people's housing location choices."
- "Current zoning doesn't allow for the right housing types for future workers."
- "Development doesn't match the preferences of workers that will be driving our housing market. We need to adjust to attract creative types."
- "Aging – the older generation is likely to outlive their ability to drive, but they want the ability to stay in their house, have a sense of place, and enjoy 'small living' – being close to the things they want."
- "New workers will want different kind of housing than prior generations of workers."
- "I like being able to walk to services so when I get too old to drive I won't be dependent so much on others. Younger people like similar housing, amenities, walkability."
- "Figure out where transit is going first and then locate housing nearby"

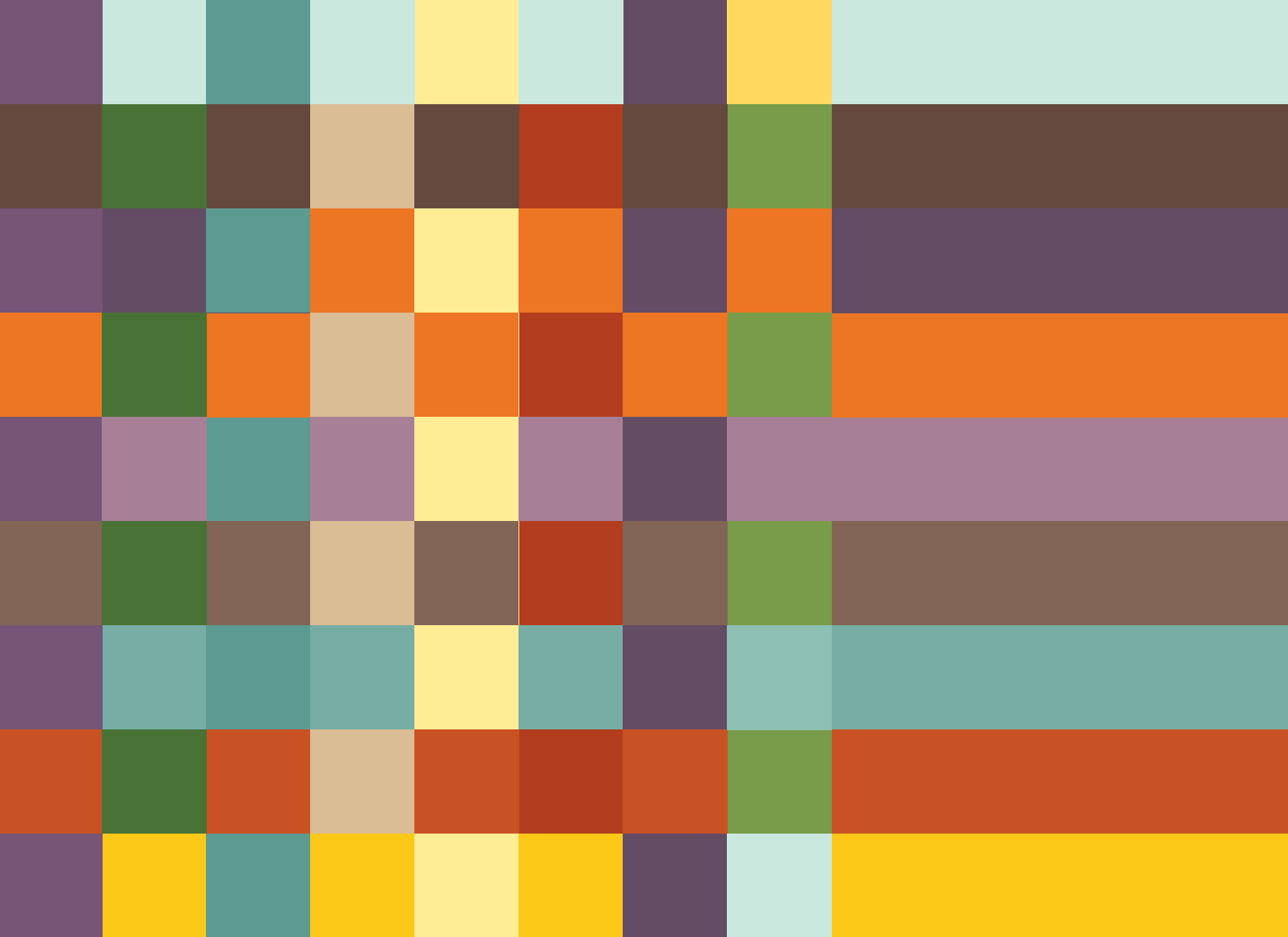
- “Definitely need more affordable housing, including downtown. I have a 27 year old son who wants to return to Iowa and Des Moines. He would like to not have to use a car much, but he thinks downtown housing is too expensive here.”
- “Right now is a critical time for Des Moines in general; thus, it is a very critical time to evaluate our housing system and improve it. The population of Des Moines is ready to embrace change and with that will come a need for affordable housing, infrastructure change, and public transit change. Restore our existing infrastructure before building new.”
- “There is a struggle for affordable housing options within commute.”
- “Having available housing options for a diverse set of demographics is vital to the success of the community and city overall. There are a lot of misconceptions about ‘low-income’ housing that need to be addressed, too. Housing options are vital to the stability of the city/community.”
- “We need affordable housing and ability to receive loans at a fair rate for African-Americans. Helping African-Americans with the opportunity to open their own business! Help them to succeed! Helping the inner city with housing without displacing them – allow them to stay in the inner city if they choose.”

As part of this outreach, The Tomorrow Team conducted a focus group with twenty refugees from the Bhutanese community and communities of Burma. This group noted the lack of coordination where housing, public transportation, and service jobs are located. The team also led a bus tour in the urban core in partnership with the African American Leadership Forum.

This feedback informed the contents of The Tomorrow Plan and also will inform the development of the regional affordable housing plan to be developed by the Polk County Housing Trust Fund in 2014.









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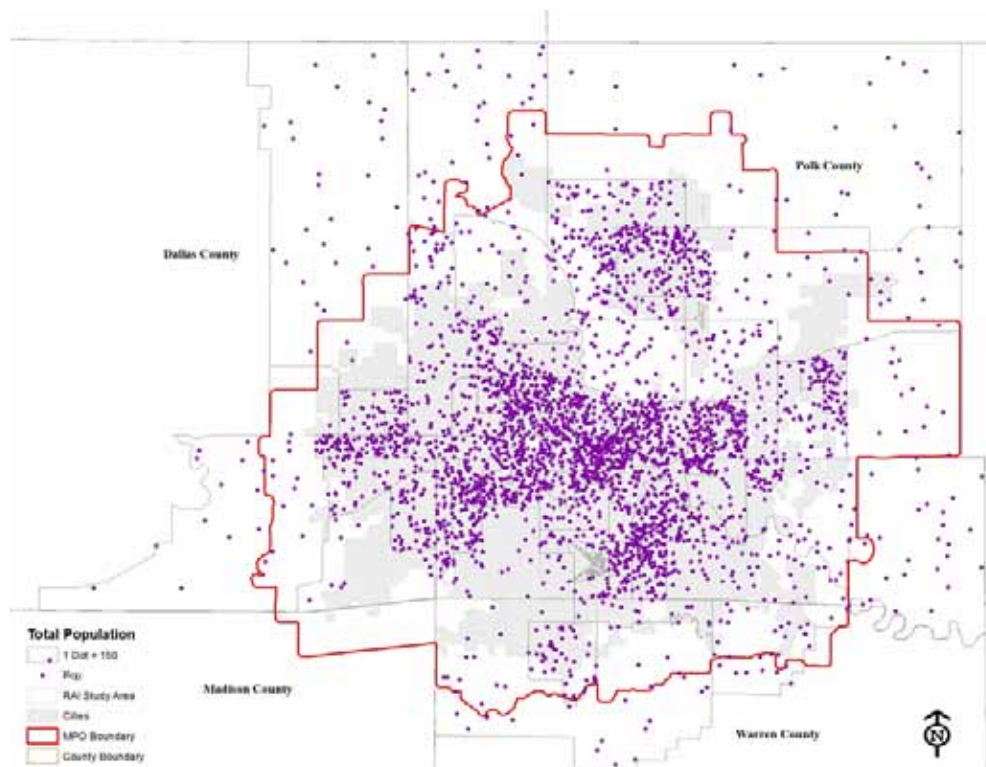
**REGIONAL
DEMOGRAPHIC
PROFILE**

REGIONAL DEMOGRAPHIC PROFILE

This chapter provides the demographic background for the Greater Des Moines Metro Area by race, national origin, disability status, families with children and the elderly. The demographic profile analyzes data from 2000 and 2010 in order to identify patterns of change in the region. The steady increase in the overall population in the state and the Des Moines Metropolitan Statistical Area (MSA) includes a corresponding increase in minority and foreign born populations. In order to further evaluate this dynamic, the chapter also includes a section on segregation of different population groups by race.

Population and Race

Des Moines is the largest and most densely populated jurisdiction in the region, but it saw a very small growth of 2.4 percent in the past decade. On the other hand, the growth rate in West Des Moines from 2000 to 2010 was 22 percent. Most suburbs followed patterns similar to West Des Moines, particularly the western suburbs of Clive, Johnston, Urbandale, Grimes and Waukee. In the last ten years, the population of Johnston doubled and the population of Waukee increased 169 percent. Ankeny, a growing community to the east of Des Moines, saw the largest increase in terms of absolute numbers at 18,465 persons. The following map shows the distribution of the total population in the Greater Des Moines Metro Area in 2010.



POPULATION CHANGE IN GREATER DES MOINES, 2000 TO 2010

<i>Jurisdiction</i>	<i>Total Population 2000</i>	<i>Total Population 2010</i>	<i>Population Change from 2000 to 2010</i>	<i>Percent Change from 2000 to 2010</i>
<i>Entitlement Jurisdictions</i>				
Des Moines	198,682	203,433	4,751	2.4
West Des Moines	46,403	56,609	10,206	22.0
<i>Others</i>				
Altoona	10,345	14,541	4,196	40.6
Ankeny	27,117	45,582	18,465	68.1
Bondurant	1,846	3,860	2,014	109.1
Carlisle	3,497	3,876	379	10.8
Clive	12,855	15,447	2,592	20.2
Cumming	351	351	189	116.7
Grimes	5,098	8,246	3,148	61.7
Johnston	8,649	17,278	8,629	99.9
Mitchellville	1,715	2,254	539	31.4
Norwalk	6,884	8,945	2,061	29.9
Pleasant Hill	5,070	8,785	3,715	73.3
Polk City	2,344	3,418	1,074	45.8
Urbandale	29,072	39,463	10,391	35.7
Waukee	5,126	13,790	8,664	169.0
Windsor Heights	4,805	4,860	55	1.1
Total	369,670	450,738	81,068	21.9

Historically, the State of Iowa has been racially homogenous and continues to have more than 90 percent white inhabitants. The table on the following page shows the racial and ethnic distribution in 2000 and 2010 for the State of Iowa, the entitlement communities of Des Moines and West Des Moines, and the additional jurisdictions in the Greater Des Moines Metro Area. The maps on pages 28 and 29 show the population distribution by race in the Greater Des Moines Metro Area and for Des Moines and West Des Moines specifically for 2010.

These data reveal a changing region. The minority population in the state has increased slightly in the past decade, with the biggest change in the Hispanic population that increased from 2.8 to 5.0 percent. Although the highest concentrations of minority groups are still found within the jurisdictional boundaries of Des Moines, the distribution of population groups by race is changing slightly across the region. Slowly, the region is becoming more diverse.

Although Des Moines is predominantly white, it is more racially diverse than the state and more racially diverse than its suburbs. In 2010, almost 24 percent of the city was non-white compared to less than 9 percent in the State of Iowa. Between 2000 and 2010, the city's Hispanic population nearly doubled, going from 6.6 percent to 12 percent. Des Moines also saw an increase in its African American population in this time period.

West Des Moines has also seen slight increases in non-white population from 2000 to 2010. The white population in West Des Moines decreased by 4 percent during this time, as African American, Hispanic and Asian populations continued to increase.

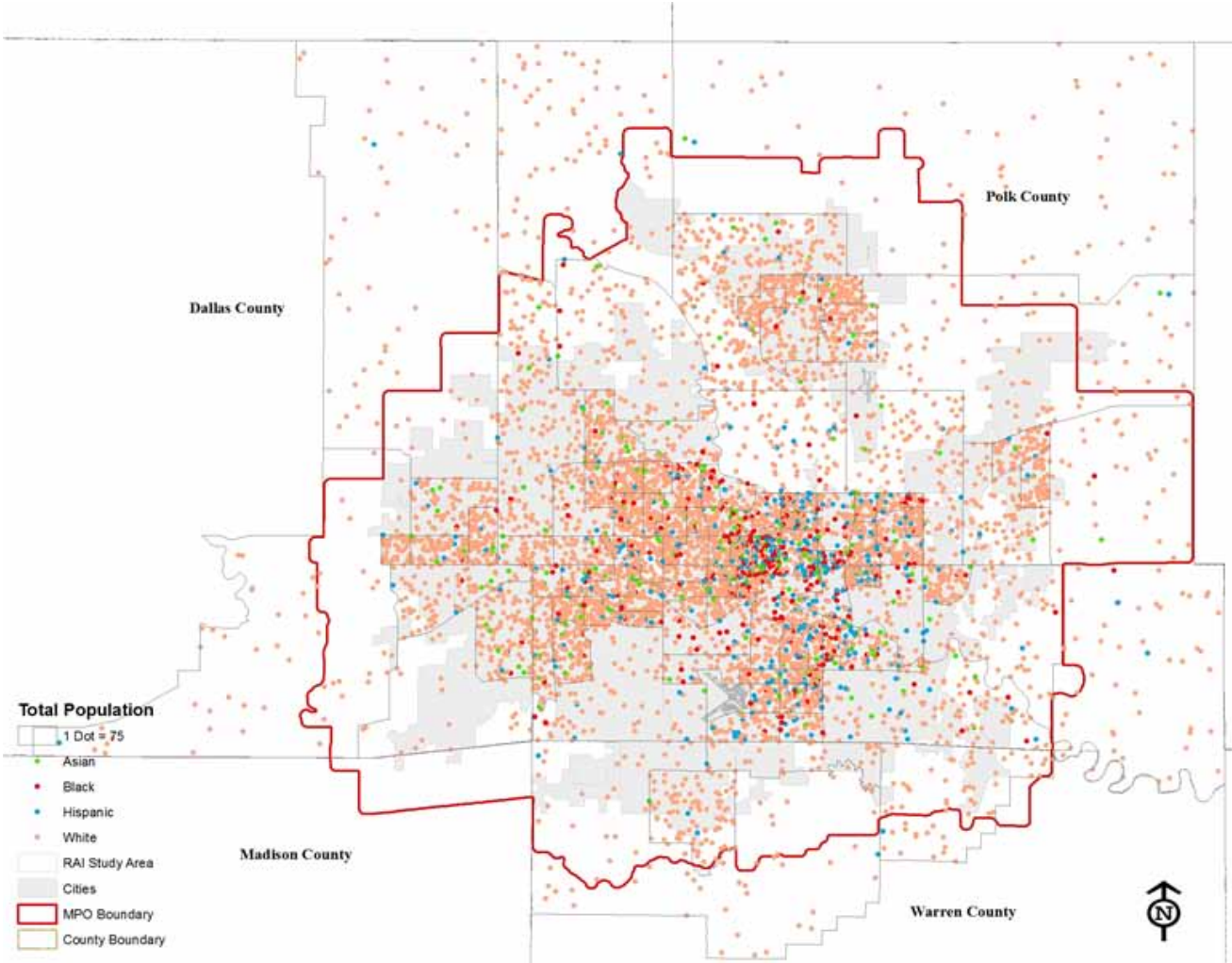
The suburbs in the region are still predominantly white with more than 90 percent white population. Clive has the largest percent of Hispanic population at 7.5 percent of total population after Des Moines, where the Hispanic population accounts for 12 percent of total population of the city.

POPULATION CHANGE IN GREATER DES MOINES, 2000 TO 2010

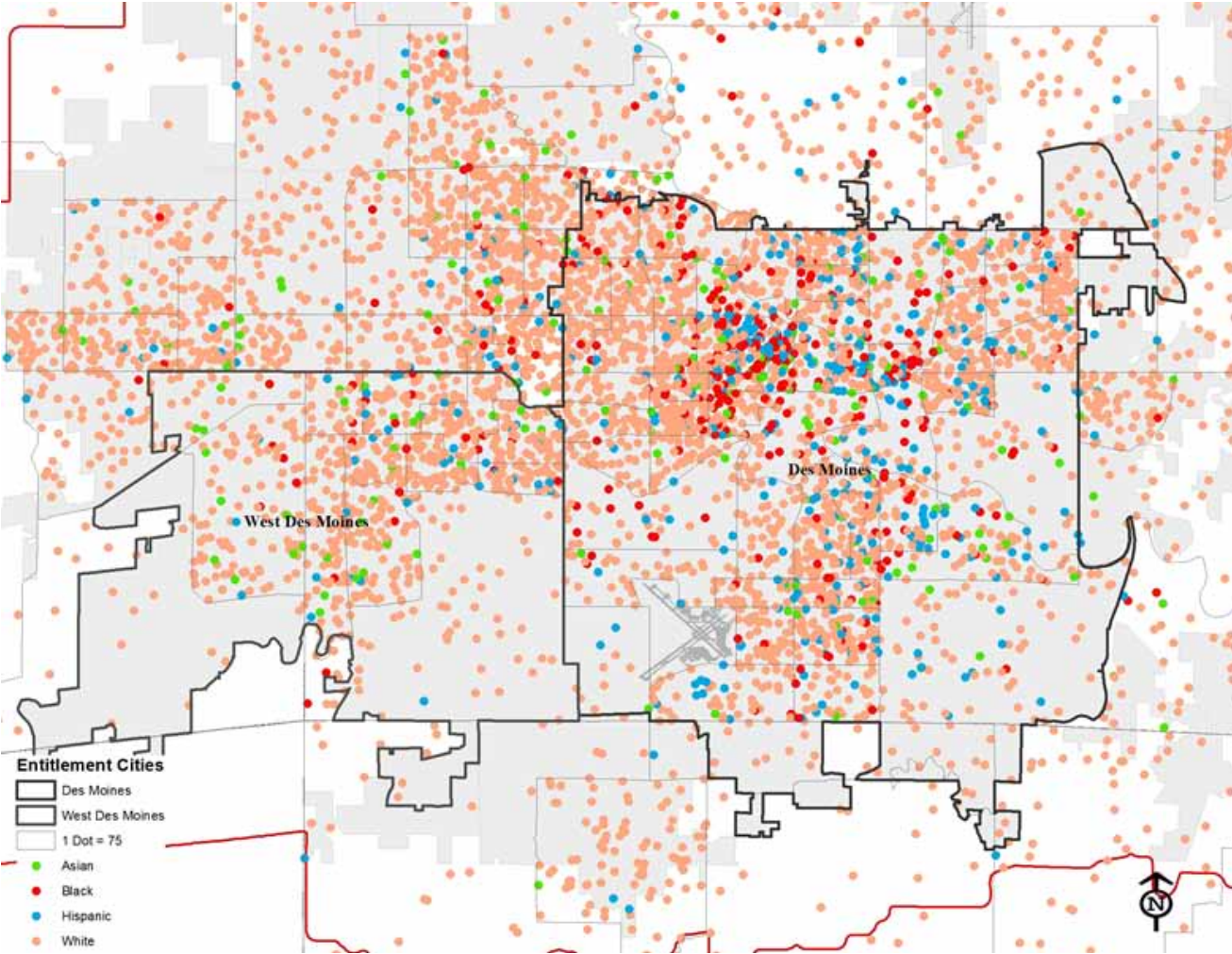
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Waukee	5,126	13,790	8,664	169.0
Windsor Heights	4,805	4,860	55	1.1
Total	369,670	450,738	81,068	21.9

Des Moines and Windsor Heights are experiencing a decrease in their white population. As the minority population steadily increased, Des Moines saw a decrease of almost 5 percent in white population from 2000 to 2010, while Windsor Heights saw a decrease of 3 percent. Windsor Heights experienced the least amount of growth in total population at 1.1 percent. West Des Moines also experienced a modest increase of 16.3 percent in white population. As seen in the region, the African American, Hispanic and Asian population groups in West Des Moines have also grown significantly with more than 100 percent increase in all three population groups.

POPULATION DISTRIBUTION IN GREATER DES MOINES BY RACE, 2010



POPULATION DISTRIBUTION BY RACE IN DES MOINES AND WEST DES MOINES BY RACE, 2010



The following table shows the percent change in the population by race. It provides a helpful snapshot of the changing and increasing minority population across all suburbs in the region. The minority population in most areas in the region was very small to begin with in 2000, and while the numbers still form a considerably small percentage of the total population, these groups are growing at a rapid pace. This can be seen in the example of Johnston. Johnston saw the biggest percent increase in the African American population at 652 percent, yet this group forms only 2.2 percent of the total population in Johnston. Similarly, while Waukee saw an increase of 1155.2 percent in its Asian population, this group forms 2.6 percent of the total population in Waukee.

The region as a whole continues to be predominantly white, and at the same time there is a substantial increase in the number and percent of African Americans, Hispanic and Asians in the region. While the entire region is experiencing a steady shift in minority population distribution, Des Moines has experienced the largest influx in terms of absolute numbers.

POPULATION CHANGE BY RACE AND ETHNICITY IN GREATER DES MOINES, 2000 TO 2010

Jurisdiction	White		African American		Hispanic		Asian	
	Total	% Change	Total	% Change	Total	% Change	Total	% Change
<i>Entitlement Jurisdictions</i>								
Des Moines	-8,025	-4.9	4,817	30.1	11,196	85.2	2,044	29.4
West Des Moines	7,025	16.3	1,004	115.7	1,526	108.7	1,429	111.6
<i>Others</i>								
Altoona	3,906	39.4	67	70.5	249	145.6	119	247.9
Ankeny	16,901	64.3	342	166.0	740	252.6	660	259.8
Bondurant	1,906	104.9	22	NA	50	312.5	28	933.3
Carlisle	319	9.3	8	133.3	39	97.5	11	157.1
Clive	1,651	13.8	177	110.6	833	250.2	246	66.5
Cumming	178	109.9	3	NA	4	NA	2	NA
Grimes	2,880	58.1	70	411.8	150	272.7	94	208.9
Johnston	7,407	89.0	326	652.0	218	165.2	627	362.4
Mitchellville	395	23.6	125	2500.0	32	139.1	-1	-8.3
Norwalk	1,942	28.9	31	193.8	136	147.8	18	46.2
Pleasant Hill	3,173	65.9	195	487.5	274	222.8	132	150.0
Polk City	1,023	44.5	22	314.3	16	100.0	7	100.0
Urbandale	8,280	91.1	647	145.4	756	162.6	880	175.0
Waukee	7,911	157.2	152	690.9	374	984.2	335	1155.2
Windsor Heights	-139	-3.0	87	104.8	103	135.5	55	91.7

National Origin

The Fair Housing Act prohibits housing discrimination on the basis of an individual's national origin. This means that an individual seeking housing cannot be discriminated against based on this person coming from or being perceived as having come from other countries. In 2010, 47.3% of all foreign-born residents in Des Moines and 24% of foreign-born residents in West Des Moines originated from Latin America, as depicted in the table below. This group also formed the biggest percentage of foreign-born residents in the MSA. People originating from Asia are the largest population group (41.4%) by percentage of foreign-born residents living in West Des Moines.

FOREIGN-BORN POPULATIONS IN THE
DES MOINES-WEST DES MOINES MSA

Area of Origin	MSA		Des Moines		West Des Moines	
	Number	%	Number	%	Number	%
Europe	7,105	18.9	2,386	11.4	1,474	28.7
Asia	11,812	31.4	6,313	30.1	2,126	41.4
Africa	3,093	8.2	2,012	9.6	231	4.5
Oceania	89	0.2	59	0.3	0	0.0
Latin America	14,571	38.8	9,925	47.3	1,233	24.0
North America	893	2.4	290	1.4	74	1.4
Total	37,563	100	20,985	100	5,138	100

In addition to this, State of Iowa is also the only state and one of ten voluntary agencies contracted with the U.S. Department of State to resettle refugees from other countries. The State's Bureau of Refugee Services traces its roots to 1975 and has been assisting thousands of refugees ever since. While the State has helped refugees from Indochina, east European countries like Poland, Czechoslovakia and Hungary, Bosnia, Sudan, Africa and Burma among others. From 2000 to 2004, refugees from Africa represented the majority of refugees being resettled by the Bureau and from 2005-2006, Burmese refugees formed the largest group (Iowa Bureau of Refugee Services, 2012).

Families with Children

The Census Bureau defines a family as 'consisting of a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption' (Census, 2010). Families with children, described as 'familial status,' are a protected class under the federal fair housing law amended in 1988. Families may face housing discrimination from

landlords or neighbors who fear that children may create noise in the neighborhood or cause damage to property. However, there is no evidence to suggest a correlation between damaged housing and families with children.

In 2010, 34 percent of households (HH) in the MSA consisted of individuals under 18 years (Table 5), while families with children under 18 years of age account for 32 percent of the 146,144 families in the region (Table 6). Single parent families represent almost 9 percent of all families in the region, with single mother families outweighing single father families by about 4 percentage points.

HOUSEHOLD CHARACTERISTICS FOR
THE DES MOINES-WEST DES MOINES MSA, 2010

Jurisdiction	Total	% Households with Individuals Under 18
MSA	223,268	34.0
Entitlement Jurisdictions		
Des Moines	81,369	32.0
West Des Moines	24,311	20.6

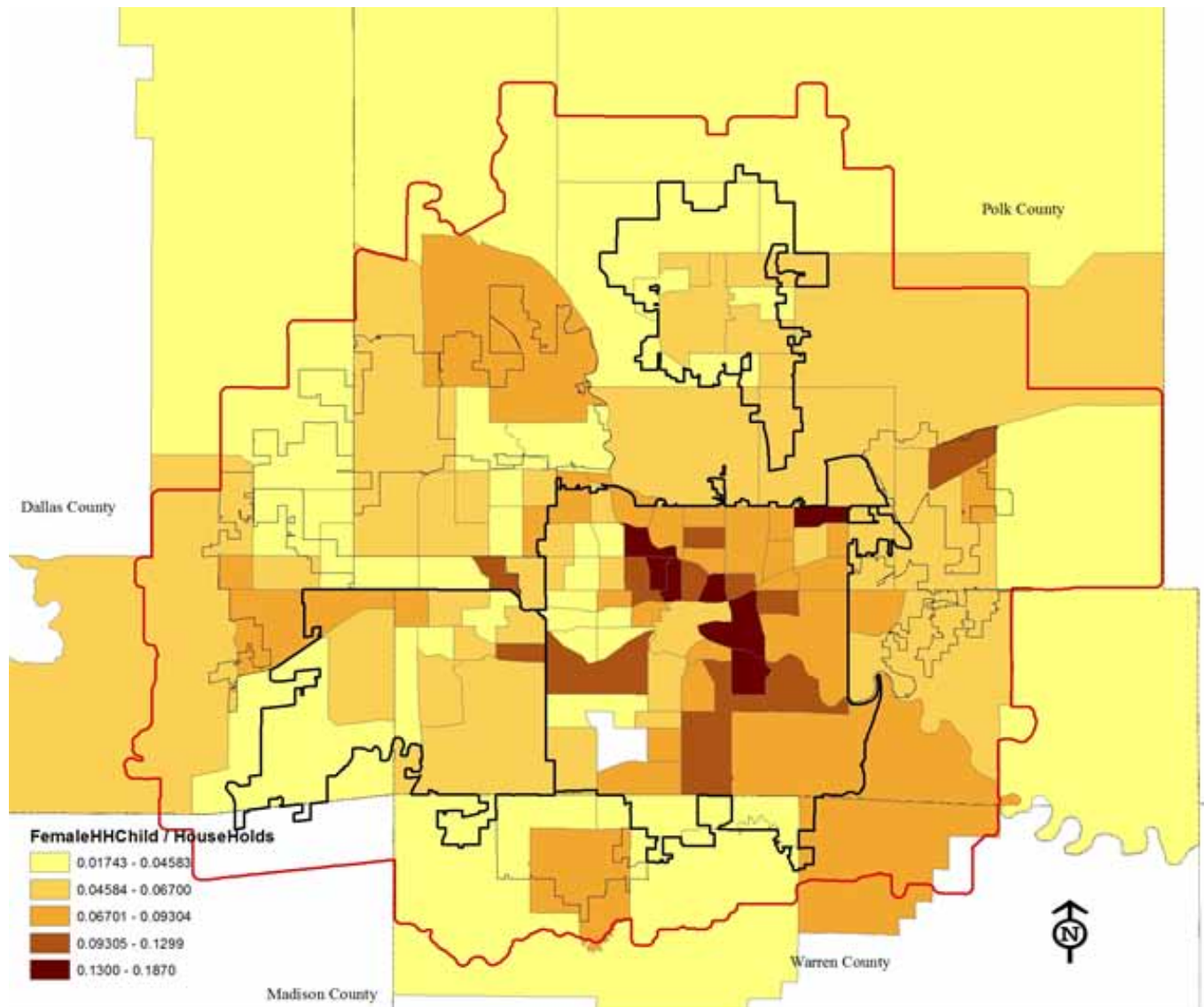
While Des Moines and West Des Moines account for almost the same percent of families with children at 28 and 29.2 percent respectively, Des Moines has a higher number of total families living within its jurisdiction, and a higher number of families with children. In both cases percent of single mother families surpass single father families with children. Des Moines has a higher number of single mother families at 8.7 percent of a total of 47,491 families, as shown in the table below.

FAMILIES WITH CHILDREN IN THE
DES MOINES-WEST DES MOINES MSA, 2010

Jurisdiction	# Families	% Families with Children Under 18	% Single Fathers with Children Under 18	% Single Mothers with Children Under 18
MSA	146,144	32	2.4	6.6
Entitlement Jurisdictions				
Des Moines	47,491	28	2.9	8.7
West Des Moines	14,201	29.2	1.9	5.7

The map on the following page shows that while single parent headed households are located across the region, the highest concentrations are found within Des Moines. The availability as well as the location of affordable housing is critical for low income and single parent headed households where individuals require access to support services like day care and health care and proximity to public transit routes.

SINGLE FEMALE HEADED HOUSEHOLDS WITH CHILDREN AS A PROPORTION OF ALL HOUSEHOLDS IN THE REGION, 2010



The above map shows that while single parent headed households are located across the region, the highest concentrations are found within Des Moines. The availability as well as the location of affordable housing is critical for low income and single parent headed households where individuals require access to support services like day care and health care and proximity to public transit routes.

Persons with Disabilities

The Fair Housing Act provides additional protection to individuals with disabilities. It defines disability as a physical or mental impairment (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) substantially limits one or more

major life activities, a history of having had such a condition, or the perception that one has such a condition. In such cases landlords must make reasonable modifications and accommodations to the property, rules, policies, practices or services if needed.

In 2010, 9.7 percent individuals reported having a disability in the Des Moines MSA. Des Moines is has a higher percent of disabled population at 12.2 as compared to the MSA, while West Des Moines is lower than the MSA average at 7.68 percent, as shown in the following table.

DISABLED POPULATION IN THE DES MOINES-WEST DES MOINES MSA, 2010

<i>Jurisdiction</i>	<i>Total Population</i>	<i># Persons with a Disability</i>	<i>% Population with a Disability</i>
MSA	569,633	55,340	9.7
<i>Entitlement Jurisdictions</i>			
Des Moines	203,433	24,951	12.2
West Des Moines	56,609	4,348	7.68

The data from last ten years reveals that the proportion of disabled individuals as a percent of total jurisdictional population has decreased from 2000 to 2010 in the state, the MSA, Des Moines and West Des Moines, as shown in the table below. Des Moines saw the biggest decrease in disabled population at 31.6 percent with disabled population forming 12.2 percent of the total population in Des Moines. In 2010, 7.68 percent people reported having some disability in West Des Moines.

PERCENT CHANGE IN DISABLED POPULATION IN THE DES MOINES-WEST DES MOINES MSA, 2010

<i>Jurisdiction</i>	<i>% Population with a Disability, 2000</i>	<i>% Population with a Disability, 2010</i>	<i>% Change, 2000 to 2010</i>
State of Iowa	15.26	11	-24.6
MSA	12.07	9.71	-13.9
<i>Entitlement Jurisdictions</i>			
Des Moines	18.37	12.2	-31.6
West Des Moines	10.69	7.68	-12.4
<i>Group 2</i>			
Ankeny	9.9	7.3	-24.1
Urbandale	9.62	5.75	-18.9

Ankeny experienced a total population increase of 18,465 residents from 2000 to 2010 (Table 1). For the same period of time, the number of disabled individuals as a percentage of the overall population decreased from 9.9 to 7.3 percent or a total decrease of 24.1 percent.

Seniors

Des Moines has a slightly higher percent of households with elderly citizens at 20.5 percent than West Des Moines where households with elderly citizens accounted for 17.5 percent of total households in the jurisdiction, as shown in the following table.

POPULATION 65 YEARS AND OLDER IN THE DES MOINES-WEST DES MOINES MSA, 2010

<i>Jurisdiction</i>	<i>Total Households</i>	<i>% Households with Individuals 65 and Over</i>
MSA	223,268	20.3
<i>Entitlement Jurisdictions</i>		
Des Moines	81,369	20.5
West Des Moines	24,311	17.5

Senior and elderly citizen households form a significant percent of population groups in both entitlement cities. This population group may often need special consideration due to limited income resources, health care costs, limited mobility and likely prevalence of some form of disability. This huge population group is expected to have a specific set of needs for both housing and the neighborhood.

Other Community Characteristics

Other characteristics that may impact housing choice options for individuals and households include poverty, homelessness, and criminal justice status. Within the ex-convict population, sex offenders in particular have difficulty securing housing.

Poverty

The City of Des Moines has the highest percentage of population living in poverty in the region at 17.7 percent, which is twice of the MSA average of 9.9 percent. The percentage of people living under poverty in West Des Moines is much lower than the MSA average at 5.7 percent. These numbers speak to a regional concentration of extremely low income households in Des Moines.

