CITY OF WEST DES MOINES
CITY COUNCIL MEETING COMMUNICATION

DATE: November 18, 2024

ITEM: Public Hearing - Approval of the 2024 Analysis of Impediments to Fair Housing for the Des Moines-West Des Moines-Polk County Community-Based Statistical Area - City Initiated

Resolution: Approval of the 2024 Analysis of Impediments to Fair Housing

FINANCIAL IMPACT: None

BACKGROUND: The City of West Des Moines is designated as an entitlement city and receives federal Community Development Block Grant (CDBG) funds administered by the United States Department of Housing and Urban Development (HUD). Each participating entity undertakes individual consolidated planning efforts, including the upcoming 2025-2029 Consolidated Plan that outlines how each entity will spend entitlement funds over a five-year timeframe. HUD requires each entity to complete an Assessment of Fair Housing (AFH) to identify existing housing issues and to implement an Affirmatively Further Fair Housing (AFFH) strategy for each respective federal entitlement fund and the community's consolidated planning efforts. The City of Des Moines, the Des Moines Municipal Housing Agency (DMMHA), Polk County and the City of West Des Moines have partnered to conduct one regional assessment as a "Regional Collaboration" of one or more local governments and one or more public housing agencies pursuant to the AFH Instructions issued by HUD. A 28E Agreement was previously approved by the West Des Moines City Council on October 16, 2023 authorizing participation for the regional analysis. In addition, a steering committee with representatives from other agencies in the Greater Des Moines Metropolitan Area including Des Moines Area Regional Transit (DART), Des Moines Area Metropolitan Planning Organization (MPO), Homeward, Mid-Iowa Health Foundation, United Way, Evelyn K. Davis Center, and the Polk County Housing Trust Fund assisted in the Analysis of Impediments.

A 30-day public review and comment period of the draft Analysis of Impediments began on September 27, 2024 and ended October 27, 2024. During this time, the draft Analysis of Impediments was available for review by the public.

The City of Des Moines received two public comments, which are included as an exhibit to this staff report. One from Hubbell Realty Company and one from the Greater Iowa Apartment Association. The City of Des Moines will address all public comments as they find appropriate.

The Analysis of Impediments includes a Goal Implementation Matrix beginning on page 146. The matrix lists action items each City/entity will work on regarding fair housing over the next five years.

The 2024 Analysis of Impediments was approved by the City of Des Moines on November 4, 2024.

OUTSTANDING ISSUES (if any): None

RECOMMENDATION: Staff recommends that the City Council adopt the Resolution approving the 2024 Analysis of Impediments to Fair Housing for the Des Moines-West Des Moines-Polk County Community-Based Statistical Area.

Lead Staff Member: Christine Gordon, AICP, Housing & Community Development Manager

STAFF REVIEWS

Department Director	Ryan Moffatt
Appropriations/Finance	Tim Stiles
Legal	Jessica Grove, Deputy City Attorney
Agenda Acceptance	

PUBLICATION(S) (if applicable)

Published In	Des Moines Register
Dates(s) Published	November 8, 2024

SUBCOMMITTEE REVIEW (if applicable)

Committee	NA		
Date Reviewed	NA		
Recommendation	Yes	No	Split

ATTACHMENTS:

Exhibit I	-	Notice of Public Hearing
Exhibit II	-	2024 Analysis of Impediments to Fair Housing for the Des Moines-West Des Moines-Polk County Community-Based Statistical Area
Exhibit III	-	Public Comments Received by City of Des Moines

RESOLUTION

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF WEST DES MOINES, APPROVING THE 2024 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING FOR THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the City of West Des Moines (City), as an entitlement city receives federal Community Development Block Grant (CDBG) funds administered by the United States Department of Housing and Urban Development (HUD), and undertakes a consolidated planning effort, including the upcoming 2025-2029 Consolidated Plan, outlining how the City will spend funds over a five-year timeframe; and

WHEREAS, HUD requires entitlement fund recipients to identify existing fair housing issues and to implement an Affirmatively Further Fair Housing (AFFH) strategy for its entitlement funds and consolidated planning efforts; and

WHEREAS, on October 16, 2023, the City Council approved a 28E Agreement to conduct one regional assessment of fair housing issues in collaboration with Polk County, the City of Des Moines and the Des Moines Municipal Housing Agency (DMMHA), with assistance from other established agencies in the Greater Des Moines Metropolitan Area including Des Moines Area Regional Transit (DART), Des Moines Area Metropolitan Planning Organization (MPO), Homeward, Mid-Iowa Health Foundation, United Way, Evelyn K. Davis Center, and the Polk County Housing Trust Fund; and

WHEREAS, the City Council must conduct a public hearing to review and receive citizen comments regarding the 2024 Analysis of Impediments to Fair Housing that outlines the AFFH strategy as a precursor to completing the 2025-2029 Consolidated Plan, and provide notice of the hearing to be published at least thirty days before it is held; and

WHEREAS, due notice of the public hearing was published in the Des Moines Register on November 8, 2024, and copies of the proposed 2024 Analysis of impediments to Fair Housing were made available for public review at City Hall and on the City's website in order to provide citizens with the opportunity to participate in the hearing; and

WHEREAS, the City of Des Moines will address all public comments and will respond as they find appropriate.

NOW, THEREFORE, BE IT RESOLVED, that the City Council of West Des Moines, Iowa, hereby approves the 2024 Analysis of Impediments to Fair Housing for the Des Moines-West Des Moines-Polk County Community -Based Statistical Area.

PASSED AND ADOPTED on November 18, 2024.

_____

Russ Trimble, Mayor

ATTEST:

_____

Ryan Jacobson, City Clerk

NOTICE OF PUBLIC HEARING

The City of West Des Moines is an eligible entitlement grantee for the U.S. Dept. of Housing & Urban Development's Community Development Block Grant Program (CDBG). As an entitlement city, West Des Moines receives HUD funds to address defined needs in the community. In partnership with the City of Des Moines and Polk County, an Analysis of Impediments to Fair Housing has been prepared.

The City of West Des Moines will hold a public hearing at the November 18, 2024, City Council meeting to present the Analysis of Impediments to Fair Housing for approval.

This public hearing will be held on Monday, November 18th, at 5:30 P.M. in the Council Chambers of the West Des Moines City Hall located at 4200 Mills Civic Parkway, West Des Moines, Iowa.

It is the responsibility of the individual with a disability requiring accommodations to inform the Community Development Department, at least 48 hours in advance, that certain accommodations are requested. The City of West Des Moines is pleased to provide these accommodations to allow full participation in the City Council meetings. Please contact the Community and Economic Development Department at 515-273-0770 to request these accommodations.

Ryan Moffatt
Community and Economic Development Department Director

Exhibit II

2024 Analysis of Impediments to Fair Housing

For the Des Moines-West Des Moines-Polk County Community-Based Statistical Area

September 2024

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A. Introduction to Fair Housing

The Fair Housing Act was passed in 1968, yet, more than 50 years later, many Americans still experience discrimination when searching for a home. Segregated living patterns exist in the Des Moines-West Des Moines Core-Based Statistical Area (CBSA). Those patterns are a manifestation of direct and indirect discrimination.

This plan identifies barriers to housing choice and opportunities connected to where residents live. Its purpose is also to identify ways to prevent discrimination and reverse segregation by providing choices in the sale, rental, and financing of housing and spearheading community revitalization initiatives to increase quality of life.

Per 24 CFR § 5, fair housing stresses opportunity and choice for all when determining where to live. Fair housing choice encompasses:

1. Actual choice, which means the existence of realistic housing options;
2. Protected choice, which means housing that can be accessed without discrimination; and
3. Enabled choice, which means realistic access to sufficient information regarding options so that any choice is informed.

Everyone should have access to the opportunities they value most. A parent may value living near the best schools to have his children obtain the best education possible. A recent college graduate may want to live close to a job center to offset her entry-level wages with lower transportation costs. Often, the reality is housing choices near the amenities a person values may be limited. For certain groups, housing options are even more limited or completely inaccessible without intervention, which is why the fair housing laws were enacted.

Fair housing laws in Des Moines are based on the Iowa Civil Rights Act of 1965 (216.8A) and the federal Fair Housing Act Title VIII of the Civil Rights Act of 1968 (42 USC § 3601-3619 and 3631). The main purpose is to prevent or eliminate disparate treatment and impacts to a group of persons who share the same characteristic. Federally protected characteristics are race, color, religion, sex, familial status, national origin, having a disability, and having a type of disability (24 CFR § 5.152). The Iowa Civil Rights Act protects those characteristics and adds age, creed, sexual orientation, and gender identity as protected characteristics. The City of Des Moines adds ancestry as a protected class (Des Moines Municipal Code, Chapter 62). The City of West Des Moines adds veteran status to its protected classes (West Des Moines Municipal Code, Section 1-10-9). Although not locally or federally protected, this document will also evaluate the barriers experienced by residents in the region—in particular, tenants, by homeless persons, and by source of income. See the following table for comparisons between the laws.

Table 1: Protected Classes Under Civil Rights Acts

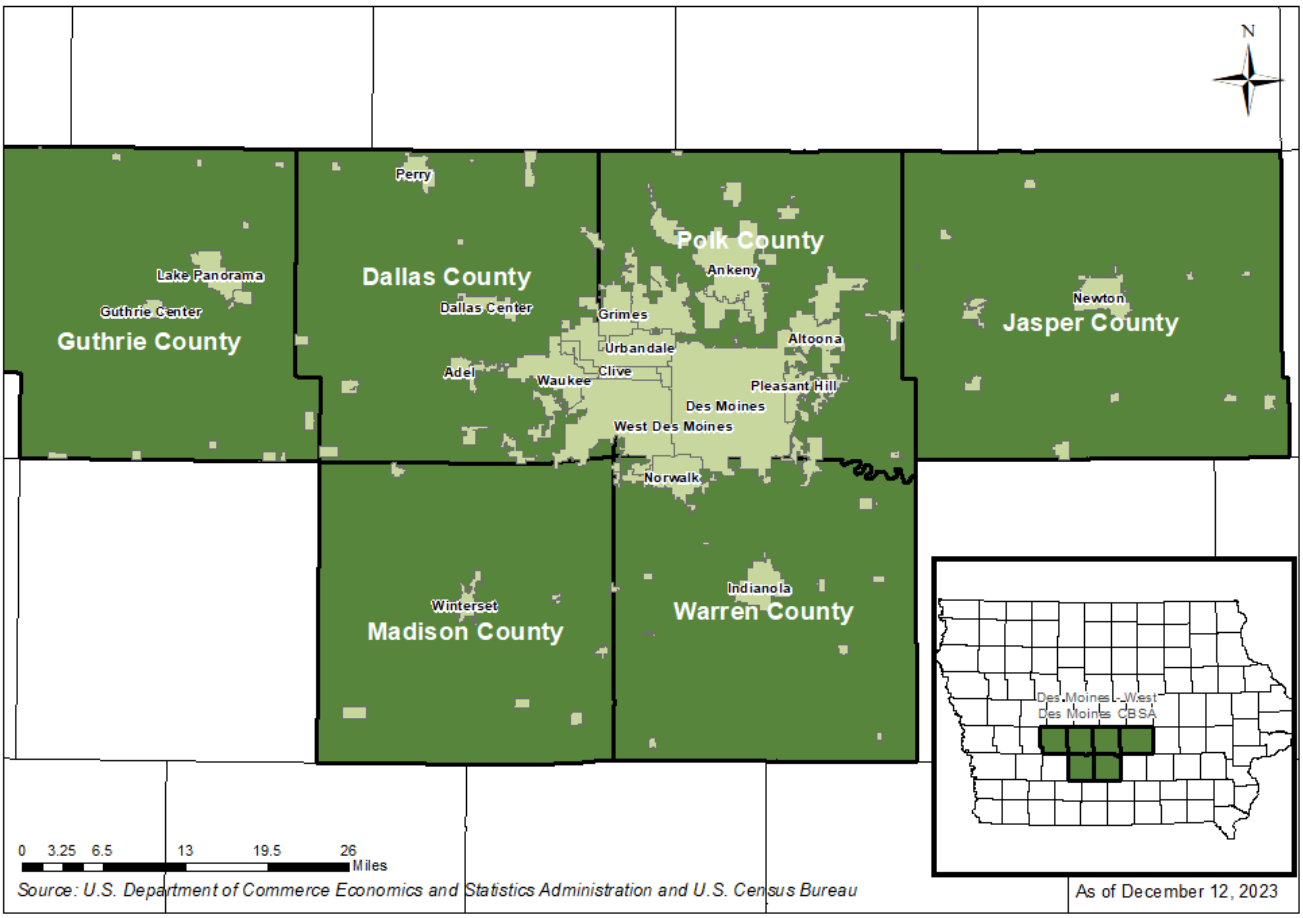
Protected Classes Under Federal, State, and Local Civil Rights Acts													
	Race	**Color**	**Religion**	**Sex**	**Familial Status**	**National Origin**	**Disability**	**Creed**	**Sexual Orient.**	**Gender Identity**	**Age**	**Ancestry**	**Veteran Status**
US Fair Housing Act	X	X	X	X	X	X	X						
Iowa Civil Rights Act	X	X	X	X	X	X	X	X	X	X	X		
Des Moines Municipal Code	X	X	X	X	X	X	X	X	X	X	X	X	
West Des Moines Municipal Code	X	X	X	X	X	X	X	X	X	X	X		X

Program Participants and Analysis of Impediments Requirements

Program participants are entities that receive entitlement funding from the U.S. Department of Housing and Urban Development (HUD). In 2023 the program participants City of West Des Moines, Des Moines Municipal Housing Agency (DMMHA), Polk County, and the City of Des Moines agreed to complete a joint Assessment of Fair Housing (AFH). Due to decisions made at the federal level in 2018, the requirements for the program participants to complete an AFH were postponed, but they were still required to complete an Analysis of Impediments to Fair Housing Choice to furthering fair housing as mentioned in 24 CFR § 5. The Analysis of Impediments relies on the guidance outlined in the HUD Fair Housing Planning Guide (1996) while the AFH relied on the Affirmatively Furthering Fair Housing (AFFH) Guidebook. As a result, the following document is a hybrid of the Assessment of Fair Housing and Analysis of Impediments tools, data, and requirements.

Other organizations that formally collaborated in planning included the included the Polk County Housing Trust Fund (PCHTF), HOMEWARD, Des Moines Area Regional Transit (DART), Mid-Iowa Health Foundation, Evelyn K. Davis Center, Des Moines Civil and Human Rights Department, Des Moines Civil and Human Rights Commission, Des Moines Municipal Planning Organization (MPO), the West Des Moines Diversity, Equity, and Inclusion Office, and United Way. The study area was the Des Moines-West Des Moines CBSA including Dallas, Jasper, Guthrie, Madison, Polk, and Warren Counties, as defined by the U.S. Department of Commerce Economics and Statistics Administration. See geographic area in the following figure.

Figure 1: Des Moines-West Des Moines CBSA Map



B. Methodology

Resident (Citizen) Participation Plan

The first step in the process was to update the City of Des Moines Resident Participation Plan (also known as the Citizen Participation Plan) in 2024 to comply with 24 CFR Part 91, more specifically, sections 91.100 and 91.105, to include more robust public participation. A public hearing regarding the updates was held on November 4, 2023, and the plan was approved.

Collection of Fair Housing Data and Analysis

Another early step was to collect updated Fair Housing data. This began with updating the past Analysis of Impediments figures using a combination of the HUD Affordable Furthering Fair Housing (AFFH) tool, as well as manual collection of five-year 2018-2022 Census data when relevant. Additional topics for inclusion into this iteration of the plan were discussed with the steering committee (described below) and subsequent data was collected and analyzed. A summary of selected findings was disseminated to the steering committee, and comments were collected to supplement staff narrative of the topics and goals.

Fair Housing Steering Committee

The Fair Housing Steering Committee was established to include representatives from agencies or organizations that regularly interact with the City of Des Moines, City of West Des Moines, Polk County, and Des Moines Municipal Housing Agency. Collaborating entities on the steering committee included the Polk County Housing Trust Fund (PCHTF), Homeward, Des Moines Area Regional Transit (DART), Mid-Iowa Health Foundation, Evelyn K. Davis Center, Des Moines Civil and Human Rights Department, Des Moines Civil and Human Rights Commission, Des Moines Municipal Planning Organization (MPO), the West Des Moines Diversity, Equity, and Inclusion Office, and United Way.

The steering committee was consulted on the organizations to contact for interviews and expert knowledge on applicable topics within the assessment. Members of the group also read the Analysis of Impediments for accuracy before dissemination to the public. The Analysis of Impediments Steering Committee helped to develop the outreach effort completed through the Barriers to Housing and Community Needs Survey and Barriers to Housing Mini Grant Program, meeting about which are described in more detail below.

