

WEST DES MOINES HOUSING NEEDS ASSESSMENT



**FINAL REPORT
JULY 9, 2018**

WEST DES MOINES HOUSING NEEDS ASSESSMENT

**FINAL REPORT
JULY 9, 2018**

WEST DES MOINES

HOUSING NEEDS ASSESSMENT

Final Report
July 9, 2018

Prepared for:
City of West Des Moines
4200 Mills Civic Pwky
PO Box 65320
West Des Moines 50265

Prepared by:
Western Economic Services, LLC
212 SE 18th Avenue
Portland, OR 97214
Phone: (503) 239-9091
Toll Free: (866) 937-9437
Fax: (503) 239-0236

Website: <http://www.westernes.com>

TABLE OF CONTENTS

EXECUTIVE SUMMARY	1
A. <i>Overview</i>	1
B. <i>Research Findings</i>	1
C. <i>Housing Challenges and Recommendations</i>	3
D. <i>Targeting</i>	6
I. INTRODUCTION	10
A. <i>Background</i>	10
B. <i>Research Methodology</i>	12
II. DEMOGRAPHIC AND ECONOMIC INFLUENCES	13
A. <i>Demographics</i>	13
B. <i>Economics</i>	24
C. <i>Summary</i>	33
III. HOUSING EVALUATION	35
A. <i>Housing Stock</i>	35
B. <i>Housing Production and Affordability</i>	44
C. <i>Assessor Data</i>	50
D. <i>Rental Survey</i>	57
E. <i>Housing Problems</i>	62
F. <i>Summary</i>	74
IV. COMMUNITY INPUT	77
A. <i>2017 Housing and Community Development Needs Survey</i>	77
B. <i>New Resident Survey</i>	80
C. <i>Employer Survey</i>	87
D. <i>Stake Holder Meetings</i>	91
E. <i>Summary</i>	92
V. WEST DES MOINES FORECAST	93
A. <i>Households Forecast</i>	93
VI. RESEARCH CONCLUSIONS	95
A. <i>Housing Challenges and Recommendations</i>	98
B. <i>Targeting</i>	101
APPENDIX A: ADDITIONAL PLAN DATA	104
APPENDIX B: COMMUNITY INPUT DATA	126

EXECUTIVE SUMMARY

A. OVERVIEW

In response to the concerns about current and future housing needs, West Des Moines is in the process of developing a comprehensive housing strategy. This Housing Needs Assessment is designed to inform the local government, agencies, and citizens and suggest strategies to better meet the housing needs of current and future residents.

This analysis has been based upon the collection and evaluation of quantitative data, such as examinations of current housing stock, housing prices, rental prices and vacancy rates, cost burdens, and the capacity of vacant properties to accommodate residential development. The evaluation was also influenced by the expected increase in households in the future. An overview of these findings is summarized here.

B. RESEARCH FINDINGS

DEMOGRAPHIC AND ECONOMIC BACKGROUND

The population in West Des Moines has expanded at a relatively fast rate over the last 16 years, rising from 46,403 people in 2000 to 64,560 in 2016. The racial and ethnic blend of the region is increasing. While the white population still represents 85.4 percent of the population, all minorities have increased at a rate higher than the average for the city as a whole. A substantial rise in the Hispanic population occurred, which expanded by more than 108.7 percent between 2000 and 2010. A review of age cohort statistics revealed that persons from 55 to 64 are a rising proportion of the population, increasing by over 67.9 percent between 2000 and 2010.

Family households make up 57.3 percent of all households in the City, with the remaining 42.7 percent of households classified as Non-family. Married-couple families make up 82.9 percent of all family households and 47.5 percent of total households. However, owner-occupied married-couple family households declined as a proportion of households between 2010 and 2016.

The labor force in West Des Moines has continued to grow in recent years, reaching 38,341 in 2016. Unemployment in West Des Moines has followed a similar pattern to the State of Iowa, falling over the past few years, but has remained lower than the State average. By 2016, the unemployment rate in West Des Moines was 2.5, while the state's rate was 3.7 percent.

While the earnings per job in Polk County continue to be ahead of the State, it has been increasing slowly in recent years. By 2016, Polk County's real average earnings per job was \$52,525 while the State was \$43,526. The real per capita income has level off and although it remains higher than the State average, the gap is shortening. In 2016, Polk County's per capita income was \$44,155, compared to the state average at \$38,254.

The poverty rate in West Des Moines has increased by 2.3 percentage points between 2000 and 2016. In 2016, there were an estimated 4,169 persons in poverty. Some 1,167, or 28.0 percent, were children, and 9.4 percent were elderly.

HOUSING NEEDS ASSESSMENT

The housing stock in West Des Moines rose 26.0 percent between 2000 and 2010, from 20,815 units in 2000 to 26,219 units in 2010. Homeownership in the area declined slightly over the period, from 62.1 percent to 59.5 percent in 2016. There was an increase in the number of vacant housing units, which rose from 989 units in 2000 to 1,508 units in 2016. However, the more concerning component of vacant housing units are those that are considered as “other vacant” by the Census. These types of units are not for-rent, nor are they for-sale; and are not available to the market place. There may be challenges in ownership; they may be abandoned or foreclosed upon; they may be too dilapidated to be considered habitable. With 455 such units empty in 2016, they comprise 30.2 percent of all vacant units. When located in close proximity to one another, they may be considered a blighting influence, and there were several areas throughout the West Des Moines with higher concentrations of these units.

Production peaked in 2002 at 1,043 units before falling to a low of 309 units in 2011. This grew again to 1,035 units in 2013, and leveled out at 574 units in 2016. In recent years, apartments and single family unit production have been fairly equal. The real value of single-family building permits increased from \$310,972 in 2015 to \$330,515 in 2016.

According to assessor data, there is a slight need for rehabilitation in West Des Moines and there are 33 single family units may be in need of rehabilitation. However, much of the housing stock in West Des Moines remains livable.

Information about the West Des Moines’s current rental units were gathered through use of the 2017 Rental Vacancy Survey, covering single family rental units, apartments, mobile homes, and other types of rental units. All told, current vacancy rates of properties surveyed was a low 6.6 percent, with apartments at 6.5 percent. The most frequently surveyed units were two bedroom units, with the most frequently surveyed type being apartment units. The average rent for one bedrooms was \$857, \$1,000 for two bedrooms, and \$1,229 for three bedrooms.

Households that experience one or more of the housing problems are considered to have unmet housing needs, including overcrowding, incomplete plumbing or kitchen facilities, and cost burdens. Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. The most common housing problem was cost burden, and 23.2 percent of households in 2016 had a cost burden. Renters were even more heavily impacted, with some 21.0 percent of renters were cost burdened, and 13.3 percent were severely cost burdened.

COMMUNITY INPUT

The 2017 Housing and Community Development Needs Survey demonstrated the highest rated needs were energy efficient retrofits, homeowner housing rehabilitation, and homebuyer education. Respondents rated the importance of being in close proximity to certain amenities included quality public schools, grocery stores, park and recreation facilities, and public transportation. The need for housing for special needs population included senior housing; housing designed for persons with disabilities; and nursing homes or assisted living facilities

Residents indicated the cost of land, cost of labor and the cost of materials created the largest barriers to the development of existing housing. The availability of infrastructure, public schools and public safety services were listed as low barriers indicating these services are adequately provided in the City of West Des Moines

The new resident survey indicated that a majority of new residents moving into West Des Moines are looking for single family homes, tend to be higher income, and tend to be highly educated.

The employer survey found that there is some concern about the availability of housing for the workforce in West Des Moines, primarily in finding affordable housing. The availability of housing has a slightly negative impact of hiring and retention for 27.3 percent of employer respondents, although commuting does not seem to impact retention of employees for the employers surveyed.

WEST DES MOINES FORECAST

By 2050, there are projected to be 20,148 owner-occupied households, of which 549 owner-occupied households are expected to have incomes of 0-30 percent of Median Family Income (MFI) and 2,045 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 13,695 renter households, of which 2,214 renter households are expected to have incomes between 0 and 30.0 percent of MFI, and 2,753 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 33,843 occupied units by 2050, of which 2,764 are expected to have incomes on between 0 and 30 percent of MFI.

C. HOUSING CHALLENGES AND RECOMMENDATIONS

HOUSING CHALLENGES

The primary housing challenges facing West Des Moines, as identified in the study, fell into the following categories:

1. **Unmet housing needs for many households.** This represents existing households with a housing problem, especially those with cost burdens. Over 6,000 households had a

cost burden (housing costs greater than 30 percent of household income) or severe cost burden (housing costs greater than 50 percent of household income) in 2016, representing 23.2 percent of the population. Renters are even more strongly hit, with 34.3 percent experiencing a cost burden.

2. **Increased demand for rental/multifamily housing.** The rate of renting has increased in West Des Moines over the past decade. While homeownership is declining, the need for additional rental units will be necessary to accommodate rental households.
3. **Demand for both rental units and homeownership housing over the forecast horizon.** Rising housing prices, coupled with a low rental vacancy rate with high rental rates, are reflective of the growth that West Des Moines has already experienced. West Des Moines is expected to grow to over 33,800 households by 2050. Assuming the existing forecast is accurate, there are expected to be an additional 2,000 renter households and 3,000 owner households. Over 1,500 of these new households are expected to be low to moderate income households.
4. **Need for new construction.** As the population is expected to rise by 1,000 households by 2025. The current rate of production is around 500 units per year. At this rate, the growing housing stock will be able to accommodate new residents. However, housing units must be available in a range of price points in order to accommodate all income levels and the 300 low-to-moderate income households expected by 2025. In addition, the new resident survey indicated that a majority of incoming residents are higher income and looking for single family homes.
5. **Need to rehabilitate or redevelop existing housing.** While the assessor data for Polk County showed little need for rehabilitation, the increase in vacant housing in the City may indicate a need. Units classified as “other vacant,” may present opportunities for redevelopment in the City. In addition, the survey indicated a need for homeowner housing rehabilitation, including energy efficient retrofits.
6. **Ageing population.** West Des Moines experiencing an increase in the number of elderly households in the City. As this population continues to grow, it will increase the need for renovations of existing housing stock, as well as the need for senior housing facilities with access to services. The 2017 Housing and Community Development Needs Survey indicated a high level of need for senior housing and housing for persons with disabilities.

RECOMMENDATIONS TO ADDRESS HOUSING NEEDS

These housing challenges present West Des Moines with the opportunity to plan for future housing needs as West Des Moines continues to grow. The area’s expanding population and dynamic housing needs can be addressed through several strategies to promote successful growth. Through housing development in vacant properties, and encouraging low to moderate income housing, West Des Moines will be able to meet the housing needs of current and future residents.

Recommendation 1: Encourage Low to Moderate Income Housing

By 2050, West Des Moines is expected to have an additional 5,000 households. A third of these new residents are expected to be low to moderate income. Many of these low to moderate income households will be faced with housing problems, primarily cost burdens. Encouraging development of housing to accommodate lower income households will accommodate the influx of new residents in West Des Moines.

Actions:

1. Encourage affordable housing development through density bonus, fee deferments or waivers, and other forms of cost benefits to developers.
2. Increase the density of housing in some areas, to maximize the use of existing infrastructure. Review maximum density restrictions for multifamily housing in residential zoning districts for areas that could accommodate higher density rental development
3. Seek out funding opportunities from local and state sources. Investigate the availability of Home Investment Partnership Program (HOME), the State Housing Trust Fund, the National Housing Trust Fund, and other funding options available through the State of Iowa, Iowa Finance Authority, Low-Income Housing Tax Credits, and the United States Department of Agriculture.

Recommendation 2: Encourage Rental-Multifamily Housing Development

By 2050, West Des Moines is expected to have an additional 2,000 renter households. Many of these low to moderate income households will be faced with housing problems, primarily cost burdens. The production of rental/multifamily units has remained steady in the area in the past few years, but the increase in the proportion of renter households and the low rental vacancy rate indicates a strong need for additional rental units. By encouraging the development of additional rental/multifamily units throughout West Des Moines, and the rehabilitation or redevelopment of existing units, the area will be better prepared to accept the influx of additional renter households. The most renters with unmet needs are seen along the northern border of the City.

Actions:

1. Assess areas with established infrastructure that can accommodate additional rental/multifamily development.
2. Encourage rental developments through development incentives, such as tax credit or fee waivers.
3. Review zoning requirements that may limit rental/multifamily developments and areas of increased density, especially in areas adjacent to existing amenities and infrastructure.
4. Review the availability and need for additional amenities, such as public K-12 schools, grocery stores and public transportation within the vicinity for new developments.

Recommendation 3: Encourage Development of Senior Housing

The elderly population in West Des Moines is growing. A large proportion of new residents in the New Resident survey were retired, and the 2017 Housing and Community Development Needs survey indicated the highest need for senior housing. As the population continues to age, it will strain any existing senior housing and limit options for those who wish to age in place. A comprehensive approach including developing senior housing and making sufficient renovations to allow elderly households to age in place will fortify West Des Moines to accommodate a large portion of the population.

Actions:

1. Encourage the development of senior housing in close proximity to existing services and infrastructure through development incentives and fee waivers or deferments.
2. Review existing zoning requirements for lot size and density restrictions that may limit the amount of development of vacant or underdeveloped parcels over the course of the next several decades.

Recommendation 4: Encourage new construction of a variety of housing choices

This Housing Needs Assessment finds that the expected growth in West Des Moines will necessitate additional housing development to provide the housing variety needed to accommodate a variety of households. While there are areas with heavy concentration of renter or owner households, the development of additional units should be able to address the needs of all income levels. The development of single-family homes, at a variety of price points, will help ensure that incoming residents have access to their preferred housing options and meet the needs of incoming workers.

Actions:

1. Assess areas with established infrastructure that can accommodate additional rental and owner-occupied development.
2. Review the availability and need for additional amenities, such as public K-12 schools in areas with proposed new development.
3. Review the availability and need for grocery stores and public transportation within the vicinity for new developments.
4. Identify mixed housing opportunities in the study area and encourage local decisions that promote a mix of housing types.
5. Coordinate with service and utility providers to ensure that plans are in place to provide adequate facilities as growth occurs.

D. TARGETING

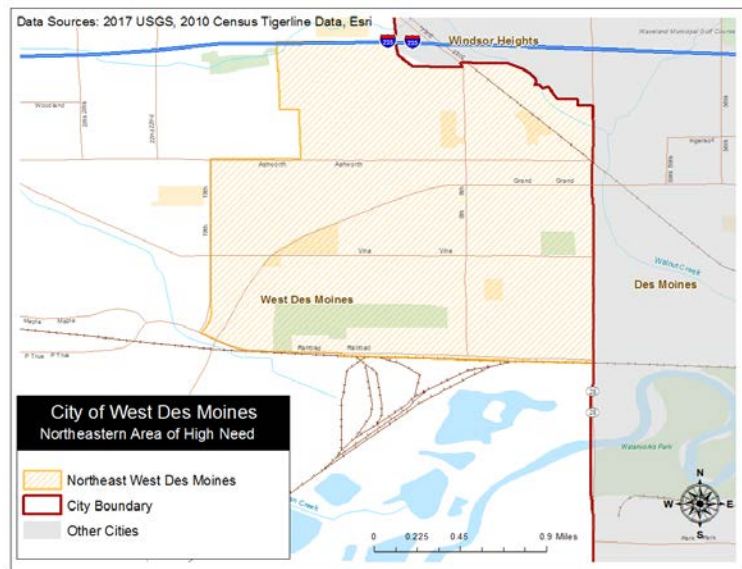
Three areas in the City have been identified as areas of high need. These three areas have high rates of housing problems. While all three of these areas have higher concentrations of renter

households, two of these areas would benefit from the expansion and production of multi-family units available to low to moderate income households. The third area has seen higher levels of housing problems for owner-occupied housing. This is a prime area for targeting the development of for-sale housing at a variety of price points. These three areas are described in greater detail below.

AREA #1

Description: Railroad Ave to the south, 19th St to the west, and city limits at the north and east

This neighborhood is heavily renter-occupied. Area #1 experienced higher levels of housing needs. As seen throughout this study, housing cost burdens are the primary concern for households citywide. Housing problems for renter households under 30 percent HUD Area Median Family Income (HAMFI) are more likely to be experienced in this neighborhood than in neighborhoods immediately adjacent to it. This rate of housing problems does not appear to be solely impacted by rental costs, which are markedly lower in this neighborhood. The median contract rent in these two census tracts were \$751 and \$709 in 2016, compared to \$930 and \$871 in tracts immediately adjacent. Homeowners in this area are not facing housing problems at an elevated rate.



Higher rates of housing problems are coupled with higher rates of poverty in this neighborhood. In 2000, this area had higher than average rates of poverty in the City, which continued through 2016 when poverty rates rose city-wide. In both 2000 and 2010, there was a higher concentration of racial and ethnic minorities in this neighborhood, particularly black and Hispanic households, which exceeded minority population in other areas of the City.

Area #1 saw higher levels of vacant housing in 2016, which presents an opportunity for increased investment in these neighborhoods. The use of acquisition and rehabilitation in this area may be a useful tool in combatting the elevated rate of housing problems.

Refer to recommended actions:

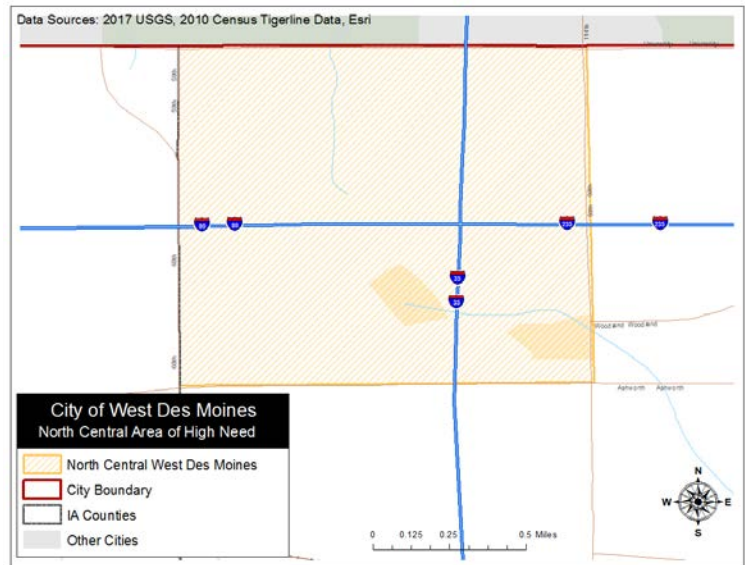
Recommendation 1: Encourage Low to Moderate Income Housing

Recommendation 2: Encourage Rental-Multifamily Housing Development

AREA #2

Description: Neighborhood along the northern edge of the City, bordered by University Ave at the north, Ashworth Ave at the south, 60th St to the west, and 50th to the east.

Similar to Area #1, this area of the city has seen higher rates of housing problems, poverty, and higher rates of vacant housing. This area has a high concentration of renter households, exceeding rates in adjacent areas. This area sees higher median rents than in Area #1 at \$788 but is still lower than adjacent areas in the City, which exceed \$1040 directly to the west. Nevertheless, this area continues to have higher concentration of housing problems than other areas in the City. As mentioned above, this is primarily housing cost burdens. The households in this area would benefit from the introduction of affordable housing options, which would reduce the number households facing housing problems.



As seen in Area #1, Area #2 is also an area of high levels of poverty than adjacent areas. This level of poverty has remained higher than the average since 2000. This area has also seen higher concentrations of racial and ethnic minorities.

Vacancy rates in Area #2 exceeded the vacancy rates in adjacent areas. This area saw higher than average levels of vacant housing in both 2000 and 2016. Investment in this area may alleviate the rate of housing problems, exacerbated by higher than average levels of poverty.

Refer to recommended actions:

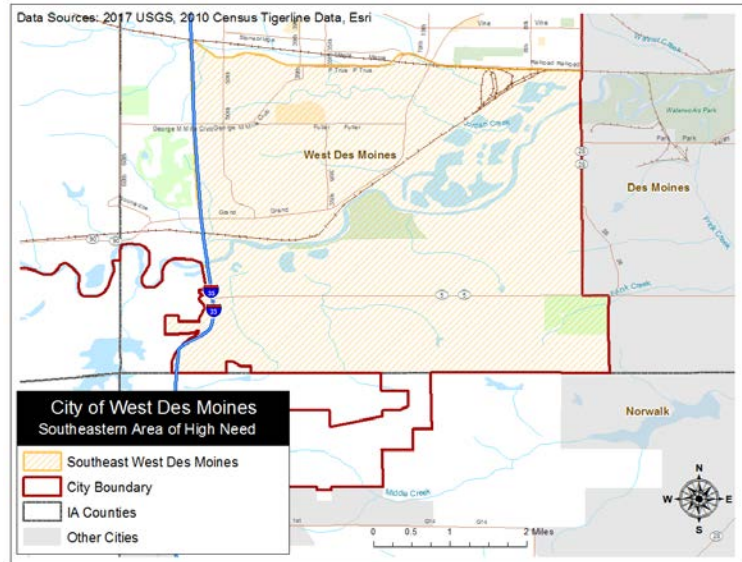
Recommendation 1: Encourage Low to Moderate Income Housing

Recommendation 2: Encourage Rental-Multifamily Housing Development

AREA #3

Description: Southeast quadrant of the city, bordered by Railroad Ave to the north, 35th to the west, and city limits to the south and west.

Although this area saw a higher concentration of renter households than other areas in the City, this area saw a higher concentration of in-need homeowner households. This was despite lower median home values in 2016 than areas in the western part of the City. The median home value in 2016 was \$218,000, compared to areas that exceed \$371,000 directly to the west.



As seen in both Areas #1 and #2, this area has seen higher levels of poverty than adjacent areas. This level of poverty has remained higher than the average since 2000. This area has also seen higher concentrations of racial and ethnic minorities.

Area #3 saw lower rates of vacant housing in 2016, pointing to a need for additional housing options. The addition of new for-sale housing options in a variety of price points may reduce the number of households with housing needs, as well as increase the number of units available in the City as the population grows. In addition, public input indicated the need for additional housing options at a variety of income levels. This area may present the opportunity to increase these housing options.

Refer to recommended action:

Recommendation 4: Encourage new construction of a variety of housing choices

I. INTRODUCTION

A. BACKGROUND

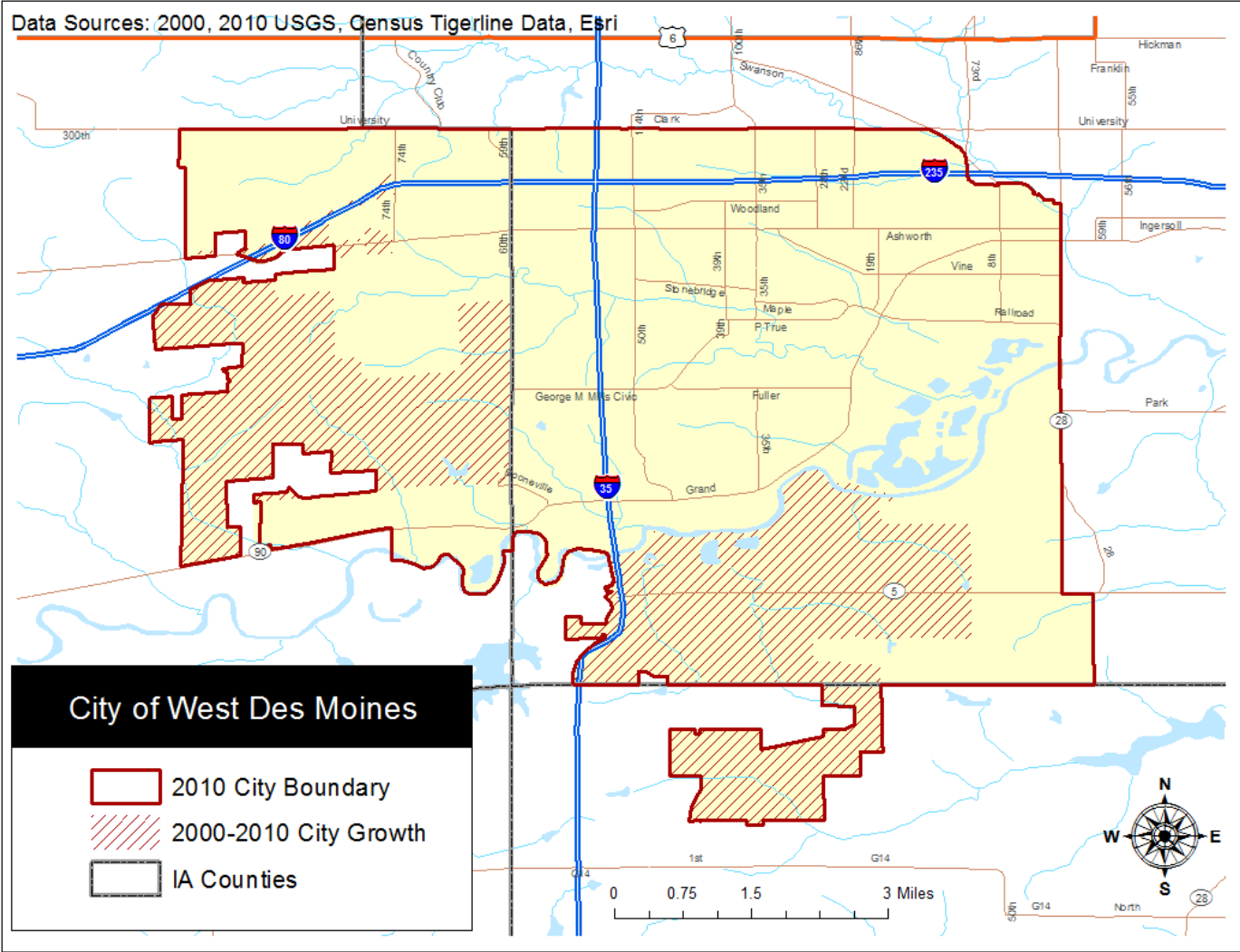
In response to the concerns about current and future housing needs, West Des Moines is in the process of developing a comprehensive housing strategy. This Housing Needs Assessment is designed to inform the local government, agencies, and citizens and suggest strategies to better meet the housing needs of current and future residents.

As West Des Moines looks to meet the needs of current and future residents, it is preparing for the future. The City has already experienced a significant amount of growth in the past decade and anticipates continued growth over the next. This study serves as a resource to survey the current conditions of the area's demographics, economy, and housing, as well a tool to help develop future guidelines for development within West Des Moines.

STUDY AREA

The area of study for this Housing Needs Assessment is the City of West Des Moines. The study area is shown in Map I.1. The City is in four counties: Polk, Dallas, Madison, and Warren.

Map I.1
West Des Moines
Census Tigerline Data, USGS



B. RESEARCH METHODOLOGY

The 2018 West Des Moines Housing Needs Assessment represents a thorough examination of a variety of sources related to housing within West Des Moines. This study involved primary research and secondary research. This research was compiled to provide West Des Moines with sufficient data to analyze the current housing situation in the area and the tools to create strategies to meet future needs.

Primary research was the creation and analysis of new data for this study. This has taken the form of two areas of research. First, the 2017 Rental Vacancy Survey (RVS) was conducted in West Des Moines, an exhaustive telephone survey of rental properties. The RVS surveyed a total of 2,416 units. A second survey was conducted to assess the housing needs in the area. The 2017 Housing and Community Development Needs Survey asked respondents various questions about the perceived housing needs in West Des Moines. The study also included a New Resident Survey that asked new residents to West Des Moines about their demographic and housing information. The Employer Survey reached out to local employers about the impact of housing on their workforce.

Secondary research included the collection and analysis of previously constructed data. This existing data includes 2000 and 2010 Census data, 2012-2016 American Community Survey (ACS) data, 2012 Comprehensive Housing Affordability Strategy (CHAS) data, Bureau of Labor Statistics (BLS) data, and Bureau of Economic Analysis (BLS) data. In addition, this plan utilizes U.S. Geological Survey (USGS) data and various other data provided by the City of West Des Moines or pertaining to the City or the County. All of this data is incorporated to generate summaries and detailed analysis of the demographic, economic and housing climate in the West Des Moines.

All of these data are included in the following narrative and will be explored in greater detail throughout the study.

II. DEMOGRAPHIC AND ECONOMIC INFLUENCES

This section presents demographic and economic information collected from the Census Bureau, the Bureau of Economic Analysis (BEA), the Bureau of Labor Statistics (BLS), and other sources in regard to the West Des Moines. Data were used to analyze a broad range of socio-economic characteristics, including population growth, race and ethnic distribution and concentrations, disability, employment, income, and poverty. Ultimately, the information presented in this section helps to illustrate the underlying conditions that have shaped housing market behavior in the West Des Moines.

To supplement 2000 and 2010 Census data, information for this analysis was also gathered from the Census Bureau’s American Community Survey (ACS), as well as intercensal estimates. The ACS data cover similar topics to the decennial counts but include data not appearing in the 2010 Census, such as household income and poverty. The key difference of these data sets is that ACS data represent a five-year average of annual data estimates as opposed to a point in time 100 percent count; the ACS data reported herein span the years from 2012 through 2016.

A. DEMOGRAPHICS

POPULATION DYNAMICS

West Des Moines has seen continued growth since 2001, increasing from over 46,000 persons in 2000 to 64,560 in 2016. Since 2010, the City has grown by almost 8,000 residents. These data are shown in Table II.1, at right.

The most recent data provided at the city level is drawn from the 2010 Census, which includes breakdowns by income, race and ethnicity and other critical demographic information. As such, some of the data presented in the following section may appear a bit dated. This data is supplemented, however by the American Community Survey (ACS) data that provides five-year estimates, most recently 2012-2016. The ACS data is included when applicable, but may not be accurate for all demographic breakdowns, as discussed in this section.

POPULATION BY RACE AND ETHNICITY

Population by race and ethnicity is shown in Table II.2. The white population grew by 16.3 percent between 2000 and 2010, and resulted in representing 88.4 percent of the population in 2010.

Year	Population	Percent Yearly Change
2000	46,403	.
2001	48,058	3.6%
2002	48,746	1.4%
2003	49,430	1.4%
2004	50,279	1.7%
2005	51,404	2.2%
2006	52,590	2.3%
2007	53,752	2.2%
2008	54,863	2.1%
2009	55,867	1.8%
2010	56,609	1.3%
2011	57,650	1.8%
2012	58,220	1.0%
2013	59,908	2.9%
2014	62,158	3.8%
2015	63,491	2.1%
2016	64,560	1.7%

The black population grew by 115.7 percent and represented 3.3 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 4.8 percent, respectively, in 2010. As for ethnicity, the Hispanic population grew by 108.7 percent between 2000 and 2010, compared to the 19.3 percent growth rate for non-Hispanics.

Table II.2					
Population by Race and Ethnicity					
West Des Moines					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	42,995	92.7%	50,020	88.4%	16.3%
Black	868	1.9%	1,872	3.3%	115.7%
American Indian	61	0.1%	88	0.2%	44.3%
Asian	1,280	2.8%	2,709	4.8%	111.6%
Native Hawaiian/ Pacific Islander	16	0.0%	22	0.0%	37.5%
Other	585	1.3%	830	1.5%	41.9%
Two or More Races	598	1.3%	1,068	1.9%	78.6%
Total	46,403	100.00%	56,609	100.0%	22.0%
Hispanic	1,404	3.0%	2,930	5.2%	108.7%
Non-Hispanic	44,999	97.0%	53,679	94.8%	19.3%

Population by race and ethnicity through 2016 is shown in Table II.3. The white population represented 86.4 percent of the population in 2016, compared with black households accounting for 3.7 percent of the population. Hispanic households represented 5.5 percent of the population in 2016.

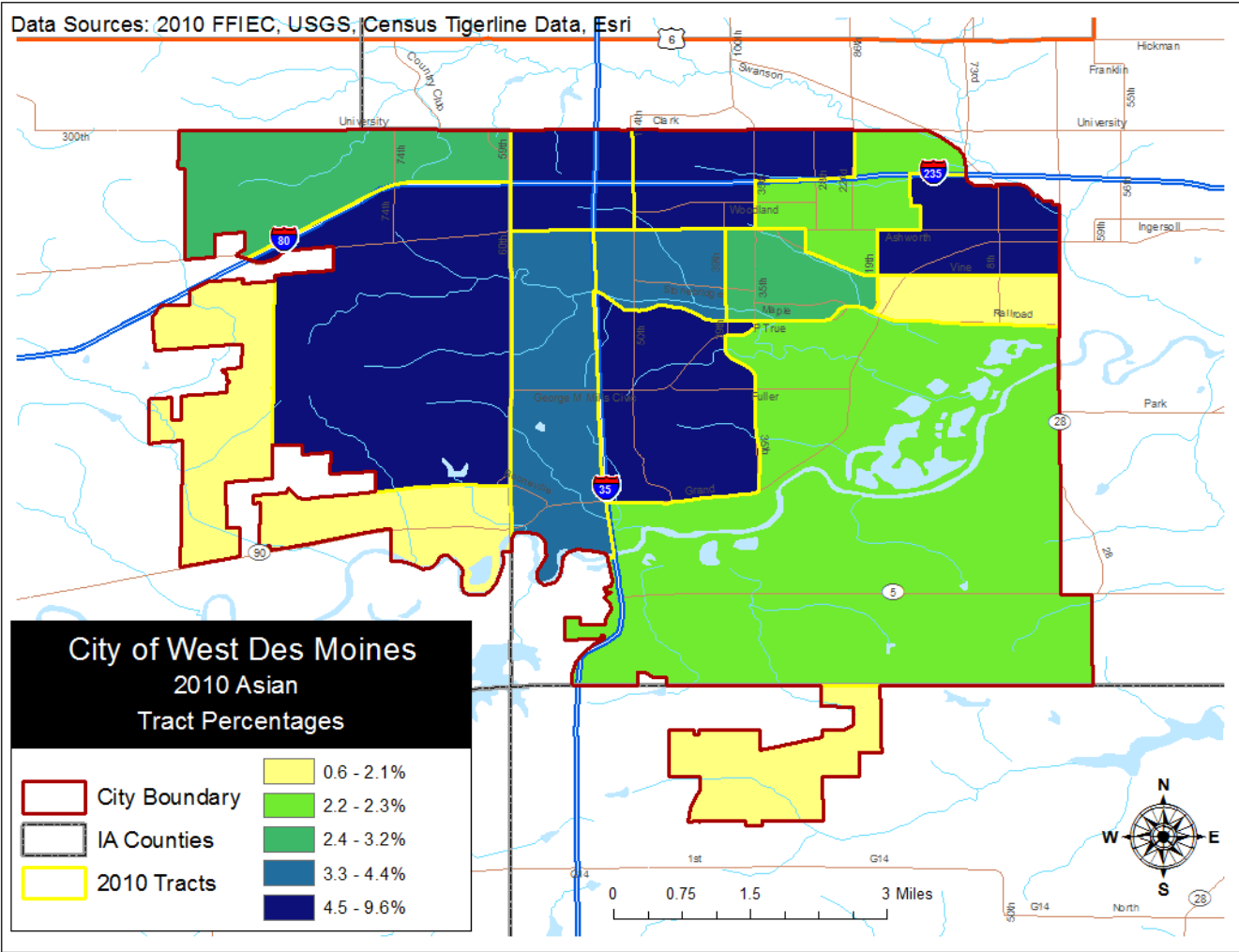
Table II.3				
Population by Race and Ethnicity				
West Des Moines				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	Population	Population	% of Total
White	50,020	88.4%	53,262	86.4%
Black	1,872	3.3%	2,301	3.7%
American Indian	88	0.2%	73	0.1%
Asian	2,709	4.8%	4,061	6.6%
Native Hawaiian/ Pacific Islander	22	0.0%	51	0.1%
Other	830	1.5%	693	1.1%
Two or More Races	1,068	1.9%	1,183	1.9%
Total	56,609	100.0%	61,624	100.0%
Non-Hispanic	53,679	94.8%	58,229	94.5%
Hispanic	2,930	5.2%	3,395	5.5%

The population by race is broken down further by ethnicity in the table. While the white non-Hispanic population changed by 13.8 percent between 2000 and 2010, the white Hispanic population changed by 169.9 percent. The black non-Hispanic population changed by 114.8 percent, while the black Hispanic population changed by 175.0 percent, shown in Table I.4.

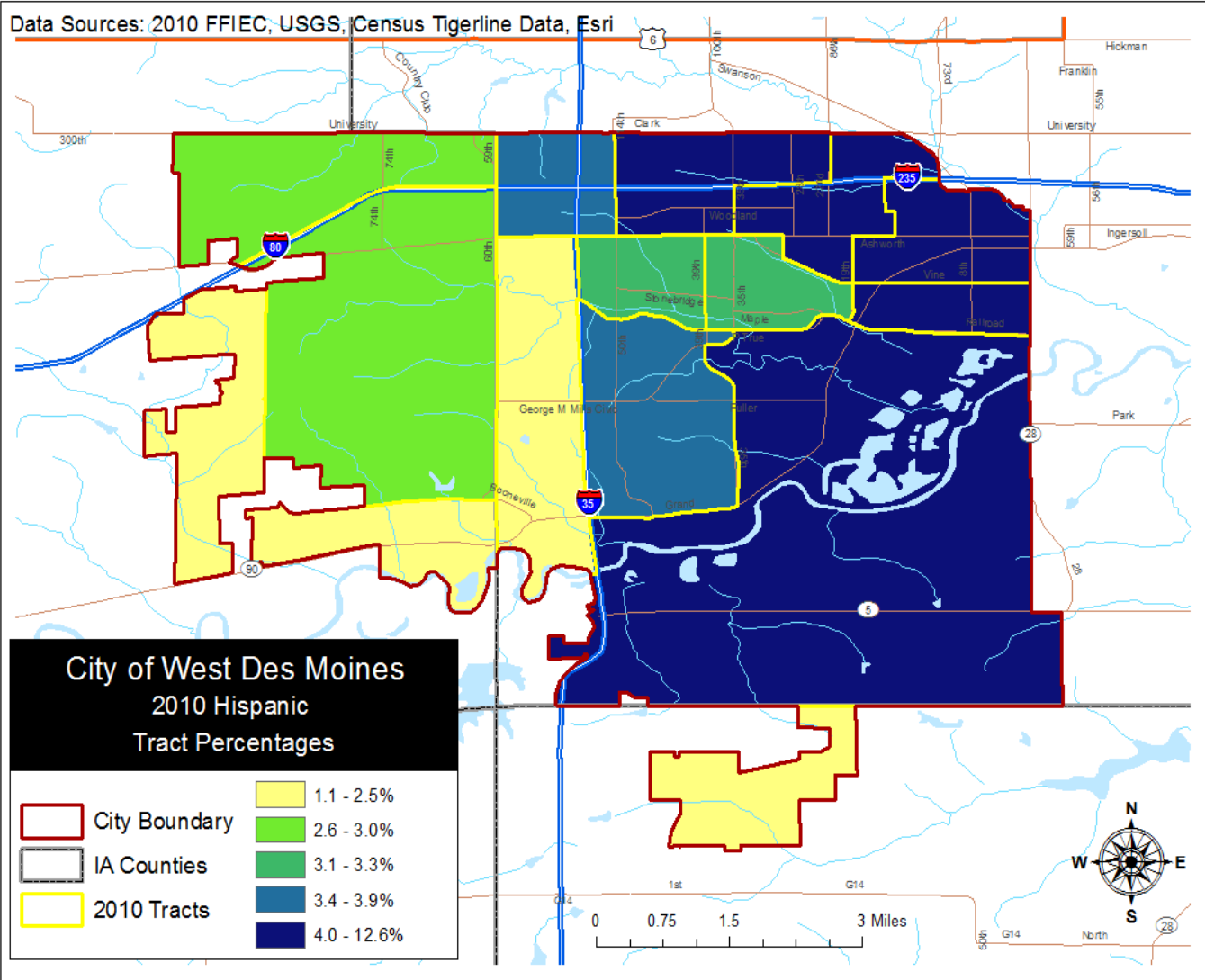
Table II.4 Population by Race and Ethnicity West Des Moines 2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	42,283	94.0%	48,098	89.6%	13.8%
Black	856	1.9%	1,839	3.4%	114.8%
American Indian	51	0.1%	61	0.1%	19.6%
Asian	1,274	2.8%	2,695	5.0%	111.5%
Native Hawaiian/ Pacific Islander	12	0.0%	22	0.0%	83.3%
Other	42	0.1%	55	0.1%	31.0%
Two or More Races	481	1.1%	909	1.7%	89.0%
Total Non-Hispanic	44,999	100.0%	53,679	100.0%	19.3%
Hispanic					
White	712	50.7%	1,922	65.6%	169.9%
Black	12	0.9%	33	1.1%	175.0%
American Indian	10	0.7%	27	0.9%	170.0%
Asian	6	0.4%	14	0.5%	133.3%
Native Hawaiian/ Pacific Islander	4	0.3%	0	0.0%	-100.0%
Other	543	38.7%	775	26.5%	42.7%
Two or More Races	117	8.3%	159	5.4%	35.9%
Total Hispanic	1,404	100.0%	2,930	100.0%	19.3%
Total Population	46,403	100.0%	56,609	100.0%	22.0%

The concentration of minority populations are shown in Map II.1 and Map II.2. The areas with higher concentrations of Asian households, which include Indian and Pakistani populations, are seen in blue in Map II.1. There are four areas with the high concentrations of Asian households, with the Census tract at the top of West Des Moines by I-80 along University Ave reaching 9.6 percent Asian population. The Hispanic population in 2010 is shown in Map II.2. The highest concentrations of Hispanic households are primarily in the eastern portion of the city.

Map II.1
2010 Asian Population
 West Des Moines
 2010 Census Data



Map II.2
2010 Hispanic Population
West Des Moines
2010 Census Data



POPULATION BY AGE

Table II.5 shows population by age for the 2000 and 2010 Census. The population changed by 22.0 percent overall between 2000 and 2010. Various age cohorts grew at different rates. The elderly population, or persons aged 65 or older, grew by 32.5 percent to a total of 6,028 persons in 2010. Those aged 25 to 34 grew by 19.1 percent, and those aged under 5 grew by 11.4 percent. However, the age cohort with the greatest increase between 2000 and 2010 was for those aged 55 to 64, which increased by 67.9 percent, and accounted for 10.1 percent of the population in 2010.

Table II.5					
Population by Age					
West Des Moines					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	3,585	7.7%	3,995	7.1%	11.4%
5 to 19	8,740	18.8%	10,627	18.8%	21.6%
20 to 24	3,605	7.8%	4,228	7.5%	17.3%
25 to 34	8,899	19.2%	10,596	18.7%	19.1%
35 to 54	13,618	29.3%	15,417	27.2%	13.2%
55 to 64	3,406	7.3%	5,718	10.1%	67.9%
65 or Older	4,550	9.8%	6,028	10.6%	32.5%
Total	46,403	100.0%	56,609	100.0%	22.0%

The elderly population is further explored in Table II.6. The elderly population accounted for 10.6 percent of the population in 2010. Those aged 65 to 66 grew by 73.4 percent between 2000 and 2010, resulting in a population of 841 persons. Those aged 85 or older grew by 72.0 percent during the same time period and resulted in 800 persons over age 85 in 2010.

Table II.6					
Elderly Population by Age					
West Des Moines					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	485	10.7%	841	14.0%	73.4%
67 to 69	700	15.4%	1,085	18.0%	55.0%
70 to 74	1,258	27.6%	1,296	21.5%	3.0%
75 to 79	1,004	22.1%	1,066	17.7%	6.2%
80 to 84	638	14.0%	940	15.6%	47.3%
85 or Older	465	10.2%	800	13.3%	72.0%
Total	4,550	100.0%	6,028	100.0%	32.5%

DISABILITY STATUS

The Census Bureau defines disability as a lasting physical, mental, or emotional condition that makes it difficult for a person to conduct daily activities of living or impedes him or her from being able to go outside the home alone or to work.¹ The disability rate from the 2000 Census is shown in Table II.7. Some 11.7 percent of the population was disabled in 2000, or a total of 4,965 persons. The disability rate was highest for those over 65, with 35.4 percent disabled.

Table II.7 Disability by Age West Des Moines 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	306	4.5%
16 to 64	3,170	10.1%
65 and older	1,489	35.4%
Total	4,965	11.7%

Disability by age, as estimated by the 2016 ACS, is shown in Table II.8. The disability rate for females was 7.2 percent, compared to 7.7 percent for males. The disability rate grew precipitously higher with age, with 48.6 percent of those over 75 experiencing a disability.

Table II.8 Disability by Age West Des Moines 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0.0%	7	0.4%	7	0.2%
5 to 17	228	4.8%	137	2.8%	365	3.8%
18 to 34	313	3.7%	190	2.1%	503	2.9%
35 to 64	672	5.9%	736	6.3%	1,408	6.1%
65 to 74	411	21.8%	336	16.3%	747	18.9%
75 or Older	681	47.2%	830	49.8%	1,511	48.6%
Total	2,305	7.7%	2,236	7.2%	4,541	7.4%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.9. Some 3.0 percent have an ambulatory disability, 2.3 have an independent living disability, and 1.6 percent have a self-care disability.