POVERTY STATUS IN THE DES MOINES- WEST DES MOINES MSA, 2010

<i>Jurisdiction</i>	<i>Total Population</i>	<i>Population Below Poverty</i>	<i>% Population Below Poverty</i>
MSA	558,811	55,519	9.9
<i>Entitlement Jurisdictions</i>			
Des Moines	198,682	35,167	17.7
West Des Moines	55,409	3,137	5.7

The absolute number of people below poverty is highest for the white population group in all three areas of comparison — the MSA, Des Moines and West Des Moines. However, these numbers account for only 7.3, 12.4 and 4.6 percent of the total

POVERTY STATUS BY RACE IN THE DES MOINES-WEST DES MOINES MSA, 2010

Jurisdiction	White		African American		Hispanic		Asian	
	Number	%	Number	%	Number	%	Number	%
MSA	35,676	7.3	9,285	36.1	8,449	22.7	1,856	10.7
<i>Entitlement Jurisdictions</i>								
Des Moines	19,275	12.4	8,024	40.8	7,199	30.9	1,313	14.4
West Des Moines	2,259	4.6	N	N	466	13.7	N	N

N indicates that data for this geographic area cannot be displayed because the number of samples cases is too small.

white population in these jurisdictions. In contrast, 36.1 percent of all African American households, 22.7 percent of all Hispanic households, and 10.7 percent of all Asian households living in the MSA fall under the poverty level, as shown in the above table.

Again in this category, Des Moines has the highest concentration of people living below the poverty line, with 40.8 percent of its African American population belonging to this group. There are high levels of poverty within the Hispanic population in Des Moines as well, where 30.9 percent living below poverty level. These numbers reveal that instances of poverty are much higher in the African American and Hispanic populations than in the white and Asian populations in both the entitlement jurisdictions and the region as a whole.

The total number of individuals living below poverty level accounts for 5.7 of the population in West Des Moines. These are predominantly white individuals with 2,259 of the 3,137 total population living below poverty levels. The remaining 878 individuals belong to various other races, but the number of people from each race is too small to be captured by the Census calculation methods. One of the reasons for this observation could be that African Americans account for only 3.3% of the total jurisdictional population in West Des Moines as opposed to 10.2 percent in Des Moines.

Homelessness

The City Council of Des Moines and the Polk County Board of Supervisors established the Homeless Coordinating Council in April 2010. The Homeless Coordinating Council consists of representatives from the City of Des Moines, Polk County, United Way, Greater Des Moines Community Foundation, Polk County Housing Trust Fund and Greater Des Moines Partnership besides representative from the City of West Des Moines and other agencies. It works to address the issue of homelessness in central Iowa and Polk County by developing a long range plan to designed to eliminate homelessness besides identifying policies and objectives to improve existing service delivery, allocation of funds and develop housing alternatives for camps existing along riverbanks and other locations across the region.

Sex Offenders

While sex offenders are not covered as a protected class under the Fair Housing Act, housing for this population groups is a cause for concern in the housing circles in the region. State and federal laws prohibit sex offenders from being within a 2000 feet distance of all public facilities and are federally banned for life from receiving government assistance. Most of this population is considered to live on riverbanks and in homeless encampments. Sometimes they may not reveal their background and may live with family or friends. The issue with housing for sex offenders has caught the attention of city officials and agencies and has been deliberated upon at various times.

Segregation

Racial segregation can be measured using three indices — index of dissimilarity, exposure index and isolation index. This report uses dissimilarity index to measure the distribution of various population groups. A dissimilarity index is a micro level statistics and summarizes segregation or integration of two groups by measuring whether a particular population group is distributed across the census tracts in the same way as another group. It is based on a scale of 1 to 100, with 0 being perfect integration and 100 being complete segregation. A value of 60 or above is considered very high, 40-50 is considered moderate and values of 30 or below are considered to be fairly low levels of segregation.

The national index of dissimilarity from 2010 census showed that African American – white segregation was 62.7 percent, down from 65.2 in 2000, Hispanic – white segregation was 50.0 down from 51.6 in 2000 and Asian – white segregation was 45.9, up from 42.1 in 2000 (HUD, 2012).

The total number of ethnic minorities in Des Moines region is very small and makes it difficult to come up with reliable indices for all jurisdictions. Instead a regional index that represents the status of racial segregation in the Des Moines MSA is used to analyze the racial composition of the region. The table on the following page lists the dissimilarity indices for population groups with respect to the total white population in the region.

DISSIMILARITY INDICES FOR THE DES MOINES-WEST DES MOINES MSA, 2010

	% Population, 2000	% Population, 2010	Dissimilarity Index, 2000	Dissimilarity Index, 2010
Non-White/White	13	18	44	40
African American/ White	5	5	58	52
Hispanic/White	4	7	47	46
Asian/White	3	4	40	36

According to the recently released HUD data, dissimilarity index for non-white to white population in the Des Moines-West Des Moines MSA is 40 and falls in the moderate range. This means that 40 percent of non-white population would need to move to census tracts that are disproportionately white, to achieve racial integration. This is down from 2000, when 44 percent non-whites would have had to move. Non-whites form 18 percent of the total population in 2010, up from 13 percent in 2000. While the dissimilarity index is for the entire MSA, the analysis on population and race has revealed that the city of Des Moines has seen a greater increase in minority population as compared to the suburbs. Des Moines has experienced a slight decline in the white share of residents with a simultaneous increase in African American, Hispanic and Asian populations.

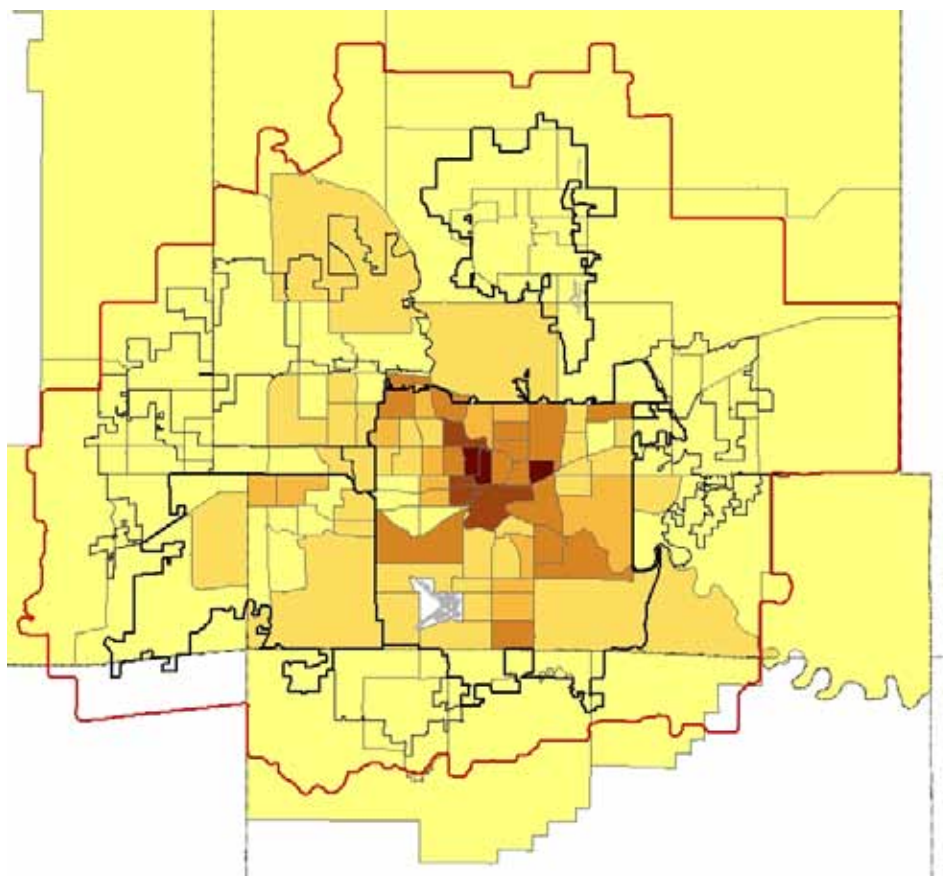
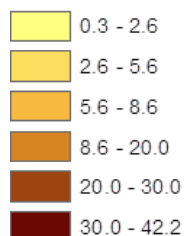
of white population has remained the same at 5 percent in the last ten years, and a decline in the dissimilarity index of 6 points indicates an increased level of integration in the African American — white communities in 2010.

Of all the jurisdictions within the Greater Des Moines Metro Area, Des Moines saw the highest increase in total number of African American residents at 4,817, followed by West Des Moines at 1,004. This increase in the African American population was accompanied by a simultaneous decline of 8,025 white residents and has resulted in a slight increase in the percentage of African American residents living within Des Moines.

Segregation of the African American Population

The table above shows that the Des Moines-West Des Moines had a dissimilarity index of 58 in 2000, which reveals a moderate to high level of segregation of African Americans from the white population. In 2010 it had reduced to a moderate 52, which means 52% of African Americans would need to move to census tracts that are disproportionately white to achieve integration. Although this number shows room for improvement, it is well below the national average of 62.7 percent. The African American population as a percent

Percent Black African American

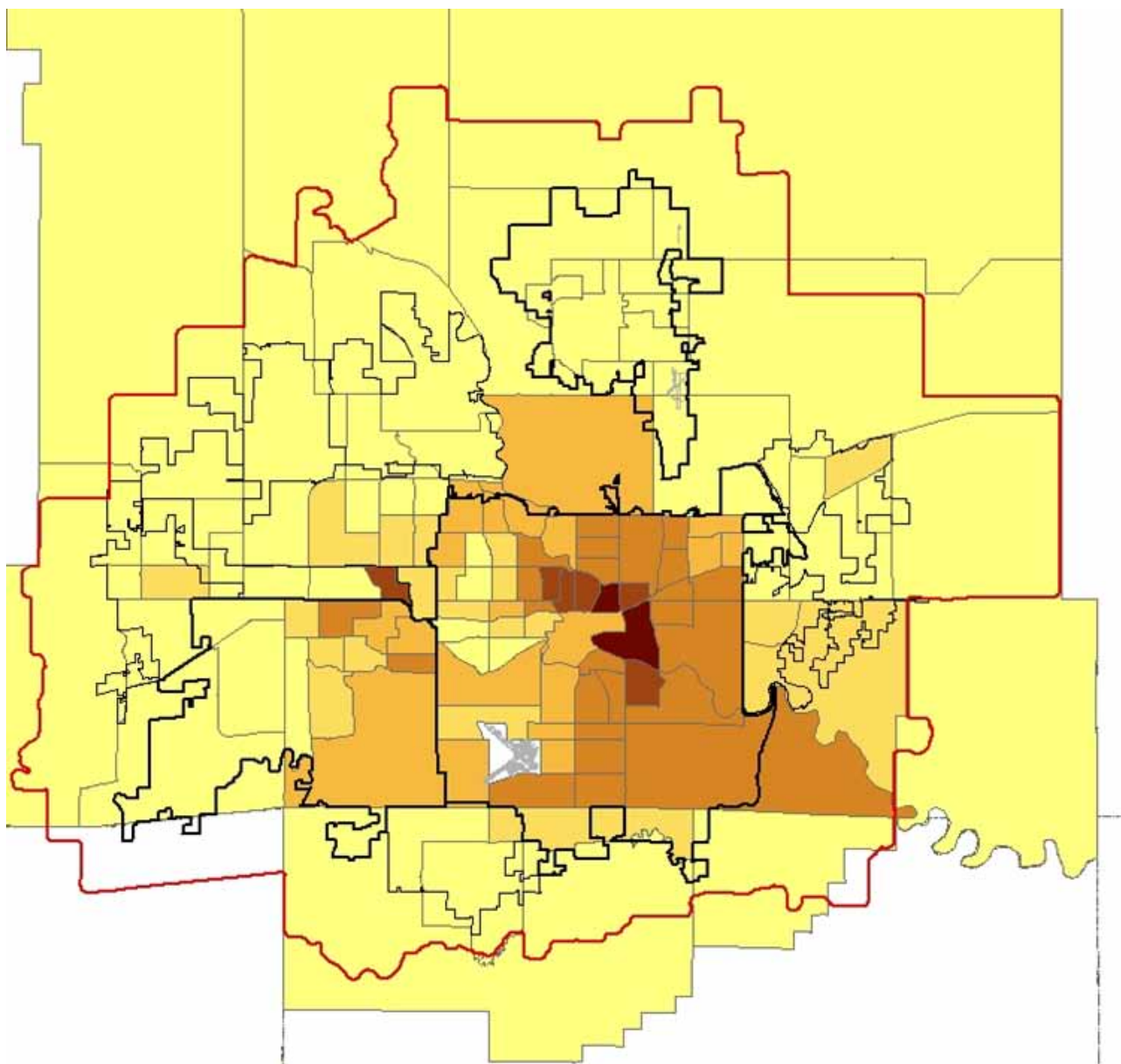
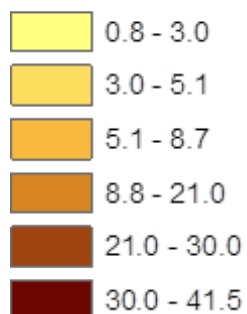


Segregation of the Hispanic Population

The Hispanic population has doubled in almost all jurisdictions across the MSA with Clive and Waukee both showing significantly greater increases at 250.2 and 984.2 percent change respectively. Des Moines had the overall biggest increase in total Hispanic population at 11,196.

The Hispanic population increased in the MSA from 4 percent in 2000 to 7 percent in 2010. While the population has increased by 3 percentage points, the dissimilarity index has remained almost the same at around 47 percent. This means that the level of segregation of the Hispanic residents of the region remained almost the same from 2000 to 2010. As in 2000, 47 percent of the region's Hispanic residents would need to move to disproportionately white census tracts to achieve integration.

Percent Hispanic Population



Segregation of the Asian Population

The Asian population is the most integrated of all minority populations in the MSA with respect to white residents. The dissimilarity index in 2010 is 36 percent and is in the lower to moderate range. An index of 30 percent or lower is considered to be very low with greater levels of integration within the area. The index in 2010 decreased by 4 percent points from 2000 even as the Asian population grew slightly as a percent of total population. In the region, the City of Waukee saw the biggest percent increase in Asian population since 2000 at 1155.2 percent with the overall share of population being 2.6 percent.

Racially Concentrated Area of Poverty/ Ethnically Concentrated Area of Poverty (RCAP/ECAP)

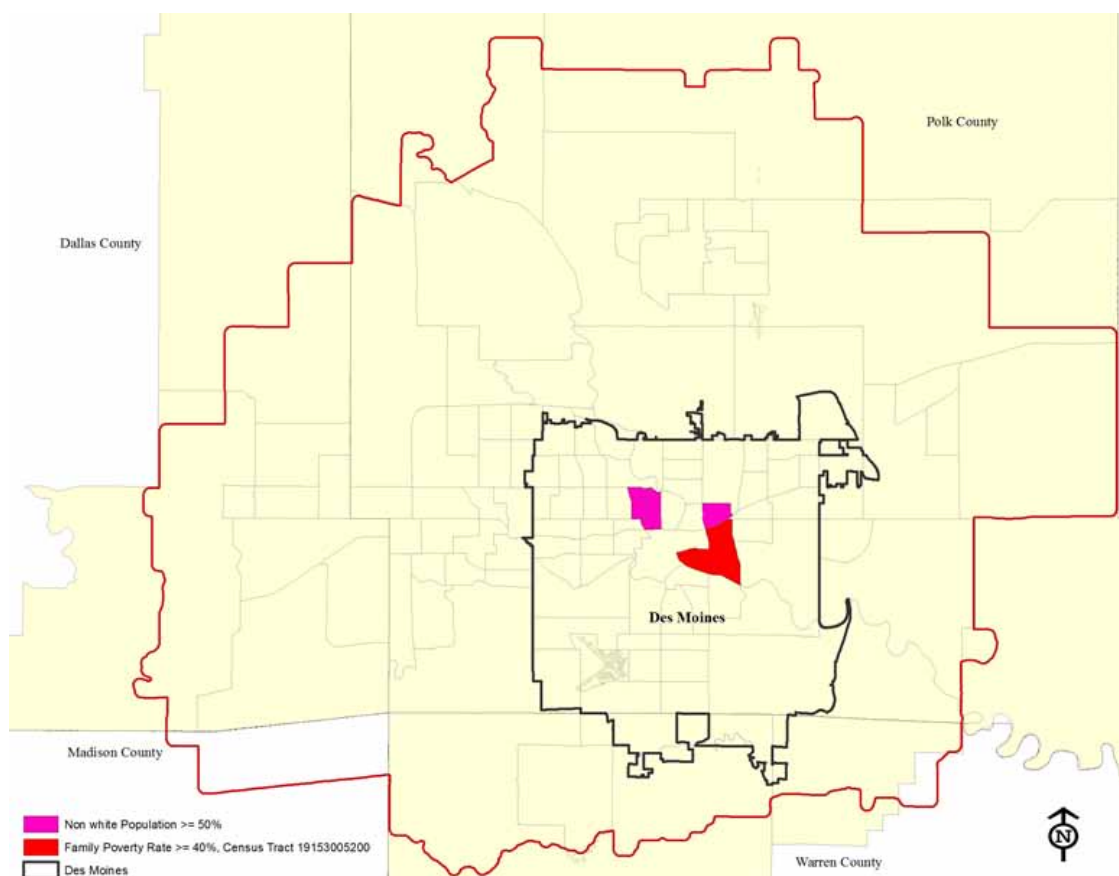
An analysis of impediments study must not only identify segregation based on race, ethnicity, national origin or other characteristics, but it must also suggest action steps to address this segregation and promote the transition to more integrated communities. A concentration of racial and ethnic groups in poor neighborhoods further aggravates the problems of segregation. Oftentimes, the concentration of existing affordable housing in inner city neighborhoods or older parts of a region perpetuates the isolation of low-income residents and people of color from

the opportunities in more affluent areas. Some impacts of this isolation can be seen in the low levels of academic and occupational achievement of children who grow up in these poor neighborhoods, high crime rates, and also in health disparities as a result of concentrations of environmental hazards, stress, inadequate health care facilities, and inadequate access to high quality fresh food.

Racial and ethnic segregation and poverty share a very close link in today's world, and it is important to identify if a region contains racially or ethnically concentrated areas of poverty. An investigation into available affordable housing, resources, and amenities in these areas can help identify patterns of segregation and assist jurisdictions to take a regional approach in tackling segregation.

HUD uses census tract characteristics to define a Racially Concentrated Area of Poverty (RCAPs) or Ethnically Concentrated Areas of Poverty (ECAPs) as a census tract with:

- A family poverty rate $\geq 40\%$ or
- A family poverty rate $\geq 300\%$ of the metro Tract average (whichever is lower)
- AND a majority non-white population ($>50\%$)



A spatial analysis of race and poverty using HUD's criteria for defining RCAP/ECAP reveals that all census tracts with racial and ethnic concentrations are located in the city of Des Moines, as shown in the map on the preceding page. Three census tracts are concentrated by race and ethnicity (non-white population more than 50%) and one census tract by extremely high levels of poverty (family poverty rate more than 40%). **Currently there are no racially or ethnically concentrated areas of poverty as per HUD's definition.**

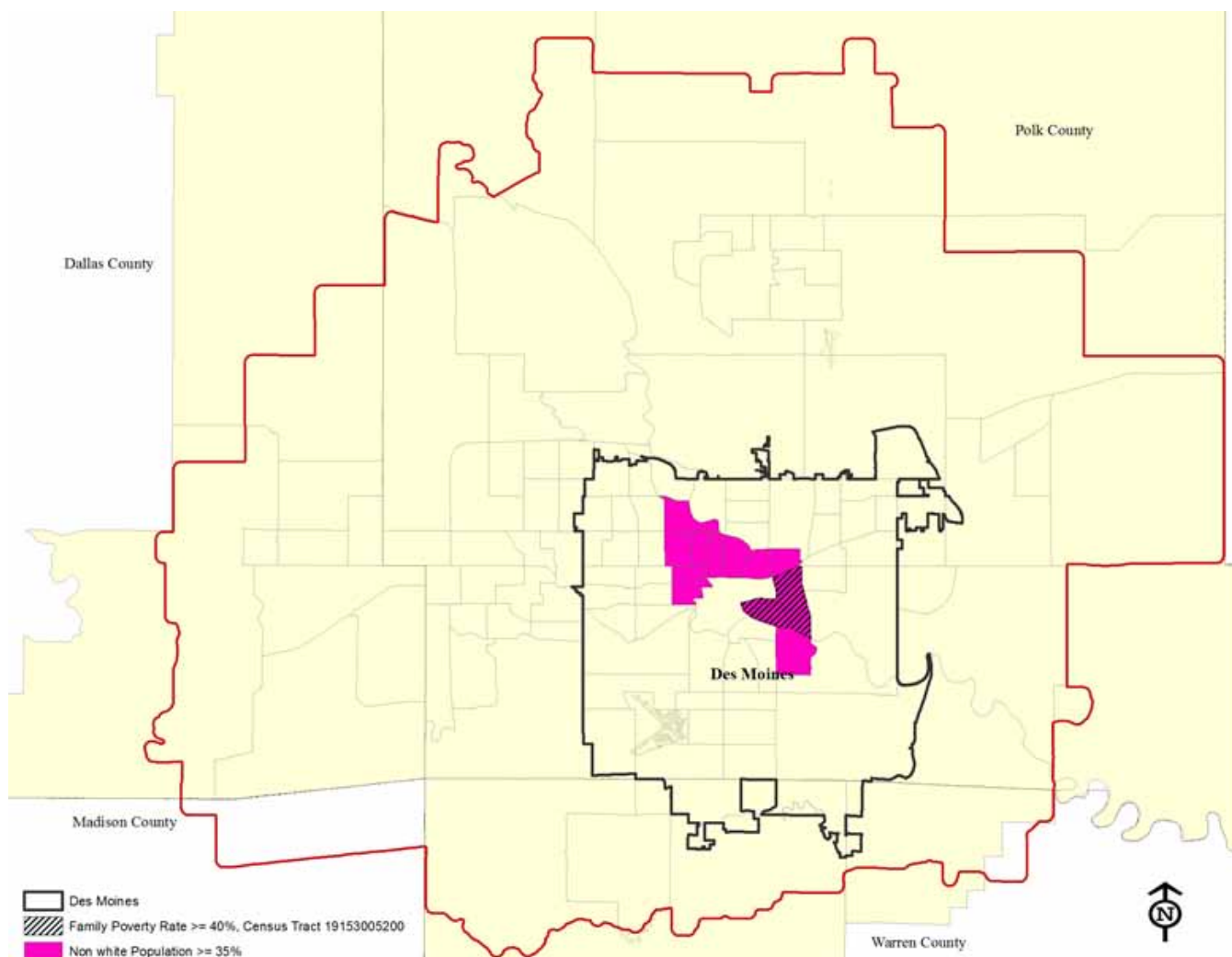
This absence of RCAPs/ECAPs in the region can be explained by the fact that non-white population forms a very small percentage of the overall population in the region. However, an analysis of the demographic changes in the region explained in Chapter 2 shows that while still a small percentage of total population, minority and immigrant population both have increased steadily in the region.

By changing the threshold of non-white population to 35% in HUD's definition, we can identify eleven census tracts that see extreme concentration of non-white population. Overlaying it with poverty information allows us to identify one census tract as an RCAP/ECAP, as depicted in the map below.

Based on the preceding data, there are a number of actions that the region could take for deconcentrating the RCAP/ECAP area. They include:

- Targeting economic development opportunities in and near this area to provide better job access and, in turn, increased incomes;
- Encouraging local housing developers to invest in this area and to provide affordable housing options throughout the region; and,
- Providing ready access to vocational job training in collaboration with groups such as the Des Moines Area Community College.

Census tract 52 is an ECAP or Ethnically Concentrated area of Poverty due to high concentration of Hispanic population. About 1,095 residents or 34.6% of non-white population in the census tract is Hispanic followed by 404 residents or 12.8% of the African American population group, as shown in the follow table.



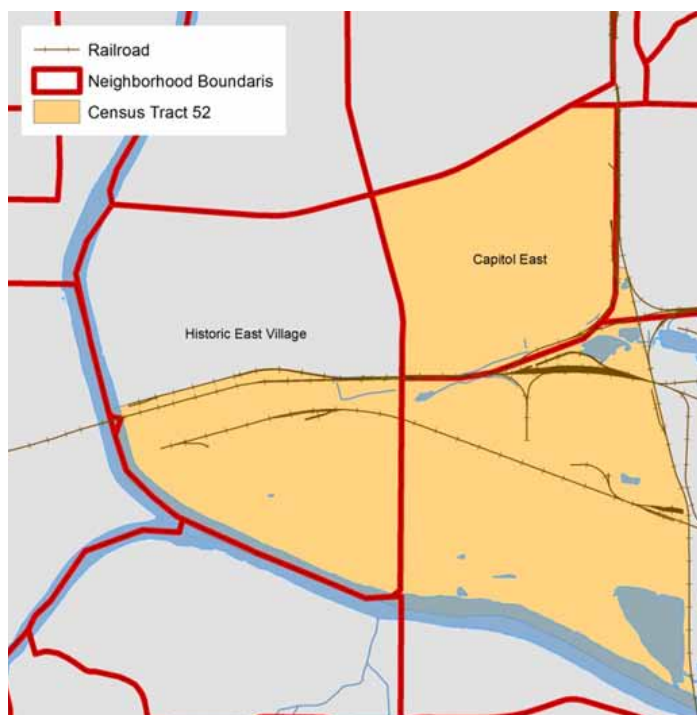
RCAP/ECAP IN THE CITY OF DES MOINES AND THE GREATER DES MOINES REGION, 2010

	Count	Percent
<i>RCAPs/ECAPs in Des Moines</i>		
Total Tracts	56	100.0
RCAP Tracts	1	1.8
Non-RCAP Tracts	55	98.2
Total Population in RCAP	3,162	100.0
African American Population in RCAP	404	12.8
Hispanic Population in RCAP	1,095	34.6
Asian Population in RCAP	70	2.2
<i>RCAPs/ECAPs in Greater Des Moines Region</i>		
Total Tracts	110	100.0
RCAP Tracts	1	0.9
Non-RCAP Tracts	109	99.1
Total Population in RCAP	3,162	100.0
African American Population in RCAP	404	12.8
Hispanic Population in RCAP	1,095	34.6
Asian Population in RCAP	70	2.2

RCAP/ECAP: Characteristics of Census Tract 52

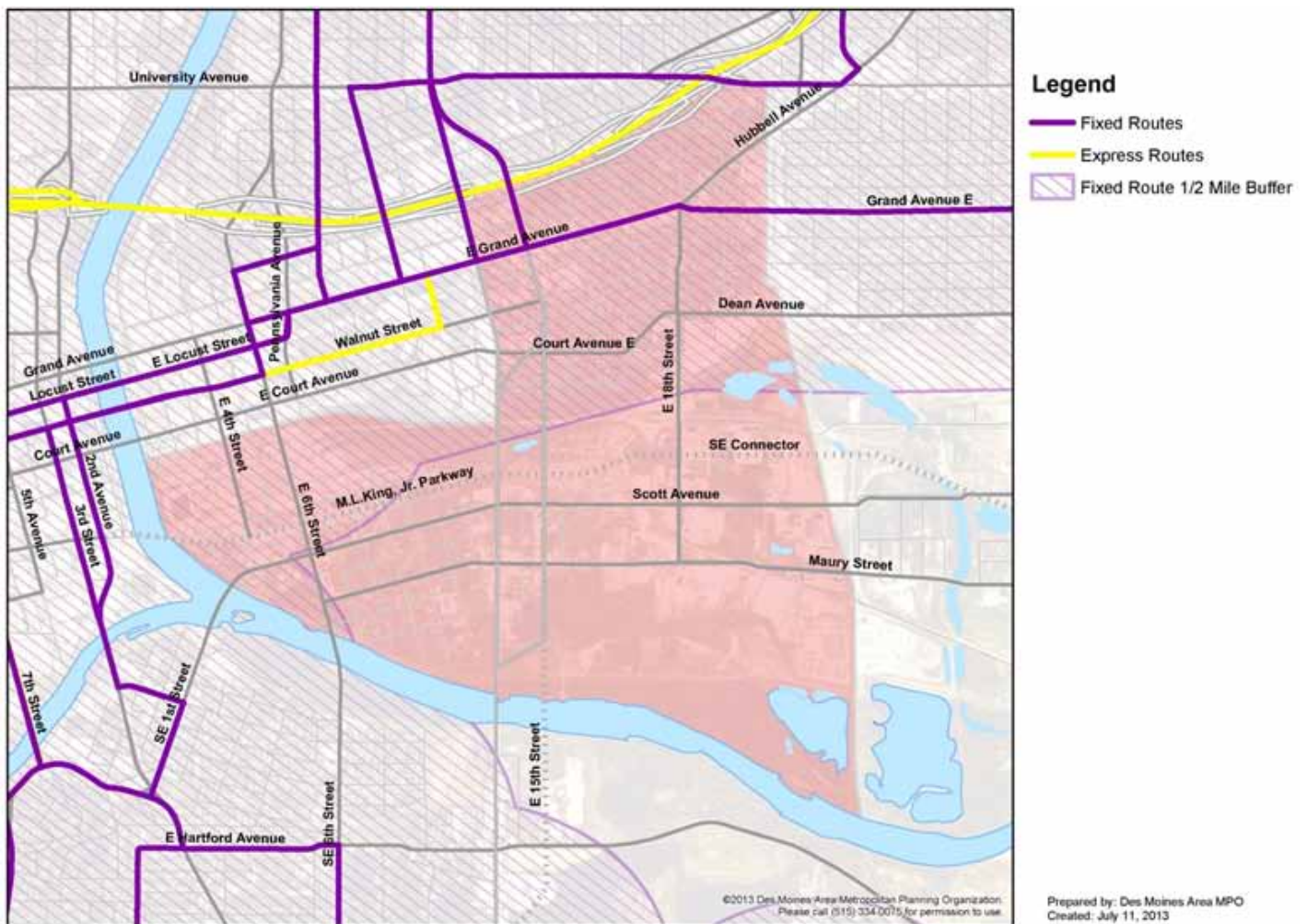
Census Tract 52 includes the Des Moines neighborhood known as Capitol East, the southern portion of the Historic East Village neighborhood, and an area with no residential development that is not part of a Recognized neighborhood (see Map 10). Adjacent to the State Capitol Building and grounds, these neighborhoods are among the oldest in Des Moines. Both areas are considered to have a distressed housing stock, based on analysis conducted by the City of Des Moines in 2011. More than 48% of the residents in this Census Tract are experiencing a housing cost burden. The area to the south of the Capitol East neighborhood is primarily industrial, and both neighborhoods have some industrial uses within their boundaries as well, as shown in the map at right.

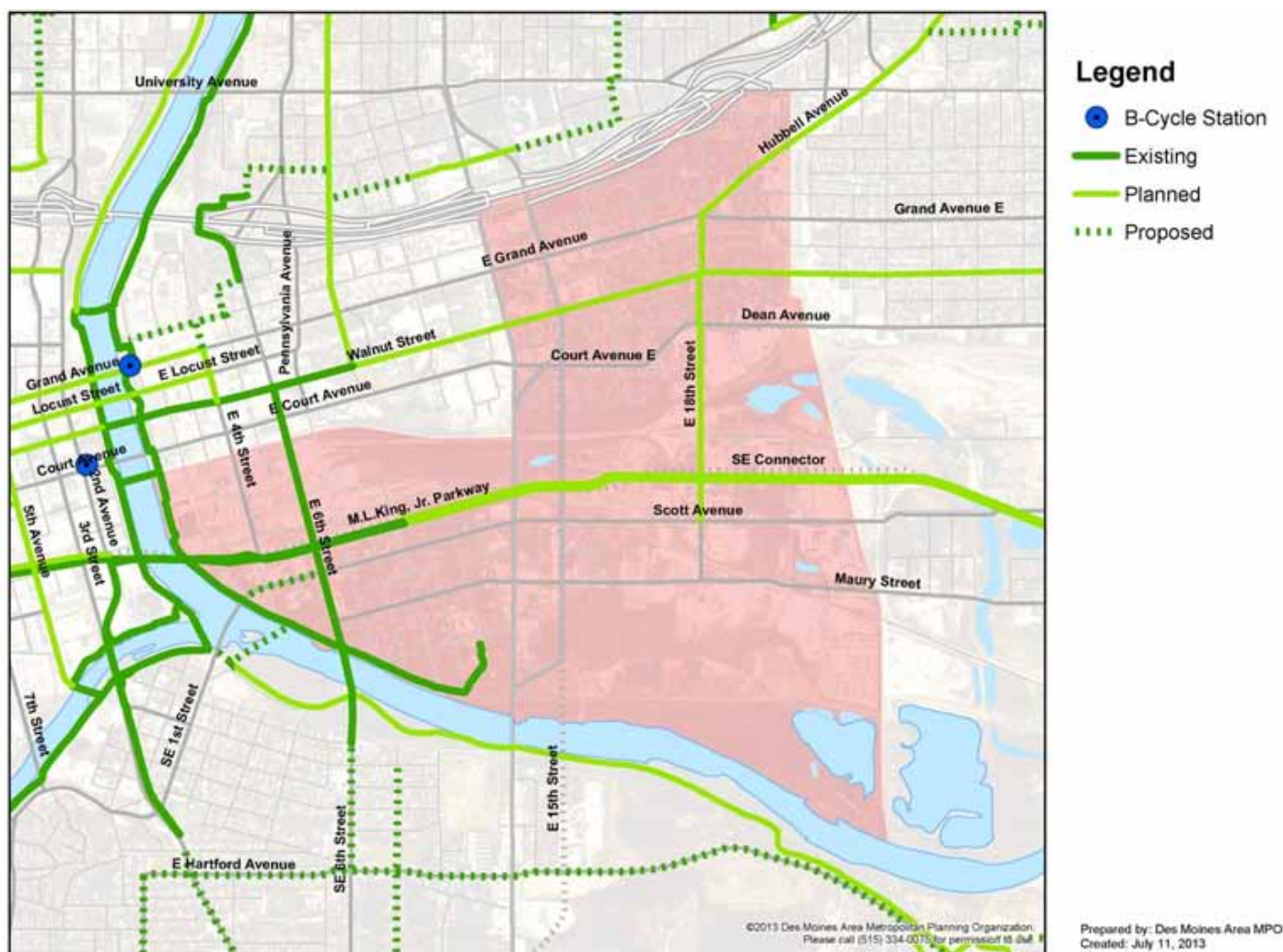
A review of the median value of parcels classified as single-family illustrates the wide gap in home value in the RCAP. The following table shows that values are significantly lower for the RCAP and the other tracts identified with a high percentage of minority population.