Fair Housing Steering Committee Meetings occurred on:

- Monday, November 20, 2023, 2:00 PM-3:30 PM
  - This meeting served as an introduction for steering committee members. Topics included discussing the basic content of the analysis, responsibilities of committee members, and assignments to be completed before the second meeting.
- Thursday, January 25, 2024, 1:00 PM-2:30 PM
  - City of Des Moines staff and Steering Committee Members discussed resident participation methodology and creation of an Outreach Subcommittee.
- Thursday, February 21, 2024, 1:00-2:30 PM
  - City/County staff facilitated a discussion that resulted in groups to target for additional outreach for community engagement through interviews and listening sessions. In addition, the Steering Committee and City/County staff team discussed implementing a Mini Grant for the Barriers to Housing Survey.

- Thursday, March 21, 2024, 1:00-2:30
    - City/County staff discussed with and received input from the Steering Committee concerning the resident Outreach Program Mini Grant for the Barriers to Housing Survey, including the structure and rules, budget, funding, and application for Mini Grant
- Thursday, April 11, 2024, 2:00-3:30 PM
    - City/County staff and Steering Committee finalized Outreach Program Mini Grant for the Barriers to Housing Survey, including participants, timeline, materials, and process.
- Thursday, Wednesday May 16, 2024, 11:00-12:30 PM
    - The Steering Committee will review and assess completion status of each of the goals from the 2020-2024 Fair Housing Analysis of Impediments. The committee and City/County Team will decide if any goals should be carried forward. Preliminary review and research were completed by City staff prior to this meeting.
- Tuesday, July 30, 2024, 9:00 AM-10:30 AM
    - The Steering Committee was provided data and a list of goals for discussion that were prepared by the City/County staff team. The data and goals originated from staff research, data, and input received through listening sessions and interviews.
- Wednesday, August 14, 2024, 1:30 PM-3:00 PM
    - The Steering Committee and City/County staff team discussed and refined new goals for the 2025-2029 Analysis of Impediments.

Connection to Other Community Outreach Efforts

Some community participation outreach was spearheaded prior to the start of this Analysis of Impediments as separate community development efforts, yet still pertained to fair housing issues in the Des Moines-West Des Moines CBSA. Data and findings from several plans, reports, assessments, and documents from the program participants and other organizations were incorporated throughout the Analysis of Impediments.

By incorporating previous participation and results, the Analysis of Impediments connects these separate efforts in one place. It capitalizes on the momentum that has been generated by other plans, while making more effective use of resources in examining the community outreach gaps in other plans. Additional outreach was then focused on those groups whose voices are not adequately represented.

The Analysis of Impediments methodology also prevented duplicate efforts that may lead to citizen and service provider fatigue and frustration with repeated outreach on the same topics. It tapped into key stakeholders who have already committed to working on specific issues relevant to the Analysis. The Analysis of Impediments also respects the effort other community groups put forth by extracting relevant goals from those plans and aligning its goals to allow for greater accountability and progress tracking.

Plans reviewed are listed below and followed by the most relevant highlights. Data and recommendations from each plan or effort are incorporated throughout the Analysis of Impediments. Most plans that were created more than five years ago are not included in this list.

1. Des Moines Civil and Human Rights Commission Bridging the Gap series (2019)
2. PlanDSM: Creating Our Tomorrow (2016)
3. Unsheltered Des Moines Study (2022)
4. One Economy: Building Opportunity for All (2020)
5. One Economy: Blueprint for Action (2020)
6. Des Moines Area Regional Transit (DART) Transit Optimization Study (2022)

7. Homelessness System Needs Assessment and Centralized Intake Evaluation (2024)
8. YHDP Coordinated Community Plan (2020)
9. Capital Crossroads Roadmap to Opportunity and Prosperity for All (2024)
10. Capital Crossroads Downtown Workforce Housing Study (2019)
11. Des Moines Municipal Housing Agency Administrative Plan (2024)
12. Des Moines Regional Workforce Housing Strategy (2019)

The City of Des Moines hired consultants to complete new versions or updates to the following plans/strategies

1. Language Access Plan-Des Moines Municipal Housing Agency
2. Statement of Housing Needs-Des Moines Municipal Housing Agency
3. Consolidated Plan-City of Des Moines
4. Comprehensive Housing Strategy-City of Des Moines

Des Moines

Des Moines Civil and Human Rights Commission Bridging the Gap Series

Bridging the Gap is a project championed by former Des Moines Mayor Frank Cownie to have solutions-focused discussion with community members across Des Moines. Bridging the Gap started as a means to generate ideas on how Des Moines as a community can reduce violence and strengthen community relations with law enforcement. The ongoing initiative implemented three separate projects to seek community input:

1. Safety and Justice Dialogues,
2. Refugee and Immigrant Advisory Subcommittee, and
3. Lesbian Gay Bisexual Transgender Advisory Council.

Bridging the Gap began as small group discussions (of up to 16 people) in Des Moines. The discussion series utilized a discussion packet entitled “Safety and Justice: How Should Communities Reduce Violence?” from the National Issues Forums Institute to guide the discussions. In 2018, more than 200 city and state government, business leaders, service providers, and community members in the Greater Des Moines Area generated ideas. Those ideas were narrowed down into 3 key areas of focus with 9 accompanying strategies that were presented at four art-gallery-style events. Community members were invited to view what an idea could look like in practice, further discuss the pros and cons of implementing the idea, and finally, cast their vote for the most effective, long-lasting change.

On February 20, 2019, at a joint session, Des Moines Civil & Human Rights Commission presented its recommendations derived from the community dialogues and votes to the Des Moines City Council and the public. Affordable housing and economic revitalization were voted as key agenda items.

PlanDSM: Creating Our Tomorrow

PlanDSM is the City of Des Moines' Comprehensive Plan (2016) for how it will grow into the future. It consists of a vision statement of values the City considers important for the future, goals and policies for eight different Plan elements, a separate element addressing social equity, an implementation chapter describing how the Plan can be realized, and a future land use map.

From fall 2014 through spring 2016, City of Des Moines staff, the PlanDSM steering committee, and students from Iowa State University conducted more than 10 focused outreach meetings and four public meetings across the city. Other outreach efforts included community presentations to groups such as recognized neighborhood associations, students at Drake University and Iowa State University, and the Iowa Planning Association.

PlanDSM dedicated an entire section to social equity goals. Some of the goals included in PlanDSM overlap with other community efforts and have been included in this plan as well.

Unsheltered Des Moines Study

The Unsheltered Des Moines Study, a research partnership between Drake University and several community service delivery organizations, engaged the population of individuals who had lived, or were living, unsheltered in Polk County between May 2022 and October 2022 to examine their lived experiences. The research team coordinated with local outreach workers to identify a range of individuals with experience living unsheltered in Polk County. In all, the team administered 152 surveys and conducted 37 in-depth interviews.

This study ties the specific barriers Polk County Persons Experiencing Homelessness (PEH) stated during interviews with specific policy recommendations that may be beneficial in the short and medium term. They also provided longer-term structural recommendations that, while informed by the sentiments expressed by this study's respondents, primarily reflect policy recommendations and best practices that currently direct the research literature. These structural recommendations address many of the fundamental issues that the respondents discuss more holistically and sustainably than the shorter-term approaches.

Region

One Economy: Building Opportunity for All

The purpose of the One Economy report is to understand the financial stability and well-being of African Americans living in Polk County. Polk County now includes approximately 70 percent of the total population in the Des Moines-West Des Moines CBSA based on current population estimates (United States Census Bureau, 2018-2022 5 Year Estimates). Per the One Economy report, research included 61 focus groups, small group meetings, or individual meetings with 244 people.

Guided discussion questions assisted in understanding community members' lived experiences and perceptions about issues related to the financial well-being of African Americans, African immigrants, and resettled international refugees living in Polk County. Discussion group participants included educators, nonprofit and business owners, state employees, high schoolers in the Des Moines Public School system, African refugees, faith community members, single parents, justice impacted individuals, and other members of the African American community in Polk County. The State Public Policy Group (SPPG) developed the methodology and led the discussions.

Research reviewed during this process included government data from the US Census Bureau and other national, state, and local sources; historical research from the State Archives of Iowa; recent city and county plans by various local planning initiatives; and individual interviews with local data experts (The Directors Council and State Public Policy Group, January 2020).

One Economy-Blueprint for Action

In 2020, key data in the One Economy-Blueprint for Action was updated to provide a baseline to measure progress of implementing specific action steps over time. The Blueprint for Action is a guide for the community to work toward reducing and eliminating racial, economic, and other disparities in the African American community. These are the next steps designed to focus attention on broad issues in the African American community and are centered around the highest priority topics impacting financial capacity: Financial Inclusion, Employment, Education, Health, and Housing. Each topic is broken down into strategies to address disparity and equality as presented in key indicators to financial security. (The Directors Council and State Public Policy Group, January 2020)

Understanding Polk County's African American and Black population's barriers to financial stability helped guide identification of contributing factors for the Analysis of Impediments. This then influenced the development of goals as well.

DART Transit Optimization Study

DART conducted a Transit Optimization Study (TOS) to help plan for the future for providing transportation in the region and exploring new technologies and transportation trends. The purpose of this study was to see what types of service would best serve specific needs in the region. The Transit Optimization Study (TOS) is a multi-phased approach including an evaluation of DART's existing services, market demand analysis and regional mobility assessment conducted by consultants with input from DART staff and commissioners, community stakeholders and riders. The objectives of the study included:

- Identify and evaluate innovative business models to deliver regional mobility services.
- Ensure that public mobility services are efficient, effective and evolving to meet changing technology and transportation trends.
- Prioritize access to jobs, healthcare and education to drive economic development.

A part of the Transit Optimization Study (TOS) DART was collecting feedback on proposed changes to services so that they run in a way that better fits the needs of DART riders and member communities. Feedback was collected through public meetings, online information sessions, online surveys, and comments via phone call or email.

Homelessness System Needs Assessment and Centralized Intake Evaluation

Homeward released study results and recommendations for improving the Polk County homelessness response system. The recommendations in the report resulted from an in-depth needs assessment conducted by Housing Innovations that began in the fall of 2023. The report, Homelessness System Needs Assessment and Centralized Intake Evaluation, focused on identifying improvements needed for Polk County to achieve an "optimal" homelessness response system.

The research was conducted by Housing Innovations, a homelessness training and technical assistance firm. The study analyzed existing data regarding Polk County's homelessness system, including demand for crisis services and supply of emergency shelter, rehousing, and support services, to make sure the amount of crisis services and housing options necessary are available to meet future needs. Outreach and research for the study included meetings, stakeholder interviews, homelessness assistance project tours, and community engagement sessions throughout November and December 2023. Housing Innovations identified three immediate next steps for improving Polk County's homelessness response system, and these next steps are included in the Analysis of Impediments Goals:

1. Increase emergency family shelter space.
2. Expand the resources for Rapid Re-Housing (RRH) and Permanent Supportive Housing (PSH) for single adults.
3. Increase housing-focused case management for all people experiencing homelessness.

Coordinated Community Plan to Prevent and End Youth Homelessness

Polk County's Youth Homelessness Demonstration Program (YHDP) is a comprehensive effort to reduce the number of young people under 25 experiencing homelessness in our community. The program includes federally funded grant projects and a Coordinated Community Plan to build structures and to support young people experiencing homelessness.

As part of Polk County's Youth Homelessness Demonstration Program (YHDP), community stakeholders and youth engaged in a comprehensive planning process to prevent and end youth homelessness. Months of planning and partnership resulted in Polk County's Coordinated Community Plan, a document that outlines the community's strategy to support young people's strengths and needs as they secure safe stable housing.

Capital Crossroads Roadmap for Central Iowa

Beginning in June 2022, Capital Crossroads launched the next regional vision and action plan undertaken by a broad cross-section of community leaders from the private, public, nonprofit, and social sectors. Through a robust landscape analysis of current plans around Central Iowa, stakeholder engagement, and public listening sessions, the Capital Crossroads Roadmap was created.

The Capital Crossroads Roadmap is the culmination of robust and inclusive research and input from local leaders in the business, educational, nonprofit, public, and social sectors. It is meant to serve as a rallying cry not only to enhance and celebrate work that is already underway, but also to reaffirm a set of regional goals, create new community connections, establish partnerships, and provide spaces and timelines to share successes and pivot as new challenges arise.

The Capital Crossroads Roadmap provides a comprehensive vision to inspire community members, leaders, and organizations to focus on a few select goals that are critical to our region's future success. A fundamental goal is prioritizing investments in education, housing, and our youth to reduce disparities within our communities and establish sustainable channels to prosperity and wellbeing.

Des Moines Municipal Housing Agency Administrative Plan (DMMHA) (2024)

The Des Moines Municipal Housing Agency is required to develop a one-year Agency Plan as required by the U.S. Department of Housing & Urban Development. The Agency Plan includes grant applications for the 2024 Capital Improvement Grant and revisions to the Public Housing Admissions and Continued Occupancy Policy, the Section 8 Program Administrative Plan and the Family Self Sufficiency program.

The Des Moines Municipal Housing Agency Administrative (DMMHA) Plan is a comprehensive guide to DMMHA's policies, programs, operations, and strategies for meeting local housing needs and goals. DMMHA receives funding for capital improvements for the Public Housing program through the annual Agency Plan. The Agency Plan process is an annual opportunity to determine the role of DMMHA in the community. Strategic planning helps decide how to reach its goals.

Des Moines Regional Workforce Housing Strategy (2019)

In 2019, the Virginia Center for Housing Research (VCHR) provided study data of regional workforce housing issues, with specific attention to Downtown Des Moines. Guided by researchers from the VCHR, a team of representatives from the Polk County Housing Trust Fund, the Des Moines Area MPO and the Cities of Des Moines, Ankeny, Clive, Norwalk, Urbandale and West Des Moines analyzed data and engaged local stakeholders to better understand market-wide housing dynamics, estimate future workforce housing demand, and assess the Des Moines Downtown's current and future role in addressing housing needs.

The Workforce Housing Study data from that analysis form the foundation of the regional workforce housing strategy. This report sought to address the issues raised by VCHR, expand upon them with other relevant analysis, and make recommendations to improve affordability for the regional workforce in the future. czb LLC used the VCHR findings and implications when completing the Des Moines Regional Workforce Housing Strategy.

The workforce housing strategy was developed for a multi-organization committee from the Polk County Housing Trust Fund, City of Des Moines, and the Capital Crossroads regional strategic planning initiative. The group was

concerned that the region might be unable to produce a future housing supply matched to the growing workforce, especially in specific locations such as downtown.

The strategy identified single earner, low-wage households as the most at-risk for housing challenges and recommended actions that would help to balance housing and job mixes in the region's most important communities. It identified goals, suggested how the region ought to think about meeting them, and described a toolkit to help undertake the required work. The strategy recommended that regional policy makers and practitioners must regularly monitor trends and conditions and make necessary adjustments.

Fair Housing Outreach

After extracting relevant information from the previous planning processes to incorporate into the Analysis of Impediments, the city/county staff team for the Analysis of Impediments identified public outreach efforts that would be undertaken by the team. The team identified vulnerable populations from which they wanted to gather more information and input:

1. Disabled, Physically or Mentally; Older Adults
2. Homeless Service Providers
3. Racial or Ethnic Minorities
4. Foreign-born: Refugees and Immigrants, Limited-English speaking
5. Homeless
6. Lesbian, Gay, Bisexual, Transgender, or Queer/Questioning (LGBTQ)
7. Formerly Incarcerated
8. Youth

City staff sought input and information through interviews and listening sessions with individuals and providers at service organizations. See Appendix B for questions asked in interviews and listening sessions. The following lists include the interviews and listening sessions conducted for the purpose of gathering input for the Analysis of Impediments:

Interviews:

- Youth Advisory Board (youth housing insecurity, youth homelessness, housing impacts) – 5/19/2023
- Oakridge Neighborhood, Pat Palmer – 1/26/2024
- HOME Inc, Director Carrier Woerderman and housing counselors – 2/20/2024
- Polk County Veteran's Affairs, Director Pat Sweeny – 3/4/2024
- OpportUNITY Meeting with housing service providers and advocates – 3/18/2024
- City of Des Moines Monthly Housing Strategies Group (City Internal Barriers)– 3/19/2024
- Refugee Alliance of Central Iowa (RACI) – Stephanie Moris – 3/19/2024
- Youth Advisory Board (youth housing insecurity, youth homelessness, housing impacts) – 3/19/2024
- Youth Homelessness Demonstration Program (YHDP) – Hope Metheny (youth housing insecurity, youth homelessness, housing impacts) – 3/20/2024
- Polk County Adult Services (low-income seniors and disabled adults)– Counselors – 4/26/2024
- City of Des Moines-Development Services, Mike Ludwig-Director and Neighborhood Services, Erik Lundy-Deputy Director - (land use, building, and zoning codes)– 4/26/2024

Listening Sessions:

- Reentry Task Force (Justice impacted) – 3/20/2024
- The Director's Council on Homelessness – 4/2/2024

- LGBTQ+ - 4/9/2024
- Disability Service Providers – 4/25/2024
- Foreign Born, Refugee, Immigrant, Minority Session I-4/29/2024
- Foreign Born, Refugee, Immigrant, Minority Session II-5/7/2024
- Des Moines Civil and Human Rights Commission – 5/8/2024

Interview results, which include discussion of barriers to fair housing, are included throughout the analysis. Highlights from the calls regarding common barriers include:

- Lack of beds and units to provide safe, secure, and healthy shelter for those who are homeless or experiencing housing insecurity.
- Long wait lists of those trying to obtain affordable housing or rental assistance;
- Many rental units are substandard, and there is not enough staff to enforce higher standards;
- Discrimination that often happens due to lack of understanding about tenants' fair housing rights from landlords;
- A severe shortage in lack of affordable units for either homebuyers or renters; and
- A lack of accessible units for persons with disabilities.