¹ United States Census Bureau, http://www.census.gov/hhes/www/disability/disab_defn.html#ACS

Table II.9 Total Disabilities Tallied: Aged 5 and Older West Des Moines 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,398	2.3%
Vision disability	648	1.1%
Cognitive disability	1,622	2.9%
Ambulatory disability	1,681	3.0%
Self-Care disability	895	1.6%
Independent living disability	1,066	2.3%

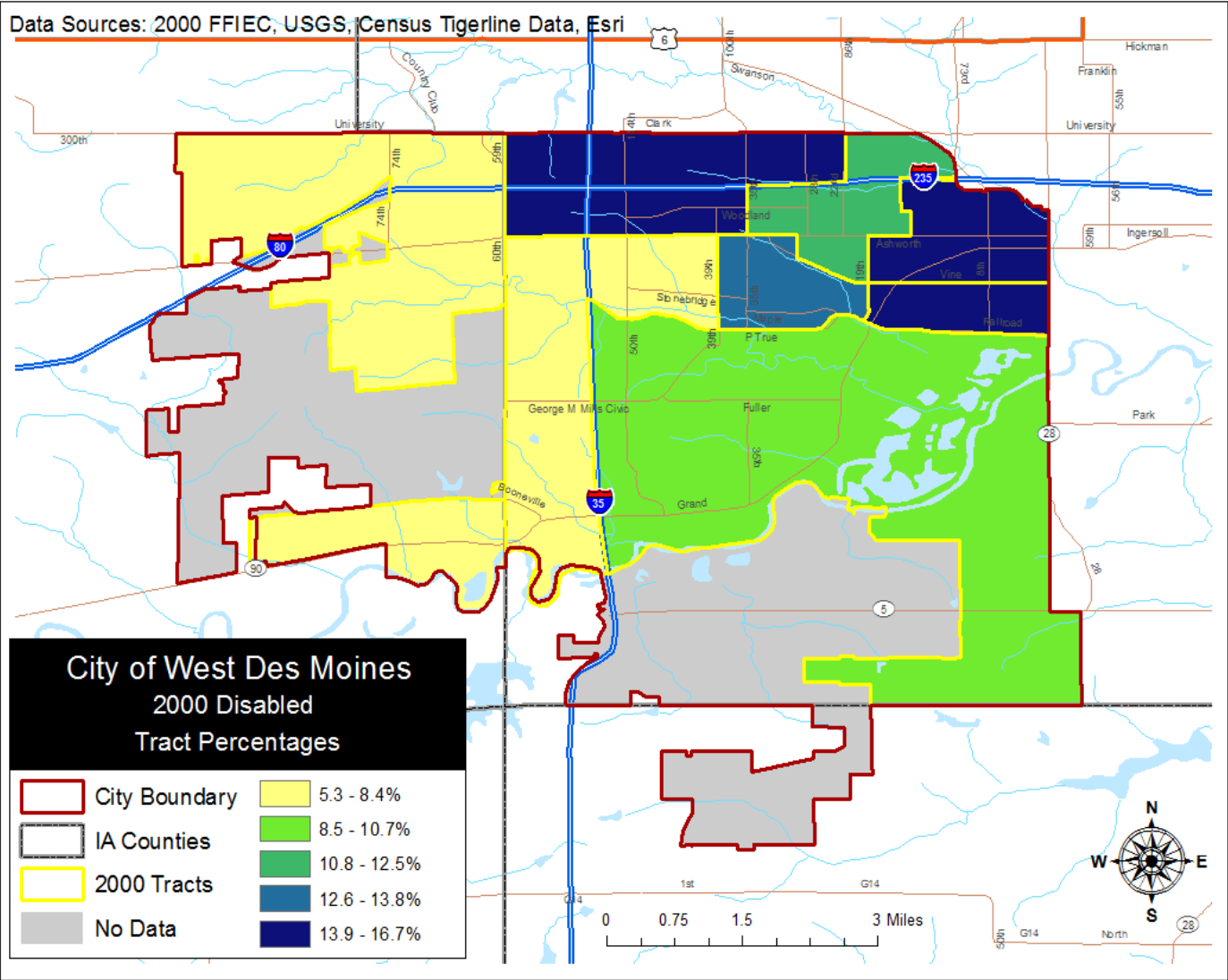
The City saw areas with concentrations of persons with disabilities in both 2000 and according to 2016 ACS data. In 2000, there was a concentration of persons with disabilities in the northeast part of the City. By 2016, there were large areas of concentration on the eastern half of the city, as well as the western fringe of the city.

HOUSEHOLDS AND HOUSEHOLD SIZE

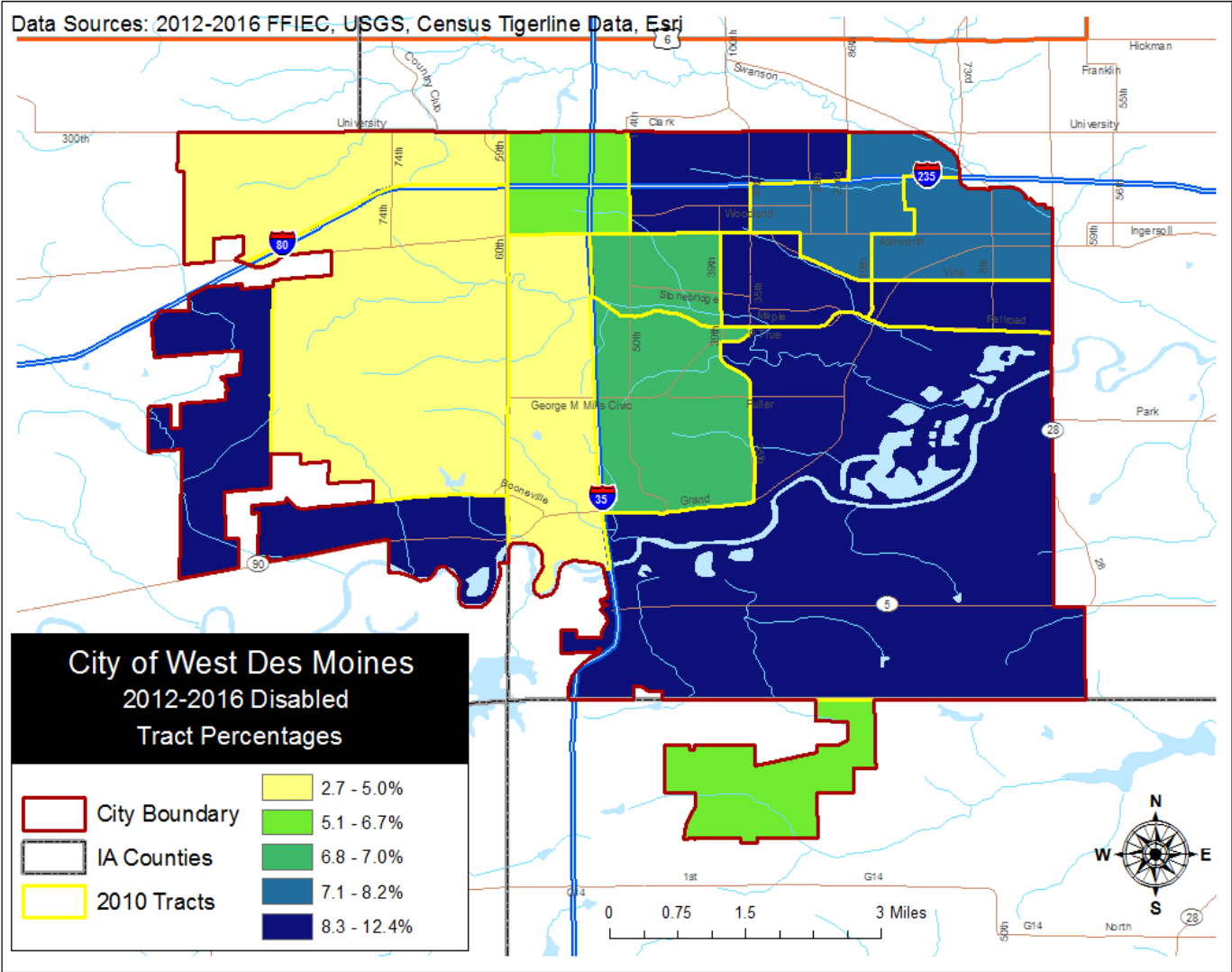
Households by household size are shown in Table II.10. There were a total of 24,311 households in 2010, up from 19,826 in 2000. One person households changed by 25.3 percent between 2000 and 2010, while two person households changed by 21.0 percent. Three and four person households changed by 25.1 and 16.7 percent, respectively, representing 14.4 percent and 12.5 percent of the population in 2010. Households with two, four, and five persons grew at a rate slower than the average.

Table II.10 Households by Household Size West Des Moines 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	6,046	30.5%	7,573	31.2%	25.3%
Two Persons	7,062	35.6%	8,543	35.1%	21.0%
Three Persons	2,793	14.1%	3,495	14.4%	25.1%
Four Persons	2,594	13.1%	3,027	12.5%	16.7%
Five Persons	973	4.9%	1,180	4.9%	21.3%
Six Persons	257	1.3%	348	1.4%	35.4%
Seven Persons or More	101	0.5%	145	0.6%	43.6%
Total	19,826	100.00%	24,311	100.00%	22.60%

Map II.3
Percent of Disabled Persons by Census Tract
West Des Moines
2000 Census Data



Map II.4
Percent of Disabled Persons by Census Tract
 West Des Moines
 2012-2016 ACS Data



Households by type and tenure are shown in Table II.11. Family households represented 57.3 percent of households in 2016, while non-family households accounted for 42.7 percent in 2016. These changed from 58.4 and 41.6 percent, respectively.

Table II.11				
Household Type by Tenure				
West Des Moines				
2010 Census SF1 & 2016 5-year ACS Data				
Household Type	2010 Census		2016 5-Year ACS	
	Households	Households	Households	% of Total
Family Households	14,201	58.4%	15,363	57.3%
Married-Couple Family	11,291	79.5%	12,731	82.9%
Owner-Occupied	9,299	82.4%	9,914	77.9%
Renter-Occupied	1,992	17.6%	2,817	22.1%
Other Family	2,910	20.5%	2,632	18.9%
Male Householder, No Spouse Present	821	28.2%	475	31.2%
Owner-Occupied	392	47.7%	228	48.0%
Renter-Occupied	429	52.3%	247	52.0%
Female Householder, No Spouse Present	2,089	71.8%	2,157	79.4%
Owner-Occupied	934	44.7%	950	44.0%
Renter-Occupied	1,155	55.3%	1,207	56.0%
Non-Family Households	10,110	41.6%	11,427	42.7%
Owner-Occupied	4,499	44.5%	4,857	42.5%
Renter-Occupied	5,611	55.5%	6,570	57.5%
Total	24,311	100.0%	26,790	100.0%

DEMOGRAPHIC SUMMARY

The population in West Des Moines has expanded at a relatively fast rate over the last 16 years, rising from 46,403 people in 2000 to 64,560 in 2016. The racial and ethnic blend of the region is increasing. While the white population still represents 85.4 percent of the population, all minorities have increased at a rate higher than the average. A substantial rise in the Hispanic population occurred, which expanded by more than 108.7 percent between 2000 and 2010. A review of age cohort statistics revealed that persons from 55 to 64 are a rising proportion of the population, increasing by over 67.9 percent between 2000 and 2010.

The proportion of family households is increasing in the City, while non-family households have declined. However, owner-occupied married-couple family households declined as a proportion of households between 2010 and 2016. Renter-occupied households rose in all categories.

B. ECONOMICS

LABOR FORCE AND EMPLOYMENT

Data gathered from the Bureau of Labor Statistics (BLS) regarding the labor force, defined as the total number of persons working or looking for work, are presented in Table II.12. These statistics are derived from sampling, employer reporting, and statistical estimation, and both the methodology and base reporting values are periodically revised. The BLS data pertains to the City of West Des Moines.

Table II.12 shows the labor for statistics for West Des Moines from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 1.0. The highest level of unemployment occurred during 2009 rising to a rate of 4.4. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 in 2009. Over the last year the unemployment rate in West Des Moines decreased from 2.6 percent in 2015 to 2.5 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.12 Labor Force Statistics West Des Moines 1990 - 2016 BLS Data					
Year	West Des Moines				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	469	19,060	19,529	2.40%	4.40%
1991	512	19,407	19,919	2.60%	4.70%
1992	520	20,063	20,583	2.50%	4.50%
1993	542	20,910	21,452	2.50%	4.00%
1994	429	21,268	21,697	2.00%	3.50%
1995	408	21,560	21,968	1.90%	3.40%
1996	433	21,809	22,242	1.90%	3.50%
1997	405	21,680	22,085	1.80%	3.10%
1998	340	21,926	22,266	1.50%	2.70%
1999	307	21,901	22,208	1.40%	2.60%
2000	276	28,741	29,017	1.00%	2.60%
2001	353	29,171	29,524	1.20%	3.30%
2002	463	30,012	30,475	1.50%	4.00%
2003	515	29,439	29,954	1.70%	4.50%
2004	555	29,636	30,191	1.80%	4.50%
2005	831	31,514	32,345	2.60%	4.30%
2006	721	32,548	33,269	2.20%	3.70%
2007	718	32,753	33,471	2.10%	3.70%
2008	962	32,921	33,883	2.80%	4.20%
2009	1,527	33,150	34,677	4.40%	6.40%
2010	1,459	33,196	34,655	4.20%	6.00%
2011	1,422	33,391	34,813	4.10%	5.50%
2012	1,265	33,811	35,076	3.60%	5.00%
2013	1,229	35,363	36,592	3.40%	4.70%
2014	1,176	36,935	38,111	3.10%	4.30%
2015	991	36,907	37,898	2.60%	3.80%
2016	969	37,372	38,341	2.50%	3.70%

Diagram II.1 shows the employment and labor force for West Des Moines. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 37,372 persons, with the labor force reaching 38,341, indicating there were a total of 969 unemployed persons.

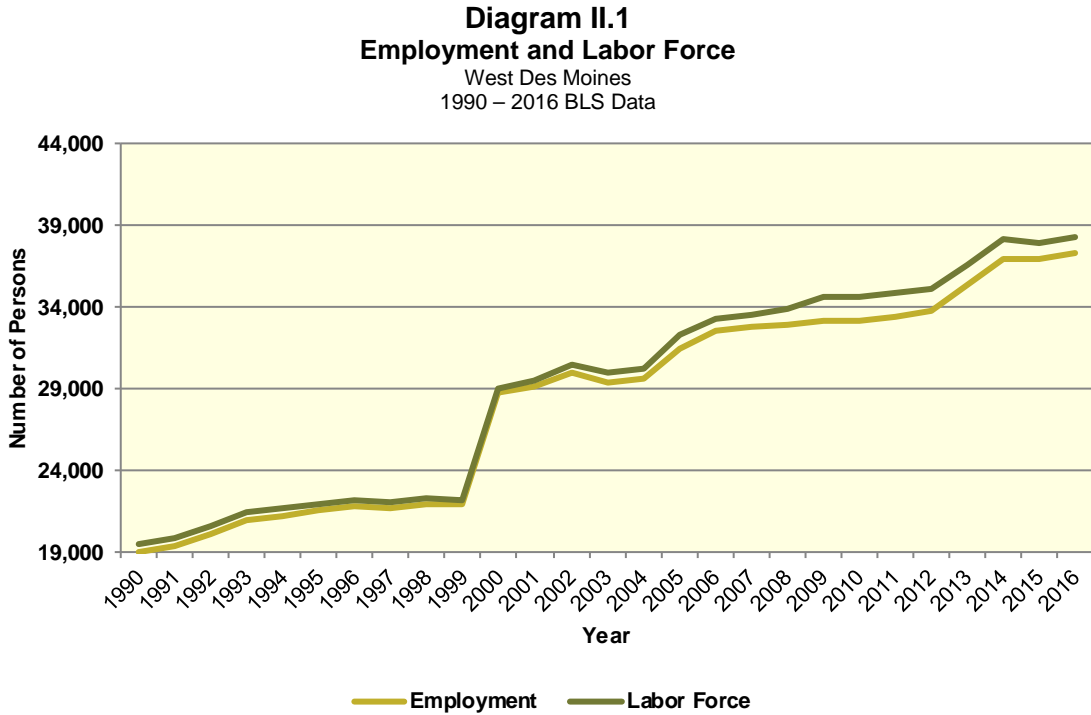
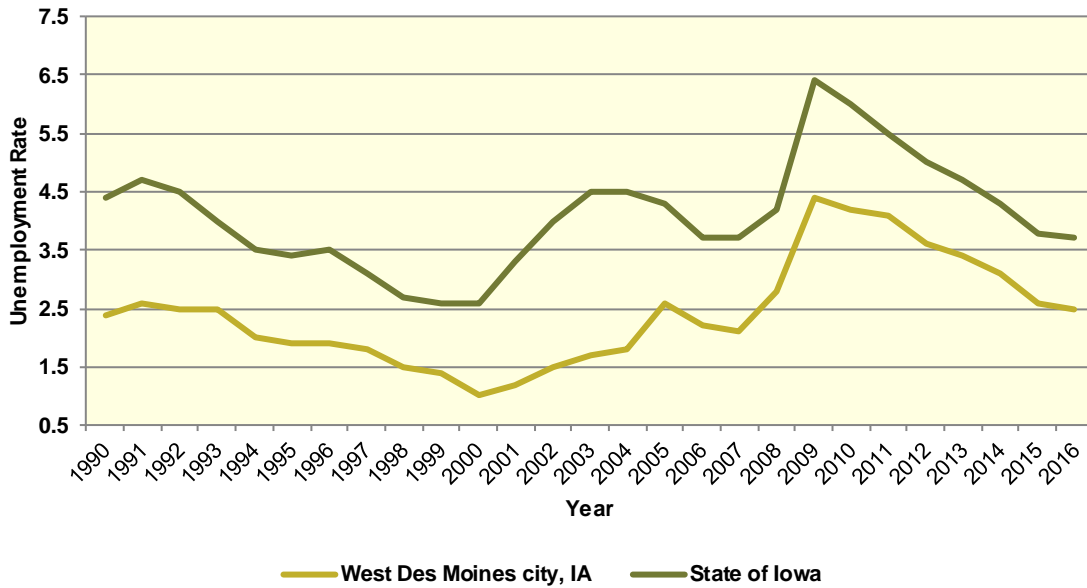


Diagram II.2 shows the unemployment rate for both the state and West Des Moines. During the 1990's the average rate for West Des Moines was 2.0, which compared to 3.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.2, which compared to 4.1 statewide. Since 2010 the average unemployment rate was 3.3. Over the course of the entire period West Des Moines residents had an average unemployment rate lower than the state, 2.5 percent for West Des Moines, versus 4.1 statewide.

Diagram II.2
Annual Unemployment Rate
 West Des Moines
 1990 – 2016 BLS Data



REAL EARNINGS PER JOB

The Bureau of Economic Analysis (BEA) provides an alternate view of employment: a count of both full- and part-time jobs. Thus, a person working more than one job can be counted more than once in this database. Furthermore, BEA data includes both earned and unearned income sources, with examples of the latter including dividends, interest and rent. This income information is drawn from administrative records, and leads to a slight delay in the release of these data. The BEA only reports data by counties and states. Since West Des Moines is in four counties, data from all four counties was collected. However, since most of West Des Moines population is in Polk County, that data will be presented here. The other three county data sets will be included in the Appendix.

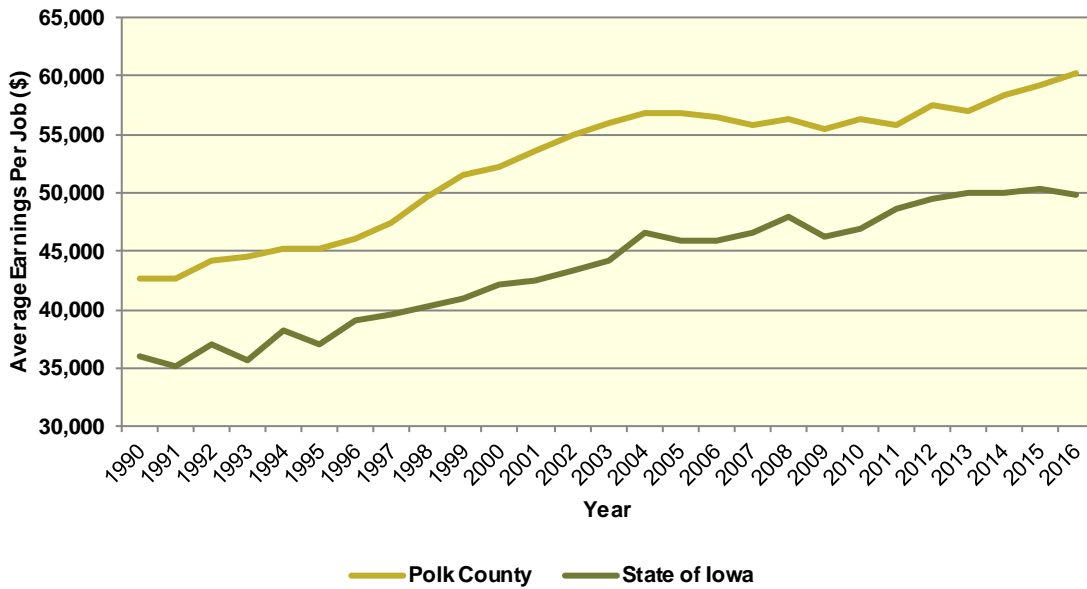
Table II.13, shows the real average earnings per job by industry for Polk County. In 2016, the management of companies and enterprises industry had the highest average earnings reaching \$105,125. Between 2015 and 2016 the forestry, fishing, and related activities industry saw the largest percentage increase, rising by 17.5 percent to \$43,364.

Table II.13
Real Earnings Per Job by Industry
 Polk County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	13,828	26,173	62,607	65,454	40,508	16,124	7,234	8,079	11.7
Forestry, fishing, related activities, and other	106,333	0	0	0	0	0	36,912	43,364	17.5
Mining	57,981	0	0	0	0	0	21,235	17,917	-15.6
Utilities	0	360,727	156,349	174,521	0	0	0	0	0
Construction	70,973	60,272	64,957	65,091	65,753	70,199	72,567	75,023	3.4
Manufacturing	68,628	70,882	71,096	71,290	69,034	72,141	70,944	71,131	0.3
Wholesale trade	77,900	88,053	89,652	89,212	88,940	91,963	93,119	93,739	0.7
Retail trade	30,953	30,189	31,168	31,820	31,684	31,447	31,768	32,401	2
Transportation and warehousing	0	51,322	52,252	53,301	0	0	0	0	0
Information	64,851	73,094	72,841	73,995	71,978	72,745	74,155	73,237	-1.2
Finance and insurance	77,677	89,498	82,276	86,117	84,284	87,722	88,649	89,888	1.4
Real estate and rental and leasing	28,002	3,078	5,177	11,257	13,857	15,696	17,076	19,697	15.3
Professional and technical services	65,888	66,083	71,324	77,927	77,095	77,511	80,035	81,701	2.1
Management of companies and enterprises	76,612	90,868	94,554	101,035	104,280	100,423	103,364	105,125	1.7
Administrative and waste services	31,866	36,045	35,962	37,921	39,236	38,790	40,218	40,533	0.8
Educational services	29,491	29,962	29,660	30,482	29,113	29,360	28,204	29,696	5.3
Health care and social assistance	51,252	55,081	55,408	54,663	54,404	55,866	57,490	59,077	2.8
Arts, entertainment, and recreation	21,974	20,374	20,424	17,782	17,158	18,813	17,957	17,969	0.1
Accommodation and food services	20,357	19,508	20,530	23,752	24,300	24,675	25,083	25,737	2.6
Other services, except public administration	40,442	40,670	40,547	41,710	40,872	40,796	42,146	43,426	3
Government and government enterprises	61,761	73,260	72,382	72,080	72,572	73,274	75,141	75,308	0.2
Total	53,583	56,365	55,766	57,473	56,985	58,309	59,229	60,278	1.8

Diagram II.3, shows real average earnings per job for Polk County residents from 1990 to 2016. Over this period the average earning per job for Polk County was \$52,525, which was higher than the statewide average of \$43,526 over the same period. The County has experienced a steady growth in real average earnings since 1990, remaining consistently higher than the state average.

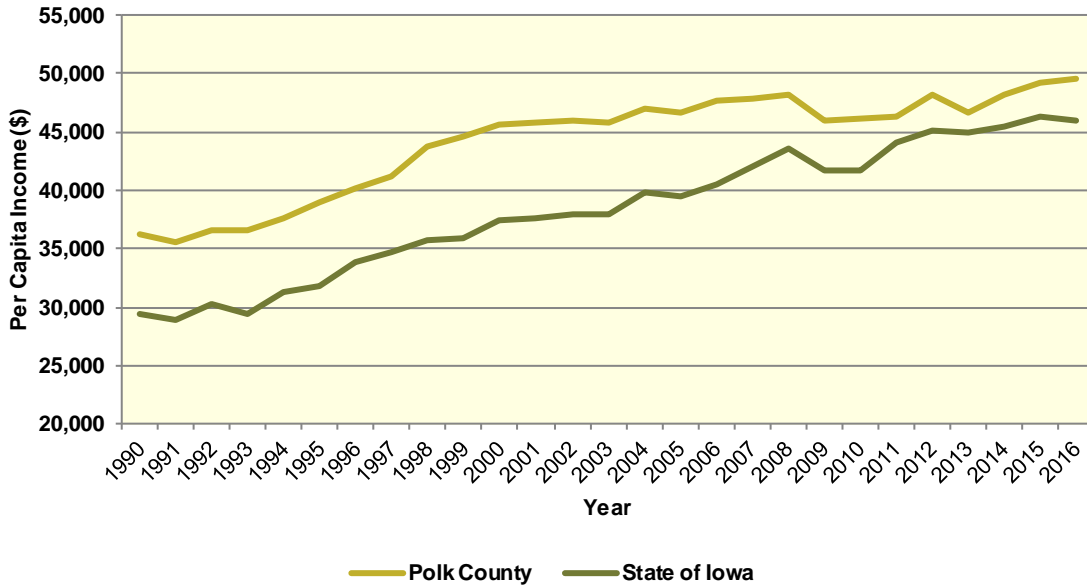
Diagram II.3
Real Average Earnings Per Job
 Polk County
 BEA Data 1990 - 2016



REAL PER CAPITA INCOME

Another gauge of economic health involves comparing the total of all forms of income: wages earned, transfer payments, and property income such as dividends, interest, and rents. When these data are added together and divided by population, per capita income is determined. Diagram II.4, shows real per capita income Polk County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Polk County was \$44,155, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.4
Real Per Capita Income
 Polk County
 BEA Data 1990 - 2016



HOUSEHOLD INCOME

Households by income is shown in Table II.14. Households earning more than \$100,000 per year represented 32.4 percent of households in 2015, compared to 18.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19.3 percent of households in 2010, compared to 21.3 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 6.7 percent of households in 2015, compared to 6.3 percent in 2000.

Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,241	6.30%	1,725	6.70%
\$15,000 to \$19,999	809	4.10%	924	3.60%
\$20,000 to \$24,999	997	5.00%	767	3.00%
\$25,000 to \$34,999	2,304	11.60%	2,372	9.20%
\$35,000 to \$49,999	3,775	19.10%	2,791	10.80%
\$50,000 to \$74,999	4,213	21.30%	5,006	19.30%
\$75,000 to \$99,999	2,772	14.00%	3,924	15.20%
\$100,000 or More	3,700	18.70%	8,375	32.40%
Total	19,811	100.00%	25,884	100.00%

POVERTY

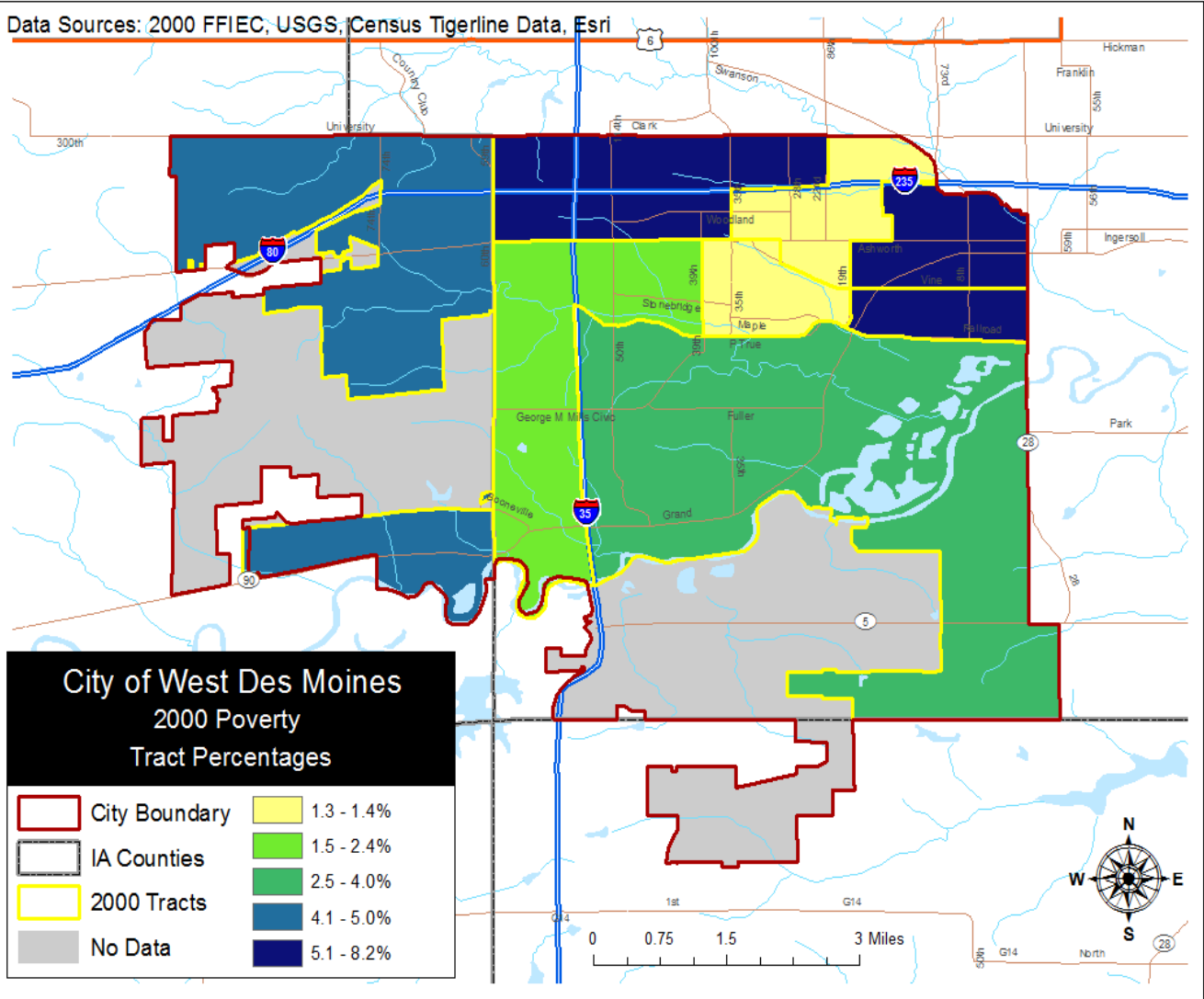
The Census Bureau uses a set of income thresholds that varies by family size and composition to determine poverty status. If a family’s total income is less than the threshold for its size, then that family, and every individual in it, is considered in poverty. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts income before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid, and food stamps. Poverty is not defined for persons in military barracks, institutional group quarters, or for unrelated individuals under age 15, such as foster children.

The rate of poverty for West Des Moines is shown in Table II.15. In 2016, there were an estimated 4,169 persons living in poverty. This represented a 6.8 percent poverty rate, compared to 4.5 percent poverty in 2000. In 2016, some 11.0 percent of those in poverty were under age 6, and 9.4 percent were 65 or older.

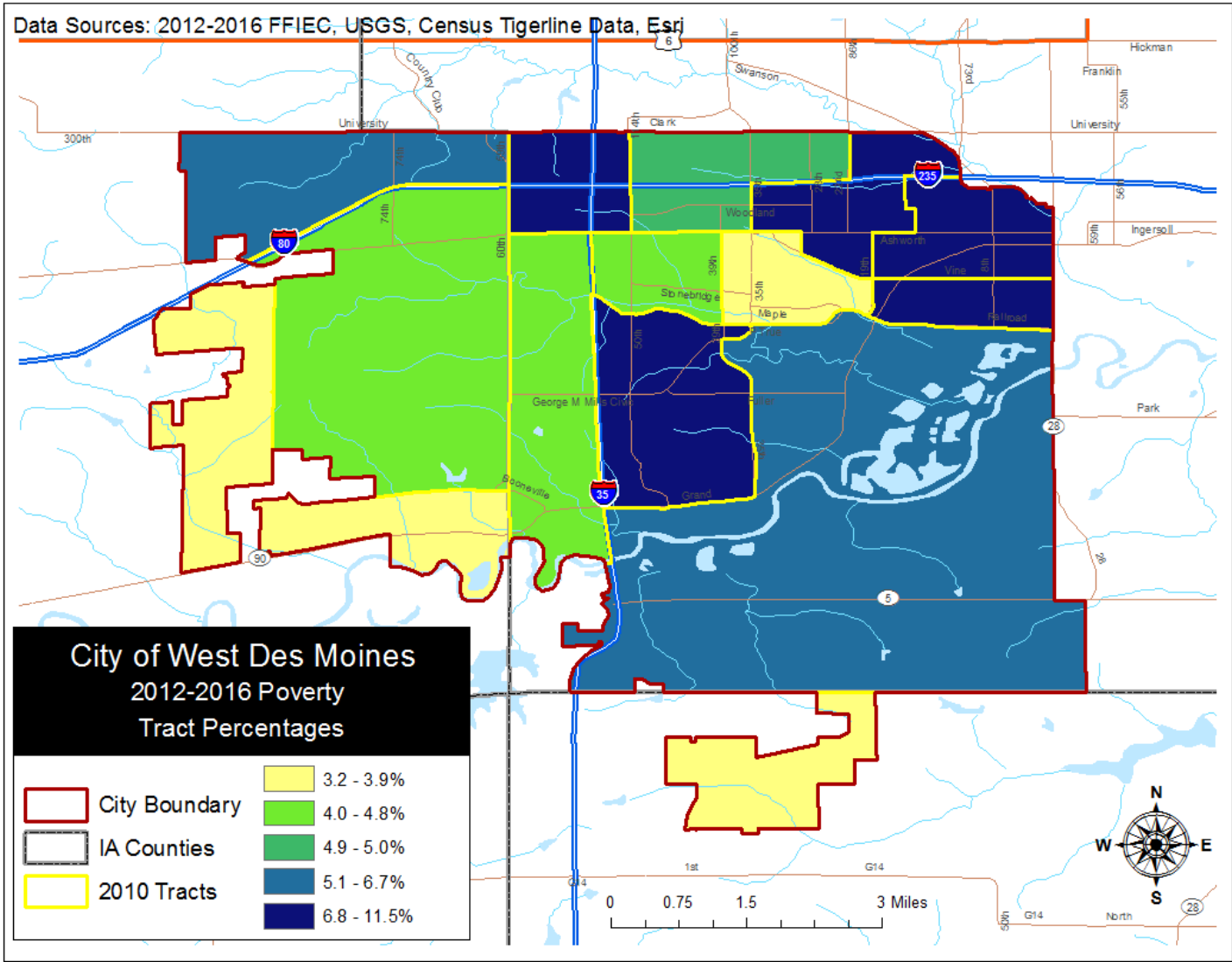
Table II.15				
Poverty by Age				
West Des Moines				
2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	215	10.3%	460	11.0%
6 to 17	400	19.2%	707	17.0%
18 to 64	1,342	64.4%	2,611	62.6%
65 or Older	128	6.1%	391	9.4%
Total	2,085	100.0%	4,169	100.0%
Poverty Rate	4.50%	.	6.8%	.

The overall poverty rate for West Des Moines grew from 4.5 percent in 2000 to 6.8 percent in 2016. In 2000, areas with higher concentrations of poverty were located on the northern and eastern borders of the city. By 2016, concentrations of poverty spread out to include larger portions of the city. This is shown in Maps II.5 and II.6.

Map II.5
2000 Poverty
West Des Moines, Iowa
2000 Census, Tigerline, USGS



Map II.6
2016 Poverty
 West Des Moines, Iowa
 2016 ACS, Tigerline, USGS



C. SUMMARY

The population in West Des Moines has expanded at a relatively fast rate over the last 16 years, rising from 46,403 people in 2000 to 64,560 in 2016. The racial and ethnic blend of the region is increasing. While the white population still represents 85.4 percent of the population, all minorities have increased at a rate higher than the average. A substantial rise in the Hispanic population occurred, which expanded by more than 108.7 percent between 2000 and 2010. A review of age cohort statistics revealed that persons from 55 to 64 are a rising proportion of the population, increasing by over 67.9 percent between 2000 and 2010.

The proportion of family households is increasing in the City, while non-family households have declined. However, owner-occupied married-couple family households declined as a proportion of households between 2010 and 2016. Renter-occupied households rose in all categories.

The labor force in West Des Moines has continued to grow in recent years, reaching 38,341 in 2016. Unemployment in West Des Moines has followed a similar pattern to the State of Iowa, falling over the past few years, but has remained lower than the State average. By 2016, the unemployment rate in West Des Moines was 2.5, while the state's rate was 3.7 percent.

While the average earnings per job in Polk County continue to be ahead of the State, it has been increasing slowly in recent years. By 2016, Polk County's real average earnings per job was \$52,525 while the State was \$43,526. The real per capita income has level off and although it remains higher than the State average, the gap is shortening. In 2016, Polk County's per capita income was \$44,155, compared to the state average at \$38,254.

The poverty rate in West Des Moines has increased by 2.3 percentage points between 2000 and 2016. In 2016, there were an estimated 4,169 persons in poverty. Some 1,167, or 28.0 percent, were children, and 9.4 percent were elderly.

III. HOUSING EVALUATION

The evaluation of the state of the region’s housing markets, as well as the existing need for housing, emerging housing trends, and future housing demand came from the use and evaluation of a variety of sources of information. These included the 2000 and 2010 Censuses, the 2011 through 2015 American Community Survey (ACS) data, and the 2017 Rental Vacancy Survey. Each of these are presented in this section.

A. HOUSING STOCK

OCCUPIED AND UNOCCUPIED HOUSING

The housing stock in West Des Moines rose 26.0 percent between 2000 to 2010, from 20,815 units in 2000 to 26,219 units in 2010. Some 92.7 percent of housing was occupied in 2010, compared to 95.2 percent in 2000. Owner-occupied housing changed 22.9 percent between 2000 and 2010, ending with owner-occupied units representing 62.2 percent of unit. Vacant units changed by 92.9 percent, resulting in 1,908 vacant units in 2010.

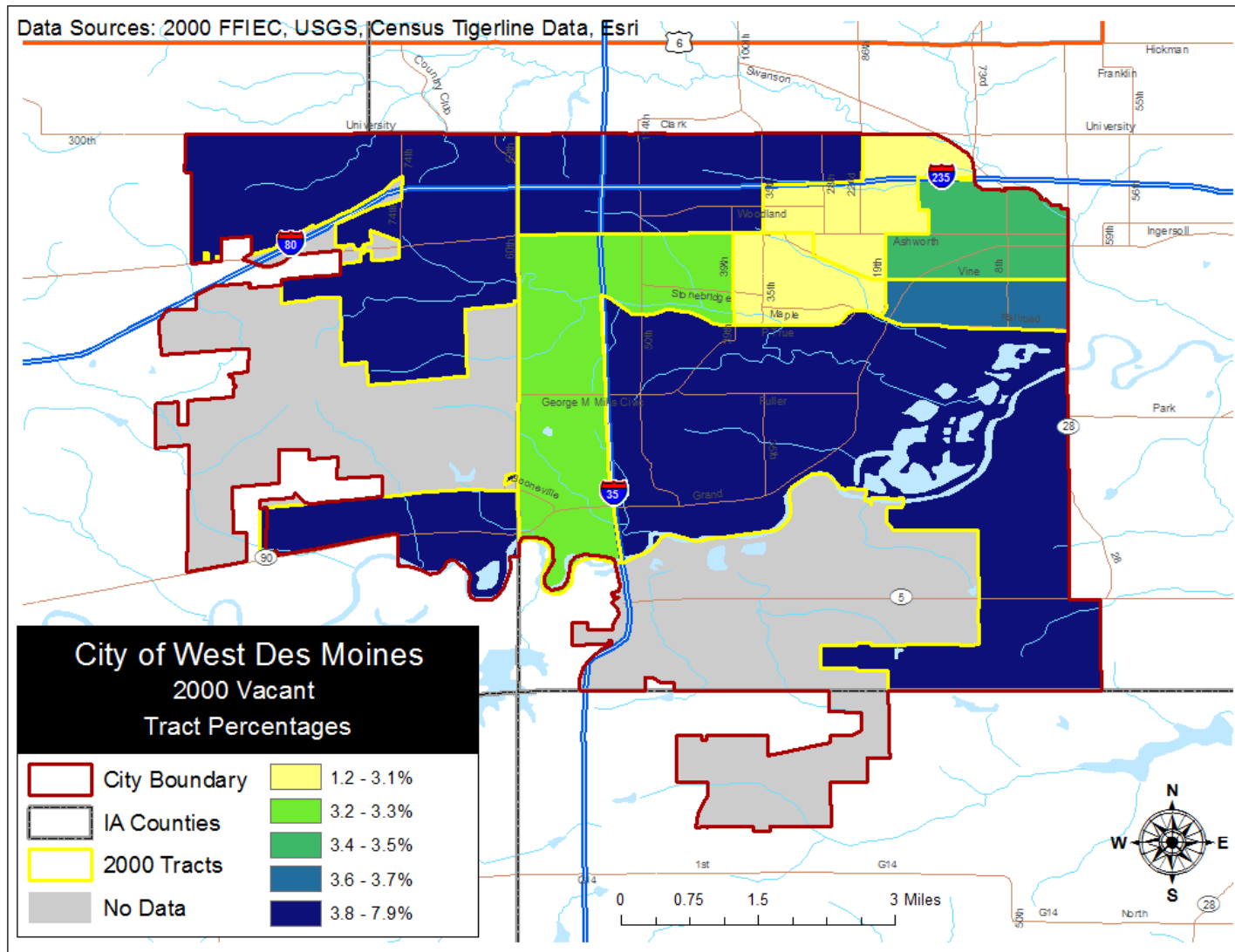
Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	19,826	95.2%	24,311	92.7%	22.6%
Owner-Occupied	12,306	62.1%	15,124	62.2%	22.9%
Renter-Occupied	7,520	37.9%	9,187	37.8%	22.2%
Vacant Housing Units	989	4.8%	1,908	7.3%	92.9%
Total Housing Units	20,815	100.00%	26,219	100.00%	26.00%

Table III.2 shows housing units by tenure from 2010 to 2015. By 2016, there were 28,298 housing units. An estimated 59.5 percent were owner-occupied, and 5.3 percent were vacant.

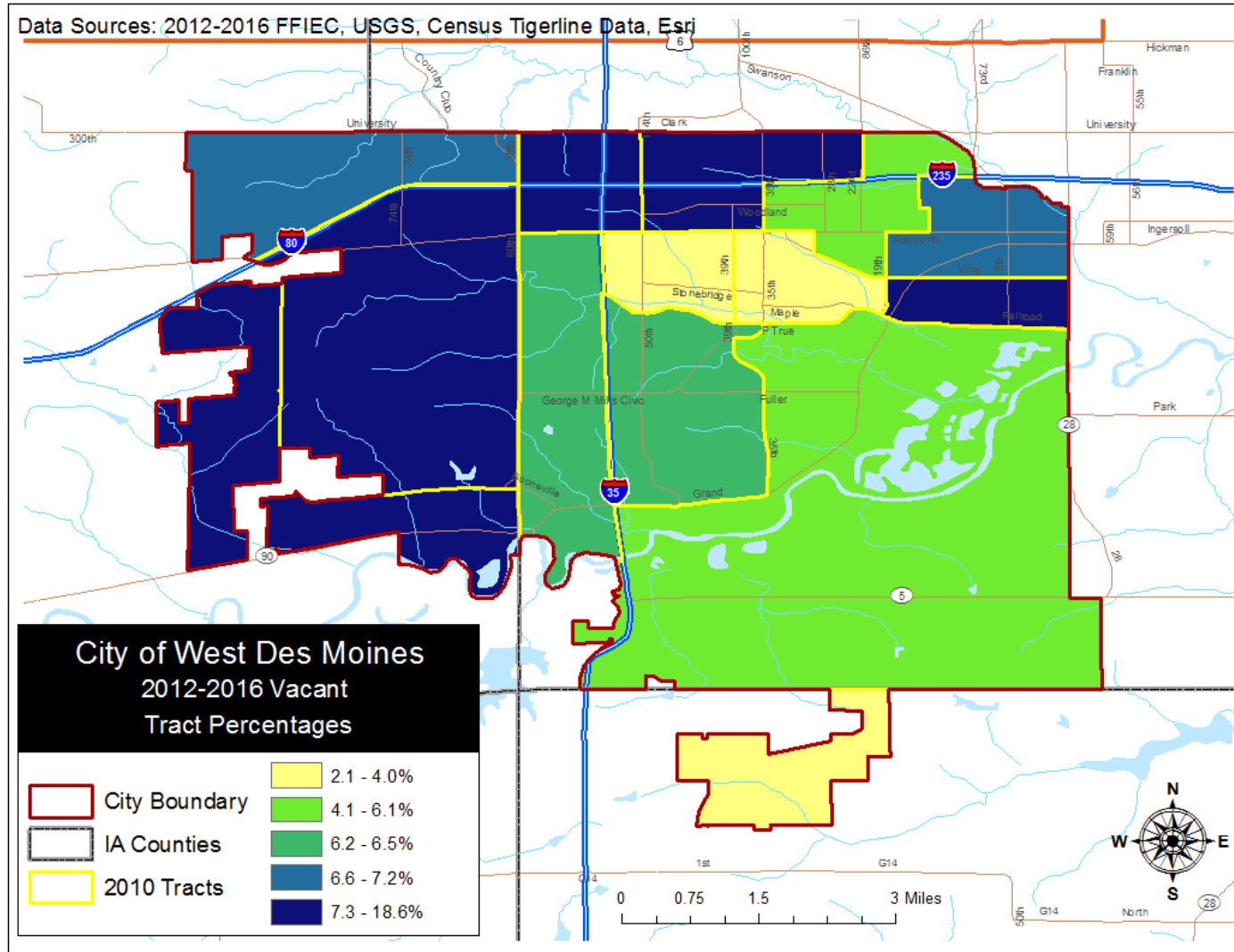
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	24,311	92.7%	26,790	94.7%
Owner-Occupied	15,124	62.2%	15,949	59.5%
Renter-Occupied	9,187	37.8%	10,841	40.5%
Vacant Housing Units	1,908	7.3%	1,508	5.3%
Total Housing Units	26,219	100.00%	28,298	100.0%

Vacant housing units grew by almost 500 units between 2000 and 2015, representing 5.7 percent of housing units in 2015. While West Des Moines saw vacant housing units throughout the city in 2000, by 2016 vacant housing units were located primarily in the western half of the city, with a couple pockets in the eastern half.

Map III.1
2000 Vacant
 West Des Moines, Iowa
 2000 Census, Tigerline, USGS



Map III.2
2016 Vacant Housing
 West Des Moines, Iowa
 2016 ACS, Tigerline, USGS



The disposition of vacant housing units in 2000 and 2010 are shown in Table III.3. An estimated 49.4 percent of vacant units were for rent in 2010, a 98.5 percent change since 2000. In addition, some 20.8 percent of vacant units were for sale, a change of 92.7 percent between 2000 and 2010. “Other” vacant units represented 13.3 percent of vacant units in 2010. This is a change of 216.2 percent since 2000. “Other” vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a “blighting” effect.