	<i>Median Assessed Value</i>
RCAP	\$53,700
Minority Tracts	\$70,000
Des Moines	\$103,500
Polk County	\$141,600

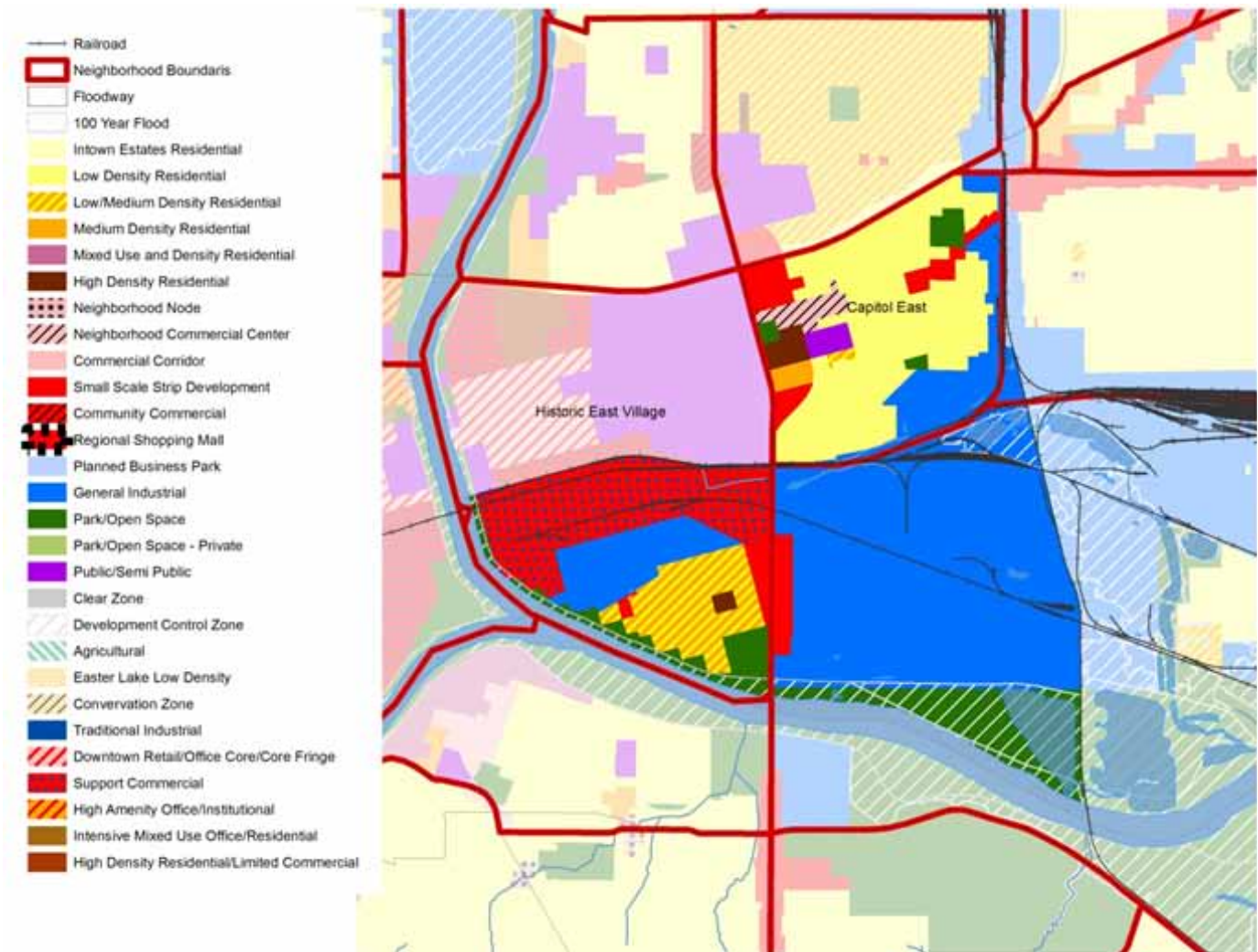
The RCAP neighborhoods are also connected via the cities sidewalk and trail system. The map on the following page shows the bicycle and pedestrian facilities that exist and are planned in the RCAP area. The Lower East Village area has trail access along the riverwalk, East 6th Street, and the existing portion of the Southeast Connector. Planned improvements will expand access into the Capitol East neighborhood. These facilities are critical in providing access to transit and as an alternative to driving.





In addition to transit service and trails, the City of Des Moines has invested roughly \$2,400,000 in major improvements to the street network in the RCAP. This does not include any minor street repair or upgrades that happen on an annual basis. The City has also partnered with the Des Moines Area MPO to fund the Southwest Connector, a \$65,000,000 corridor that connects downtown Des Moines to the southeastern portion of the region. This corridor bisects the RCAP, with much of the corridor already developed or scheduled for construction. It remains to be seen how this corridor will impact the distressed households in the RCAP. The corridor may provide new access to the metropolitan area, and increase mobility for those households. The corridor could also serve to increase development pressure in the area and potentially displace residents with few alternative options for affordable places to live.

LAND USES IN THE RCAP



The Capitol East neighborhood is served by Capitol View Elementary School, and the Lower East Village by Carver Community School. Both of the elementary school buildings are relatively new. The entire Census Tract 52 is served by Hiatt Middle School and East High School. The percentage of minority students and students on free and reduced lunch for each school is shown in the following table.

The Capitol East Neighborhood has two significant architectural landmarks, the Iowa State Capitol and the Capitol Complex just to the west of its boundary, and the Bast-Fogarty/Inland flour mill and elevator complex at East 19th Street. Interstate 235 forms the northern boundary of the neighborhood, E 14th Street the western boundary, and railroad lines form the eastern and southern boundaries.

SCHOOL CHARACTERISTICS

<i>School</i>	<i>Year Built (Renovations)</i>	<i>% Free & Reduced Lunch (2012-2013)</i>	<i>% Minority Enrollment (2012)</i>
Capitol View Elementary	2001	93	74
Carver Elementary	2007	95	83
Hiatt Middle	1925 (1992, 2012)	92	81
East High	1912 (1955, 1967, 1972, 1992, 2005, 2006)	67	59

The average year homes were built in Capitol East is 1908. The housing stock is comprised primarily of small, working-class cottages, with a mix of later-date bungalows and other infill. There are several multi-family apartment complexes, and five Low-Income Housing Tax Credit (LIHTC) projects located within the neighborhood. 149 out of 643 residential properties or 23% are in below normal or worse condition, according to the Polk County Assessor. The neighborhood has an array of commercial businesses along E 14th and E 15th Streets, E Grand Avenue, and Hubbell Avenue, including several that are owned by or oriented to the Hispanic population. A number of public facilities are located within the neighborhood, including Stewart Square, Redhead and Ashfield Parks, as well as Capitol View Elementary School, which was built in 2001.

Capitol East completed a neighborhood revitalization plan in partnership with the City of Des Moines in 1990, which focused on improving conditions in a project area on the western side of the neighborhood. As a result, significant redevelopment occurred in project area over the past two decades. The neighborhood is currently working with the City and Iowa State University to develop an updated revitalization plan. The goals of this new plan are still to be determined at this time, but it is anticipated that housing redevelopment will be among the priorities. The proximity to the Capitol Complex and major transportation routes present unique opportunities. Participation in the City's Neighborhood Revitalization Program will help to prioritize investment in this area.

The area south of the Capitol, now called the Lower East Village, is bounded on the south and west by the Des Moines River and on the east by SE 14th Street. The majority of the area is in the 500 year floodplain, but is protected by a levee. The northern part of the neighborhood is comprised of industrial property, and the southern portion a mix of residential homes. The average year homes were built in this area is 1924. 39 of the area's 176 residential properties or 22% are described as being in below normal or worse condition by the Polk County Assessor. Many of the streets in this area lack curb and gutter, however, the City invested nearly \$700,000 in repairs to existing streets and sidewalks in 2013. The City has also recently invested significant dollars in Pete Crivaro Park, which is in the southeast corner of the neighborhood.

The Historic East Village applied for the City's Neighborhood Revitalization Program in 2011, but was not selected at that time. It is likely that this area of the city will see significant change in the coming years as redevelopment in the East Village continues to push south.

Patterns of Affordable Housing: Prioritization for Investment + Approaches to Reinvestment

The City of Des Moines is one of the most affordable communities in the region. The City does not currently have a strategic plan specifically related to the siting of affordable housing. Siting decisions are made on a case by case basis, with funding consideration based on the programs and criteria described below.

One way the City of Des Moines prioritizes areas for investment is through its Neighborhood Revitalization Program (NRP). The NRP was conceived in 1989 based on a study jointly commissioned by the City and Polk County in response to growing concern over disinvestment and decline in Des Moines' neighborhoods. Since that time, the NRP has worked with neighborhoods individually to develop action plans for revitalization. Neighborhoods are selected into the program through a competitive application process every few years. The City works in all types of neighborhoods and considers the needs in the neighborhood, available resources, and the capacity of the neighborhood organization in the selection process. City staff then works with neighborhood stakeholders to identify issues, set goals, and develop strategies and action steps for achieving those goals. Implementation items are prioritized in various City department work plans. Federal Funds are frequently used as part of the strategy to improve the housing stock, which helps to maintain the affordability of homes. Plan implementation is also accomplished by leveraging resources with various private sector partners. As one example, the City of Des Moines and Polk County provide \$1.8 million annually to the Neighborhood Finance Corporation (NFC). The NFC is a non-profit lending agency that provides a forgivable portion to be used for home improvement purposes along with each of their loans. Residents in low-mod census tracts and neighborhoods participating in the City's Revitalization Program are eligible for loans.

The City also administers several housing programs citywide. Applications for City Entitlement Funds for rental rehabilitation or new construction are accepted on a first come-first serve basis and reviewed by the following criteria:

- 2 to 10 unit structures
- Built as multi-family or zoned for multi-family use
- Mixed-use structure or commercial/housing corridor
- Identified in designated neighborhood plan or as a goal in the HUD Consolidated as a population that should be served
- Leverage with State or Federal Historic Tax Credit
- Long Term Management Capability

The City annually sends out notice to approximately 25-30 developers that HOME funds may or may not be available for a LIHTC project. The City also sends out notice to multi-family developers with any special criteria adopted by staff/City Council for any special allocations of funding such as CDBG-DR or a Tax Sale Certificate Property.

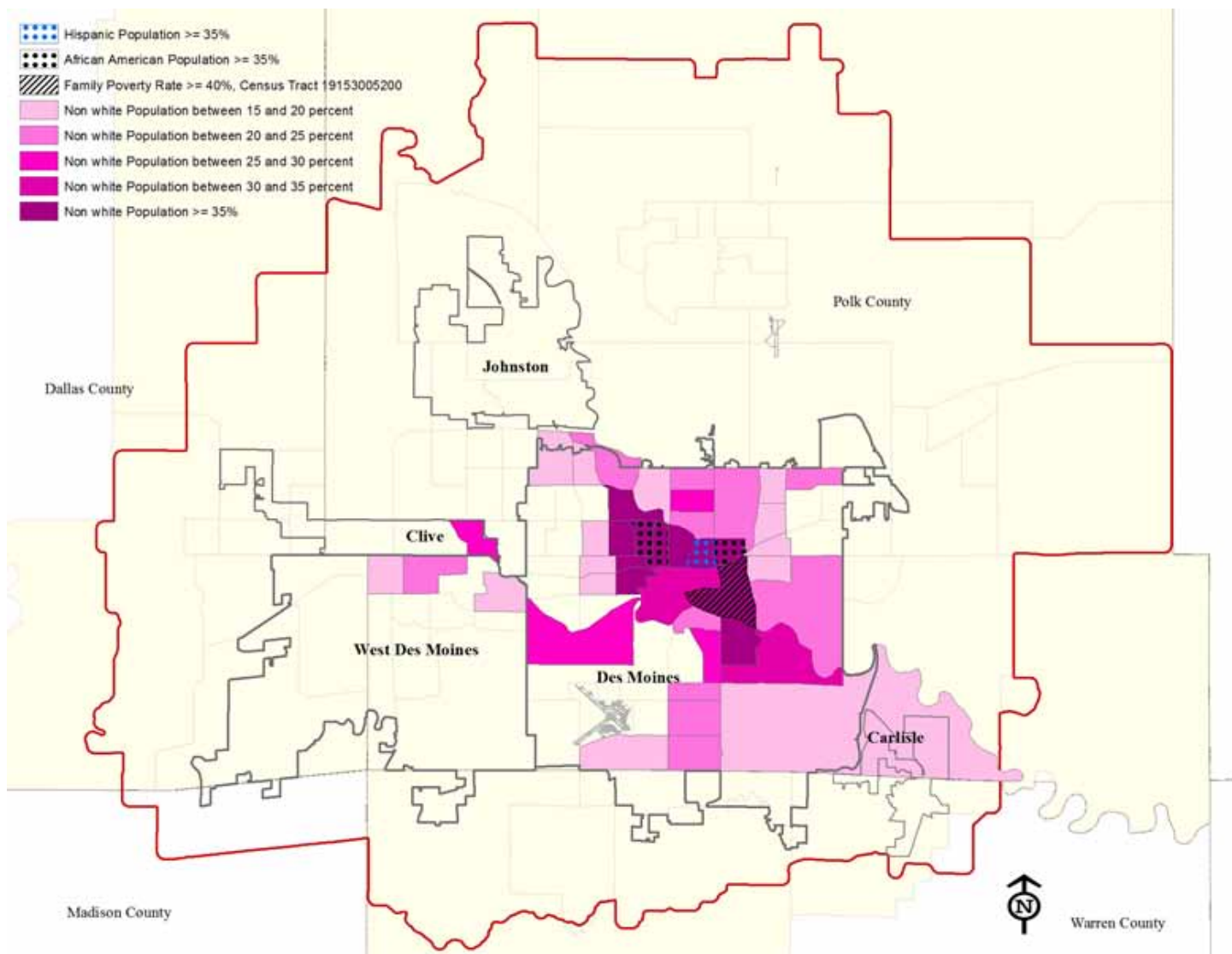
The second highest poverty rate of 35.10% is seen in Census Tract 48, again a census tract with a high concentration of Hispanic residents. The Hispanic population of 1324 residents makes up 41.54% of the tract population. There is a clear correlation between racial and ethnic concentration and high poverty levels in these census tracts.

Additional Family Poverty Rate Statistics

While eleven census tracts meet the racial concentration criteria of 35% or more of non-white population, the family poverty rate in these concentrated areas is less than 40%. At the same time, a quick investigation of poverty rates in these tracts reveals that most of these are still quite poor neighborhoods with family poverty rates that are significantly above those found in the region as a whole, as shown in the following table.

FAMILY POVERTY RATES AND RACIAL/ETHNIC MIX IN RACIALLY CONCENTRATED AREAS IN GREATER DES MOINES, 2010

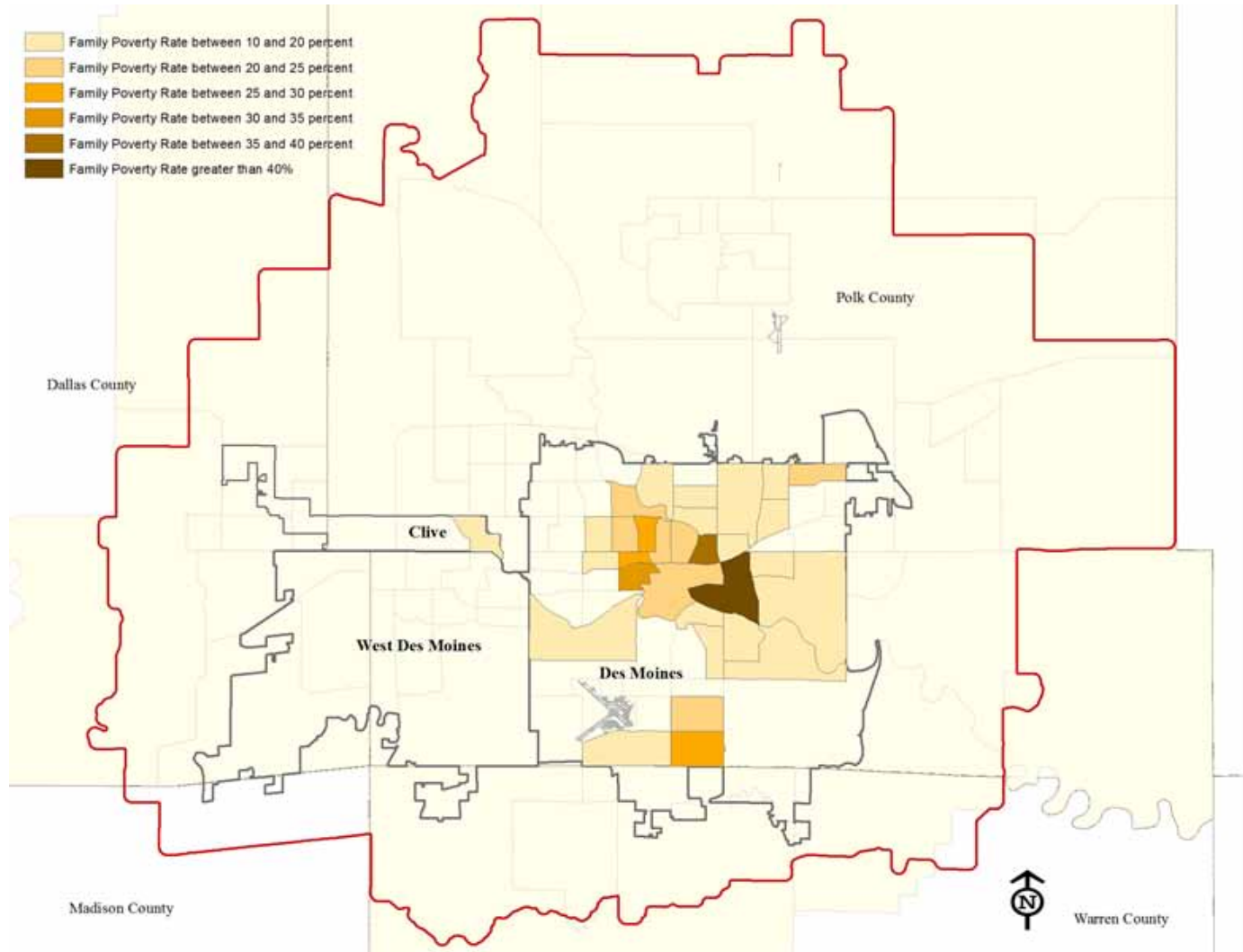
<i>Census Tract</i>	<i>Total Population</i>	<i>White Population</i>	<i>African American Population</i>	<i>Hispanic Population</i>	<i>Asian Population</i>	<i>Family Poverty Rate</i>
Census Tract 7.01	3,219	1,642	862	295	438	21.20
Census Tract 11	5,276	3,389	890	1,054	371	22.10
Census Tract 12	3,474	962	1,466	884	288	26.00
Census Tract 26	2,222	1,146	610	407	138	28.50
Census Tract 27	3,477	2,094	946	176	122	30.10
Census Tract 49	2,159	1,172	400	607	161	23.50
Census Tract 50	4,076	1,303	1,523	982	494	22.60
Census Tract 17	2,584	803	1,048	661	286	19.60
Census Tract 48	3,187	1,724	415	1,324	263	35.10
Census Tract 52	3,162	1,939	404	1,095	70	43.10
Census Tract 39.01	3,722	2,289	525	998	238	15.40



The above map shows the distribution of non-white populations as percent of the total census tract population in the region. The population range is divided into five classes of 15 - 20%, 20 - 25%, 25 - 30%, 30 - 35% and greater than 35% on non-white population. The map shows that most racially and ethnically concentrated areas are located in Des Moines, and this concentration decreases as one moves out from the center of the city. West Des Moines, Clive and Carlisle all see the beginnings of racial/ethnic concentrations. This analysis can help identify future trends to an extent, and see where the next concentrations are most likely to occur. For example, the census tract in Clive currently has 25 to 30% of non-white population and could see an increase in this concentration in the future.

The following map shows the distribution of family poverty rate by census tract in the region. As seen with the racially and ethnically concentrated areas, this map also shows that all 'poor' neighborhoods, with the exception of one census tract in Clive, are located in Des Moines. A quick comparison between the previous map and this map reveals that census tracts with concentration of poverty also experience racial and ethnic concentration.

FAMILY POVERTY RATES IN GREATER DES MOINES, 2010



This analysis should help the policy makers in taking a long-term approach to guiding actions and strategies not only in areas that currently see racial and poverty concentrations but also in areas that potentially may become concentrated in the near future.

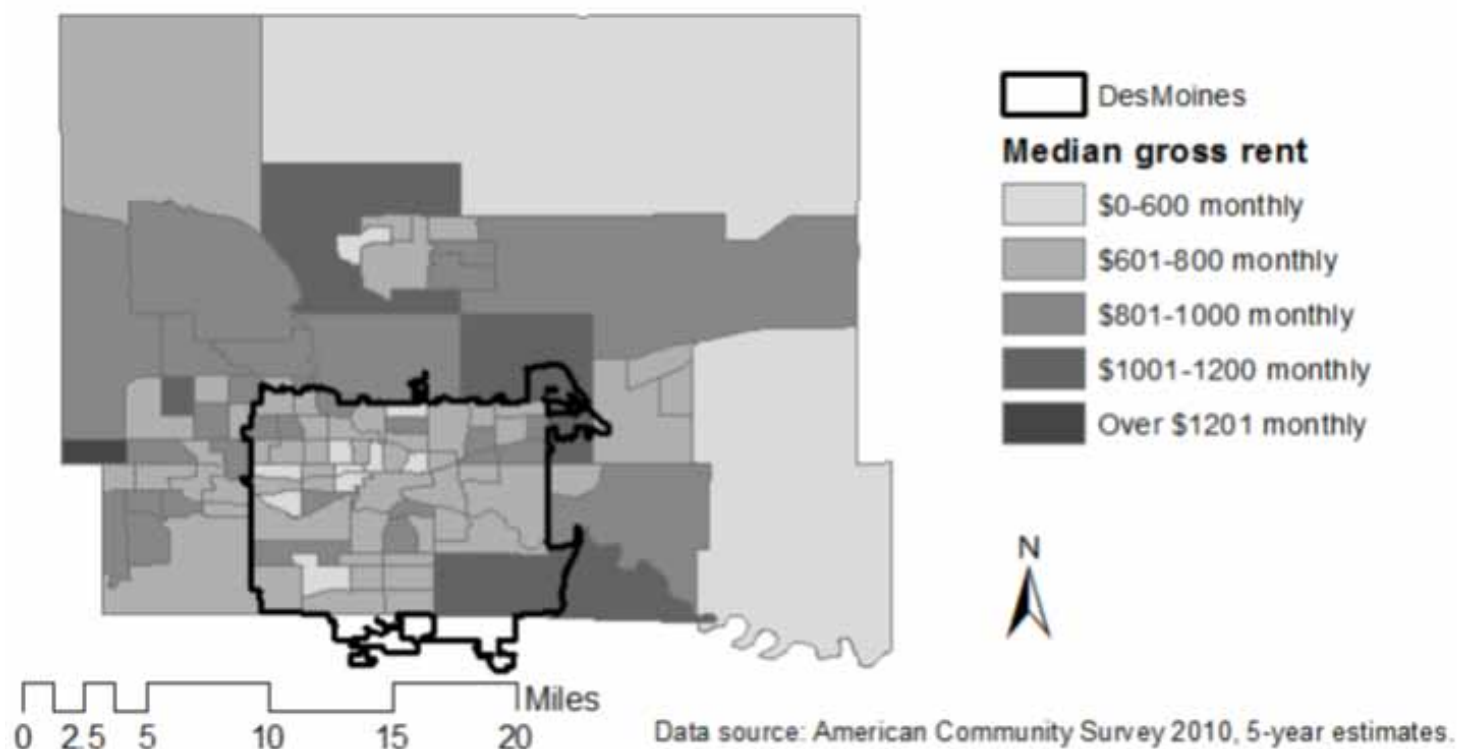
Patterns of Affordable Housing

Though Greater Des Moines recently ranked third on Kiplinger's list of "10 Best Cities for Cheapskates," the region still faces challenges when it comes to affordable housing. A look at the geography of affordable housing in comparison with rent and cost models from the *Development of a Special Methodology for Assessing Affordable Housing Inventory in Polk County, IA* report provides a deeper understanding of the affordable housing issues in the region.

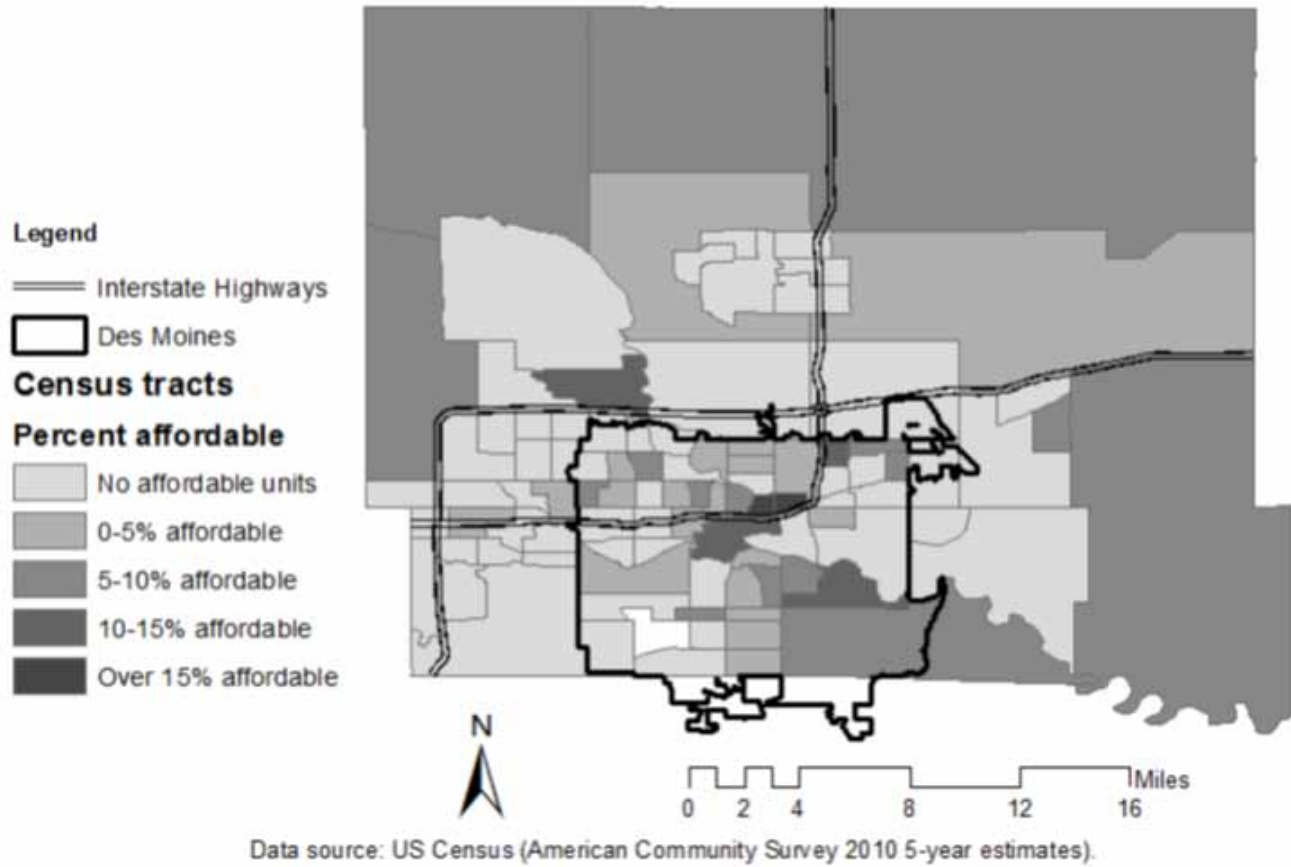
In Polk County, most of the housing units that would be affordable to low income households are located within the City of Des Moines. Most of these tracts are located in the city's urban core, although several are distributed across the western half of the city. The largest concentration of high cost rental units is located in West Des Moines.

A potential drawback of the traditional measures of affordability is that this measure fails to take other household expenses into account. Some households may not be able to afford to spend 30 percent of their income on rent due to high costs in childcare, food, or medical expenses while others may choose to live further from work to find cheaper housing only to spend more on transportation. To address these expenses, the residual income approach is employed to estimate affordability. This approach posits that a home only is affordable if a household can afford to pay rent after paying other necessary living and sustaining expenses.

GROSS MEDIAN RENT



PERCENT OF AFFORDABLE UNITS BY CENSUS TRACT



When considering housing affordability in light of residual income, the geography of housing affordability in the county changes considerably. The map above uses the residual income method to analyze affordability. The calculations are based on the county’s median income for renters, which \$30,864 for a household size of 2 and a residual income of \$254.

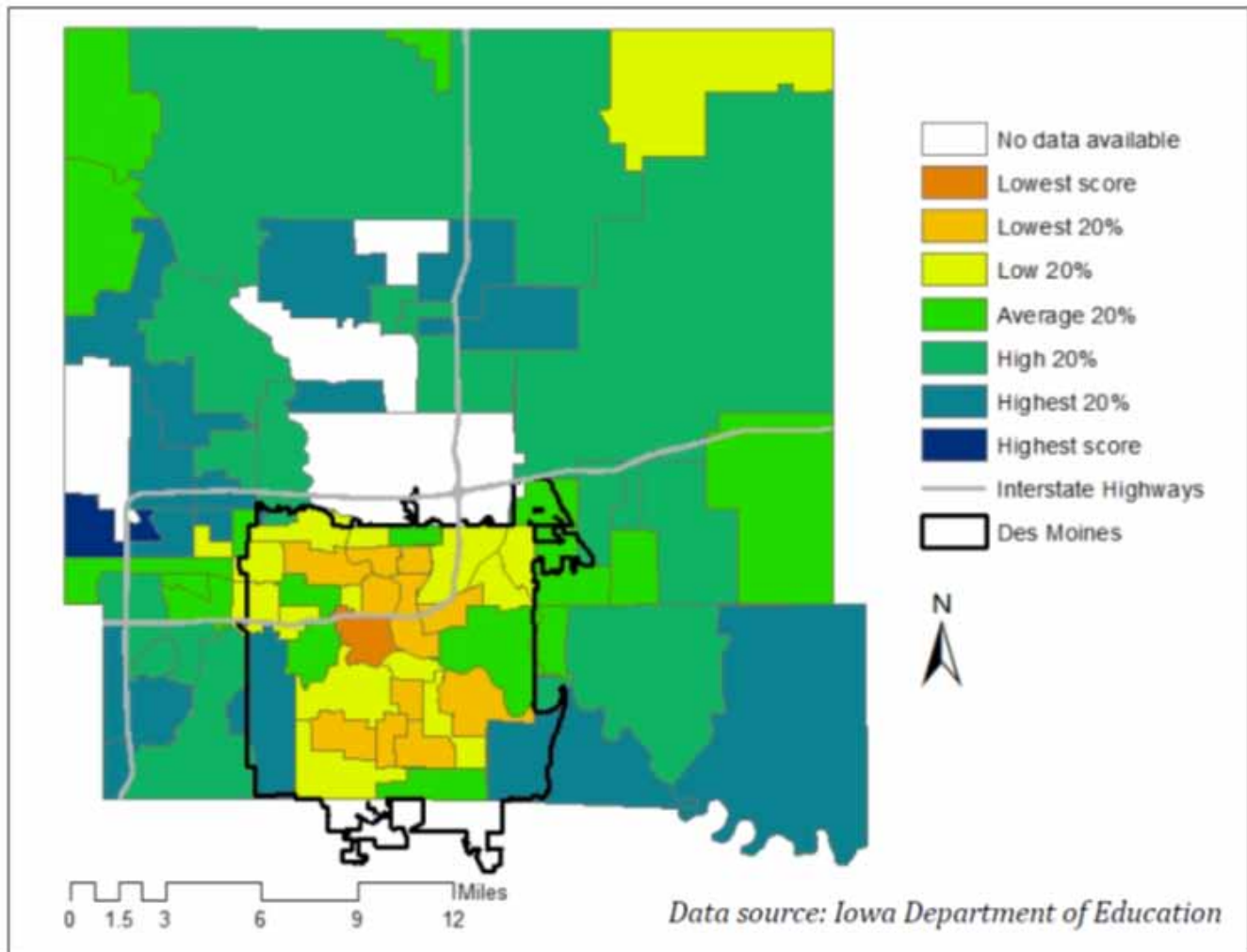
Access to affordable housing is not distributed equally across the region. Based on the median rent for each census tract, the map shows that large areas of Polk County have no affordable units and in only 5 tracts are more than 15 percent of the units affordable. There is a large concentration of rental units along the I-35 south corridor, yet these are not affordable to households making median county income.

The strongest correlation identified is a negative correlation between percentage of nonwhite population and rent prices, indicating that higher percentages of non-white populations are found in tracts with lower rents. This analysis does not allow for the identification of causation, but it is likely that these populations overall have lower incomes

than their white counterparts, and thus live in more affordable neighborhoods out of necessity.