Staff attended other miscellaneous events to raise awareness about the Analysis of Impediments Barriers to Housing Survey and Community Needs Survey, which are included below:

- CelebrAsian
    - May 24-25th, 2024, 9:00 AM - 5:00 PM
    - Staff provided flyer and postcard for Civil and Human Rights Division table at CelebrAsaian concerning the Barriers to Housing and Community Needs survey to encourage attendees to complete the survey. Analysis of Impediments staff volunteered at the table from 12:00-3:00 PM on May 24, 2024.
- Pride Fest
    - June 7-9th, 2024, 12:00 PM - 5:00 PM on June 7th, 9:00 PM - 5:00 PM on June 8th and 9th
    - Staff provided flyer and postcard for Civil and Human Rights Division table at Pride Fest concerning the Barriers to Housing and Community Needs survey to encourage attendees to complete the survey. Analysis of Impediments staff volunteered at the table from 3:00-5:00 PM on June 9th.
- Juneteenth
    - June 15, 2024, 9:00 AM – 5:00 PM
    - Staff provided flyer and postcard for Civil and Human Rights Division table at Pride Fest concerning the Barriers to Housing and Community Needs survey to encourage attendees to complete the survey. Analysis of Impediments staff volunteered at the table from 1:00-5:00 PM on June 15th.
- Your Rights in Housing Presentation given by City of Des Moines Civil & Human Rights and Iowa Bureau of Refugee Services (BRS)
    - June 18, 2024, 1:00 PM – 3:00 PM

Barriers to Housing and Community Needs Survey and Mini Grant Program

The City of Des Moines and Des Moines Municipal Housing Authority partnered with the City of West Des Moines and Polk County to conduct a Barriers to Housing and Community Needs Survey for the Analysis of Impediments

to Fair Housing Choice Plan. Through the Mini Grant Program for the Barriers to Housing and Community Needs Survey, the Steering Committee and City/Staff team encouraged service providers who accepted the Mini Grant to obtain a minimum of 25 responses to the Barriers to Housing and Community Needs Assessment survey. Polk County Housing Trust Fund was the fiscal agent for the Mini Grant funding. The Steering Committee and City/Staff Team offered mini grants of $1,000 to the Mini Grant recipients for encouraging and assisting residents to complete the survey. The organizations receiving the mini grants were responsible for promoting the survey to the populations they serve, seeking responses for the survey, and committing to receiving completed survey responses from the populations they represent. The purpose of the Mini Grant Program was to reach diverse populations within our community who frequently experience barriers to fair housing.

After receiving feedback from the steering committee on Analysis of Impediments first draft, the final draft was published for public input. Public notice for a 30-day comment period was published in the Des Moines Register newspaper on September 27, 2024. Notice was also published on the City of Des Moines web site (dsm.city/departments/neighborhood_services/). Copies were made available at all Des Moines and West Des Moines public library locations, city halls, and web sites. See Appendix D for the publisher's affidavit.

Public hearings were set by the City of Des Moines and City of West Des Moines. The dates and summary of comments received from the public hearings are below.

Table 2: Public Hearings

Program Participant	**Date, Time of Hearing**	**Location of Hearing**	**Summary of Comments Received**
City of Des Moines and Des Moines Municipal Housing Agency (DMMHA)	11/4/2024, 5:00 PM	Des Moines City Hall, Council Chambers	
City of West Des Moines	11/18/2024, 5:30 PM	West Des Moines City Hall, Council Chambers	

C. Assessment of Past Goals

To create new goals that are specific, measurable, achievable, realistic, and timebound (SMART), it is important to understand past goals the region has taken on and the progress made towards them. Below is a summary of past 2019 goals. The new 2024 goals are in the final section of this document in *I. Fair Housing Goals and Priorities*.

In the 2019 *Greater Des Moines Regional Analysis of Impediments to Fair Housing Choice*, nine areas and subsequent goals were identified and given timeframes for completion. In addition, designated responsible agencies or organizations were identified as accountable for implementing those goals. Below are the 2019 goals and an update on each.

Goal 1. Encourage fair housing training for elected officials, staff, landlords, etc.

A Present on lawful source of income as a protected class to leaders from at least five neighboring cities within the Metropolitan Statistical Area (MSA) at a cross-governmental meeting.

B Attach an informational fair housing flyer about tenant rights and landlord resources with 100% of rental recertifications.

C Attach an informational, graphical fair housing flyer about tenant rights to 100 tenants.

D Add at least 90 minutes of fair housing training as part of crime-free multi-housing program curriculum for landlords.

E Require fair housing training as part of crime-free multi-housing program curriculum for rental certifications.

The Des Moines City Council attempted to add “source of Income” as a protected class to city code in the summer of 2019. The language in the city code restricted landlords from being able to refuse to rent to individuals based on their source of income, specifically federal assistance such as Section 8 housing choice vouchers. Effective January 1, 2023, Senate File 252 went into effect effectively voiding “source of income” protections in City of Des Moines city code. The Des Moines Register quoted Chris Johansen, now Director of Neighborhood Services at the City of Des Moines, saying, “When you reduce the number of landlords that are willing to accept the voucher, that just creates one more hurdle for ... our most vulnerable population we have.”

The City of Des Neighborhood Inspections Division of the Neighborhood Services Department implemented the inclusion of a Fair Housing Laws and Fact Sheet flyer in the Rental Recertification Application Packet for landlords. The fact sheet is also included on the website and directs landlords to visit www.HumanRightsDSM.org for additional information and educational/training opportunities concerning Fair Housing laws.

Informational fair housing flyers were created by several nonprofits and government agencies to distribute to tenants within their service area. The entities responsible for implementing the provision of a fair housing flyer included organizations such as Des Moines Civil & Human Rights Commission, Central Iowa Regional Housing Authority (CIRHA), Des Moines Municipal Housing Agency (DMMHA) and HOME Inc. Each of these organizations reported that they had given Fair Housing information to a minimum of 100 tenants. DMMHA handed out approximately 730 briefing packets in 2023 that included two brochures concerning housing discrimination and how to file a complaint.

The Des Moines Civil and Human Rights Department, in partnership with the Des Moines and West Des Moines Police Departments, provides 60 minutes of voluntary landlord training concerning Fair Housing Laws and Issues two times per year. These classes also address safety and crime-free practices for landlords. Property managers

who attend these courses and pass them receive a certification that is posted for applicants and tenants. At this time, the training is not required; it is strictly voluntary.

Goal 2. Encourage program partners to provide financial literacy and homebuyer education

A Certify 15 families or households per year in a HUD-approved homebuyer education and counseling program.

Two of the main services providers promoting homeownership are Greater Des Moines Habitat for Humanity (GDMHH) and HOME Inc. (formerly known as Housing Opportunities Made Easy, Inc). Local and state governments provide regular funding support to these nonprofits to produce affordable homeownership opportunities. Both GDMHH and HOME Inc provide homebuyer education toward the goal of owning a home. Des Moines Municipal Housing Agency (DMMHA) is a HUD-approved local housing counseling agency that provides housing counseling services. Evelyn K Davis Center provided Financial Literacy/Coaching through the Financial Empowerment Center to approximately 1,900 individuals and families from March 2020 through March 2024.

Goal 3. Encourage development or preservation of affordable housing units in locations that improve health and quality of life

A Review zoning codes to ensure they do not allow housing for vulnerable populations, such as those with physical disabilities or households with small children, in 100-year flood plains and limit similar development in 500-year flood plains.

B Promote home health initiatives with housing rehabilitation assistance to 500 owner-occupied and 100 rental units per year in Des Moines, West Des Moines, and Polk County.

C Discuss potential for a HOME Investment Partnerships Program (HOME) Consortium with other local governments in the region to promote affordable housing in high opportunity areas.

One regional effort to address housing is through Capital Crossroads. Capital Crossroads is a visioning initiative created by regional leaders to work together in the overarching focus areas for action, including economic opportunity and prosperity, community and cultural connections, thriving neighborhoods, and youth investment. Their fundamental goal is to prioritize investments in education, housing, and youth in our communities to reduce disparities and establish sustainable channels to prosperity and amenities. (Capital Crossroads Roadmap, 2024)

The City of Des Moines is beginning work on a Comprehensive Housing Strategy that will address housing needs for all housing types and will include inclusionary and higher density housing. The City has hired a consultant to assist with this work, which will began in the Fall of 2024.

The City of Des Moines has implemented inclusionary housing incentives in their Tax Abatement program as well as other affordable housing strategies in its neighborhood revitalization program. Both the City of Des Moines and the City of West Des Moines have owner-occupied repair programs. With assistance from other community partners such as the Polk County Housing Trust Fund, Neighborhood Finance Corporation, and Polk County, the cities are able to facilitate vital home repairs, such as roofs, siding, windows, sidewalks and driveways to help low-income homeowners maintain their properties.

The City of West Des Moines adopted their comprehensive plan, Connect2Create-WDM" in 2022 which includes goals, strategies, and action items concerning housing and the housing inventory in West Des Moines. Action Item HN2b states, "Explore options to support the inclusion of housing for individuals making less than the average median income in residential and nonresidential areas." They also identified action item HN2a which states, "Modify codes to allow opportunities for a mix of dwelling types and sizes adjacent to each other." Both of the action items were written for the strategy to "improve opportunities for housing at all price points to ensure access, affordability, stability, and social integration for all," under the Goal to "Enable a variety of neighborhoods to meet the living needs for all residents." (City of West Des Moines, 2022)

Goal 4. Encourage development or preservation of affordable housing units with consideration to the needs of protected classes

A Give funding preference to developments with larger affordable units (3 or more bedrooms) to accommodate larger families, such as in female headed households or foreign-born populations.

B Incentivize more 1-4 unit development for households below 60% AMI, with a goal of developing 10 homeownership and 10 rental units per year across Des Moines.

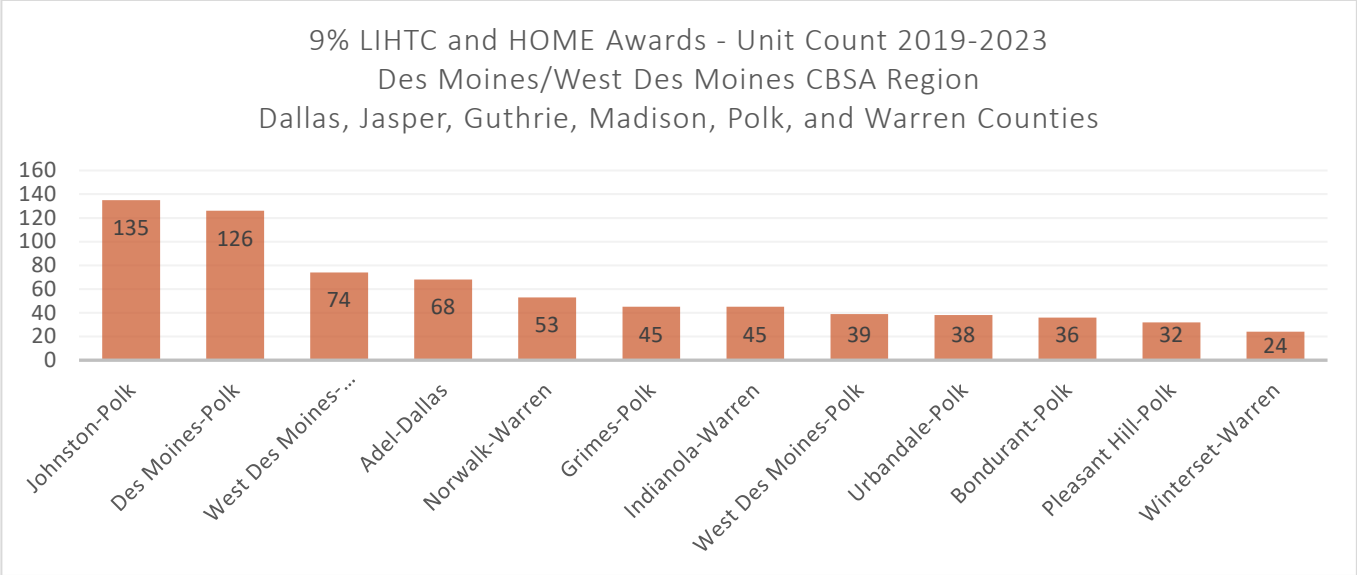
C Promote universal design and accessibility principles in housing projects by giving funding preference to projects that have accessible units above HUD-funding regulatory threshold.

Though Des Moines attempted a program designed to give funding preference to developments with larger affordable units (3 or more bedrooms), they were not successful in achieving the goal. DMMHA does have preferences for larger units when assigning project-based vouchers. West Des Moines policy is to support all rental development, regardless of size. However, the City of Des Moines and Polk County Housing Trust Fund provided funding support to SPIRE Property Management to renovate 40 rental homes, some of which had 3 or more bedrooms. PCHTF funded 30 units where the median house size was five bedrooms.

The City of Des Moines utilizes programs that have helped create more affordable housing units. Those programs include the Low-Income Housing Tax Credit (LIHTC), Tax Increment Financing (TIF) districts, and federal funding such as Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) program.

From 2019 through 2023, 715 rental housing units designated for low-income tenants had been approved for 9% LIHTC credit and HOME funds in the Des Moines-West Des Moines Community-Based Statistical Area (CBSA) through the LIHTC program administered by the Iowa Finance Authority (IFA). The following table shows the unit counts for projects in the CBSA region that received Low Income Housing Tax Credits between 2019 to 2023 through the State of Iowa. Johnston led with the highest number of units at 135, followed closely by the City of Des Moines at 126 units.

Figure 2: LIHTC Awards-Unit Count 2019-2023



Source: Iowa Finance Authority, Award Information 2019-2023

The Steering Committee for the 2024 Analysis Impediments agreed to carry forward the following goals from the 2019 Analysis of Impediments:

4.B: Incentivize more 1–4-unit development for households below 60% AMI, with a goal of developing 10 homeownership and 10 rental units per year across Des Moines.

4.C: Promote universal design and accessibility principles in housing projects by giving funding preference to projects that have accessible units above HUD-funding regulatory threshold.

Though accomplishments were made toward this goal, more work needs to be done in the area of missing middle housing, including higher density, larger unit sizes, and universal design and accessibility principles in housing projects.

The City of West Des Moines and City of Des Moines utilize Tax Increment Financing (TIF) districts generating funds to increase affordable housing. TIF is an economic development tool that is used in designated urban renewal areas (Iowa Code Section 403.19, Urban Renewal, 2023). The City of West Des Moines has the Woodland Hills TIF, which expires on June 30, 2025, and the S 81st Street TIF, started in 2022, where a portion of tax revenues from future increases must be spent on affordable housing. In Des Moines, the Office of Economic Development has started to implement a percentage of affordable units in projects utilizing TIF incentives. Since starting this practice with the first TIF Agreement on August 14, 2017, through May 3, 2024, 527 affordable units in Downtown Des Moines have been included in multi-housing development projects. A significant number of projects are under construction, but 180 affordable units have been delivered to the market and are under maintenance compliance obligations.