Table III.3					
Disposition of Vacant Housing Units					
West Des Moines 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	475	48.0%	943	49.4%	98.50%
For Sale	206	20.8%	397	20.8%	92.70%
Rented or Sold, Not Occupied	75	7.6%	118	6.2%	57.30%
For Seasonal, Recreational, or Occasional Use	152	15.4%	195	10.2%	28.30%
For Migrant Workers	1	0.1%	2	0.1%	100.00%
Other Vacant	80	8.1%	253	13.3%	216.20%
Total	989	100.00%	1,908	100.00%	92.90%

The disposition of vacant units between 2010 and 2016 are shown in Table III.4. By 2016, for rent units accounted for 27.5 percent of vacant units, while for sale units accounted for 9.0 percent. “Other” vacant units accounted for 30.2 percent of vacant units, representing a total of 455 “other” vacant units.

Table III.4				
Disposition of Vacant Housing Units				
West Des Moines 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	943	49.4%	415	27.5%
For Sale	397	20.8%	135	9.0%
Rented Not Occupied	53	2.8%	262	17.4%
Sold Not Occupied	65	3.4%	105	7.0%
For Seasonal, Recreational, or Occasional Use	195	10.2%	136	9.0%
For Migrant Workers	2	0.1%	0	0.0%
Other Vacant	253	13.3%	455	30.2%
Total	1,908	100.0%	1,508	100.0%

HOUSING UNITS BY TYPE OF UNIT

Housing units by type are shown in Table III.5. In 2016, there were 28,298 housing units, up from 20,774 in 2000. Single-family units accounted for 60.2 percent of units in 2016, compared to 60.5 in 2000. Apartment units accounted for 36.1 percent in 2016, compared to 35.6 percent in 2000.

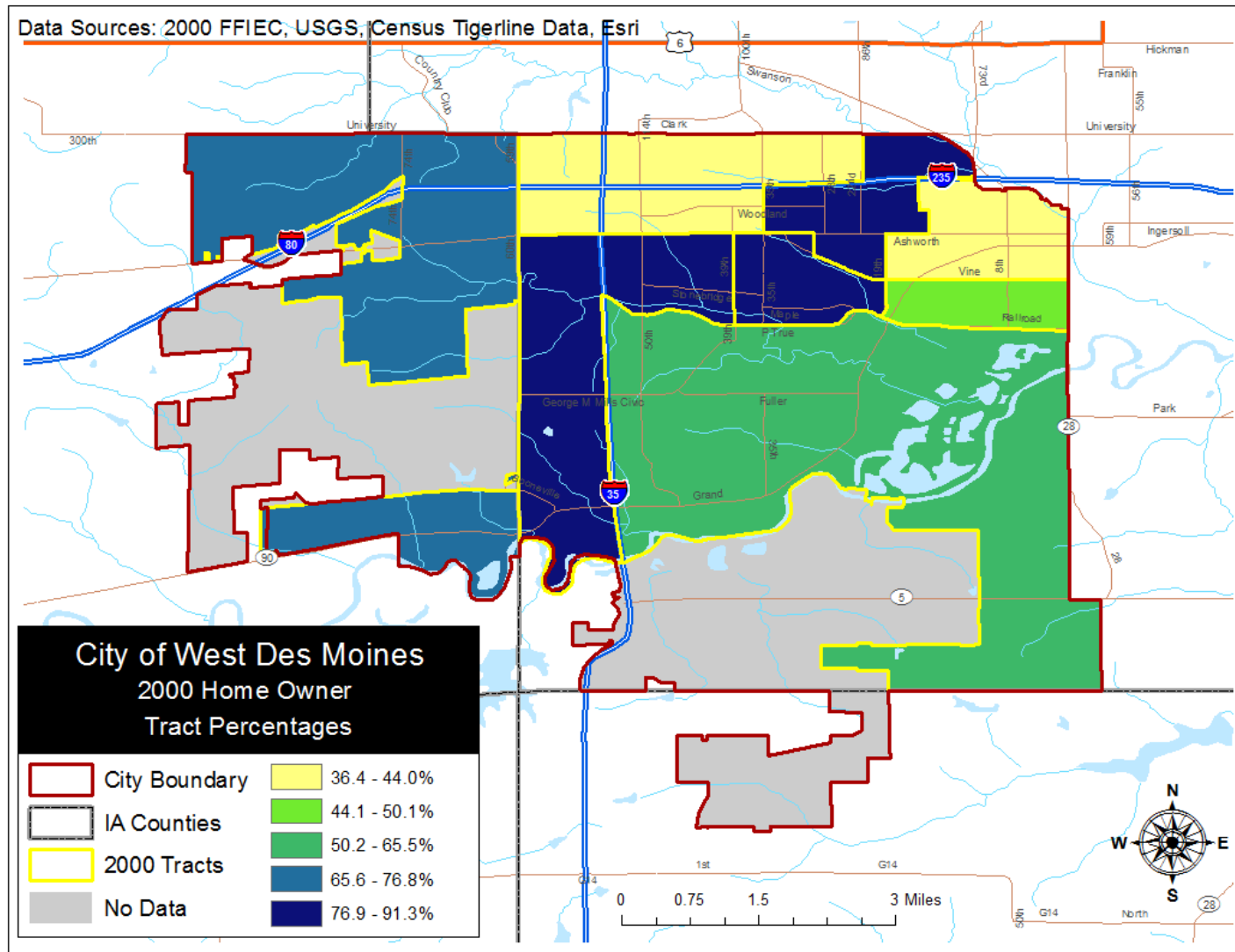
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	12,563	60.50%	17,032	60.2%
Duplex	150	0.70%	145	0.5%
Tri- or Four-Plex	375	1.80%	640	2.3%
Apartment	7,391	35.60%	10,224	36.1%
Mobile Home	295	1.40%	257	0.9%
Boat, RV, Van, Etc.	0	0.00%	0	0.0%
Total	20,774	100.00%	28,298	100.0%

OWNER AND RENTER OCCUPIED HOUSING

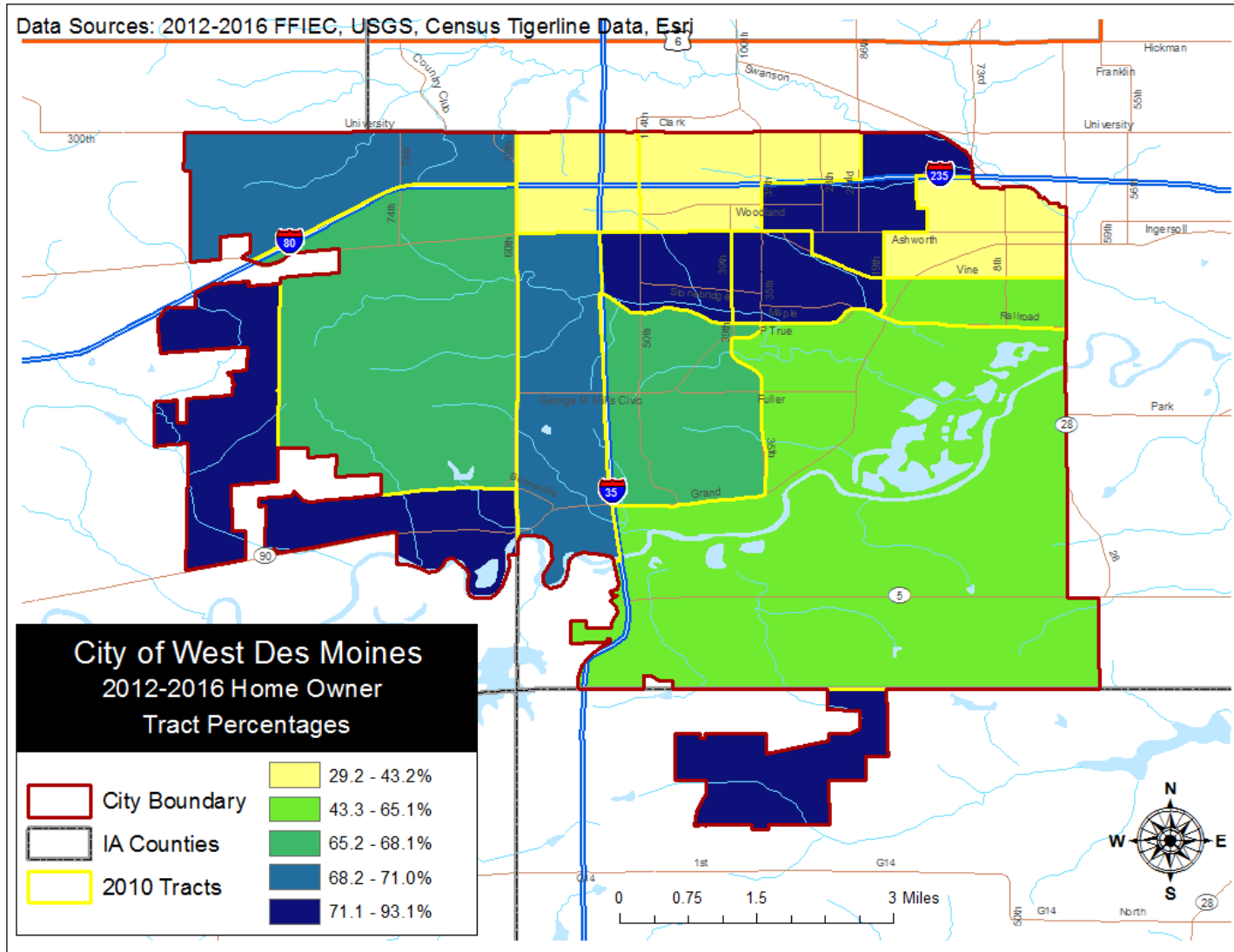
Looking back at Table III.1, 62.2 percent of housing units were owner-occupied in 2010. The rate of homeownership varied in the city. In 2016, homeownership rates were as high as 93 percent in some Census tracts in the city. Areas that exceeded 71 percent homeownership were seen in the outer areas of the city, as seen in Map III.4.

Conversely, the proportion of renter-occupied housing in West Des Moines increased by 2010. The concentration of renter households are shown in Maps III.5 and III.6. Renter households are primarily found in the eastern portion of the city.

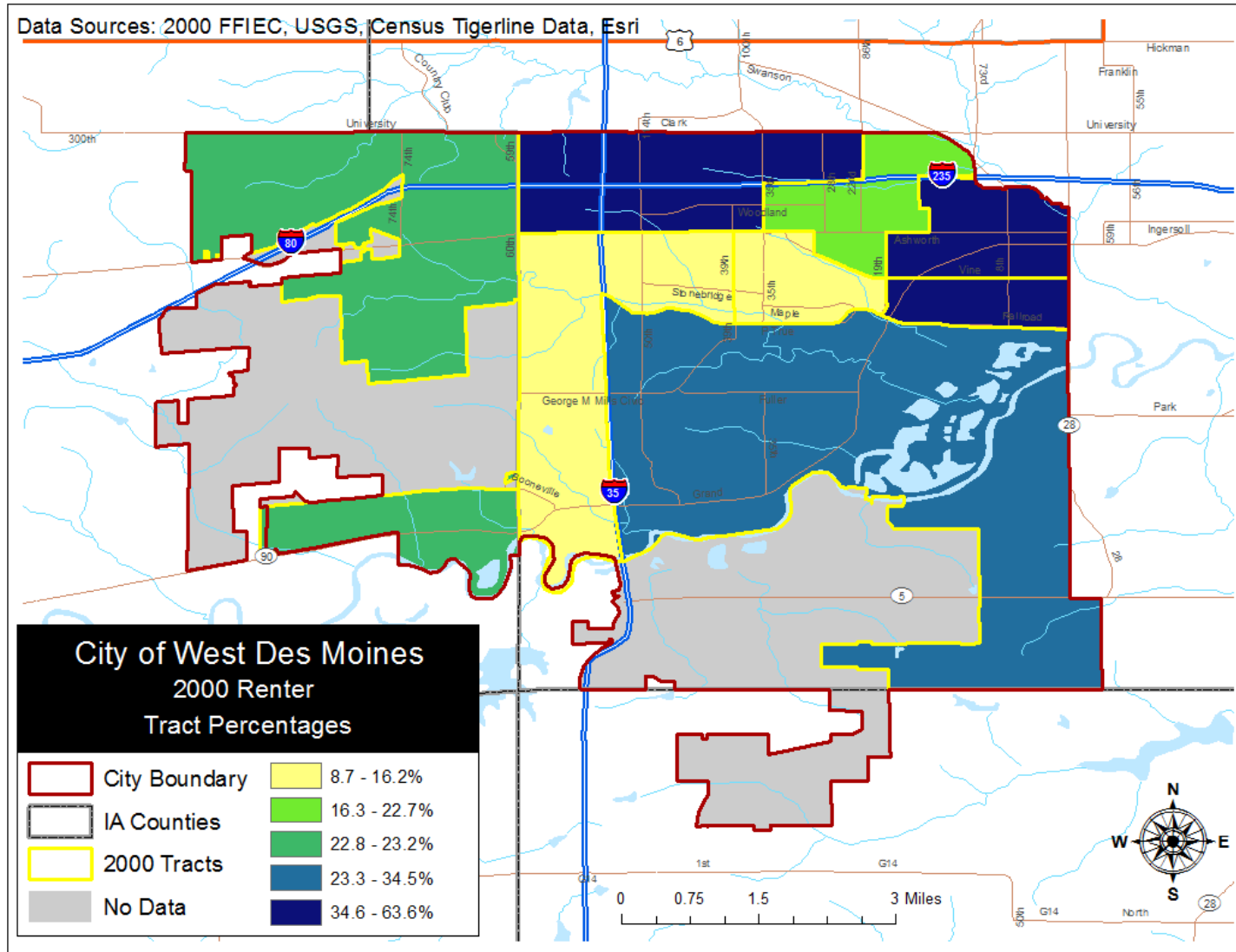
Map III.3
2000 Homeowner
 West Des Moines, Iowa
 2000 Census, Tigerline, USGS



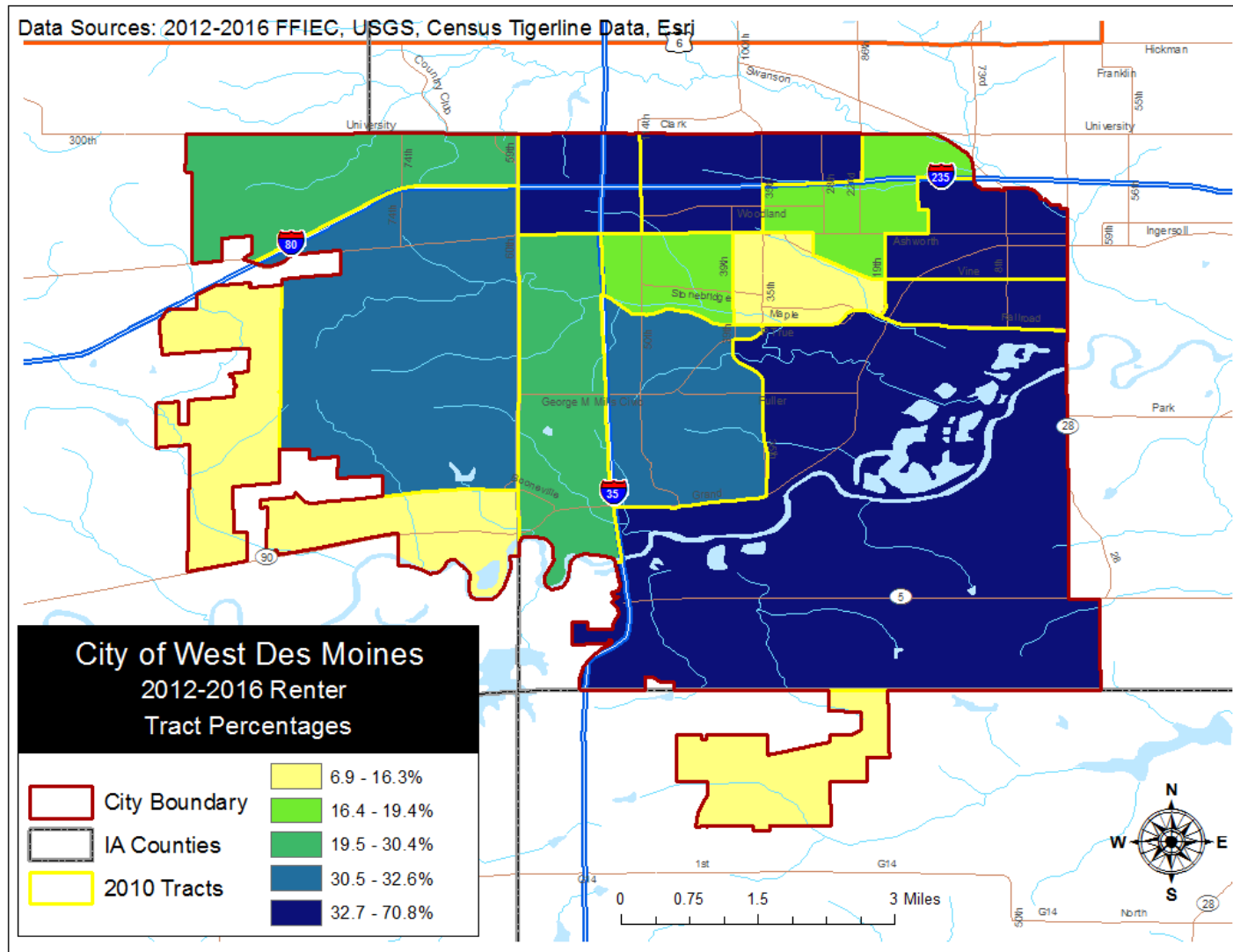
Map III.4
2016 Homeowner
 West Des Moines, Iowa
 2016 ACS, Tigerline, USGS



Map III.5
2000 Renter-Occupied Households
 West Des Moines, Iowa
 2000 Census, Tigerline, USGS



Map III.6
2016 Renter-occupied Households
 West Des Moines, Iowa
 2016 ACS, Tigerline, USGS



AGE OF HOUSING STOCK BY UNITS IN STRUCTURE

Table III.6, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 20.2 percent and 8.2 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 12.9 percent, 15.8 percent, and 24.3, respectively. Housing units built prior to 1939 represented 4.1 percent of households in 2016.

Table III.6				
Households by Year Home Built				
West Des Moines				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	972	4.90%	1,092	4.10%
1940 to 1949	603	3.00%	444	1.70%
1950 to 1959	1,585	8.00%	1,817	6.80%
1960 to 1969	1,606	8.10%	1,643	6.10%
1970 to 1979	3,639	18.40%	3,464	12.90%
1980 to 1989	4,424	22.40%	4,224	15.80%
1990 to 1999	6,948	35.10%	6,512	24.30%
2000 to 2009	.	.	5,406	20.20%
2010 or Later	.	.	2,188	8.20%
Total	19,777	100.00%	26,790	100.00%

B. HOUSING PRODUCTION AND AFFORDABILITY

HOUSING PRODUCTION

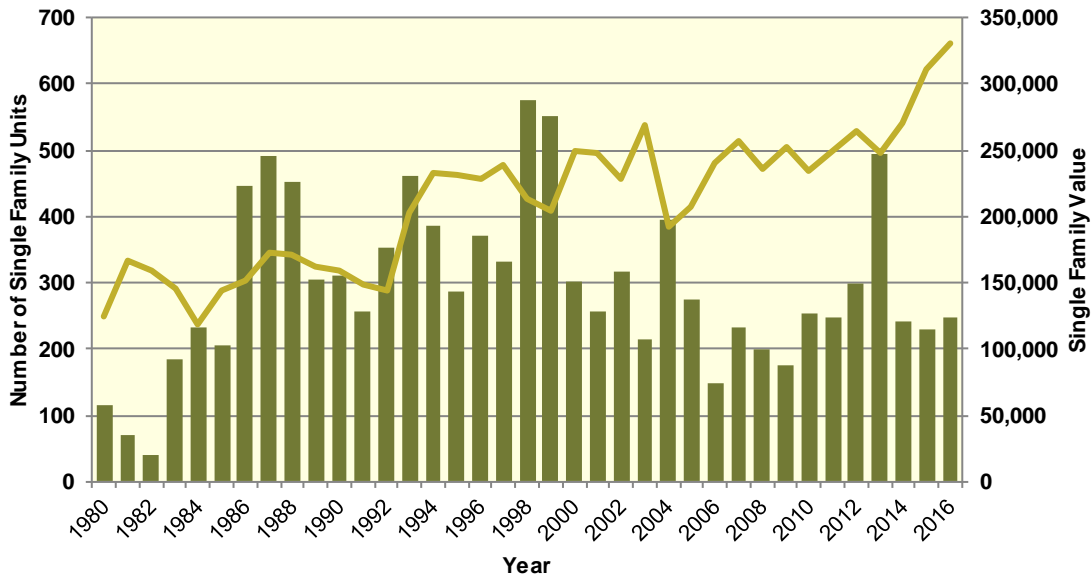
The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in the City of West Des Moines increased from 229 authorizations in 2015 to 249 in 2016.

The real value of single-family building permits increased from \$310,972 in 2015 to \$330,515 in 2016. This compares to an increase in permit value statewide, with values rising from \$234,346 in 2015 to \$235,750 in 2016. Additional details are given in Table III.7. Production peaked in 2002 at 1,043 units before falling to a low of 309 units in 2011. This grew again to 1,035 units in 2013, and leveled out at 574 units in 2016.

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	117	0	4	22	143	124,790	71,048
1981	69	0	0	22	91	166,094	69,773
1982	41	0	6	44	91	159,429	79,455
1983	185	4	15	36	240	145,731	96,258
1984	234	2	0	642	878	118,145	54,213
1985	207	0	23	499	729	143,530	54,321
1986	445	6	26	103	580	152,474	63,886
1987	491	6	22	292	811	172,722	61,896
1988	453	0	0	566	1,019	171,042	79,163
1989	304	0	32	380	716	161,975	56,357
1990	312	4	0	360	676	159,744	58,078
1991	258	0	0	112	370	148,942	69,904
1992	353	0	0	507	860	143,725	69,629
1993	461	0	0	177	638	202,373	72,170
1994	386	2	4	414	806	232,630	64,772
1995	286	0	0	524	810	231,329	85,582
1996	371	0	0	329	700	228,240	75,989
1997	332	0	12	76	420	239,418	112,683
1998	577	0	28	246	851	213,700	112,083
1999	552	4	27	44	627	204,251	134,950
2000	301	46	16	112	475	249,623	135,020
2001	256	20	28	226	530	247,540	107,499
2002	318	10	41	674	1,043	228,056	128,951
2003	215	8	30	186	439	269,566	159,704
2004	394	14	0	23	431	192,077	48,931
2005	275	2	0	104	381	208,055	136,686
2006	148	6	0	248	402	240,497	98,298
2007	233	4	20	96	353	256,348	133,011
2008	199	0	0	617	816	236,512	140,088
2009	177	0	23	208	408	252,343	60,999
2010	255	8	42	116	421	234,206	53,866
2011	249	0	0	60	309	249,976	70,364
2012	298	0	0	500	798	264,130	151,892
2013	495	0	0	540	1,035	247,551	144,246
2014	241	18	4	56	319	270,424	146,385
2015	229	0	4	299	532	310,972	171,529
2016	249	0	0	325	574	330,515	149,977

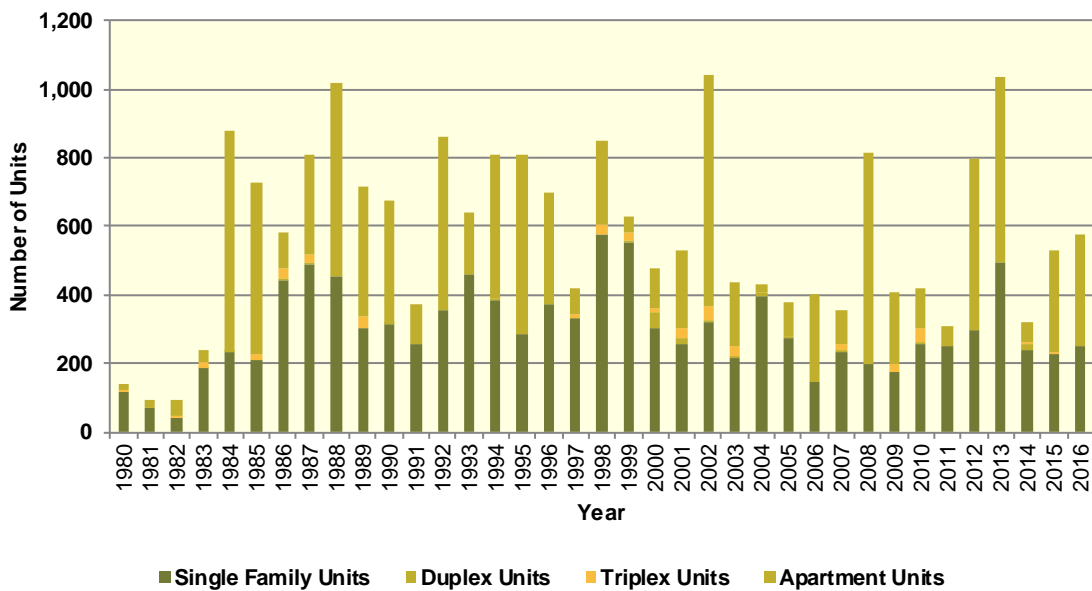
As seen in Diagram III.1, the value of single family homes rose fairly steadily between 1980 and 2003 before dropping sharply. Between 2008 and 2013, single family home values leveled off at around \$250,000. Beginning in 2014, however, single family unit values have risen sharply to over \$330,000 in 2016. During this time, there have been about 200 single family units produced annually.

Diagram III.1
Single Family Permits
 City West Des Moines
 Census Bureau Data, 1980–2016



Housing production is also illustrated in Diagram III.2. In past couple years apartment production and single family units have been produced at fairly equal rates.

Diagram III.2
Total Permits by Unit Type
 City West Des Moines
 Census Bureau Data, 1980–2016

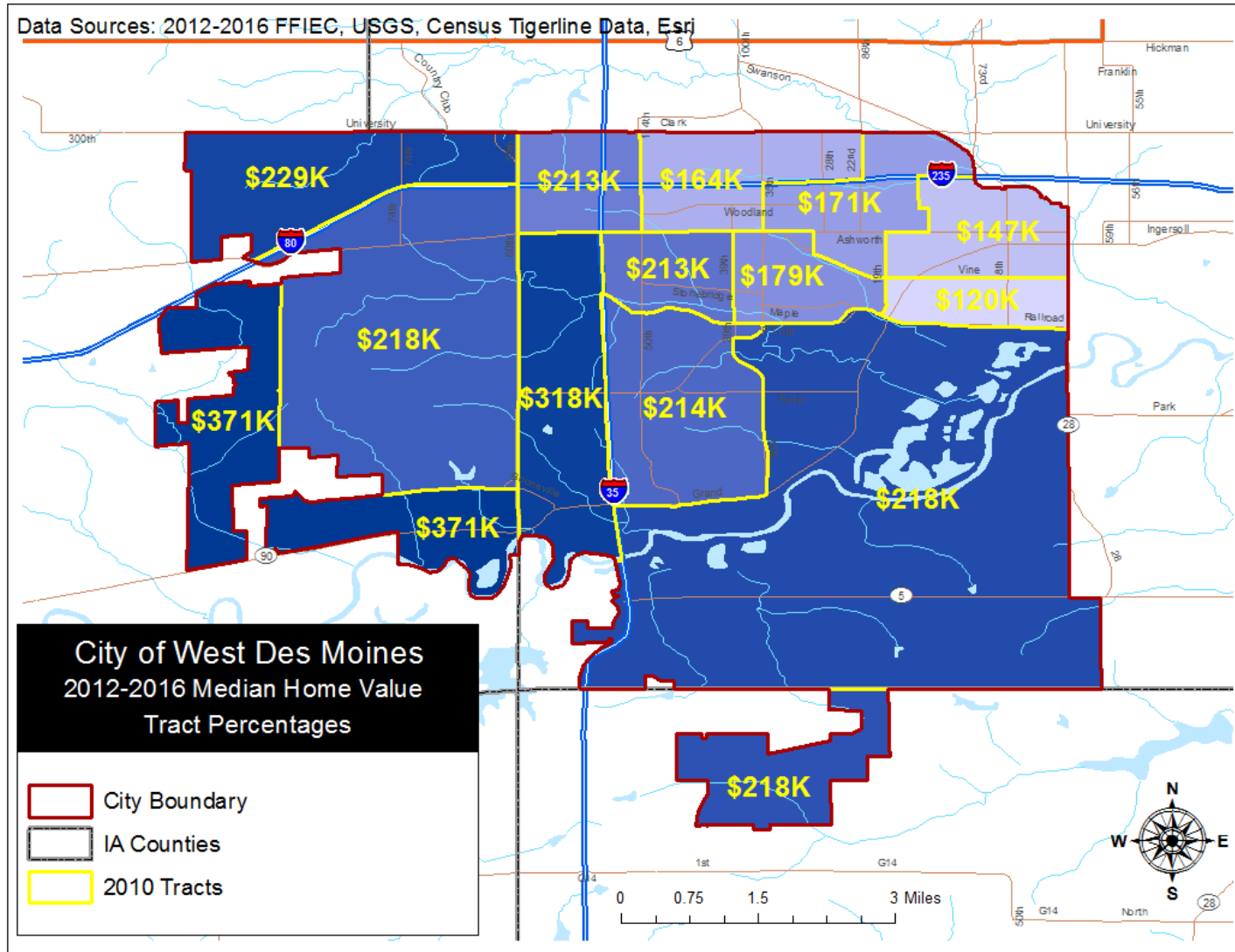


HOUSING COSTS

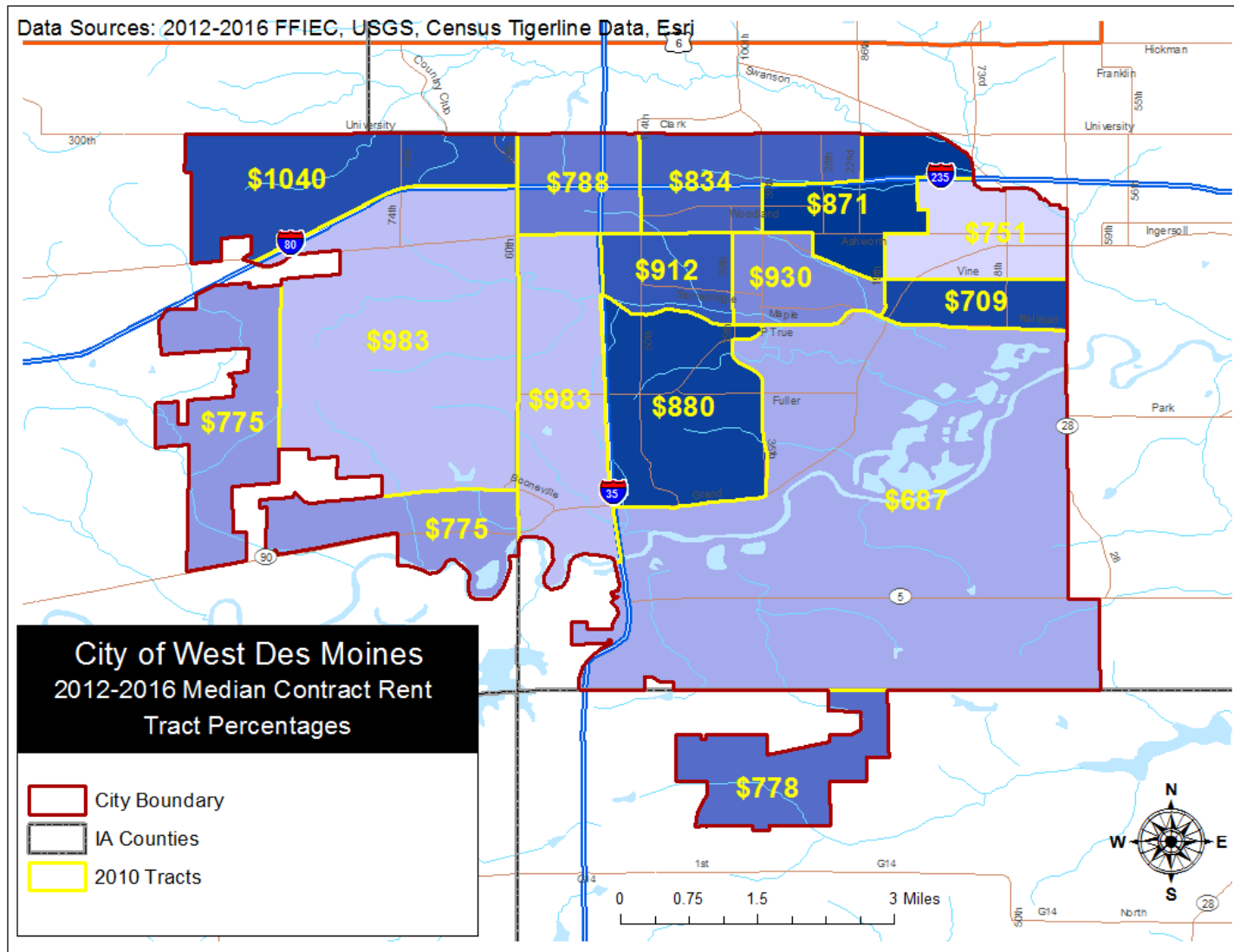
Median home values are shown in Map III.7. The highest home values are present in the southwestern corner and center of the city. These home values were between \$318,000 and \$371,000 in these Census tracts. Comparatively, areas in the northeastern portion of the city saw median home values between \$120,000 and \$179,000.

Map III.8, shows the median contract rent according to 2016 ACS data. The highest rents were found in the northern portion of the city. The highest rent by Census tract was found along the northern city border, at \$1,040. Lower rents were found in southern portions of the city. The lowest rent by Census tract was \$687 in the southeast corner of West Des Moines.

Map III.7
2016 Median Home Value
 West Des Moines, Iowa
 2016 ACS, Tigerline, USGS



Map III.8
2016 Median Contract Rent
 West Des Moines, Iowa
 2016 ACS, Tigerline, USGS



C. ASSESSOR DATA

Assessor data was collected to help gather more information about the housing stock in West Des Moines. Assessor data was gathered from all four counties located within West Des Moines. However, since the most data is available and the majority of West Des Moines residents live in Polk County, that county data is included in the following narrative.

Single Family Units

As seen in Table III.8, there are 12,663 single-family units represented in West Des Moines in Polk County. Some 45.8 percent of assessed units are two stories, and another 32.0 percent are one story, representing a majority of residential units.

Table III.8 Residential Type City of West Des Moines - Polk County Polk County Assessor	
Residence Type	Number of Units
1 Story	4,053
1 Story with Finished Attic	623
1 Story with Unfinished Attic	113
1.5 Stories	532
2 Stories	5,797
Over 2 Stories	27
Split Foyer	484
Split Level	1,016
Manufactured Home	8
Mobile Home	1
Partial Construction	9
Total	12,663

One story residences have an average living area of 1456.6 square feet, with an average of 2.6 bedrooms and 1.8 bathrooms. Two bedroom residences average 2,131.7 square feet with 3.7 bedrooms and 2.2 bathrooms.

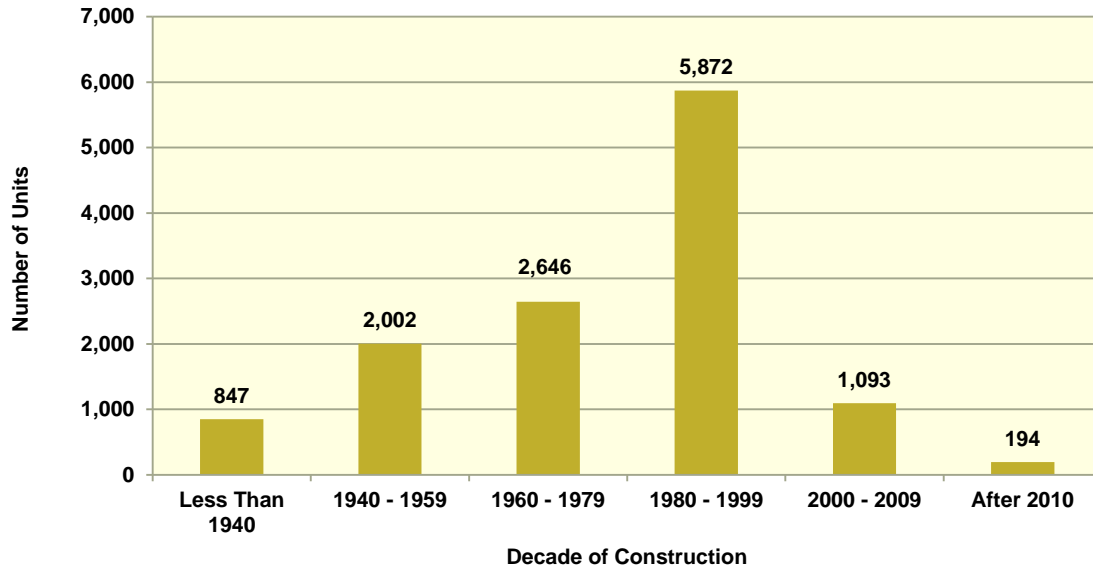
Table III.9				
Characteristics by Residential Type				
City of West Des Moines - Polk County				
Polk County Assessor				
Residence Type	Average Number of Bathrooms	Average Number of Bedrooms	Average Number of Rooms	Total Average Living Area (sqft)
1 Story	1.8	2.6	5.6	1,456.6
1 Story with Finished Attic	1.5	2.9	5.9	1,491.9
1 Story with Unfinished Attic	1.1	2.3	5.2	973.3
1.5 Stories	2.2	3.1	7.1	2,101.0
2 Stories	2.2	3.4	7.2	2,131.7
Over 2 Stories	2.3	3.7	8.8	2,772.0
Split Foyer	1.9	3.0	5.3	1,284.0
Split Level	2.0	3.1	6.0	1,625.4
Manufactured Home	2.0	2.6	5.3	1,469.0
Mobile Home	1.0	2.0	4.0	350.0
Partial Construction	2.4	3.3	7.9	2,126.6
Average	2.0	3.0	6.4	1,799.6

The largest amount of one story residences were built in 1940-1959, accounting for 37.5 percent of one story units. Conversely, a majority of two story residences were built between 1980 and 1999, which accounted for 66.8 percent of two story units. Almost all, or 93.5 percent, of split level residences were built between 1960 and 1999.

Table III.10							
Residence Type by Age Built							
City of West Des Moines - Polk County							
Polk County Assessor							
Residence Type	Before 1940	1940 - 1959	1960 - 1979	1980 - 1999	2000 - 2009	After 2010	Total
1 Story	284	1,519	672	1,137	326	115	4,053
1 Story with Finished Attic	222	291	33	75	2	0	623
1 Story with Unfinished Attic	87	25	1	0	0	0	113
1.5 Stories	107	73	54	215	67	16	532
2 Stories	130	49	1,014	3,874	669	61	5,797
Over 2 Stories	17	0	1	7	2	0	27
Split Foyer	0	3	404	73	2	2	484
Split Level	0	42	467	483	24	0	1,016
Manufactured Home	0	0	0	7	1	0	8
Mobile Home	0	0	0	1	0	0	1
Partial Construction	0	1	0	0	0	8	9
Total	847	2,002	2,646	5,872	1,093	194	12,663

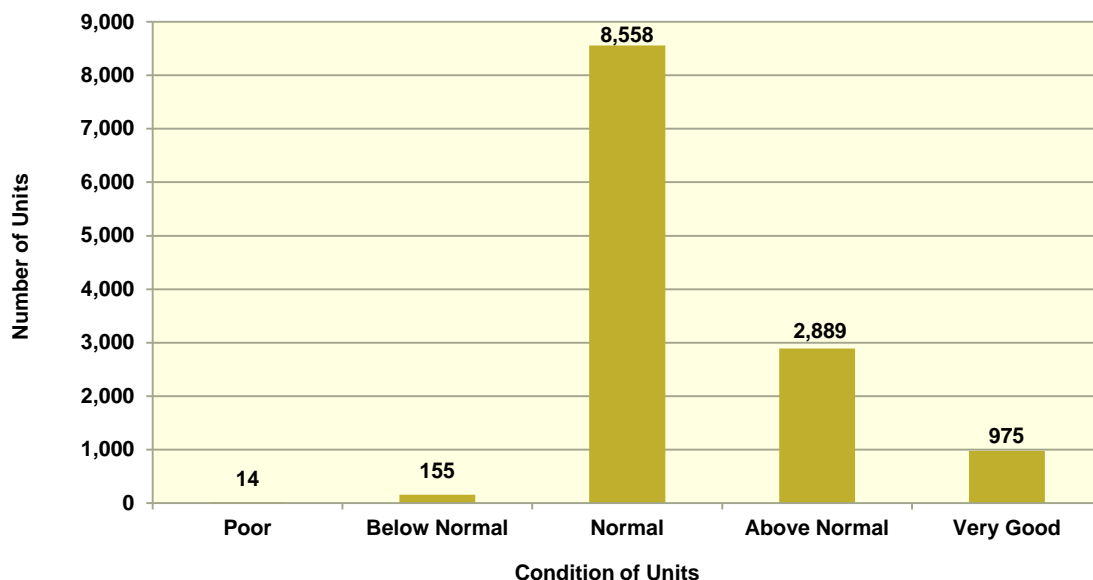
The age of residences as a whole is shown in Diagram III.3. West Des Moines housing stock consists primarily of units built between 1980 and 1999, followed by those built in 1960 to 1979.

Diagram III.3
Residence Type by Age Built
 City of West Des Moines - Polk County
 Polk County Assessor



The condition of units is shown in Diagram III.4. Over two-third of residential units are considered to be normal, while another 30.5 percent is considered above normal or good. Only 1.3 percent of units are considered to be below normal or poor.

Diagram III.4
Residence by Condition
 City of West Des Moines - Polk County
 Polk County Assessor



Residence type by condition is shown in Table III.11. Some 38.2 percent of one-story units are assessed to be above normal or good, while 2.1 percent are below normal or poor. Some 19.1 percent of two-story units are considered to be above normal or good, while 0.5 percent are below normal or poor.

Table III.11
Residence Type by Condition
City of West Des Moines - Polk County
Polk County Assessor

Residence Type	Poor	Below Normal	Normal	Above Normal	Very Good	Excellent	Total
1 Story	5	82	2,388	1,128	422	28	4,053
1 Story with Finished Attic	3	19	242	252	99	8	623
1 Story with Unfinished Attic	1	4	46	50	11	1	113
1.5 Stories	2	7	342	132	42	7	532
2 Stories	1	28	4,636	870	237	25	5,797
Over 2 Stories	1	0	16	6	4	0	27
Split Foyer	0	5	168	219	92	0	484
Split Level	1	8	704	232	68	3	1,016
Manufactured Home	0	2	6	0	0	0	8
Mobile Home	0	0	1	0	0	0	1
Partial Construction	0	0	9	0	0	0	9
Total	14	155	8,558	2,889	975	72	12,663

The quality of materials by residence type is shown in Table III.12. The majority of one-story units were considered to have average or good materials, accounting for 81.0 percent of one-story units. Similarly, two-story units had average or good quality materials for 77.2 percent of units.

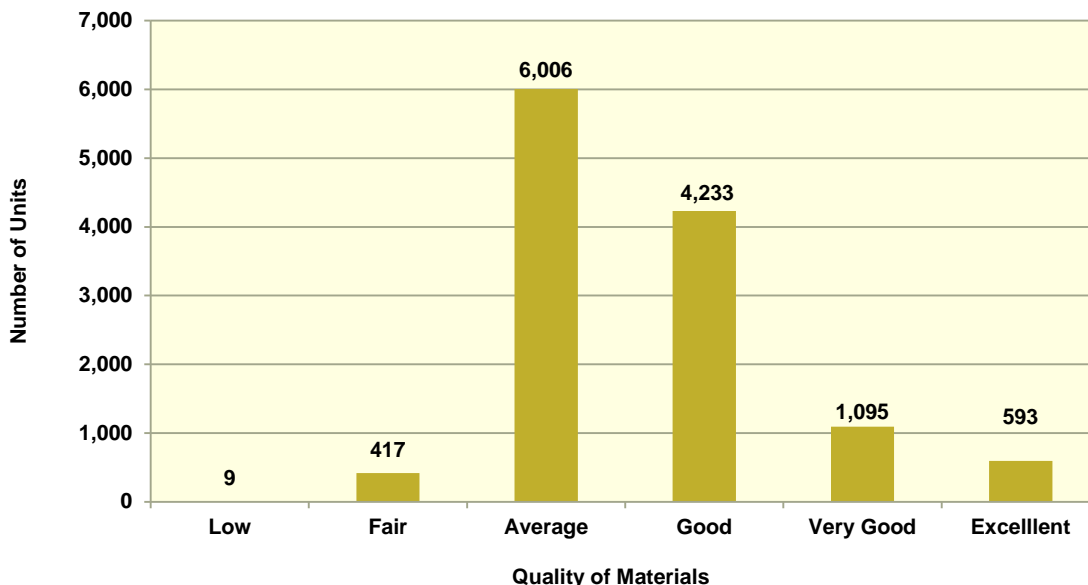
Table III.12
Residence Type by Quality of Materials
City of West Des Moines - Polk County
Polk County Assessor

Residence Type	Low	Fair	Average	Good	Very Good	Excellent	Missing	Total
1 Story	8	166	2,276	1,008	297	178	120	4,053
1 Story with Finished Attic	1	69	484	47	11	6	5	623
1 Story with Unfinished Attic	0	32	81	0	0	0	0	113
1.5 Stories	0	41	244	104	66	59	18	532
2 Stories	0	104	1,857	2,619	712	342	163	5,797
Over 2 Stories	0	0	14	4	3	5	1	27
Split Foyer	0	0	415	68	1	0	0	484
Split Level	0	1	629	381	3	2	0	1,016
Manufactured Home	0	3	5	0	0	0	0	8
Mobile Home	0	1	0	0	0	0	0	1
Partial Construction	0	0	1	2	2	1	3	9
Total	9	417	6,006	4,233	1,095	593	310	12,663

This is illustrated in Diagram III.5. A majority of units have average or good quality materials. Some 426 single family units, overall, had low or fair quality materials. On the other end of the spectrum, 593 units were considered to have excellent quality materials.