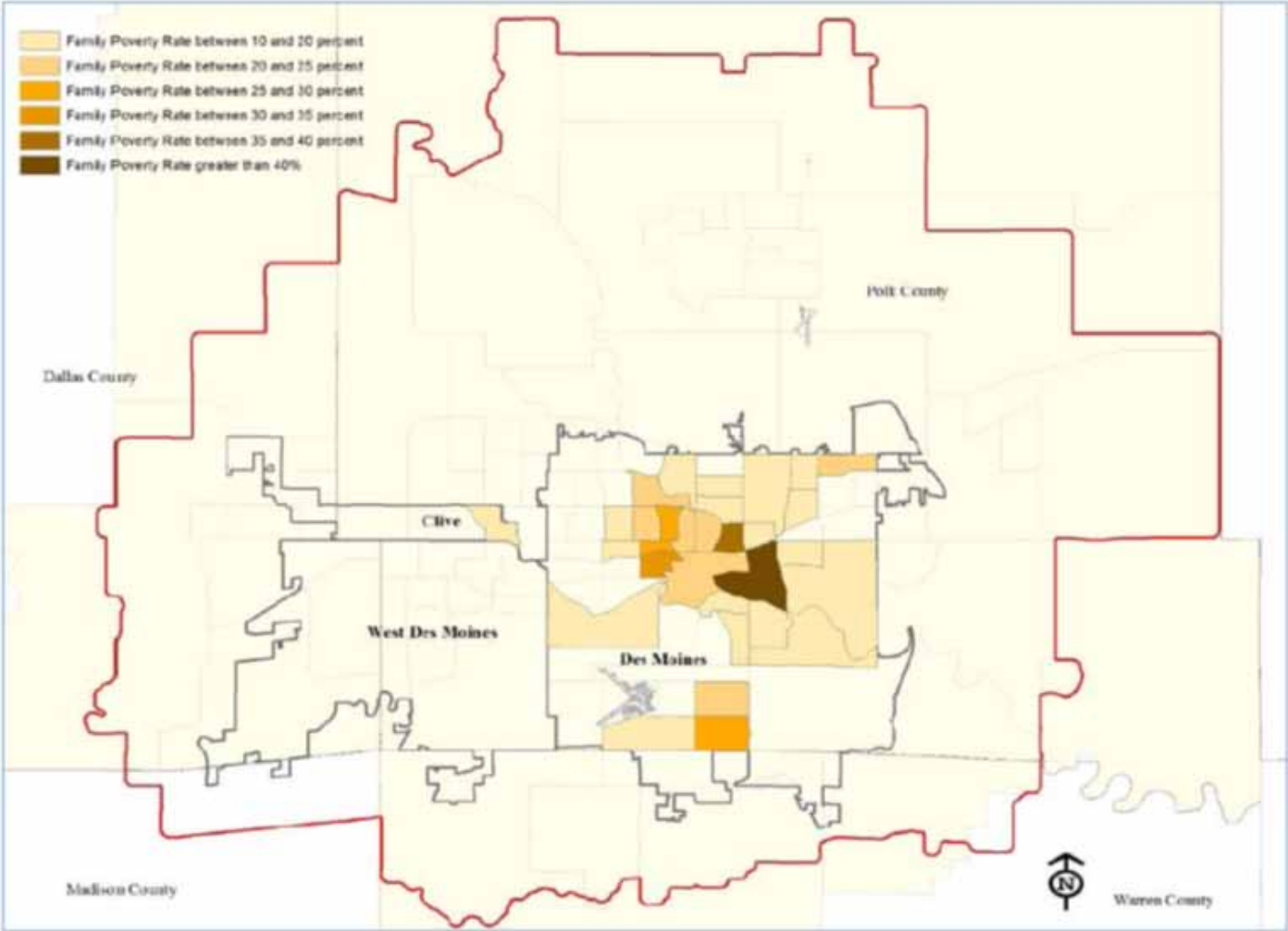
The analysis also revealed that higher test scores are slightly negatively correlated with rent prices, indicating that the most affordable tracts are those with the best schools. This comes as somewhat of a surprise but seems to indicate that rents in the urban core are higher than rents in the suburbs where school performance is higher. These results may be skewed slightly by the fact that the lowest proficiency levels in the county are found in downtown Des Moines, where rent is relatively high. The coefficient is relatively small compared to the coefficient of percent nonwhite, so test scores are unlikely to have a large impact on rent, but this connection is statistically significant.

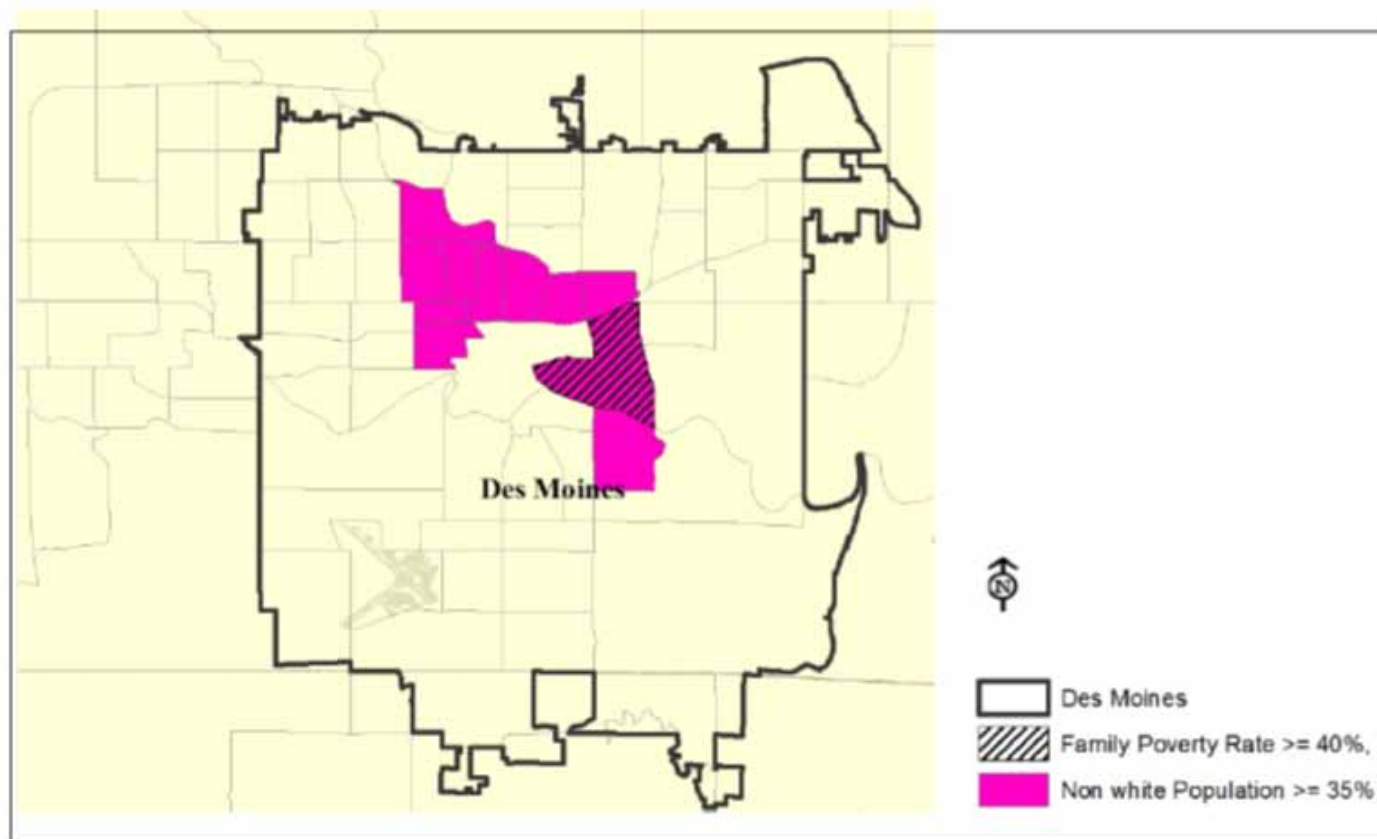
It is widely acknowledged that factors beyond supply and affordability constrain access to housing. Despite the passage of the Fair Housing Act of 1968, concentration of minorities and the poor remains a serious problem. The increasing diversity of Polk County means that these issues



must be taken seriously in any consideration of housing affordability. Research has shown that neighborhoods with a high concentration of low-income households have lower local service quality, higher crime rates, and lower job access (Ellen and Turner, 2003). As in many urban areas, low-income households in Polk County are concentrated in specific neighborhoods in the urban core, as illustrated in the map on the following page.

FAMILY POVERTY RATE IN GREATER DES MOINES, 2010





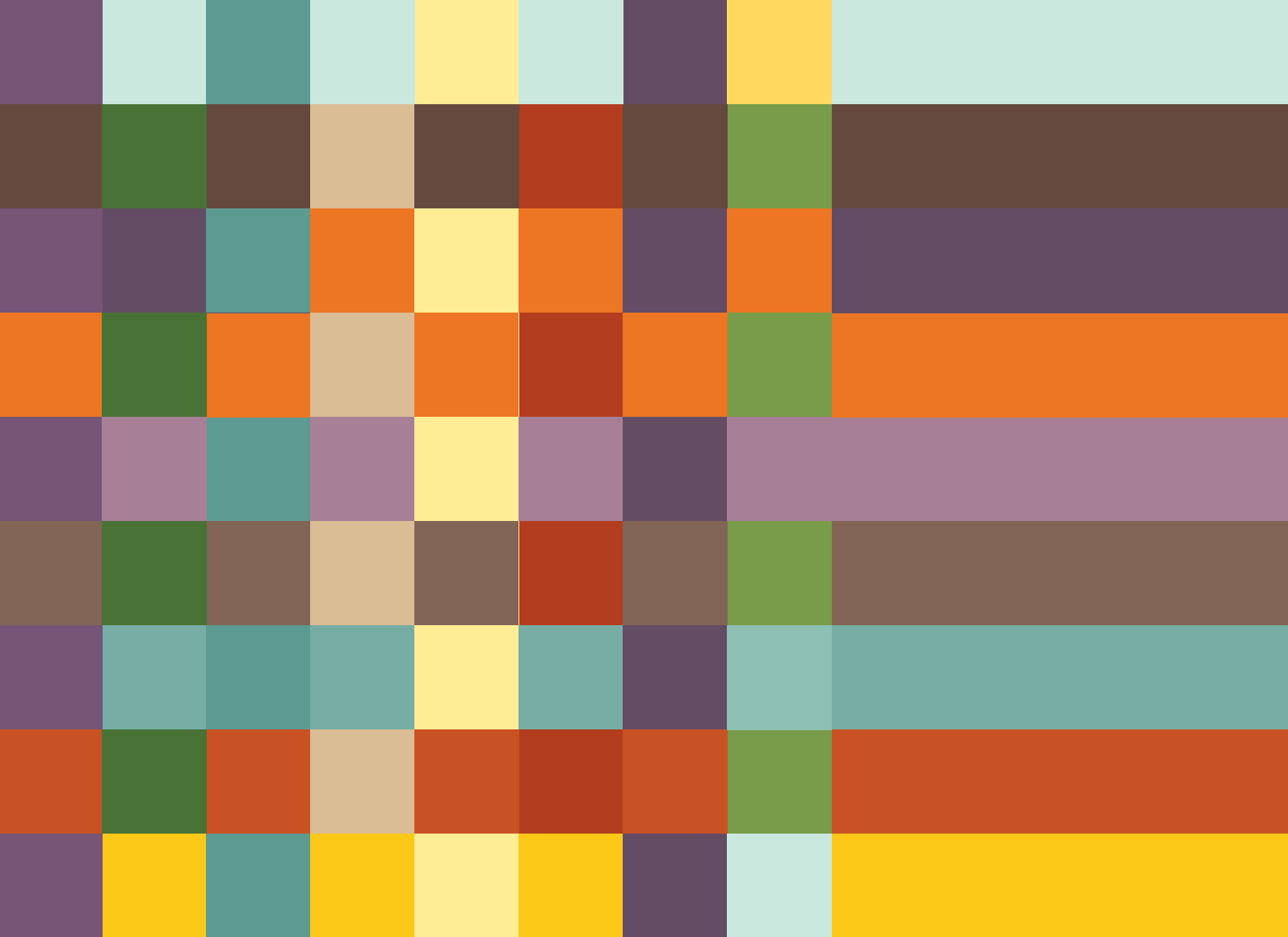
The above map shows that these high poverty neighborhoods often correspond with neighborhoods with high non-white populations. These issues are well acknowledged nationwide and in Polk County, but a closer examination of the specific causes leading to this concentration of poverty and housing insecurity may provide real solutions that the metro area can implement to address these problems. As diversity increases in Polk County, so will the issues of access to affordable housing. It is important that barriers and solutions are identified early to ensure positive outcomes for the entire metro area.

It is interesting to note that the most disadvantaged area of the region – the RCAP/ECAP area – falls into the lowest 20 percent of combined reading and math proficiency levels and has a family poverty rate greater than 40 percent. At the same time, when factoring in residual costs, there are no affordable units in this area, demonstrating how, left unaddressed, the issue will continue to compound itself and the cycle will continue.

Summary of Chapter

Des Moines is the most racially diverse city in the MSA region. It sees the highest concentration of people of various race and ethnicities, along with a high concentration of single parent families with children, single mother families, families living under poverty level, individuals with disabilities and concentration of poverty in African Americans, Hispanics and Asians. There is a significant homeless population concentrated along riverbanks and encampments in the region. Oftentimes this population group may be chronically homeless with issues like mental health, disability, lack of adequate health care, substance abuse, and chemical dependency.

Des Moines is home to the only Ethnically Concentrated Area of Poverty (ECAP) in the region. Racial and ethnic concentration and poverty is increasing outward from the core of the city and is expected to increase and spread across into East Clive, north eastern parts of West Des Moines and portions of Carlisle and Polk County on the south east of Des Moines.





4

HOUSING MARKET ANALYSIS

HOUSING MARKET ANALYSIS

This chapter assesses the housing market in the Greater Des Moines Metro Area. Housing accessibility may be impacted by various housing unit and market characteristics, such as the supply of different types of housing, the number of adequate and safe units as compared to the needs of various population groups, credit and loan requirements etc. A fair housing assessment must therefore consider rental and home ownership markets and assess impediments to both.

Housing Characteristics

The Des Moines - West Des Moines MSA has a total of 238,826 housing units distributed across various jurisdictions (Table 19). A total of 89,582 of these units are located in Des Moines and 25,374 units are located in West Des Moines. Des Moines is much larger in land area at 80.87 square miles as compared to West Des Moines at 38.59 square miles. While it is the larger of the two, in 2010 the city of Des Moines was more densely built up with 1,108 units for every square mile, and West Des Moines had a total of 658 units for every square mile of area, as shown in the table below.

HOUSING UNITS IN THE DES MOINES-WEST DES MOINES MSA, 2010

	<i>Total Units</i>	<i>Total Area in Square Miles</i>	<i>Number of Units per Square Mile</i>
<i>Entitlement Jurisdiction</i>			
Des Moines	89,582	80.87	1,108
West Des Moines	25,374	38.59	658

Housing Tenure

Housing tenure or the occupancy status of housing units in a region depends on several factors like affordability based on household income, cost of housing, preferences and needs of population groups, household size etc. The U.S. Census data shows that 65.1 percent of housing units in US were owner occupied and renters occupied 34.9 percent of housing units in 2010. In comparison, the MSA enjoys high level of home ownership. In 2010, home ownership in the MSA was 71.8 percent of all housing units and 28.2 percent was in renter occupied units, which is lower than the national average of 34.9 percent. The average size of a renter-occupied household is smaller than that of that of an owner-occupied unit, as highlighted in the table on the following page.

HOUSING CHARACTERISTICS IN THE DES MOINES-WEST DES MOINES MSA, 2010

	<i>Total Housing Units</i>	<i>Percent Owner Occupied Units</i>	<i>Percent Rent Occupied Units</i>	<i>Average Household Size of Owner Occupied Units</i>	<i>Average Household Size of Rent Occupied Units</i>
MSA	238,826	71.9	28.2	2.62	2.19
<i>Entitlement Jurisdiction</i>					
Des Moines	89,582	62.5	37.5	2.48	2.19
West Des Moines	25,374	63.9	36.1	2.57	1.98

Home ownership in Des Moines and West Des Moines is lower than the national average and renter occupied units more than the national average. Both cities have almost the same mix of renter and occupied units as a total of all housing units in their respective jurisdictions. However, Des Moines has a total of 89,582 units and hence a 37.5 percent of renter-occupied units make up for a greater total number of renter-occupied units in the region. The average renter household in West Des Moines is smaller (1.98) than in Des Moines (2.19) and the average household size of an owner occupied unit (2.57) is higher in West Des Moines as compared to that in Des Moines (2.48).

In 2010, the total vacant units (6,340) in Des Moines exceeded West Des Moines (1,790), but accounted for a smaller vacancy rate than West Des Moines. The rental vacancy rate in West Des Moines was significantly higher at 7.6 as compared to 4.3 in Des Moines and the homeowner vacancy rate was also high at 3.2 compared to 2.2 in Des Moines.

HOUSING VACANCY RATES IN THE DES MOINES-WEST DES MOINES MSA, 2010

	<i>Total Housing Units</i>	<i>Vacant Units</i>	<i>Homeowner Vacancy Rate</i>	<i>Rental Vacancy Rate</i>
MSA	238,826	16,296	2.2	5.5
<i>Entitlement Jurisdiction</i>				
Des Moines	89,582	6,340	2.2	4.3
West Des Moines	25,374	1,790	3.2	7.6

Rental Market Characteristics

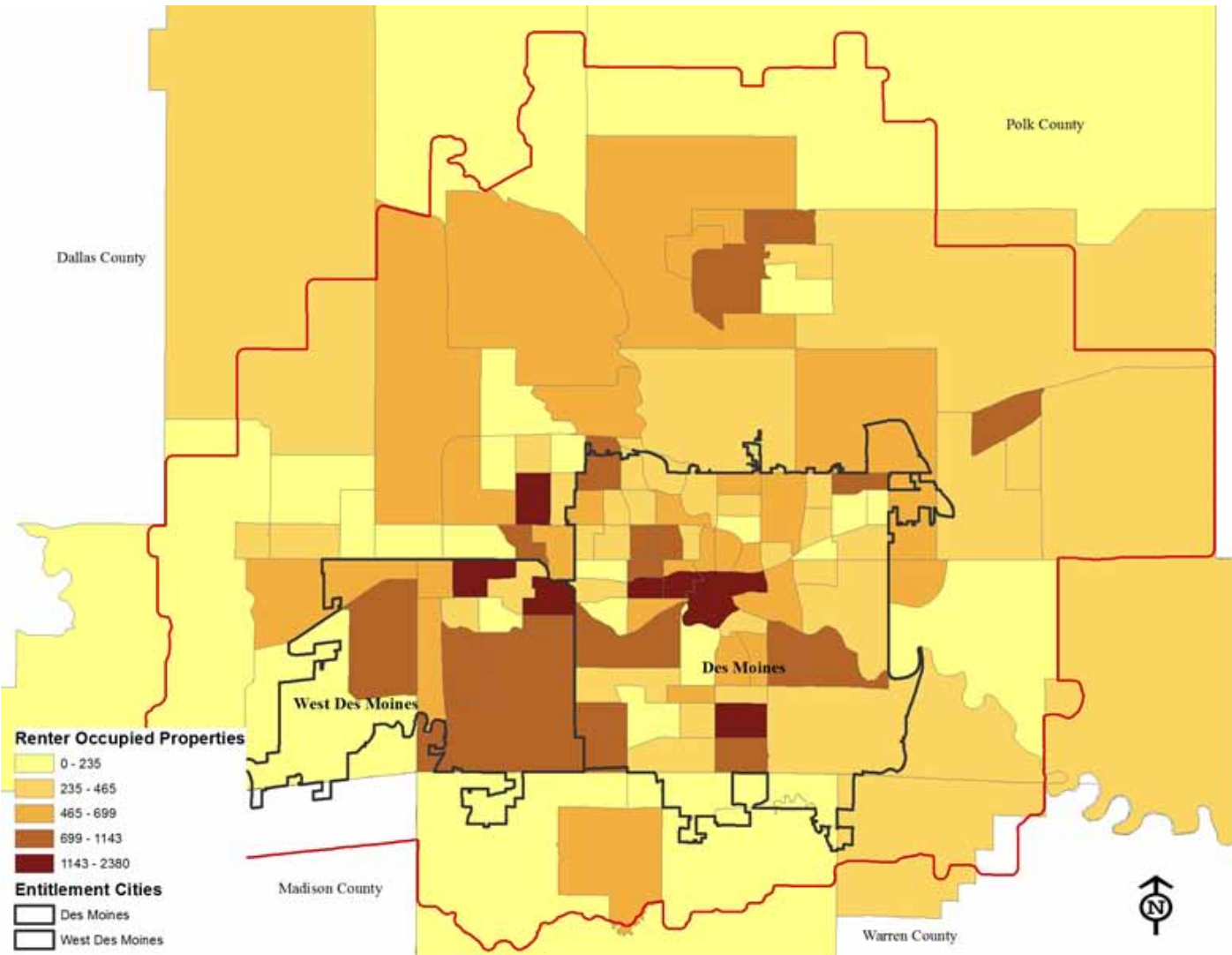
The city of Des Moines' renter occupied housing at 37.5 percent exceeds that of West Des Moines at 36.1 percent and yet the rental vacancy rate (4.3) is smaller than in West Des Moines (7.6). West Des Moines' rental vacancy rate is higher than the MSA average by almost two percentage points.

Affordability is key feature to accessing housing and is measured using rent to income ratio. The accepted standard is that a household should not spend more than 30 percent of their household income on housing since it leads to smaller budget and resources for other household necessities and expenses. Households spending more than 30 percent of their income on housing are said to be 'rent burdened.' An examination of housing affordability data reveals that more than 40 percent of households in the MSA are paying well beyond 30 percent of their household incomes towards housing. Des Moines has the highest percentage of renter households (43.3) paying more than 35 percent of their household incomes towards housing costs and more than half of its renter households paying more than 30 percent of their income in housing costs, as shown in the table below.

RENTAL HOUSING AFFORDABILITY IN THE DES MOINES-WEST DES MOINES MSA, 2010

	<i>% Paying > 30 to 34.5%</i>	<i>Margin of error</i>	<i>% Paying > 35%</i>	<i>Margin of Error</i>
MSA	12.2	+/-2.5	33.7	+/-3.4
<i>Entitlement Jurisdiction</i>				
Des Moines	8.3	+/-1.5	43.3	+/-2.6
West Des Moines	8.8	+/-2.6	21.9	+/-4.3

About one-third of the rental households in West Des Moines pay more than 30 percent of their household income towards housing, with approximately 21.9 percent paying more than 35 percent of their household income towards housing.



Home Purchase Market Characteristics

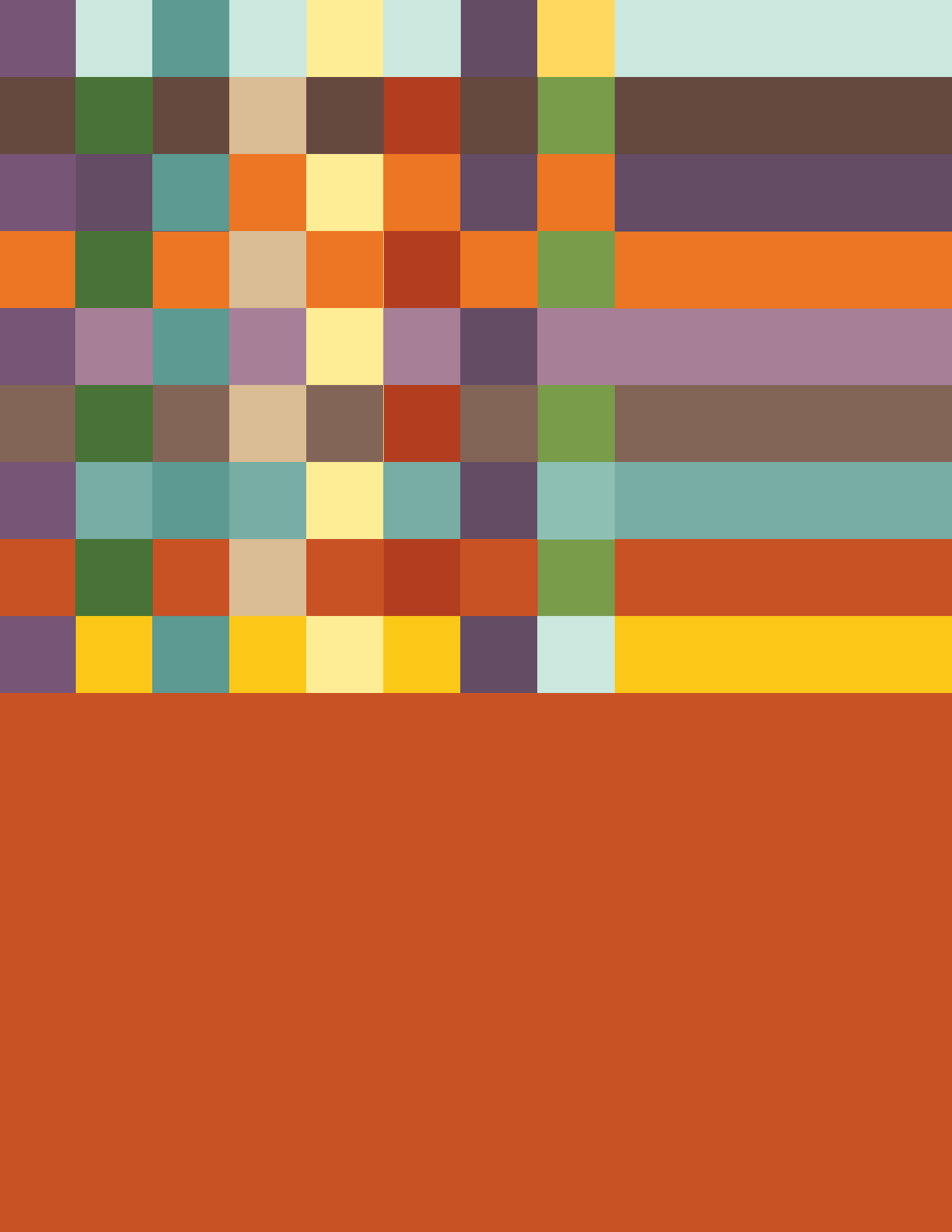
Data from the U.S. Census shows that 65.1 percent of housing units in US were owner occupied and renters occupied 34.9 percent of housing units in 2010. Des Moines and West Des Moines both enjoy relatively high home ownership with 62.5 percent owner occupied units in Des Moines and 63.5 percent of total housing units in West Des Moines.

Home Values

The median value of home in West Des Moines is amongst the highest in the region at \$184,100. This is well beyond the MSA average of \$151,900 and \$119,800 in Des Moines (Table 24). Des Moines has the lowest median home value in the region.

MEDIAN HOME VALUES IN THE DES MOINES-WEST DES MOINES MSA, 2010

	Median Value (\$)
MSA	\$151,900
Entitlement Jurisdiction	
Des Moines	\$119,800
West Des Moines	\$184,100





5

**AFFORDABLE
AND SUBSIDIZED
HOUSING**

HOUSING MARKET ANALYSIS

The location and availability of affordable and public housing plays an important role in fair housing practices in a region. Historically, regulations and practices limiting the location and availability of housing were used to segregate certain population groups within cities. Although fair housing law has resulted in significant changes in these discriminatory policies and practices, the housing patterns today are oftentimes rooted in past housing decisions and can continue to have an impact on concentration of population groups.

This chapter looks at the affordable housing market and situation in the Des Moines region and identifies patterns that may give rise to accessibility of affordable housing in the region. The region has a total of 3 public housing authorities or agencies that administer HUD programs: Des Moines Municipal Housing Authority (DMMHA), and the Central Iowa Regional Housing Authority (CIRHA), and Warren County Housing Authority. See Appendix B for a more extensive list of agencies and organizations providing housing services in the Greater Des Moines Metro Area.

Section 8 Rental Assistance

DMMHA administers the Section 8 program throughout Polk County and has cooperative agreements with suburban jurisdictions to serve the County. So any individual Section 8 voucher holder must go through DMMHA to get assistance. The Section 8 Housing Voucher program provides rental assistance to low-income families, the elderly and the disabled based on guidelines developed by the US, Department of Housing and Urban Development. Approximately 3,200 households are served through Section 8 programs. Currently, 80 percent of the issued Section 8 program vouchers are located in the city of Des Moines and 20 percent are located outside its corporate city limits.

The Des Moines region's Section 8 program has 4,600 households on the waiting list. Administrators expect it to take 4 to 6 years to move through the list and in the meantime, no new households can apply for Section 8 assistance. The Section 8 list was last opened up in July 2011.

DMMHA believes that supply of affordable housing is adequate in the region. However, the department lacks enough financial resources to subsidize this housing. Section 8 clients may not have issues identifying the affordable housing they want or the private landlords, non-profits and housing agencies that accept vouchers, but there aren't enough financial resources to provide the required subsidies.

Individuals with mental disabilities may require regular case management and this may pose as a barrier to housing. DMMHA does not offer a support services program but works regularly with non-profits in the region. It refers clients in need of mental health care

to the Shelter Care Plus program and currently issues 141 vouchers to families with mental health issues to access the Shelter Plus Care program. Anawim Housing, YMCA and Primary Health Care Center run most of the Shelter Care Plus programs in the region.

The DMMHA does not have a homeless preference but instead offers a Shelter Plus Care preference for Section 8 program. This means those individuals who have been with the Shelter Care Plus program for three consecutive years and are in good standing like paying their rent on time and having no arrests are moved to the top of the waiting list. In August 2012, the department has identified 61 individuals that meet the three-year requirement and are moving them to the top of the list. This enables DMMHA to free up the Shelter Care Plus program to take in new clients in need of housing and case management together.

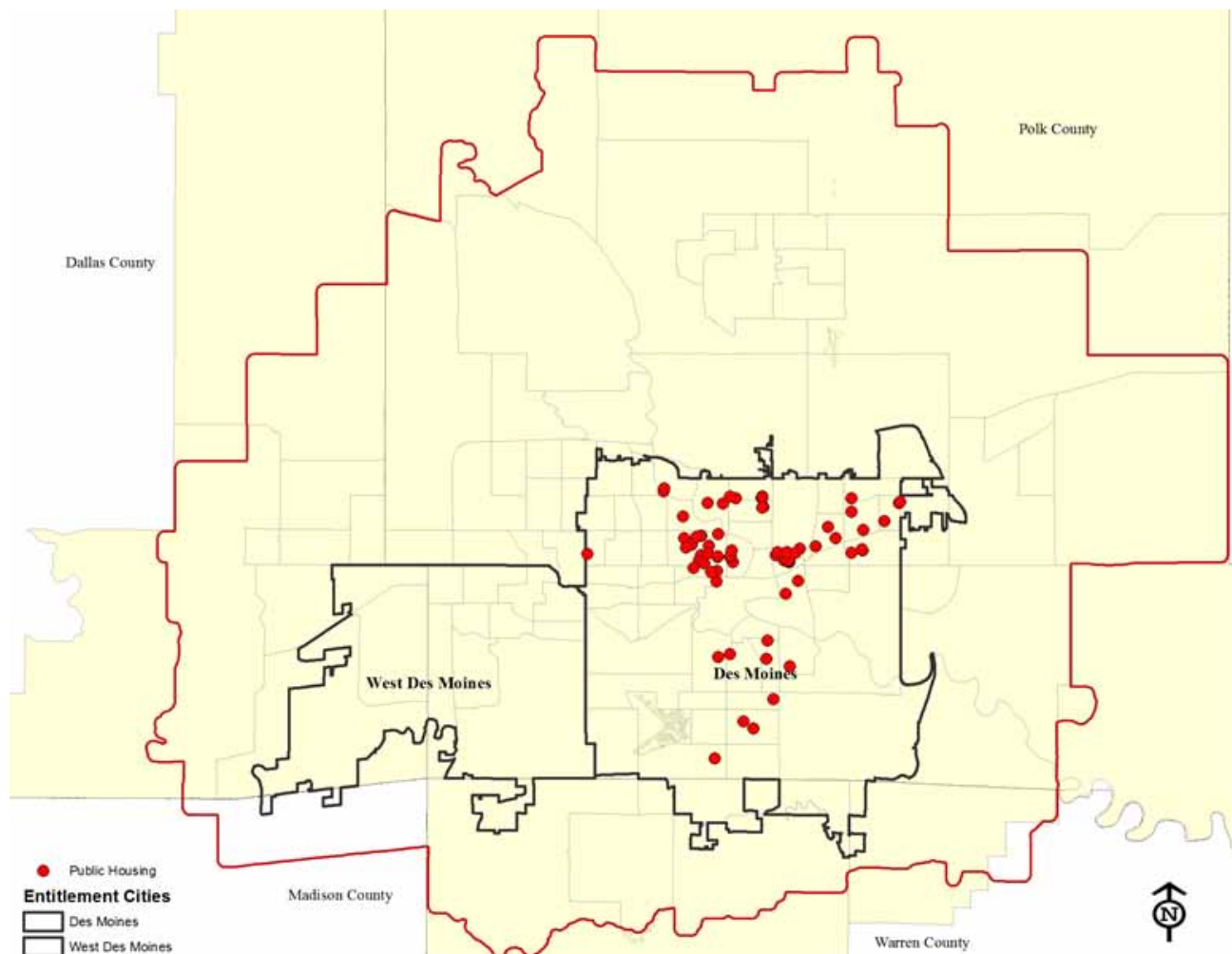
CIRHA also provides rental assistance through the Section 8 or Housing Choice Voucher program. They currently are providing voucher rental assistance for 318 families in Dallas County. The communities are Adel (28), Dallas Center (2), Granger (1), Linden (1), Minburn (2), Perry (30), Redfield (1), Van Meter (2), Waukee

(131), West Des Moines (88), and Woodward (2). CIRHA also provides Section 8 rental assistance for 46 families in Madison County. The communities are Earlham (1), St. Charles (5), and Winterset (40). The Warren County Housing Authority does issue Section 8 vouchers, but we were unable to verify how many participants they have in their program.