Table 3: City of Des Moines Affordable Units Through TIF Incentives

% of Total	Unit Count	Rent Limits
14%	75	80% AMI
32%	168	65% AMI
49%	259	60% AMI
4%	20	50% AMI
1%	5	30% AMI
100%	527	Total

Source: City of Des Moines Office of Economic Development May 3, 2024

The Pandemic that began in 2020 did have an impact on affordable housing production, both rental and homeownership units in the City of Des Moines This resulted in lower than expected production numbers from 2020-2023

Table 4: City of Des Moines CAPER 4-year summary 2020-2023 – CDBG/HOME Program Funding

Indicator	Unit of Measure	**Expected – Program Year**	**Actual – Program Year**
Rental units constructed	Household Housing Unit	20	17
Rental units rehabbed	Household Housing Unit	0	0
Homeowner Housing Added	Household Housing Unit	46	41
Homeowner Housing Rehabilitated	Household Housing Unit	20	18
Housing for Homeless Added	Household Housing Unit	0	5

Source: City of Des Moines Consolidated Annual Performance Evaluation Report (CAPER) 4-year summary

With HOME and CDBG program funding, the City helped facilitate production of approximately 17 new rental units reserved for low-income persons completed between 2020 and 2023. Forty-one new single-family homes were constructed and sold to low-income homebuyers between 2020 and 2023(City of Des Moines, 2020-2023). The continued use of Federal Funds for affordable rental and homebuyer housing will be important to facilitating further growth in the number of units available to the underserved populations in the region.

The Housing Choice Voucher (HCV) program is the primary tool to reduce concentration of subsidized or affordable housing. Public housing staff provide information to recipients on housing opportunities available through the region which will enable the participant the opportunity to be closer to work or school; provide for economic, cultural, racial and ethnic diversity with lower poverty rates; improve high school drop-out rates and/or greater access to essential goods and services; and provide education concerning how to access such opportunities through support organizations in the area. Staff provides Housing Choice Voucher participants with information and explanation on the advantages of moving to an area that does not have a high concentration of poverty.

Goal 5. Support more service-enriched housing models.

A Increase the number of permanent housing units with supportive services for the chronically homeless, those with episodic homelessness, and those at risk.[2]

The number of beds for the area between 2015 and 2018 hovered between 406 and 410. In the 2023 Housing Inventory Count, the number of beds available for single individuals had risen to 575. The breakdown of beds and household units by type can be viewed below in Table 5. (Housing Innovations, 2024)

Table 5: Housing Inventory Count of Beds/Units-2023

Beds/Units Available during PIT Count for Individuals and Family Household Units	Single Individual (beds)-(beds/units with one Time Funding not included)	Families (household units)-(beds/units with one Time Funding not included)
Emergency Shelter (ES)	274	43
Transitional Housing (TH)	2	24
Rapid Rehousing (RRH)	57	58
Permanent Supportive Housing (PSH)	242	41

Source: Homelessness System Needs Assessment and Centralized Intake Evaluation, 2024

The 2023 Point in Time count of persons experiencing homelessness reported 496 single individuals and 138 persons in families. (Housing Innovations, 2024) One facility, Central Iowa Shelter & Services (CISS) expanded its facility to include an additional 24 permanent supportive housing units. Des Moines has other facilities that house homeless families and individuals. Most shelters require that homeless persons be assessed and access services through the centralized intake system at Primary Health Care.

Under its Family Unification Program, DMMHA reserves 100 housing vouchers to assist families who are separated from their children due to homelessness. The program also helps young adults, ages 18 through 24, transition from foster care who may be vulnerable to homelessness.

Anawim's Monarch Project will add 40 permanent supportive units for homeless individuals to the nonprofit's assets in the City of Des Moines. In Polk County, Anawim has more than 220 leased supportive housing units, housing families and individuals who came from homelessness. These families and individuals receive help to achieve future housing stability. (Anawim Housing, 2024)

The Steering Committee for the 2024 Analysis Impediments agreed to carry forward goal 5.A from the 2019 Analysis of Impediments. More work needs to be done as indicated in the Homelessness System Needs Assessment and Centralized Intake Evaluation report that was published in January 2024 for the Des Moines/Polk County Continuum of Care area. The lead planning organization for the study was Homeward who contracted with Housing Innovations, a homelessness training and technical firm, to conduct the needs assessment. The goals established for the 2024 Analysis of Impediments are the three Immediate Next Steps for Greatest Impact as detailed in the analysis. (Housing Innovations, 2024)

Goal 6. Establish lawful source of income as a locally protected class.

A Approve adding lawful source of income as a locally protected class at City Council meeting.

B Reduce Housing Choice Voucher (HCV) return rate to 10 percent each year.

As previously stated in Goal 1, the Des Moines City Council attempted to add "source of Income" as a protected class to the city code in the summer of 2019. The language in the city code restricted landlords from being able to refuse to rent to individuals based on their source of income, specifically federal assistance, such as Section 8 housing choice vouchers. Effective January 1, 2023, Senate File 252 went into effect effectively voiding "source of income" protections in City of Des Moines city code.

Central Iowa Regional Housing Authority (CIRHA) has an approximate attrition rate of 11 percent. DMMHA is at approximately 20 percent. The Steering Committee for the 2024 Analysis of Impediments agreed to carry forward Goal 6.B – "Reduce Housing Choice Voucher (HCV) return rate to 10 percent per year." Tracking this measure into the future is important to capture should it be trending up or down.

Goal 7. Improve communication and representation in government staff, boards, and commissions to reflect the diversity of the program participants' demographics

A Review current staffing and volunteer recruiting practices to identify opportunities that would increase representation.

B Present recommendations or policy changes that advance opportunities for diverse representation on staff, boards, and commissions.

C Assess by city department at least two common documents that should be translated into additional languages and determine the languages most likely to be needed.

D Per the assessment results mentioned above, translate at least two documents from each department into the appropriate languages.

The City of Des Moines created the role of Chief Equity Officer for the Equity Office. In addition, they hired two Equity Liaisons, and one Equity & Belonging Intern. Their work is to institutionalize an equity strategy, which consists of normalizing the conversation, operationalizing actions, and organizing to ensure accountability. Representatives from each City Department participate on the Equitable Services Team (EST). The EST is responsible for researching and providing best practices and innovative ideas to promote equity within City government. The City of Des Moines equity framework includes the overarching goals and practices of the EST and eventually, departments and divisions will use them to promote and measure equity. The EST-developed framework serves as a starting point and set of best practices to guide more specific and ongoing efforts.

Another achievement has been the increased production of translated material. The Des Moines Civil and Human Rights Commission has fair housing videos in Arabic, Bosnian, French, Lao, Spanish, and Swahili. The commission has partnered with institutions, schools, and other organizations to increase outreach efforts to racial or ethnic minority and immigrant populations, especially refugee communities.

Translation services are provided by the City of Des Moines through a service called the Language Line. The Language Line is available any time to a resident trying to communicate with staff and provides translation services for more than 240 languages and American Sign Language. In addition, a coalition of nonprofit agencies led by the Iowa International Center have created a housing hotline, which is free and available 24 hours a day, seven days a week, to provide translation assistance to non-English speaking tenants for emergency and housing situations. (Free Housing & Emergency Interpretation Hotline, 2024)

Another initiative implemented by the City of Des Moines is translated web pages. The City's web site now provides easier access and readability for non-English speaking residents. For residents who speak a foreign language, there is a drop-down option to choose a language, and the web page will translate to that language. However, the drop-down menu is still in English, so it assumes a person will know how to read the English translation of the language they need.

Goal 8. Address zoning and city codes that limit housing choices.

A Review occupancy restrictions to be more flexible for those needing supportive care and assistance.

B Draft an inclusionary housing policy and invite other surrounding areas adopt.

Habitable space and occupancy requirements related to overcrowding are in Subdivision V. Habitable Space, Section 60 of the Des Moines Municipal Code. Section 60-113 Bedroom and living room requirements states:

> "Every living room shall contain not less than 120 square feet, and every bedroom shall contain not less than 70 square feet and every bedroom occupied by more than one person shall contain not less than 50 square feet of floor area for each occupant thereof."

Section 60-114. Overcrowding states,

> "Dwelling units shall not be occupied by more occupants than permitted by the minimum area requirements."

Table 6: DSM Municipal Code-Section 60-114. Minimum Area Requirements

Space	1—2 Occupants	3—5 Occupants	6 or More Occupants
Living room	120 square feet	120 square feet	150 square feet
Dining room	No requirement	80 square feet	100 square feet
Bedrooms	Shall comply with section 60-113		

Source: Des Moines Municipal Code Chapter 60, Article II, Division 3: Subdivision 5, Section 60-114

Figure 3: Visualization of a 70 Square Foot Room

In June 2024, Hunter Cook from the nonprofit Nancy's Place prepared the report titled, "Analysis of Occupancy Standards in Des Moines, Iowa." The report presents the impact of occupancy restrictions in Des Moines on people with disabilities seeking suitable, affordable, and safe housing. The document addresses various aspects such as compliance with regulatory standards, functionality and design considerations, comparison to common living spaces, health and safety concerns, mental well-being, regulatory barriers and inclusivity, reduced privacy and personal space, impact on caregiver assistance, and community integration and social inclusion. (Cook, 2024)

The document analyzes the 70 square-foot minimum room size requirement for bedrooms and the need to maintain a balance between livability and affordability. Specialized accommodations are needed for individuals

with disabilities who require additional space for specialized equipment. Smaller bedroom sizes below 70 square feet can pose health and safety risks, impact mental well-being, create regulatory barriers, reduce privacy, limit caregiver assistance, and hinder community integration and social inclusion. (Cook, 2024)

The current occupancy standards in Des Moines, including the 70 square-foot minimum room size requirement, are reasonable for ensuring safe, comfortable, and affordable housing. Home and Community-Based Services (HCBS) Waiver providers play an important role when matching individuals with appropriate housing based on their needs and capabilities. Supportive specialized housing solutions are needed for individuals with specific needs that may be additional to the existing minimum room size standards that benefit most residents.

The analysis advocates for a balanced approach that considers the diverse needs of individuals with disabilities, promotes fair housing practices, and enhances the overall quality of life for residents in Des Moines. It is importance to develop targeted solutions such as specialized permanent supportive housing, which can accommodate these needs with wider hallways, larger bathrooms, and reinforced ceilings for lift systems. (Cook, 2024)

The City of Des Moines code presents the minimum requirements for habitable space. This does not preclude developers for designing spaces that utilize Universal Design Principles to meet the housing needs for persons with disabilities. Goal 4.C in the 2019 Analysis of Impediments was carried forward to 2024 to continue the promotion of universal design and accessibility principles in housing projects, such as giving funding preference to projects that have accessible units above HUD-funding regulatory thresholds..

As previously stated in Goal 3, the City of Des Moines has implemented inclusionary housing incentives in their Tax Abatement program as well as other inclusionary affordable housing strategies in its neighborhood revitalization program. In addition, inclusionary affordable housing is encouraged when allocating Federal Funds for affordable housing projects.

Goal 9. Promote current and research new creative financing or ownership tools.

A Support promotion of non-traditional homeownership programs that work with people to improve their financial base while moving toward homeownership on fair housing information to tenants.

B Research new creative financing or ownership tools to determine at least two tools that can be incorporated into local government practices. Report and present on the potential tools to cross-governmental entities.

The Steering Committee for the 2024 Analysis Impediments agreed to carry forward goal 9.A from the 2019 Analysis of Impediments. More work needs to be done, and this goal needs to be continued.

> Goal 9.A: "Support promotion of non-traditional homeownership programs that collaborate with people to improve their financial base while moving toward homeownership on fair housing information to tenants"

Nonprofits such as Neighborhood Finance Corp, Greater Des Moines Habitat for Humanity, HOME Ince, Oakridge Neighborhood Services, the Evelyn K Davis Center and the government agency, and Des Moines Municipal Housing Agency have homeownership and financial literacy educational programming that meet this goal. There are also private efforts in banking and lending that are helping to narrow the racial homeownership gap. However, the region needs to convince lenders to do more to address discriminatory actions and foster lending activities to populations that traditionally struggle to borrow funding for housing.

The Journey to Homeownership Program offered by Neighborhood Finance Corporation provides educational tools and resources to support African Americans who desire to become homeowners. The core of the program is down payment assistance for African American homebuyers earning below 100% of the Area Median Income. (Neighborhood Finance Corporation, 2024)

Iowa Finance Authority (IFA) also has selected lenders and realtor partners as IFA Participating Lenders. IFA works with a network of hundreds of lenders and real estate professionals to offer its programs that assist low-income homebuyers and homeowners. While all IFA Participating Lenders listed are committed to serving Iowa home buyers, the professionals designated as IFA Preferred Partners have assisted many home buyers with IFA programs, have received additional training, and have been deemed IFA homeownership super stars.

In the six-county CBSA region for Des Moines/West Des Moines, 647 homebuyers were assisted by down payment assistance through IFA, 768 homebuyers were assisted with mortgage programs, and 129 service members were assisted through the military homeownership program (Iowa Finance Authority, 2023).

Summary

Positive and meaningful steps have been taken over the last five years to address fair housing issues. Des Moines, West Des Moines, and Central Iowa continue to make nationally ranked lists for great places to live, work, and play, such as one of the top 10 best cities to live and work, one of the best cities for jobs, one of the top 10 places with the most job opportunities per capita, and the number one city for economic strength. (Greater Des Moines Partnership, 2024)

Yet, the data demonstrates there continues to be disparities in opportunity, a lack of affordable housing, and the need for safety and security for our most vulnerable and protected classes in the community. As a result, more fair housing education and enforcement are necessary for tenants and landlords. Individuals in protected classes and vulnerable populations need additional safety mechanisms and resources, and more affordable housing is needed for persons with the lowest incomes, in protected or vulnerable populations, and who may need supportive services and/or specialized care, equipment, and living space.

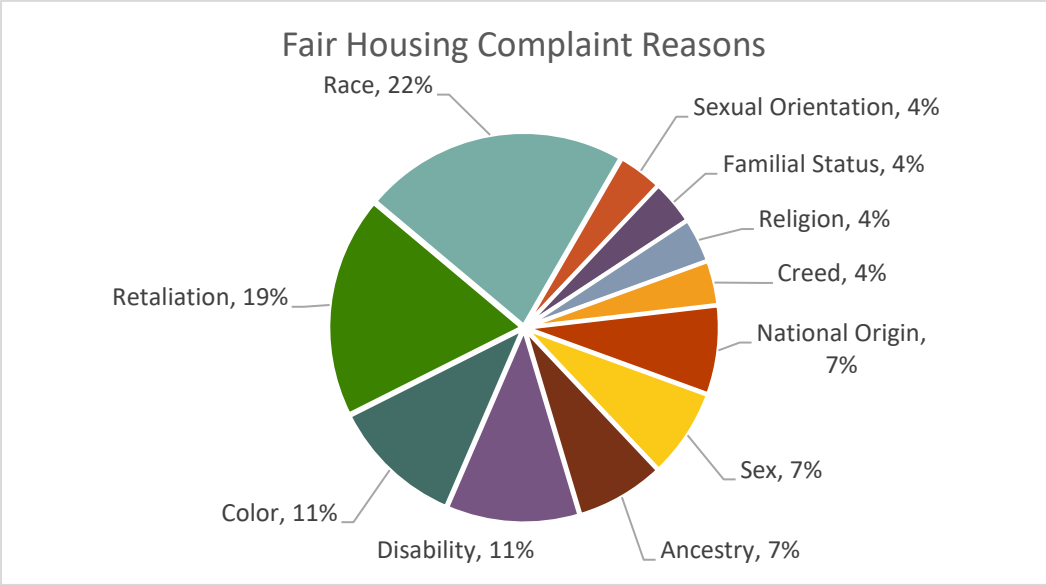
D. Fair Housing Education and Enforcement

Fair housing education and enforcement is addressed by the City of Des Moines Civil & Human Rights Department and Commission, the City of West Des Moines Human Rights Commission, and the Iowa Civil Rights Commission. The Des Moines and Iowa Commissions are staffed. The West Des Moines Commission does not conduct investigations but refers cases and inquiries to the Iowa Commission. The three agencies act independently of one another; however, the Des Moines and West Des Moines Civil Rights Commissions are planning to conduct joint training to educate residents of their rights. Interviews and listening sessions were conducted to seek fair housing choice related input and information from service providers who serve residents in vulnerable populations. Attendees voiced the need for new or expanded resource guides through program partners (service providers) to assist vulnerable resident populations in identifying safe and secure housing. Multiple sources expressed need for identification and distribution of assistance programs and resources. The input received detailed the need for information concerning how to access housing services by such populations such as LGBTQ+, older persons, and youth. Another stated purpose for identifying resources was to assist residents with finding safe and secure inclusive housing, as well as social, health, economic development, and other services within the City of Des Moines.