**Diagram III.5
Residence Type by Quality of Materials**

City of West Des Moines - Polk County
Polk County Assessor



The quality of construction is shown in Table III.13. This is a combination of the quality of materials and condition of the units. Units that are in need of rehabilitation are in poor or below normal condition and are either low or fair quality. There are 33 units that fall within these categories. These units may present as opportunity for rehabilitation for the City of West Des Moines.

**Table III.13
Quality of Construction by Condition**

City of West Des Moines - Polk County
Polk County Assessor

Quality	Condition						Total
	Poor	Below Normal	Normal	Above Normal	Very Good	Excellent	
Low	0	0	6	3	0	0	9
Fair	7	26	235	115	30	4	417
Average	6	109	3,326	1,890	652	23	6,006
Good	0	20	3,343	652	202	16	4,233
Very Good	1	0	885	147	53	9	1,095
Excellent	0	0	493	66	21	13	593
Missing	0	0	270	16	17	7	310
Total	14	155	8,558	2,889	975	72	12,663

Multi-family Units

The following narrative will discuss the assessor data for multi-family units that are within Polk County in West Des Moines. There are 7,479 multi-family units represented by this data. A vast majority, or 7,263 units, are apartment units. These 7,263 units are in 84 buildings.

Table III.14 Apartment Buildings and Units City of West Des Moines - Polk County Polk County Assessor		
Apartment Units	Number of Buildings	Number of Units
Apartment	84	7,263
Apartment Conversion	9	27
Office & Apartment	4	7
Office Condominium	116	116
Retail & Apartment	13	46
Retail & Condominium	20	20
Total	246	7,479

Some 46.8 percent of multi-family units were built between 1980 and 1999. An additional 33.7 percent of units were built between 1960 and 1979, and 17.4 percent were built between 2000 and 2009.

Table III.15 Commercial Properties by Year Built City of West Des Moines - Polk County Polk County Assessor							
Year Built	Apartment	Apartment Conversion	Office & Apartment	Office Condominium	Retail & Apartment	Retail & Condominium	Total
Less 1940	1	9	1	0	7	0	18
1940 - 1959	0	0	0	0	7	0	7
1960 -1979	2,492	0	6	16	6	0	2,520
1980-1999	3,395	0	0	95	0	7	3,497
2000 - 2009	1,283	0	0	4	1	12	1,300
After 2010	84	0	0	1	0	1	86
Missing	8	18	0	0	25	0	51
Total	7,263	27	7	116	46	20	7,479

Table III.16 shows commercial residential properties by condition. A vast majority of units are considered to be in normal condition. However, some 5.6 percent of units, or 417, are considered to be below normal.

Table III.16
Commercial Properties by Condition
 City of West Des Moines - Polk County
 Polk County Assessor

Condition	Apartment	Apartment Conversion	Office & Apartment	Office Condominium	Retail & Apartment	Retail & Condominium	Total
Poor	0	0	0	0	0	0	0
Below Normal	395	10	0	4	8	0	417
Normal	6,621	17	7	102	38	20	6,805
Above Normal	247	0	0	4	0	0	251
Very Good	0	0	0	4	0	0	4
Excellent	0	0	0	2	0	0	2
Total	7,263	27	7	116	46	20	7,479

Table III.17 shows commercial residential properties by grade, or quality of construction. More than 94 percent of units were considered to be average or good, and another 5.1 percent was considered to be very good.

Table III.17
Commercial Properties by Grade
 City of West Des Moines - Polk County
 Polk County Assessor

Quality of Construction	Apartment	Apartment Conversion	Office & Apartment	Office Condominium	Retail & Apartment	Retail & Condominium	Total
Low	0	0	0	0	0	0	0
Fair	13	8	5	0	22	0	48
Average	4,848	19	2	20	24	1	4,914
Good	2,048	0	0	82	0	8	2,138
Very Good	354	0	0	14	0	11	379
Excellent	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0
Total	7,263	27	7	116	46	20	7,479

Units that would benefit from rehabilitation are units that are both fair and low quality and below normal condition. There are two units that fall into this category, with another 46 that may have the potential for rehabilitation.

Table III.18
Quality of Construction by Condition for Commercial Properties
 City of West Des Moines - Polk County
 Polk County Assessor

Quality of Construction	Condition					Total
	Below Normal	Normal	Above Normal	Very Good	Excellent	
Excellent	0	0	0	0	0	0
Very Good	0	378	0	1	0	379
Good	4	2,125	4	3	2	2,138
Average	411	4,256	247	0	0	4,914
Fair	2	46	0	0	0	48
Low	0	0	0	0	0	0
Missing	0	0	0	0	0	0
Total	417	6,805	251	4	2	7,479

D. RENTAL SURVEY

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Iowa. Table III.19 presents some basic statistics about the completed surveys.

Table III.19				
Survey of Rental Properties				
West Des Moines				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	17	2,416	6.6	43.3

Table III.20, shows the amount of total and vacant units with their associated vacancy rates. There were 2,416 apartment units reported in the survey, with 158 of them available, which resulted in a vacancy rate of 6.5 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table III.20			
Rental Vacancy Survey by Type			
West Des Moines			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	2,416	158	6.5%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	0	2	
Total	2,416	160	6.6%

Table III.21, reports units by bedroom size. As can be seen there were 741 two bedroom apartment units and 353 three bedroom units. Overall, the 741 two bedroom units accounted for 30.7 percent of all units, and the 353 three bedroom units accounted for 14.6 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 861 units listed as "Don't Know". Additional details for additional unit types are reported.

Table III.21						
Rental Units by Bedroom Size						
West Des Moines						
2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0	.	0
One	0	461	0	0	.	461
Two	0	741	0	0	.	741
Three	0	353	0	0	.	353
Four	0	0	0	0	.	0
Don’t Know	0	861	0	0	0	861
Total	0	2,416	0	0	0	2,416

Table III.22, displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were two-bedroom units, which had a vacancy rate of 3 percent.

Table III.22			
Apartment Units by Bedroom Size			
West Des Moines			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	461	6	1.3%
Two	741	22	3%
Three	353	12	3.4%
Four	0	0	0%
Don’t know	861	118	13.7%
Total	2,416	158	6.5%

Average market-rate rents by unit type are shown in Table III.23. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table III.23					
Average Market Rate Rents by Bedroom Size					
West Des Moines					
2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$800	\$0	\$0	\$800
One	\$0	\$857.2	\$0	\$0	\$857.2
Two	\$0	\$1,000.9	\$0	\$0	\$1,000.9
Three	\$0	\$1,229.8	\$0	\$0	\$1,229.8
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$1,086.1	\$0	\$0	\$1,086.1

Table III.24, shows the average rental rates for assisted units by bedroom size and unit type. Since assistance is often based on income of the resident or other case by case determinations average assisted rents can vary across bedroom size.

Table III.24					
Average Assisted Rate Rents by Bedroom Size					
West Des Moines					
2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$656	\$0	\$0	\$656
Two	\$0	\$764	\$0	\$0	\$764
Three	\$0	\$860	\$0	\$0	\$860
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$760	\$0	\$0	\$760

The average rent and availability of apartment units is displayed in Table III.25. The most common rent for apartment rents was between 1,000 and 1,250 dollars and the units in this price range had a vacancy rate of 9.3 percent.

Table III.25			
Apartment Market Rate Rents by Vacancy Status			
West Des Moines			
2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	107	6	5.6%
\$750 to \$1,000	786	35	4.5%
\$1,000 to \$1,250	1,143	106	9.3%
\$1,250 to \$1,500	124	7	5.6%
Above \$1,500	48	2	4.2%
Missing	208	2	1%
Total	2,416	158	6.5%

Respondents were asked if utilities are included in the rent and as shown in Table III.26, 12 respondents, or 85.7 percent, included some sort of utility in the rent.

Table III.26	
Are there any utilities included with the rent?	
West Des Moines	
2017 Survey of Rental Properties	
Period	Respondent
Yes	12
No	2
% Offering Utilities	85.7%

The type of utility included in the rent is shown in Table III.27. There were 0 respondents who included electricity, 1 respondent who included natural gas, 6 respondents who included water and sewer and 13 respondents included trash collection in the rent.

Table III.27 Which utilities are included with the rent? West Des Moines 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	1
Water/Sewer	6
Trash Collection	13

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table III.28, there were 250 accessible apartment units. Respondents also indicated there were a total of 44 persons with disabilities currently residing in accessible units.

Table III.28 Accessible Units by Bedroom Size West Des Moines 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0		0
One	0	75	0	0		75
Two	0	53	0	0		53
Three	0	17	0	0		17
Four	0	0	0	0		0
Don’t Know	0	105	0	0	0	105
Total	0	250	0	0	0	250

Table III.29 shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 7.2 percent or 53 two bedroom apartment units are accessible, with 4.8 percent of three bedroom units were considered accessible. Overall, 10.3 percent of all apartment units were considered accessible by survey respondents.

Table III.29 Apartment Units by Accessibility and Bedroom Size West Des Moines 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	386	75	461	16.3%
Two	688	53	741	7.2%
Three	336	17	353	4.8%
Four	0	0	0	0%
Don't know	756	105	861	12.2%
Total	2,166	250	2,416	10.3%

Perceived Need for Rental Units

Table III.30, shows the number of survey respondents who keep a waiting list. As can be seen 3 respondents said they keep a waitlist, with an estimated 28 persons on the wait list.

Table III.30 Do you keep a waiting list? West Des Moines 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	9
Waitlist Size	28

Respondents were also asked how they would rate the need for renovation of existing units in the City of West Des Moines. As shown in Table III.31, four respondents said there was a low need for renovating single family units, with 1 respondent saying there was extreme need for renovating single family units. Likewise, four respondents indicated a low need for renovating existing apartment units, with 1 respondent saying there was extreme need for renovating existing apartment units.

Table III.31 How would you rate the need for renovation of existing units in the city? West Des Moines 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	4	4	1	0
Moderate Need	3	3	1	1
High Need	0	0	0	0
Extreme Need	1	1	0	0
Average Need	2.8	2.8	2.5	3

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table III.32, 3 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 3 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table III.32
How would you rate the need for construction of new units in the city?
 West Des Moines
 2017 Survey of Rental Properties

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	3	3	2	2
Low Need	6	6	0	0
Moderate Need	0	0	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	1.7	1.7	1	1

E. HOUSING PROBLEMS

While the 2000 Census did not report significant details regarding the physical condition of housing units, some information can be derived from the one-in-six sample, which is also called SF3 data.² These data relate to overcrowding, incomplete plumbing or kitchen facilities, and cost burdens. While these data were not collected during the course of the 2010 Census, data were available for comparison from the 2016 ACS averages. More detailed data on cost burdens and all housing problems are presented, using these data as well as the 2010 to 2014 Comprehensive Housing Affordability Strategy (CHAS) counts.³

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table III.33. In 2016, an estimated 1.7 percent of households were overcrowded, and an additional 0.6 percent were severely overcrowded.

Table III.33
Overcrowding and Severe Overcrowding
 West Des Moines
 2000 Census SF3 & 2016 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	12,241	99.4%	49	0.4%	20	0.2%	12,310
2016 Five-Year ACS	15,894	99.7%	39	0.2%	16	0.1%	15,949
Renter							
2000 Census	7,201	96.4%	185	2.5%	81	1.1%	7,467
2016 Five-Year ACS	10,279	94.8%	408	3.8%	154	1.4%	26,790
Total							
2000 Census	19,442	98.3%	234	1.2%	101	0.5%	19,777
2016 Five-Year ACS	26,173	97.7%	447	1.7%	170	0.6%	26,790

² Summary File 3 (SF3) consists of 813 detailed tables of the 2000 Census' social, economic, and housing characteristics compiled from a sample of approximately 19 million housing units (about one in six households) that received the 2000 Census long-form questionnaire. Source: <http://www.census.gov/Press-Release/www/2002/sumfile3.html>. These sample data include sampling error and may not sum precisely to the 100 percent sample typically presented in the 2000 Census.

³ The Comprehensive Housing Affordability Strategy (CHAS) was a requirement of the Cranston-Gonzalez National Affordable Housing Act of 1990, which created the HOME program, and requires entitlement jurisdictions receiving resources from HUD for housing to conduct a housing plan and longer term affordable housing strategy. The CHAS data is released by HUD for the Consolidated Plan.

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were no households with incomplete plumbing facilities in 2016. This is compared to 42 households in 2000.

Table III.34		
Households with Incomplete Plumbing Facilities		
West Des Moines		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	19,735	26,790
Lacking Complete Plumbing Facilities	42	0
Total Households	19,777	26,790
Percent Lacking	0%	0%

There were 164 households lacking complete kitchen facilities in 2016, compared to 100 households in 2000. This was a change from 0.5 percent of households in 2000 to 0.6 percent in 2016.

Table III.35		
Households with Incomplete Kitchen Facilities		
West Des Moines		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	19,677	26,626
Lacking Complete Kitchen Facilities	100	164
Total Households	19,777	26,790
Percent Lacking	0.5%	0.6%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In West Des Moines, 15 percent of households had a cost burden and 8.2 percent had a severe cost burden. Some 21 percent of renters were cost burdened, and 13.3 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.8 percent and a severe cost burden rate of 3.8 percent. Owner occupied households with a mortgage had a cost burden rate of 13.2 percent, and severe cost burden at 5.1 percent.

Table III.36
Cost Burden and Severe Cost Burden by Tenure
 West Des Moines
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	7,376	81.5%	1,246	13.8%	424	4.7%	8	0.1%	9,054
2016 Five-Year ACS	9,415	81.7%	1,518	13.2%	591	5.1%	0	0%	11,524
Owner Without a Mortgage									
2000 Census	1,800	90.7%	138	7%	13	0.7%	34	1.7%	1,985
2016 Five-Year ACS	3,955	89.4%	211	4.8%	166	3.8%	93	2.1%	4,425
Renter									
2000 Census	5,107	68.5%	1,238	16.6%	856	11.5%	257	3.4%	7,458
2016 Five-Year ACS	6,852	63.2%	2,280	21%	1,438	13.3%	271	2.5%	10,841
Total									
2000 Census	14,283	77.2%	2,622	14.2%	1,293	7%	299	1.6%	18,497
2016 Five-Year ACS	20,222	75.5%	4,009	15%	2,195	8.2%	364	1.4%	26,790

HOUSING NEEDS

More detailed data on the information associated with these housing problems are provided by the 2010 to 2014 Comprehensive Housing Affordability Strategy (CHAS) data, customized by HUD. CHAS data are created to demonstrate the extent of housing problems and housing needs, particularly among low-income households who may need housing assistance. The CHAS data also segments households by HUD Area Median Family Income (HAMFI). HUD calculates HAMFI for each jurisdiction in order to establish Fair Market Rent values and income limits for HUD programs, making a series of adjustments that tailor the figure to each area.⁴ The HAMFI for Polk County in 2017 was \$ \$82,233.⁵

Households that experience one or more of the housing problems described above are considered to have unmet housing needs. Such householders can be of any income level, race, ethnicity or family type. For the purposes presented herein, these data have been segmented by tenure (renters and homeowners) and by percent of HAMFI. As seen in Table III.38, the most common housing problem in West Des Moines, by far, is housing cost burdens. More than 5,449 households have a cost burden or severe cost burden. Of these, some 3,244 are renter households, and 2,205 are owner households. The next most common housing problem in the City is overcrowding, which impacts an estimated 379 households.

⁴ HUD, "CHAS: Background," http://www.huduser.org/portal/datasets/cp/CHAS/bg_chas.html

⁵ <https://www.huduser.gov/portal/datasets/il/il2017/2017MedCalc.odn>

Table III.37
Housing Problems by Income and Tenure
 West Des Moines
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	10	10
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	70	0	35	109
Housing cost burden greater than 50% of income (and none of the above problems)	240	175	80	10	25	530
Housing cost burden greater than 30% of income (and none of the above problems)	70	190	645	305	465	1,675
Zero/negative income (and none of the above problems)	75	0	0	0	0	75
Has none of the 4 housing problems	25	255	755	1,070	10,720	12,825
Total	414	620	1,550	1,385	11,255	15,224
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	25	30	40	0	4	99
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	40	15	0	0	45	100
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	25	90	70	85	270
Housing cost burden greater than 50% of income (and none of the above problems)	1,095	330	25	0	4	1,454
Housing cost burden greater than 30% of income (and none of the above problems)	95	915	715	35	30	1,790
Zero/negative income (and none of the above problems)	235	0	0	0	0	235
Has none of the 4 housing problems	135	150	1,145	860	3,800	6,090
Total	1,625	1,465	2,015	965	3,968	10,038
Total						
Lacking complete plumbing or kitchen facilities	25	30	40	0	14	109
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	40	15	0	0	45	100
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	25	160	70	120	379
Housing cost burden greater than 50% of income (and none of the above problems)	1,335	505	105	10	29	1,984
Housing cost burden greater than 30% of income (and none of the above problems)	165	1,105	1,360	340	495	3,465
Zero/negative income (and none of the above problems)	310	0	0	0	0	310
Has none of the 4 housing problems	160	405	1,900	1,930	14,520	18,915
Total	2,039	2,085	3,565	2,350	15,223	25,262

For owner occupied housing, elderly non-family households are most likely to be impacted by housing cost burdens, with 29.5 percent of these households having a cost burden or severe

cost burden. For lower income owner households, elderly non-family households and large families are most likely to experience cost burdens. Some 92.6 percent of elderly non-family and 100 percent of large family households below 30 percent HAMFI face cost burdens or severe cost burdens. These data are shown in Table III.38.

Table III.38						
Owner-Occupied Households by Income and Family Status and Cost Burden						
West Des Moines 2010–2014 HUD CHAS Data						
Income	Elderly Family	Small Family	Large Family	Elderly Non- Family	Other Household	Total
Cost Burden						
30% HAMFI or less	4	0	0	60	0	64
30.1-50% HAMFI	25	40	25	50	55	195
50.1-80% HAMFI	120	220	0	120	200	660
80.1% -100.0% HAMFI	25	105	10	40	125	305
100.1% HAMFI or more	55	225	65	30	85	460
Total	229	590	100	300	465	1,684
Severe Cost Burden						
30% HAMFI or less	0	60	15	115	55	245
30.1-50% HAMFI	15	55	0	45	60	175
50.1-80% HAMFI	15	30	20	15	0	80
80.1% -100.0% HAMFI	0	0	0	0	10	10
100.1% HAMFI or more	15	10	0	0	0	25
Total	45	155	35	175	125	535
Total						
30% HAMFI or less	34	75	15	189	95	408
30.1-50% HAMFI	120	120	25	235	125	625
50.1-80% HAMFI	395	350	95	420	290	1,550
80.1% -100.0% HAMFI	360	300	120	230	375	1,385
100.1% HAMFI or more	1,635	6,610	895	535	1,575	11,250
Total	2,544	7,455	1,150	1,609	2,460	15,218

Renter households are impacted at a higher rate by cost burdens than owner households. An estimated 33.4 percent of renter occupied households faced cost burdens, compared to 14.6 percent of owner occupied households. For renter households, elderly non-family households are the most likely, overall, to face cost burdens. Some 51.4 percent of these households experience either a cost burden or severe cost burden. At lower income levels, large and small families are most likely to be impacted. Some 100 percent of large family renter households under 30 percent HAMFI face cost burdens, and 87.0 percent of small families under 30 percent HAMFI do.

Table III.39						
Renter-Occupied Households by Income and Family Status and Cost Burden						
West Des Moines 2010–2014 HUD CHAS Data						
Income	Elderly Family	Small Family	Large Family	Elderly Non- Family	Other Household	Total
Cost Burden						
30% HAMFI or less	0	20	0	65	10	95
30.1-50% HAMFI	35	325	80	70	445	955
50.1-80% HAMFI	0	195	40	100	380	715
80.1% -100.0% HAMFI	0	0	0	0	35	35
100.1% HAMFI or more	0	25	0	4	0	29
Total	35	565	120	239	870	1,829
Severe Cost Burden						
30% HAMFI or less	4	515	25	170	445	1,159
30.1-50% HAMFI	0	65	0	40	230	335
50.1-80% HAMFI	0	15	0	0	10	25
80.1% -100.0% HAMFI	0	0	0	0	0	0
100.1% HAMFI or more	4	0	0	0	0	4
Total	8	595	25	210	685	1,523
Total						
30% HAMFI or less	19	615	25	340	625	1,624
30.1-50% HAMFI	35	490	80	175	690	1,470
50.1-80% HAMFI	30	560	120	225	1,075	2,010
80.1% HAMFI or more	55	305	40	35	525	960
100.1% HAMFI or more	59	1,600	65	99	2,145	3,968
Total	198	3,570	330	874	5,060	10,032

In total, some 3,520 households face cost burdens, and 2,049 face severe cost burdens. This includes 2,220 owner households and 3,349 renter households. This is shown in Table III.40.

The location of households with housing problems are shown in Map III.9. The highest concentrations of households with unmet needs are on the outer areas of the town, with the highest concentration in a Census tract on the eastern edge of the City.

Map III.10, shows the concentration of households with unmet needs for households below 30 percent HUD Area Median Family Income (HAMFI). Households with housing problems with incomes below 30 percent HAMFI are most likely to at risk of homelessness. The area with the highest concentration of these households are on the northern border and one Census tract on the eastern edge of the City.

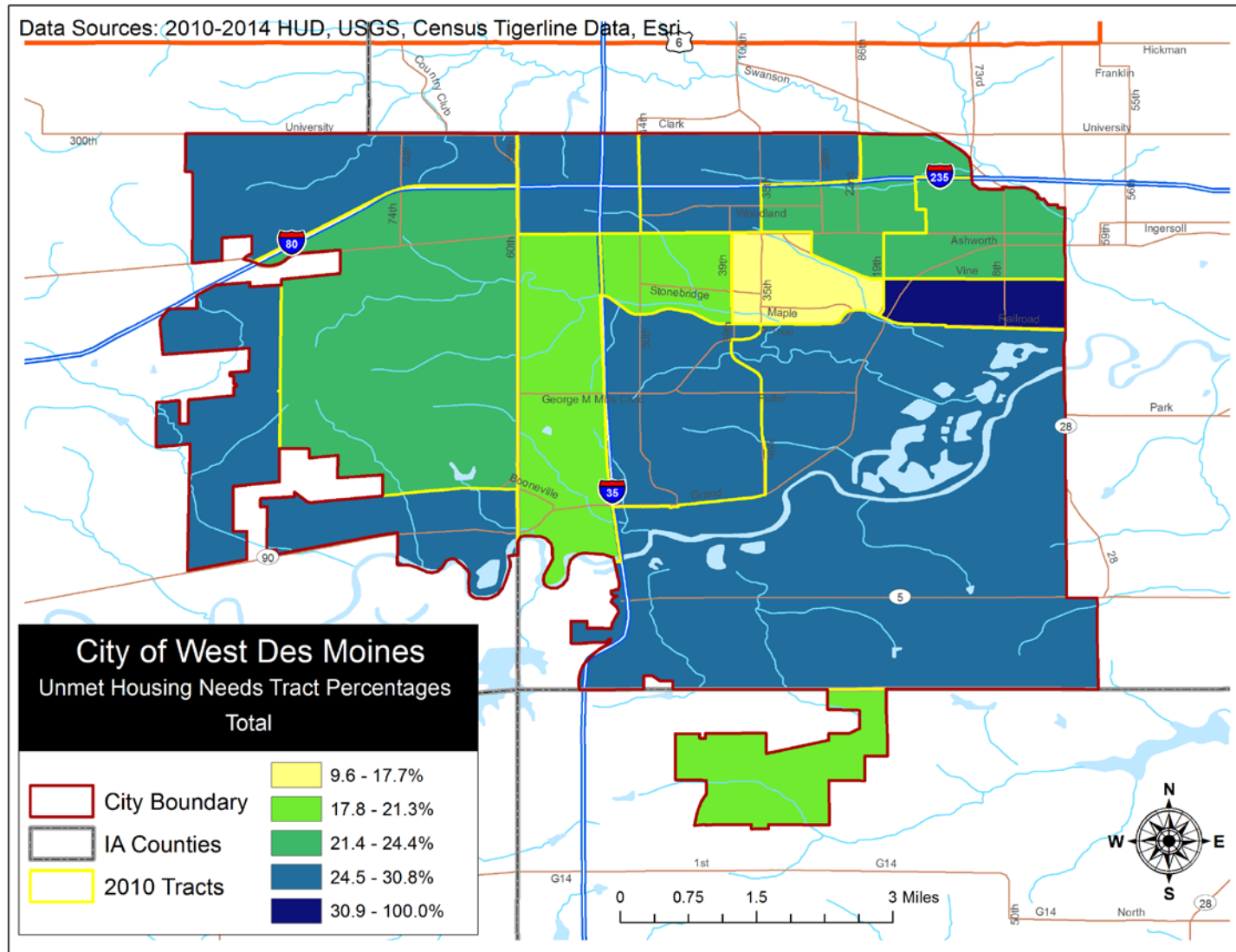
Table III.40						
Households by Income and Family Status and Cost Burden						
West Des Moines 2010–2014 HUD CHAS Data						
Income	Elderly Family	Small Family	Large Family	Elderly Non- Family	Other Household	Total
Cost Burden						
30% HAMFI or less	4	20	0	125	10	159
30.1-50% HAMFI	60	365	105	120	500	1,150
50.1-80% HAMFI	120	415	40	220	580	1,375
80.1% -100.0% HAMFI	25	105	10	40	160	340
100.1% HAMFI or more	55	250	65	34	85	489
Total	264	1,155	220	539	1,335	3,513
Severe Cost Burden						
30% HAMFI or less	4	575	40	285	500	1,404
30.1-50% HAMFI	15	120	0	85	290	510
50.1-80% HAMFI	15	45	20	15	10	105
80.1% -100.0% HAMFI	0	0	0	0	10	10
100.1% HAMFI or more	19	10	0	0	0	29
Total	53	750	60	385	810	2,058
Total						
30% HAMFI or less	53	690	40	529	720	2,032
30.1-50% HAMFI	155	610	105	410	815	2,095
50.1-80% HAMFI	425	910	215	645	1,365	3,560
80.1% -100.0% HAMFI	415	605	160	265	900	2,345
100.1% HAMFI or more	1,694	8,210	960	634	3,720	15,218
Total	2,742	11,025	1,480	2,483	7,520	25,250

This need is shown further for renter households under 30 percent HAMFI. All Census tracts with higher concentrations of households with unmet needs below 30 percent HAMFI are found along the northern edge of the City, as well as one Census tract on the eastern edge.

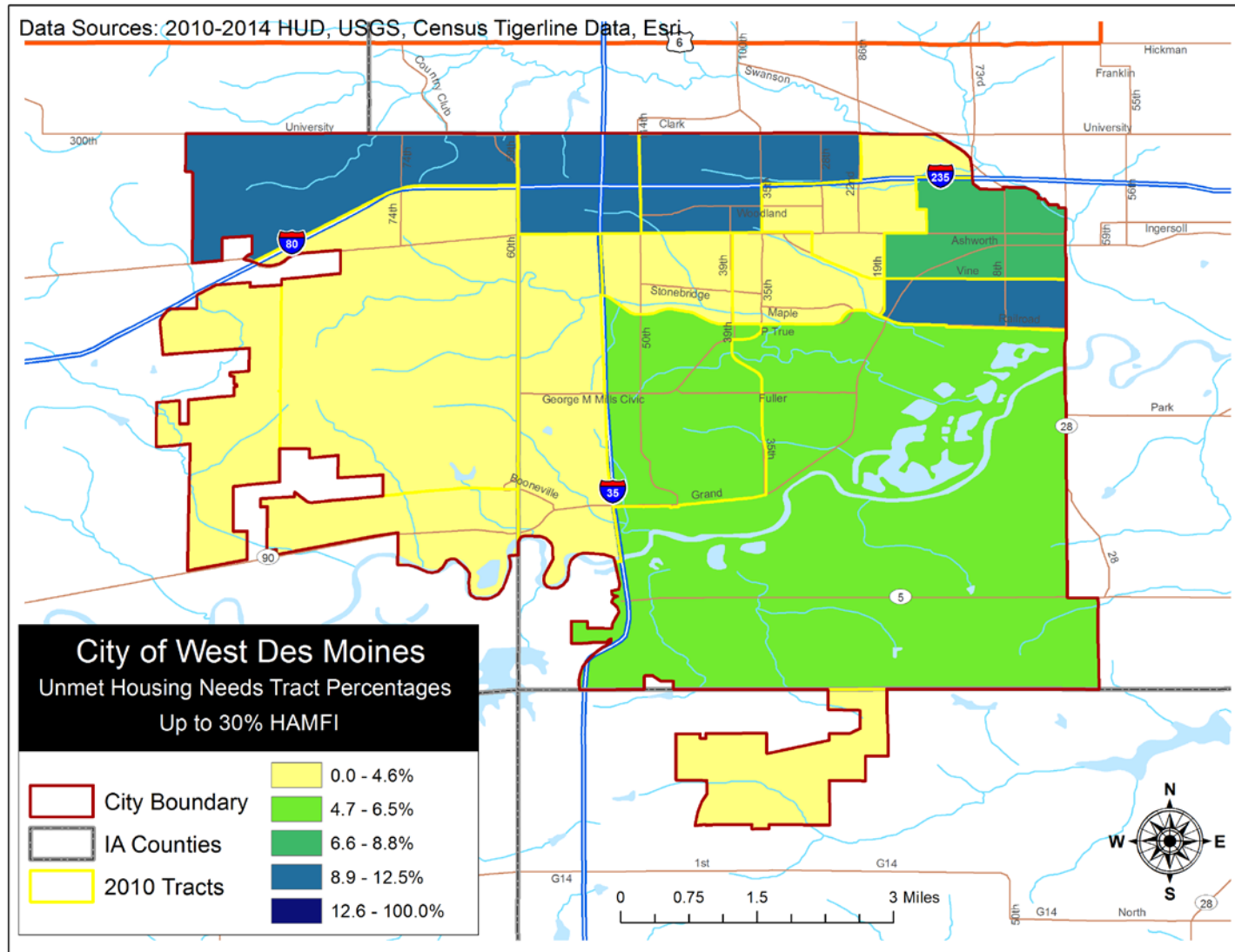
Conversely, owner households with unmet housing problems are shown in Map III.12. The highest proportion of owner households with housing problems are seen in the southern end of the City. In this area, up to 31.8 percent of owner households face housing problems.

The need in some of these areas seems to be less dependent on housing costs. When referring back to Maps III.7 and III.8, we see that the areas with greatest amount of need for renters and homeowners do not correspond with the areas with the highest cost of housing. The households in these areas would benefit from increased investment.

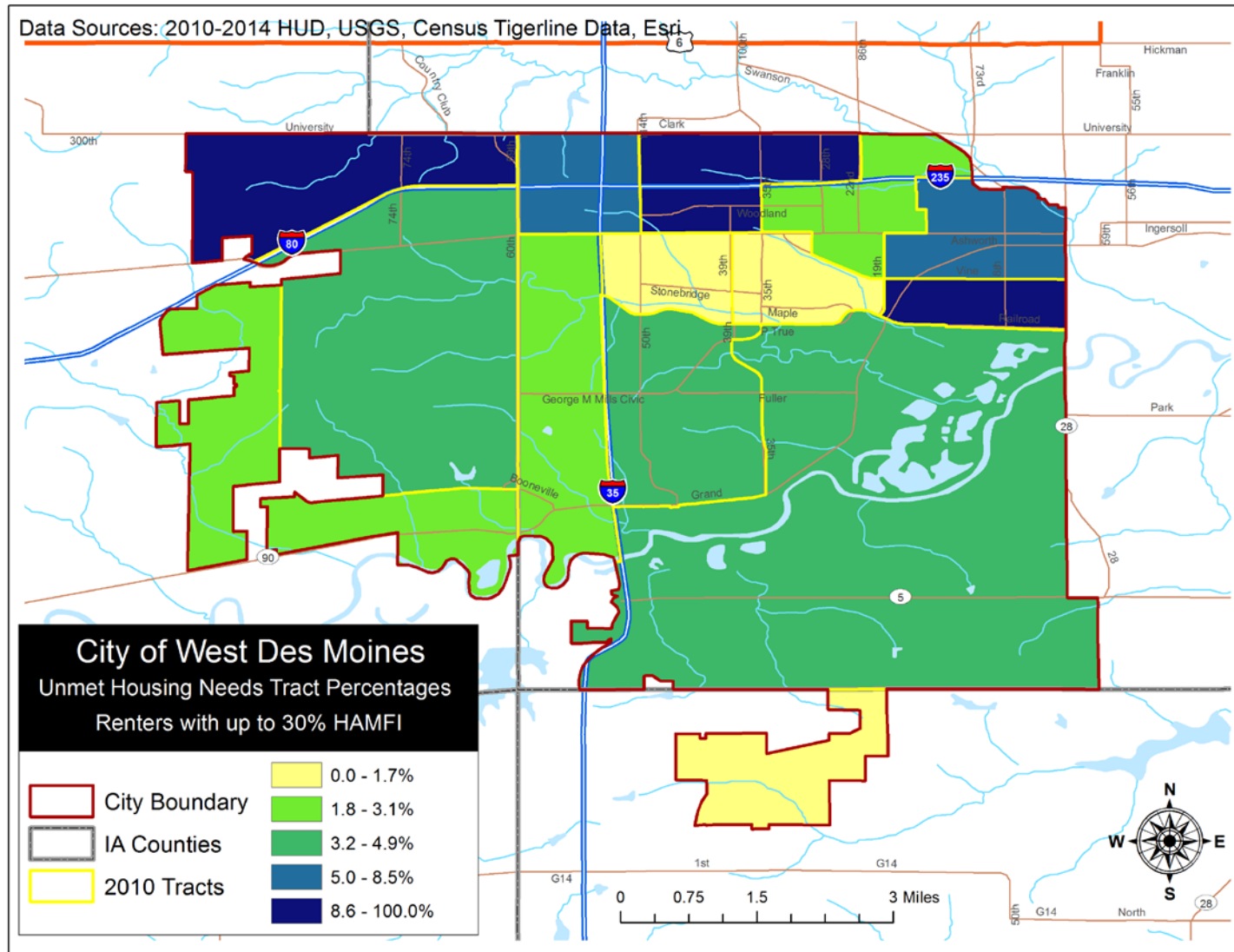
Map III.9
Unmet Need
 West Des Moines, Iowa
 2014 CHAS, Tigerline, USGS



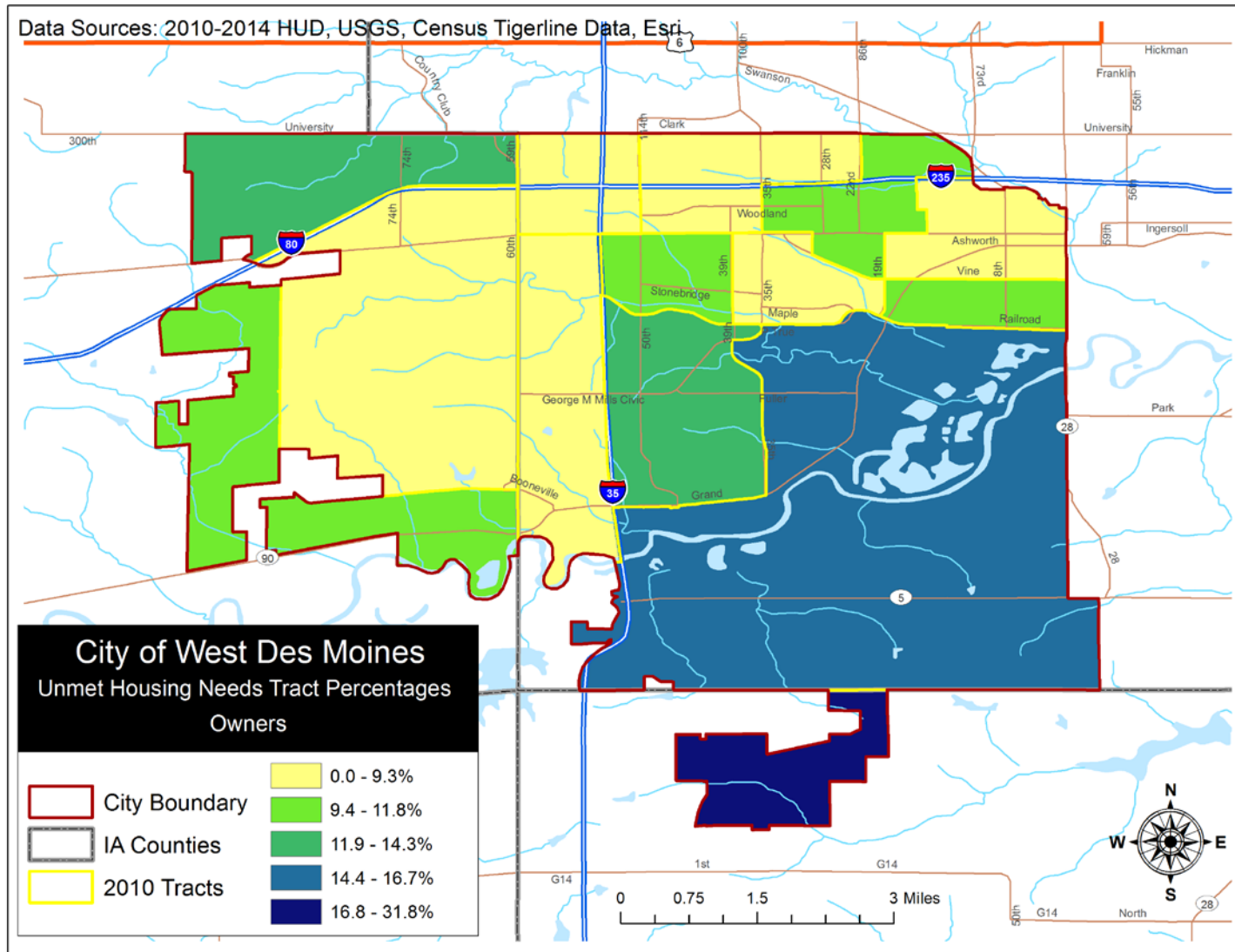
Map III.10
Unmet Need for Households below 30 percent HAMFI
 West Des Moines, Iowa
 2014 CHAS, Tigerline, USGS



Map III.11
Unmet Need for Renter Households under 30 percent HAMFI
 West Des Moines, Iowa
 2014 CHAS, Tigerline, USGS



Map III.12
Unmet Need for Owner Households
 West Des Moines, Iowa
 2014 CHAS, Tigerline, USGS



Disproportionate Housing Needs

Table III.41 shows households with housing problems by race/ethnicity. These tables can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or high than the jurisdiction average, then they have a disproportionate share of housing problems. Housing problems are defined as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30 percent of their income on housing). In West Des Moines, Hispanic and black households face a disproportionate share of housing problems overall. In addition, "other" race households with incomes between 30 and 50 percent HUD Area Median Family Income (HAMFI), and Asian households between 50 and 100 percent HAMFI have a disproportionate share of housing problems.

Table III.41 Total Households with Housing Problems by Income and Race West Des Moines 2010–2014 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
30% HAMFI or less	1,270	100	135	4	0	20	40	1,569
30.1-50% HAMFI	1,275	55	110	0	0	15	230	1,685
50.1-80% HAMFI	1,365	65	44	0	0	0	185	1,659
80.1-100% HAMFI	295	60	60	0	0	0	0	415
100.1% HAMFI or more	535	14	84	0	0	0	70	703
Total	4,740	294	433	4	0	35	525	6,031
Total								
30% HAMFI or less	1,685	135	135	4	0	35	40	2,034
30.1-50% HAMFI	1,640	80	125	0	0	15	234	2,094
50.1-80% HAMFI	3,100	170	54	20	0	0	215	3,559
80.1-100% HAMFI	2,015	125	115	0	0	0	90	2,345
100.1% HAMFI or more	13,305	309	849	0	50	160	550	15,223
Total	21,745	819	1,278	24	50	210	1,129	25,255

These racial/ethnic groups were also disproportionately impacted by severe housing problems, as seen in Table III.42. Severe housing problems include overcrowding at a rate of more than 1.5 persons per room and housing costs exceeding 50 percent of the household income. Hispanic and Asian households have a disproportionate share of severe housing problems, overall. In addition, black households over 100 percent HAMFI, American Indian households below 30 percent HAMFI, and "other" race households between 30 and 50 percent HAMFI have a disproportionate share of severe housing problems.

Table III.42
Total Households with Severe Housing Problems by Income and Race
 West Des Moines
 2010–2014 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
30% HAMFI or less	1,105	100	135	4	0	20	40	1,404
30.1-50% HAMFI	440	25	35	0	0	15	55	570
50.1-80% HAMFI	155	0	40	0	0	0	105	300
80.1-100% HAMFI	20	0	60	0	0	0	0	80
100.1% HAMFI or more	80	4	65	0	0	0	65	214
Total	1,800	129	335	4	0	35	265	2,568
Total								
30% HAMFI or less	1,690	135	135	4	0	35	40	2,039
30.1-50% HAMFI	1,635	80	115	0	0	15	234	2,079
50.1-80% HAMFI	3,105	170	55	20	0	0	210	3,560
80.1-100% HAMFI	2,020	120	115	0	0	0	90	2,345
100.1% HAMFI or more	13,305	314	850	0	50	160	550	15,229
Total	21,755	819	1,270	24	50	210	1,124	25,252

F. SUMMARY

The housing stock in West Des Moines rose 26.0 percent between 2000 and 2010, from 20,815 units in 2000 to 26,219 units in 2010. Homeownership in the area declined slightly over the period, from 62.1 percent to 59.5 percent in 2016. There was an increase in the number of vacant housing units, which rose from 989 units in 2000 to 1,508 units in 2016. However, the more concerning component of vacant housing units are those that are considered as “other vacant” by the Census. These types of units are not for-rent, nor are they for-sale; and are not available to the market place. There may be challenges in ownership; they may be abandoned or foreclosed upon; they may be too dilapidated to be considered habitable. With 455 such units empty in 2016, they comprise 30.2 percent of all vacant units. When located in close proximity to one another, they may be considered a blighting influence, and there were several areas throughout the West Des Moines with higher concentrations of these units.

Production peaked in 2002 at 1,043 units before falling to a low of 309 units in 2011. This grew again to 1,035 units in 2013, and leveled out at 574 units in 2016. In recent years, apartments and single family unit production have been fairly equal. The real value of single-family building permits increased from \$310,972 in 2015 to \$330,515 in 2016.

According to assessor data, there is a slight need for rehabilitation in West Des Moines. There are 33 single family units that may be in need of rehabilitation. However, much of the housing stock in West Des Moines remains livable.

Information about the West Des Moines's current rental units were gathered through use of the 2017 Rental Vacancy Survey, covering single family rental units, apartments, mobile homes, and other types of rental units. All told, current vacancy rates of properties surveyed was a low 6.6 percent, with apartments at 6.5 percent. The most frequently surveyed units were two bedroom units, with the most frequently surveyed type being apartment units. The average rent for one bedrooms was \$857, \$1,000 for two bedrooms, and \$1,229 for three bedrooms.

Households that experience one or more of the housing problems are considered to have unmet housing needs, including overcrowding, incomplete plumbing or kitchen facilities, and cost burdens. The most common housing problem was cost burden, and 23.2 percent of households in 2016 had a cost burden. Renters were even more heavily impacted, with some 21 percent of renters were cost burdened, and 13.3 percent were severely cost burdened.

IV. COMMUNITY INPUT

This section addresses housing needs in the region, as identified through stakeholder input. At the release of this draft, this included a housing needs survey, a new resident survey, and an employer survey. A summary of each of these input opportunities is included below.

A. 2017 HOUSING AND COMMUNITY DEVELOPMENT NEEDS SURVEY

Table IV.1 shows the responses for the need for various housing activities. The highest rated needs are energy efficient retrofits, homeowner housing rehabilitation, and homebuyer education. This is followed by first-time homebuyer assistance, senior-friendly housing, and diversity in housing types.

Table IV.1 Please rate the need for the following Housing activities. City of West Des Moines 2017 Housing and Community Development Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Energy efficient retrofits	21	45	113	125	272	576
Homeowner housing rehabilitation	8	50	127	118	273	576
Homebuyer education	20	51	115	118	272	576
First-time home-buyer assistance	27	47	123	110	269	576
Senior-friendly housing	20	65	119	106	266	576
Diversity in housing types	46	64	94	100	272	576
Preservation of federal subsidized housing	45	82	86	90	273	576
Transitional housing	59	80	83	86	268	576
Emergency housing	48	86	85	86	271	576
Rental housing rehabilitation	19	73	126	85	273	576
Homeless shelters	66	85	76	83	266	576
Rental assistance	42	75	105	81	273	576
Retrofitting existing housing to meet seniors' needs	20	68	136	80	272	576
Mixed income housing	48	73	101	77	277	576
Supportive housing	27	83	118	69	279	576
Housing assistance services	38	102	94	68	274	576
Construction of new for-sale housing	41	94	112	54	275	576
Construction of new rental housing	60	107	94	43	272	576
Housing demolition	46	138	72	40	280	576
Mixed used housing	52	115	89	39	281	576
Single occupancy room	68	126	67	37	278	576
Downtown housing	85	111	74	27	279	576
Other activities	40	6	6	29	495	576

The major barriers to the development of affordable housing are presented in Table IV.2. The primary barriers, as identified by respondents, include the cost of land or lot, the cost of labor, the materials, and the lack of public transportation.

Table IV.2 Do any of the following act as barriers to the development or preservation of housing? City of West Des Moines 2017 Housing and Community Development Survey	
Barrier	Total
Cost of land or lot	184
Cost of labor	125
Cost of materials	106
Lack of adequate public transportation	90
Lack of available land	81
Community resistance	80
Lack of affordable housing development policies	77
Density or other zoning requirements	71
Current state of the housing market	69
Construction fees	67
Permitting process	62
Lot size	57
Permitting fees	56
Encroachment by commercial or industrial land uses	48
Building codes	47
Impact fees	38
ADA codes	29
Lack of qualified contractors or builders	28
Lack of water/sewer systems	25
Lack of adequate public safety services	23
Lack of other infrastructure	22
Lack of quality public schools	18

Table IV.3 shows the how infrastructure components affect housing production. Bike ways/path ways, pedestrian-friendly places/walkability were both seen as strongly positive. Water and sewer systems, including system and capacity, followed this as being rated as strongly positive.