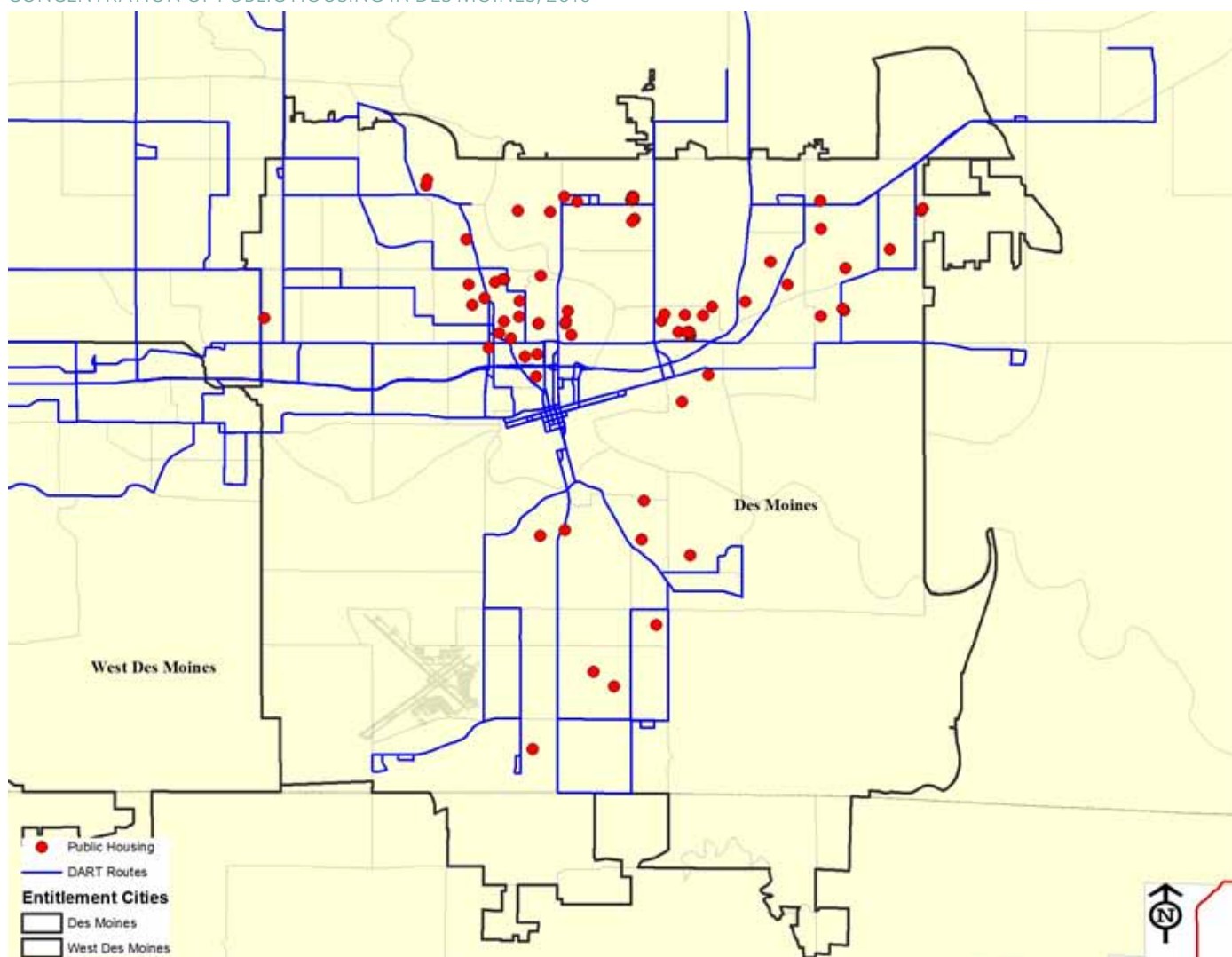
Public Housing

DMMHA owns and manages all public housing units in Polk County. This includes 5 developments with a total of 390 units. The developments are Royal View Manor for singles, elderly and the disabled, East View and Southview Manors and Highland Park and Oak Park Plazas, all for the elderly. Additionally, DMMHA owns approximately 400 scattered site units in single-family homes and duplexes, as shown in the map below. As of August 2010, there were about 800 people on the public housing waiting list.

PUBLIC HOUSING IN GREATER DES MOINES, 2010



CONCENTRATION OF PUBLIC HOUSING IN DES MOINES, 2010



DMMHA is not the only agency in the region that owns public housing units, but they do represent the largest number of units. CIRHA owns no public housing units in Madison County and 40 units in Dallas County, which are located in Adel (1), Perry (34), Redfield (4), and Woodward (1). The Warren County Housing does not own any physical housing units.

The two key issues with public housing in the Greater Des Moines Metro Area are geographic concentration and supply. For the region, most of the public housing units are currently located within the boundaries of Des Moines, as shown above. Furthermore, the agency is decreasing their physical housing portfolio. In 2012, they sold units to non-profit housing agencies serving low-income population groups and put up approximately 10 units up for demolition. The principal reason cited for this demolition is the poor condition of housing stock. DMMHA plans to rebuild the 10 units and put them back on the housing inventory (Interview). They are also currently strategizing ways to leverage

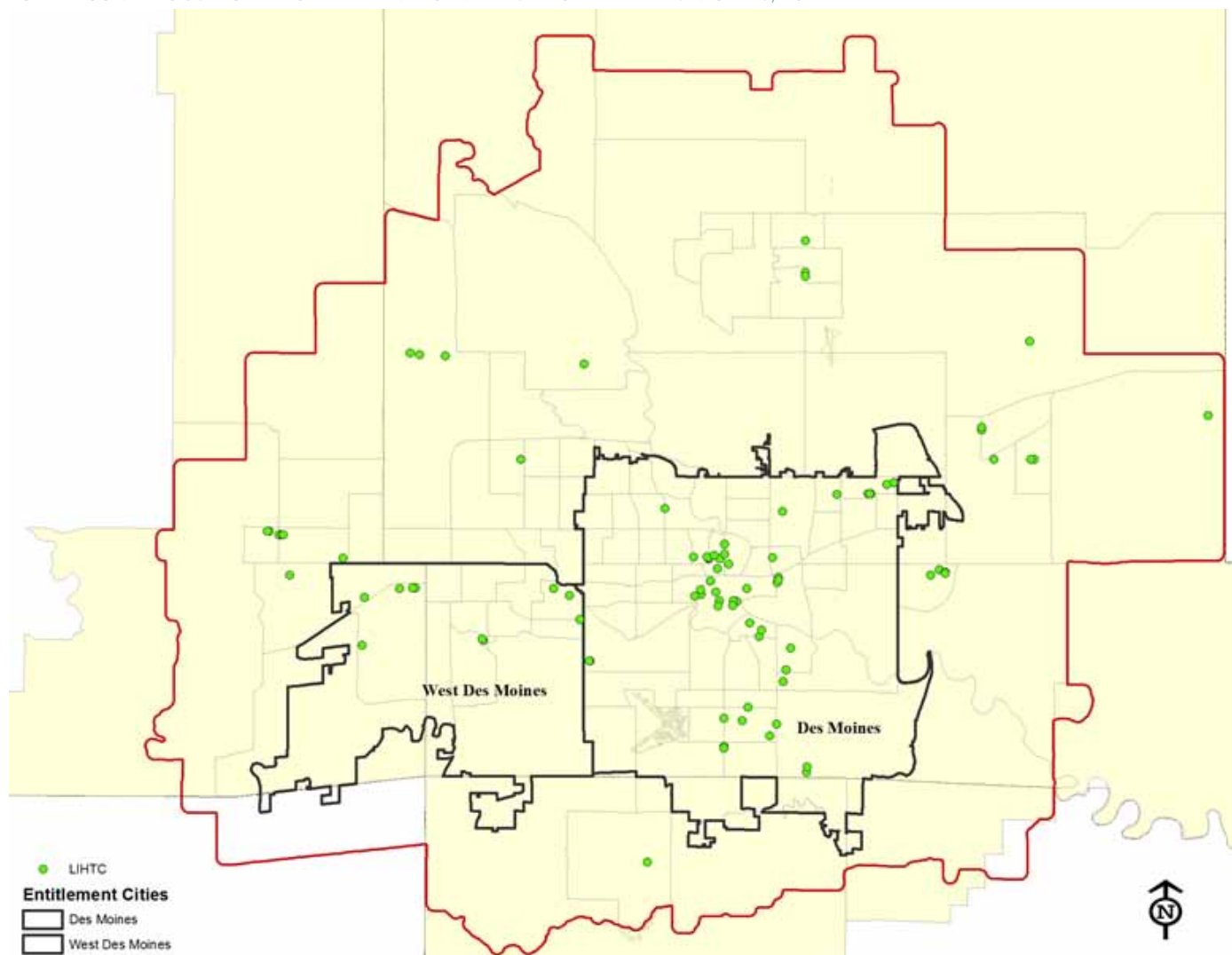
additional resources to help support and plan for this rebuilding process. The agency partners and collaborates with non-profit housing agencies in the region periodically on various housing projects.

Low-Income Housing Tax Credit Developments

The Low Income Housing Tax Credit Program (LIHTC) is a federally funded affordable housing program that provides income tax credit to developers to encourage construction of low-income housing. Iowa Finance Authority (IFA) administers the LIHTC development programs in the State of Iowa.

While LIHTC projects are located across the Des Moines – West Des Moines MSA, a large number of these developments are concentrated within the jurisdictional boundaries of Des Moines, as shown below.

LOW-INCOME HOUSING TAX CREDIT DEVELOPMENTS IN GREATER DES MOINES, 2012



Affordable Home ownership

Home ownership can be an important asset to a family, serving as a way to pay for education, and secure loans for business ventures besides others. A high level of home ownership is considered to be an indicator of community health. To be a successful investment, a home must increase in value and the homeowner must be able to maintain the home. Oftentimes homeowners may not have the educational or financial resources required to maintain the house. This can be an issue especially with the near-homeless population.

The Greater Des Moines metro region sees relatively high home ownership as discussed in Chapter 3. The City of Des Moines sees

relatively low median home values in the region at \$119,800 and yet approximately 30 percent of homeowners in Des Moines pay more than 30% of their household income towards housing. About 20 percent of homeowners in West Des Moines pay more than 30% of their household income towards housing.

There is an increasing need for more affordable home ownership in the region and the DMMHA and Iowa Finance Authority (IFA) both play a key role in providing towards affordable home ownership in the region. DMMHA sells its homes and former public housing rentals located across the city through the 5(h) Affordable Home ownership Program. Currently, the DMMHA is selling single-family homes with two, three or four bedrooms, at two thirds of its appraised values to eligible families.

Homes in neighborhoods establish informal and social networks important to families. This makes stabilization of existing housing an important component of any housing strategy. Housing agencies in the Des Moines area work with non-profit agencies and support service groups to fulfill some of these needs. Community Action Agencies (CAAs) form one of the most active agencies that provide home support services to low-income households in Central Iowa.

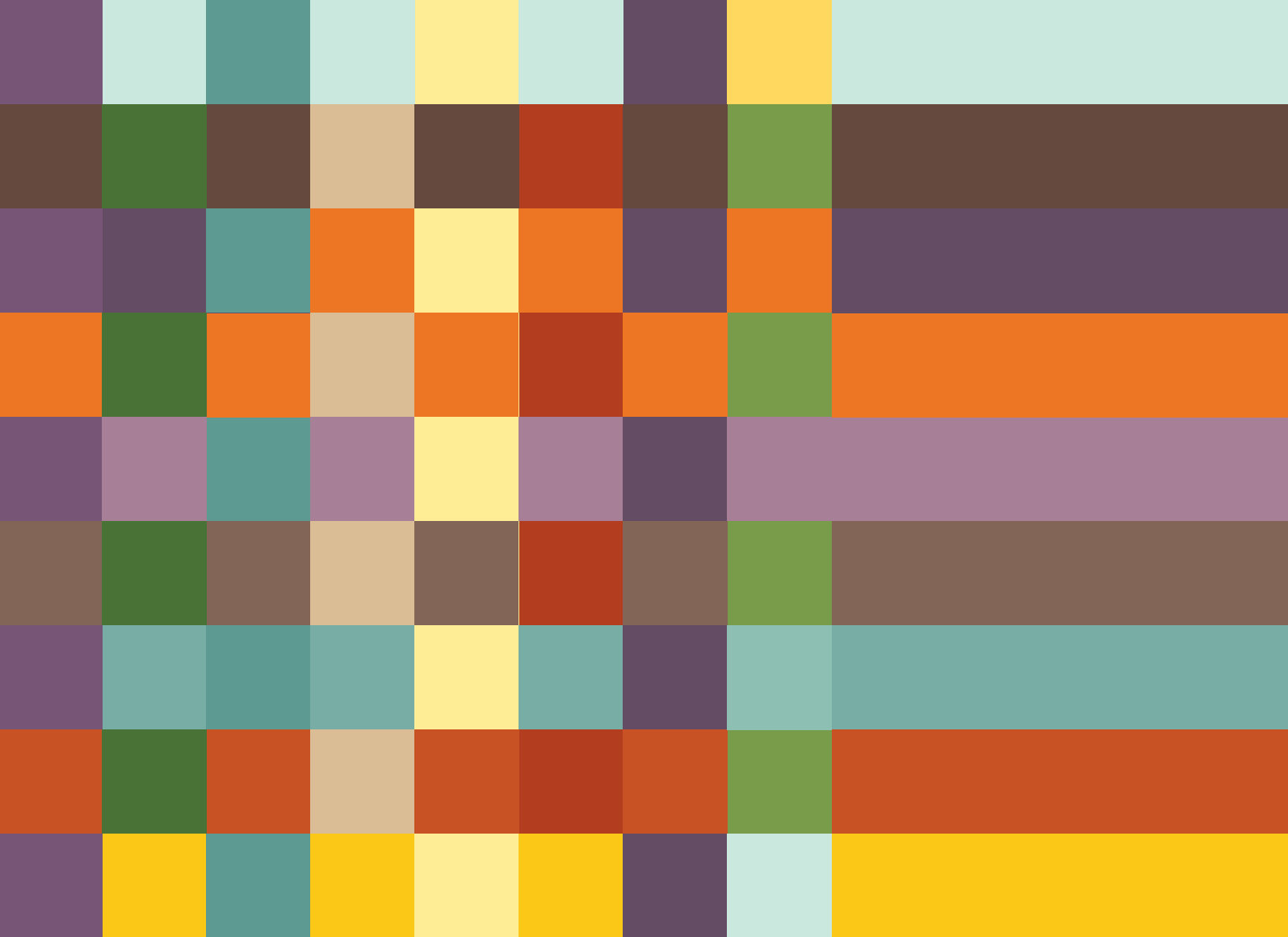
The Community Action Agency (CAA) of the Des Moines Housing Services is one such agency. CAA offers several low-income assistance programs and services to help keep and maintain housing. These programs provide crisis assistance low-income families and help them gain personal and economic self-sufficiency. Most of these programs are available to households with gross incomes at or below 150% of federal poverty guidelines. Some the included programs are:

1. Assessment and Resolution (A & R) – The program helps low income households experiencing credit problems with MidAmerican Energy to establish bill payment plans and negotiate with the company. It also provides some financial assistance to reestablish service and prevent disconnection.
2. Cooling Program – The Cooling program helps households with cooling equipment during extremely hot weather and runs through June to August.
3. Furnace Repairs and Replacement – This is a year around program offered to eligible homeowners and buyers with preference given to the elderly and families with children.
4. Low-Income Home Energy Assistance Program (LIHEAP) – The program runs November through April and assists almost 6,800 households every year with a one-time payment towards heating costs.
5. Weatherization Applications – This program is offered to the approximately 150 homes in the City of Des Moines and helps with attic and sidewall insulation, furnace repair or replacement and energy efficiency measures.

Summary of Chapter

There is an unmet need for affordable housing in the region. This includes subsidized units, housing subsidies for existing units, as well as opportunities for affordable home ownership. While there may be units available for rental, there are not enough vouchers available through Section 8 to subsidize every family in need. Furthermore, plans to decrease the number of physical public housing units in the region combined with long waiting lists for Section 8 vouchers mean that this problem is unlikely to improve in the near future.

The distribution of either new or existing affordable units within the region also needs to be addressed. Currently, most of the affordable and public housing units (public housing, Section 8 and LIHTC housing) in the region are located within Des Moines. LIHTC developments are more dispersed across the region than public housing, providing housing options to low income households in many of the region's jurisdictions. Local jurisdictions have the opportunity to build on the successes of this program while addressing regional needs for affordable housing.





6

ANALYSIS OF ZONING CODES

ANALYSIS OF ZONING CODES

Zoning can play a significant role in impeding or encouraging fair housing choice across a region. By restricting land use, zoning codes can obstruct fair access to in a specific area or mandate its inclusion. Iowa state law does not mandate that municipalities, when creating zoning plans, take into account fair housing or affordability. The closest that the state comes in this regard are the “Local Comprehensive Planning and Development Guidelines” (State Code Chapter 18b.2) which states that a municipality may include affordability in a comprehensive plan. Housing affordability and fairness are generally not considered significant issues in the Midwest due in part to overall low median housing prices. The lack of state direction in this matter leaves decisions about fair and affordable housing almost entirely to the cities themselves to decide.

Zoning and Barriers to the Creation of Affordable Housing

The greatest direct impact of zoning regulations in the Greater Des Moines Metro can be observed in the distribution of affordable housing. The unfortunate reality is that low-income housing is fairly concentrated in certain areas in the City of Des Moines. The current zoning codes of the metro area contribute to this concentration in the core while impeding low-income housing in certain higher income suburbs.

In addition to restricting where affordable housing may be built, zoning codes can restrict the siting of certain facilities such as group homes or mobile dwellings. The law may also discriminate against certain groups through occupancy requirements. The legal environment created by these factors contributes to the exclusionary nature of certain neighborhoods and the isolation of communities that the fair housing act was intended to protect in others.

The identified RCAP/ECAP area encompasses five residential zoning classifications. Per the City of Des Moines Zoning Code, these include:

- R1-60 – One family low-density residential: “The R1-60 one-family low-density residential district is intended and designed to provide for certain low-density residential areas of the city developed primarily with one-family detached dwellings and areas where similar residential development seems likely to occur.”
- R-2A – General residential: “The R-2A general residential district is intended to encourage in-fill development and to allow the commercial reuse of older residential areas in a manner compatible with existing single-family and two-family uses.”

- R-2 – One- and two-family residential: “The R-2 one- and two-family residential district is intended and designed to provide for certain low-density residential areas of the city developed with single-family and two-family dwellings, and areas where similar residential development seems likely to occur.”
- R-4 – Multiple-family residential: “The R-4 multiple-family residential district is intended and designed for certain high-density residential areas of the city developed with single-family, two-family, and multiple-family dwellings and areas where similar residential development seems likely to occur.”
- PUD – Planned Unit Development: “The PUD planned unit development is intended and designed to encourage large-scale and quality development of vacant or underutilized tracts of land throughout the city pursuant to a unified building and site development plan incorporating a comprehensive design based on a thorough application of professional standards of excellence. It is further the intent of this division to allow greater flexibility of standards and diversification of land uses than provided in the regulations of other zoning districts set forth.”

the areas with a higher regulatory burden will push lower income residents out. Zoning codes often define minimum standards to which dwellings must conform. These minimum standards can have an important effect on the price of housing in the area. Quantifying the real impact that these regulations have on housing prices is not easy. A study performed for the National Association of Homebuilders (NAHB) tries to do just that. To calculate the financial burden that housing regulation places on residents, they determined fair minimum benchmarks. For example, the panel determined that a reasonable minimum lot size for Single-Family Detached Dwelling (SFDD) in a “more dense” zone would be 4250 square feet. According to their results, 65% of the additional cost of a home due to regulation comes from minimum lot size. Minimums for floor size, lot width and front setback also contributed significantly to the overall cost burden.

To examine the effect of subdivision requirements as a regulatory barrier in the Greater Des Moines Area, we compared the regulations from the densest residential zones, which allow SFDD. Their formula for calculating the cost burden of regulations gives these results in the ten largest communities in the Des Moines metropolitan area. All communities studied exceeded the recommended standards in every standard except minimum floor area. Not all zoning codes have a required minimum floor area, and only Altoona exceeded the 925 square foot recommended minimum, as shown in the table below.

Impact of Subdivision Regulations

Excessive subdivision requirements can raise overall housing cost. When a disparity is seen in zoning codes across the region,

COST BURDEN ANALYSIS IN GREATER DES MOINES, 2012

<i>Zoning District</i>	<i>Minimum Lot Size (SF)</i>	<i>Floor Area (SF)</i>	<i>Front Setback (Feet)</i>	<i>Lot Width (Feet)</i>	<i>Cost Burden</i>
Recommended	4,250	981	13	30	\$0.00
Des Moines	6,000	NA	30	60	\$6,357.50
West Des Moines	5,300	NA	20	50	\$3,422.50
Altoona	9,000	1150	30	70	\$27,139.64
Ankeny	8,000	NA	30	65	\$10,082.50
Clive	7,500	900	30	60	\$8,682.50
Indianola	7,200	600	25	60	\$7,917.50
Johnston	7,500	NA	30	60	\$8,682.50
Urbandale	7,350	NA	30	70	\$9,700.00
Waukee	10,000	750	30	75	\$14,432.50
Windsor Heights	7,200	NA	35	60	\$8,517.50

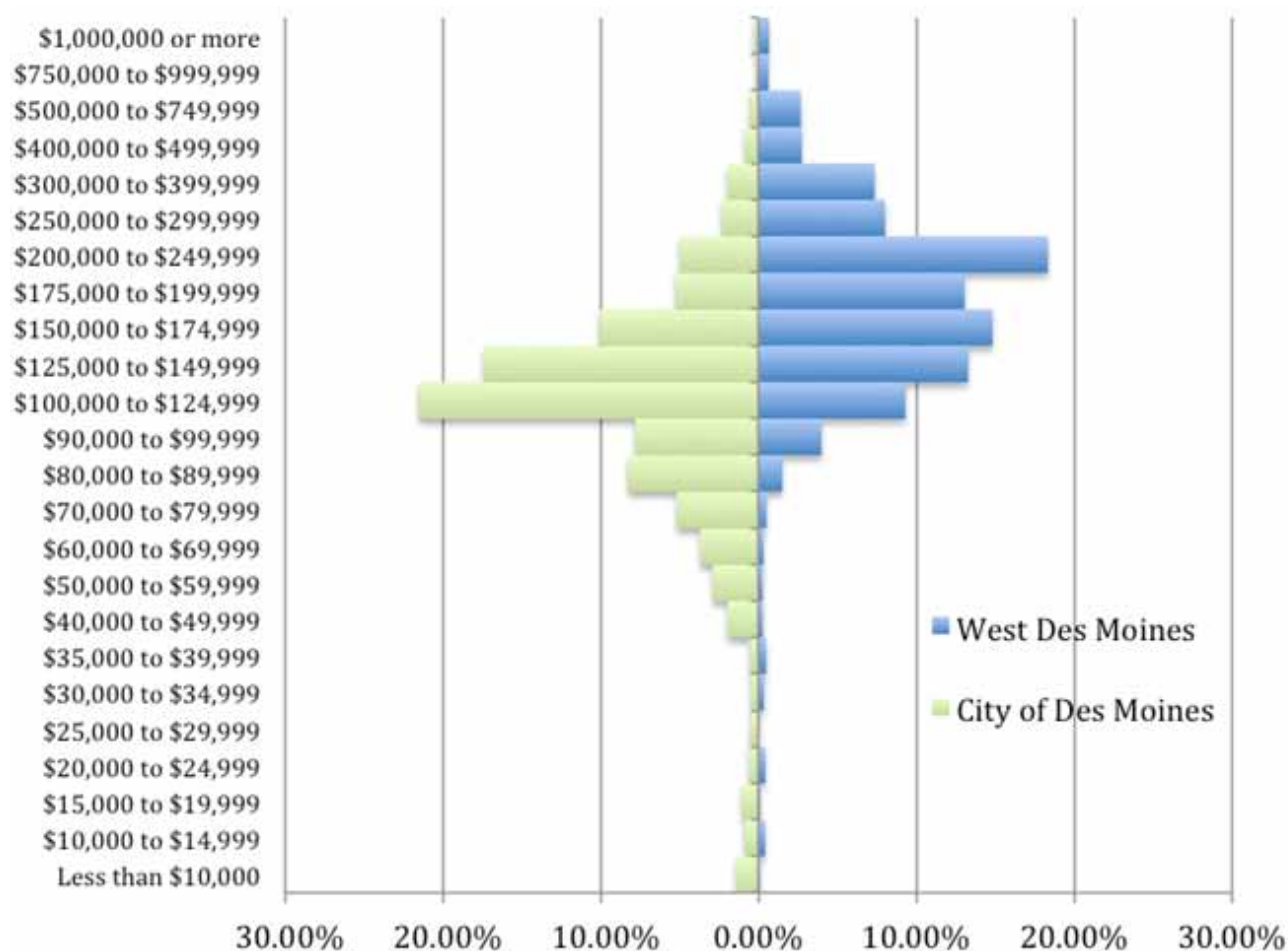
Although this is by no means a precise measure, it helps illustrate the burden that these regulations put on residents in real dollar terms. It is easy to see how the Greater Des Moines Metro Area could push poorer families into areas with less restrictive zoning laws and out of areas where the zoning code effectively raises the minimum price of housing. Still the narrow scope of this measure excludes many other important factors such as the amount of land actually zoned for the kind of dense single-family units on which this study focuses. For example, based solely upon these figures, West Des Moines would seem to be the most affordable place to live in the metro area. The figures however tell a different story. Examining home values in 2010 we see that West Des Moines tends to have higher priced units while Des Moines trends more toward affordability.

Part of this seeming contradiction can be explained by West Des Moines' zoning map. While the zoning district examined above in Des Moines (R-4 Residential) makes up an important part of the city's zoning map, West Des Moines' map is dominated by ninety-

six Planned Unit Developments (PUDs). These PUDs each operate by an individual set of rules concerning minimum requirements, design standards, etc. Although an analysis of the zoning requirements in each PUD in West Des Moines goes beyond the scope of this study, it is reasonable to say that housing in a PUD tends to be more expensive and aimed at a wealthier clientele.

While there are no subdivisions located within the RCAP/ECAP area, the City of Des Moines zoning code does identify several requirements for the four aforementioned zoning classifications. For example, the R1-60 classification, which makes up the majority of the residential area in the RCAP/ECAP, requires a lot width of 60', which is not amenable to many kinds of affordable housing. This classification also requires a minimum lot size of 7,500 square feet. Looking at other communities around the region, it can be estimated that this requirement adds a minimum of \$8,600 to the cost burden. The minimum setback is 30', more than twice the recommended setback of 13'.

HOUSING VALUE (IN THOUSANDS) BY PERCENT IN DES MOINES AND WEST DES MOINES, 2010



Impact of Parking and Garage Regulations

Parking requirements for residential homes are another way in which zoning codes add to housing cost. West Des Moines’ garage requirement (§9-10-4) is a prominent example. Although the vast majority of dwellings are built with garages because the market demands them, units located in dense area or specifically designed for low-income people may not include them as a cost saving measure . It is hard to estimate the cost that building a garage might add to a single-family home in the Des Moines metro area, but one illustrative incident sheds some light. In 2011 Habitat for Humanity attempted to build a home in West Des Moines. Habitat for Humanity money cannot, according to the organizations bylaws, be used to construct garages. This means that Habitat for Humanity cannot build a residential unit in West Des Moines without independent funds being dedicated to a garage. To deal with this situation, Des Moines decided to build a garage for a Habitat for Humanity project at a potential cost of \$13,000. This figure does not even take into account the labor involved because, to save money, the city council decided to have city workers do the construction (West Des Moines City Council Proceedings Monday, November 14, 2011).

Although West Des Moines is the only jurisdiction to include a specific garage requirement, the city of Urbandale’s requirement of three off-street parking spaces is essentially a requirement to build a garage. Once again, this requirement does nothing to impact higher-priced housing. Those who are affected by these minimum requirements are essentially those seeking affordable housing. The zoning code of Ankeny recognizes this. Ankeny makes exceptions in parking requirements for low-income housing or homes for the elderly by reducing the number of required spaces per unit from 1.5 to 1 (§194.01). This law recognizes the inherent link between these requirements and affordability for low-income residents and the elderly and therefore makes a reasonable allowance.

The RCAP/ECAP area is not impacted by either garage or parking requirements as some areas around the metro are. Rather, the City of Des Moines only requires one parking space per unit.

Impact of Design Standards

Design and maintenance standards may also place an unnecessary burden on residents. Some cities in the metro area set lawn maintenance standards. These standards area sometimes specific such as 12” maximum lawn height, (Urbandale City Code § 167.02) but are often general and claim that the lawn must be “maintained” (Carlisle City Code § 52, 163). As written, these laws seem fair and reasonable for public safety as well as maintaining an attractive living environment. The subjective guideline that a lawn must be maintained opens up the possibility for abuse

however if enforcement of the law falls particularly hard on minority groups or individuals.

A portion of the RCAP/ECAP area is zoned as a PUD, though there are not any special design standards for this area.

Impact of Occupancy Standards

Occupancy standards are another way that zoning codes have a detrimental effect on fair housing. Zoning ordinances refer to those who inhabit a housing unit as a family. Only a “family,” as defined by the law can live in a “single-family dwelling.” How a city defines family can therefore have an effect on whether or not people can live together in that jurisdiction. This issue has come to prominence in the wake of the Iowa State Supreme Court’s decision in *Ames Rental Property Association V. City of Ames*. The Court ruled in favor of the city allowing Ames to restrict occupancy of single-family dwellings to no more than three unrelated adults. In Ames the stated purpose of the law was to exclude groups of students from moving into the residential area of the city. It is possible that this law could also have a negative impact on groups protected by the Fair Housing Act especially recent immigrants who often live several to a house in order to conserve resources.

OCCUPANCY STANDARDS FOR
MAXIMUM NUMBER OF UNRELATED ADULTS

	Maximum Number of Unrelated Adults
Entitlement Jurisdiction	
Des Moines	4
West Des Moines	4
Others	
Windsor Heights	4
Urbandale	3
Johnston	4
Ankeny	5
Clive	5

In the Greater Des Moines Metro Area, definitions of family range wildly and it is difficult to give an overview briefly, but Table 27 shows the maximum number of unrelated people permitted in a family unit. Altoona for example defines family simply as a group “living as a household unit.” On the other extreme, Windsor Heights defines family as exclusively a group of related people. A group of up to four non-related people living together is defined as “group residential.” Group residence, unlike family residence is only allowed by right in one high-density zone. In West Des Moines, the code explicitly does not allow by right sororities or fraternities, temporary or seasonal residents, or transitional living facilities for former criminals.

Group housing refers generally to licensed facilities in which up to eight unrelated people live together for therapy, special assistance, counseling, rehabilitation, or special needs stemming from disability. The codes differed greatly with regards to group homes with some making specific provisions for them and referencing the Fair Housing Act (ex. Windsor Heights (\$167.05)) and others making no mention of them at all (ex. Waukee). Des Moines exempts group homes from many building code requirements, lowering cost and increasing the attractiveness of Des Moines as a site for these homes (\$60-5). Des Moines also makes specific allowances for shelters for the homeless as normal use in zoning (§134-589). One negative aspect of the zoning code of Des Moines however is that new group residences, foster homes, correctional transitional residence or homeless shelter cannot be located within one quarter mile of any other such facility (§134-552 9f & 13; §134-307.7; §134-342.7). Because certain aspects of zoning have a tendency to push groups that may need these services into certain areas, this can present a serious problem. The facilities cannot sometimes exist by right in the areas where need is greatest.

West Des Moines' code allows for up to eight unrelated handicapped individuals to live in the same dwelling but explicitly excludes those "currently using or addicted to a 'controlled substance.'" It also makes the same allowance for licensed residential care facilities (§ 9-2-2). On the other hand, the zoning code makes absolutely no mention of homeless shelters. In cities that do regulate homeless shelters, the regulations placed on them seem fair and make it clear what is acceptable. Other cities with less clear laws put more of a burden on those wishing to construct

such homes. They must gain an exemption from the specific use regulations of the zone in which they want to open the shelter.

The RCAP/ECAP area is not subject to any special occupancy standards; the City of Des Moines allows four unrelated adults to occupy a single dwelling unit.

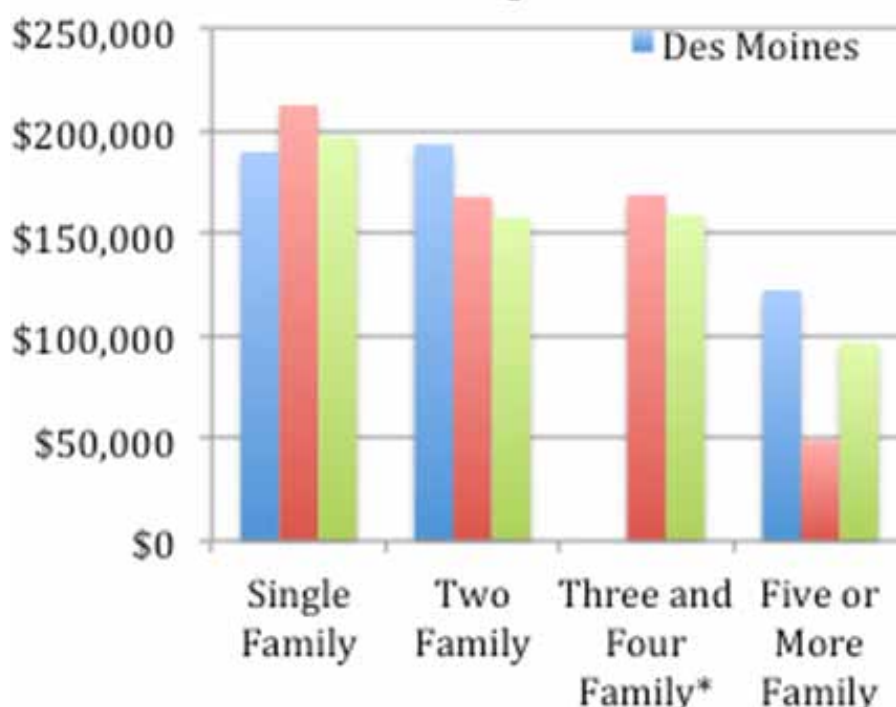
Pyramid Zoning

Pyramid zoning, allowing lower density housing in all zoning districts, can affect general affordability in multiple ways. Allowing low-density housing in areas zoned for high-density reduces the overall supply of dwellings in, more affordable, high-density buildings. Based on construction costs, new housing in multi-unit buildings are vastly more affordable than single-family dwellings. In West Des Moines in 2010, the average cost of a single-family dwelling was more than four times that of a unit in a larger building.

Pyramid zoning, by reducing the overall density of the neighborhood can also prevent the construction of new high-density housing. Many zoning codes take into consideration the density of all properties within a certain radius in decisions about density. This means that a large number of low-density units in a neighborhood could actually prevent the construction of higher density units in the future.

According to its zoning code, the City of Des Moines does not restrict uses that may result in pyramid zoning in the RCAP/ECAP area.

CONSTRUCTION COST PER UNIT IN DES MOINES AND WEST DES MOINES, 2010



Manufactured and Mobile Housing

Manufactured and mobile housing provide an important supply of affordable housing, but zoning limitations can restrict their construction and push them to less desirable areas. The average sale price of a new manufactured home in 2010 was \$62,000 much lower than the cost of a new site built dwelling (\$272,900). The Iowa Supreme Court in a 2006 decision, “Bahl v. The City of Ashbury” decreed that manufactured homes, homes built off-site but otherwise immobile, cannot be excluded from residential zones. As long as they meet the other qualifications of a SFDD they must be allowed. However, excessive square footage requirements and design standards could make it difficult to install a lower cost manufactured unit in a residential zone. For example the average singlewide manufactured home built in 2010 was 1,100 square feet, smaller than Altoona’s minimum square footage requirement. Although manufactured homes are legally protected from discrimination, protections for mobile home residents are much weaker.