Des Moines Civil and Human Rights Commission

In Des Moines, six employees in the Civil and Human Rights Department facilitate trainings, seek out vulnerable groups, and track and investigate fair housing violation claims. The Des Moines Civil and Human Rights Commission's board has seven seats that serve three-year terms. The most common fair housing complaint received by the Des Moines Civil and Human Rights Division in 2023 was based on race. This is notable in that the most common housing complaint received in 2017 was disability. Disability accounted for over half of Fair Housing Complaints nationally. The next most common complaint in Des Moines was retaliation, while the second most common complaint nationally was race. The rise in discrimination complaints and instances points to a need for additional funding to support people facing discrimination. Furthermore, research shows that the economy would benefit through new jobs and increasing the Gross Domestic Product through the elimination of housing inequality (L. Augustine, 2023). See breakdown of fair housing complaints below.

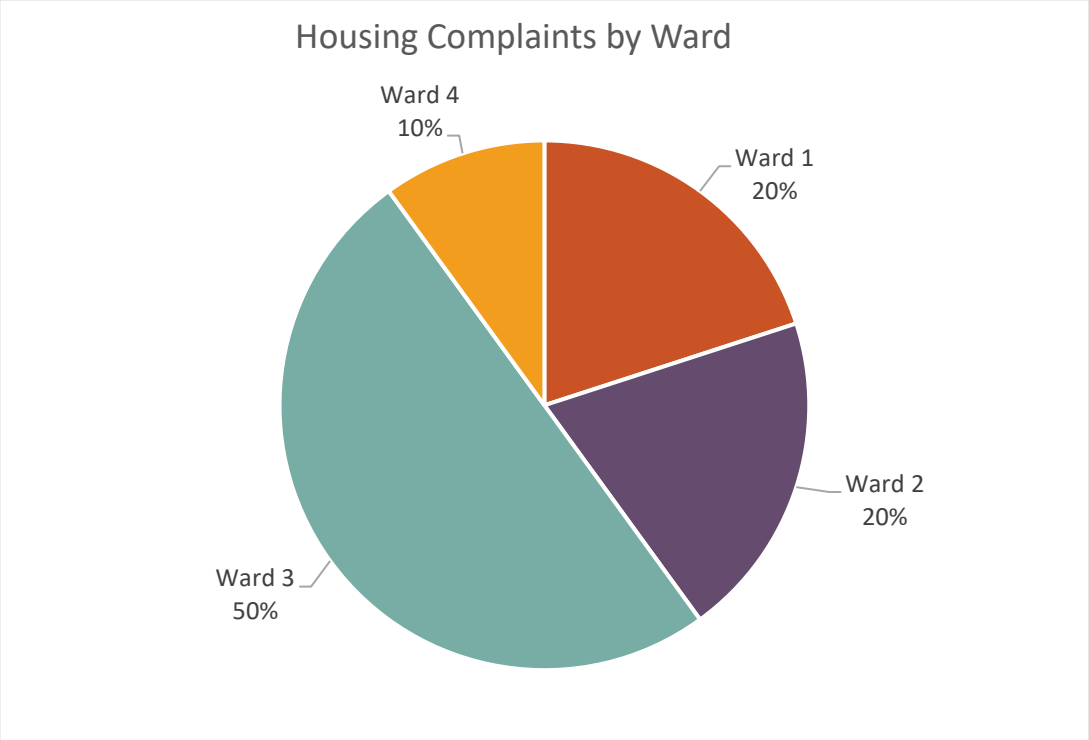
Figure 4: Fair Housing Complain Reasons



Source: Des Moines Civil & Human Rights Commission, 2023

Nationally, the number of fair housing complaints is trending higher. Fair housing reports rose to 33,007 in 2022, the highest number of complaints ever reported in a single year. In 2021, the number of fair housing complaints was 31,216. However, many instances of housing discrimination go unreported or undetected because of their nature, being harder to document and identify. The reasons are many, but there are often hidden discriminatory factors.

Figure 5: Fair Housing Complaints by Ward



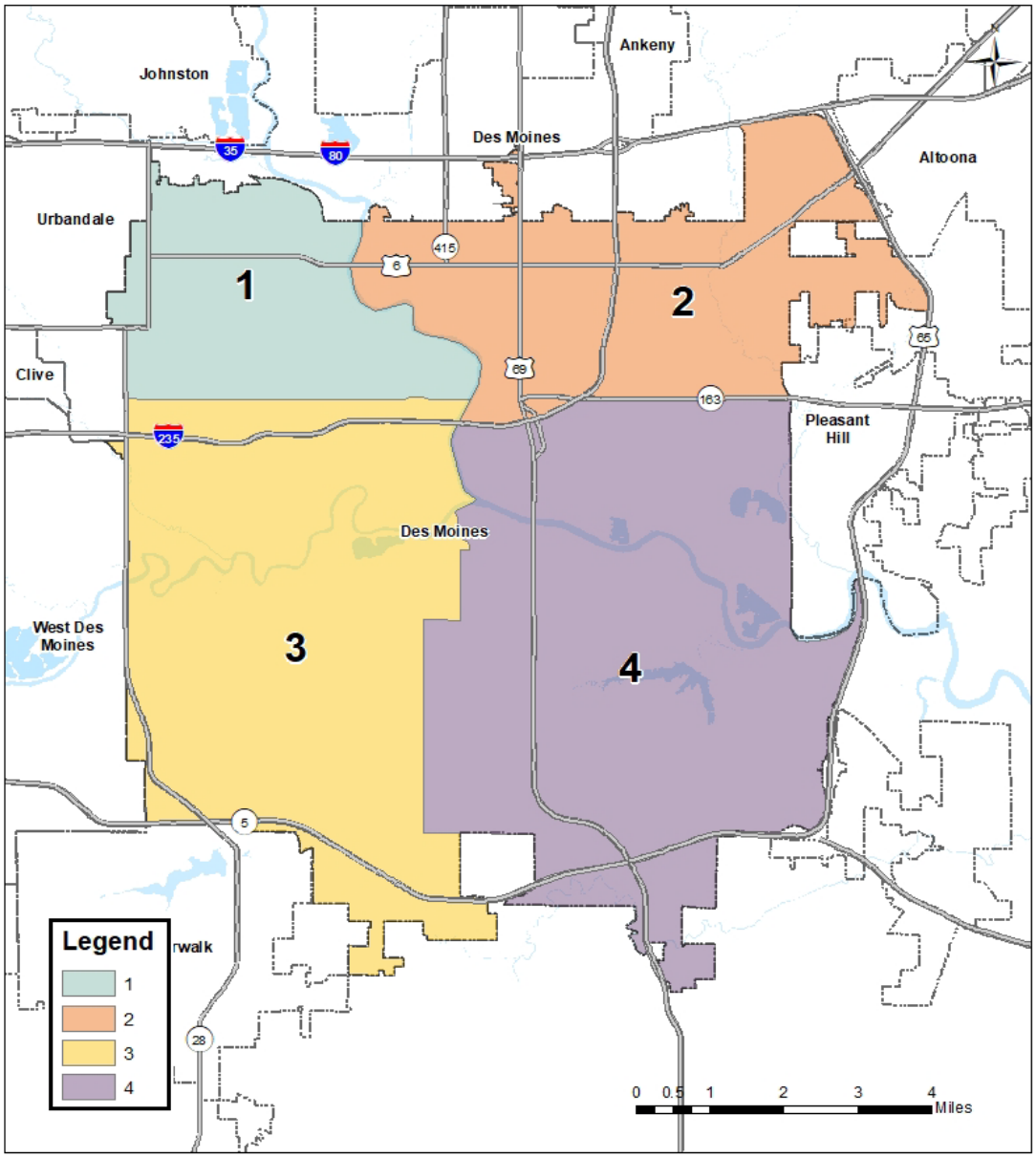
Source: Des Moines Civil & Human Rights Commission, 2023

When evaluating fair housing complaints in Des Moines by City Council ward, Ward 3 experienced twice as many fair housing complaints than any other ward. Refer to Figure 6 to see the map of the four wards.

An equity coordinator was hired to evaluate the internal and external factors that challenge equity in the city. Some of the outcomes for the role include building relationships with marginalized community groups, promoting equitable delivery of city services, and connect community members and partners with information and resources.

In addition, two equity liaisons were hired in 2024 to serve as the primary resource for research, assessments, training, and continuous organizational efforts for various City of Des Moines departments to advance and promote equity.

Figure 6: Des Moines Ward Boundaries



Source: City of Des Moines *As of June 1, 2019*

West Des Moines Human Rights Commission

Established in 1998, the City of West Des Moines Human Rights Commission educates against discriminatory actions in the areas of employment, housing, public accommodations, education, and lending. It consists of eight residents, including one youth ex-officio member from the City of West Des Moines, appointed by the mayor for a three-year term. Unlike the Des Moines and Iowa Commissions, the City of West Des Moines does not have a staffed department or division to investigate complaints. Complaints are referred to the Iowa Commission.

As mentioned above, a successful education method has been through the West Des Moines Community Equity, Diversity, and Multicultural Conversation monthly events. The group invites speakers that address their goals of:

- Promotion of a community that is just, equitable and safe.
- To learn more about ourselves and from each other's experience.
- To sharpen its abilities in inclusive dialogue and develop a skill set which will further promote the application of intercultural skillfulness.
- Continuing the process of identifying ourselves as positive change agents.

West Des Moines Diversity, Equity, and Inclusion

The City of West Des Moines hired its first Director of the Office of Diversity, Equity, and Inclusion in 2021. The mission of the Office of Diversity, Equity, and Inclusion is to promote a diverse and welcoming community where all can flourish. The City is committed to fostering an environment that values and respects differences across all people. They strive to create an environment where every person feels valued, supported, and empowered to contribute their unique perspectives and experiences toward building a just community. They aim to demonstrate these efforts through education, training, policy, advocacy, and outreach. (City of West Des Moines Diversity, Equity, and Inclusion Office, 2024)

Regional: Iowa Civil Rights Commission

Regional complaints are managed by the Iowa Civil Rights Commission with the exception of complaints occurring in Des Moines proper, which are addressed by the City of Des Moines Civil and Human Rights Commission. The mission of the Iowa Civil Rights Commission (ICRC) is to end discrimination within the state of Iowa through effective enforcement of the Iowa Civil Rights Act. The Commission's goal is to ensure that people who are involved in civil rights complaints receive a quality resolution in a timely manner.

In fiscal year 2022, the Iowa Civil Rights Commission received 1,863 total complaints, of which 146 either did not meet the jurisdictional requirements or the 300-day time limit since the last alleged incident took place. Of the total complaints, 232 were related to housing. Approximately 30 percent (552 count) of the state's complaints, which includes all complaints and not only fair housing, came from the 6-county CBSA region for Des Moines-West Des Moines; 26 percent were from Polk County alone (Iowa Civil Rights Commission, 2022).

E. Access to Opportunity

Access to decent affordable housing without discrimination is important and the focus of this analysis. Just as significant is the location of housing in relationship to what a household values such as education, employment, or health. Housing disparities that affect protected classes are often compounded with disparities in education, employment, health, and other areas. This section reviews the disparities in access to various opportunities that are entwined with where one lives.

Opportunity is measured by HUD-provided indices. There are seven opportunity indices used to evaluate neighborhood opportunity. They include:

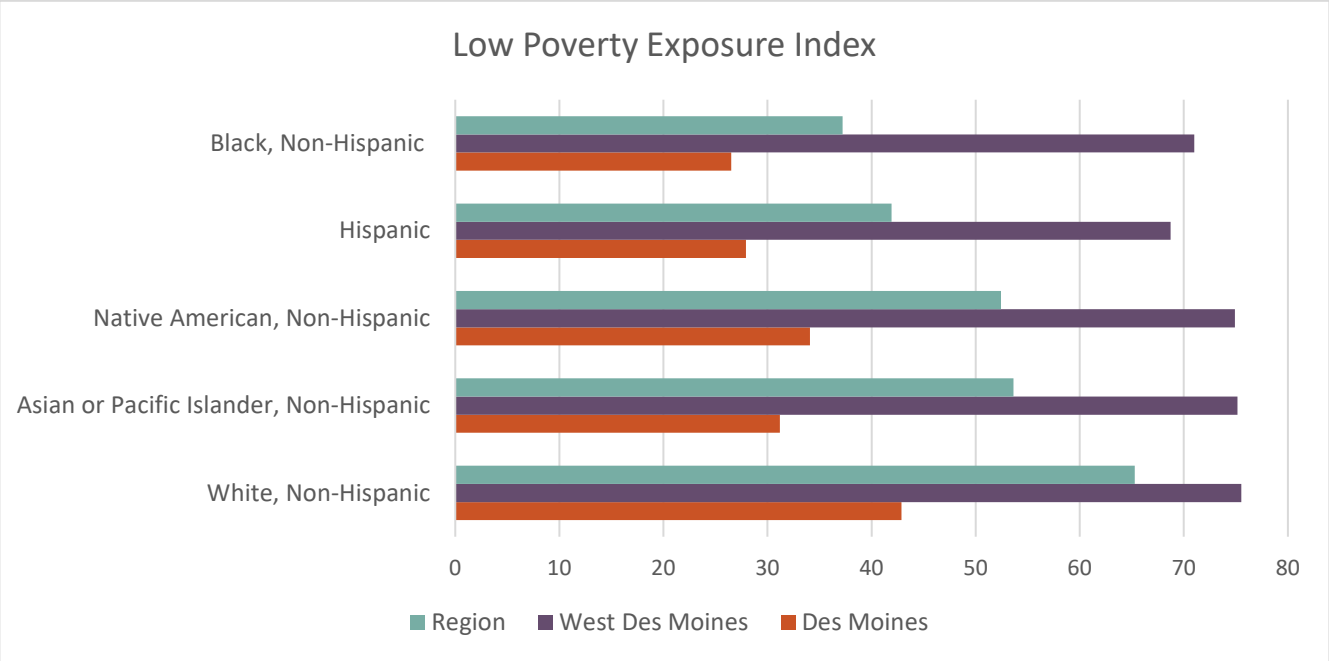
1. Poverty Exposure index,
2. School Proficiency Index,
3. Labor Market Engagement index
4. Jobs Proximity Index
5. Transportation Cost index
6. Transit Usage Index
7. Environmental Health Index.

The definition of each index is included in the introduction of each topic. Indices are broken down by Des Moines and City of West Des Moines jurisdictions and the region. Opportunity index data was not available for Polk County at the time this data was collected.

1. Low poverty exposure index

The low poverty index measures poverty by neighborhood. In effect, a higher value on this index indicates a higher likelihood that a family may live in a low poverty neighborhood. A lower value on the Index indicates that households in the group have a higher likelihood of living in a neighborhood with higher concentrations of poverty.