Table IV.3 Please rate how the following infrastructure components affect housing production. City of West Des Moines 2017 Housing and Community Development Survey							
Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
Public transit quality	21	63	82	87	37	286	576
Public transit capacity	27	56	85	89	33	286	576
Water system quality	12	43	69	88	75	289	576
Water system capacity	6	22	97	91	72	288	576
Sewer system quality	8	20	84	102	70	292	576
Sewer system capacity	7	22	93	93	71	290	576
Storm water run-off capacity	14	48	82	88	52	292	576
City road conditions	10	40	47	119	40	286	576
Sidewalk conditions	15	56	57	96	57	288	576
Pedestrian-friendly places/walkability	11	43	46	113	77	286	576
Bridge conditions	5	24	109	97	46	295	576
Bridge capacity	4	23	119	92	39	299	576
Bike ways/Path ways	13	24	49	104	100	286	576
Other components	7	1	25	5	7	531	576

As seen in Table IV.4, respondents rated the importance of being in close proximity to certain amenities. The amenities that were seen as extremely important included quality public schools, grocery stores, park and recreational facilities, and public transportation. However, the rating for quality public schools was significantly higher than the others.

Table IV.4 Please rate the importance of being in close proximity to the following amenities. City of West Des Moines 2017 Housing and Community Development Survey							
Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
Quality public schools	7	6	25	87	177	274	576
Grocery stores	3	9	63	128	105	268	576
Park and recreational facilities	8	20	83	109	83	273	576
Public transportation	41	40	80	68	78	269	576
Medical facilities	10	27	88	105	75	271	576
Day care	27	27	76	99	73	274	576
Highway access	7	29	102	104	60	274	576
Pharmacies	14	30	102	111	48	271	576
Restaurants	16	39	127	86	39	269	576
Retail shopping	16	51	137	65	37	270	576
Other amenities	13	3	4	3	12	541	576

The perceived need for special needs housing types is shown in Table IV.5. Senior housing, housing designed for persons with disabilities, and nursing homes or assisted living facilities were seen to have the highest need.

Table IV.5 Please rate the need for the following housing types for special needs populations. City of West Des Moines 2017 Housing and Community Development Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Senior housing	13	42	114	116	291	576
Housing designed for persons with disabilities	15	48	132	86	295	576
Nursing homes or assisted living facilities	13	46	141	82	294	576
Shelters for youth	23	76	101	77	299	576
Services with supportive housing	24	64	119	72	297	576
Emergency shelters	25	84	106	66	295	576
Transitional housing	39	71	105	62	299	576
AIDS/HIV	55	125	63	30	303	576
Other housing types	19	3	3	9	542	576

The perceived need for services and facilities for special needs groups is shown in Table IV.6. The most at-need groups include veterans, the frail elderly, and persons with severe mental illness. This is followed by homeless families, victims of domestic violence, and the elderly.

Table IV.6
Please rate the need for services and facilities for each of the following special needs groups.

City of West Des Moines
2017 Housing and Community Development Survey

Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Veterans	8	39	106	130	293	576
The frail elderly (age 85+)	10	48	98	129	291	576
Persons with severe mental illness	17	58	80	127	294	576
Homeless families	25	60	76	120	295	576
Victims of domestic violence	16	51	98	118	293	576
The elderly (age 65+)	9	43	123	110	291	576
Persons with physical disabilities	15	51	118	98	294	576
Persons with developmental disabilities	17	56	111	97	295	576
Homeless persons	32	76	82	92	294	576
Persons with substance abuse addictions	32	66	103	80	295	576
Persons recently released from prison	55	89	85	51	296	576
Persons with HIV/AIDS	50	108	75	45	298	576
Other groups	16	3	1	7	549	576

B. NEW RESIDENT SURVEY

A new resident survey was conducted in 2017 and included 108 respondents. The new resident survey was conducted via telephone and targeted households that are new residents in West Des Moines. Some 41.7 percent of respondents had 2 people living in their households, another 17.6 percent had three people, and 15.7 people had one person.

Table IV.7
How many people are living year-round in your household?

City of West Des Moines
2017 New Resident Survey

Number	NW	SW	NE	SE	Missing	Total	% of Total
1	6	7	1	2	1	17	15.7%
2	11	18	9	5	2	45	41.7%
3	6	7	2	4	0	19	17.6%
4	2	4	5	4	0	15	13.9%
5	2	5	1	0	0	8	7.4%
6 or More	0	2	1	0	1	4	3.7%
Total	27	43	19	15	4	108	100.0%

The age of new residents are shown in Table IV.8. Some 36.1 percent of new residents surveyed were between the ages of 25 and 34, followed by 27.8 percent aged 35 to 44. This was followed by new residents that were aged 55 to 64, representing 11.1 percent of respondents.

Table IV.8 What is your current age? City of West Des Moines 2017 New Resident Survey							
Number	NW	SW	NE	SE	Missing	Total	% of Total
16-17	0	0	0	0	0	0	0.0%
18-24	2	4	2	1	1	10	9.3%
25-34	7	14	9	8	1	39	36.1%
35-44	6	13	5	4	2	30	27.8%
45-54	1	3	1	0	0	5	4.6%
55-64	5	4	1	2	0	12	11.1%
65 or older	5	3	1	0	0	9	8.3%
Missing	1	2	0	0	0	3	2.8%
Total	27	43	19	15	4	108	100.0%

Half of respondents considered themselves to be the head of household and 44.4 were joint head of households, as seen in Table IV.9.

Table IV.9 Do you consider yourself to be the Head of Household? City of West Des Moines 2017 New Resident Survey							
Head of Households	NW	SW	NE	SE	Missing	Total	% of Total
Yes	13	24	11	3	3	54	50.0%
No	2	1	1	1	0	5	4.6%
Joint	12	18	7	11	0	48	44.4%
Don't Know	0	0	0	0	1	1	0.9%
Total	27	43	19	15	4	108	100.0%

Some 57.4 percent of new residents surveyed were married, while 37.0 were not married. Another 3.7 percent were separated and 1.9 percent were living with their partner.

Table IV.10 What is your Marital Status? City of West Des Moines 2017 New Resident Survey							
Marital Status	NW	SW	NE	SE	Missing	Total	% of Total
Married	18	22	9	12	1	62	57.4%
Not Married	9	17	9	3	2	40	37.0%
Separated	0	3	0	0	1	4	3.7%
Living with Partner	0	1	1	0	0	2	1.9%
Total	27	43	19	15	4	108	100.0%

The most common response for why the new household moved to West Des Moines was a better quality of life, accounting for 35.2 percent of respondents. This was followed by a new

job, accounting for 24.1 percent. Less common reasons for moving to West Des Moines included friends or relatives in the city or school or college.

Table IV.11							
What was your primary reason for moving to West Des Moines?							
City of West Des Moines 2017 New Resident Survey							
Job	NW	SW	NE	SE	Missing	Total	% of Total
Job transfer for self or spouse	0	5	0	0	0	5	4.6%
Better employment opportunities	0	0	1	0	0	1	0.9%
Starting or expanding a business	1	0	0	0	0	1	0.9%
New job	5	9	7	4	1	26	24.1%
School or college	1	1	2	3	0	7	6.5%
Better quality of life	11	16	6	4	1	38	35.2%
Recreational opportunities	1	1	0	0	0	2	1.9%
Friends or relative in the City	4	8	3	2	0	17	15.7%
Other	4	2	0	2	2	10	9.3%
Missing	0	0	0	0	1	1	0.9%
Total	27	42	19	15	5	108	100.0%

More than two-third of new residents were living in a single family home. Some 23.1 percent of new residents surveyed were living in a townhome, and another 8.3 percent were living in an apartment or condo.

Table IV.12							
Which of the following best describes your current residence?							
City of West Des Moines 2017 New Resident Survey							
Residence	NW	SW	NE	SE	Missing	Total	% of Total
Single family home	16	28	15	12	2	73	67.6%
Townhome	6	11	3	2	3	25	23.1%
Manufactured or mobile home	1	0	0	0	0	1	0.9%
Duplex (2 unit building)	0	0	0	0	0	0	0.0%
Apartment or condo	4	3	1	1	0	9	8.3%
Other	0	0	0	0	0	0	0.0%
Total	27	42	19	15	5	108	100.0%

More than 65.7 percent of new residents surveyed owned their home, with a mortgage. Another quarter of respondents were renters, and 9.3 percent owned their home without a mortgage. This is shown in Table IV.13.

Table IV.13 Do you rent or own your current residence? City of West Des Moines 2017 New Resident Survey							
Residence	NW	SW	NE	SE	Missing	Total	% of Total
Own, with mortgage	18	29	9	13	2	71	65.7%
Own, without mortgage	5	2	2	0	1	10	9.3%
Rent	4	12	7	2	2	27	25.0%
Other	0	0	0	0	0	0	0.0%
Total	27	43	18	15	5	108	100.0%

New residents indicated that three bedroom units were most common in their current residences, accounting for 44.4 percent of respondents. Two bedroom were the next popular, accounting for a quarter of respondents, followed by four bedrooms, accounting for 21.3 percent.

Table IV.14 How many bedrooms are in your current residence? City of West Des Moines 2017 New Resident Survey							
Number of Bedrooms	NW	SW	NE	SE	Missing	Total	% of Total
1	0	0	0	0	0	0	0.0%
2	9	11	2	4	1	27	25.0%
3	10	20	8	7	3	48	44.4%
4	5	8	7	2	1	23	21.3%
5	3	3	1	1	0	8	7.4%
6 or more	0	1	0	0	0	1	0.9%
Missing	0	0	0	1	0	1	0.9%
Total	27	43	18	15	5	108	100.0%

More than half of new residents live in units with two bathroom, while a quarter live in units with three bathrooms.

Table IV.15 How many full bathrooms are in your current residence? City of West Des Moines 2017 New Resident Survey							
Number of Full Bathrooms	NW	SW	NE	SE	Missing	Total	% of Total
1	1	5	5	5	3	19	17.6%
2	12	25	11	8	1	57	52.8%
3	13	10	2	1	1	27	25.0%
4	0	1	0	0	0	1	0.9%
5	1	2	0	0	0	3	2.8%
6 or more	0	0	0	0	0	0	0.0%
Missing	0	0	0	1	0	1	0.9%
Total	27	43	18	15	5	108	100.0%

A vast majority of new residents surveyed are satisfied with their current housing situation. In fact, only two respondents were not satisfied. These two residents were located in the southwest.

Table IV.16 Are you satisfied with your current housing situation? City of West Des Moines 2017 New Resident Survey							
Satisfied	NW	SW	NE	SE	Missing	Total	% of Total
Satisfied	27	40	18	14	5	104	96.3%
Unsatisfied	0	2	0	0	0	2	1.9%
Don't Know	0	0	0	0	0	0	0.0%
Missing	0	1	1	1	0	2	1.9%
Total	27	43	19	15	5	108	100.0%

As seen in Table IV.17, of the two respondents that were seeking other housing, they were both planning to buy an existing unit in the future.

Table IV.17 If you are seeking other housing, would you like to: City of West Des Moines 2017 New Resident Survey								
Build/Buy	NW	SW	NE	SE	Missing	Total	% of Total	
Build/Buy	0	0	0	0	0	0	0	0.0%
Buy an existing unit	0	2	0	0	0	2	2	100.0%
Don't Know	0	0	0	0	0	0	0	0.0%
Not seeking other housing	0	0	0	0	0	0	0	0.0%
Missing	0	0	0	0	0	0	0	0.0%
Total	0	2	0	0	0	2	2	100.0%

These two respondents indicated that in the future their price range they would consider affordable would be between \$150,000 to \$199,999 and between \$250,000 and \$299,999.

Table IV.18 If you are interested in buying or building a home now, what price range do you consider affordable? City of West Des Moines 2017 New Resident Survey							
Build/Buy	NW	SW	NE	SE	Missing	Total	% of Total
Less than \$50,000	0	0	0	0	0	0	0.0%
\$50,000 to \$99,00	0	0	0	0	0	0	0.0%
\$100,000 to \$149,999	0	0	0	0	0	0	0.0%
\$150,000 to \$199,999	0	1	0	0	0	1	50.0%
\$200,000 to \$249,999	0	0	0	0	0	0	0.0%
\$250,000 to \$299,999	0	1	0	0	0	1	50.0%
\$300,000 to \$349,999	0	0	0	0	0	0	0.0%
\$350,000 or more	0	0	0	0	0	0	0.0%
Missing	0	0	0	0	0	0	0.0%
Total	0	2	0	0	0	2	100.0%

New residents surveyed were primarily employed in finance, insurance, or real estate, accounting for 25.0 percent of respondents. The next most common industry was “other,” followed by those that were retired, who accounted for 10.2 percent of new resident respondents.

Table IV.19 In which industry are you primarily employed? City of West Des Moines 2017 New Resident Survey							
Build/Buy	NW	SW	NE	SE	Missing	Total	% of Total
Retired	7	2	1	1	0	11	10.2%
Unemployed, seeking work	0	0	0	1	0	1	0.9%
Unemployed, not seeking work	0	0	0	0	0	0	0.0%
Homemaker	1	3	0	0	0	4	3.7%
Transportation	0	0	0	0	0	0	0.0%
Public utilities or communications	0	0	1	0	0	1	0.9%
Other technology industries	2	6	0	0	0	8	7.4%
Construction	0	2	1	1	1	5	4.6%
Food services or restaurant	0	0	0	0	1	1	0.9%
Automotive services or gasoline sales	0	0	0	0	0	0	0.0%
Other service industries	1	0	1	0	0	2	1.9%
Retail sales	2	4	1	1	1	9	8.3%
Finance, insurance, real estate	5	12	5	5	0	27	25.0%
Oil and gas mining	0	0	0	0	0	0	0.0%
Education	0	2	0	0	0	2	1.9%
Agriculture/Ranch Work	0	1	0	0	0	1	0.9%
Government	0	2	2	1	0	5	4.6%
Medical Legal	4	2	1	0	0	7	6.5%
Military	1	0	0	0	0	1	0.9%
Other	4	6	4	3	0	17	15.7%
Missing	0	1	2	2	1	6	5.6%
Total	27	43	19	15	4	108	100.0%

Some 43.5 percent of new resident respondents had a graduate degree, Ph.D., or other advanced degree. Another 13.9 percent had a college degree, some 12.0 percent had an associate’s degree, and 12.0 percent had a High School diploma or GED. This is shown in Table IV.20.

Table IV.20 What is your education level? City of West Des Moines 2017 New Resident Survey							
Education Level	NW	SW	NE	SE	Missing	Total	% of Total
Elementary/Middle School	0	0	0	0	0	0	0.0%
Some high school	0	0	0	0	0	0	0.0%
High school diploma/GED	6	1	3	0	3	13	12.0%
Some college	1	3	2	1	0	7	6.5%
Associates Degree/Trade School	1	7	3	2	0	13	12.0%
College graduate	7	6	1	1	0	15	13.9%
Some post graduate work	2	5	0	1	0	8	7.4%
Graduate degree, Ph.D., or other advanced degree	9	20	9	8	1	47	43.5%
Missing	1	1	1	2	0	5	4.6%
Total	27	43	19	15	4	108	100.0%

Some 22.2 of new residents indicated that they paid between \$150 and \$199 per month on utilities. Another 20.4 percent paid \$200 to \$249, and 18.5 percent paid \$100 to \$149.

Table IV.21 What do you pay per month, on average, for utilities for your residence, including water, sewer heating, electricity and garbage? City of West Des Moines 2017 New Resident Survey							
Monthly Rent	NW	SW	NE	SE	Missing	Total	% of Total
\$0	0	0	0	0	0	0	0.0%
\$1 to \$49	0	1	0	0	0	1	0.9%
\$50 to \$99	3	2	0	0	0	5	4.6%
\$100 to \$149	2	10	2	4	2	20	18.5%
\$150 to \$199	3	12	5	4	0	24	22.2%
\$200 to \$249	7	9	3	2	1	22	20.4%
\$250 to \$299	0	2	1	0	0	3	2.8%
\$300 to \$349	2	1	2	1	0	6	5.6%
\$350 to \$399	1	0	0	0	1	2	1.9%
\$400 to \$449	0	0	1	0	0	1	0.9%
\$450 or more per month	1	3	0	0	0	4	3.7%
Included in rent	0	0	0	0	0	0	0.0%
Don't Know	3	1	1	2	0	7	6.5%
Missing	5	2	4	2	0	13	12.0%
Total	27	43	19	15	4	108	100.0%

Some 16.7 percent of new residents surveyed had incomes between \$50,000 and \$74,999. Another 14.8 percent had incomes between \$100,000 and \$124,999, and 10.2 percent had incomes between \$150,000 and \$249,999.

Table IV.22
What was your total household income from all sources last year?
 City of West Des Moines
 2017 New Resident Survey

Total Income	NW	SW	NE	SE	Missing	Total	% of Total
Less than \$10,000	0	0	0	0	0	0	0.0%
\$10,000 to \$19,999	0	0	0	0	0	0	0.0%
\$20,000 to \$29,999	0	0	0	0	0	0	0.0%
\$30,000 to \$39,999	0	1	0	1	0	2	1.9%
\$40,000 to \$49,999	1	0	1	1	1	4	3.7%
\$50,000 to \$74,999	2	7	3	4	2	18	16.7%
\$75,000 to \$99,999	1	3	3	2	0	9	8.3%
\$100,000 to \$124,999	2	10	2	2	0	16	14.8%
\$125,000 to \$149,999	1	5	3	1	0	10	9.3%
\$150,000 to \$249,999	4	3	3	1	0	11	10.2%
\$250,000 or more per year	0	2	0	0	0	2	1.9%
Missing	16	12	4	3	1	36	33.3%
Total	27	43	19	15	4	108	100.0%

C. EMPLOYER SURVEY

An employer survey was conducted in late 2017 and early 2018. A total of 22 employers were responded to the survey. A majority of the employers surveyed employ between 101 and 500 employees, as seen in the Table IV.23. Another 18.2 percent have 51 to 100 employees in their firms. Some 13.64 percent of respondents had 1,001 to 3,000 people in their firms.

Table IV.23
About how many people does your firm employ in West Des Moines?
 West Des Moines Employer Survey

Answer Choices	Responses	% of Total
Less than 25	1	4.55%
From 26 to 50	1	4.55%
From 51 to 100	4	18.18%
From 101 to 250	6	27.27%
From 251 to 500	5	22.73%
From 501 to 1000	2	9.09%
From 1,001 to 3,000	3	13.64%
More than 3,000	0	0.00%
Total	22	100.00%

The most common industry represented by the survey was finance or insurance, representing 22.73 percent of respondents. The second most common was real estate or renting and leasing, representing 18.18 percent, followed by health care, representing 13.64 percent.

Table IV.24		
What is your firm's primary industry?		
West Des Moines Employer Survey		
Answer Choices	Responses	% Total
Farm or agriculture	0	0.00%
Mining	0	0.00%
Utilities	0	0.00%
Construction	0	0.00%
Manufacturing	2	9.09%
Wholesale Trade	0	0.00%
Retail Trade	1	4.55%
Transportation and Warehousing	0	0.00%
Information	0	0.00%
Finance or Insurance	5	22.73%
Real Estate or renting and leasing	4	18.18%
Professional or technical services	1	4.55%
Educational Services	2	9.09%
Health Care	3	13.64%
Accommodation and Food Services	2	9.09%
Government/Government enterprises	0	0.00%
Some other Industry (please specify)	2	9.09%
Total	22	22

While 45.5 percent of respondents were not at all concerned about the availability of housing for their workforce, some 31.8 percent were concerned a little, and 22.73 were somewhat concerned. Fortunately, no respondents indicated that they were very or extremely concerned about the availability of housing.

Table IV.25		
How concerned is your firm about the availability of housing for your workforce in West Des Moines?		
West Des Moines Employer Survey		
Answer Choices	Responses	% of Total
Extremely concerned	0	0.00%
Very concerned	0	0.00%
Somewhat concerned	5	22.73%
Concerned a little	7	31.82%
Not concerned at all	10	45.45%
Total	22	100.00%

The impact of the availability of housing on the recruitment and retention of employees is shown in Table IV.26. While 45.5 percent of respondents indicated that there was no impact, some 27.3 percent felt that there was a slightly negative impact.

Tables IV.26 How much does the availability of housing impact your recruitment and your retention of your employees? West Des Moines Employer Survey		
Answer Choices	Responses	% of Total
Strongly positive impact	1	4.55%
Slightly positive impact	3	13.64%
No impact	10	45.45%
Slightly negative impact	6	27.27%
Strongly negative impact	0	0.00%
Don't know	2	9.09%
Total	22	100.00%

Half of all respondents do not help their employees with their housing choice, while 18.2 percent do help their employees. Some 31.8 percent will help their employees with housing choices sometimes.

Table IV.27 Do you help any of your employees with their housing choice? West Des Moines Employer Survey		
Answer Choices	Responses	% of Total
Yes	4	18.18%
No	11	50.00%
Sometimes	7	31.82%
Don't Know	0	0.00%
Total	22	100.00%

If employers do help employees with their housing choices, the most common way to help is with relocation expenses. Some 54.6 percent of employers that help with housing choices help with relocation expenses. Another common way to help employees with housing choices is in locating suitable places to live, with 36.4 percent of respondents indicated doing so.

Table IV.28		
If Yes, what do you do to help your employees?		
West Des Moines Employer Survey		
Answer Choices	Responses	% of Total
Relocation expenses	6	54.6%
Assist with locating a suitable place to live	4	36.4%
Temporary financial support	0	0.0%
Assist with down payment	0	0.0%
Assist with loan support	0	0.0%
Some other help (please specify)	1	9.1%
Total	11	100.0%

For those that responded that they do not assist employees with housing choices, a majority of respondents indicated that they do not have time to help.

Table IV.29		
If no in #6, what might you consider to help your employees?		
West Des Moines Employer Survey		
Answer Choices	Responses	% of Total
Join a housing task force to study the problem	1	10.00%
Participate in an existing program operated by someone else	1	10.00%
I do not have time to help out	6	60.00%
I might consider something else (please specify)	2	20.00%
Total	10	100.00%

The circumstances associating with commuting to and from work are shown in Table IV.30. While a majority of employers do not see commuting as a major factor contributing to turnover or absenteeism, it may be more prevalent in increasing stress and emotional stability, as 30 percent and 25 percent of respondents, respectively, indicated an increase in these circumstances.

Table IV.30 For each of these circumstances associated with commuting to and from work, tell us if they are increasing, decreasing, or having no impact at all on your employees: West Des Moines Employer Survey				
Answer	Increasing	No impact	Decreasing	Total
Stress	6	14	0	20
Emotional stability	5	15	0	20
Time in office	4	15	1	20
Job satisfaction	4	15	1	20
Turnover	3	17	0	20
Productivity	3	16	1	20
Absenteeism	2	18	0	20
Motivation	2	17	1	20

D. STAKE HOLDER MEETINGS

The City of West Des Moines held public review meetings to gather feedback and input regarding the Housing Needs in West Des Moines. The following is a narrative that describes the themes from the meetings. A complete set of notes is included in the Appendix. Attendees included a variety of developers, financiers, non-profits, and government officials.

When asked about the type of housing that the City of West Des Moines is lacking, responses included the need for additional housing for homebuyers at a variety of price points, especially starter homes and housing options at lower price points. There is also an on-going need for rental housing options for the current workforce that is close to amenities and jobs. Public input indicated that there may be too many houses on the higher end of the spectrum that are taking longer to sell.

When asked about whether or not there are any city policies or ordinances that hinder housing development, the responses ranged from garage ordinances, minimum lot sizes, and setback and greenspace requirements. Others indicated that charges for permits and inspections, and the cost to develop raw land may be prohibitive to housing development.

Responses to what policies or ordinances the City could adopt to facilitate housing development included tax abatement, smaller lots, and form zoning could facilitate housing. In addition, inclusionary zoning and reviewing zoning to allow for mixed-income housing may benefit the development of housing in the City.

Participants definitions of affordable housing included housing that was available to households within the area median income, houses less than \$300,000, and housing costs that do not exceed 30 percent of household income.

Some of the biggest challenges the City faces in meeting the housing demand of its citizens, according to participants, are a lack of information, the cost of land, labor, and construction, and a Not In My Back Yard (NIMBY) attitude. Participants also cited zoning, a lack of infill, and a lack of access to public transportation as challenges to meeting housing demand.

Participants indicated that the biggest challenge to buying a home in West Des Moines include a lack of access to down payments, not enough inventory at lower price points, and credit issues. The lack of inventory at lower price points was mentioned throughout the public input process. The cost of land was cited as a barrier to building more affordable housing and several persons said it is difficult to find single family homes for growing families as well as seniors.

When developers were asked if a 25 percent density bonus would appeal to them, more than half of respondents indicated that it would have a positive impact on development. Participants indicated that it would help in creating mixed-income units, may be better suited for rental housing development, and may be helpful in establishing more non-profit and for profit partnerships.

Participants were asked if they had \$5 million to put towards affordable housing, what they would do. Answers ranged from owner-occupied repair and acquisition/rehab for first time home buyers, to higher density and mixed use developments with higher walkability and access to amenities.

Some additional comments made during the meeting included:

- Growing demand for affordable housing for seniors
- Higher density, smaller lots may help alleviate some cost of housing
- The cost of land is prohibitive to building affordable single-family units

There should be a focus on transit and walkability

E. SUMMARY

The 2017 Housing and Community Development Needs Survey demonstrated the highest rated needs were energy efficient retrofits, homeowner housing rehabilitation, and homebuyer education. Respondents rated the importance of being in close proximity to certain amenities included quality public schools, grocery stores, park and recreation facilities, and public transportation. The need for housing for special needs population included senior housing, housing designed for persons with disabilities, and nursing homes or assisted living facilities

The new resident survey indicated that a majority of new residents moving into West Des Moines are looking for single family homes, tend to be higher income, and tend to be highly educated.

The employer survey found that there is some concern about the availability of housing for the workforce in West Des Moines, primarily in finding affordable housing. The availability of housing has a slightly negative impact of hiring and retention for 27.3 percent of employer respondents, although commuting does not seem to impact retention of employees for the employers surveyed.

V. WEST DES MOINES FORECAST

West Des Moines is expected to grow significantly by 2050, utilizing a population forecast for Woods & Poole Economic, Inc (W&P) to estimate the projected population through 2050 for West Des Moines.

A. HOUSEHOLDS FORECAST

The 2017 Housing Needs Forecast reports housing demand projections from 2017 to 2050. Three possible economic futures portraying moderate, strong, and very strong growth were used to create three forecasts. The strong scenario is the base case, representing conditions as of today. The *moderate growth* scenario forecast projects household growth with the assumption of slower population and employment growth, where the *very strong growth* scenario incorporates assumptions of much stronger employment and population growth over the forecast horizon.

The primary objective of offering three alternative forecasts is to enhance planning capacity and to provide additional tools in order to assist state and local governments in their ongoing housing needs assessment, thereby facilitating informed discussion about housing demand at the local community level. These forecasts prove useful when interpreting the need for new or rehabilitated housing and whether single-family or rental housing activities might be best undertaken.

All three forecasts span the period of 2016 through 2050 and offer predictions of the demand for housing. However, only the strong growth scenario is reported here. The moderate and very strong scenarios are reported in the appendix.

This report uses the modified population projections based on projections released from Woods & Poole Economic, Inc (W&P).

Income categories were calculated using the Housing and Urban Development CHAS (Comprehensive Housing Affordability Strategy) data and are expressed as a percentage of area Median Family Income (MFI). This distribution is assumed to remain constant over the forecast horizon. Homeownership rates were forecasted based on historical trends.

Table V.1, shows the *strong growth scenario* for the West Des Moines. As can be seen for a total of 26,790 households in 2016. In 2030, there will be a projected 30,796 households, of which 18,334 are projected to be owner occupied and the remaining 12,462 are expected to be renter-occupied.

Table V.1 Housing Demand Forecast West Des Moines Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	0	467	483	500	515	528	539	549
30.1-50%	0	703	728	753	775	795	812	827
50.1-80%	0	1,739	1,800	1,861	1,916	1,965	2,007	2,045
80.1-95%	0	1,221	1,264	1,307	1,346	1,380	1,409	1,436
95.1-115%	0	1,857	1,922	1,988	2,047	2,098	2,143	2,184
115+%	0	11,142	11,531	11,925	12,280	12,589	12,860	13,105
Total	0	17,129	17,727	18,334	18,878	19,354	19,771	20,148
Renter								
0-30%	0	1,883	1,948	2,015	2,075	2,127	2,173	2,214
30.1-50%	0	1,697	1,757	1,817	1,871	1,918	1,959	1,996
50.1-80%	0	2,340	2,422	2,505	2,579	2,644	2,701	2,753
80.1-95%	0	840	869	899	926	949	969	988
95.1-115%	0	1,355	1,403	1,451	1,494	1,531	1,565	1,594
115+%	0	3,528	3,651	3,776	3,888	3,986	4,072	4,149
Total	0	11,643	12,050	12,462	12,832	13,155	13,439	13,695
Total								
0-30%	0	2,350	2,432	2,515	2,590	2,655	2,712	2,764
30.1-50%	0	2,401	2,484	2,569	2,646	2,712	2,771	2,824
50.1-80%	0	4,079	4,221	4,366	4,496	4,609	4,708	4,798
80.1-95%	0	2,061	2,133	2,206	2,272	2,329	2,379	2,424
95.1-115%	0	3,212	3,325	3,438	3,541	3,630	3,708	3,779
115+%	0	14,669	15,182	15,701	16,168	16,575	16,932	17,255
Total	26,790	28,771	29,777	30,796	31,711	32,509	33,210	33,843

By 2050, there are projected to be 20,148 owner-occupied households, of which 549 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 2,045 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 13,695 renter households, of which 2,214 renter households are expected to have incomes between 0 and 30.0 percent of median family income 2,753 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 33,843 occupied units by 2050, of which 2,764 are expected to have incomes on between 0 and 30 percent of MFI.

VI. RESEARCH CONCLUSIONS

This analysis of the West Des Moines Housing Needs Assessment has been based upon the collection and evaluation of both quantitative data, such as examinations of current housing stock, its use, current vacancy rates, as well as the capacity of vacant and underdeveloped properties to accommodate future residential development. The evaluation was also influenced by the expected increase in population in the population forecast, the housing needs demonstrated by the housing needs survey and perceived housing needs in the New Resident and Employer surveys. An overview of these findings is summarized here, with this narrative drawn from the Housing Needs Assessment. All of the data reference West Des Moines.

DEMOGRAPHIC AND ECONOMIC BACKGROUND

The population in West Des Moines has expanded at a relatively fast rate over the last 16 years, rising from 46,403 people in 2000 to 64,560 in 2016. The racial and ethnic blend of the region is increasing. While the white population still represents 85.4 percent of the population, all minorities have increased at a rate higher than the average. A substantial rise in the Hispanic population occurred, which expanded by more than 108.7 percent between 2000 and 2010. A review of age cohort statistics revealed that persons from 55 to 64 are a rising proportion of the population, increasing by over 67.9 percent between 2000 and 2010.

The proportion of family households is increasing in the City, while non-family households have declined. However, owner-occupied married-couple family households declined as a proportion of households between 2010 and 2016. Renter-occupied households rose in all categories.

The labor force in West Des Moines has continued to grow in recent years, reaching 38,341 in 2016. Unemployment in West Des Moines has followed a similar pattern to the State of Iowa, falling over the past few years, but has remained lower than the State average. By 2016, the unemployment rate in West Des Moines was 2.5, while the State's rate was 3.7 percent.

While the earnings per job in Polk County continue to be ahead of the State, it has been increasing slowly in recent years. By 2016, Polk County's real average earnings per job was \$52,525 while the State was \$43,526. The real per capita income has level off and although it remains higher than the State average, the gap is shortening. In 2016, Polk County's per capita income was \$44,155, compared to the state average at \$38,254.

The poverty rate in West Des Moines has increased by 2.3 percentage points between 2000 and 2016. In 2016, there were an estimated 4,169 persons in poverty. Some 1,167, or 28.0 percent, were children, and 9.4 percent were elderly.

HOUSING NEEDS ASSESSMENT

The housing stock in West Des Moines rose 26.0 percent between 2000 and 2010, from 20,815 units in 2000 to 26,219 units in 2010. Homeownership in the area declined slightly

over the period, from 62.1 percent to 59.5 percent in 2016. There was an increase in the number of vacant housing units, which rose from 989 units in 2000 to 1,508 units in 2016. However, the more concerning component of vacant housing units are those that are considered as “other vacant” by the Census. These types of units are not for-rent, nor are they for-sale; and are not available to the market place. There may be challenges in ownership; they may be abandoned or foreclosed upon; they may be too dilapidated to be considered habitable. With 455 such units empty in 2016, they comprise 30.2 percent of all vacant units. When located in close proximity to one another, they may be considered a blighting influence, and there were several areas throughout the West Des Moines with higher concentrations of these units.

Production peaked in 2002 at 1,043 units before falling to a low of 309 units in 2011. This grew again to 1,035 units in 2013, and leveled out at 574 units in 2016. In recent years, apartments and single family unit production have been fairly equal. The real value of single-family building permits increased from \$310,972 in 2015 to \$330,515 in 2016.

According to assessor data, there is a slight need for rehabilitation in West Des Moines. There are 33 single family units that may be in need of rehabilitation. However, much of the housing stock in West Des Moines remains livable.

Information about the West Des Moines’s current rental units were gathered through use of the 2017 Rental Vacancy Survey, covering single family rental units, apartments, mobile homes, and other types of rental units. All told, current vacancy rates of properties surveyed was a low 6.6 percent, with apartments at 6.5 percent. The most frequently surveyed units were two bedroom units, with the most frequently surveyed type being apartment units. The average rent for one bedrooms was \$857, \$1,000 for two bedrooms, and \$1,229 for three bedrooms.

Households that experience one or more of the housing problems are considered to have unmet housing needs, including overcrowding, incomplete plumbing or kitchen facilities, and cost burdens. The most common housing problem was cost burden, and 23.2 percent of households in 2016 had a cost burden. Renters were even more heavily impacted, with some 21 percent of renters were cost burdened, and 13.3 percent were severely cost burdened.

COMMUNITY INPUT

The 2017 Housing and Community Development Needs Survey demonstrated the highest rated needs were energy efficient retrofits, homeowner housing rehabilitation, and homebuyer education. Respondents rated the importance of being in close proximity to certain amenities included quality public schools, grocery stores, park and recreation facilities, and public transportation. The need for housing for special needs population included senior housing, housing designed for persons with disabilities, and nursing homes or assisted living facilities

The new resident survey indicated that a majority of new residents moving into West Des Moines are looking for single family homes, tend to be higher income, and tend to be highly educated.

The employer survey found that there is some concern about the availability of housing for the workforce in West Des Moines, primarily in finding affordable housing. The availability of housing has a slightly negative impact of hiring and retention for 27.3 percent of employer respondents, although commuting does not seem to impact retention of employees for the employers surveyed.

WEST DES MOINES FORECAST

By 2050, there are projected to be 20,148 owner-occupied households, of which 549 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 2,045 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 13,695 renter households, of which 2,214 renter households are expected to have incomes between 0 and 30.0 percent of median family income 2,753 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 33,843 occupied units by 2050, of which 2,764 are expected to have incomes on between 0 and 30 percent of MFI.

A. HOUSING CHALLENGES AND RECOMMENDATIONS

HOUSING CHALLENGES

The primary housing challenges facing West Des Moines, as identified in the study, fell into the following categories:

1. **Unmet housing needs for many households.** This represents existing households with a housing problem, especially those with cost burdens. Over 6,000 households had a cost burden (housing costs greater than 30 percent of household income) or severe cost burden (housing costs greater than 50 percent of household income) in 2016, representing 23.2 percent of the population. Renters are even more strongly hit, with 34.3 percent experiencing a cost burden.
2. **Increased demand for rental/multifamily housing.** The rate of renting has increased in West Des Moines over the past decade. While homeownership is declining, the need for additional rental units will be necessary to accommodate rental households.
3. **Demand for both rental units and homeownership housing over the forecast horizon.** Rising housing prices, coupled with a low rental vacancy rate with high rental rates, are reflective of the growth that West Des Moines has already experienced. West Des Moines is expected to grow to over 33,800 households by 2050. Assuming the existing forecast is accurate, there are expected to be an additional 2,000 renter households and 3,000 owner households. Over 1,500 of these new households are expected to be low to moderate income households.
4. **Need for new construction.** As the population is expected to rise by 1,000 households by 2025. The current rate of production is around 500 units per year. At this rate, the growing housing stock will be able to accommodate new residents. However, housing units must be available in a range of price points in order to accommodate all income levels and the 300 low-to-moderate income households expected by 2025. In addition, the new resident survey indicated that a majority of incoming residents are higher income and looking for single family homes.
5. **Need to rehabilitate or redevelop existing housing.** While the assessor data for Polk County showed little need for rehabilitation, the increase in vacant housing in the City may indicate a need. Units classified as “other vacant,” may present opportunities for redevelopment in the City. In addition, the survey indicated a need for homeowner housing rehabilitation, including energy efficient retrofits.
6. **Aging population.** West Des Moines experiencing an increase in the number of elderly households in the City. As this population continues to grow, it will increase the need for renovations of existing housing stock, as well as the need for senior housing facilities with access to services. The 2017 Housing and Community Development Needs

Survey indicated a high level of need for housing for senior housing and housing for persons with disabilities.

RECOMMENDATIONS TO ADDRESS HOUSING NEEDS

These housing challenges present West Des Moines with the opportunity to plan for future housing needs as West Des Moines continues to grow. The area's expanding population and dynamic housing needs can be addressed through several strategies to promote successful growth. Through housing development in vacant properties, and encouraging low to moderate income housing, West Des Moines will be able to meet the housing needs of current and future residents.

Recommendation 1: Encourage Low to Moderate Income Housing

By 2050, West Des Moines is expected to have an additional 5,000 households. A third of these new residents are expected to be low to moderate income. Many of these low to moderate income households are be faced with housing problems, primarily cost burdens. Encouraging development of housing to accommodate lower income households will accommodate the influx of new residents in West Des Moines.

Actions:

1. Encourage affordable housing development through density bonus, fee deferments or waivers, and other forms of cost benefits to developers.
2. Increase the density of housing in some areas, to maximize the use of existing infrastructure. Review maximum density restrictions for multifamily housing in residential zoning districts for areas that could accommodate higher density rental development.
3. Seek out funding opportunities from local and state sources. Investigate the availability of Home Investment Partnership Program (HOME), the State Housing Trust Fund, the National Housing Trust Fund, and other funding options available through the State of Iowa, Iowa Finance Authority, Low-Income Housing Tax Credits, and the United States Department of Agriculture.

Recommendation 2: Encourage Rental-Multifamily Housing Development

By 2050, West Des Moines is expected to have an additional 2,000 renter households. Many of these low to moderate income households will be faced with housing problems, primarily cost burdens. The production of rental/multifamily units has remained steady in the area in the past few years, but the increase in the proportion of renter households and the low rental vacancy rate indicates a strong need for additional rental units. By encouraging the development of additional rental/multifamily units throughout West Des Moines, and the rehabilitation or redevelopment of existing units, the area will be better prepared to accept the influx of additional renter households. The most renters with unmet needs are seen along the northern border of the City.

Actions:

1. Assess areas with established infrastructure that can accommodate additional rental/multifamily development.
2. Encourage rental developments through development incentives and fee waivers.
3. Review zoning requirements that may limit rental/multifamily developments and areas of increased density, especially in areas adjacent to existing amenities and infrastructure.
4. Review the availability and need for additional amenities, such as public K-12 schools, grocery stores and public transportation within the vicinity for new developments.

Recommendation 3: Encourage Development of Senior Housing

The elderly population in West Des Moines is growing. A large proportion of new residents in the New Resident survey were retired, and the 2017 Housing and Community Development Needs survey indicated the highest need for senior housing. As the population continues to age, it will strain any existing senior housing and limit options for those who wish to age in place. A comprehensive approach including developing senior housing and making sufficient renovations to allow elderly households to age in place will fortify West Des Moines to accommodate a large portion of the population.

Actions:

1. Encourage the development of senior housing in close proximity to existing services and infrastructure through development incentives and fee waivers or deferments.
2. Review existing zoning requirements for lot size and density restrictions that may limit the amount of development of vacant or underdeveloped parcels over the course of the next several decades.

Recommendation 4: Encourage new construction of a variety of housing choices

This Housing Needs Assessment finds that the expected growth in West Des Moines will necessitate additional housing development to provide the housing variety needed to accommodate a variety of households. While there are areas with heavy concentration of renter or owner households, the development of additional units should be able to address the needs of all income levels. The development of single-family homes, at a variety of price points, will help ensure that incoming residents have access to their preferred housing options and meet the needs of incoming workers.

Actions:

1. Assess areas with established infrastructure that can accommodate additional rental and owner-occupied development.
2. Review the availability and need for additional amenities, such as public K-12 schools in areas with proposed new development.
3. Review the availability and need for grocery stores and public transportation within the vicinity for new developments.

4. Identify mixed housing opportunities in the study area and encourage local decisions that promote a mix of housing types.
5. Coordinate with service and utility providers to ensure that plans are in place to provide adequate facilities as growth occurs.

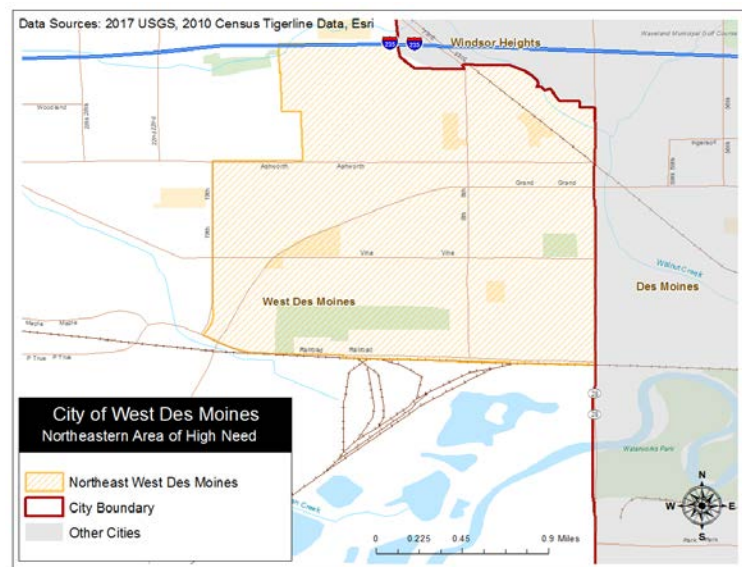
B. TARGETING

Three areas in the City have been identified as areas of high need. These three areas have high rates of housing problems. While all three of these areas have higher concentrations of renter households, two of these areas would benefit from the expansion and production of multi-family units available to low to moderate income households. The third area has seen higher levels of housing problems for owner-occupied housing. This is a prime area for targeting the development of for-sale housing at a variety of price points. These three areas are described in greater detail below.

AREA #1

Description: Railroad Ave to the south, 19th St to the west, and city limits at the north and east

This neighborhood is heavily renter-occupied. Area #1 experienced higher levels of housing needs. As seen throughout this study, housing cost burdens are the primary concern for households citywide. Housing problems for renter households under 30 percent HUD Area Median Family Income (HAMFI) are more likely to be experienced in this neighborhood than in neighborhoods immediately adjacent to it. This rate of housing problems does not appear to be solely impacted by rental costs, which are markedly lower in this neighborhood. The median contract rent in these two census tracts were \$751 and \$709 in 2016, compared to \$930 and \$871 in tracts immediately adjacent. Homeowner in this area are not facing housing problems at an elevated rate in this area.



Higher rates of housing problems are coupled with higher rates of poverty in this neighborhood. In 2000, this area had higher than average rates of poverty in the City, which continued through 2016 when poverty rates rose city-wide. In both 2000 and 2010, there were higher concentration of racial and ethnic minorities in this neighborhood, particularly black and Hispanic households, which exceeded minority population in other areas of the City.

Area #1 saw higher levels of vacant housing in 2016, which presents an opportunity for increased investment in these neighborhoods. The use of acquisition and rehabilitation in this area may be a useful tool in combatting the elevated rate of housing problems.

Refer to recommended actions:

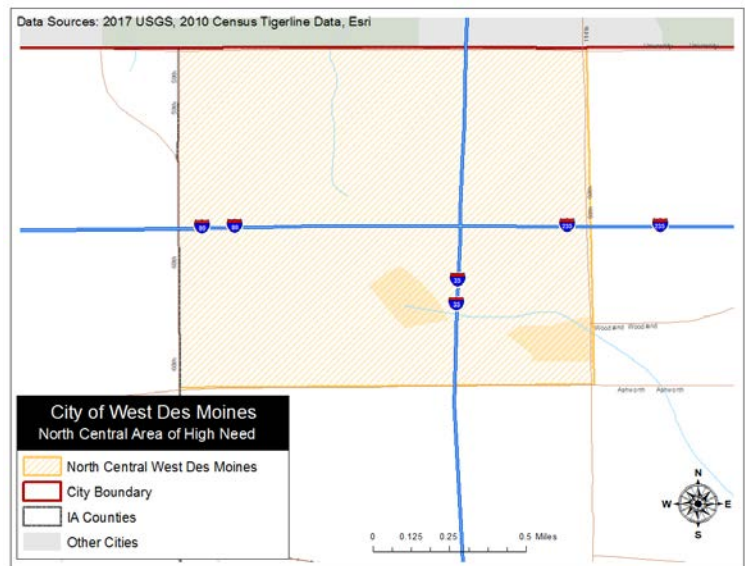
Recommendation 1: Encourage Low to Moderate Income Housing

Recommendation 2: Encourage Rental-Multifamily Housing Development

AREA #2

Description: Neighborhood along the northern edge of the City, bordered by University Ave at the north, Ashworth Ave at the south, 60th St to the west, and 50th to the east.

Similar to Area #1, this area of the city has seen higher rates of housing problems, poverty, and higher rates of vacant housing. This area has a high concentration of renter households, exceeding rates in adjacent areas. This area sees higher median rents than in Area #1 at \$788 but is still lower than adjacent areas in the City, which exceed \$1040 directly to the west. Nevertheless, this area continues to have higher concentration of housing problems than other areas in the City. As mentioned above, this is primarily housing cost burdens. The households in this area would benefit from the introduction of affordable housing options, which would reduce the number households facing housing problems.