Iowa’s state laws protecting residents of mobile home parks are among the weakest in the country. According to the state’s 1978 “Mobile Home Parks Residential Landlord and Tenant Act,” landlords can evict mobile home residents for almost any reason giving them only three days to vacate their lot (IA Code §562B.25.2). Additionally in Iowa, cities do not have the authority to establish further protections of mobile home residents such as rent controls or boards to determine the fairness of fees paid by the residents (IA Code § 331.304). This lack of protection for residents of mobile homes makes Iowa as a whole a less attractive state for mobile home owners. Mobile home parks in the Greater Des Moines Metro Area are heavily concentrated within Des Moines itself. Most of the higher income suburbs have two or fewer parks, and a few have none. All of the cities we surveyed have some kind of zoning which would permit the building of manufactured housing parks (IA Code § 414.28), but some have restrictions that would make the construction of new parks quite difficult. Urbandale, for instance, allows manufactured housing parks only as a “conditional use” in one low-density rural residential zone.

The zoning classifications in the RCAP/ECAP do not allow for manufactured and/or mobile housing. This could contribute to affordability issues in this area.

Variances and Exceptions

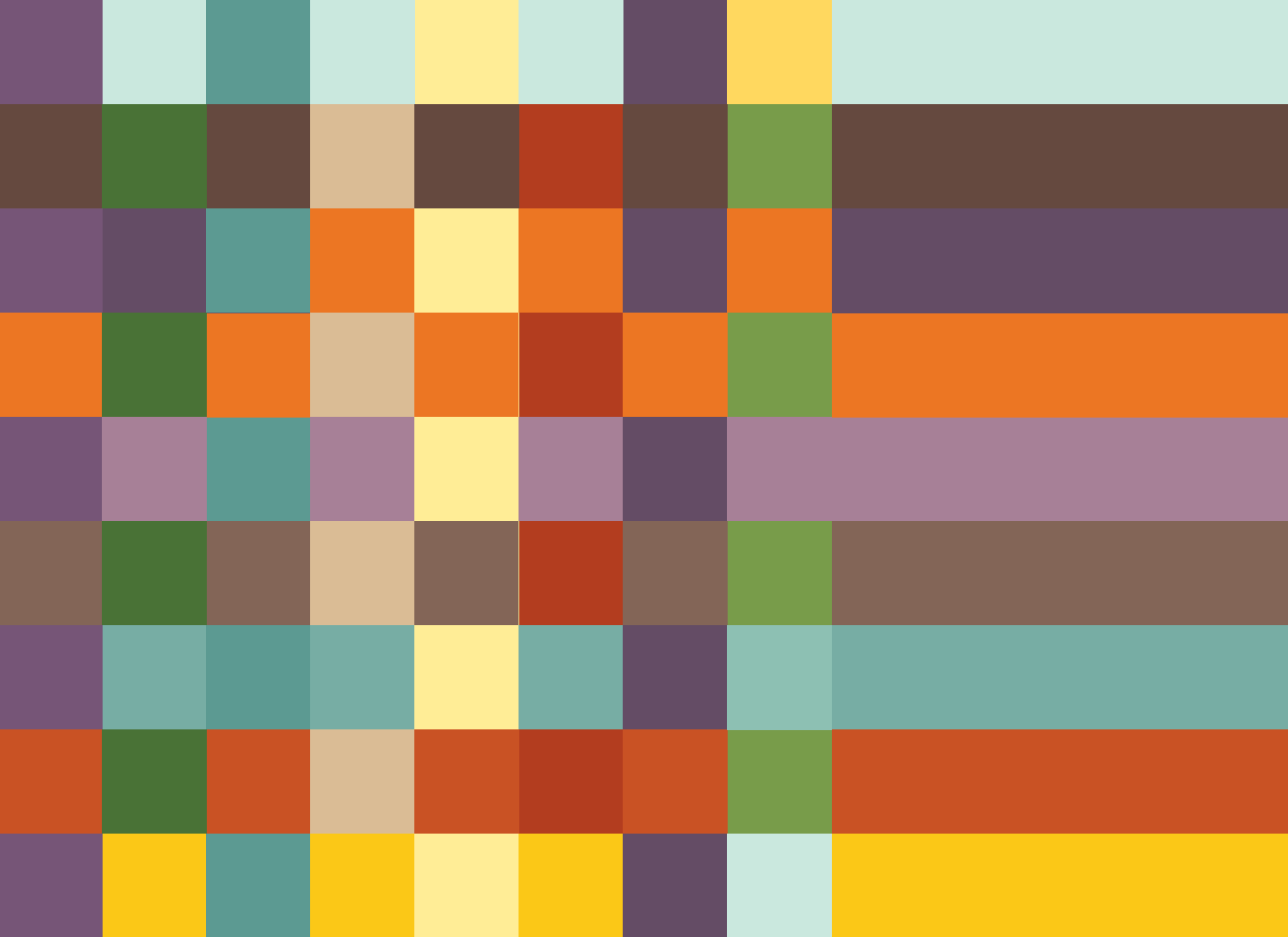
Variances and exceptions exist to allow residents and developers to deviate from the zoning code. Each city establishes a Zoning Board of Adjustment to evaluate requested exceptions to the zoning code. In Des Moines the board seems generally willing to approve such requests. This eases some of the regulatory burden which zoning restrictions can create. For example, an appellant may come to request the division of a lot 100 feet wide into two separate lots for the construction of single-family dwellings. In the case of Des Moines, these resulting lots would be in violation of the code that requires lots to be at least 60 feet wide. These kinds of situations occur with some frequency and in Des Moines the proposals are usually accepted. In March of 2012 while discussing one potential variance, a member of the board expressed the fact that the general policy of the board was to encourage the availability of housing. This attitude is important as it can help create an environment that supports the development of affordable housing. West Des Moines’ Zoning Adjustment Board in the survey we have done over the first half of 2012 deals with far fewer requests, but seems as willing as the City of Des Moines’ to grant adjustments and exceptions. During the time we examined however, no issues related to new housing were raised during the meetings of the Zoning Board of Adjustment.

Summary of Chapter

The regulation of residential development through zoning is a very direct way in which cities can affect the cost, availability, and location of housing. The Greater Des Moines Metro Area includes very little inclusionary zoning, and in fact the variance in zoning law across jurisdictions pushes populations from more restrictive jurisdictions and into cities that have more permissive codes. Subdivision requirements, restrictions on mobile and manufactured homes, and occupancy standards are all important contributors to this variation. Inconsistency across city lines leads to concentrations of poverty in the urban core and tends to exclude lower income populations from suburban communities.

The regulation of residential development through zoning is a very direct way in which cities can affect the cost, availability, and location of housing.







7

COMMUNITY INPUT
& QUALITATIVE
ASSESSMENT OF
IMPEDIMENTS

COMMUNITY INPUT & QUALITATIVE ASSESSMENT OF IMPEDIMENTS

The regional analysis of impediments study included stakeholder inputs from housing professionals, service providers, citizen groups, and neighborhoods associations. These data were gathered through targeted interviews, a fair housing survey, and focus group discussions. This chapter describes findings from this community input effort. It discusses the Fair Housing Survey, interviews, and focus groups that were included in this study and reports on the findings. The summary of the chapter provides an analysis of these results and places them back in the context of the report and the findings from other aspects of the study.

Surveys

The secondary data and spatial analysis that form the bulk of the research for this study provide an important window into the conditions shaping fair housing choice in the region; however, they provide little insight into the on-the-ground experience of city staff, housing agencies, service providers, and neighborhood representatives. We wanted to hear directly from these stakeholders regarding barriers to affordable housing, home ownership, and fair housing in the region. We also wanted to know what they saw as the major barriers to affordable housing in the region over the next five years.

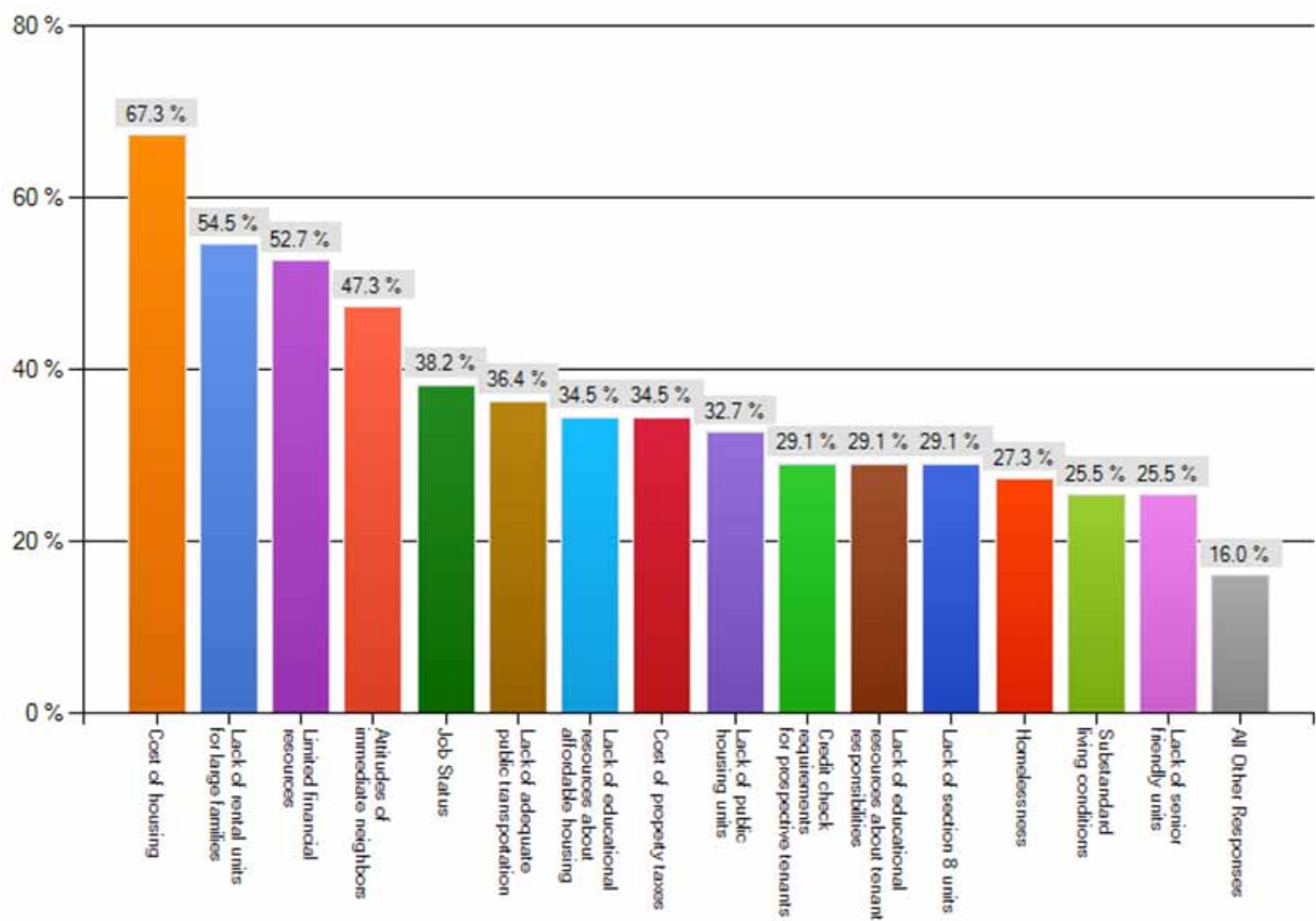
The Fair Housing Survey allowed us to maximize stakeholder input into the study. Surveys can be a time and cost effective mechanism to seek feedback and inputs from a wide variety of population groups. An online or web survey can be easy to administer and the survey instruments can be sent out to participants quickly. Web based survey mediums can be analyzed through in-built quantitative analytic functions, thereby reducing analysis time. The study's survey helped provide valuable public input, while addressing participant concerns through phone and email clarifications.

We sent the survey to a mix of city jurisdictions, housing providers, regional housing agencies, lenders, developers, social and support service providers, non-profit citizen groups, neighborhood associations and the Neighborhood Review Board (NRB). We received a total of 61 responses. A copy of the survey is included in Appendix A.

Question 1: What are the barriers to affordable housing in the region?

Although the Greater Des Moines Metro Area is generally considered to be an affordable place to live, the cost of housing was the number one barrier to affordable housing identified by survey respondents. This would likely be the case in most communities, making it noteworthy that ONLY 67% of the respondents selected this option. Approximately one-third of respondents did not see cost of housing as a barrier. Unit size and NIMBYism were also among the top barriers identified in the survey: 54.5% indicated that there aren't enough rental units for large families, while 47.3% identified attitude of immediate neighbors as a barrier. The condition of the economy and employment opportunities are clearly an important part of the affordability conversation as 52.7% believed that people do not have the financial resources to access available housing and 38.2% identified the unstable and uncertain job situation as a barrier. Lack of adequate public transportation (36.4%) was another barrier thought to constrain affordable housing choice in the region.

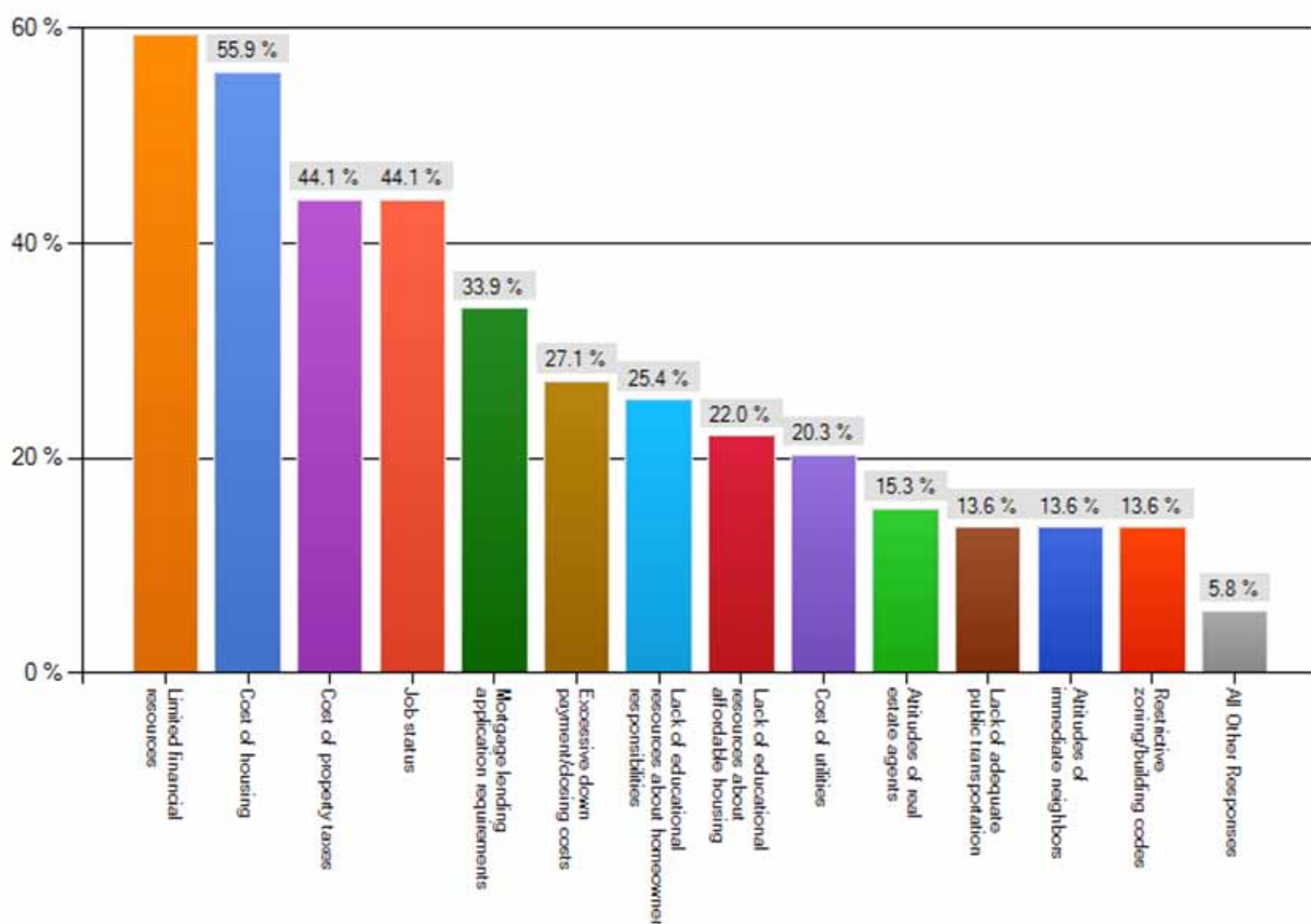
REGIONAL BARRIERS TO AFFORDABLE HOUSING



Question 2: What are the barriers to home ownership in the region?

The top answers to this question indicate that there are households in the region that would like to become homeowners, but economic barriers prevent them: 59.3% and 55.9% respondents identified limited financial resources and cost of housing as the biggest barriers to home ownership. Cost of property taxes and unpredictable job status are also high with 44.1% each. Mortgage lending requirements and excessive down payments are considered to be barrier by 33.9% and 27.1% respondents. Some of the other issues with regards to Fair Housing are discrimination stemming from attitude of real estate agents (15.3%) and attitudes of immediate neighbors (13.6%).

REGIONAL BARRIERS TO HOME OWNERSHIP



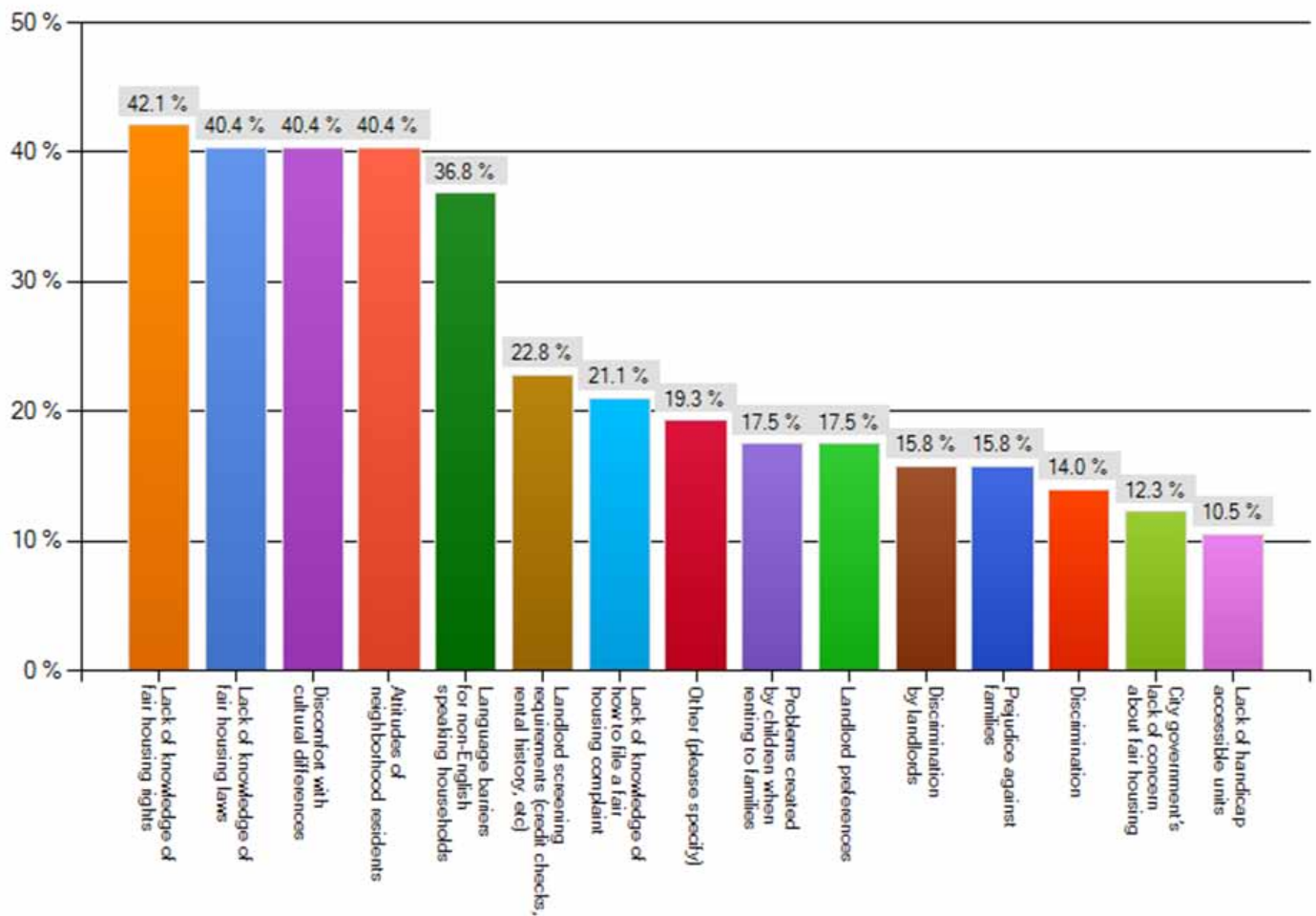
Question 3: What are the barriers to fair housing in the region?

The findings from this question are perhaps the most telling of the fair housing situation in the region. While affordability and issues with homelessness and near homelessness dominate most housing conversations, fair housing is an important and growing concern in the region. Lack of knowledge of fair housing rights and laws is cited as barrier by 42.1% and 40.4% of respondents respectively. Another 40.4% of the respondents think that discomfort with cultural differences and attitudes of immediate neighbors are one of the biggest barriers to fair housing.

Question 4: What is the most significant housing challenge facing your jurisdiction/service area over the next 5 years?

This question was left open-ended and as a result, we received a range of answers. However, many of these answers spoke to either problems with affordability or problems with the availability of the particular kinds of units that a given household might need either due to family size or disability. Respondents also raised concerns with technical barriers such as tenant screening practices and population-specific barriers such as units accessible to people with disabilities or culturally-specific housing needs. From these answers, we identified three main themes: (1) affordability and quality of units; (2) technical barriers; and (3) diversity of housing options.

REGIONAL BARRIERS TO FAIR HOUSING



1. Affordability and quality of units:

- Increasing rents
- Lack of quality, safe and affordable housing through the region
- Lack of safe and affordable housing located near minimum or low wage paying and service jobs.
- Rising costs of houses coupled with inadequate household incomes and lack of rental housing make it that much more difficult to access housing
- A majority of affordable housing is in older homes in older neighborhoods. This aging stock requires significant rehabilitation and weatherization and hence is difficult to maintain and keep in good condition.

2. Technical barriers:

- Increased landlord screening requirements and credit checks
- An increase in regulatory requirements like fire sprinkler and energy efficiency mandates which will continue to push up prices of affordable units

3. Diversity in housing options:

- Lack of handicap accessible units
- Lack of educational and financial resources for the increasing minority population.
- Lack of diversity in housing choice especially for large families—there aren't enough clean and affordable large units to service large families.
- Need for culturally sensitive and safe housing options
- Need more units willing to accept low income families and extended (or large) families

other focused on developers. The intent of these two focus groups was to gather a diversity of perspectives regarding the needs and issues related to housing in the region.

Findings from Focus Group Discussions

The focus groups discussions covered a range of topics and issues related to housing. Analysis of those conversations revealed three central themes. The first is that a regional approach to housing is needed. This theme includes, but is not limited to affordable housing; however, it does speak directly to the issue of dispersal and concentration of affordable housing. The second theme identifies a need for more affordable housing overall and addresses specific barriers that were a concern to the participants in the focus groups. The final theme identifies housing needs that are population specific such as more senior housing and more units for large families.

1. A regional approach to housing is needed.

- Housing must be looked at from a regional lens
- A regional approach to housing is currently missing in the Greater Des Moines Metro Area
- Most rehabilitation of housing is done by non-profit organizations and is concentrated in the Des Moines region
- There is need to locate subsidized housing near employment centers, especially the Jordan Creek mall area.

2. The region needs more affordable housing. Barriers to housing affordability exist.

- Availability of affordable units to lowest income residents remains a challenge
- The community must be educated about low-income projects and its perceived impacts (NIMBY issues)
- There are barriers to mixing sizes of housing from both developers and community.
- Some regulatory requirements like fire sprinklers, lead paint issues and energy efficiency requirements pose a barrier to rehabilitation of affordable housing due to associated prohibitive costs.

Focus Group Discussions

Two focus group discussions were conducted in conjunction with The Tomorrow Plan team to gather inputs regarding housing in the region. The focus groups were conducted in the months of July and August 2012 and involved representatives from housing service providers, lenders, developers, non-profit housing providers and support service providers. One focus group brought together affordable housing providers and advocates while the

3. Certain populations are facing higher barriers to housing choice than others
 - Mental health issues and disability pose a barrier to housing
 - Large families face growing discrimination, which is further increased due to lack of adequate large units.
 - There is a gap in the demand and supply of senior friendly housing, with increased demand in neighborhoods to 'age in place'.
 - Multi-generational families have a tough time finding flexible housing options due to lack of units and a negative community perception of multi-generational families.
4. There is a substantial 'gray' and unaccounted population group, usually falling below 30% AMI, who bounce from one alternate accommodation to other or double and triple up with friends and relatives on a short time basis. The existing system is not equipped to account for this population group and hence fails to investigate specific issues of concern. This problem may be heightened by the presence of slumlords and less than responsible landowners.
5. Problem with de-concentration – Most public housing units are located in Des Moines. This leads to issues of access to jobs and opportunities, when public transit lines are unable to service specific groups at required time.
6. A major portion of the region's affordable housing stock is located in the City of Des Moines and is made up of very old homes in older neighborhoods. These properties require a lot of maintenance and rehabilitation to comply with various code requirements and are keeping developers away.

Interviews

In addition to surveys and focus group discussions, interviews were conducted with several public housing professionals, non-profit housing providers, support service providers, health service providers, funders, citizen group representatives and urban and housing researchers.

Interview Findings

The themes raised in the interviews reflect many of the same themes raised in the survey and focus groups. However, because of the one-on-one nature of interviews and the opportunities for both the researcher and the respondent to ask questions and elaborate on ideas, the interview responses add depth and detail to these themes.

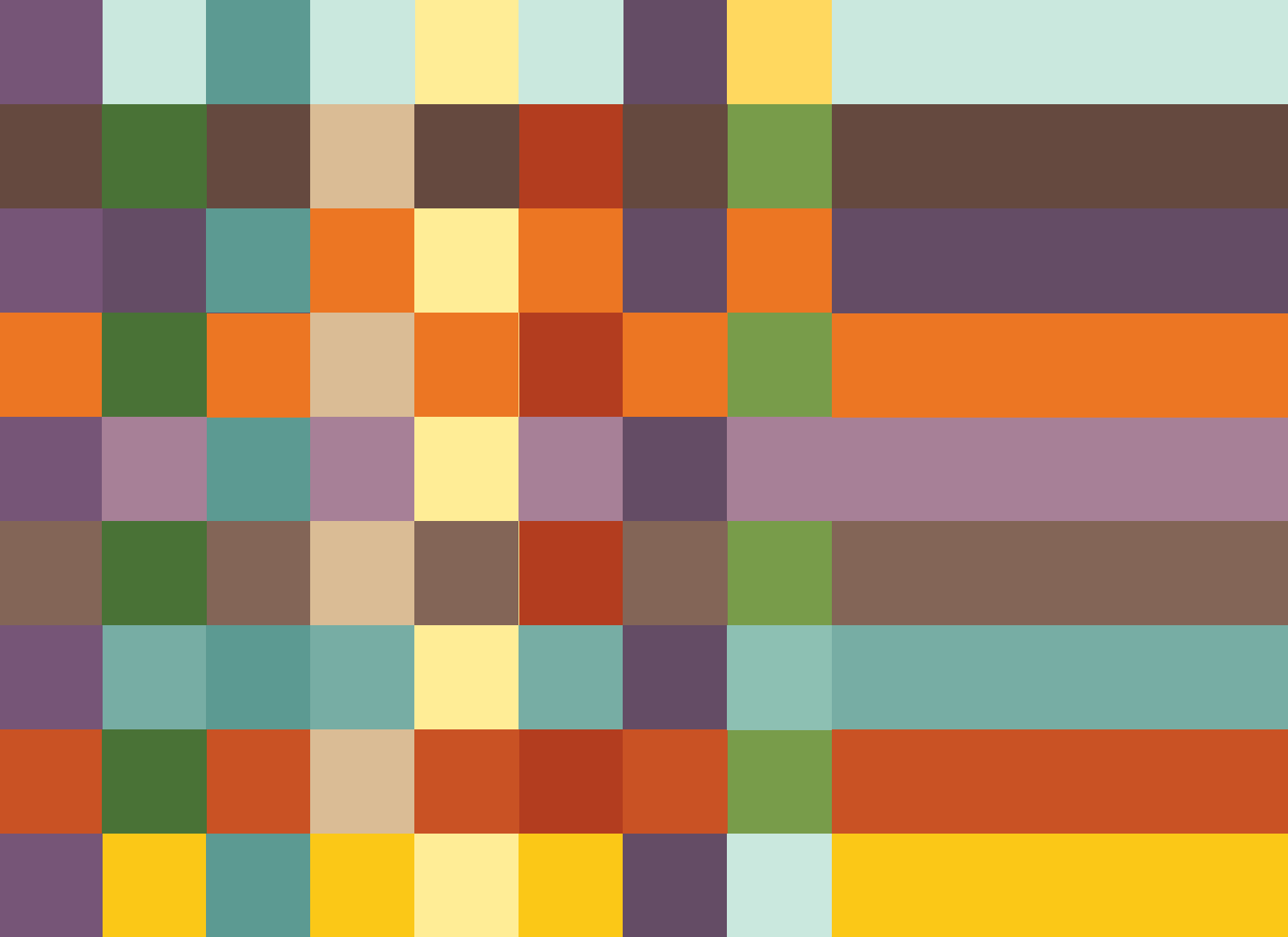
1. There is a definite dearth of affordable housing in the region with a serious and growing gap in the need and availability of safe and affordable housing units. This is considered as one of the biggest barriers especially when dealing with persons below 50% or even 30% of area median income (AMI) and asks for a redefinition of 'affordable' in the region.
2. Larger families with 3 or more children have a tough time finding adequately sized and affordable housing due to lack of larger units in the region. The problem grows as a result of negative public and landlord perception of these families.
3. There is a shortage of support services and programs available to help families and individuals. People may get housing but don't have the knowledge of or means to maintain it. Many a times these people slide back into a state of homelessness.
7. The rental properties located in the low end of the spectrum are not necessarily maintained and can often house minorities and immigrants facing financial difficulties. These populations do not have the necessary knowledge of fair housing laws and rights and may not feel empowered enough to raise fair housing issues for fear of eviction or legal repercussions.
8. There is a lack of affordable, handicap accessible units in the region
9. Mentally disabled form a substantial portion of the homeless and near homeless population and may face housing discrimination. Many of these can be housed with regular case management but face a tough challenge with dwindling resources for social and support services.
10. Credit scores and criminal record history, frequently used screening criteria for rental housing, make it difficult to avail housing irrespective of the scale or time of criminal activity. Most of the screening requirements do not allow any flexibility to look at unique cases or recovering individuals.
11. The homeless sheltering system in Des Moines serves as midterm, temporary housing for many people instead of crisis housing, as there aren't many affordable housing options in the region. People continue to stay in shelters till a time they can navigate the housing and support services system or move on to the alternate options. HUD's 'housing first' policy has played into this situation, as shelters are required to get people rehabbed on a priority basis, reflecting these as outcomes in periodic evaluations. While housing these populations is essential, there isn't enough supply to meet the current needs.

12. Long Section 8 waiting lists further point to lack of enough affordable and subsidized housing units.
13. Language remains a barrier for many members of the immigrant communities.
14. Renting without leases – This is especially prevalent in the rural areas, but is seen in the metro region as well. The absence of a lease makes it difficult for individuals and families to lodge complaints related to fair housing.
15. NIMBYism is prevalent in areas of the community and creates barriers when planning and developing public and/or low-income housing. Lack of sufficient knowledge of low and affordable housing is often cited as a reason for this NIMBY attitude.

Summary of Chapter

The findings from surveys, interviews, and focus group discussions have been incorporated into this Regional AI Report. These data played an important role in assisting researchers to identify the specific barriers to fair housing choice in the region. Surveys point to cost as a barrier to both affordable housing as well as home ownership in the region. The most cited barriers to fair housing included lack of knowledge about fair housing rights and laws, attitudes of neighbors, and language barriers for non-English speaking households.

As discussed previously in this report, the population demographics of the region have changed in the last decade and the number of minority and foreign born individuals is increasing. This is reflected in concern of survey respondents that language poses as a barrier to non-English speaking population and that attitudes of neighbors are creating a barrier to fair and affordable housing. These data also reveal a number of technical aspects of affordable housing production and tenant procedures for securing fair and affordable housing that are creating barriers to fair housing choice in the region. The issues identified in this section provide a valuable starting place for conversations about impediments to fair housing choice in the region and planning processes to address those barriers.





8



REGIONAL FAIR HOUSING LAWS AND PROGRAMS

REGIONAL FAIR HOUSING LAWS AND PROGRAMS

This chapter provides an overview of the fair housing laws in the region and how these laws are addressed by the various fair housing agencies. It forms an important piece in the fair housing dialogue discussion as it describes the current situation with regards to discrimination in housing. It provides a brief description of the various agencies responsible for governing fair housing practices in the region and their individual roles within the local context. This role may be limited to education and outreach or be expansive enough to include investigation of fair housing complaints, mediation and conciliation. The chapter also provides a brief snapshot of housing complaints filed in the state and the Greater Des Moines metro area.

A Framework for Fair Housing Enforcement

Fair housing law attempts to ensure that people have equal opportunities to access housing of their choice. Discrimination in housing based on race, color, national origin, religion, sex, familial status and disability status is prohibited by federal and state laws. The Fair Housing Act of 1968 and the Fair Housing Amendments Act of 1988 (42 U.S. Code §§ 3601 – 3619) prohibit discrimination in all aspects of housing, including the sale, rental, lease, or negotiation for real property. Federal fair housing law prohibits discrimination based on race, color, national origin, religion, sex, familial status or handicap (HUD, 2012). Familial status and people with disabilities were added as protected classes through the Fair Housing Amendments Act of 1988. The US Department of Housing and Urban Development (HUD) and the US Department of Justice are the federal entities responsible for fair housing enforcement.

The Fair Housing Act of 1968 and Fair Housing Amendment Act of 1988 provide legal protection to certain population groups, called 'protected classes', as they seek housing of their choice. The 1968 law recognizes that minorities often experience unequal access to housing and prohibited discrimination in housing transactions based on race, color, religion and national origin. This law was amended in 1988 to include familial status, sex and handicap as protected classes.

The act provides for an administrative process to investigate complaints and directs the government to litigate cases on behalf of victims through enforcement agencies. The injured parties may also file their own lawsuits. HUD and the Department of Justice are charged with enforcing fair housing laws. HUD conducts regular reviews of its housing developments that receive federal assistance and seeks to correct situations found to be violating fair housing law.