Figure 7: Low Poverty Exposure Index Scores



Source: American Community Survey (ACS), 2011-2015, per HUD AFFH Tool, version 00

Des Moines data

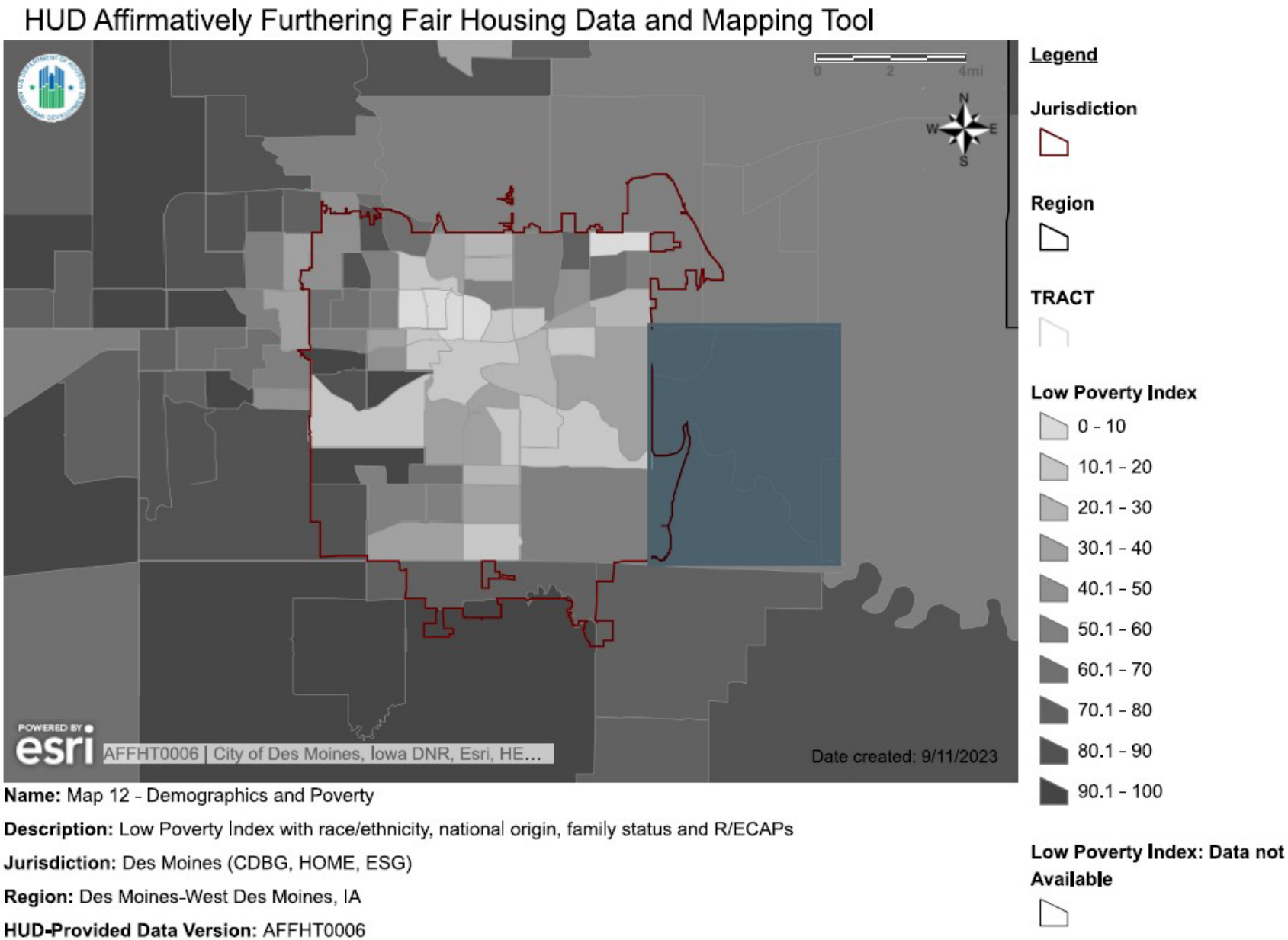
Across all demographic categories, Des Moines residents are more likely to live in neighborhoods affected by poverty. Black, non-Hispanic residents have the lowest Low Poverty Exposure Index score, which indicates Black residents in Des Moines are the demographic group most likely to live in poverty.

West Des Moines and Regional data

Regionally, White residents are the least likely to live in neighborhoods affected by poverty. Although people of color are more likely to live in neighborhoods with poverty in the region, all demographic groups within West Des Moines and the region score at least 10 index points higher than their Des Moines counterparts.

See the following pages for maps showing low poverty index data for Des Moines and the region. Areas that are lighter in color have higher poverty rates. Please note, maps from HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool have slight differences in their boundaries than the City of Des Moines' legal and most recently updated boundaries. Although there are slight discrepancies, the HUD maps reveal accurate data and patterns useful to this analysis.

Figure 8: Low Poverty Index Map for Des Moines



Name: Map 12 - Demographics and Poverty

Description: Low Poverty Index with race/ethnicity, national origin, family status and R/ECAPs

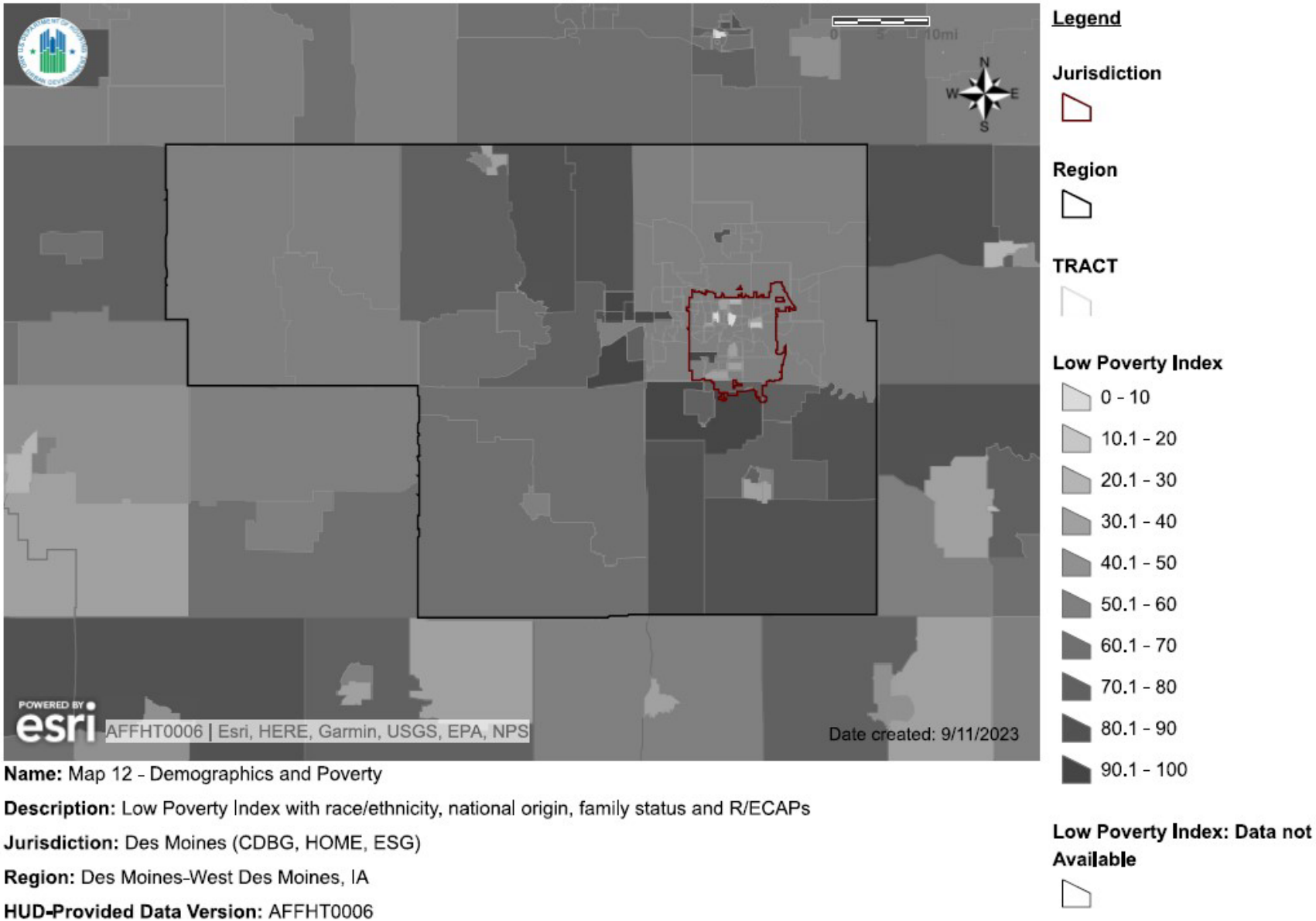
Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 9: Low Poverty Index Map for Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 12 - Demographics and Poverty

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Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Please note, the CBSA area for the region has changed since the 2020-2024 Analysis of Impediments was completed – Jasper County is now included in the CBSA for the region. However, HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool still reports data using the CBSA without Jasper County because the data used for this application is older. Although there are discrepancies, the HUD maps reveal accurate data and patterns useful to this analysis.

Barriers and Solutions

Barriers to affordable housing associated with living in low poverty areas include:

- Lack of regional cooperation,
- Location and type of affordable housing units,
- Private discrimination or bias against source of income, and
- Lending practices or access to financial services.

Lack of regional cooperation

Barriers: Regional cooperation refers to formal networks or coalitions of organizations, people, and entities working together to plan for regional development. Cooperation in regional planning can be a useful approach to coordinate responses to identified fair housing issues and contributing factors because they not only cross multiple sectors—including access to housing, education, transportation, healthcare, and commercial and economic development—but these issues are often not constrained by political-geographic boundaries. When there are regional patterns in segregation, access to opportunity, disproportionate housing needs, or the concentration of affordable housing, there may be a lack of regional cooperation and fair housing choice may be restricted (US Department of Housing and Urban Development, 2024).

There are seven communities that directly border Des Moines. Voting membership on the Des Moines Area Metropolitan Planning Organization (MPO) is open to any county or city government located wholly or partically in the designated MPA containing a minimum population of 3,000 persons that adopts the Des Moines Area MPO's 28E Agreement, (Des Moines Area Metropolitan Planning Organization, 2024). Although a regional network is made available through the MPO, its focus has been primarily transportation. A regional approach to transportation rather than housing is easier to reach consensus on because roads connect to one another throughout the region. People can travel freely between jurisdictions. However, housing is static and more isolated in that residents from different communities may not need to visit, or specifically avoid, a lower income neighborhood that may have less desirable housing. Because housing feels more as an individual choice rather than a large-scale public need, the benefits of regional cooperation in creating affordable housing are not as obvious as regional cooperation for transportation.

Solutions: Regional cooperation to support affordable housing needs to be strengthened. One tool that may be helpful in promoting regional fair housing is for the City of West Des Moines and/or Polk County to explore a HOME Investment Partnerships Program (HOME) Consortium. The purpose of HOME funds is intended to help local governments strengthen public-private partnerships and to expand the supply of decent, safe, sanitary, and affordable housing for very low-income and low-income families (24 CFR Part 92, 2023). Forming a consortium is a way for local governments that would not otherwise qualify for funding to join with other contiguous units of local government to directly participate in the HOME program. Such a partnership would encourage a more regional, collaborative approach to meeting affordable housing needs. If a HOME Consortium is not formed, local governments can apply for State of Iowa HOME funds on their own.

Polk County Government is currently refocusing its efforts on expanding housing opportunities in Central Iowa. As a first-time recipient of Community Development Block Grant funding, new resources can be utilized to expand housing stock, promote affordability, and enhance access for tenants and owners. The county has also been awarded a Climate Pollution Reduction Grant funding to provide energy efficiency improvements to renters and homeowners across the county.

The report "One Economy-Building Opportunity for All – The Blueprint for Action" was released in January 2020 and is an example of work in which regional partners strive to eliminate the historical racial wealth divide between Whites and African Americans in Polk County. It contains strategies to increase black homeownership rates and decrease the number of black households that are rent-burdened. The strategies to increase Black homeownership rates by 2 percent were outlined in the report and include the following:

- Engage with local lenders to increase the number of Black mortgage applicants and approvals.
- Host homeownership panels in Black communities with local lenders, realtors, and insurance agents to provide information and advice about the home-buying process.
- Create an association for Black real estate professionals to foster interconnection, find support, and learn about resources valuable for Black clients, such as forgivable loans and assistance programs.
- Identify discriminatory practices in renting and work with property owners and other relevant parties to educate them on these issues and make changes.
- Strengthen data collection concerning the number of Black families who are receiving financial or educational support to buy a home.
- Launch a marketing campaign about the benefits of homeownership directed toward the Black community.

The strategies to reduce rent-burdened rates by 3 percent between the Black population and the Des Moines-West Des Moines statistical area are listed below:

- Identify discriminatory Practices in Renting
- Compile Rent Assistance Programs
- Increase Employment Opportunities and Livable Wage
- Launch a Public Awareness Campaign

This work to advance the strategies outlined in this report is being led by The Director's Council. The Blueprint for Action is a guide for doing the work to reduce and eliminate racial, economic, and other disparities in our African American community (The Directors Council and State Public Policy Group, January 2020).

Location and type of affordable housing

Barriers: Lack of regional cooperation also leads to a concentration of affordable housing in specific areas. Affordable housing concentration may also indicate patterns of racial or ethnic segregation or poverty concentration. Upcoming sections will examine how concentration and segregation reflect disparity across most opportunity indices such as school proficiency and environmental health.

The Des Moines Municipal Housing Agency (DMMHA) promotes the Housing Choice Voucher (HCV) as a tool to deconcentrate affordable housing in low poverty areas. DMMHA staff provide clients with information about the household advantages of moving to areas with high opportunity and low poverty (Des Moines Municipal Housing Agency, 2024/2025).

Bias against voucher holders or other sources of income, such as Social Security Disability income, is another barrier to housing in low poverty areas despite the positive correlations for low-income children living in low poverty areas, such as potential to earn higher wages or increased likelihood to attend college. DMMHA consistently has a wait list for housing vouchers. Moreover, around 20 percent of the approximately 1,300 vouchers that were issued in Polk County in 2023 were returned unused for several reasons, one of which is because landlords do not accept them. Other reasons vouchers are returned or expire are because a voucher holder is unable to locate a unit, the voucher holder failed the credit check, the voucher holder lacked transportation to search for units, the voucher holder failed the landlord criminal background check or failed past rental history check – e.g. too many evictions on their record or negative previous landlord references (Des Moines Municipal Housing Agency, 2024).

Solutions: One solution to deconcentrate affordable housing is to implement an inclusionary housing policy and to encourage surrounding communities to adopt similar inclusionary housing policies. The City does not currently have an explicit inclusionary zoning policy, but it has made progress in practices and policies that are inclusive. For example, Accessory Housing Units (AHUs) is a recent incorporation into the zoning code. AHUs allow more affordable housing options, especially in neighborhoods that may traditionally have larger housing units and exclude lower-income households.

The City of Des Moines utilizes TIF to incentivize the inclusion of affordable low-to-moderate-income (LMI) units within TIF-assisted housing development projects. It is common to see 10 to 20 percent of total units be restricted as LMI units within any housing developments receiving TIF incentives from the City of Des Moines. TIF is used as an incentive to help subsidize units so they can remain affordable for 15 to 30 years at little-to-no additional cost to the Developer as compared to the market-rate units being developed in the project.

TIF is a great tool for incentivizing LMI housing units within the community; however, it does have its limitations. The City has not been able to successfully implement/develop units affordable for households earning below 50% of the area median income (AMI) with TIF alone. For housing units affordable to households below 50% AMI, the City has had to form additional partnerships with Polk County Housing Trust Fund or seek additional funding from other sources for these units to work financially in a housing development project.

Access to financial services

Barriers: The term “financial services” refers to economic services provided by a range of quality organizations that manage money, including credit unions, banks, credit card companies, and insurance companies. These services also include access to credit financing for mortgages, home equity, and home repair loans. Access to these services includes physical access, which is often dictated by the location of banks or other physical infrastructure, as well as the ability to obtain credit, insurance, or other key financial services. Access may also include equitable treatment in receiving financial services, including equal provision of information and equal access to mortgage modifications.

As indicated in upcoming sections, residents who are protected under the Fair Housing Act tend to have lower incomes and less opportunity to access financial tools that would help them build wealth. An example would be disproportionate loan approvals in mortgage lending practices. In 2022, more than 40,000 mortgage applications for loans to be used for either home purchase, home improvement, or refinancing were made in the six-county CBSA region. Of those, 25,476 were approved or originated. (Consumer Financial Protection Bureau, 2022)

When looking at who was approved, White, non-Hispanic residents had the highest amount of loan origination at 78.9 percent, down from 80.7 percent in 2019. Hispanic and Black, non-Hispanic residents had the most

disproportional origination rate when compared to their population in the region. Approximately 7.6 percent of the regional population is Hispanic compared to only 5.8 percent of Hispanic applicants who were approved for mortgages in 2022. In 2019, approximately 7.2 percent of the regional population was Hispanic with 3.8 percent of Hispanic applicants approved for mortgages. Similarly, 5.6 percent of the regional population is Black, non-Hispanic, but 2.4 percent of mortgages were approved for Black, non-Hispanic residents in 2022. In 2019, approximately 4.9 percent of the regional population were Black, non-Hispanic residents with less than 2 percent of Black, non-Hispanic applicants approved for mortgages. (Consumer Financial Protection Bureau, 2022).

Solutions: Financial literacy and homebuyer education provides a foundation for many residents to start building wealth. Program participants should encourage non-profit partners to continue current educational programs and expand educational opportunities with the goal to provide potential homebuyers with information they need to feel comfortable purchasing a first home (City of Des Moines Community Development Department, 2016; The Directors Council and State Public Policy Group, January 2020). Education is currently required for homebuyers when federal funds are used on the homes they intend to purchase.

Summary

Proposed solutions to barriers of living in low poverty areas include:

- Exploring the potential of a HOME Consortium to encourage a regional affordable housing strategy;
- Enhance housing choice, especially for low-income tenants, by implementing an inclusionary housing policy; and
- Encourage financial literacy and homebuyer education.
- Utilize the One-Economy-Blueprint for Action strategies to increase black homeownership rates and decrease the number of black households that are rent-burdened

2. School proficiency index

Educational opportunities were evaluated based on the school proficiency index. The school proficiency index is the performance of elementary schools within an area based on test scores. Values are percentile ranked and range from 0 to 100. The higher the score, the higher the elementary school performance. School proficiency index scores are below.