As seen in Area #1, Area #2 is also an area of high levels of poverty than adjacent areas. This level of poverty has remained higher than the average since 2000. This area has also seen higher concentrations of racial and ethnic minorities.

Vacancy rates in Area #2 exceeded the vacancy rates in adjacent areas. This area saw higher than average levels of vacant housing in both 2000 and 2016. Investment in this area may alleviate the rate of housing problems, exacerbated by higher than average levels of poverty.

Refer to recommended actions:

Recommendation 1: Encourage Low to Moderate Income Housing

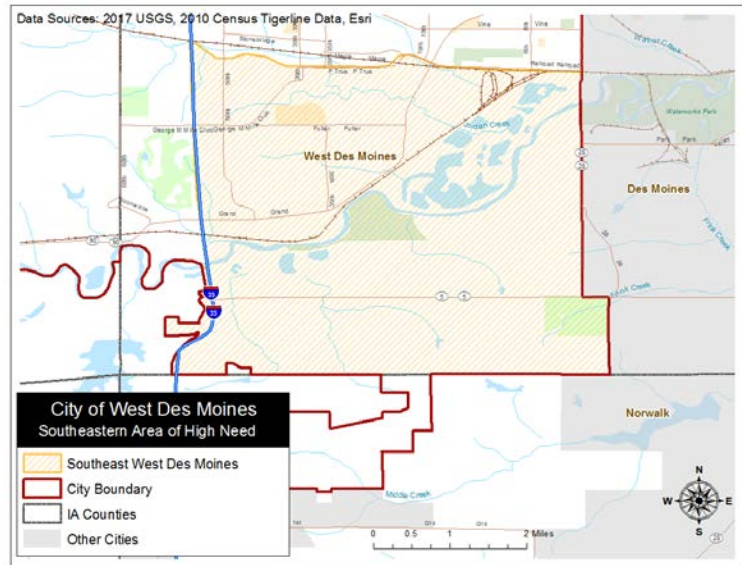
Recommendation 2: Encourage Rental-Multifamily Housing Development

AREA #3

Description: Southeast quadrant of the city, bordered by Railroad Ave to the north, 35th to the west, and city limits to the south and west.

Although this area saw a higher concentration of renter households than other areas in the City, this area saw a higher concentration of in-need homeowner households. This was despite lower median home values in 2016 than areas in the western part of the City. The median home value in 2016 was \$218,000, compared to areas that exceed \$371,000 directly to the west.

As seen in both Areas #1 and #2, this area has seen higher levels of poverty than adjacent areas. This level of poverty has remained higher than the average since 2000. This area has also seen higher concentrations of racial and ethnic minorities.



Area #3 saw lower rates of vacant housing in 2016, pointing to a need for additional housing options. The addition of new for-sale housing options in a variety of price points may reduce the number of households with housing needs, as well as increase the number of units available in the City as the population grows. In addition, public input indicated the need for additional housing options at a variety of income levels. This area may present the opportunity to increase these housing options.

Refer to recommended action:

Recommendation 4: Encourage new construction of a variety of housing choices

APPENDIX A: ADDITIONAL PLAN DATA

Dallas County Assessor

Table A.1 Residential Properties City of West Des Moines - Dallas County Dallas County Assessor			
Total	Living Area (Sqft)	Average Number of Rooms	Average Number of Bedrooms
Average	1,523.8	6.0	2.7

Table A.2 Residential Properties City of West Des Moines - Dallas County Dallas County Assessor	
Year Built	Total
Before 1940	13
1940 - 1959	9
1960 - 1979	132
1980 - 1999	1,191
2000 - 2009	3,246
Later 2010	3,026
Missing	795
Total	8,412

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts which provide a consistent framework for analyzing and comparing individual state and local area economies. Table A.3 shows total real earnings by industry for Dallas County. In the most recent 2016 estimate, the finance and insurance industry had the largest total real earnings, with total real earnings reaching 1,200,058,000 dollars. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 54.3 percent.

Table A.3
Real Earnings by Industry
 Dallas County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	18,098	30,469	70,018	52,834	63,215	28,462	18,114	12,374	-31.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	6,860	0	2,127	1,628	2,921	3,323	3,523	5,435	54.3
Construction	71,493	130,527	112,443	121,331	128,689	147,347	161,865	175,017	8.1
Manufacturing	105,630	102,893	110,184	113,154	118,532	121,240	132,612	141,315	6.6
Wholesale trade	43,127	0	64,329	64,437	81,557	92,670	87,884	93,718	6.6
Retail trade	51,848	152,669	159,603	172,316	182,253	192,807	205,186	220,040	7.2
Transportation and warehousing	66,478	51,901	55,898	60,514	71,491	76,865	84,098	85,547	1.7
Information	21,120	19,900	28,335	27,789	11,667	12,505	12,067	12,203	1.1
Finance and insurance	29,880	836,601	1,017,787	1,096,193	1,135,920	1,139,951	1,232,998	1,200,058	-2.7
Real estate and rental and leasing	14,669	17,416	18,562	30,675	51,984	59,808	67,147	69,155	3
Professional and technical services	34,753	98,245	105,535	106,543	117,447	132,537	142,805	164,859	15.4
Management of companies and enterprises	1,090	41,243	35,211	32,778	20,339	32,392	46,792	50,424	7.8
Administrative and waste services	22,938	29,021	29,366	33,360	59,628	67,504	76,821	107,325	39.7
Educational services	1,886	13,223	12,723	14,460	14,242	15,943	17,321	19,171	10.7
Health care and social assistance	63,770	199,777	178,129	186,921	193,186	215,108	226,316	239,973	6
Arts, entertainment, and recreation	8,857	9,568	10,352	14,108	13,787	14,475	14,355	17,564	22.4
Accommodation and food services	14,350	49,348	56,197	67,097	68,347	75,115	80,853	88,181	9.1
Other services, except public administration	27,155	78,988	79,821	85,834	85,961	89,627	65,277	66,533	1.9
Government and government enterprises	103,224	200,685	199,804	198,496	212,546	216,579	226,966	240,783	6.1
Total	712,077	2,134,881	2,351,138	2,485,868	2,638,880	2,740,075	2,909,341	3,016,763	3.7

Table A.4 shows the total employment by industry for Dallas County. The most recent estimates show the finance and insurance industry was the largest employer in Dallas County, with employment reaching 14,764 jobs in 2016. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 27.7 percent to 76 jobs.

Table A.4									
Employment by Industry									
Dallas County									
BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,138	1,052	1,069	1,052	1,109	1,036	1,101	1,090	-1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	42	0	19	16	28	30	33	36	9.1
Construction	1,395	2,105	2,007	2,089	2,240	2,379	2,554	2,622	2.7
Manufacturing	2,237	1,960	2,029	2,074	2,135	2,153	2,151	2,213	2.9
Wholesale trade	724	0	900	892	1,013	1,186	1,157	1,255	8.5
Retail trade	2,043	5,622	6,151	6,572	6,994	7,207	7,360	7,808	6.1
Transportation and warehousing	1,074	1,009	1,110	1,227	1,260	1,269	1,424	1,442	1.3
Information	446	410	602	604	357	360	364	374	2.7
Finance and insurance	673	9,732	12,450	13,264	13,620	13,516	14,635	14,764	0.9
Real estate and rental and leasing	563	1,659	1,977	2,162	2,315	2,591	2,823	2,948	4.4
Professional and technical services	705	1,635	2,094	2,339	2,553	2,728	2,743	3,007	9.6
Management of companies and enterprises	23	378	369	323	353	402	433	492	13.6
Administrative and waste services	594	1,009	1,151	1,347	2,010	2,086	2,341	2,739	17
Educational services	116	492	580	652	719	746	820	853	4
Health care and social assistance	1,530	3,113	3,150	3,380	3,960	4,244	4,461	4,673	4.8
Arts, entertainment, and recreation	437	624	789	947	967	1,035	1,008	1,287	27.7
Accommodation and food services	776	2,441	2,693	3,100	3,176	3,218	3,205	3,349	4.5
Other services, except public administration	1,062	2,276	2,489	2,646	2,685	2,783	2,408	2,171	-9.8
Government and government enterprises	2,418	3,587	3,640	3,673	3,927	3,939	4,040	4,195	3.8
Total	18,167	40,211	45,582	48,738	51,817	53,292	55,445	57,710	4.1

Table A.5 shows the real average earnings per job by industry for Dallas County. These figures are calculated by dividing the total real earning displayed in Table II.25.1 and Table II.25.2, by industry. In 2016, the utilities industry had the highest average earnings reaching 150,972 dollars. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 41.4 percent.

Table A.5
Real Earnings Per Job by Industry
Dallas County
BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	15,904	28,963	65,499	50,223	57,002	27,473	16,453	11,352	-31
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	163,324	0	111,963	101,750	104,317	110,770	106,751	150,972	41.4
Construction	51,249	62,008	56,026	58,081	57,450	61,936	63,377	66,749	5.3
Manufacturing	47,220	52,497	54,305	54,558	55,519	56,312	61,651	63,857	3.6
Wholesale trade	59,568	0	71,477	72,239	80,511	78,136	75,959	74,676	-1.7
Retail trade	25,379	27,156	25,947	26,220	26,058	26,753	27,879	28,181	1.1
Transportation and warehousing	61,897	51,438	50,358	49,318	56,739	60,572	59,058	59,325	0.5
Information	47,355	48,536	47,069	46,009	32,680	34,736	33,151	32,628	-1.6
Finance and insurance	44,399	85,964	81,750	82,644	83,401	84,341	84,250	81,283	-3.5
Real estate and rental and leasing	26,056	10,498	9,389	14,188	22,455	23,083	23,786	23,458	-1.4
Professional and technical services	49,295	60,089	50,399	45,551	46,004	48,584	52,062	54,825	5.3
Management of companies and enterprises	47,383	109,108	95,424	101,481	57,617	80,578	108,065	102,488	-5.2
Administrative and waste services	38,616	28,762	25,513	24,766	29,666	32,361	32,815	39,184	19.4
Educational services	16,255	26,875	21,936	22,178	19,808	21,371	21,123	22,475	6.4
Health care and social assistance	41,680	64,175	56,549	55,302	48,784	50,685	50,732	51,353	1.2
Arts, entertainment, and recreation	20,268	15,334	13,120	14,897	14,258	13,986	14,241	13,647	-4.2
Accommodation and food services	18,492	20,216	20,868	21,644	21,520	23,342	25,227	26,331	4.4
Other services, except public administration	25,570	34,705	32,069	32,439	32,015	32,205	27,108	30,646	13.1
Government and government enterprises	42,690	55,948	54,891	54,042	54,124	54,983	56,180	57,398	2.2
Total	39,196	53,092	51,580	51,005	50,927	51,416	52,473	52,275	-0.4

Table A.6 shows total employment and real personal income for the years of 1969 to 2016. As can be seen in Total Real Personal Income in 2016, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$5,168,885,000 a 4.1 percent change between 2015 and 2016 and shows further annual data for the years 1969 through 2016. In 2010, total employment was 40,211 and 57,710 in 2016, which was a percentage change of 4.1 over this period.

Table A.6
Total Employment and Real Personal Income
 Dallas County
 BEA Data 1969 Through 2015

Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	292,147	17,364	129,640	83,038	44,269	531,730	20,742	9,531	30,654
1970	297,417	17,123	129,486	87,960	48,214	545,954	20,890	9,594	30,998
1971	282,179	18,426	135,317	91,792	51,825	542,686	20,563	9,858	28,627
1972	320,763	21,169	144,761	98,135	53,253	595,743	22,419	10,215	31,401
1973	388,041	25,946	152,590	107,795	58,921	681,401	25,332	10,595	36,623
1974	356,984	28,536	159,030	112,663	61,095	661,234	24,270	10,754	33,195
1975	345,348	27,281	162,548	115,249	69,869	665,732	24,179	10,680	32,335
1976	333,227	28,276	173,260	115,985	73,729	667,925	24,001	10,830	30,768
1977	320,758	29,803	186,077	123,501	72,981	673,514	23,774	11,295	28,398
1978	349,704	30,688	203,331	128,826	76,844	728,017	25,246	11,087	31,541
1979	348,837	33,332	219,759	137,826	78,875	751,966	25,891	11,223	31,081
1980	310,919	32,808	218,857	154,719	86,808	738,496	25,038	11,204	27,750
1981	344,504	34,015	217,678	172,579	90,657	791,403	26,952	11,127	30,960
1982	317,558	33,875	210,742	184,230	97,669	776,324	26,611	11,180	28,404
1983	305,751	34,461	213,960	190,903	103,878	780,031	26,602	11,302	27,054
1984	316,118	33,810	232,564	193,436	104,517	812,825	27,856	11,393	27,748
1985	306,659	34,176	241,937	189,677	105,609	809,706	27,685	11,248	27,262
1986	319,767	34,565	253,172	189,674	107,502	835,550	28,933	11,234	28,464
1987	347,668	37,430	265,825	179,907	105,232	861,202	29,896	11,597	29,980
1988	353,475	42,008	280,230	174,590	105,392	871,679	29,876	11,885	29,741
1989	370,102	40,260	297,501	187,944	107,696	922,984	31,487	11,723	31,570
1990	357,522	41,182	318,712	185,154	110,317	930,522	31,116	12,267	29,146
1991	362,675	42,794	330,165	186,065	115,479	951,589	31,119	12,684	28,593
1992	410,992	46,856	360,783	187,975	121,883	1,034,777	32,997	13,184	31,173
1993	411,152	49,594	375,130	195,163	124,222	1,056,073	32,735	13,567	30,305
1994	486,463	55,883	383,768	199,343	127,047	1,140,739	34,530	14,343	33,916
1995	533,366	63,449	372,676	235,254	130,938	1,208,785	35,501	15,450	34,521
1996	614,669	64,432	408,033	250,256	135,910	1,344,435	37,999	16,273	37,772
1997	643,764	73,459	457,121	266,201	137,237	1,430,866	38,817	16,881	38,136
1998	678,728	78,892	494,080	289,098	141,757	1,524,771	39,966	17,501	38,782
1999	697,464	81,130	560,601	288,435	145,160	1,610,530	40,576	17,764	39,262
2000	721,157	82,639	627,277	304,132	155,097	1,725,023	41,621	18,219	39,582
2001	712,077	80,419	736,826	318,035	169,537	1,856,056	42,961	18,167	39,196
2002	752,457	84,550	694,141	329,271	182,388	1,873,707	41,675	19,204	39,182
2003	852,201	95,814	692,445	339,625	179,920	1,968,377	41,776	20,466	41,639
2004	1,339,560	149,325	1,036,556	362,490	186,748	2,776,029	55,094	27,754	48,266
2005	1,508,631	171,484	1,063,612	375,262	198,756	2,974,776	56,083	31,926	47,253
2006	1,625,143	187,405	1,033,880	401,662	217,553	3,090,833	55,038	34,340	47,325
2007	1,915,792	220,911	1,064,556	474,542	233,569	3,467,548	58,609	38,501	49,760
2008	1,960,981	226,092	881,281	547,232	281,747	3,445,150	55,439	38,611	50,788
2009	1,989,462	234,029	817,194	528,273	299,298	3,400,197	52,725	39,327	50,587
2010	2,134,881	253,749	813,409	558,149	336,336	3,589,026	53,809	40,211	53,091
2011	2,351,138	246,786	770,357	657,147	344,775	3,876,630	55,572	45,582	51,580
2012	2,485,868	258,060	798,278	710,926	340,771	4,077,783	56,423	48,738	51,005
2013	2,638,880	308,466	871,912	755,121	356,723	4,314,171	57,515	51,817	50,927
2014	2,740,075	316,849	963,505	820,726	373,144	4,580,601	58,878	53,292	51,416
2015	2,909,341	332,293	1,059,174	928,763	398,522	4,963,508	61,447	55,445	52,472
2016	3,016,763	351,767	1,173,069	916,832	413,988	5,168,885	61,159	57,710	52,275

Diagram A.1, shows real average earnings per job for Dallas County from 1990 to 2016. Over this period the average earning per job for Dallas County was 42,887 dollars, which was lower than the statewide average of 43,526 dollars over the same period.

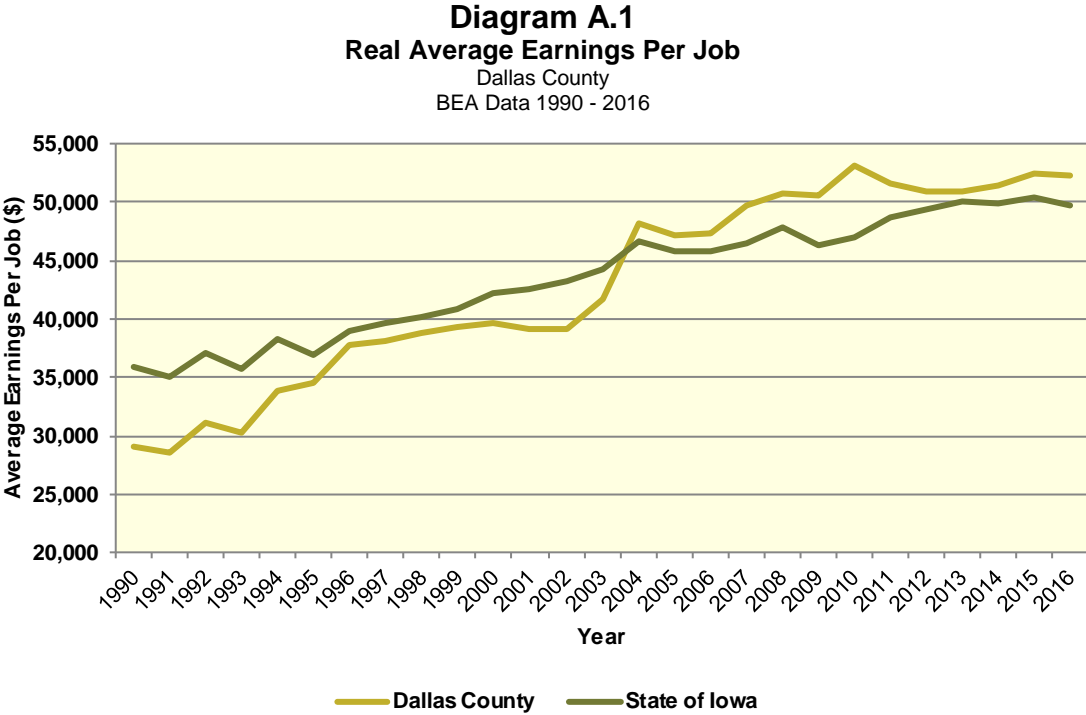
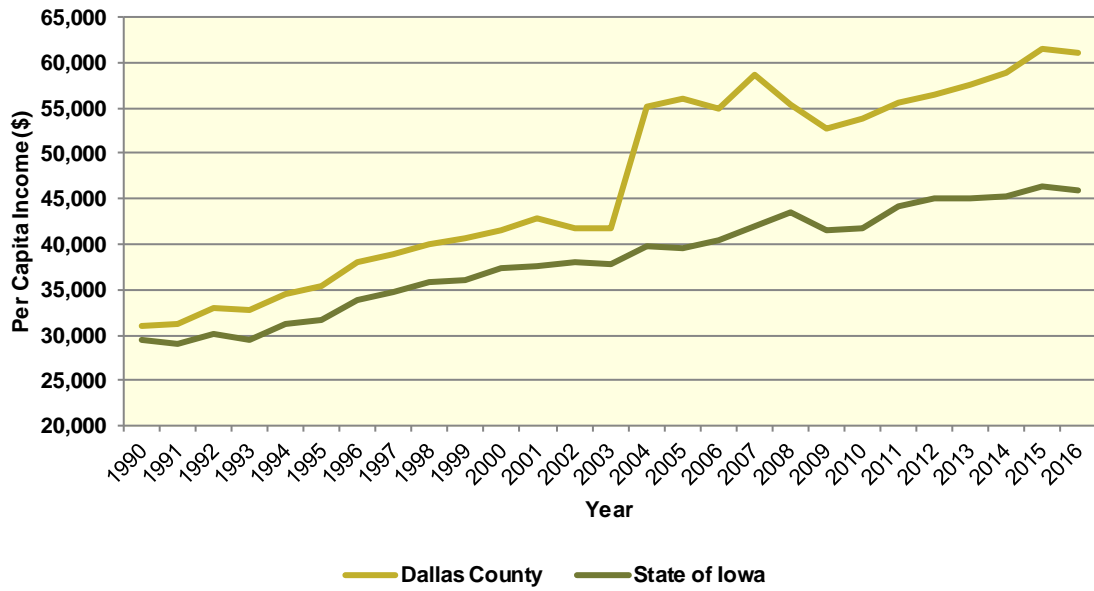


Diagram A.2, shows real per capita income Dallas County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Dallas County was 46,710 dollars, which was higher than the statewide average of 38,254 dollars over the same period.

Diagram A.2
Real Per Capita Income
 Dallas County
 BEA Data 1990 - 2016



The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts which provide a consistent framework for analyzing and comparing individual state and local area economies. Table A.7 shows total real earnings by industry for Madison County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 56,857,000 dollars. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 114.5 percent.

Table A.7
Real Earnings by Industry
 Madison County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	12,483	23,503	43,606	28,626	43,136	27,865	22,013	11,058	-49.8
Forestry, fishing, related activities, and other	0	2,128	0	2,046	1,728	1,865	1,811	1,639	-9.5
Mining	2,620	2,536	2,786	3,478	2,693	3,817	2,586	5,546	114.5
Utilities	0	0	0	0	0	51	0	57	0
Construction	26,209	28,099	30,712	33,688	31,395	32,224	33,831	36,768	8.7
Manufacturing	22,504	13,502	13,656	14,886	14,931	16,401	15,309	14,760	-3.6
Wholesale trade	8,309	10,111	9,597	9,530	9,455	8,195	10,016	12,684	26.6
Retail trade	14,531	15,032	15,577	15,076	14,434	15,836	18,836	17,640	-6.3
Transportation and warehousing	0	3,612	4,706	4,756	4,619	6,183	6,494	6,612	1.8
Information	1,745	0	0	0	1,990	2,434	3,634	3,526	-3
Finance and insurance	8,478	15,520	9,638	11,477	10,958	11,854	11,121	10,983	-1.2
Real estate and rental and leasing	1,577	1,386	1,534	1,737	2,398	2,591	2,774	3,060	10.3
Professional and technical services	7,268	10,122	9,830	9,480	8,964	8,917	8,230	8,461	2.8
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	0	678	127	197	272	254	266	220	-17.4
Health care and social assistance	0	17,830	16,464	15,602	15,593	15,022	14,588	13,767	-5.6
Arts, entertainment, and recreation	341	445	503	667	641	666	557	522	-6.3
Accommodation and food services	3,156	3,825	3,860	3,999	3,861	4,097	4,648	4,634	-0.3
Other services, except public administration	12,589	0	0	0	13,463	14,093	14,709	15,147	3
Government and government enterprises	41,685	60,579	57,978	57,214	53,095	53,363	55,334	56,857	2.8
Total	186,758	228,371	242,304	232,995	241,005	234,852	235,861	233,141	-1.2

Table A.8 shows the total employment by industry for Madison County. The most recent estimates show the government and government enterprises industry was the largest employer in Madison County, with employment reaching 1,036 jobs in 2016. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 49.1 percent.

Table A.8									
Employment by Industry									
Madison County									
BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,146	949	956	941	968	930	952	944	-0.8
Forestry, fishing, related activities, and other	0	75	0	71	77	82	78	76	-2.6
Mining	49	58	67	83	68	90	55	82	49.1
Utilities	0	0	0	0	0	0	0	0	0
Construction	644	640	601	633	630	648	686	717	4.5
Manufacturing	509	294	306	314	313	325	305	298	-2.3
Wholesale trade	180	169	168	178	174	182	188	231	22.9
Retail trade	714	667	697	717	743	739	890	855	-3.9
Transportation and warehousing	0	127	125	124	133	155	164	161	-1.8
Information	61	0	0	0	48	60	76	72	-5.3
Finance and insurance	257	372	351	309	325	322	321	321	0
Real estate and rental and leasing	147	219	221	211	238	245	259	269	3.9
Professional and technical services	215	272	272	269	268	255	254	262	3.1
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	0	31	21	25	25	27	27	26	-3.7
Health care and social assistance	0	686	643	603	584	552	518	507	-2.1
Arts, entertainment, and recreation	83	94	103	94	91	94	103	101	-1.9
Accommodation and food services	244	299	275	260	263	281	329	310	-5.8
Other services, except public administration	402	0	0	0	421	424	442	463	4.8
Government and government enterprises	941	1,122	1,095	1,119	1,022	1,015	1,014	1,036	2.2
Total	6,576	6,728	6,651	6,641	6,613	6,682	6,927	6,992	0.9

Table A.9 shows the real average earnings per job by industry for Madison County. These figures are calculated by dividing the total real earning displayed in Table A.7 and Table A.8, by industry. In 2016, the mining industry had the highest average earnings reaching 67,634 dollars. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 43.9 percent.

Table A.9
Real Earnings Per Job by Industry
Madison County
BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	10,893	24,766	45,613	30,421	44,562	29,962	23,123	11,714	-49.3
Forestry, fishing, related activities, and other	0	28,375	0	28,822	22,446	22,742	23,212	21,566	-7.1
Mining	53,471	43,716	41,588	41,909	39,597	42,408	47,011	67,634	43.9
Utilities	0	0	0	0	0	0	0	0	0
Construction	40,697	43,904	51,101	53,220	49,833	49,729	49,316	51,280	4
Manufacturing	44,213	45,926	44,627	47,408	47,702	50,466	50,193	49,530	-1.3
Wholesale trade	46,160	59,830	57,122	53,538	54,338	45,025	53,278	54,909	3.1
Retail trade	20,351	22,537	22,349	21,026	19,427	21,429	21,164	20,632	-2.5
Transportation and warehousing	0	28,443	37,644	38,354	34,729	39,892	39,600	41,068	3.7
Information	28,599	0	0	0	41,458	40,570	47,819	48,972	2.4
Finance and insurance	32,987	41,721	27,457	37,141	33,717	36,812	34,644	34,215	-1.2
Real estate and rental and leasing	10,727	6,329	6,941	8,233	10,074	10,575	10,711	11,375	6.2
Professional and technical services	33,805	37,214	36,138	35,241	33,447	34,967	32,402	32,294	-0.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	0	21,877	6,062	7,881	10,883	9,406	9,869	8,462	-14.3
Health care and social assistance	0	25,991	25,605	25,874	26,700	27,214	28,161	27,154	-3.6
Arts, entertainment, and recreation	4,104	4,732	4,881	7,099	7,045	7,081	5,410	5,168	-4.5
Accommodation and food services	12,936	12,792	14,036	15,379	14,681	14,581	14,129	14,948	5.8
Other services, except public administration	31,317	0	0	0	31,978	33,239	33,279	32,715	-1.7
Government and government enterprises	44,298	53,992	52,948	51,130	51,952	52,574	54,570	54,881	0.6
Total	28,400	33,943	36,431	35,084	36,444	35,147	34,050	33,344	-2.1

Table A.10 shows total employment and real personal income for the years of 1969 to 2016. As can be seen in Total real personal income in 2016, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$702,927,000 a -0.1 percent change between 2015 and 2016. Table A.10, shows further annual data for the years 1969 through 2016. In 2010, total employment was 6,728 and 6,992 in 2016, which was a percentage change of 0.9 over this period.

Table A.10
Total Employment and Real Personal Income
 Madison County
 BEA Data 1969 Through 2015

Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	137,127	6,797	35,803	33,481	19,449	219,063	18,821	4,577	29,959
1970	135,284	7,030	36,189	36,585	21,561	222,588	19,237	4,691	28,841
1971	127,556	7,384	39,637	38,715	22,980	221,504	19,013	4,780	26,685
1972	137,010	7,095	45,498	42,178	23,945	241,535	19,759	4,574	29,955
1973	173,830	8,278	50,381	49,416	25,578	290,927	23,788	4,577	37,977
1974	121,192	9,146	53,983	53,408	27,818	247,255	20,330	4,717	25,691
1975	135,089	9,072	54,854	55,171	30,242	266,283	21,930	4,884	27,658
1976	146,312	9,586	58,801	55,648	31,876	283,052	23,035	5,069	28,865
1977	123,853	9,445	65,528	59,572	31,332	270,840	21,453	5,212	23,765
1978	143,260	9,956	71,082	61,965	33,456	299,807	23,491	5,305	27,004
1979	121,232	11,204	75,245	63,986	35,215	284,473	22,094	5,332	22,737
1980	106,557	10,447	77,838	69,139	38,192	281,278	22,353	5,187	20,542
1981	104,430	10,331	77,366	74,881	40,319	286,665	22,931	5,055	20,659
1982	97,429	9,680	75,381	83,763	43,367	290,260	23,276	4,927	19,775
1983	79,942	9,440	76,825	82,557	44,831	274,715	22,308	4,943	16,174
1984	92,915	9,924	81,680	86,908	45,763	297,342	24,312	4,974	18,680
1985	104,367	10,313	83,390	84,965	46,277	308,686	25,292	4,983	20,944
1986	114,798	11,053	86,456	81,920	46,922	319,042	26,076	5,085	22,576
1987	123,477	12,388	90,497	75,330	46,097	323,013	26,354	5,298	23,305
1988	112,249	13,303	96,852	72,794	45,613	314,205	25,500	5,185	21,649
1989	130,734	13,434	101,469	72,951	46,475	338,195	27,262	5,231	24,991
1990	126,664	13,950	108,550	71,582	49,681	342,527	27,366	5,375	23,565
1991	119,664	13,831	114,718	71,084	50,916	342,550	27,299	5,344	22,392
1992	125,678	13,926	121,714	69,106	53,493	356,064	27,958	5,327	23,593
1993	117,563	15,121	123,185	67,188	55,712	348,527	27,211	5,625	20,901
1994	144,662	16,646	126,171	66,670	56,286	377,144	29,126	5,950	24,314
1995	133,862	17,347	126,415	74,995	59,349	377,273	28,281	6,248	21,425
1996	158,793	16,494	138,070	79,478	62,201	422,049	31,309	6,398	24,818
1997	166,279	18,910	148,276	85,433	61,389	442,466	32,570	6,391	26,017
1998	169,505	19,815	154,505	92,937	61,709	458,841	33,488	6,446	26,296
1999	173,724	20,511	169,653	88,227	64,592	475,685	34,227	6,537	26,576
2000	182,035	20,259	173,300	89,514	67,009	491,599	34,992	6,449	28,227
2001	186,758	20,593	176,383	90,399	69,025	501,972	35,490	6,576	28,401
2002	194,786	21,136	182,310	86,692	75,302	517,954	36,191	6,398	30,444
2003	199,350	21,747	188,355	79,379	73,681	519,018	35,841	6,405	31,124
2004	222,548	22,002	197,542	78,567	74,214	550,869	37,390	6,412	34,708
2005	218,888	22,908	208,796	81,325	79,693	565,795	37,927	6,598	33,175
2006	222,371	23,575	220,732	87,683	84,304	591,515	38,758	6,718	33,101
2007	237,092	24,619	244,118	96,690	87,116	640,397	41,535	6,876	34,481
2008	242,665	24,791	251,079	107,254	99,116	675,324	43,522	6,765	35,871
2009	230,615	24,985	244,491	100,030	106,615	656,767	42,345	6,756	34,135
2010	228,371	25,745	235,874	96,076	113,061	647,636	41,162	6,728	33,944
2011	242,304	23,256	241,254	104,110	109,512	673,924	42,830	6,651	36,431
2012	232,995	23,110	243,618	107,981	107,730	669,215	42,791	6,641	35,084
2013	241,005	25,017	251,796	106,816	107,674	682,275	44,100	6,613	36,444
2014	234,852	25,587	259,484	110,127	109,022	687,898	44,090	6,682	35,147
2015	235,861	26,140	268,137	112,137	113,750	703,745	44,694	6,927	34,050
2016	233,141	27,668	269,924	112,697	114,833	702,927	44,354	6,992	33,344

Diagram A.3, shows real average earnings per job for Madison County from 1990 to 2016. Over this period the average earning per job for Madison County was 29,926 dollars, which was lower than the statewide average of 43,526 dollars over the same period.

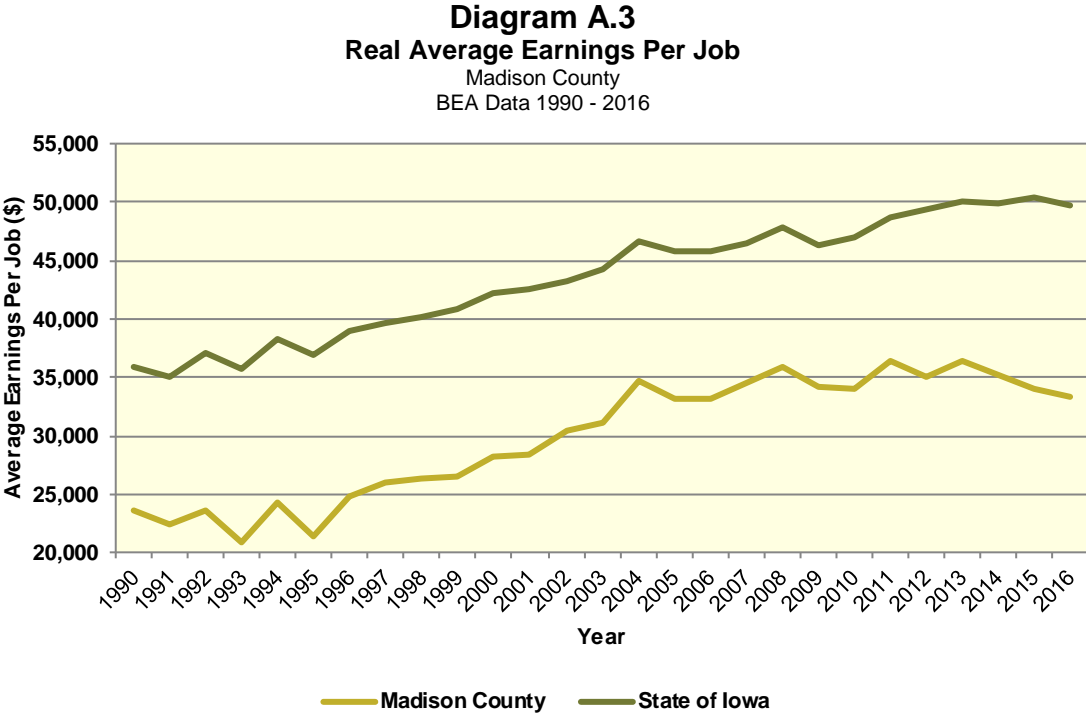
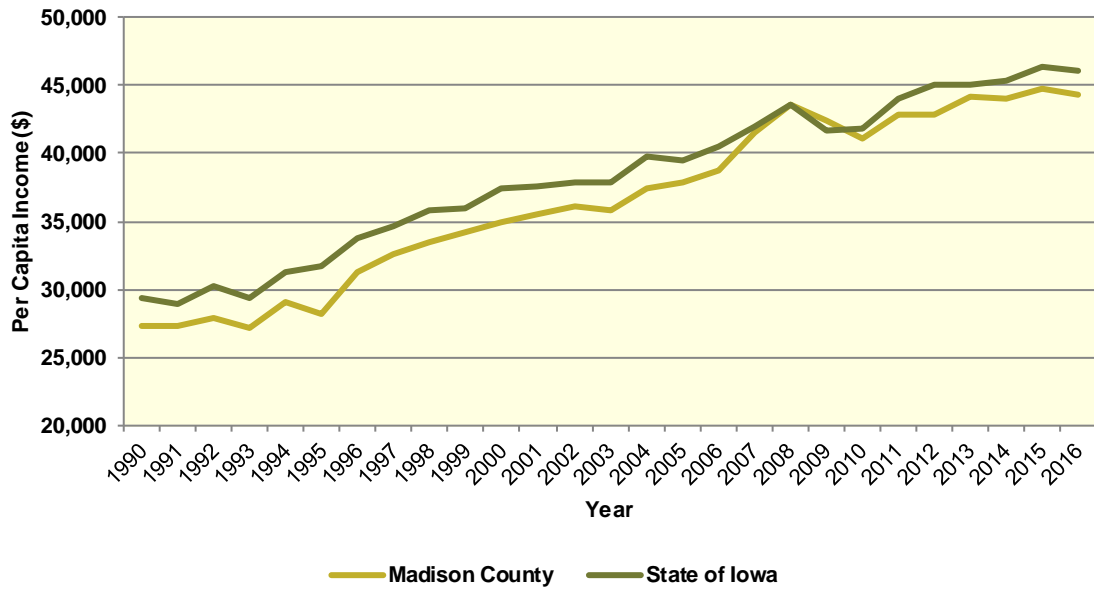


Diagram A.4, shows real per capita income Madison County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Madison County was 36,550 dollars, which was lower than the statewide average of 38,254 dollars over the same period.

Diagram A.4
Real Per Capita Income
 Madison County
 BEA Data 1990 - 2016



The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts which provide a consistent framework for analyzing and comparing individual state and local area economies. Table A.11 shows total real earnings by industry for Polk County. In the most recent 2016 estimate, the finance and insurance industry had the largest total real earnings, with total real earnings reaching 4,027,259,000 dollars. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 20.4 percent to 1,874,000 dollars.

Table A.11
Real Earnings by Industry
 Polk County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	12,708	19,159	46,392	47,847	30,827	11,642	5,462	6,035	10.5
Forestry, fishing, related activities, and other	35,090	0	0	0	0	0	13,658	15,828	15.9
Mining	17,626	0	0	0	0	0	12,316	9,711	-21.2
Utilities	0	181,446	73,015	79,582	0	0	0	0	0
Construction	1,190,141	948,929	1,024,376	1,067,881	1,178,025	1,412,614	1,464,774	1,644,061	12.2
Manufacturing	1,253,351	1,104,912	1,181,614	1,226,037	1,203,127	1,248,692	1,231,585	1,239,890	0.7
Wholesale trade	1,323,136	1,446,188	1,503,460	1,557,191	1,558,134	1,594,999	1,595,868	1,610,433	0.9
Retail trade	1,197,247	1,029,189	1,060,271	1,069,306	1,103,969	1,112,626	1,147,753	1,189,476	3.6
Transportation and warehousing	0	507,577	514,737	541,007	0	0	0	0	0
Information	679,248	591,842	564,886	554,373	530,763	534,170	524,720	520,132	-0.9
Finance and insurance	3,316,327	4,186,609	3,697,392	3,827,745	3,704,178	3,802,391	3,879,382	4,027,259	3.8
Real estate and rental and leasing	273,665	36,933	63,110	133,774	169,523	203,103	229,214	275,998	20.4
Professional and technical services	1,030,359	1,181,899	1,258,577	1,455,356	1,522,935	1,660,369	1,768,046	1,884,851	6.6
Management of companies and enterprises	262,551	464,610	519,383	588,021	650,083	763,716	825,461	823,125	-0.3
Administrative and waste services	592,317	771,368	777,503	821,406	826,035	802,405	829,980	834,008	0.5
Educational services	180,929	267,199	264,927	271,076	262,018	268,707	264,014	275,788	4.5
Health care and social assistance	1,543,549	2,007,934	2,039,457	2,070,806	2,111,640	2,185,299	2,287,989	2,395,169	4.7
Arts, entertainment, and recreation	139,577	168,638	167,881	130,820	125,030	137,823	131,210	155,501	18.5
Accommodation and food services	374,484	381,974	415,991	514,398	555,384	583,281	603,608	638,015	5.7
Other services, except public administration	627,015	704,934	704,825	737,342	731,690	764,928	812,826	822,308	1.2
Government and government enterprises	2,151,683	2,731,217	2,688,330	2,671,498	2,681,968	2,728,664	2,808,556	2,848,056	1.4
Total	16,888,943	18,762,643	18,592,595	19,390,737	19,565,892	20,491,175	21,103,416	21,936,960	3.9

Table A.12 shows the total employment by industry for Polk County. The most recent estimates show the finance and insurance industry was the largest employer in Polk County, with employment reaching 44,803 jobs in 2016. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 18.4 percent to 8,654 jobs.

Table A.12
Employment by Industry
Polk County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	919	732	741	731	761	722	755	747	-1.1
Forestry, fishing, related activities, and other	330	0	0	0	0	0	370	365	-1.4
Mining	304	0	0	0	0	0	580	542	-6.6
Utilities	0	503	467	456	0	0	0	0	0
Construction	16,769	15,744	15,770	16,406	17,916	20,123	20,185	21,914	8.6
Manufacturing	18,263	15,588	16,620	17,198	17,428	17,309	17,360	17,431	0.4
Wholesale trade	16,985	16,424	16,770	17,455	17,519	17,344	17,138	17,180	0.2
Retail trade	38,679	34,092	34,018	33,605	34,843	35,381	36,129	36,711	1.6
Transportation and warehousing	0	9,890	9,851	10,150	0	0	0	0	0
Information	10,474	8,097	7,755	7,492	7,374	7,343	7,076	7,102	0.4
Finance and insurance	42,694	46,779	44,939	44,448	43,949	43,346	43,761	44,803	2.4
Real estate and rental and leasing	9,773	11,999	12,191	11,884	12,234	12,940	13,423	14,012	4.4
Professional and technical services	15,638	17,885	17,646	18,676	19,754	21,421	22,091	23,070	4.4
Management of companies and enterprises	3,427	5,113	5,493	5,820	6,234	7,605	7,986	7,830	-2
Administrative and waste services	18,588	21,400	21,620	21,661	21,053	20,686	20,637	20,576	-0.3
Educational services	6,135	8,918	8,932	8,893	9,000	9,152	9,361	9,287	-0.8
Health care and social assistance	30,117	36,454	36,808	37,883	38,814	39,117	39,798	40,543	1.9
Arts, entertainment, and recreation	6,352	8,277	8,220	7,357	7,287	7,326	7,307	8,654	18.4
Accommodation and food services	18,396	19,580	20,263	21,657	22,855	23,639	24,064	24,790	3
Other services, except public administration	15,504	17,333	17,383	17,678	17,902	18,750	19,286	18,936	-1.8
Government and government enterprises	34,839	37,281	37,141	37,063	36,956	37,239	37,377	37,819	1.2
Total	315,192	332,879	333,402	337,391	343,350	351,426	356,300	363,927	2.1

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts which provide a consistent framework for analyzing and comparing individual state and local area economies. Table A.13 shows total real earnings by industry for Warren County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 145,041,000 dollars. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 56.3 percent.

Table A.13
Real Earnings by Industry
 Warren County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	4,210	15,704	29,360	29,586	37,254	16,840	15,434	11,438	-25.9
Forestry, fishing, related activities, and other	0	0	1,920	0	0	3,610	0	0	0
Mining	0	206	129	138	174	192	363	567	56.3
Utilities	0	0	0	0	0	0	0	0	0
Construction	68,291	66,933	81,329	92,778	91,208	99,868	98,378	106,105	7.9
Manufacturing	29,602	24,172	23,886	28,301	29,850	31,774	40,712	50,117	23.1
Wholesale trade	25,654	36,543	37,709	38,889	38,646	42,944	42,079	40,326	-4.2
Retail trade	58,542	47,789	48,923	50,795	49,621	52,176	59,864	64,676	8
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	6,170	16,229	19,444	16,194	13,716	11,641	10,836	10,110	-6.7
Finance and insurance	14,653	24,271	20,411	24,828	23,262	24,729	24,635	23,350	-5.2
Real estate and rental and leasing	6,055	10,161	9,239	9,908	11,868	13,972	16,256	16,120	-0.8
Professional and technical services	18,162	25,470	28,994	23,071	26,385	26,529	28,265	33,848	19.8
Management of companies and enterprises	1,147	844	810	1,286	1,546	1,738	1,726	2,249	30.3
Administrative and waste services	6,721	11,324	14,112	18,825	19,469	20,107	18,794	17,888	-4.8
Educational services	20,728	26,322	26,118	26,466	25,836	26,315	24,946	25,214	1.1
Health care and social assistance	44,898	64,431	63,751	62,383	64,715	68,262	72,119	72,553	0.6
Arts, entertainment, and recreation	3,737	3,421	3,288	3,897	4,447	4,677	4,592	5,994	30.5
Accommodation and food services	12,486	13,415	13,265	13,834	15,234	16,218	16,097	18,362	14.1
Other services, except public administration	29,079	33,573	33,706	35,123	35,677	38,072	39,220	39,186	-0.1
Government and government enterprises	94,133	133,205	128,804	129,730	132,649	135,653	140,491	145,041	3.2
Total	460,118	574,688	598,865	618,809	636,244	646,599	671,262	702,898	4.7

Table A.14 shows the total employment by industry for Warren County. The most recent estimates show the retail trade industry was the largest employer in Warren County, with employment reaching 2,633 jobs in 2016. Between 2015 and 2016 the management of companies and enterprises industry saw the largest percentage increase, rising by 31 percent.

Table A.14									
Employment by Industry									
Warren County									
BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,408	1,147	1,189	1,211	1,232	1,205	1,216	1,207	-0.7
Forestry, fishing, related activities, and other	0	0	107	0	0	158	0	0	0
Mining	0	14	15	26	27	25	29	29	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	1,396	1,245	1,370	1,498	1,573	1,694	1,648	1,712	3.9
Manufacturing	547	537	558	598	620	586	815	869	6.6
Wholesale trade	413	502	487	510	525	587	573	580	1.2
Retail trade	2,357	2,123	2,143	2,131	2,135	2,230	2,569	2,633	2.5
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	199	470	542	392	347	294	262	249	-5
Finance and insurance	490	663	735	692	744	748	742	730	-1.6
Real estate and rental and leasing	380	622	640	635	658	709	708	730	3.1
Professional and technical services	570	734	771	701	756	772	739	839	13.5
Management of companies and enterprises	27	37	38	38	43	45	42	55	31
Administrative and waste services	445	586	580	803	739	751	718	657	-8.5
Educational services	585	722	774	836	859	884	845	810	-4.1
Health care and social assistance	1,524	1,836	1,817	1,834	1,854	1,876	1,910	1,906	-0.2
Arts, entertainment, and recreation	324	383	410	421	421	463	486	607	24.9
Accommodation and food services	822	959	905	926	991	1,025	979	1,018	4
Other services, except public administration	956	1,023	1,033	1,046	1,112	1,247	1,277	1,183	-7.4
Government and government enterprises	2,200	2,357	2,407	2,434	2,461	2,469	2,474	2,544	2.8
Total	15,035	16,395	16,837	17,155	17,508	18,062	18,472	18,794	1.7

Table A.15 shows the real average earnings per job by industry for Warren County. These figures are calculated by dividing the total real earning displayed in Table A.13 and Table A.14, by industry. In 2016, the wholesale trade industry had the highest average earnings reaching 69,528 dollars. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 56.3 percent.