Local governments also play an important role in ensuring that its residents can have equal access to housing. In Iowa, state law recognizes a larger set of protected classes than the federal government. Effective July 1, 2007, the Iowa Civil Rights Act (Iowa Code Chapter 216) was expanded to add sexual orientation and gender identity to the list of protected classes. The complete list of protected classes under Ch. 216 of the Iowa Code at this time are as follows: age, color, creed, familial status, gender identity, mental disability, national origin, physical disability, race, religion, retaliation, sex, and sexual orientation. Grievances must be filed through the state grievance procedure to the Iowa State Civil Rights commission as outlined in Chapter 216.15 of Title VI of the Iowa State Code.

The City of Des Moines' fair housing laws are congruent with the state fair housing statutes. Access to the sale, rental, lease, advertising, and financing of housing cannot discriminate based on an individual's race, religion, creed, color, sex, sexual orientation, national origin, ancestry, family status, or physical or mental disability. Discrimination in refusing to sell or rent housing, negotiation of the sale or rental of housing, or refusing to show or falsely denying the availability of housing is illegal. The same terms, conditions and privileges of the sale or rental of a home must be offered regardless of individual. Advertising must not indicate a preference, limitation, or discrimination of potential buyer or renter of a home. Reasonable modification of a home, rules, policies, practices or services for an individual with a disability must be accommodated. Housing must meet accessibility standards for an individual with a disability. It is also illegal to prevent the exercising of an individual's full enjoyment of housing privileges through intimidation, threat or force. Finally, it is illegal to falsify, refuse, or fail to provide information regarding housing availability, application requirements, loan procedures and standards, or other forms of financial assistance.

The responsibility of delivering a comprehensive set of fair housing services is strategically divided among four public agencies the region. These include the Iowa Civil Rights Commission, Des Moines Human Rights Commission, West Des Moines Human Rights Commission and Urbandale Civil Rights Commission. The next few sections give an overview of the role of these participating agencies in furthering the goal of fair housing and also describe the current fair housing situation in the region.

Local Agencies Supporting Fair Housing

This chapter identifies the primary agencies in the Greater Des Moines Metro Region that have specific responsibilities related to the provision and enforcement of fair housing in the region. It provides an overview of the responsibilities of each agency as they relate to fair housing as well as their current education and outreach efforts.

Iowa Civil Rights Commission

The Iowa Civil Rights Commission is a neutral, fact-finding administrative agency that is responsible for the enforcement of the Iowa Civil Rights Act of 1965. It enforces state and federal laws that prohibit discrimination in employment, public accommodations, housing, education and credit. It provides conflict resolution services, mediation, education and training and also undertakes testing to determine the presence of discrimination across the state. The Commission is responsible for addressing fair housing queries and disputes in the Des Moines – West Des Moines metro region in conjunction with the Des Moines Human Rights Commission.

The Iowa Civil Rights Commission (ICRC) conducts a variety of educational and training programs to teach people about their rights and laws to prevent discrimination. In the fiscal year 2011, the Commission participated in 180 presentation or outreach events, reaching 18,758 participants and distributing 30,276 items (Iowa Civil Rights Commission Annual Report, 2011). The Commission holds an outreach event at the State Fair, which is also one of its biggest events. The Commission also uses social media like Facebook and Twitter to promote its activities and increase visibility in the community.

The ICRC periodically prepares and publishes research and report related to fair housing. In 2010, ICRC prepared a report on the Design and Construction of Fair Housing units, detailing statutory enforcement provisions to address violations under the state and deferral laws. It also addressed the specifications on timeliness in reporting issues and proposed mechanisms to bring more fair housing violations to the attention of the ICRC. The other studies covered parking regulations for a housing provider providing housing for persons with disabilities (2010), an overview on lending discrimination and predatory lending practices and finally one on the use of assistance animals (2010).

Finally, the ICRC conducts testing exercises in various parts of the State to test discrimination based on various protected classes. The ICRC released reports on several testing projects conducted between 2007 and 2009. These included testing for

discrimination on familial status (October 2009) and housing advertisements (September 2008).

The 2009 Fair Housing study attempted to determine the presence and extent of discrimination based on familial status in the six Iowa Communities of Ames, Ankeny, Des Moines, Council Bluffs, Iowa City and Marshalltown. The cities of Ankeny and Des Moines are two of the major jurisdictions in the Des Moines – West Des Moines MSA region. Testers posed as potential applicants and contacted owners and managers of 35 properties in these selected cities. The study showed no evidence of discrimination based on familial status (ICRC 2009) during the testing in the selected cities.

Des Moines Human Rights Commission

The Des Moines Human Rights Commission is a neutral and impartial agency appointed by the City Council to enforce the City's Municipal code prohibiting discrimination on the basis of age, race, color, creed, sexual orientation, national origin, ancestry, religion, physical and mental disability or familial status in the areas of employment, public accommodation, housing and city government. It collaborates with federal, state and local organizations to accomplish the following:

- Increase awareness and enforce the laws regarding discrimination;
- Initiate, receive, hear and investigate complaints of discrimination; and,
- Provide human rights education/training to business and community groups.

The Commission also helps with litigation if an appropriate remedy cannot be obtained through conciliation. The city of Des Moines Human Rights Ordinance is found in Chapter 63 of the City's Municipal Code and provides details regarding filing, investigation, and conciliation of complaints. The Commission addresses cases of discrimination from the City of Des Moines and complaints outside the city may be directed to the Iowa Civil Rights Commission or the appropriate local commission. The Commission will assist an aggrieved party in filing a complaint to the state commission or court (within 300 days of the most recent incident). The DMHRC will also offer mediation, investigative services, settlement negotiation, and litigation.

The Des Moines Human rights Commission undertakes a variety of education and outreach initiatives by participating in events across the city. It also utilizes the city cable and radio to reach various population groups. The Commission has tried to widen its reach by translating its information material in many languages including Spanish and Mandarin. It continues to provide services

with limited resources as the Commission battles budget cuts experienced by all city departments and agencies alike.

West Des Moines Human Rights Commission

The West Des Moines Human Rights Commission is a non-judicial Human Rights Commission comprised of five residents of the City and appointed by the Mayor for a 3-year term. It recognizes the authority of the Iowa Civil Rights Commission and works to prevent or eliminate discrimination on the basis of race, color, creed, gender, family/marital status, religion, national origin, age and disability. It aims to foster use of its programs and procedures to proclaim a public policy of nondiscrimination.

The West Des Moines City Council passed the Human Rights Ordinance 2-9, on December 14th, 1998. This Ordinance delineates the responsibilities of the Commission such as education and outreach programs designed to prevent and eliminate discriminatory practices, employ and issue research reports that study the existence, character, causes and extent of discrimination in the city. Their mandate is primarily to educate for the purpose of eliminating discrimination and not legislative. The Commission assists individuals with complaints of discriminatory practices and refers them to the Iowa Civil Rights Commission for investigation and adjudication.

Urbandale Human Rights Commission

The Urbandale Civil Rights Commission is also a non-judicial, 5-member commission appointed by the Mayor of Urbandale. The Commission works to prohibit discriminatory practices that deny individuals rights and/or opportunities on the basis of race, age, creed, color, sex, national origin, religion, ancestry, sexual identity or orientation, or disability. It works with the Iowa Civil Rights Commission to address complaints filed by residents of Urbandale.

Complaints of Housing Discrimination

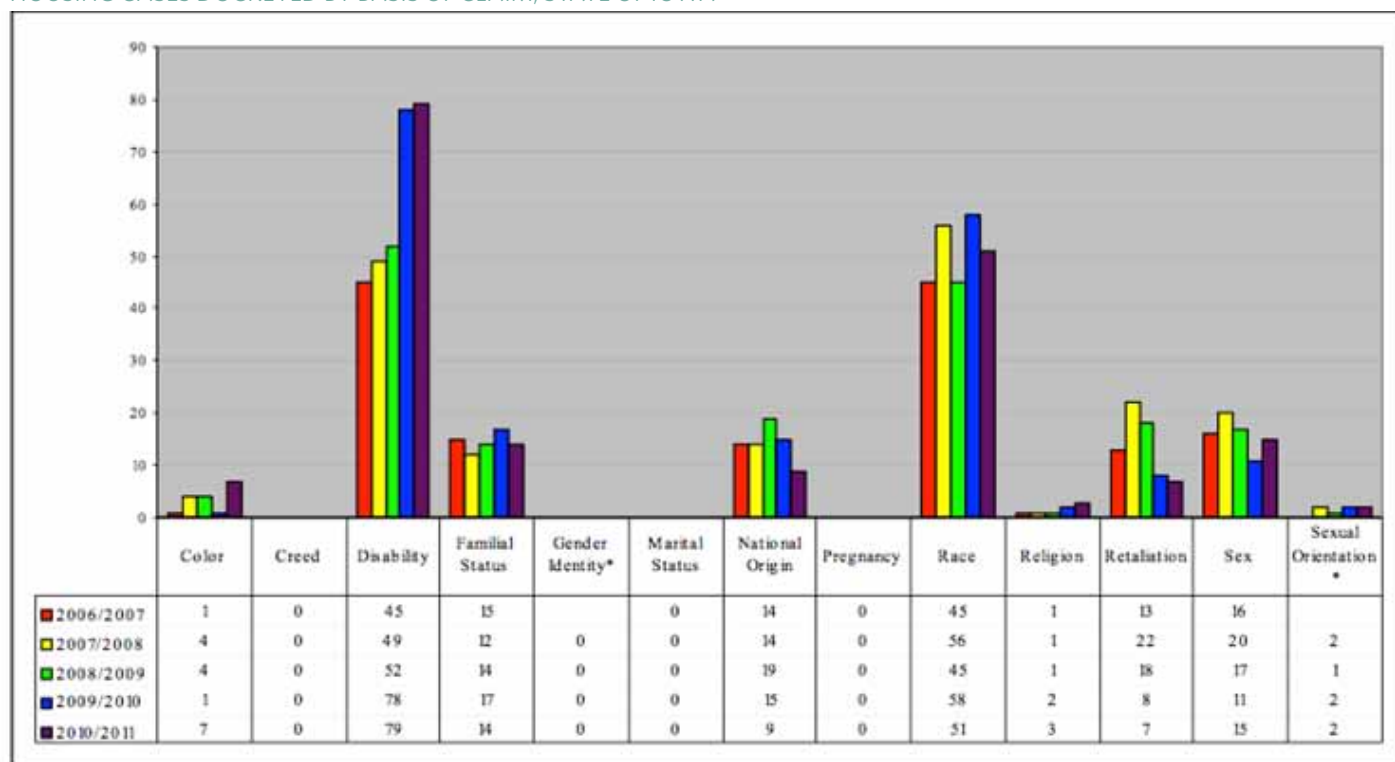
In 2012, complaints involving disability basis followed by race formed the largest proportion of all fair housing complaints received by the Des Moines Human Rights Commission. The number of housing related complaints involving race as the primary basis decreased from 2010-2011 to 2012 period.

The Iowa Civil Rights Commission received a total of 207 complaints involving fair housing in the State of Iowa. Disability was the most cited reason followed by race in the state. The state saw an increase in the number of cases involving familial status, color, and sex. At the same time the number of cases involving national origin and race decreased from the 2009/10 to the 2010/11 period.

FAIR HOUSING COMPLAINTS IN DES MOINES, 2008 TO 2012

<i>Basis</i>	<i># Complaints, 2008 to 2009</i>	<i># Complaints, 2010 to 2011</i>	<i># Complaints, 2012</i>
Disability	0	4	7
Race	5	11	4
Retaliation	0	2	2
Religion	0	3	1
Race/Sex	2	0	0
Race, National Origin	1	0	0
Sex	1	0	0
Unknown	1	0	0

HOUSING CASES DOCKETED BY BASIS OF CLAIM, STATE OF IOWA



*Gender identity and sexual orientation were added to the Iowa Code as protected bases on July 1, 2007.

Recent Court Cases in Fair Housing

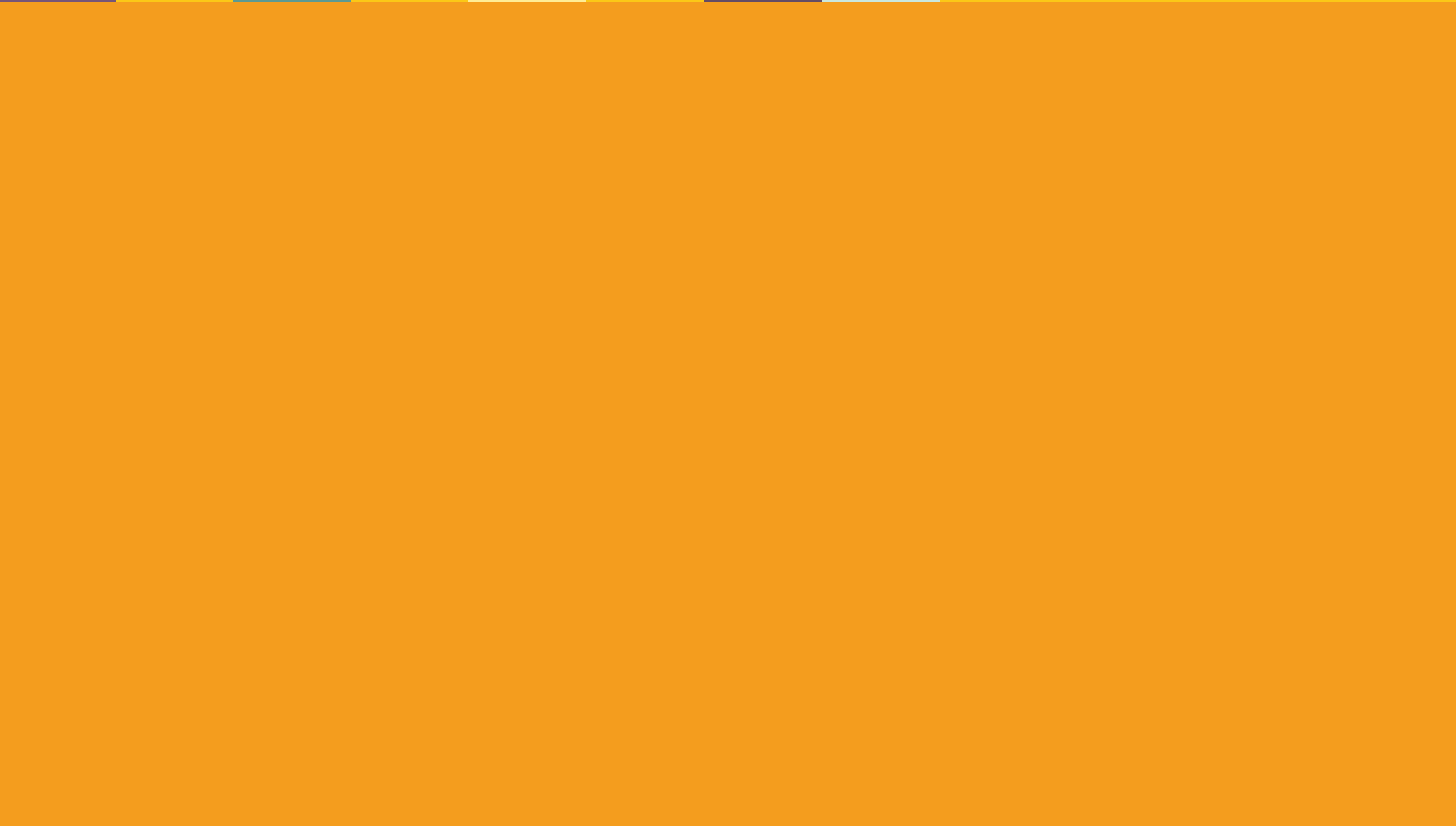
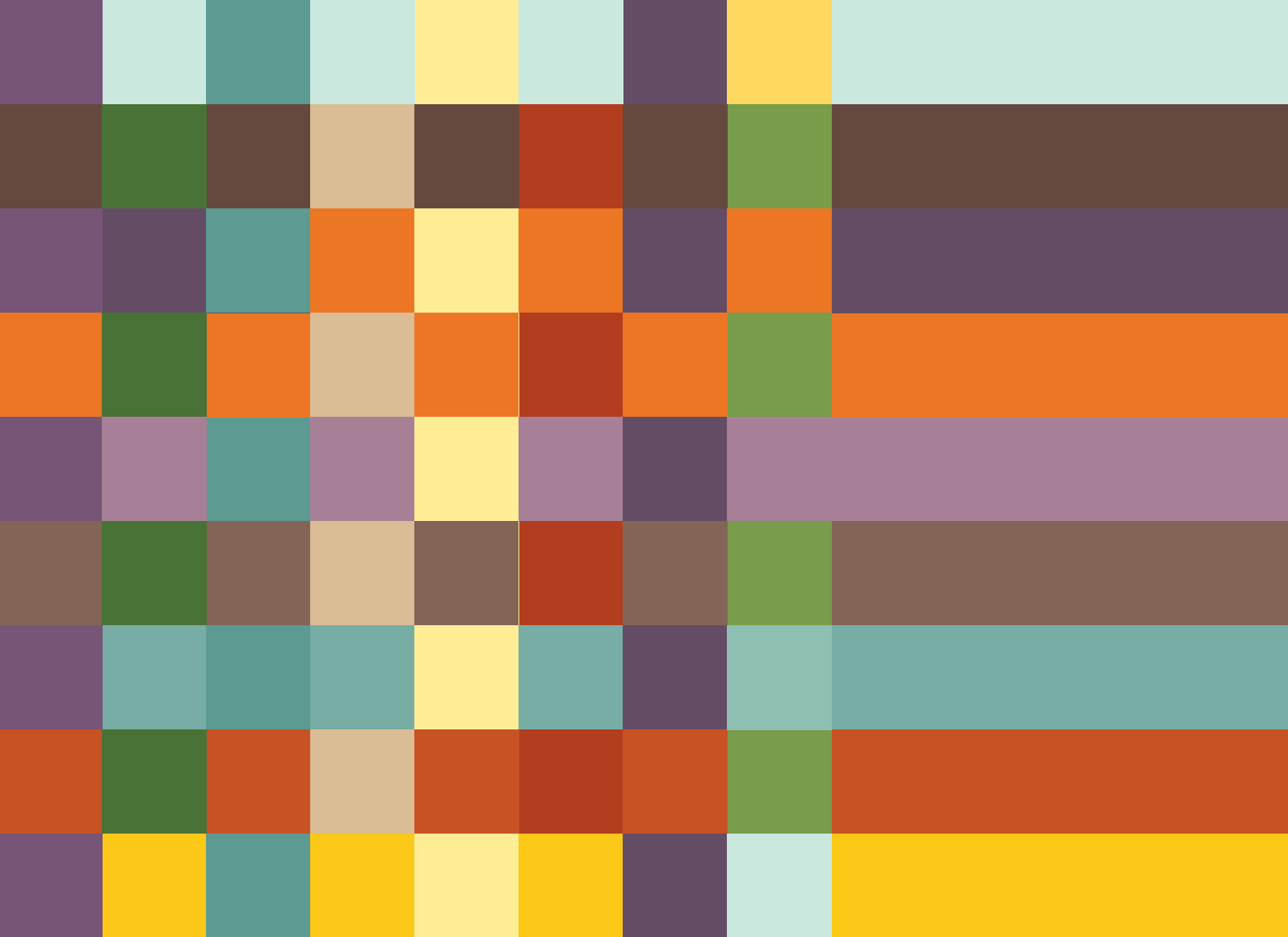
The Assistant Attorney General of Iowa handles cases from across the state with a fair housing basis. This included a case against the Des Moines Municipal Housing agency in 2010. The details of the case and court's verdict are stated below.

State ex rel Henderson v. Des Moines Municipal Housing Agency, (Ia. App. 2010)

This is the most recent iteration of a case which the State originally filed in 2005 on behalf of a resident of Des Moines public housing who was denied the reasonable accommodation of an exception to the pet rules which restricted the size of a dog, so that she could have her assistance/companion dog. The district court directed a verdict for the housing authority, from which the State appealed. In reversing the trial court, the court of appeals held that the person with a disability is not required to show that the accommodation alleviates the disability, itself. The purpose of the reasonable accommodation is to afford the person equal opportunity to use and enjoy a dwelling, and the state's evidence presented a jury question that the requested accommodation of having her assistance alleviated the effects of her post-traumatic stress disorder such that Henderson could feel secure and enjoy a basic sense of well-being. The court of appeals addressed the issue of the lack of certification of the assistance animal, citing decisions under the Fair Housing Act to the effect that such a requirement has no basis in law or fact. Whether a companion animal is an appropriate and reasonable accommodation for a disability is a question of fact, not a matter of law.

Summary of Chapter

Local agencies that support fair housing education and enforcement in the Greater Des Moines Metro Region include the Iowa Human Rights Commission, the Des Moines Human Rights Commission, the West Des Moines Human Rights Commission, and the Urbandale Human Rights Commission. While each of these agencies is actively engaged in furthering their mission to improve access to fair housing choice in the region, they are also understaffed and under resourced. The proliferation of new monolingual ethnic communities within the region as well as the push to address these issues on a regional scale will require additional resources as well as systems to coordinate regionally. Fair housing complaints, in particular fair housing complaints regarding race, have increased since the City of Des Moines completed its last AI report in 2009. Given the increasing diversity in racial and ethnic demographics in the region, these trends have the likelihood of continuing without intervention.





9

SUMMARY OF IMPEDIMENTS & RECOMMENDATIONS

SUMMARY OF IMPEDIMENTS & RECOMMENDATIONS

This chapter provides an overview of the findings of the study and identifies specific impediments to fair housing in the greater Des Moines metro region. Each impediment is followed by a set of suggested solutions. Because this report serves as the baseline for a regional analysis of impediments in the greater Des Moines region, this list is offered as a starting place and should not be considered as the only possible solutions available for consideration. Jurisdictions are encouraged to offer feedback and additional suggestions for addressing the impediments to fair housing in the region.

The study identified nine broad impediments to fair housing and housing choice in the region. They are as follows:

1. Affordability
2. Geographic concentrations of subsidized and affordable housing
3. Changing demographics
4. Need for increased education of fair housing laws, rights and processes
5. Increases in landlord screening requirements
6. Lack of supportive services
7. Zoning barriers
8. Homelessness
9. Transportation

Although this list is presented in discreet categories, it is important to remember that some issues relate to more than one impediment, for example the changing demographics in the region involve populations that bring cultural and language differences. This can lead to barriers for households in accessing fair housing information, securing financial resources, or finding culturally sensitive housing options.

General Barriers

A meeting of local affordable housing developers was held to further understand the barriers that exist in developing affordable housing within the Greater Des Moines metropolitan area. The developers identified 4 key areas that were instrumental in their ability to develop affordable housing. They were:

1. Cost and availability of land;
2. Availability of resources;
3. Support from neighbors and local stakeholders; and,
4. Support from local elected officials.

Each of these areas included barriers that limited the ability to develop affordable housing throughout the region. Recognizing these barriers also identifies the present challenges and opportunities in developing a regional affordable housing strategy.

Cost and Availability of Land

The first consideration to the development of affordable housing is the availability of cheap land/properties. For an affordable housing development to make financial sense to the developer, the cost of land must remain low. This is the primary factor that determines where affordable housing is sited within the region. Cheap, vacant land within existing neighborhoods can be found in many of the communities in the region.

While there is seemingly a substantial amount of affordable and vacant land, the size of a given parcel would dictate its attractiveness to developers for an affordable housing project. Many of the new developments are multi-family structures that are constrained by lot size. While these multi-family units are economical to develop, their location can have the unintended consequences of isolating those in who need affordable housing from crucial services. The cost associated with accessing those services further burdens the individual in need. The number of vacant smaller lots, if developed, could help address the growing need for affordable housing stock and provide increased access to services.

Availability of Resources

As noted earlier, there is a variety of vacant residential land throughout the region. However, we know that the majority of affordable housing units reside in the City of Des Moines. This is due to the resources that are available to the developers when they work in the city. The City of Des Moines and the City of West Des Moines are the only communities in the metropolitan area that receive Community Development Block Grant Entitlement Communities Grants. This allows these communities to provide assistance to developers when working on an affordable housing development. Other communities have acknowledged the need for affordable housing, however, the limited resources in those communities is a barrier to the creation of affordable housing. Notably, the City of Grimes worked with developers to understand

the need and purpose of affordable housing within the city. Yet, the lack of resources in the community has proven to be a difficult hurdle for the developers to overcome.

In addition to access to resources, regulatory restrictions can also be a barrier to the development of affordable housing. Many communities have garage requirements that can be cost prohibitive to the development of affordable housing. The City of West Des Moines has worked with the Habitat for Humanity to assist in developing garages at homes built within the city. These homes would have traditionally been built without garages, and would not have been possible without assistance from the City. The lack of resources to overcome these regulatory restrictions influences the decision of developers to attempt affordable housing developments outside of the City of Des Moines and the City of West Des Moines.

Support from Neighbors and Local Stakeholders

While finances and access to resources play an important role in influencing the development of affordable housing, the biggest obstacle faced by developers perception of affordable housing by local stakeholders and neighbors. Many locations that would be suitable for affordable housing developments are ruled out early in the site selection process due to negative reaction and NIMBYism of the surrounding residents. Developers that have worked in the region over a long time acknowledged that experiences in some of these neighborhoods has lead them to not consider other locations within those neighborhoods for future projects. The barrier here is a lack of understanding of what affordable housing means and who would be living in the development. The developers experienced the most success when the key stakeholders in a neighborhood had a clear understanding of the need for affordable housing and goal of the end product.

The type of affordable housing also dictated the reaction of the neighborhoods. The developers noted that locations that had negative feedback towards traditional affordable housing would change towards positive when the development was reworked as affordable housing for seniors. Because of this, senior housing can be built quicker and with less negative reaction. While this is an important segment of the population that needs housing, it can come at the cost of affordable housing for the rest of the population, especially if the trend were to continue.

Support from Local Elected Officials

Similar to local stakeholders, local elected officials can be instrumental in the development of affordable housing. Their support can help a development come to fruition, or the lack of

support can cause them to fail. Again, barriers here tend to be on the education stand point. The region's local elected officials need to understand the role that affordable housing plays in making communities livable places.

The developers noted that a cycle of negative feedback can form when there is inadequate education on the importance of affordable housing. The cycle begins with neighborhood groups opposing a proposed development and voicing opposition to elected officials carry the message forward to the council where developments might be denied. Eventually developers realize there is significant, continued opposition to developments in these areas and they focus their efforts on other locations. This results in concentrations of affordable housing and can potentially limit the ability of those in need of affordable housing to live near desired job locations and critical services.

Segregation and Discrimination

Discussions with the affordable housing developers and various city staff, has shown no overt or intentional segregation or discrimination through affordable housing policies or funding decisions. However, in reviewing the patterns of affordable housing, it is clear that concentrations of non-white population exist, primarily in the core of the City of Des Moines, with one specific area called out for high poverty rates as well. When reviewed against the stock of affordable rents, the areas with concentration of non-white population tend to have higher affordability rates. Yet in the one racially concentrated area of poverty, there is a lack of affordable units. This indicates that incomes in this area are so low, that even relatively low rents are unattainable to those most in need.

The key factors to the siting of affordable housing can have unintended consequences that play a role in perpetuating any issues of segregation and discrimination. A developer's decision to avoid certain areas of the region due to opposition from neighbors, or even elected officials, can lead to the continued development in specific areas which reduces the diversity of the affordable housing stock and limits the ability for those in need of affordable housing to have a choice in where they live.

Creating Access to Opportunity

Creating access to opportunity will require a two-fold approach. The first piece relates to education. This will be an ongoing effort but must start sooner rather than later. First, neighbors and elected officials must be educated about affordable housing and those who live there.

Affordable housing developers noted that part of their frustration comes from a lack of understanding from elected bodies about

what affordable housing is and the role that it plays in the economic development picture. It often is easier for these bodies to say no than to take the time to learn about the issue at hand. According to the developers, it is a vicious cycle: Neighbors get upset about the prospect of affordable housing, the city council does not approve the development, and the misconceptions about affordable housing continue. The developers stated that councils need to outline why they need affordable housing in their respective communities, why it is located close to jobs and schools, and who lives in affordable housing.

The Polk County Housing Trust Fund's launch of the Can I Be Your Neighbor campaign serves as a great first step. According to the Trust Fund, "affordable housing and the people who need it are the backbone of a thriving community. While known as an economical place to live, the average cost of homes and apartments in this area is beyond the budget of many folks who make our community work." These are bank tellers, customer service representatives, emergency medical technicians, grocers, nurses, teacher's aides, veterinary technicians, and welders – the kinds of people most Greater Des Moines residents would want as neighbors.

Next, affordable housing developers, funding institutions, key neighborhood stakeholders, elected officials, and affordable housing advocates need to come together outside of the traditional development process. They need to learn about the efforts being undertaken by similar groups as well as complementary efforts around the region. Many times, these groups do not communicate their intentions or ideas, making the development process even more of a challenge.

Finally, the aforementioned groups need to learn about other available resources for developing affordable housing. All too often, these groups look to the same handful of funding programs, competing with one another and, thus, creating winners and losers yet again in the affordable housing game. These groups need to work collaboratively to identify and pursue alternative funding sources. Perhaps they could tap into transportation, brownfields, or economic development funding in addition to tax credit programs that traditionally are relied upon. This list of potential alternative funding sources for affordable housing will be developed as part of The Tomorrow Plan's online toolbox and will be updated on a periodic basis.

The second piece of creating access to opportunity is a technical analysis of the barriers and the implementation of policies to overcome those barriers.

The Tomorrow Plan has identified the Resilient Neighborhood initiative to ensure that all neighborhoods in the region can thrive and succeed. As part of this initiative, an analysis of opportunities to increase affordable housing through the region should be

conducted. As noted on the map above, there is a seemingly large amount of vacant and affordable residential land in the region. However, current barriers limit the chances of these areas being utilized for affordable housing. These areas should be studied more closely to truly understand the complexities and possibilities of promoting their development as affordable housing. Once they are understood, each community in the region can have policy discussions to determine the appropriate implementation measures for their community.

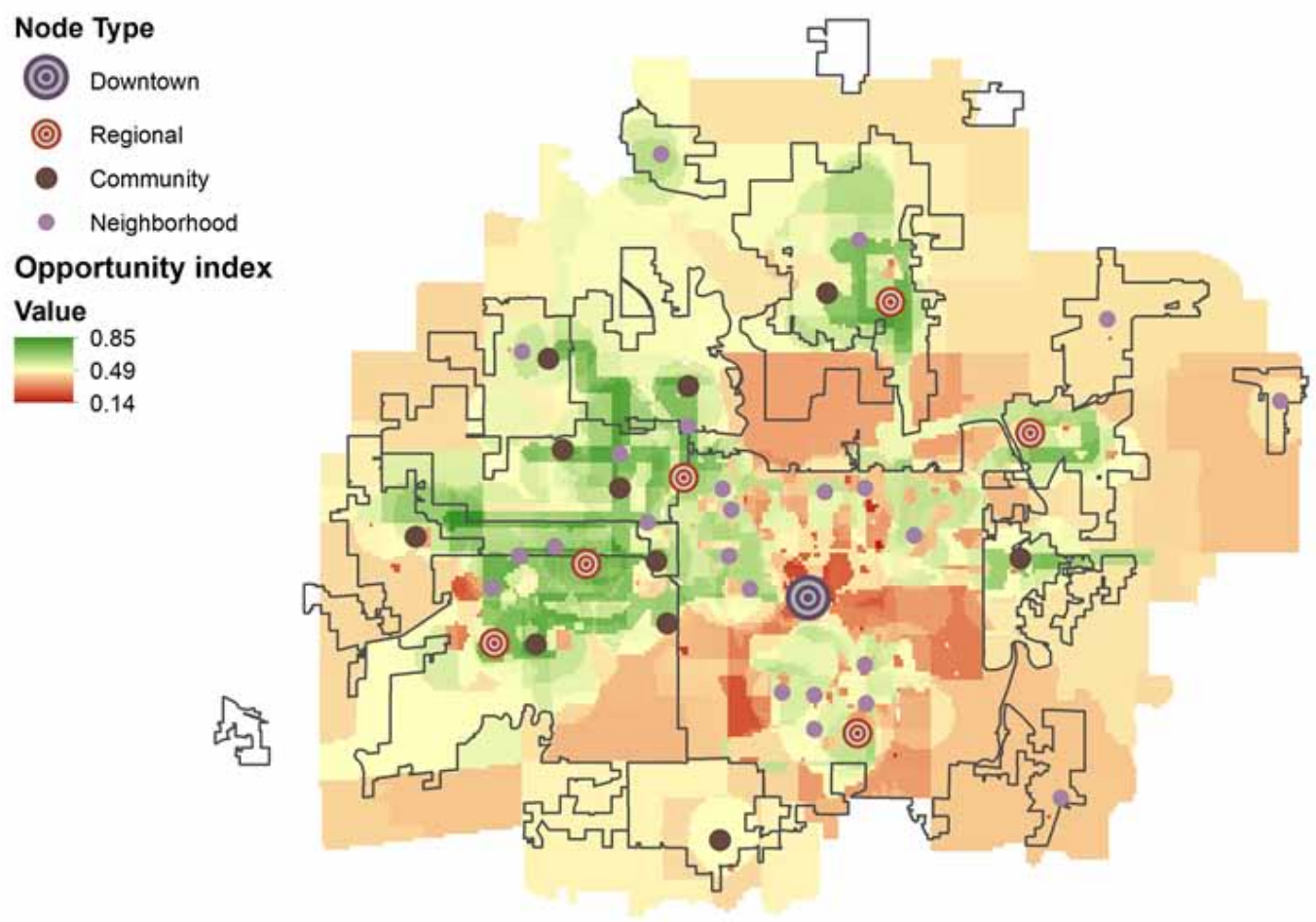
The Tomorrow Plan also identifies opportunities to increase the diversity of affordable housing throughout the region in the Nodes and Corridors initiative. This initiative calls for dense, walkable nodes that include a variety of housing choices and a mix of commercial uses. These nodes provide areas from people to live in close proximity to a high number of jobs. Nodes also are connected to each other through transit corridors, which provide a needed transportation alternative to access other job centers. Within each node, The Tomorrow Plan recommends that a minimum of 10% of the housing units be developed as affordable. The Tomorrow Plan recognizes that this will require

much discussion and the development of specific policies for its implementation throughout the communities in the region.