Des Moines data

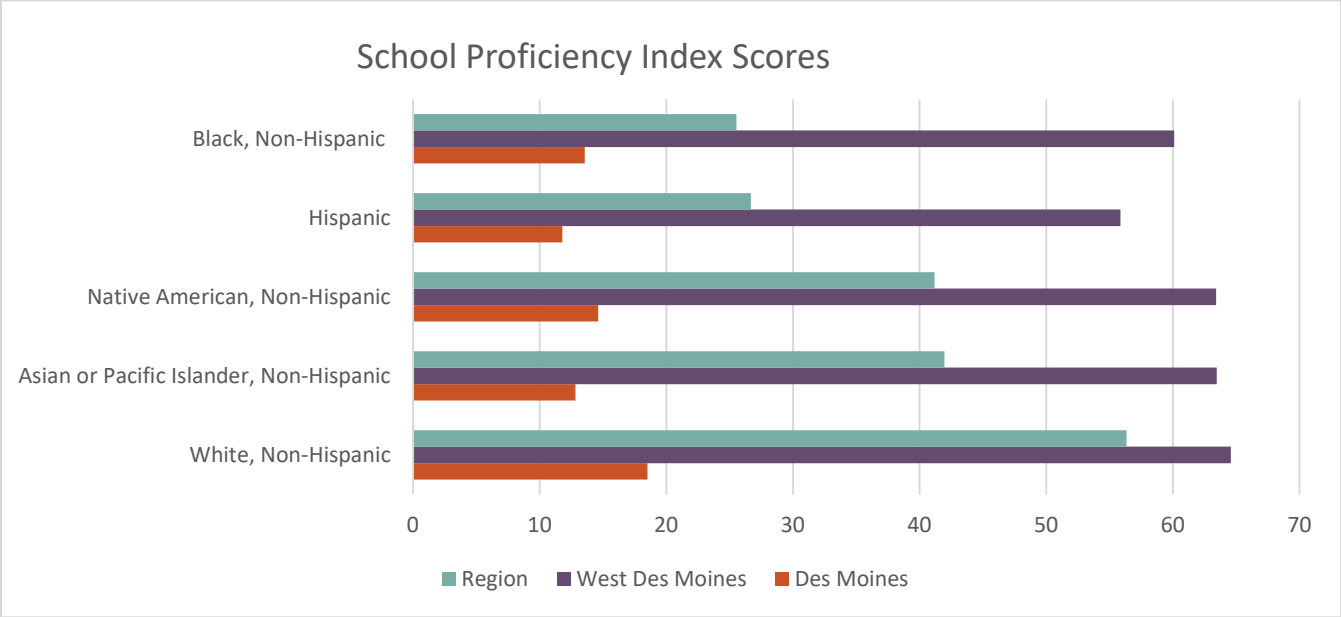
In the Des Moines jurisdiction, school proficiency indices range from a low of 11.80 for Hispanic students to 18.51 for White students, meaning a Hispanic student may have the least access to a high performing school of all racial and ethnic groups. Students who live in poverty have even lower index scores. For example, a White child in Des Moines has a school proficiency index score of 18.51, whereas a White child in Des Moines living in poverty has school proficiency index score of 15.64. The school proficiency index shows Hispanic children in Des Moines have the most disproportionate educational opportunities compared to Black (13.55 index score), Asian (12.83), Native American (14.63), and White (18.51) children.

West Des Moines and Regional data

The gap in education becomes more apparent when looking regionally. In the region covering Dallas, Guthrie, Jasper, Madison, Polk, and Warren counties, school proficiency indices range from 25.53 (Black) to 56.35 (White). Although it is apparent there is still inequity for educational access based on race or ethnicity, educational inequity based on geography is more apparent. Simply, Des Moines public school students, no matter what race or ethnicity, show lower performance than regional students. See graph below with the proficiency indices by group and the average by geography.

See the following pages for maps showing school proficiency index data for Des Moines and the region. Areas that are lighter have lower school proficiency rates.

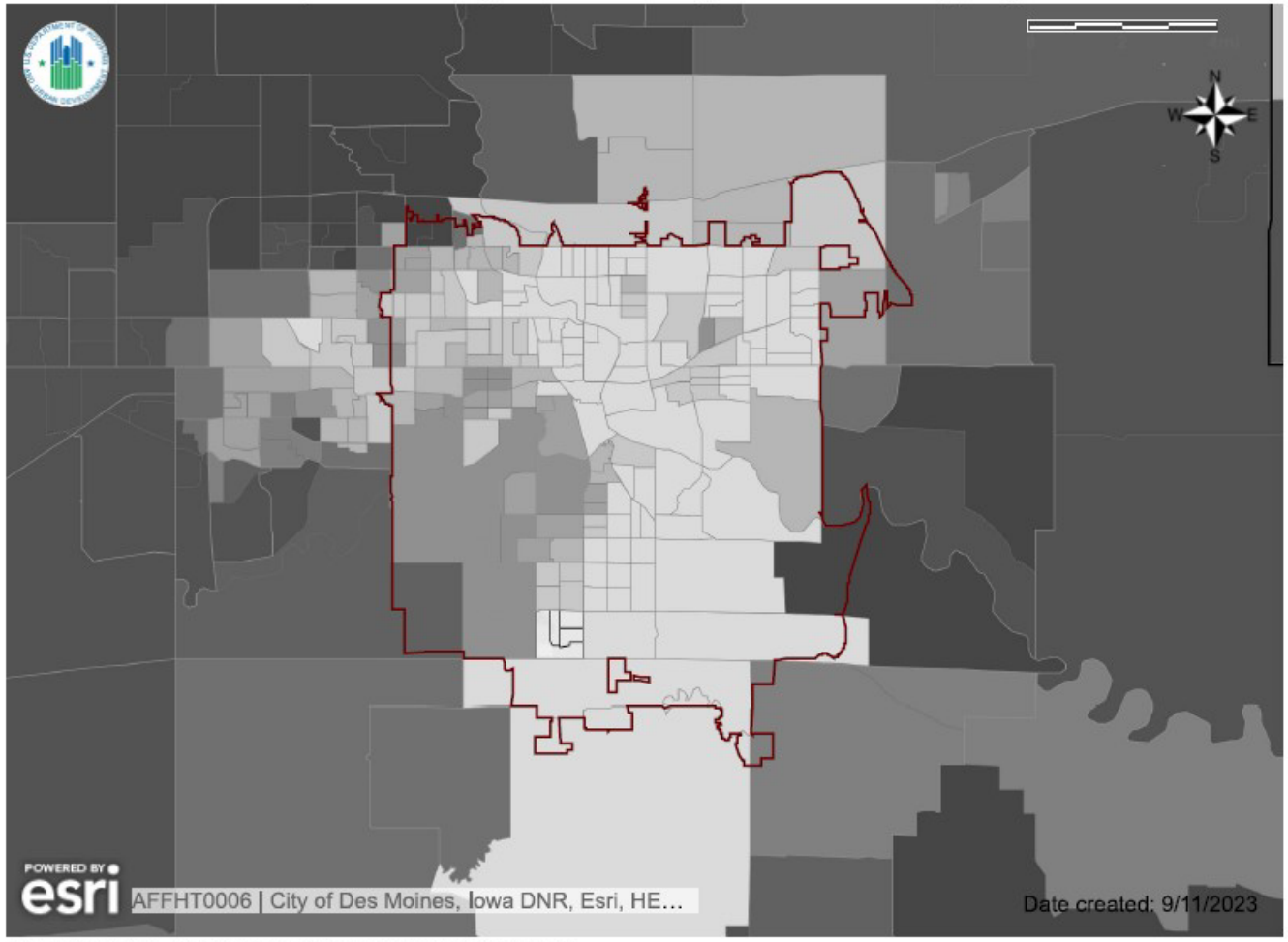
Figure 10: School Proficiency Index Scores



Source: Great Schools (proficiency data), 2016-17; Common Core of Data (4th grade enrollment and school addresses), 2016-17; Maponics School Attendance Zone database, 2018 per HUD AFFH Tool, version 0006

Figure 11: School Proficiency Index Map for Des Moines

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Legend

Jurisdiction

Region

TRACT

School Proficiency Index

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

School Proficiency Index: Data not Available

Name: Map 7 - Demographics and School Proficiency

Description: School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

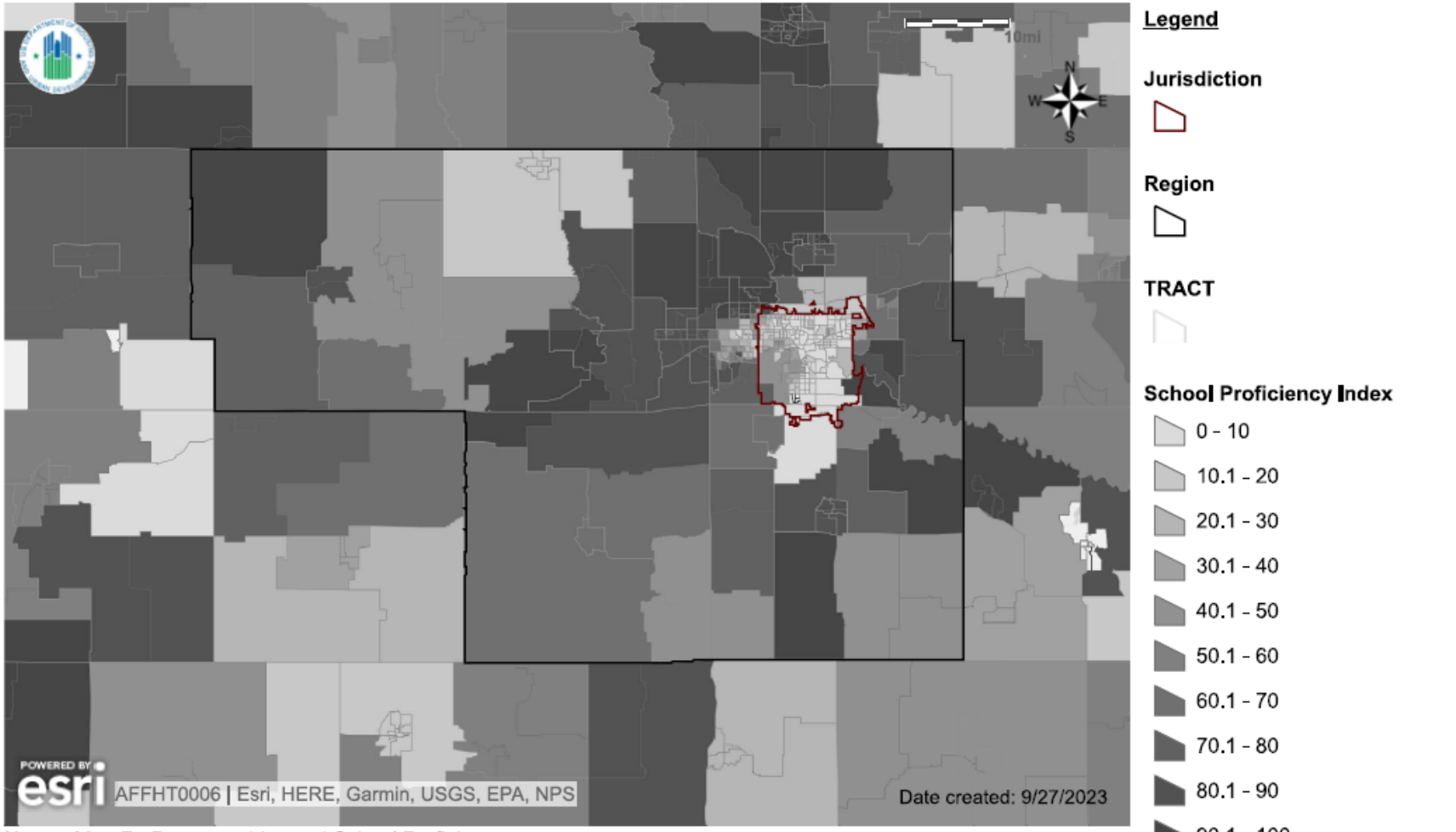
Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 12: School Proficiency Index Map for Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 7 - Demographics and School Proficiency

Description: School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Barriers and Solutions

Barriers to achieving high proficiency scores include:

- Transience,
- Access,
- Location of proficient schools, and
- Disciplinary impacts.

Transience

Barriers: In 2019, Teree Caldwell-Johnson stated that one of the biggest issues in the school system related to fair housing issues is transience (Caldwell-Johnson, 2019). Transience, or high levels of student mobility, includes any time a student changes schools, usually within the same school year. Student mobility is often caused by housing changes of the family, such as becoming homeless or moving for a job, and financial instability. Additionally, highly mobile students are disproportionately poor or Black (Sparks, 2016). Oakridge Neighborhood, a Des Moines based affordable Section 8 rental housing, understands the impact of transience, and has initiated conversations with residents to learn about the causes. In many cases, the reason some families must move frequently is the lack of access to appropriately sized, affordable, and well-maintained housing with suitable living conditions (Palmer, 2024).

High mobility can make it difficult for students to maintain stability in their education. Transience, especially multiple moves, is associated with lower school engagement, poorer grades, and a higher risk of dropping out or having behavioral issues (Sparks, 2016).

On a larger scope, there is also transience among immigrant or refugee families. See upcoming section G.2 for more information about housing challenges for refugees and immigrants. One article states:

> War, migration, lack of education facilities, cultural dictates, and economic circumstances can all interrupt a student's formal education. Because some students enter a U.S. school with limited or even nonexistent schooling, they may lack understanding of basic concepts, content knowledge, and critical-thinking skills. They may not even read or write in their home language. Nevertheless, they will be expected to develop higher-order thinking skills and prepare for high-stakes tests while mastering basic literacy and math skills in a language other than their own (DeCapua, Smathers, & Tang, 2007).

Solutions: One solution to help students that may be subject to high mobility is to support more service-enriched housing models throughout the City of Des Moines, facilitated by close proximity between housing, social services, and clients. One example of this model is the Oakridge Neighborhood, which serves many immigrants and refugees representing 20 countries and 17 languages. In this model, the provision of housing facilities is combined with health, social, educational, and emotional enrichment programs to help students, especially those with limited-English speaking parents. (Oakridge Neighborhood, 2022)

Another solution is to continue fair housing education efforts at all levels—such as tenants, landlords, and city staff. Nonprofit initiatives, like language translation services and educational programs, and support from the City of Des Moines and West Des Moines Civil and Human Rights Commissions, can prevent evictions caused by miscommunication or misunderstanding. This, in turn, leads to less housing instability for those families.

Access issues due to transportation barriers and location of proficient schools and school assignment policies

Barriers: Access to school means either basic transportation access or access to higher performing schools. More than half of the Des Moines population is low-income, and almost one-fifth lives in poverty (United States Census Bureau, 2018-2022 5 Year Estimates). With housing and transportation as the largest household expenses per HUD's Office of Economic Resiliency, households that live in poverty or are low-income may have to sacrifice reliable transportation for other necessities.

Additionally, the school system's busing operations have limitations. In Des Moines, free transportation is offered to elementary students who live more than 1.5 miles away, middle school students must live more than 2 miles away, and high school students who live more than 3 miles away from the school designated for attendance (Des Moines Public School Transportation FAQ, 2024). Transit services through Des Moines Area Regional Transit (DART) are also offered, but have their limitations as mentioned in the upcoming transit section.

Access to higher performing schools is also a barrier. Even if transportation were not an issue for a student, school districts have the authority to determine which school the child would attend if they wanted to open enroll at a higher performing school.

Solutions: Transportation challenges may be addressed **by increasing areas that DART bus lines serve**. It may also be addressed by a strategy that incorporates multiple modes of transportation as mentioned in the upcoming transportation opportunity section.

Open enrollment is one way that students can access better educational opportunities. In Iowa, parents can request a transfer to a school outside of their residential school district. As mentioned above, this is a practical solution for students who do not have transportation constraints.

Disciplinary impacts

Barriers: High suspension and expulsion rates disproportionately affect minority students, especially African American or Black young men. Students who have been suspended or expelled are also more likely to have lower grades and end up in the criminal justice system (Thompson, 2016).

Solutions: Recognizing zero tolerance policies disproportionately affect young men of color, the Des Moines Board of Education has adjusted its student code of conduct to be a tiered level of discipline that mitigates suspension and does not expel students (Des Moines Independent School District, 2015). There has been one expulsion hearing in the last eight years (Iowa Department of Education, 2023).

Summary

Proposed solutions to barriers of accessing schools with higher proficiency include:

- Support service-enriched housing models,
- Continue fair housing education to landlords and tenants to minimize housing instability,
- Increased transportation options,
- Open enrollment, and
- Continuing to find disciplinary alternatives to zero tolerance policies that disproportionately affect young men of color.