Table A.15
Real Earnings Per Job by Industry
 Warren County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	2,990	13,691	24,693	24,431	30,239	13,975	12,692	9,476	-25.3
Forestry, fishing, related activities, and other	0	0	17,946	0	0	22,847	0	0	0
Mining	0	14,706	8,630	5,296	6,448	7,660	12,507	19,552	56.3
Utilities	0	0	0	0	0	0	0	0	0
Construction	48,919	53,761	59,364	61,935	57,984	58,954	59,695	61,977	3.8
Manufacturing	54,117	45,012	42,806	47,326	48,145	54,221	49,954	57,672	15.5
Wholesale trade	62,116	72,795	77,431	76,253	73,611	73,159	73,436	69,528	-5.3
Retail trade	24,837	22,510	22,829	23,836	23,241	23,397	23,303	24,564	5.4
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	31,007	34,530	35,875	41,312	39,528	39,594	41,358	40,602	-1.8
Finance and insurance	29,905	36,607	27,770	35,878	31,266	33,060	33,201	31,986	-3.7
Real estate and rental and leasing	15,933	16,336	14,437	15,603	18,037	19,707	22,961	22,082	-3.8
Professional and technical services	31,864	34,700	37,605	32,911	34,901	34,365	38,248	40,343	5.5
Management of companies and enterprises	42,483	22,823	21,319	33,839	35,952	38,619	41,106	40,891	-0.5
Administrative and waste services	15,104	19,325	24,331	23,444	26,346	26,773	26,176	27,227	4
Educational services	35,432	36,457	33,744	31,658	30,076	29,769	29,522	31,128	5.4
Health care and social assistance	29,461	35,093	35,086	34,015	34,906	36,387	37,758	38,066	0.8
Arts, entertainment, and recreation	11,532	8,931	8,020	9,256	10,563	10,101	9,448	9,875	4.5
Accommodation and food services	15,189	13,989	14,658	14,940	15,372	15,823	16,443	18,037	9.7
Other services, except public administration	30,418	32,818	32,629	33,579	32,084	30,531	30,712	33,124	7.9
Government and government enterprises	42,788	56,515	53,512	53,299	53,900	54,942	56,787	57,013	0.4
Total	30,603	35,053	35,568	36,072	36,340	35,799	36,339	37,400	2.9

Table A.16 shows total employment and real personal income for the years of 1969 to 2016. As can be seen in Total real personal income in 2016, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$2,267,484,000 a 2.7 percent change between 2015 and 2016 and shows further annual data for the years 1969 through 2016. In 2010, total employment was 16,395 and 18,794 in 2016, which was a percentage change of 1.7 over this period.

Table A.16
Total Employment and Real Personal Income
 Warren County
 BEA Data 1969 Through 2015

Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	183,069	10,917	221,390	69,289	35,654	498,486	18,898	6,971	26,262
1970	194,589	12,069	221,096	75,382	39,878	518,875	18,821	7,457	26,096
1971	196,155	12,533	234,018	79,907	43,687	541,234	19,269	7,394	26,527
1972	218,777	13,664	257,296	85,422	45,181	593,012	20,504	7,705	28,394
1973	263,022	16,365	275,273	92,167	50,711	664,807	21,926	8,230	31,959
1974	215,202	17,065	294,775	96,332	54,387	643,630	20,932	8,473	25,400
1975	230,913	17,747	300,192	103,362	61,368	678,088	21,734	9,324	24,765
1976	244,153	19,259	316,588	109,148	64,210	714,840	22,378	9,650	25,301
1977	221,015	19,353	345,909	115,867	66,775	730,212	22,223	9,569	23,095
1978	273,672	21,028	370,928	123,020	69,549	816,141	24,256	9,826	27,851
1979	257,484	23,466	394,637	129,258	71,883	829,797	24,227	10,404	24,750
1980	229,091	22,122	397,993	142,127	79,847	826,936	23,684	10,541	21,733
1981	223,654	22,180	387,007	156,461	83,215	828,158	23,677	10,506	21,288
1982	220,281	22,344	368,134	167,569	85,839	819,479	23,599	10,469	21,040
1983	217,191	22,892	369,007	165,913	88,878	818,098	23,571	10,852	20,015
1984	242,041	24,850	385,395	169,230	88,449	860,265	24,736	11,061	21,883
1985	255,185	25,958	391,063	166,536	91,980	878,806	25,271	11,154	22,878
1986	257,094	27,416	400,769	169,531	94,592	894,569	25,634	11,201	22,952
1987	276,494	29,168	417,629	166,255	94,984	926,194	26,434	11,320	24,426
1988	276,911	31,825	442,589	165,854	97,393	950,922	27,037	11,508	24,063
1989	293,382	33,352	455,246	172,496	98,406	986,177	27,658	11,753	24,962
1990	295,239	34,786	473,087	172,039	102,775	1,008,354	27,879	12,449	23,717
1991	293,163	35,687	493,261	177,640	109,727	1,038,104	28,385	12,543	23,373
1992	319,212	37,693	507,410	174,111	116,593	1,079,634	29,062	12,785	24,968
1993	307,572	38,737	528,783	173,409	121,721	1,092,749	28,933	12,874	23,892
1994	343,061	40,758	552,075	184,780	123,909	1,163,068	30,449	12,948	26,496
1995	338,035	42,710	572,062	183,267	135,118	1,185,772	30,684	13,788	24,517
1996	373,374	41,459	591,526	190,759	139,289	1,253,489	31,994	14,211	26,273
1997	396,086	46,197	618,346	204,973	144,159	1,317,366	33,343	14,491	27,333
1998	383,761	46,468	657,921	211,393	148,499	1,355,106	33,953	13,843	27,722
1999	404,784	49,059	686,641	211,022	153,197	1,406,585	34,868	14,164	28,579
2000	425,800	50,476	706,636	220,242	162,305	1,464,507	35,906	14,295	29,786
2001	460,118	53,119	726,564	212,574	173,929	1,520,067	37,002	15,035	30,603
2002	488,156	56,031	753,267	209,412	185,841	1,580,645	38,160	15,211	32,093
2003	506,957	59,081	783,443	208,327	184,867	1,624,514	38,507	15,529	32,646
2004	545,696	60,804	814,300	220,201	187,552	1,706,945	40,084	15,847	34,435
2005	534,135	61,027	815,722	216,986	200,800	1,706,615	39,378	16,096	33,184
2006	535,297	61,814	832,799	240,508	220,321	1,767,111	40,000	16,253	32,935
2007	535,820	62,640	857,040	262,240	228,324	1,820,783	40,580	16,402	32,668
2008	571,841	65,720	897,034	284,483	263,811	1,951,449	42,937	16,609	34,430
2009	579,705	67,407	871,661	258,590	284,711	1,927,260	41,965	16,536	35,057
2010	574,688	68,970	864,770	251,965	306,148	1,928,602	41,626	16,395	35,052
2011	598,865	65,647	878,011	290,201	303,529	2,004,958	42,953	16,837	35,569
2012	618,809	66,033	899,083	301,091	301,723	2,054,673	43,725	17,155	36,071
2013	636,244	74,890	893,680	308,543	306,503	2,070,079	43,625	17,508	36,340
2014	646,599	76,399	918,699	319,292	313,211	2,121,403	44,186	18,062	35,799
2015	671,262	79,138	965,697	325,729	324,594	2,208,145	45,336	18,472	36,339
2016	702,898	84,283	988,948	327,457	332,464	2,267,484	45,632	18,794	37,400

Diagram A.5, shows real average earnings per job for Warren County from 1990 to 2016. Over this period the average earning per job for Warren County was 31,010 dollars, which was lower than the statewide average of 43,526 dollars over the same period.

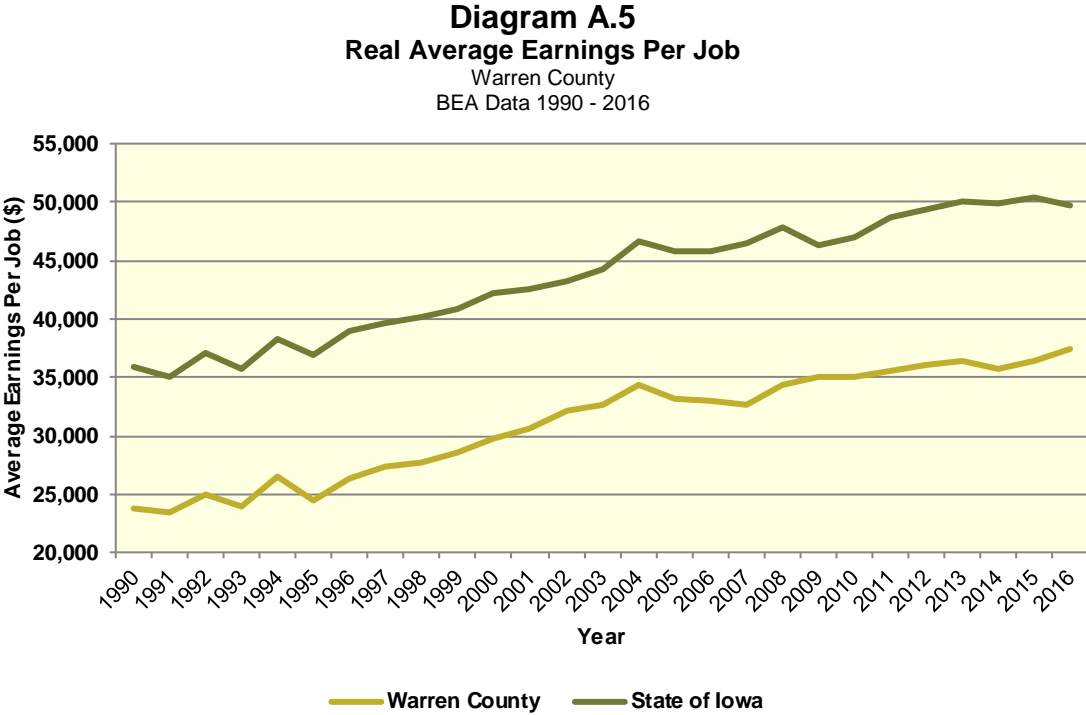
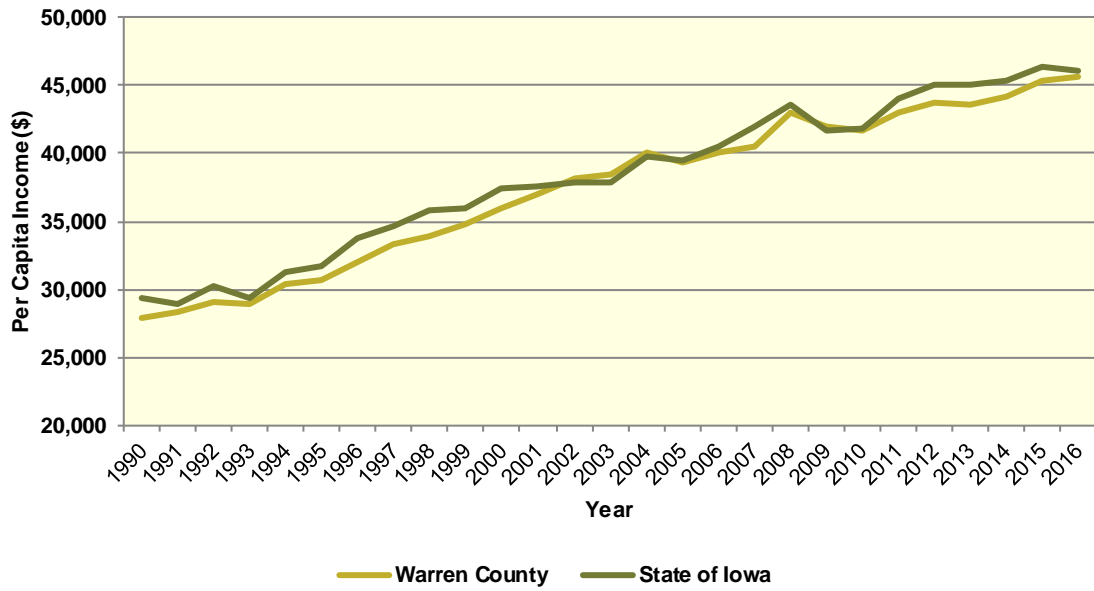


Diagram A.6, shows real per capita income Warren County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Warren County was 37,450 dollars, which was lower than the statewide average of 38,254 dollars over the same period.

Diagram A.6
Real Per Capita Income
Warren County
BEA Data 1990 - 2016



APPENDIX B: COMMUNITY INPUT DATA

Housing and Community Development Survey Comments

B. What is your primary role in the housing industry? Some other role (please specify)

- Homeowner and landlord
- Renting Apartment
- Home Owner, Rental , PasT Comm. & Lt. Indust. Bus. Sites
- Home Owner and Small Business Owner
- Renter
- Healthcare. I assist individuals/families experiencing homelessness and housing instability.
- Construction, homeowner, business owner
- Homeowner, landlord and business owner
- Retired Construction Industry
- Property owner and Management
- Homeowner in WDM and housing service provider in the metro
- Home owner and landlord
- Police Department
- Chair - WDM Board of Adjustment
- Educational Administrator
- Planning & Zoning , Real Estate Broker
- Multifamily development and management

If you selected "Other" above, what other type of housing activity are you considering?

- Other cities have programs to help home buyers purchase homes that are rental properties and live in them converting rentals to owner occupied homes. There should be help to convert older homes that have been duplexes or triplexes back to single family homes. It improves neighborhoods, especially in older areas.
- Other cities have started programs that convert rental houses into owner occupied housing. They also encourage the conversion of once single family homes that have been converted to duplexes and triplexes back to single family owner occupied homes. There is a huge need for this in the older parts of West Des Moines. Many of these rentals get minimal upkeep and are neighborhood nuisances.
- Affordable Single Family Homes
- More little, small homes, not necessesilly tiny homes
- Affordable rentals. Affordable housing for purchase.
- City owned low rent units
- affordable housing

- Frustrating for individuals that have "blemished" backgrounds, possible evictions or bad credit. Nothing out there for them.
- I think its becoming very evident that homelessness is in WDM as well. There isnt a good system in place out here. Folks dont want to travel downtown or have the means to travel downtown and it would be a great service to WDM. Let's get past the 'ritziness' of the suburb and start doing something for the community and that involves or homeless citizens. The only difference between homelessness in WDM vs downtown inner city DSM, is that WDM people seem to be able to hide it more. But i've been to Dollar Tree at Jordan Creek Area after the store closes - i've seen the man that sleeps on the bench there. Time to wake up WDM!
- Low income rentals in safe clean neighborhood
- Medical Respite Housing. For individuals that are ready to be discharged from the hospital but not healthy enough for shelter.
- Affordable housing options for mid-income families. I make too much for what is "low income" but not enough to afford the rental fees in and around the area. We are a single parent household I think that needs to be taken into consideration.
- creating more affordable housing & rental properties
- I believe West Des Moines needs to provide more affordable housing for families. I also believe this housing should not only be in the form of apartments, and placed in a specific area of the city. There should be more affordable rental homes that are up to living standards that give families an affordable opportunity to live in a positive community.
- Questions are confusing. To general in nature.
- Assistance for older residential areas in replacing aging sewer and water lines for homeowners
- Im confused at what area this survey is focusing on. Many of these questions may already have services in place that many of us wouldn't be aware of? Especially if our asking "City wide" and you've mentioned downtown??
- Constrain conversion of single family houses to rental properties in older neighborhoods
- affordable senior retirement housing
- To lower building requirements. I own some land and it is close to impossible to build on it in west Des Moines. If i was in Waukee I would have not problem.
- More availability of various pricing options
- "starter" homes in the \$150K-\$200K range
- STOP building apartment and condo complexes !!!
- Affordable housing near the low wage jobs, such as retail
- I feel that WDM has very little Entry Level housing options for owner occupied homes, this is important if you want to attract the young families that will stay once the kids start school. Also, I put Low need for Homeless shelters and Transitional Housing, but you also don't want to wait too long and not have enough.
- Affordable housing for first time and empty nester buyers
- 3 bedroom 1.5+ bathroom homes under \$250k
- Housing for people with evictions

- Variety of housing prices. It seems that West Des Moines has the low income area and the really expensive area and little in between.
- More executive homes
- affordable mixed-housing types
- more "affordable" housing LIHTC or other low income programs for 3 or 4 bedroom units much need in WDM/Waukee area
- Middle income support for home improvements before they fall into low income housing stock
- Intern housing with flexible lease

B. Do any of the following items act as barriers to the development or preservation of housing? (Check all that apply) Other (please specify)

- New home owners may also need direction on how to do improvements on their own.
- Too many homes are rentals rather than owner occupied homes.
- Conservation Districting in Historic WDM
- (1) reluctance of city to rezone (2) low points score from IFA for most available sites in WDM
- Tax abatement (5 year) for improvement value made on existing housing stock.
- Taxes
- Awareness regarding housing instability, homelessness and the benefits/impact of housing (i.e. stable, decent and affordable housing)
- Buy land further south.
- Lack of loan options
- taxes
- Lack of bike lanes, trail access
- Property tax hike
- Questions not specific enough
- There is no need for government in this
- DEpends on neighborhood. In Valley Junction, we lack community services. Example, children have no current public transportation access to a library.
- Rental owners refusing to keep up with routine clean up and maintenance
- Reluctance of developers to re-use existing developed areas, i.e. build new housing in run-down areas. Urban sprawl has become a real problem in Central Iowa.
- Preservation of housing - we need education
- Lack of "green space"
- Poor choices by governmental bodies on the usage of funds on unnecessary housing projects
- Lack of community planning. Large swaths of homes not within walking distance of amenities

C. For any of the barriers you selected above, please describe the barrier and the best way you think we can overcome it. Open-Ended Response

- What I mentioned in Other.
- Many people who currently rent don't have the knowledge, experience, or resources to become homeowners. This covers the process of becoming a homeowner as well as how to update and maintain a home.
- Lack of available land - Land banking and Blight/Demolition to support infill projects. Cost of land - Collaboration with the Polk County Housing Trust Fund and other associated entities to support land banking. Cost of materials - Related to historic building updates, more of or additional forms of infrastructure improvement subsidies (HVAC, sprinklers, and related) Impact Fees - Secure or find more funding sources with identical use to Main Street and other funds coming from the Iowa Economic Development Authority. Other - Conservation Districting in Historic WDM Density or Zoning Requirements - Make "Chang-of-Use" regulations more flexible in the historic areas of the city to allow for upper story housing. Community Assistance - Home buyer education, more housing rehabilitation of both owner-occupied and rental properties. ADA Codes - Increase regulatory requirements in areas where seniors are still living in owner-occupied homes or homes that are historic. Affordable Housing Policy - City wide citizen education on the different types of affordable housing in conjunction with increased affordable housing in the more low income areas of the city. Lack of adequate public safety services - Adopt an approach similar to the NBSD Units (Neighborhood Based Service Delivery) of the Des Moines Police Dept. with initial implementation in Valley Junction, as this area is at the cross roads of high pedestrian and vehicular traffic from across the metro.
- West Des Moines is starting to look like a multi-family residence city with all of the huge apartment complexes being built. It's ridiculous.
- I would love it if the city of WDSM would zone more areas for single family houses. Most of the new housing is either condos, apartments, or town homes. Single family houses go quickly and are over priced. Solutions could be zoning areas for affordable single family houses (\$100 to \$200k range), tax credits to contractors to build such housing, creating a commission of contractors and developers to identify a solution to this issue that does not involve more of the same (town homes, condos, etc.).
- Build smaller 3 bedroom affordable homes, provide senior affordable housing- Edgewater way too expensive for average senior.
- Grants, revise lot size and building codes.
- Cost should be reasonably reduced.
- I have no idea but cost should be reasonably reduced.
- Don't give facilities chance to deteriorate. Keep up to date with sewer, etc.
- WDM can not do anything .. it is the general state of the economy.
- Land in WDM is expensive. Not much can be done about that. There is not a lot of public transportation available in WDM. Could increase bus lines.
- Increase bussing options to Des Moines, build more mix income housing
- Change coding in VJ. for flexibility

- (1) I would encourage WDM to consider more housing within retail zones (2) I suggest a meeting between officials from WDM and other suburbs with IFA staff to amend the points scoring for the next round
- Work effectively with builders and developers to not focus solely on making sure structures meet onerous and costly design specifications during your design review process that pushes home prices upwards of \$10,000 in increased material and labor to accommodate the design review staff. We are facing pricing increases in lumber alone of upwards of 29%. Not including including all the other pricing increases that are occurring. City officials and staff need to be reasonable and do what they can to allow a good end product to be built and sold at a reasonable price.
- Development services is ridiculously hard to work with
- Lack of affordable housing development policies - for both developers and single family owner-occupied housing. Incentives for affordable housing; both rental and new construction, should be given incentives similar to commercial development. WDM has a serious case of the "Missing Middle".
- Do not force existing affordable safe neighborhoods to become mixed use high crime areas.
- WDM needs more subsidized housing for the very poor and the homeless. I was at a council meeting and I heard a lot of community resistance to low income housing in the Valley Junction area where it is needed most. Educate the masses on the plight of the very poor like my daughter and her boys who live on less than 530 a month. She cannot find a home. She has MS, EDS, and NARCOLEPSY. I'm angry that there is nothing available in VJ area for her to live.
- Public transportation - additional scheduling with DART and funding to ensure routes are expanded. Also, bus lines located where people are going - goodwill, grocery store, medical, work places for hourly and low wage workers.
- Need affordable housing in West Des Moines. In the range of \$100,000 not \$300,000.
- Affordable housing needs to be available to more citizens in West Des Moines as well as affordable senior housing need more of it so people can stay in their original neighborhoods
- Leave the farmland as is - no more disruption of the farmland
- Get dart to offer more bus lines and service more areas longer all day long
- A reduction in impact fees, permit costs and other costs that raise cost of housing. WDM has an elitist vibe toward housing.
- bounderaunt is building cheep affordable housing with tax abaitments, do what they are doing!
- Taxes should be lowered
- I believe there needs to be more single family homes as opposed to high rent apartments. I also believe that it should be easier to build the homes with more access to public transportation to places other than the malls and downtown.
- It?s hard for people to come up with 1st and last month deposits plus rent or mortgage. They can?t save to do both.
- Help with fixing senior housing for lower income, not poverty level . seniors have needs to Ber as me to stash in their own homes.

- Seek out large WDM areas of land and offer less stringent development barriers, such as distance from primary streets as a limitation on building.
- Don't know
- The lots are small and homes are being built too close together. The available lots are also too expensive and the builders should be better quality and get rid of the quantity... this way homes will last longer
- Maybe offer incentives for buying homes not for rent. Help with down payments for purchasing homes through a grant program
- all if the items listed above could be a potential barrier to development/preservation- the question is not asked correctly to garner the information that would be beneficial.
- No way to increase land.
- Land is expensive
- Need more people in the construction trades - encourage more people at high school to go into the trades - DMACC programs Attitudes of people about "affordable" housing. Need more education. Most teachers would meet the 80% AMI requirements. Some of the people complaining about affordable housing in their neighborhoods would actually meet the income requirements. The outcry about Phenix was embarrassing. Leadership. The WDM City Council needs to lead the way - not listen to the loud biased group (and perhaps not the majority?) - to creating a community where the housing options reflect the job options. There are many retail jobs in WDM; there need to be places for them to live within the community. Cost of Land - The City may need to create a program to allow a developer to build affordable housing in a community that has such high land prices.
- I get that there is a certain standard each suburb wants to set and I get that, but you can compensate housing expenses with cost of living in a healthy balance. DART is not that accessible the further west you go. Lots of folks live near the Jordan Creek area but DART only goes so far. Many people live out here and commute or work downtown. Gotta be a better solution folks.
- We need stronger policies to incentivize the private sector to invest in affordable housing solutions for those within 200% of Federal poverty.
- Concrete data regarding homelessness and the negative impact (i.e. societal costs, education, health).
- By buying further south and build another high school. Limit some of the business increase.
- Government assistance for preserving older houses; it's cheaper to build a house than make necessary updates to older homes with wood siding, old windows, etc.
- Simply commit to providing more affordable housing by working with real estate owners, builders, etc.. In order for people needed to work in the booming retail market more affordable housing is a necessity. Consider more robust bus routes running with more frequency to WDM and longer-term consider light rail (example cities to study would be Denver and Phoenix).
- I believe the community is resistant in providing affordable housing to families and lower income individuals. I believe this value is due to fear that with lower income housing will bring unsafe people into the community. A better understanding of the people in need I think could decrease this fear and hopefully create better attitudes around this issue.

- consider funding / grants for energy efficient homes/condo/townhome developments that take advantage of solar/wind energy
- Stop building \$900,000 houses and focus on single family homes that are affordable.
- Increase bus routes—locations and frequency
- west des moines has become very expensive to live in. you have to have 2 jobs to live here.
- We pay far too much in taxes for services that are not needed nor wanted
- Unsure on how to lower costs but families are struggling or going deeper into debt. Quality housing provides a sense of pride for the homeowner and community. Look for ways to save money, offer assistance, etc. Shortage of land for areas to develop, either annex from surrounding areas or recognize we are land locked.
- Getting any new information to seniors when they need assistance in improving their homes. We need help understanding process to apply for grants and loans.
- Need safe way to cross the corner of RR/63rd & RR/Grand to get to bike paths. Need better communication w neighbors about proposed projects.
- Work with developers to make things affordable.
- Removal of most zoning laws, removal of any government assistance, deregulation of financial and insurance services
- Yes, keep government out of it
- The requirements for what you can build and how close it can be to a sidewalk or alley is very limiting especially with smaller lots of land.
- Our current "Variance Request" process is expensive and cumbersome. This can hinder people considering upgrades, remodels, additions or new construction in the Valley Junction area. Appearance and feelings heard from the local community is "the city makes it difficult to do business with, and therefore current and potential residents do nothing to make improvements or choose to move elsewhere. I would like to see more "working outside the box" rather than "cookie cutter" regulations that do not fit all communities and needs. Examples, parking regulations in Valley Junction would have a different need and Jordan Creek area. Also, current setback requirements hinder quality construction opportunities.
- Education on the actual demographics of the U.S. and trends in WDM. Tradesmen shortages are pretty rampant all over, need more young people interested in the trades and well trained. WDM runs to the more expensive house prices and lots as well – not always a bad thing. But it does discourage many persons who would be great additions to the community.
- Community Resistance-I think that it is a matter of education and breaking down stereotypes.
- Lot sizes are getting smaller while the cost is getting higher.
- cost of land/city lot - if owned by the City - donate it to a contractor or individual interested in constructing a home they will occupy as an owner, otherwise make the cost nominal i.e. \$5000. This will allow for all the money to go into bricks and mortar; also continue to provide tax abatement to incentivize redevelopment in Valley Junction.
- Land costs we can do nothing about. Public transit, we need to push on the public. Unfortunately, we are not a big enough city that the residents feel awkward using the bus. We should set up infomercials informing the public of the benefits of using public

transportation. The school system has been slipping for years. The latest actions of the State have now caused the best teachers to look for employment out side of Iowa.

- Cost of land or lot will not be easy to overcome. Not enough land-too much demand.
- 50 ft and smaller lots with houses under 1500 sq ft. Beaverdale in Des Moines is always sited as a top neighborhood in the metro, but no municipality seems willing to approve lot and home sizes to create a new "Beaverdale". Townhomes DO NOT solve the issue, since HOA dues can make a townhome as expensive as a higher priced home. Combined with high land/labor/materials costs the workers needed for all the retail in West Des Moines can't afford homes and wind up severely rent burdened since most of the new rental units are high end.
- Keep lot sizes in new developments under half an acer. Too many manson development with large tracks of land. Especially in close proximity to schools and other services all citizens need. Improve, or establish, sewer systems in the Valley Junction area to enhance drainage of streets and yards.
- There aren't affordable lots to build middle income homes. Builders are more likely to build in other suburbs.
- Lots of \$350000 houses being built, nothing for low income prospective homeowners
- We need more regular bus services in West Des Moines. Services such as Uber or Lyft would also be very useful.
- Many inspections lead to unneeded repairs and expenses or unbudgeted items which moves needed repairs and improvements from other areas. WDM has done well, but city of Des Moines has been extremely difficult in recent years.
- Focus on affordable housing and fight for it when citizens show up in protest. Currently the Council caves to any sign of displeasure on the issue. Stand for something.
- The people living in our town probably understand the need for housing for all income levels but the people living in the higher priced homes will not want lower income people living nearby. That's why they came out to the suburbs. How to overcome?? Look at other towns that have been successful and do what they did.
- Educating community re:new neighbors; financial assistance for qualified reliable labor.
- it is not cost affective to build in valley j.c.t. its on a sand bar that is filled in with. coal slag, bricks, clay, dirt ,and a sand base with a high water table building are consistently shifting. mortar is cracking every year!!-in 1880s! the erea was a sand bar from raccoon river. its a a filled in valley that's why all the retail left for 22nd street valley west mall.i would not want to build on this ground its allways moving from unstable sand under the fill.
- Light rail connecting WDM to Des Moines and other suburbs. Streamlined site plan approval and permitting process for projects that meet specified criteria desired by the community. Financial incentives to renovate or replace old run-down properties.
- More flexibility in Comp Plan. Getting developers and builders ?motivated ? to build something less than 400 to 500 homes
- I wish I knew of a way. For those of us whose income is too high to receive assistance, yet too low to afford most homes in the area (or the renovations that would be required to make a "fixer-upper" possible) it is difficult to find quality, family housing.
- Educate community about both these items
- Downtown Des Moines has had affordable housing for immigrants, those trying to get off their feet, and others needing low income housing and now they are being

displaced with no where to go because downtown has become "popular" and landlords are being greedy and transitioning their housing into deluxe and high income properties..displacing hundreds.

- Can we provide educational classes on how to maintain a home. It's expensive to buy and maintain a home, but there may be things a homeowner can do to save dollars.
- Codes are restrictive. Cost of land is very high
- There is significant community resistance to any type of affordable housing. People, including city leaders, throw around terms like 'low rent' and 'subsidized housing' when we are really talking about workforce housing. While some improvement over the years, I still see plenty of NIMBY happening in West Des Moines.
- The City is too focused on business development. Focus more on your citizens.
- Unsure
- Higher density and smaller lot sizes for single family. Phenix was/is an example of community resistance to good housing options. Keep alternatives including low-cost safe ways as options in the building codes and zoning, especially around issues such as top soil. When addressing preservation and/or aging in place keep the permitting and inspections to a minimum.
- Pubic transportation is in great need of improvement. Affordable/Low income housing is in great need
- It is expensive to build in this area. It would be nice to have new home ownership options in every income category and not just for the wealthy.
- There is basically no public transportation, except for the few Dart routes that still exist in WDM. Builders and contractors are not held accountable for sub-par construction. They are in it for the money, not for providing a quality product.
- Not a lot you can do about the cost of building a home (materials and labor) as the market dictates that. Anything you do have control over would be permit fees and building codes. I wouldn't ever sacrifice building codes (that have to do with life/safety) to lower the cost of building. Some thoughts would be to require a specific amount of development space to be utilized for entry level housing with affordable lots and a lower, minimum square footage on the house and reduced or no permit fees. Then maybe help the developer offset costs by creating a TIF district for those specific areas and rebating back some of the TIF \$\$.
- Funding supplements
- 1% folks own a very large chunk of available expansion land tracks that will leads to expensive lot cost and lack of control for the individual home buyer or builder. Nothing you can do. They have the money and the vision to buy the large tracks in areas the city could expand.
- If you tell us we need more green space to add additional 1br/efficiency housing, then advise us on what we can do to allow for the expansion.
- Residential views and space are altered/ruined by the encroachment of commercial and/or industrial land uses. Have restrictions in place regarding green space between residential/commercial development.
- Tax abatement areas for smaller affordable housing, and possibly subsidizing contractors/developers to encourage development.
- allow for smaller lot sizes or shared development

- More community planning to bring more walkable communities. I would stay in valley junction forever if I could find a 3/2 home in good condition under 200k. I can walk to 2 grocery stores, 3 parks, a pool, 3 community centers, a bike trail, and many local shops. If I move west, I can find a 3/2 home, but it's likely not in walking distance of any of the above.
- Building Codes - many rules and regulations which are fine for new housing. Older established areas in WDM (Valley Junction, Commerce) need more relaxed rules. Some people do no improvements to their property because of the hassle.
- Long range land planning that restricts certain land for types of housing use, such as affordable multi-family will keep land costs low enough for that specified use. Relaxation of neighborhood character requirements that reduce construction costs will allow for more affordable single family development. Established city incentives for rehabilitation of existing housing stock while keeping costs and rents affordable will increase supply.
- Code enforcement is a joke. There is no follow up to complaints or to see if situations have been resolved. Neighbors input on changes is ignored (Phenix School). We dream of an initiative to turn rental properties back into owner occupied homes, and duplexed and triplexed older homes back into single family owner occupied homes.
- I'm not sure city government can do much with regard to land costs, other than taking on some of the development costs. Doing this would be a terrible mistake. Don't do it!
- Nationally the cost of construction and hard assets (land) is very high right now. This is driving up the cost of all types of housing. This is not a local issue.
- Continue infrastructure development and amenities to the south and west.
- The housing market is hot. New homes are over priced and builders are charging way too much, knowing the market is perfect for them right now. Our city is growing and police and fire are not. I believe permit fees are uncalled for, but I do not know enough about the reasons why.
- Work with developers and builders to improve the development process and to eliminate added "architectural" enhancements that the market is not willing to pay for
- dedicated land for habitat for humanity, low-income housing
- Keeping a varied form of affordable to high end homes, which gets to lot size & building requirements
- more forward thinkers in city jobs and on the city council. The employees and council seem to think that West Des Moines doesn't have citizens in need of affordable mixed housing. Large WDM employers' employees aren't able to live in WDM due to the high housing costs.
- unknown
- West Des Moines has a severe lack of public safety coverage in new development areas (far south and southwest). Cost of empty lots is too high.
- Cost of any kind of construction or remodeling has gotten so high that an average person can't afford the basic maintenance to maintain a house. New housing is cost prohibitive as the market is profit driven from the property sellers, to the developers, to the home builders. Controlling the cost is not realistic so the only option is to reduce the size of what is built which may not be acceptable to many that want the typical single family residence. The trend has been to move toward more rental/condo options but much of the condo units that are intended to be owner occupied, end up getting

bought up for more investment rental properties. No community engagement by the renters and profit drive by the landlords.

- Contractors - it's a competitive market with so much development happening. I'm not sure how to overcome other than attracting contractors further out. Cost of land or lot AND current state of the housing market - home prices and lot prices are on the rise, which prices out a lot of potential first-time homebuyers. Also not sure how to overcome - maybe first-time homebuyer programs? Community resistance - using the Phenix situation as an example - the neighborhood was adamantly against the Phenix affordable income project, and this is likely due to a lack of understanding of the entire scope and effect of the project. Perhaps more community workshops to help the community better understand the City's vision and why these projects are important to our community. Lack of public transit - this is a significant issue in our community because there are not many bus stops in WDM, which limits opportunity for those of a lower socioeconomic background and those in certain age groups that want to be less car-dependent. It, in turn, limits the population to which WDM can appeal.

If you selected "Other" above, what other type of housing activity are you considering?

- Bike pathways are an accident waiting to happen. They are not safe, especially on 2 lane streets.
- The bikeways are an accident waiting to happen. Most are on narrow streets and they encourage cyclists to take their half out of the middle. Bike paths are great.
- Lack of adequate public safety (police) services in Historic WDM
- Serious consideration should be given to an underground walk way at 5th and Railroad. Going over 5th has been found to be cost-prohibitive.
- Emergency services, police, fire, EMS
- This question is confusing. Is the question about how the existing components affect housing production in WDM? Or how these components affect housing in general?
- Need a sidewalk with bridge over top between library and apartments.
- taxes which are far too high for services that are not wanted or needed
- Safe crossing for bikes on RR/63rd. Parking in valley junction, esp during farmers mkt
- These questions are difficult to answer as not specific to different areas
- Questions are confusing to me? Example, people who build new homes are unlikely to need public transportation
- Access to clean rivers and lakes
- public safety - police and fire protection, access to reliable, fast internet service
- public safety
- sense of community, belonging to the community and being willing to commit to investing in it.

If you selected "Other" above, what other type of housing activity are you considering?

- Police and fire protection.

- How about another dog park further west?
- high visibility from busy roads
- Senior, Human Services, Immigrant and Refugee Services.
- Gas Stations
- Major Employers
- amenities should be determined by the consumer not the government
- Bike trails, safe crossing at RR/63rd. Less congestion during farmers mkt
- REgardless of neighborhood, I feel all of these ammenities are extremely important.
- cultural opportunities, technology infrastructure
- Senior assistances
- Fire and Police Protection
- public safety facilities

If you selected "Other" above, what other type of housing activity are you considering?

- Mixed-Model housing with common spaces.
- The above need to be affordable.
- Subsidized Housing for families and individuals and affordable assisted living facilities
- Without more data regarding the make-up of our current population it is difficult to answer these questions, feels like I'd simply be guessing
- Substance abuse
- Hard to answer this question. Not sure what we already have available and pay for with tax dollars
- Confusing question. Since I'm not an "in need poultaiion" i have no idea whether we need to spend more tax dollars or funidng? ALso, not sure if this is for a specific area >
- AFFORDABLE units for those who make < 30% AMI
- Co-housing
- No low rent housing/apartments
- This survey seems to be slanted towards low income and special needs housing. If the primary homeowner's needs are not taken care of, there will be a much greated need for low income because they will not be able to maintain what they have and will fall into a lower category. These are the working poor that live paycheck to paycheck, not the people that can't work or won't work which most of the housing types above dael with.

If you selected "Other" above, what groups are you considering?

- Refugee/immigrant populations
- Immigrants and Refugees
- Without more data regarding the make-up of our current population it is difficult to answer these questions, feels like I'd simply be guessing
- How are "veterans" a special need group? That is offensive.
- Of course we should take care of the ?in need? population, but what is already paid for by tax payers?

- Again, not sure how the average citizen would know the needs listed above?
- There are lots of programs out there to help victims and disabilities, they may not be adequately funded but there is money available

A. Please share any comments you have about housing needs or barriers:

Open-Ended Response

- Our neighborhood has more than our fair share of rental properties and for the most part, they are poorly maintained. A few have been bought, cleaned up, and returned to single family, owner occupied homes. Each one is a victory for adjacent homeowners. A few doors from us a triplex in awful shape is totally unrecognizable!
- To reiterate prior submissions in this survey, the preservation of original and or historic housing in West Des Moines is crucial to keep all areas of the city attractive and versatile for many types of residents.
- Thank you for this survey! My family moved to WDSM six years ago for the following reasons; (1) great schools, (2) easy access to grocery stores/other amenities, (3) easy access to downtown DSM (work), and (4) active city council. We are looking to move in the next 12 to 15 months for the following reasons. We hope to stay in WDSM. (1) Affordable single family housing. We have a growing family and are struggling to find a neighborhood with slightly larger houses that we can afford in WDSM. There are not many options between \$150k to \$250k that do not include renting or leasing a town home. I don't want to share walls with my neighbors. This is Iowa, not Chicago or DC. There's enough land to go around. (2) Walkability. We live in Valley Junction and walking in the neighborhood is great, but also dangerous. Drivers often speed and ignore stop signs.
- Few homes available built new in 125 to 200,000 price range - 3 bedroom.
- Keep the homeless from standing on various curbs, begging for money to feed their families.
- Old homes with asbestos and lead.
- Needs to be more senior housing affordable in WDM
- Housing/rental costs continue to increase faster than wages creating a tough market for renters or home buyers.
- Need walk ability, bik ability more frequent transit options. Given all of the new development, traffic is about to get insane
- I skipped some questions where my perspective is highly biased based on my job.
- Entry-level housing (< \$150k) for rental and purchase is basically non-existent.
- Keeping our existing affordable low income single family neighborhoods safe.
- Reasonable assisted living facilities?
- It is simply too expensive to build in WDM, very prevalent NIMBY attitude.
- We already have a halfway house on vine and 12th
- The City has an important role to play in preventing homelessness for all at risk groups through the provision of various housing types and programs. I expect this would be met with opposition from the general public, so the City will need to be thoughtful in engaging neighborhoods in discussions about need and mitigating perceived threats to safety or quality of life.

- Affordable housing is a need in the West Des Moines community along with a public transit system that will function in a manner that allows those families to work. We need more Section 8 housing for residents as well as other ways for affordable homeownership to build equity.
- I find assisting individuals with apartment searches very discouraging. Bad credit score, an eviction regarding of how long ago, criminal history that is older than 20 years, all the barriers that keep individuals from qualifying.
- WDM needs to look at the various wage levels of jobs in the community and make sure there are enough housing options in WDM that would require 30% of that wage. With so many retail jobs, there needs to be more affordable housing.
- Need more affordable housing options that will accept Section 8 and HUD-VASH (section 8 for Veterans). Need more low-barrier housing options (landlords who are willing to accept an application from someone with a previous eviction, past criminal charge or in recovery (substance use)
- WDM needs to be aware of homeless and limited income families trying to make a go of this better community.
- A viable pathway to long term housing is not functioning in our city for the poor/ those coming out of homelessness. Affordable housing solutions are desperately needed.
- All the low rent housing option are in bad neighbors with low rate schools. There are no houses or duplex available.
- There are a number of individuals and families that spend more than 50% of their adjusted gross monthly income on housing. When individuals are rent burdened, they have less income to spend on food, medication and recreation. By addressing housing we can impact a lot of other areas such as education, parent engagement, health, homelessness and employment.
- special needs with mental disabilities need apartments for them exclusive.
- Affordable housing is a problem. As a single parent home, I can't afford more than a mortgage payment for a rent payment. I don't want to live in a slum lord place managed by Metro Property Mgmt, but there is hardly any other affordable housing options for my income.
- West Des Moines is a safe place to live and I worry about it's continued safety with the addition of low/no income housing
- As stated questions being asked are difficult to respond to without more specific data on our population.
- I mentioned in another comment section the need for affordable housing for families. The barriers are the cost, and the small number of housing units available to families. Many families would like to provide a better education for their children however if all families looking to better their families live in a specific area, issues arise. If families could find areas to live around supportive people our community would be a better place. If we do not spread the need amongst communities in our area our kids will grow up in one community struggle to complete their education and these will kids will be the adults who end up creating issues such as breaking into homes etc. in our community.
- I am concerned that we work to affirm that ALL residents of our community, regardless of their "special needs" are included in diverse living accommodations. Our

neighborhoods are strengthened by diversity and I hope the planning of our city officials will reflect that value.

- The West Des Moines is fine.
- Valley junction is getting over run by rental homes and apts. gone r the days of family homes They have been turned into apts. when I moved here I had real families living on my street. Now I'm surrounded by apts. properties r not looked after.
- Need better access by bike to trails in DM, esp across RR at 63rd & Grand. Need better policing of congestion in valley junction farmers mkt. Need better communication w neighbors of proposed projects.
- Valley junction already has affordable housing with low taxes.
- We need more housing for mentally ill. We also need to remove the barriers that former inmates (those with minor offenses or offenses not against people) have in securing housing. It's difficult for them to get a job, and many times they need a job in order to obtain a lease.
- Government is a barrier
- Having ?Veterans? listed as a class requiring needs for housing is insulting to this Veteran
- I'm very curious to learn about what the city means when they say we have a need for "affordable housing" I think Valley Junction offers very affordable housing, we could just use more opportunities for home ownership rather than renters as well as incentives to invest in remodels and repairs rather than tearing down and/or rebuilding.
- Education and accurate data are important and should be shared with the entire metro area.
- Affordable senior housing is becoming more and more of a need. In many cases, seniors are aging in place because they do not have any other options, and they are increasingly living in housing that does not meet their needs and is becoming very substandard because they can not afford the upkeep.
- Again, for someone wanting affordable housing the cost of land is a huge barrier, along with gradually stepping in property taxes (abatment) in certain areas like Valley Junction.
- Older neighborhoods are flipping to rental from single family. Unless constrained, this will hit a tipping point where property values decline. Many ways to work toward healthy neighborhoods.
- Retail/restaurants will suffer without affordable housing for employees. Failing to provide homeless and transitional housing result in those populations finding places that are less safe and appealing to the community than the facilities would be if built. NIMBY will always be a problem that city leaders have to meet head on and do the right thing regardless of short-term animosity.
- We need to put low income housing and mixed housing in more than one part of the city, closer to jobs and services. The city should develop more "walking" communities out west where young people prefer to live.
- cost of rental and owning a home
- Most of the rental housing/apartments in this area is very expensive. More housing for people with disabilities/mixed income would be very helpful. Improved public transportation is also vital, as services and shops in West Des Moines are spread out over a wide area. Not everyone has or can afford a car.

- I help with the homeless shelter in Des Moines, I taught in the inner city in Des Moines, so I am very aware of the need for shelter for the homeless. This is not something that is only occurring in Des Moines! It's everywhere and our town needs to be on the team. I think that our town needs to do it in our own unique and effective way.
- Affordable vs available. diversity
- We have let too many multi family units into our neighborhoods that is going to catch up with us with overcrowding issues and strain on our infrastructure.
- in the 1950's des moines put in I 235 took the bottoms up to a nice neighborhood the area is called the inner city getto its from university north its from drake university east to fair grounds. if you walk down any street any time day or night your at risk of a problem its a bad place to live!!!—valley j.c.t.can be a getto also if you have the low income, drug addicts,—people from prison,—i lived at 1300 5th ave in des moines 1957 to 1983 it was a dangers place to live houses were brokin in to every day cars vandalized every day drugs, pimps, whores, buglerie's ,roberies, drive by shootings every night.i seen it all. so I moved to valley j.c.t. its nice , calm , clean,and I can walk out side safely.
- I think it's important to offer AFFORDABLE subsidized housing. The rental rates for "low rent" housing in West Des Moines are still way higher than most.
- Your survey needed a column for "NA". I found myself answering or trying to answer a lot of questions about which I know nothing (examples: sewer capacity, needs of people who've been in prison)
- Landlords are needed who will give someone with housing barriers (i.e. criminal history, evictions, low income) a chance.
- There is a bit of a gap in affordability in the area - for those of us who make enough money to not qualify for assistance, but can not afford the homes that are on the market, it is difficult to find quality family housing.
- Need to move away from the sterile suburban model of housing development to a more traditional neighborhood model with a variety of housing types combined with commercial centers and services.
- Again, STOP building apartment and condo complexes !! These are a nightmare and over time, all fall into dis-repair, causing further needs for public services.
- On a day to day basis, I don't hear people voicing a concern about the housing in WDM.
- West Des Moines continues to enjoy strengths that other communities simply do not have. With that said, I see and hear lip service from City leaders. I just am not convinced that they truly embrace mixed use housing in this community. They remain focused on \$250,000+ + housing options.
- NO more new construction. The vacancy loss is becoming higher and concessions have been an ongoing need to maintain competitivness
- No opportunity for an individual to purchase a decent plot of land and build a home on it. Even 10-15 miles out. Because it isn't affordable or available. All about cookie cutter homes on lots that are on the small side.
- Not enough new construction of "starter homes" available. Due to land prices and construction costs, new homes in WDM are either \$350k+ single family homes or townhomes/apartments. New single family homes in the \$200-300k range are missing.