Overlaying these nodes and corridors on an opportunity map created by the Polk County Housing Trust Fund provides a better look at where the region should consider locating affordable housing in the future. The opportunity map takes a look at jobs, healthcare facilities, transit routes, supermarkets, federally subsidized housing properties, school test scores, free & reduced lunch program participation, and median household income. These geographic areas were then buffered and weighted as follows:

- Supermarkets and healthcare facilities: 0.05 each
- School test scores and free & reduced lunch program participation: 0.10 each
- Jobs and transit routes: 0.15 each
- Median household income and federally subsidized properties: 0.20 each to emphasize de-concentration

OPPORTUNITY MAP FOR GREATER DES MOINES



The Polk County Housing Trust Fund also is working on a site selection tool that regional leaders will be able to use in the future to align funding with these regional priorities.

POTENTIAL SOLUTIONS

The Tomorrow Plan recognizes the need to address many sustainable issues at a regional level. Affordable housing is no exception. The Tomorrow Plan calls of the region to take the following action steps to work towards a solid affordable housing base:

- Continue a regional housing dialogue involving housing agencies, transportation organizations, developers, municipalities, and other stakeholders.
- Create zoning ordinances that allow for a variety of housing types, such as accessory dwelling units, cottage housing developments, shared housing sites, and live-work units.
- Create a regional affordable housing plan, including targets for various housing types throughout the region.
- Prioritize the development review process for projects that include affordable units.
- Create incentives and reduce barriers for developers to increase affordable housing for households with an income of less than 30 percent of the region's median income.
- Prioritize the use of transportation funds to enhance transportation choice near affordable housing.
- Encourage unions and retirement fund managers to use pension funds to invest in affordable housing units.
- Balance the mix of income restricted and market rate rentals throughout the region, focusing immediately on the urban core
- Increase residential densities by removing or reducing minimum lot size requirements.
- Engage neighborhoods through education on the benefits of embedded affordable housing.
- Encourage a mix of land uses near transit corridors.
- Promote infill development and the rehabilitation of vacant structures.
 - Step up enforcement on vacant and abandoned buildings where codes are in violation.
 - Set up a community land trust (CLT) that maintains ownership of land portion of property.
- Adopt rehabilitation building codes that make converting old structures and creating infill housing more feasible for developers.
- Adopt financial incentives that make converting old structures more profitable for developers.
- Improve educational resources and programs related to housing.
 - Assist individuals with the purchase, rental, and maintenance of housing through employer-assisted housing programs, such as match down-payment assistance and the leveraging of housing development financing;
 - Provide education on the cost of living, and encourage residents to consider transportation costs when making housing choices; and,
 - Expand knowledge of fair housing rights complaint procedures in the metro area.
- Engage the state on preferred housing policies and programs, such as limiting tax abatements for new housing developments; continuing funding of the Vision Iowa program, Community Attraction and Tourism program, and Riverfront Enhancement program; and incentivizing brownfield redevelopment.

Affordability

Affordability comes across as the biggest concern impeding housing choice in the region. This category can be further broken down into four sub-areas that include: the high cost of housing compared to the incomes of many households, the lack of subsidized housing in the region, the lack of affordable housing in close proximity to minimum to low wage job centers, the lack of affordable housing for seniors and people with disabilities, and the lack of units for large and extended family households.

Cost of Housing

Rising costs of housing and a tight supply rental housing coupled with inadequate household incomes make it that much more difficult for many households to access housing that they can afford. In terms of barriers to home ownership, down payment requirements and property taxes pose big hurdles to many households in accessing home ownership.

Lack of Subsidized Housing

There is a lack of housing for population groups making less than 60%, 50% or even 30% of Area Median Income (AMI). Minimum wage is nowhere near a 'living wage', and a person could be working full-time and still not earn enough money to afford rental housing in the area. Most LIHTC housing development is not affordable to extremely and very low income people.

Data gathered from interviews and surveys identify lack of affordable housing as a barrier to fair housing choice in the region. The solution to this shortfall is still up for debate. Some identify a need to increase the production of affordable housing options. Others feel that enough units exist, but not enough resources to provide subsidies for families who are still unable to afford this housing. This is cited as the primary reason for a long Section 8 waiting list. The distribution of either new or existing affordable units within the region also needs to be addressed.

Lack of Affordable Housing Near Low Wage Job Centers

An often-cited concern is the issue of affordability and accessibility as a result of mismatch between job centers and location of affordable housing. This problem is exacerbated by the need for an increase in public transportation lines between minimum wage or low paying work and affordable public housing.

Lack of Housing for Seniors and People with Disabilities

The increase in baby boomers and aging population requires accessible and senior friendly units, properties and neighborhoods. Currently, the biggest issues with senior friendly housing are accessible and affordable housing units, support services for seniors with mental and intellectual disabilities, and sometimes – credit history. There is an increasing demand for 'aging in place' facilities, with senior friendly neighborhood infrastructure. An aging housing stock raises issues with retrofitting to accommodate seniors and people with disabilities.

Lack of Affordable Units for Large and Extended Families

Another concern raised in the region is the lack of affordable and available housing options for large families with 3 or more children. These families may face discrimination accessing housing through landlords or realtors, sometimes in response to public concern of perceived problems with large families. Multi-generational families

and extended families face similar NIMBY issues and this can be particularly difficult for immigrant and ethnic populations with varying cultural differences in the concept of families and living.

POTENTIAL SOLUTIONS

- Promote a regional approach to provision of affordable housing
- Create incentives for local jurisdictions to increase affordable housing options
- Increase choice of affordable rental units
- Increase the number and diversity of possible developers, managers, and funding sources for affordable housing to include more organizations such as non-profits, faith based organizations, corporations, manufacturing plants employing large number of low-wage workers, pension funds, community benefits agreements and others
- Increase the provision of affordable housing around job centers
- Increase public transportation options, to increased lines and also increased frequency, lines to run late in the evenings
- Create incentives for private developers to invest in developing and rehabilitating affordable housing. This can be done by creating programs that provide flexibility in meeting code compliance requirements while ensuring health and safety of its residents.
- Education and technical resources for low skilled individuals
- Education resources on how to maintain and keep homes
- More programs for emergency services when households are at risk of losing housing
- Consider new forms of affordable rental units, such as co-op options that can help reduce the rent-burden for individual households
- Promote the use of universal design in new construction to increase housing options for seniors and people with disabilities
- Education resources towards financial management of household income
- Educational resources on how to buy and maintain a house

Geographic Concentration of Subsidized and Affordable Housing

Historically, public housing has been located in the city of Des Moines. Section 8 vouchers holders are also concentrated in Des Moines and areas just outside the city limits. While Section 8 trends may be a reflection of availability of affordable housing in the region, the growth of suburbs in the recent decades demands a fresh investigation of the housing policies and an increased regional approach to siting affordable housing.

POTENTIAL SOLUTIONS

- Promote regional approaches to affordable housing
- Spread the location of affordable housing units throughout the region
- Identify de-concentration opportunities
- Increase availability of affordable rental units in the region
- Leverage private dollars and work with not for profit, faith based organization and private agencies to provide the required subsidies for rental housing

Changing Demographics

The region has is experiencing a slow change in demographic makeup with a steadily increasing minority and immigrant population. Currently, these populations groups are not adequately represented through housing support or advocacy groups. This lack of representation makes it difficult to capture specific challenges faced by the groups in accessing housing. There is a lack of educational and financial counseling and resources for the increasing minority population. Many first time immigrant home buyers do not have sufficient credit history needed to qualify for mortgages. There is also a gap between those that are interested in buying a home and those that know how. Language poses as a significant barrier; there is a shortage of home buying professionals, mortgage brokers and realtors that are bilingual/bicultural.

Discomfort with cultural differences and attitudes of neighbors and realtors are some of the emerging issues that must be addressed as the population continues to grow. At the same time, there is lack of culturally sensitive and safe housing options for immigrant communities. Landlords may not keep up

with maintenance and many refugee, immigrant and minority populations may not be aware of their options or available resources in these situations.

Des Moines is experiencing an increase in its Hispanic population. These households are currently concentrated in poor neighborhoods and parts of Des Moines. This concentration of ethnicity and poverty is set to increase in the coming years. Hispanic population faces language and cultural barriers limiting equal access to opportunities.

POTENTIAL SOLUTIONS

- Increase outreach within the minority and immigrant population groups
- Partner with faith based organizations to reach these population groups
- Provide educational resources of laws and rights, and available housing options
- Increase community education clarifying myths around public and low income housing
- Increase community exposure to various cultures, norms, differences and dissimilarities among population groups
- Support the creation of a regional minority and ethnic representative taskforce to provide recommendations with housing related issues
- Partner with existing minority and ethnic groups and encourage links between housing and existing services
- Investigate options to assist foreign born population groups who may not be eligible for federal assistance.
- Provide certified and registered translation services to immigrant populations. Provide language services within various city departments.

Need for Education of Fair Housing Laws, Rights, and Processes

In 2011, the Iowa Civil Rights Commission conducted 180 presentations or outreach events and reached nearly 19,000 people. The Des Moines Municipal Housing Authority (DMMHA) takes on a number of activities to educate stakeholders across the region as well. The DMMHA assists in landlord outreach for the

Section 8 Program and affirmatively markets to races/ethnicities shown to have disproportionate housing needs through local service providers. Furthermore, the DMMHA works closely with local language interpretation service providers to ensure program access and understanding by LEP individuals. The DMMHA's Language Line Interpretation service aids in communications with LEP individuals. Special outreach is provided for the community's Hispanic population, including providing Spanish language flyers to organizations serving the Hispanic community upon request. Finally, DMMHA distributes its brochures and/or flyers at community centers and service providers that primarily serve low-income neighborhoods.

Despite these efforts, approximately 40 percent of survey respondents indicated lack of fair housing rights, laws, and processes as a barrier to fair housing. Lack of knowledge of how to file a complaints, receive information and counseling comes across as a key challenge especially for low income population groups, immigrants and people with limited English proficiency.

POTENTIAL SOLUTIONS

- Increase outreach region-wide.
- Identify and partner with grassroots, citizen groups, minority groups, faith based organizations, merchant association, and minority and immigrant lending organizations. Faith based organizations can play an important role in this effort.
- Partner with Institutions and schools to increase outreach and seek volunteers to seek most vulnerable population groups.
- Increase resources for existing human rights commissions
- Work with the Des Moines Human Rights Commission to promote its Annual Symposium
- Partner with the Des Moines Area Religious Council and other faith-based entities to educate residents, especially those with Limited English Proficiency
- Work with the Des Moines Municipal Housing Agency to further its outreach and education efforts across the region

Increased Landlord Screening Requirements

Increased screening by landlords based on criminal background checks, credit history and eviction history is a common reason to be excluded from housing options in the region, irrespective

of when the felony may have been committed. This becomes an issue in particular for low-income individuals who may not have adequate credit histories and for intellectually, for mentally disabled populations, and for people with minor felony charges such as loitering in public places or public intoxication.

POTENTIAL SOLUTIONS

- Increased education of fair housing laws and rights for landlords, property owners and developers
- Increased educations of fair housing laws, rights and responsibilities for tenants
- Work with landlords and property owners to create a tenant reentry program that allows individuals and families avail housing if they meet certain criteria to establish credibility as a tenant
- Work with landlords and property managers/owners to look at tenants on a case by case basis and be flexible with the tenant screening requirements

Lack of Adequate Supportive Services for Homeowners & Property Owners

Most rental assistance, public housing, and affordable home ownership programs require complementary support services to assist residents when unexpected challenges occur that may prevent them from making timely rent or mortgage payments or managing other demands related to maintaining their housing. These programs may also target homeowners to ensure compliance with code regulations. Certain population groups such as seniors, low income households, refugees, individuals with criminal backgrounds, and individuals with intellectual, mental, or physical disabilities may require more specialized case management services. The primary cause cited for this gap is lack of resources.

Condition of Rental Units

Existing affordable rental housing is not always in a very good condition. Many low cost or affordable rental units are in need of rehabilitation. Often these rental units may be in need of competent property management.

Cost of Upgrading Existing Housing Stock

Increased code regulations like a 100% mandate for fire sprinklers, increased EPA regulatory policies, and energy efficiency mandates have dramatic costs on all single family and multi-family housing and are seen as deterrents by private developers. This works to eliminate or reduce affordable housing especially in areas dominated by an aging housing stock.

POTENTIAL SOLUTIONS

- Create partnerships with non-governmental service providers and private sector partners
- Revisit international fire code requirements and update building codes to allow for the development of affordable housing
- Create or expand programs to provide supportive services to low income, senior, and disabled home owners

Zoning Barriers

Certain land use and development policies and zoning provisions may affect the range of housing choice available in certain jurisdictions. This includes availability of allocated land in specific zoning districts for multi-family and multi-structure units. Other zoning-related barriers include occupancy requirements; restrictions on the siting of certain facilities such as group homes or mobile dwellings; subdivision requirements related to lot size, floor size, setbacks, and lot width; garage requirements; off-street parking standards; and, design standards such as those related to lawn maintenance. Section 5 provides a comprehensive review of zoning barriers.

POTENTIAL SOLUTIONS

- Work with Drake University to develop a model inclusionary zoning ordinance for jurisdictions across the region
- Implement inclusionary zoning for municipalities within the region or on a case by case basis for new Planned Unit Development projects
- Increase zoning areas that allow the development of multifamily developments
- Create an affordable housing overlay to minimize barriers to affordable housing within local zoning codes

- Reduce the minimum lot size to allow the recommended 4,250 square foot lot in designated area throughout the region
- Eliminate the requirement for garages and front driveways, and allow for rear loaded lots

Homelessness

Chronic homelessness and near homelessness remain a cause for concern in the Greater Des Moines Metro Region. In their 2011 Homeless Count report, the Iowa Institute for Community Alliances identified seven subpopulations of homeless individuals: chronically homeless, severely mentally ill, people with chronic substance abuse issues, veterans, persons with HIV/AIDS, victims of domestic violence, and unaccompanied youth (under 18). The largest single population was people with chronic substance abuse issues with the severely mentally ill and victims of domestic violence in a near tie for second. Slightly more than 75 percent of the homeless adults identified in their report had no income, creating a significant barrier to attaining housing in the near future.

The lack of adequate support services to help these groups find and maintain suitable housing in a timely manner creates an additional barrier as these individuals and families seek housing. The homeless sheltering system in the city plays a key role in providing housing options, but is more of a temporary solution to the problem. The municipal jurisdictions in the region and Polk County have established the Homeless Coordinating Council to look into various actions and strategies to reduce homelessness and establish housing options for this population.

POTENTIAL SOLUTIONS

- Add more emergency shelter beds in more locations across the region to the current homeless sheltering system
- Create additional transitional housing options for each homeless subgroup
- Expand the mandate of the Homeless Coordinating Council to include coordination with regional planning efforts

Transportation

Approximately 36 percent of the survey respondents identified a lack of adequate public transportation as a barrier to affordable housing. A further analysis of public transportation in the region shows that the vast majority of housing and jobs are located within on-half mile of public transportation. The identified RCAP/

ECAP area (Census Tract 5) currently has public transit service provided by DART's Route #1. This route provides 15 to 30 minute headways from 5:30 am to 11:30 pm Monday through Friday.

Though a lack of public transportation options traditionally poses challenges to affordable housing, the existing transit network in Greater Des Moines provides equitable access to those most in need. From an economic perspective, the best way to address the transportation-housing connection is to encourage affordable housing development to occur next existing public transportation corridors.

POTENTIAL SOLUTIONS

- Provide flexible bus service in the identified RCAP/ECAP to supplement the existing fixed route service
- Adopt policies that require affordable housing to be located along existing public transportation corridors

This Report and On-Going + Future Planning Efforts

This report identifies specific impediments to fair housing in the region and suggests action steps to overcome these barriers. This analysis is expected to guide housing policy decisions in the region and feed into the region's ongoing planning efforts. Two such planning efforts are scheduled in the immediate or near future: comprehensive plan updates in the City of Des Moines and The Tomorrow Plan.

The City of Des Moines

The City of Des Moines anticipates updating its Comprehensive Plan and Zoning Code in the next several years. The new Comprehensive Plan and Zoning Code should take into account the findings of this report and its recommendations related to housing affordability, changing demographics (incorporating sensitivity to cultural housing preferences), senior-friendly housing, and zoning and subdivision regulations when developing land use/development policies as well as specific regulations. The City of Des Moines should also consider these findings and recommendations when developing future neighborhood revitalization plans.

The Tomorrow Plan

The Tomorrow Plan is a regional planning effort looking out to the year 2050 that incorporates several elements of sustainability. Through the planning process, The Tomorrow Plan has taken a regional look at future growth as it relates to transportation systems and needs, housing and affordable housing, watershed management, economic development, and parks and conservation. Through public input, secondary data analysis, and scenario modeling The Tomorrow Plan team has offered many different visions of future land use trends and outcomes. These potential visions have contributed to the planning process by showing how specific development patterns can influence future land use. Currently The Tomorrow Plan team is in the process of determining a preferred vision for the region's future development and growth. During this process The Tomorrow Plan will continue to work with regional stakeholders to come to the preferred vision for regional development through technical and steering committee workgroups and sessions. This vision will provide guiding principles for land use and development as well as a regionally consolidated plan for future growth in the region. This growth will most likely involve regional collaboration for services and planning, and will be guided by best practices in sustainable development.

PROJECT PHASING

1. Project Initiation: In the initial phase of the project, the foundation for the entire planning effort was determined.
2. Regional Assessment: Phase 2 included assemblage of existing plans and available data to inform the planning process, as well as an assessment of where the central Iowa region stands today and is likely headed in the future if current trends continue. This assessment was directed towards measuring regional sustainability using the Consortium's mandatory outcomes and project goals as a starting point, taking into account sustainability principles and metrics that are emerging in national practice, and factoring in the community engagement results to date.
3. Regional Vision for Sustainability: In Phase 3, a vision for a sustainable future central Iowa region – integrating housing, land use, economic and workforce development, transportation, environmental, and infrastructure components – was developed based on community input. Development of the vision was incorporated with the formulation and testing of scenarios for future regional growth, including the projected trend and alternatives for achieving the community's vision. The end result will be a preferred scenario for regional sustainable development that will provide the basis for the complete regional plan for

sustainable development and implementation program to be prepared in Phases 4 and 5.

4. **Regional Sustainability Framework:** In Phase 4, specific plan components will be developed with goals and strategies to achieve the vision and preferred future direction for sustainability from Phase 3, as well as the Consortium's mandatory outcomes for the Project.
5. **Sustainability Report & Implementation:** In the final phase, the results of previous phases of work will be compiled into a complete regional plan for sustainable development. As part of this effort, the consultant team will develop an action plan, in consultation with the Consortium, plan is the last in the sequence of the regional plan for sustainable development components to be prepared, the previous phases of work are designed to lay the groundwork for and to building capacity for successful implementation (e.g., through ongoing stakeholder/partner involvement). This phased included recommendations for development of appropriate partnerships to support ongoing regional integration and collaboration; identification of all entities responsible for implementation; identification and recommendations for potential funding strategies; adoption of strategic implementation plan for projects, initiatives and policies, including timeline; and, the development of the 2050 planning document.

Conclusion

The primary issue that has limited the housing choices for various population groups is affordability, both in terms of the cost of housing and of the capacity for individual households to pay market rate rents. NIMBYism is a commonplace reaction to efforts to build affordable housing in the region. It surfaces at various places and times even as the region experiences an increase in immigrant and minority population.

Other barriers include limited choices for affordable senior housing, for large families, and for households needing handicap accessible units. The various jurisdictions within the region have not engaged in shared analyses of housing problems or collaborative efforts to identify solutions to housing problems. Future housing development patterns will depend on the level of regional cooperation going forward.

Housing and fair housing issues do not have a central place in regional planning conversations. The people interviewed and surveyed for this report belonged to housing agencies, financial agencies, some support services, and providers. Citizen advocacy

and representative groups formed a very small proportion of the groups and individuals engaged in the study. This makes it difficult to get accurate 'public' perspective of the target population and leaves a big gap in the study.

A future study must build in adequate time and allot resources for a reliable public input session. Vulnerable population groups must be targeted in the absence of any housing related citizens groups. It is important to identify citizen groups, faith-based organizations and community groups that work with target populations in various disciplines ranging from economic development to community development. While it is challenging to compile a list of groups that work with immigrant and minority groups, a regional focus typically requires a more engaged and sustained involvement afforded by a longer project timeline.

The Polk County Housing Trust fund will continue its bus tours, held three times per year, to continue to educate stakeholders about fair housing. The group hosted its first annual landlord forum in April 2014 and is beginning work on the regional affordable housing plan. The Trust Fund also will conduct in-depth discussion about affordable housing with city staff members over the coming months. Over the next year, the Polk County Housing Trust Fund also plans to engage stakeholders throughout the region in a discussion of affordable housing as part of Housing Tomorrow, our first regional plan for affordable housing. The plan will seek to address the concentration of traditional affordable housing options, encourage development near nodes and along transit corridors, and promote a diverse housing stock that will fit the needs of our diversifying population and allow our neighbors to age in place.

The process will engage key stakeholders including government agencies, developers, nonprofits, economic development officials, social service providers, housing agencies, and other interested parties through the creation of a steering committee. The planning process will also include numerous opportunities for public engagement through open meetings and surveys distributed throughout the region. Housing Tomorrow will also focus on engaging minority and low-income communities who are often difficult to reach in planning processes by working with local advocacy groups and holding meetings in low-income neighborhoods.

When finished, Housing Tomorrow will act as a tool to help our region's jurisdictions address housing challenges as they may arise. This nonbinding plan will offer policy recommendations and specific action steps to encourage the preservation and development of affordable housing options and to help low-income families overcome barriers to stable housing. This collaborative effort will bring new parties to the table to engage in

a conversation about affordable housing that will raise awareness of our community's needs and work to see them addressed in an equitable manner.

Most of the communities within Greater Des Moines have similar zoning codes, development patterns, and outreach challenges. Thus, the barriers to fair housing are quite similar across the region. The local team has prioritized the barriers to fair and affordable housing as follows:

- 1. Zoning barriers
- 2. Support from neighbors, local stakeholders, and local elected officials
- 3. Geographic concentration of subsidized and affordable housing
- 4. Cost and availability of land
- 5. Affordability
- 6. Increased landlord screening requirements
- 7. Need for education of fair housing laws, rights, and processes
- 8. Lack of adequate supportive services for homeowners & property owners

- 9. Homelessness
- 10. Availability of resources
- 11. Transportation
- 12. Changing demographics

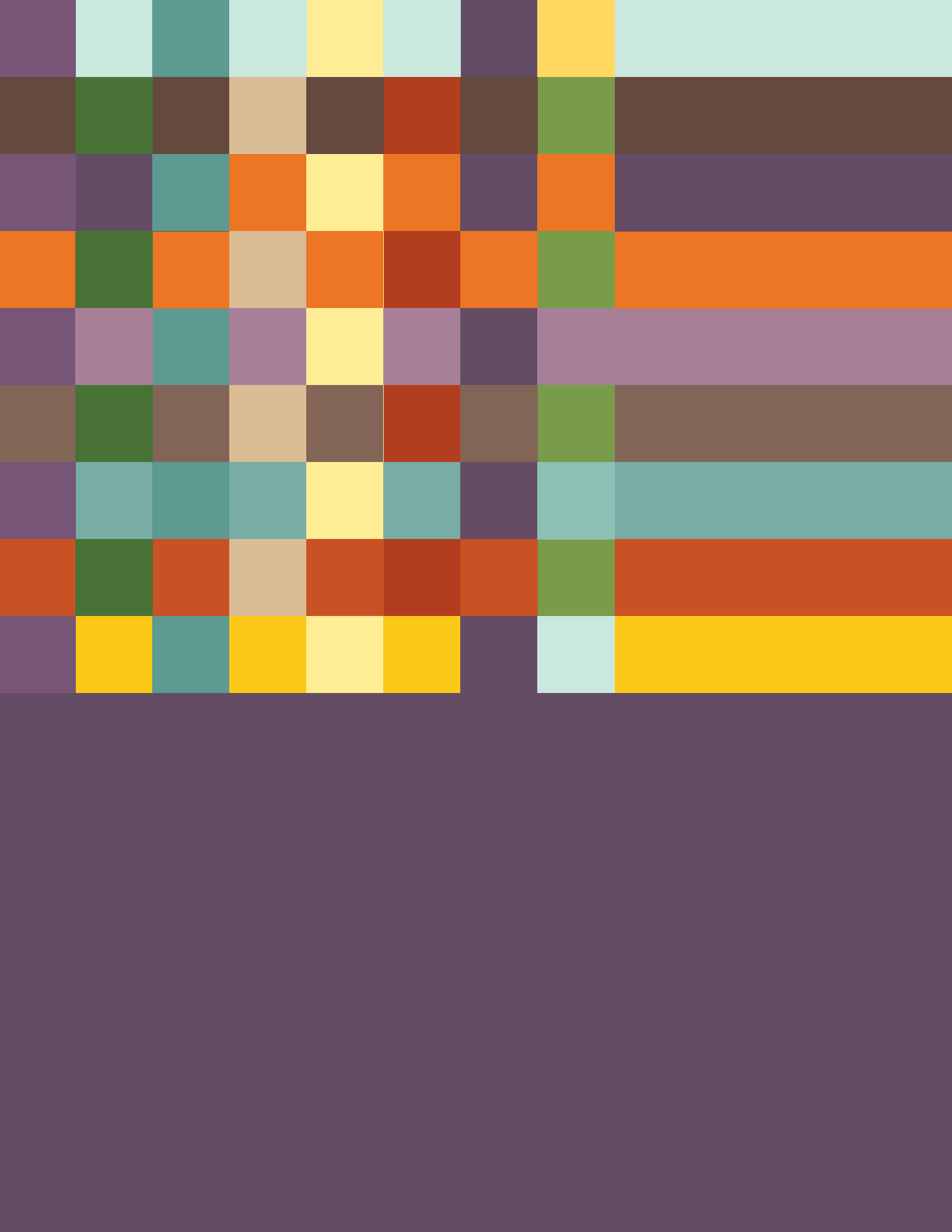
To address these barriers, the region will:

- 1. Develop *Housing Tomorrow*, the region's first affordable housing plan; this will be led by the Polk County Housing Trust Fund and is set for completion in late 2014.
- 2. Conduct trainings regarding fair and affordable housing with multi-family owners, real estate professionals, and mortgage bankers. Tentative plans include hosting three events per year.
- 3. Host an annual landlord forum. The Polk County Housing Trust Fund facilitates this on an annual basis.
- 4. Work with the Des Moines Municipal Housing Agency and other housing providers to stay apprised of developments in regard to fair and affordable housing.
- 5. Develop a model inclusionary zoning ordinance; Drake University will lead this effort. It is anticipated to be completed during the fall 2014 semester.



- neighborhood planning
aging housing stock (rehab)
zoning changes
vacant units
existing programs combined
prior housing to start
transitory dwelling units
transitory zoning / req's
service planning / coordination
development

- duplication
- no connection to infrastructure
- no connection to other issues
- lack of infrastructure
- stigma
- lack of transportation
- continuing financial investment for ex
- short-sighted planning
- high land cost
- lack of resources for new housing
- NIMBYism
- lack of leadership
- zoning
- targeting resources to needs
- cultural differences
 - language





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APPENDICES

APPENDICES

Appendix A: Survey Questionnaire

1. Please identify your department and company/organization
2. Please identify your jurisdiction/service area
3. What role does your group/organization play in provision of housing in the Des Moines – West Des Moines metro area?
4. In your opinion, what are some of the barriers to affordable housing in your jurisdiction/service area?
5. In your opinions, what are some of the barriers to home ownership in your jurisdiction/service area?
6. The Department of Housing and Urban Development (HUD) and Department of Justice (DOJ) are jointly responsible for enforcing the deferral Fair Housing Act which prohibits discrimination in housing on the basis of race, color, religion, sex, national origin, familial status and disability. Given this definition, what are some of the barriers to fair housing in your jurisdiction/service area?
7. What services or programs address fair housing in your jurisdiction/service area?
8. What do you see as the most significant housing challenge facing your jurisdictions/ service area over the next 5 years?
9. Additional comments

Appendix B: Housing-Related Services in Greater Des Moines

This list is not meant to be exhaustive but to provide examples of the work that public and private agencies are currently doing to increase access to safe and affordable housing in the Greater Des Moines Metro area.

AIDS Project of Central Iowa | <http://www.aidsprojectci.org>

The AIDS Project of Central Iowa provides rental assistance to low-income persons living with HIV/AIDS at risk for homelessness.

Anawim Housing | <http://anawimhousing.org>

Anawim Housing owns or manages low-income and transitional units in the Greater Des Moines Area.

Beacon of Life | <http://beaconoflifedm.org>

Beacon of Life offers transitional housing for homeless women.

Catholic Charities of the Diocese of Des Moines | <http://www.dmdiocese.org/catholic-charities.cfm>

The St. Joseph Emergency Family Shelter provides temporary homeless shelter. Catholic Charities also provides refugee resettlement services, and a domestic violence shelter among other services. The St Mary Family Center provides limited financial aid for rent, utilities and occasionally other special needs.

Central Iowa Regional Housing Authority | <http://www.cirhahome.org>

The Central Iowa Regional Housing Authority administers Section 8 Housing Choice Vouchers and provides public housing for the areas of the Metro area in Dallas and Madison Counties.

Central Iowa Shelter and Services | <http://centraliowashelter.org>

Central Iowa Shelter and Services provides emergency shelter services and other services to help the homeless population of the Greater Des Moines area transition out of homelessness.

City of Des Moines | www.dmgov.org

The City of Des Moines provides essential services through two agencies (1) Des Moines Municipal Housing Agency (DMMHA), which provides rental units for low-income qualified families and administers Section 8 rental assistance in Polk County. DMMHA also provides public housing, primarily for elderly residents. (2) Des Moines Community Action Agency (DMCAA) assists low-income families with utility crisis assistance, heating and cooling and other needs.

City of West Des Moines | <http://www.wdm.iowa.gov>

The City of West Des Moines offers transitional housing for homeless residents through the West Des Moines Transitional Housing Program. For those at risk of becoming homeless, West Des Moines' Emergency Assistance program provides many services including partial payment of rent and utilities along with negotiations with housing providers on behalf of tenants.

The City of West Des Moines also administrates metro wide services such as the Polk City Home Improvement Program and the Metro Home Improvement Program (which serves Ankeny,

Altoona, Clive, Grimes, Johnston, Pleasant Hill, Urbandale, West Des Moines and Windsor Height). These programs provide five-year forgivable loans for housing repairs and the correction of code violations to low income households. The Owner-Occupied Rehabilitation Program, also administered by West Des Moines and funded by The Dallas County Local Housing Trust Fund, provides the same assistance to low-income homeowners within Dallas County.

Community Housing Initiatives, Inc. | <http://www.chihousing.com>

Community Housing Initiatives is a statewide non-profit organization that constructs new or rehabilitates existing units for low-income households. CHI also provides foreclosure prevention among other services

Federal Home Loan Bank of Des Moines | <http://www.fhlbdm.com>

Ten percent of the Federal Home Loan Bank of Des Moines' net earnings are set aside to fund four housing grant programs.:(1) The Affordable Housing Program is a grant that supports housing projects for low-income households (2) Native American Homeownership Initiative provides grants for down payment, closing cost, counseling or rehabilitation assistance for low-income members of Native American tribes. (3) Urban First Time Homebuyer Program: assists first time homebuyers in urban areas with down payment and closing costs for the purchase of a home. (4) Rural Homeownership Fund assists homebuyers in rural areas with down payment and closing costs for the purchase of a home.

Greater Des Moines Habitat for Humanity | <http://www.gdmhabitat.org>

The Greater Des Moines Habitat for humanity sells new and renovated homes at no interest to qualified low-income families.

Hawthorn Hill | <http://www.hawthorn-hill.org>

Hawthorn Hill operates the New Directions Shelter that provides emergency shelter and services for homeless mothers and their children. The Home Connection, another program, provides transitional housing and supportive services to homeless families with children.

Hope Ministries | <http://www.hopeiowa.org>

Hope Ministries offers many services for low-income and homeless residents including: Bethel Mission, an emergency shelter for homeless men, Door of Faith a long-term recovery center for homeless and addicted men, and Hope Family Center a long term residential center for homeless women and children.

Housing Opportunities Made Easy (HOME) Inc. | <http://homeincdsm.org>

In partnership with other agencies, HOME Inc. acts as a general contractor in building or improving housing for low-income people in Polk County. HOME Inc. also provides loans and rental assistance.

Iowa Legal Aid | <http://www.iowalegalaid.org>

Iowa Legal Aid provides free legal advice to low income Iowans. Specific housing related services they offer include landlord issues, discrimination, and foreclosure prevention.

Neighborhood Finance Corporation | <http://www.neighborhoodfinance.org>

NFC provides unique lending programs and other services to facilitate neighborhood revitalization in Polk County, Iowa through partnerships with residents, governments, community based organizations and the business community. NFC offers purchase loans, refinance loans, and home improvement loans as well as home buyer education and counseling. They offer forgivable loans for home improvements with every mortgage loan. The subsidy (forgivable loan) of up to \$10,000 is used to help pay for property repairs and improvement. Eligible home buyers also receive a subsidy (forgivable) up to \$2,500 to assist with down payment and/or closing costs on a purchase transaction.

U.S. Committee for Refugees and Immigrants (USCRI) | <http://www.refugees.org/about-us/where-we-work/uscri-des-moines>

USCRI offers resettlement services for refugees and immigrants.

Young Women's Christian Association (YWCA) | <http://www.ywca.org/site/pp.asp?c=afLEJSOzHoE&b=1027605>

The YWCA provides low cost transitional housing to women and children.

Youth Emergency Services & Shelter (YESS) | <http://yessiowa.typepad.com>

YESS provides emergency shelter and other services to youth up to age 17.

Several groups offer shelter and transitional housing services for victims of domestic violence in the area.

Children and Families of Iowa | <http://www.cfiowa.org>

Iowa Coalition Against Domestic Violence | <http://www.icadv.org>

Iowa Coalition Against Sexual Assault | <http://www.iowacasa.org>

The Iowa Coalition against Sexual Assault has two culturally specific advocacy groups:

- **Latinas Unidas por un Nuevo Amanecer | <http://www.lunaiowa.org>**
- **Monsoon United Asian Women of Iowa | <http://www.muawi.org>**

A number of local churches also provide crisis rent and utility support including the following:

- **Christ the King Parish (Catholic) | <http://www.christthekingparish.org>**
- **Cottage Grove Presbyterian Church | <http://www.cgpresbyterian.org>**