I built a home 5 years ago and had to build in Waukee (could have found some in Grimes, Ankeny, etc. as well), and that hasn't changed in the last 5 years.

- Stop building rental units, the reputation of the City is now that of a rental community. Stop bringing in low income housing. It is not necessary in this city and only brings in unwanted occupants.
- The high cost of new home prices are a problem for young families.
- I work extremely hard to live in WDM. I don't want my neighborhood diminished due to low rent housing. Those types of facilities use a disproportionate share of emergency services. If someone had their heart set on living here, let them earn it.
- Not everyone in WDM is wealthy. Need more low income housing options, transitional housing for persons who had addictions or mental illness.
- We need more homes in the 200,000 range
- One simple goal will be to move toward providing housing affordable to all who work in West Des Moines. Getting to 100% is a big stretch. Start with a percentage the council can get comfortable with and raise it a few percentage points each year.
- We live in an older area of West Des Moines and wish code enforcement was more proactive in addressing trash, tires, non-working vehicles, unmowed yards, poor snow removal on sidewalks, etc. when calls are made they visit the property but never follow up to see if issues are addressed. it was much more consistent when it was under the Police Dept, plus they patrolled the neighborhoods and looked for problem properties.
- WDM remains a very good place to live.
- We should not try to be all things to all people. Unelected advocates and non-resident consultants expressing their opinions about the housing needs has become commonplace. "Affordable housing" has become a politically correct buzzword that has no defined common definition but gets used a lot in public discourse.
- The less expensive the housing the larger the demand for the housing. High development costs, irrational building code interpretations and "planner" development and architectural requirements that they "believe" the buying public will pay for all increase the cost of homes and reduce the numbers of eligible buyers.
- The homeless group in WDSM is growing and needs to be addressed. Also many barriers exist as a developer due to cost, timing, ability to move forward.
- I think West Des Moines really needs to have a bigger variety of housing types and price ranges.
- It feels like developers have too much control over the lot sizes and lack of trees in our newer neighborhoods. Could more be done by the City to emphasize the qualities in homes we value?
- Affordability is a big issue. As our population is changing we need to have affordable starter homes through high end housing.
- comprehensive 20 year plan on housing needs to be designed and put into place in 2019.
- Clean, affordable housing that is within walking distance of daily services.
- Programs through Neighborhood Finance Corporation to rehab properties in Valley Junction and aging parts of town should be continued.
- Assistance is always directed towards lower income and those with disabilities. There is a big problem with the older housing stock that is owned by middle income people that can't afford to keep up with repairs. This causes the middle housing stock to slip

into lower levels and the only hope is if a new buyer is willing to invest in the repairs to bring the house back up. It is also very hard to find housing in West Des Moines in the \$100-150 range because many of these home are being bought up by rental investors. More rental is not a desirable situation.

B. What are ways your area can better address housing challenges?

Open-Ended Response

- Create more jobs
- Help first time buyers to find and purchase their homes, including help with home improvements that they will do themselves.
- New or amended code enforcement policy leading to increased accountability of rental property owners with history of negligent structural repair and ignorance of criminal acts caused by tenants or associated parties on site.
- Stop allowing developers to build apartments, condos, and town homes!
- Build new houses in 125,000 to 200,000 price range - 3 bedrooms. Snow removal (by city) from elderly and disabled' sidewalks and driveways unable to afford or to do themselves
- Have a city employee spend a week with the worst of the homeless shelter & find out how they survive.
- Help increase the availability of new apartments at affordable rates. No need for \$1500 studios in WDM.
- Third party assistance in building community within existing neighborhoods; in particular Historic Valley Junction.
- Place reasonable limits on the density of retail outlets of alcohol, to be consumed on the premises, in existing low income affordable neighborhoods
- Neighborhoods are dying and young people cant save enough to get into the houses.
- Innovating housing options may be considered, including various "tiny house" options, particularly for at risk groups, but also for people who just want to live a minimalist lifestyle.
- obtain more land for development of high end housing
- Put low income families as a priority when planning for development. Don't just look at money coming in from developers and commercial properties. Support your current residents that are paying the majority of their income for housing costs.
- The schools play a huge role in housing market. I represent relocation buyers and many are not choosing WDM because of the schools. We have a phenomenal city but our schools are not keeping up with the other Western Suburbs.
- Let recent behavior mitigate their past behavior that excludes individuals from qualifying to rent. One must have the history of a Catholic Nun with good credit.
- Working with landlords to build relationships; better understand Section 8 and HUD-VASH (section 8 for Veterans and includes case management).
- Acknowledge that they exist for one.
- Create an environment that encourages private investment in affordable housing solutions for those with below average household incomes. Pathways to ownership for some, affordable quality rental properties for others.

- Make everyone who rents property accept section 8
- Subsidized Housing for singles, individuals with a disability, elderly individuals and families. Education regarding social determinants of health. Community initiatives to address social determinants of health. Landlord engagement regarding why housing matters and to dispel myths regarding Section 8 voucher participants/low income individuals.
- none.
- There needs to be affordable housing for those in the mid range income.
- We are somewhat land locked
- Talk with retailers, aging home staff, etc.. to learn what they are hearing and what they understand our communities needs to be not just today but longer-term.
- I believe we need to change the attitudes about affordable housing within our community first. Then I believe we need to provide some programs that help with financial assistance to landlords of actual homes and designate some houses to be affordable houses. I also think we have the space to build some townhomes which could be affordable to families.
- Lower taxes but not raise them by passing a sales tax.
- Better communication from city officials, not everything online. Was this survey in the booklet they mailed out?
- Stop being focused on new construction and tax breaks for developers of new construction, and put that money into the lower-income and older neighbors in the form of retrofitting housing, infill housing and rehabilitating homes.
- Reduce government involvement
- Keep government out of it
- In Valley Junction we have too many landlords that do not personally live in our community, but own properties with no care to their condition. Possibly applying stricter rules for landlords to make repairs, or offer incentives (example property tax relief) based on improvements made. Also, promotion incentives of new home buyers. Also, most of our houses are smaller, so families outgrow them and move to other communities. Current City Building Codes make it difficult to make additions, so its easier to leave our community. It's sad that more people in general prefer something new, rather than updating what they have. It seems like we now live in such a disposable society with very little interest in staying in one place and growing roots in our community. New residents in Valley Junction seem more of the type for a starter home or renter residents who plan to leave as soon as they have more money or grow their family. Would sure like to see them stick around and enjoy our community.
- A more informed public makes better choices. The lack of public transportation in the metro area is truly sad in this day and age. Green practices do not seem to be a priority. I've known more than one business owner who has moved because they cannot get workers due to this.
- Be more open minded about housing. Not everyone wants or can afford to live in a 3,600 square foot house.
- Keep rental properties clean. For example, there's one on my street with a yard full of weeds and broken glass next to the sidewalk. Public services has been advised but weeks later nothing has been cleaned up. Unkempt rental properties are lowering the value of otherwise nice neighborhoods.

- Incentivizing homeowners/landlords to maintain and keep up their properties to make pride of ownership a habit.
- Home buyer education and NFC lending are a couple of tactics to support home ownership in older neighborhoods.
- Banks can provide financing for these housing challenges if cities are willing to allow affordable housing options of all kinds to be built.
- Either place zoning for workforce housing before general residential or commercial development is built, or convince neighborhoods and retail owners that workforce housing will not reduce local property values.
- Improve the services and infrastructure of the area.
- Accept the fact that our town is part of the solution to a real and growing problem occurring in our society. We are not exempt because we live in the suburbs. We need to recognize this and address it. And in finding solutions, do it in a way to empower folks, not just put a band aid on the problem.
- Maintenance of rental housing
- middle income average every day people with dog , kids, morgage,are the best way to thrive in this erea they don't expect a expensive life style they want affordable housing at a fair price for cost of living.if the rich want to spend a lot to live god bless them.–i like affordable liveing
- I think that more inclusive housing (ie: housing that includes 30% AMI, 50% AMI, 80% AMI and market-rate renters under one roof) is the future. It will allow people from all walks of live to integrate into our community. We also need to continue and grow the robust community supports in West Des Moines.
- Stop building apartments
- Change zoning and land use policy to support traditional neighborhood development and re-development. Educate Council on the need for a new model.
- Affordable, starter type homes in nice neighborhoods. There seems to be an over abundance of homes in the \$350K+ market !!
- Residential home-owner residents being open to the types of housing that is needed and voicing their opinions at council meetings.
- I feel it is very important that we have emergency shelters available for the homeless.
- I would suggest the City have regular assessments with the different professionals that serve all the different areas in question. Meet with real estate agents and developers, meet with the nursing home and skilled care administrators, meet with Human services and homeless shelters and do a needs assessment on a yearly basis.
- Reduce the number of single family homes that are rental units. The people that occupy these homes do not care about the appearance or the neighborhood at which they live in. The city is clearly not keeping track of these homes nor do they car about the reports of issues at these homes.
- More affordable (smaller) homes on decent sized lots.
- City needs to increase funding to WDM Human Services so they can assist with emergency funds for rent or utilities.
- Make housing more afordable
- Look at this as a 25 year plan. All comprehensive plan discussions should address the future housing needs generated by land use decisions.

- TALK to the residents!! Get their input on changes instead of ramming them through, i.e. Phenix Elementary.
- Continue to maintain current infrastructure.
- Consider cost impacts before implementing council and staff policies
- I would be proud if West Des Moines was known for a successful housing assistance system to help families live in stability and ultimately find themselves on their own. West Des Moines has so many amenities, excellent schools, human services, great city leadership, etc I would want to live in WDM if I needed assistance and wanted the best for my family.
- have the city of WDM understand and embrace the challenges to have a win-win outcome
- Rehabilitate dilapidated properties.
- Quit promoting rental housing, provide programs for middle income people and not just targeting the low income and special needs housing.

C. The information you share with us is anonymous. However, if we have questions about any of your responses, we might like to contact you. We hope that you will please provide the following information:

Organization:

- Historic WDM Master Plan, Valley Junction Residential AssocCommunity Education Advisory Council, Valley Junction Residential Assoc.
- Newbury Living
- Keller Williams Realty, DMACC ESL Adjunct
- HOME, Inc.
- Century 21 Signature Real Estate
- Aging Resources of Central Iowa
- UnitedHealthcare
- Parent/home owner/ social worker
- Above Board Construction LLC
- "An Attitude of Grattitude LLC'
- City of West Des Moines
- Neumann Brothers
- West Des Moines Public Library
- West Des Moines Library Board
- diamond wholesale auto.
- Newbury
- Hawthorn Hill
- Planning and Zoning Commission
- Shive-Hattery
- WDM Historical Society
- Habitat for Humanity
- BrownWinick Law Firm
- City of West Des Moines

- City Of West Des Moines
- Woodland Place Apartments
- City of West Des Moines
- PCHTF
- Mr.
- Hubbell Realty Company
- CD
- Morton Consulting, LLC.

Table B.1 Please share any comments you have about your employees housing needs: West Des Moines Employer Survey
Responses
<p>There have been problems with the lack of affordable housing for employees. Many live outside the City of West Des Moines and commute into work. There has been at least one incidence where a family who works for the school system wanted to move to the City in order for their children to attend the school, but the cost of a starter home was extremely high.</p> <p>I am not aware that this is a concern for our employees.</p> <p>I feel that there is ample housing availability in the metro area.</p> <p>I don't perceive that availability or price of housing is an issue for our employees. It has not been mentioned at all in our annual employee surveys.</p> <p>This has not been an item of discussion with any existing or potential staff</p> <p>Most of our employees all live in the Des Moines metro and do not have an issue commuting. Additional housing in WDM would not benefit our workforce since most could not afford. Des Moines is not very big city so anywhere in the metro should not be an issue.</p> <p>Our hourly employees are entry level positions that require very affordable housing.</p> <p>I do not hear much from our employees on this issue. I do think housing in central Iowa is getting more expensive and probably faster than average wage growth.</p>

Table B.2 What are the ways the CITY can better address the housing challenges of YOUR employees? West Des Moines Employer Survey
Response
<p>Assure affordable housing for all income levels.</p> <p>By providing attractive open spaces you induce employees to locate in WDM versus other metro areas.</p> <p>N/A</p> <p>Nothing</p> <p>Better public transit options.</p> <p>I receive no complaints about housing options in West Des Moines. Several employees do use Dart bus services and I did hear a few complaints when the bus stop was moved to the east side of Valley West Mall on Weston but nothing significant.</p> <p>Not really sure what WDM or DSM can do on this issue. The vast majority of our employees would not qualify for housing assistance due to means testing.</p>

D. Stake Holder Notes

Is there a type of housing the City of West Des Moines is lacking or does not have enough of?
 Renter or Owner? Price range?

Is there a type of housing the City of West Des Moines Has too much off? Renter or Owner?
 Price range?

Do you feel any city policies and/or ordinances are hindrances to housing development?

Are their policies and/or ordinances the City should adopt to facilitate housing development?

What is your definition of affordable housing?

What do you think are the City's biggest challenges to meeting the housing demands of its citizens?

What do you believe is people's biggest challenge to buying a home?

Developer – If you could receive a 25% density bonus for affordable housing, would that be something that would appeal to you? Range is 6.1 – 12.0 – anything over 12.0 dwelling units per acre would have to be affordable up to 15 dwelling units per acre.

Met with:

- 1. Kathy Davis – Iowa Realty**
- 2. Larry James Jr. – Raegre Baker Daniels Real Estate Attorney**
- 3. Eric Burmeister – Polk County Housing Trust Fund**
- 4. Sam Erickson – Community Housing Initiatives**
- 5. Lance Henning – Greater Des Moines Habitat for Humanity**
- 6. Angela Connolly – Polk County Supervisor**
- 7. Bill Kimberly – Kimberly Homes**
- 8. Stephanie Preusch – Neighborhood Finance Corporation**
- 9. Abby Gilroy – Neighborhood Development Corporation**
- 10. Mark Reetz – Fleetwood Homes**
- 11. Jason Evans – Grayhawk Homes**
- 12. Paris Boehm – Keller Williams**
- 13. Kris Saddoris – Hubbell**
- 14. Pam Carmichael – Home, Inc.**
- 15. Jay Cowan – Jerry’s Homes**
- 16. Jake Christensen – Christensen Development**

We contacted but did not get a response:

- 1. Destiny Homes**
- 2. Newberry Development**
- 3. Hatch Development**

Is there a type of housing the City of West Des Moines is lacking or does not have enough of? Renter or Owner? Price range?

- Affordable housing – owner – when \$150,000 is thought to be affordable but really is not affordable to everyone
- Missing middle – field trip to Omaha to see their missing middle development
- Rentals for lower income
- Small, more efficient homes are better and growing segment
- Single family - \$250,000 – 300,000 – Cost of land and construction costs – this is true of entire metro
- West Des Moines has a good supply of housing
- Maybe senior (age 55+) that is affordable
- Eclectic housing
- Nice variety
- Good amenities
- High end – quality
- People rent by choice and not because they cannot purchase
- More rental
- More and more people want this
- Lack of first time homebuyer – up to \$350,000
- Starter townhomes and condos
- Single family entry level
- Starter homes that are new
- Missing middle housing – multifamily – owner and renter
- Service worker housing – both renter and owner
- Lower price for ownership - < \$200,000
- Yes – need for balance inventory
- Housing in upper story Valley Junction – very market able
- Senior housing on east side of city – closer to downtown hospitals
- Nothing to even consider affordable with new construction
- More affordable housing – all across metro – both renter and owner
- Workforce housing – rental – close to jobs
- Low-income housing tax credit units
- Single family in townhome associations
- More small houses on smaller lots
- Lacking housing for households < 30% area median income
- First time homebuyer housing – 60-80% AMI - \$125,000-\$175,000

Is there a type of housing the City of West Des Moines Has too much off? Renter or Owner? Price range?

- At the end of October 2017 there was 42 months supply of houses for sale greater than \$500,000

- Too much rental – even though vacancies low and rents are high
- Not really – the market takes care of it
- No
- High end - >\$750,000 – single family
- >\$400,000 takes longer to sell
- Single family
- Not really
- No opinion
- Market will drive this – as future wants/needs may change
- Don't think so
- Perception is larger, expensive homes
- Lots of new market rate apartments
- Large complexes
- Older apartment units
- High-end apartments – rent > \$1,300/month
- Mid to upper \$350,000 single family homes
- No

Do you feel any city policies and/or ordinances are hindrances to housing development?

- Building side – not so much – some places too strict on code items and local codes. Not in WDM but some places the sprinkler/fire codes have too many requirements.
- Lot pin vs. stakes can have a significant cost for builder
- SWIFPT in some cities is too much – not true in WDM
- Sometime seems common sense is gone
- Sad that City got rid of fireworks
- Fair building inspectors – reasonable – they have common sense
- Infill development – Neighborhood commercial zoning – similar to what Des Moines has for smaller sites
- Design
- All of the design guidelines cost money – density, brick, finishes outside
- Restrictions put on builders make houses more expensive but because of those amenities out community is appealing less green space requirements
- Garage ordinance
- Minimum lot sizes and house sizes
- Garage requirement
- Yes, limiting developers ability control cost of housing – garages, minimum lot sizes, neighborhood character plans
- Tax credit support – financial for non-profits
- Charges for inspections and items above code – carbon monoxide detector when no gas in the building

- Park land and open space dedication
- Gateway art
- Cost to develop raw land goes up each year – City requires developers to pay for roads infrastructure
- All regulations transfer to increase cost on builders
- Storm water requirements
- Top soil requirements in Clive are too much
- Garage ordinance
- Dormers for no reason
- Setback and greenspace requirements
- Multi-family housing – staff keeps making changes, personalizing it – cannot predict as a building
- Landscaping requirements
- No

Are their policies and/or ordinances the City should adopt to facilitate housing development?

- City of Des Moines – tax abatement on rehab homes – on incremental amount of improvement
- No tax abatement on new construction
- Hold workshops for homeowners on weatherization techniques and other home improvement topics – include COSC and Iowa State
- Would not want to see city adopt any additional regulations because that means more work for the builders.
- Tax abatement – but the city doesn't really need to
- Pedestrian friendly
- Parking reduction
- Greenspace reduction
- Smaller lots
- Wider sidewalks
- Form based zoning like City of Des Moines – set up clear expectations and meet those guidelines to get automatic approval
- Focus on transit orientated development (TOD)
- Only allow mixed income housing to be built
- Inclusionary zoning – require affordable units
- Inclusionary zoning – mixed income – example: Woodbury, MN – Habitat did townhomes next to \$500,000 homes
- Stated policies/guiding principles – i.e.: we are going to house our workforce – different populations – variety of housing, etc.
- No – city should have less regulation – should be 5 year moratorium on no new regulations
- Do not adopt fire sprinkler in single family homes

- Fair share – metro wide – overall assessment and then each community takes their fair share
- TIF and rebate – Money for redevelopment
- Around 12% of total cost incentive package from city
- Design review as a group – not one person
- Tax abatement
- City should put money aside for affordable housing

What is your definition of affordable housing?

- Healthy and safe housing
- Within Area Median Income
- Has access to services
- Community and schools should work together – similar to what has been done in Albuquerque, NM
- Less than \$300,000
- Does WDM really want the \$200,000 house?
- Subsidized in some way to make rent affordable
- \$130,000 for a condo/townhome; \$200,000 for a single family home
- When I think affordable housing I do not think West Des Moines
- Be able to afford one bedroom apartment on one income
- Everyone to afford a house in a neighborhood
- People pay what they can afford
- Housing that people can afford – generally not spending more than 30% of income on housing; 40% with transportation costs included
- Housing that does not rent burden a household over 30% of their income
- <\$200,000 for ownership – ideally but today it is closer to \$300,000 based on costs
- Housing that is affordable
- Housing for households at 30-80% area median income
- Housing costs should include transportation costs to employment
- Small lots, small side yards and setbacks
- 1,200 – 1,500 square foot home – take out amenities like granite, fireplaces, decks
- Housing where households do not pay more than 30% of their income towards housing
- Affordable housing should be called workforce housing

What do you think are the City's biggest challenges to meeting the housing demands of its citizens?

- Lack of information/understanding by decision makers
- Decision makers don't live in reality – white privilege
- City leaders do not listen at public meetings. City leaders interrupt people speaking and presenting
- Affordable land
- Construction labor – particularly framers

- We are doing things right – don't need to change anything. Look at the entire metro as a whole and stay in what WDM is good at
- Incentive packages to developers
- Developers have to make it work
- Land costs
- Construction costs
- Cost of land
- Inventory – missing less than \$300,000 – need more choices in this price range
- Lacking people to develop land and get it ready
- Construction costs
- Cannot do affordable housing without subsidy
- Land costs
- Political will
- Citizens
- Stigma
- Workers who work here should be able to live here
- Pressure on development
- Velocity – not building fast enough
- City had to control with zoning – set asides – affordable housing
- Rezoning is too difficult
- Acquisition costs
- NIMBY and City Council will
- Rehab is smarter choice with cost of products/supplies
- Being able to offer land and finished lot cost that is affordable
- Labor shortage – that is everywhere
- Adversarial relationship between City and builder
- Political will to accomplish it
- Lack of infill opportunities on large tracts of land
- Building in Greenfields is not attractive to many developers
- Need to take infrastructure cost out of development
- Money for affordability
- Transportation issues
- Housing for households at < 80% area median income

What do you believe is people's biggest challenge to buying a home?

- Price point
- Supply issues at certain price levels
- People want more than a person can afford – buying too much – max out debt
- Buyers need cash and down payment
- High debts
- High debt/income ratios

- No cash – lack of down payment
- Low inventory at certain price points
- New construction above \$350,000
- Even at \$450,000 price point small number of choices
- No new construction under \$300,000
- Not enough housing choice in West Des Moines
- Finding an affordable home in price range – purchase price
- Overall sales cost
- Credit issues
- Down payment
- Wages have not increased
- Lending issues
- Lack of down payment
- Debt to income ratio
- Finding a house at a reasonable price
- Increase of price of house
- Getting down payment
- Down payment
- Credit issues
- No one offering HUD approved homeownership counseling anymore
- Finding an entry level house
- Down payment
- Financing
- Custom desires
- Down payment
- Credit issues – changes in underwriting – employment history
- Meeting debt/income ratio -
- Origination fees have increased significantly
- Need about \$2,000 cash at closing – tough for some household to get

Developer – If you could receive a 25% density bonus for affordable housing, would that be something that would appeal to you? Range is 6.1 – 12.0 – anything over 12.0 dwelling units per acre would have to be affordable up to 15 dwelling units per acre.

- Would not assist this builder with their type of products they offer
- This incentive would not help – doesn't think the mix of incomes would be good for higher income homeowners
- Yes, that would be appealing
- Must have subsidy or incentives to make units affordable
- Yes, would be helpful – need higher density to make numbers work
- Yes, but perception of affordable housing can be a barrier.

- Developers don't want to be the first ones – NDC does examples and are the first ones in showing how it can be done
- Definitely mixed income
- Yes, positive impact – definitely on rental – not so sure on single family
- Yes, use carrots instead of sticks
- Yes, but only if put affordable units – only get incentive if they include them – inclusionary housing
- Great idea! Higher density allows better amenity package to citizens
- Smaller lots – 40-50' lots
- Yes, depends on site
- Up to 4 stories is a good height – higher than that and it opens more expensive regulations
- Owner is always looking for more density
- Not so much on mixing affordable with market – worry of appraisal issues
- Yes, like idea – more partnerships between non-profit and for profit developers

If you had \$5 million to put towards affordable housing, what would you do?

- Small lots with parks, transit, walkability, schools close by – mixed use rental and owner
- Buy property, rezone for builder and give builder the land
- High density; high amenity package; 25 units per acre
- Expand current NFC program to \$500,000/year; NFC to do renovation and sale of units with subsidy of \$20,000/unit
- Split money into two pots: (1) repair housing already in existence – both renter and owner; (2) new mixed income housing
- Money for older homes to repair for first time homebuyers
- Acquisition/rehab for first time homebuyers
- Cover land costs for new development
- Owner-occupied repair
- Buy rental units for households at < 30% area median income

Other Comments

- Land that would be for townhomes will go to apartments – can make more money on the sale of the land that way
- \$2/sq. ft. for land is typical
- This builder typically does \$330,000-430,000 homes
- ADA compliance interpretation by jurisdiction can vary greatly
- Not all cities follow the same sprinkler regulations
- The middle size builders sometimes get lost and have to follow all of the rules – small builders can go under and reopen under new name; big builders have more influence to get around rules or have rules changed for them
- Empty nester housing with ranch townhomes is the next big need
- Put fees on big companies – storm water fees to put in needed infrastructure
- Land is supposed to be 20% of total development cost, but this builder is currently paying \$60,000 to \$75,000 for lots
- Costs are going up, but incomes not increasing at same rate.
- Trades have more control over the building schedule than builders – it should be the other way around
- Builders – what’s the incentive to build lots of cheaper homes when you can build a few more expensive homes and make the same amount of money with less risk and carrying costs???
- Typically lot cost times four equals the price of the house
- Ranches are more popular now than 2 story
- Need more owner housing for seniors over 55
- Have meetings with neighborhoods before going public with development
- What can City do? Support, be creative, very clear, quick process – 60-90 days
- Land costs – less than \$10,000/unit on land for rental - \$6-8,000 is ideal
- \$800 for a 1 bedroom unit is barely enough rent to charge to make a minimal profit
- City is missing \$180-240,000 price point in housing
- Would like to see 40 dwelling units per acre – need density
- Building costs are averaging \$136/sq. ft.
- Labor shortage – no choices on bids – have to take the bid from the subs
- Density increases don’t cost the City anything
- Encourage transit – cheaper solution to issue
- More walkability in areas
- What kind of housing do we want? What don’t we want to be? Put our money into what we want – better to put larger amounts of money at fewer things
- Transit to existing housing makes more sense than money to new development
- Talk to major employers/human resources – where do their people live? How do we get those people who work here to live here?
- There is a desire from buyers for smaller lots
- Builders say there is not money in smaller homes

- Need all levels of housing be moving for housing cycle to work
- Ranch homes are very desirable right now
- Put housing on major corridors – City of Des Moines form based zoning
- Older housing is naturally affordable
- Encourage 4% tax credit program with IFA
- Offer accessory dwelling units in code
- Look at redevelopment of areas that have run their course – i.e.: Grand and 1st
- New affordable housing requires subsidy
- City needs marketing campaign to promote under \$250,000 homes
- Inclusionary Zoning – metro is going in this direction but no one wants to be the first one to do it
- Need to work on citizens viewpoint of affordable housing
- Neighborhood groups – develop those to educate and provide information
- Should work on education by using heart strings – be your neighbor campaign – face to the people who need the housing
- Habitat can build for \$145,000 – all costs in for 1,111-1,300 sq. ft. with free lot – they do not allow homeowner to pay more than 30% of income towards mortgage; actual average is close to 20-22% toward mortgage
- Lot cost is a huge barrier
- Look at existing workforce – let that define housing needs
- Look at existing centers and offer incentives to redevelop – Governor’s Square – create an inventory of that kind of land
- Look at map of wages throughout city compared to housing costs in city
- What about older rental complexes? How do we preserve naturally occurring affordable housing?
- Large tracts of developable land already exists – parking lots – i.e.: Valley West Mall parking lot
- Put value to every requirement and decide on what is important
- Supply vs need as defined by jobs
- Infrastructure instead of direct to subsidy to unit
- Inclusionary zoning – more pure – more of a stick
- Keep doing money from City in Valley Junction for redevelopment
- Special codes and requirements for affordable housing – infill vs. new construction
- People want 1 and 3 bedroom rental units – plenty of 2 bedroom units in the market
- Need more very affordable senior housing like Crestview
- City should look at building on existing land already developed like parking lots
- Non-profits should be held to the same standards as for-profit – everyone give same information – why are non-profits scrutinized more??
- Temporary housing is taking affordable housing
- 40-50’ lots would be appealing
- Land used to be 25% of total development costs; now closer to 40% of total – WDM land costs are higher than other metro cities

- Lots of rental for new construction
- City has affordability gap issue – not appraisal gap issue
- Smaller builders do not get economies of scale
- Framers is a difficult trade to find
- Suggest land trust – equity share
- People want housing that is more than 1 bathroom and 1 car garage
- Not a problem to sell market units next to affordable units
- Costs \$200,000 to build 1,500 square foot, 2 car garage home with partial basement – that does not include the cost of land

Menu of Ideas - Housing Programs/Regulation Changes

A Menu of Ideas - housing programs and regulation changes has been developed by City staff out of the Housing Needs Assessment. These are general concepts and some details for consideration during the Public Comment Period of the Housing Needs Assessment. Individual program criteria and requirements would still need development once programs have been selected for further development by the City Council.

The next page is a summary of all of the programs and regulation changes proposed. The following pages describe the individual programs/regulation changes in more detail. The last page has the current income guidelines that would apply to some of the programs.

The Woodland Hill Tax Increment Financing has been identified as the funding source for programs that address issues affecting low/moderate income households. The City's general fund has been identified as the funding source to address issues affecting non-low/moderate income household. The Woodland Hills TIF cannot be utilized to assist non-low/moderate income households.

Program	Type of Housing Assisted	General Rules/Purpose of Program	Amount of Assistance Per Household or Per Unit	Program or Policy
Down payment Assistance I	Home Ownership	Assist buyers to purchase homes in West Des Moines	For every dollar from the homebuyer, the City will contribute \$2. 1:2 match, up to \$10,000	Program
Down payment Assistance II	Home Ownership	Assist buyers to purchase homes in West Des Moines	1:1 match, up to \$10,000	Program
Home Rehabilitation	Home Ownership	Home rehabilitation for owner-occupied households who meet income restrictions. Homeowners would find their own contractors.	Up to \$15,000	Program
Home Improvement Program - NFC	Home Ownership	Expand current program to other areas of the city	Up to \$10,000	Program
New Construction of single family homes	Home Ownership	City provides direct subsidy to developer (both for and non-profit) for acquisition costs, construction, and/or site development costs	Up to \$75,000	Program
Upper Story Housing in Valley Junction	Multi-family Housing - Rental or Home Ownership	Earmark funds in Property Improvement Fund and Capital Improvement Fund for housing only. Eliminate job requirement from programs.	Up to \$75,000 per unit per program with 1:1 match from applicant	Program
Housing Transition Program	Home Ownership	A developer (both for and non-profit) could purchase single family rental properties, rehabilitate the housing units, and sell as owner-occupied units. Profit sharing on sale of home.	Up to \$15,000 with 1:1 match from developer	Program
Rental Rehabilitation	Rental/Multi-family Housing	1:1 match up to \$30,000 per unit for rehabilitation of rental units. Rents and tenant incomes are then restricted for 5 years	1:1 match up to \$30,000/rental unit	Program
Housing Tax Credit Support - Rental Development	Rental/Multi-family Housing	Grant for developers for applications to the Iowa Finance Authority's Housing Tax Credit Program. One time competitive funding round by the City	\$250,000 maximum per project	Program
Density Bonus	Multi-family Housing - both rental and home ownership	If a developer wants to build higher than the density allows on a property, the units above the density allowed must be reserved for low-income households <80% Ami and with rent restrictions	Not applicable	Policy
Elimination of Current Garage Requirement Ordinance	Home Ownership and Rental	Elimination of the current ordinance requiring a stall and a half garage be built with a new home	Not applicable	Policy
Optimize Residential Bulk Regulations	Home Ownership and Rental	<u>Reduce development costs by increasing developed density:</u> Developed densities of residential areas are noticeably less than maximum unit densities per their zoning designation. City staff will evaluate current zoning bulk regulations (setbacks, building separations and minimum lot width) and provide recommendations for optimizing these standards to allow more units per acre without exceeding maximum densities for the respective zoning districts.	Not applicable	Policy
Establish Small Lot Single Family Zoning District	Single Family Housing	<u>Reduce development costs by increasing developed density:</u> Smallest minimum lot size for single family homes is currently 5,000 square feet. Establishment of this district would allow lot sizes in the range of 3,000 square feet for detached single family housing, reducing housing costs related to land costs. This district would result in unit densities of 6 to 12 units per acre and would be considered compatible with Medium Density Residential Land Use	Not applicable	Policy
Second Dwelling Units in Single Family Zoning	Single Family Housing	<u>Reduce development costs by increasing developed density:</u> Second dwelling units are a permitted or permitted conditional use in four of the six single family residential districts. Allowing a second dwelling unit in all single family districts would reduce housing costs related to land costs and encourage infill development. All development standards (setbacks, open space, parking and maximum density) will still need to be met for any lot pursuing a second dwelling.	Not applicable	Policy

Down payment Assistance I

Housing Needs Assessment Issue(s) to be Addressed	Demand for both rental units and homeownership housing over the forecast horizon.
Type of Housing Assistance	Home Ownership
Uses	Purchase of home – single family, townhouse, or condo
General Rules/Purpose of Program	Assist buyers to purchase homes in West Des Moines
Funding Source	Woodland Hills TIF
Eligible Households	<80% Area Median Income (AMI) – Household of 4 is \$63,700 annual gross income, maximum purchase price of house is \$191,100 (this amount would change annually with income limits). First come first serve
Amount of Assistance per household or per unit	For every dollar from the homebuyer, the City will contribute \$2. 1:2 match up to \$10,000
Guarantee of Investment	5 year promissory note decreasing 20% each year – only come due if house is sold in the 5 years of note (forgivable loan over 5 years)
Administrative Entity	City
Underwriting	Not applicable
Program or Policy	Program

Down payment Assistance II

Housing Needs Assessment Issue(s) to be Addressed	Demand for both rental units and homeownership housing over the forecast horizon.
Type of Housing Assistance	Home Ownership
Uses	Purchase of home – single family, townhouse, or condo
General Rules/Purpose of Program	Assist buyers to purchase homes in West Des Moines
Funding Source	City General Fund (FY 2019-2020)
Eligible Households	Household income up to 150% Area Median Income (AMI) - Household of 4 is \$119,400 annual gross income, maximum purchase price of house is \$358,200 First come first serve
Amount of Assistance per household or per unit	1:1 match up to \$10,000
Guarantee of Investment	5 year promissory note decreasing 20% each year – only come due if house is sold in the 5 years of note (forgivable loan over 5 years)
Administrative Entity	City
Underwriting	Not applicable
Program or Policy	Program

Home Rehabilitation

Housing Needs Assessment Issue(s) to be Addressed	Need to rehabilitate or redevelop existing housing.
Type of Housing Assistance	Home Ownership
Uses	Rehabilitation of existing housing units
General Rules/Purpose of Program	Home rehabilitation for owner-occupied households who meet income restrictions. Homeowners would find their own contractors.
Funding Source	Woodland Hills TIF
Eligible Households	<80% Area Median Income (AMI) – Household of 4 is \$63,700 annual gross income, First come first serve
Amount of Assistance per household or per unit	Up to \$15,000
Guarantee of Investment	5 year promissory note decreasing 20% each year – only come due if house is sold in the 5 years of note (forgivable loan over 5 years)
Administrative Entity	City
Underwriting	Not applicable
Program or Policy	Program

Home Improvement Program - NFC

Housing Needs Assessment Issue(s) to be Addressed	Need to rehabilitate or redevelop existing housing.
Type of Housing Assistance	Home Ownership
Uses	Rehabilitation of existing housing units
General Rules/Purpose of Program	Home rehabilitation for owner-occupied households who live in designated parts of the City.
Funding Source	City general funds (FY 2019-2020)
Eligible Households	No income guidelines, location based – expand current NFC program – go west of 35 th Street to I-80. First come first serve
Amount of Assistance per household or per unit	Up to \$10,000
Guarantee of Investment	Per NFC guidelines
Administrative Entity	Neighborhood Finance Corporation
Underwriting	Not applicable
Program or Policy	Program

New Construction of Single Family Homes

Housing Needs Assessment Issue(s) to be Addressed	<ul style="list-style-type: none"> • Unmet housing needs for many households • Demand for both rental units and homeownership housing over the forecast horizon. • Aging population. • Need for new construction.
Type of Housing Assistance	Home Ownership
Uses	New Construction
General Rules/Purpose of Program	City provides direct subsidy to developer (both for and non-profit) for acquisition costs, construction, and/or site development costs
Funding Source	Woodland Hills TIF
Eligible Households	Built home must be sold to households with incomes <80% Area Median Income (AMI) – Household of 4 is \$63,700 annual gross income
Amount of Assistance per household or per unit	Up to \$75,000
Guarantee of Investment	Development Agreement with developer to restrict income of households purchasing home and restrict sale price. Also promissory note for 10 years on home once sold.
Administrative Entity	City
Underwriting	Not applicable
Program or Policy	Program

Upper Story Housing in Valley Junction

Housing Needs Assessment Issue(s) to be Addressed	<ul style="list-style-type: none"> • Unmet housing needs for many households. • Increased demand for rental/multi-family housing. • Demand for both rental units and homeownership housing over the forecast horizon. • Need to rehabilitate or redevelop existing housing.
Type of Housing Assistance	Multi-family housing – rental or home ownership
Uses	Purchase and rehabilitation of existing spaces into housing units
General Rules/Purpose of Program	Earmark funds in Property Improvement Fund and Capital Improvement Funds for housing only. Eliminate job requirement from program.
Funding Source	Woodland Hills TIF
Eligible Households	Tenants/owners of units must have household income of <80% Area Median Income (AMI) – Household of 4 is \$63,700 annual gross income
Amount of Assistance per household or per unit	Up to \$75,000 per unit per program with 1:1 match from applicant
Guarantee of Investment	Development agreement to keep units affordable for 15 years. Also restrict rents and incomes of tenants if rental units. Limit sale price of units for ownership and promissory note on purchaser for 5 years.
Administrative Entity	City
Underwriting	Not applicable
Program or Policy	Program

Housing Transition Program

Housing Needs Assessment Issue(s) to be Addressed	<ul style="list-style-type: none"> • Unmet housing needs for many households. • Demand for both rental units and homeownership housing over the forecast horizon. • Need to rehabilitate or redevelop existing housing.
Type of Housing Assistance	Home Ownership
Uses	Purchase and rehabilitation of existing rental units into ownership units
General Rules/Purpose of Program	A developer (both for and non-profit) could purchase single family rental properties, rehabilitate the housing units, and sell as owner-occupied units. Profit sharing on sale of home.
Funding Source	Woodland Hills TIF
Eligible Households	House must be sold to households with incomes <80% Area Median Income (AMI) – Household of 4 is \$63,700 annual gross income
Amount of Assistance per household or per unit	Up to \$150,000 with 1:1 match from developer
Guarantee of Investment	Ten year promissory note on home once sold.
Administrative Entity	City
Underwriting	Not applicable
Program or Policy	Program

Rental Rehabilitation

Housing Needs Assessment Issue(s) to be Addressed	<ul style="list-style-type: none"> • Unmet housing needs for many households. • Increased demand for rental/multi-family housing. • Demand for both rental units and homeownership housing over the forecast horizon. • Need to rehabilitate or redevelop existing housing.
Type of Housing Assistance	Rental/Multi-family Housing
Uses	Rehabilitation of existing housing rental units
General Rules/Purpose of Program	1:1 match up to \$30,000 per unit for rehabilitation of rental units. Rents and tenant incomes are then restricted for 10 years
Funding Source	Woodland Hills TIF
Eligible Households	Tenant of unit must have household income of <80% Area Median Income (AMI) – Household of 4 is \$63,700 annual gross income, Fair Market Rents updated annually by HUD, First come first serve
Amount of Assistance per household or per unit	1:1 match up to \$30,000/rental unit
Guarantee of Investment	Development agreement or promissory note with owner for 10 years restricting income of tenants and rents to be charged
Administrative Entity	City – heavy ongoing monitoring for 10 years – income of tenants must be checked every time a new tenant moves into a unit. Rents of units must be verified annually to ensure compliance with Fair Market Rents.
Underwriting	Not applicable
Program or Policy	Program

Housing Tax Credit Application Support – Rental Development

Housing Needs Assessment Issue(s) to be Addressed	<ul style="list-style-type: none"> • Unmet housing needs for many households. • Increased demand for rental/multi-family housing. • Demand for both rental units and homeownership housing over the forecast horizon. • Need to rehabilitate or redevelop existing housing.
Type of Housing Assistance	Rental
Uses	New construction, rehabilitation, acquisition, conversion
General Rules/Purpose of Program	Grant for developers for applications to the Iowa Finance Authority's Housing Tax Credit Program. One time competitive funding round by the City.
Funding Source	Woodland Hills TIF
Eligible Households	Tenant of units must have household income of <60% Area Median Income (AMI) for tenants - Household of 4 is \$49,320 annual gross income, rents restricted through Iowa Finance Authority
Number of Units Assisted	Unknown
Guarantee of Investment	Development Agreement for 15 year period of affordability
Administrative Entity	City
Underwriting	Project must be able to cash flow with DCR of 1:15 or greater; market feasibility, demonstrates need, site control required at time of application
Program or Policy	Program

Density Bonus

Housing Needs Assessment Issue(s) to be Addressed	<ul style="list-style-type: none"> • Unmet housing needs for many households • Demand for both rental units and homeownership housing over the forecast horizon. • Increased demand for rental/multi-family housing. • Aging population. • Need for new construction.
Type of Housing Assistance	Multi-Family housing – both rental and home ownership
Uses	New construction, rehabilitation, acquisition, conversion
General Rules/Purpose of Program	If a developer wants to build greater density than is allowed on a property by the comprehensive plan, the units above the density allowed must be reserved for low-income households (<80% Area Median Income) and/or senior households.
Funding Source	Not Applicable
Eligible Households	Income of household in units must be <80% Area Median Income (AMI) – Household of 4 is \$63,700 annual gross income
Number of Units Assisted	Unknown
Guarantee of Investment	Development Agreement for 10 years to keep units affordable
Administrative Entity	City
Underwriting	Not applicable

Program or Policy	Policy
--------------------------	--------

Elimination of Current Garage Requirement Ordinance

Housing Needs Assessment Issue(s) to be Addressed	<ul style="list-style-type: none"> • Unmet housing needs for many households. • Demand for both rental units and homeownership housing over the forecast horizon. • Need for new construction.
Type of Housing Assistance	Home Ownership and rental
Uses	Home Ownership and rental
General Rules/Purpose of Program	Elimination of the current ordinance requiring a stall and a half garage be built with a new home.
Funding Source	Not applicable
Eligible Households	Anyone building a new construction single family house
Amount of Assistance per household or per unit	Not applicable
Guarantee of Investment	Not applicable
Administrative Entity	City
Underwriting	Not applicable
Program or Policy	Policy

Optimize Residential Bulk Regulations

Housing Needs Assessment Issue(s) to be Addressed	<ul style="list-style-type: none"> • Demand for both rental units and homeownership housing over the forecast horizon. • Need for new construction. • Increased demand for rental/multifamily housing.
Type of Housing Assistance	Home Ownership and rental
Uses	New Construction, Additions
General Rules/Purpose of Program	<p><u>Reduce development costs by increasing developed density:</u> Developed densities of residential areas are noticeably less than maximum unit densities per their zoning designation. City staff will evaluate current zoning bulk regulations (setbacks, building separations and minimum lot width) and provide recommendations for optimizing these standards to allow more units per acre without exceeding maximum densities for the respective zoning districts.</p>
Funding Source	Not applicable
Eligible Households	Not applicable
Amount of Assistance per household or per unit	Not applicable
Guarantee of Investment	Not applicable
Administrative Entity	City
Underwriting	Not applicable
Program or Policy	Policy

Establish Small Lot Single Family Zoning District

Housing Needs Assessment Issue(s) to be Addressed	<ul style="list-style-type: none"> • Demand for both rental units and homeownership housing over the forecast horizon. • Need for new construction.
Type of Housing Assistance	Single Family Housing
Uses	New Construction
General Rules/Purpose of Program	<p><u>Reduce development costs by increasing developed density:</u> Smallest minimum lot size for single family homes is currently 5,000 square feet. Establishment of this district would allow lot sizes in the range of 3,000 square feet for detached single family housing, reducing housing costs related to land costs. This district would result in unit densities of 6 to 12 units per acre and would be considered compatible with Medium Density Residential Land Use</p>
Funding Source	Not applicable
Eligible Households	Not applicable
Amount of Assistance per household or per unit	Not applicable
Guarantee of Investment	Not applicable
Administrative Entity	City
Underwriting	Not applicable
Program or Policy	Policy

Second Dwelling Units in Single Family Zoning

Housing Needs Assessment Issue(s) to be Addressed	<ul style="list-style-type: none"> • Demand for both rental units and homeownership housing over the forecast horizon. • Need to rehabilitate or redevelop existing housing. • Aging population. • Unmet housing needs for many households.
Type of Housing Assistance	Single Family Housing
Uses	New Construction, Rehabilitation
General Rules/Purpose of Program	<u>Reduce development costs by increasing developed density:</u> Second dwelling units are a permitted or permitted conditional use in four of the six single family residential districts. Allowing a second dwelling unit in all single family districts would reduce housing costs related to land costs and encourage infill development. All development standards (setbacks, open space, parking and maximum density) will still need to be met for any lot pursuing a second dwelling.
Funding Source	Not applicable
Eligible Households	Not applicable
Amount of Assistance per household or per unit	Not applicable
Guarantee of Investment	Not applicable
Administrative Entity	City
Underwriting	Not applicable
Program or Policy	Policy