3. Employment: Jobs proximity index and labor market engagement index

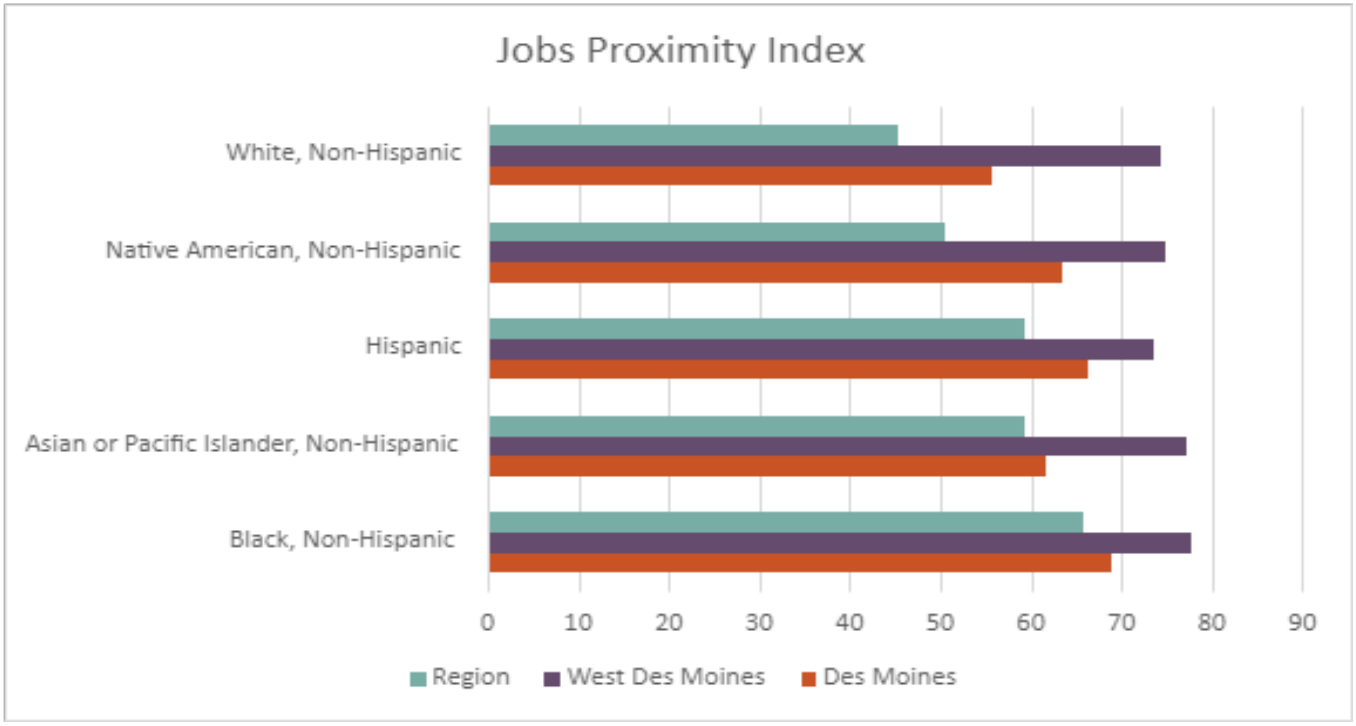
Employment opportunities were evaluated on the Jobs Proximity Index and labor market index provided by HUD. The jobs proximity index measures the physical distances between a block group and employment centers. The labor market engagement index provides "a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract." (US Department of Housing and Urban Development, 2024)

Values are percentile ranked and range from 0 to 100. The higher the jobs proximity index value, the better the access to employment opportunities for residents in a neighborhood. The higher the labor market index value, the higher the labor force participation and human capital in a neighborhood.

Des Moines data

The physical distances between residence and jobs are relatively equitable across race and ethnicity with little range. In Des Moines, jobs proximity index values range from the low 55.57 for White residents to 68.98 for Black residents. Both of these indices have increased about 10 points since the 2019 Analysis of Impediments. Across the region the index values range 45.24 for White residents to 65.69 for Black residents. Regionally, black residents in particular showed a 13-point increase since the 2019 Analysis of Impediments plan, while white residents showed a slightly decreased jobs proximity index. Regardless, the indices are lower for those living in poverty, but the index values are still between 50.00 and 70.00, meaning that overall, all residents—despite race, ethnicity, or income level—have moderate geographic access to jobs. With a few noted exceptions, the City of Des Moines and Region has improved upon their indices, with the largest increases being in Des Moines, where it could be reasoned that jobs are more accessible than in the rural communities represented by the region.

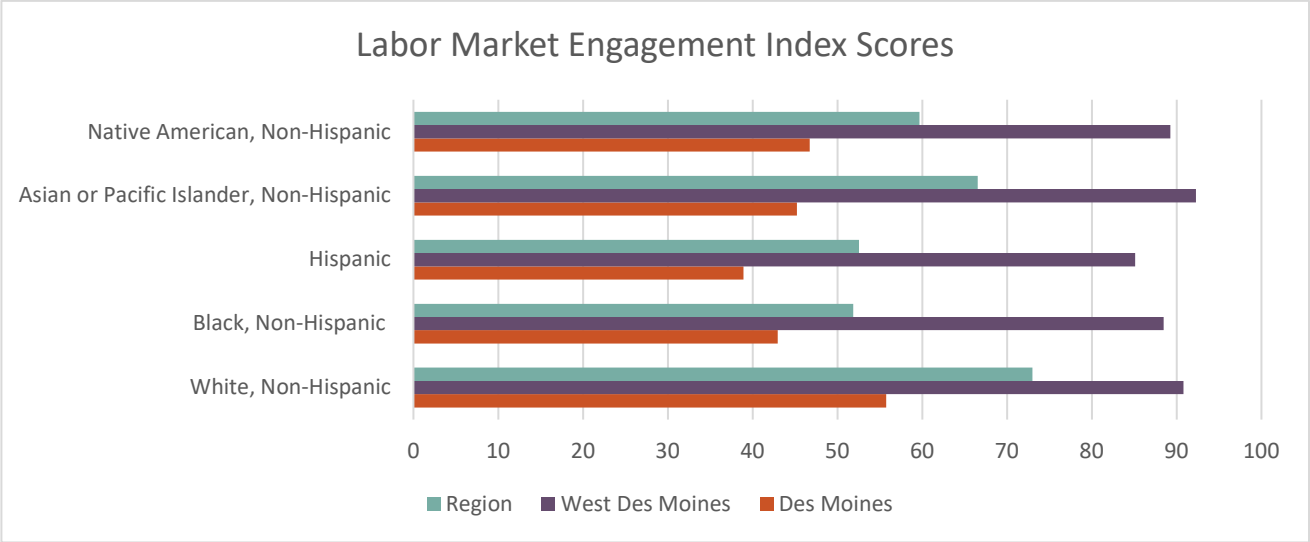
Figure 13: Jobs Proximity Index



Source: Longitudinal Employer-Household Dynamics (LEHD), 2017, per HUD AFFH Tool, version 0006

In Des Moines, labor index engagement values range from the low of 38.92 for the Hispanic population to high of 55.76 for White residents. Compared to the region, all demographic groups have lower labor market engagement index scores in Des Moines, meaning regional workers participate more in the labor force than Des Moines residents. The index also incorporates the number of bachelors or higher degrees, meaning a lower number could also be influenced by a lower number of degree holders in Des Moines versus the region.

Figure 14: Labor Market Engagement Index Scores



Source: American Community Survey (ACS), 2011-2015, per HUD AFFH Tool, version 0006

West Des Moines data

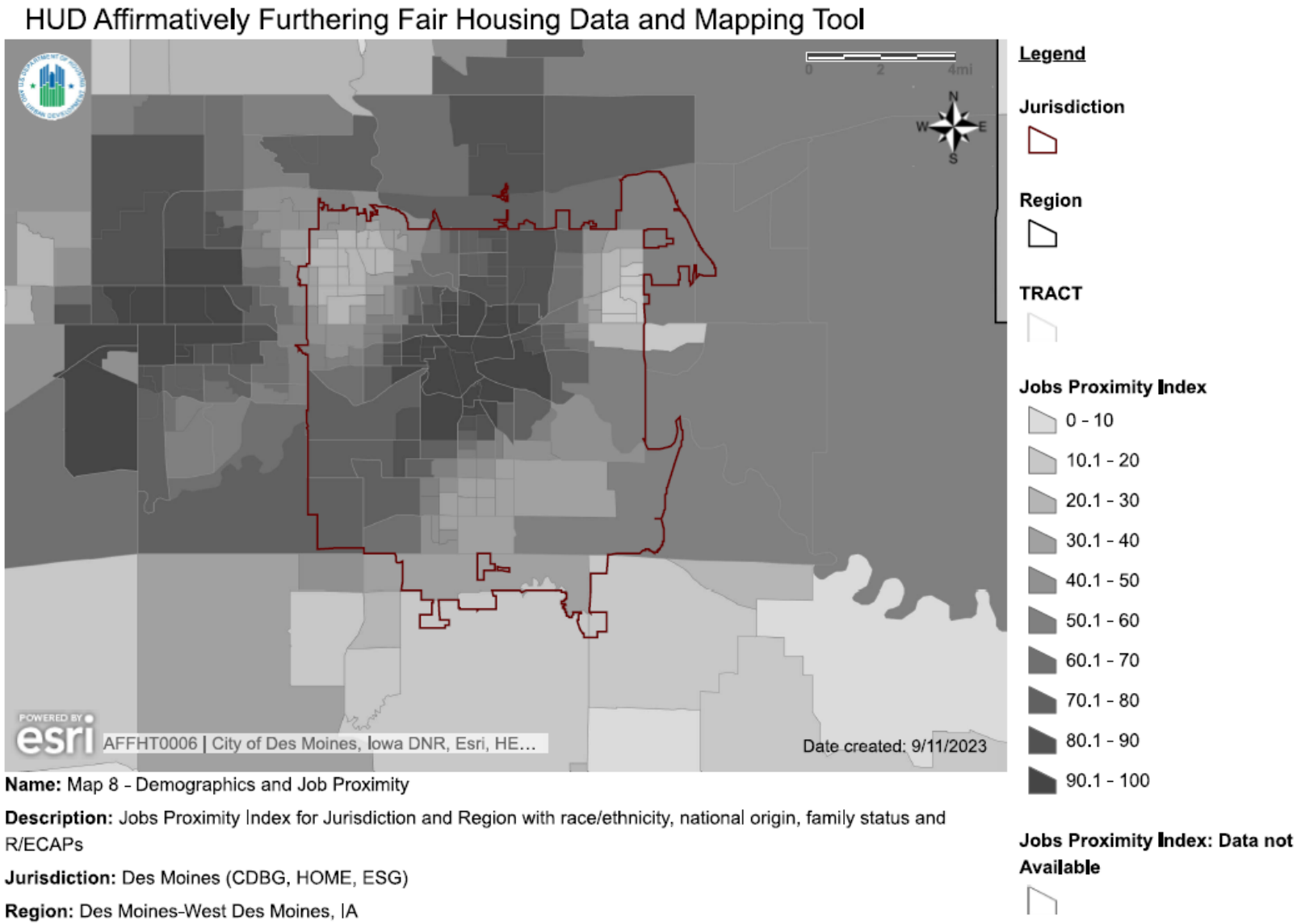
In West Des Moines, Jobs Proximity Indices and Labor Market Engagement Indices were fairly uniform between all racial groups with Jobs Proximity ranging from 73.65 to 77.79 and Labor Market Engagement ranging from 85.12 for the Hispanic population to 92.27 for the Asian or Pacific Islander population. Both of these indices far exceed both the Des Moines and Regional Range. Given the higher incomes, lower unemployment rate, and other related factors such as a larger percentage of households who commute by a personal vehicle or higher average educational attainment, these larger indices are expected.

Regional data

Despite geographic access to jobs, there are disparities in labor market engagement. In the region, the index values range from 51.86 for Black residents to 72.99 for White residents. While all races have lower indices than the last plan, like the other indices, those living in poverty have even lower labor market engagement index scores.

The January 2023 unemployment rate shows that among the Des Moines-West Des Moines CBSA study area, Madison County has the highest unemployment rates at 5.3percent. Guthrie County is next with 4.2 percent; Warren County has a 3.3 percent unemployment rate. Dallas County has the lowest unemployment rate at 2.4 percent. Polk County is around the middle among all of the CBSA Counties, at 3.4 percent. The state of Iowa's unemployment rate was 2.9 percent for this same period (US Bureau of Labor Statistics, 2023).

Figure 15: Jobs Proximity Index Map for Des Moines



Name: Map 8 - Demographics and Job Proximity

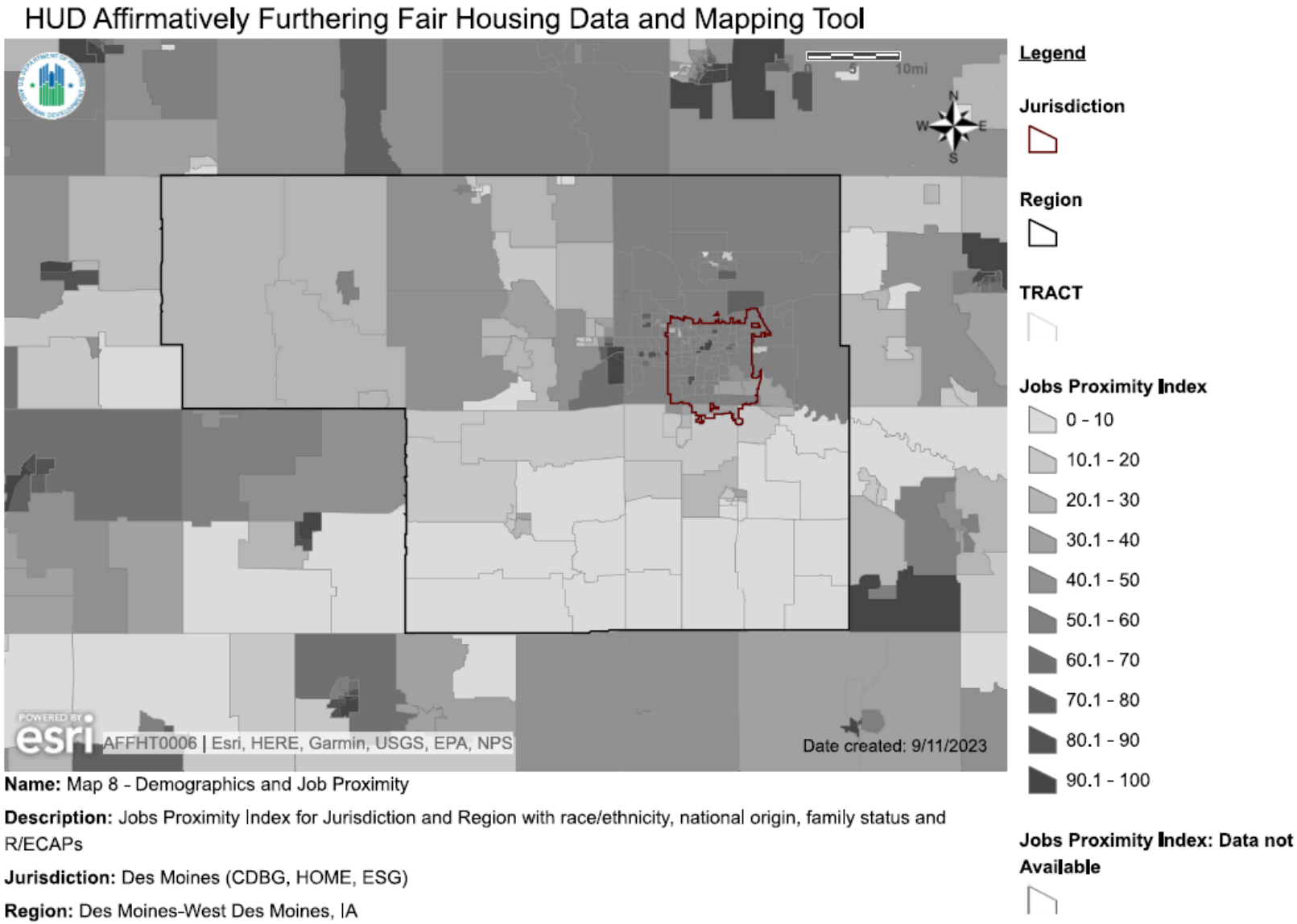
Description: Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 16: Jobs Proximity Index Map for Region



Name: Map 8 - Demographics and Job Proximity

Description: Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

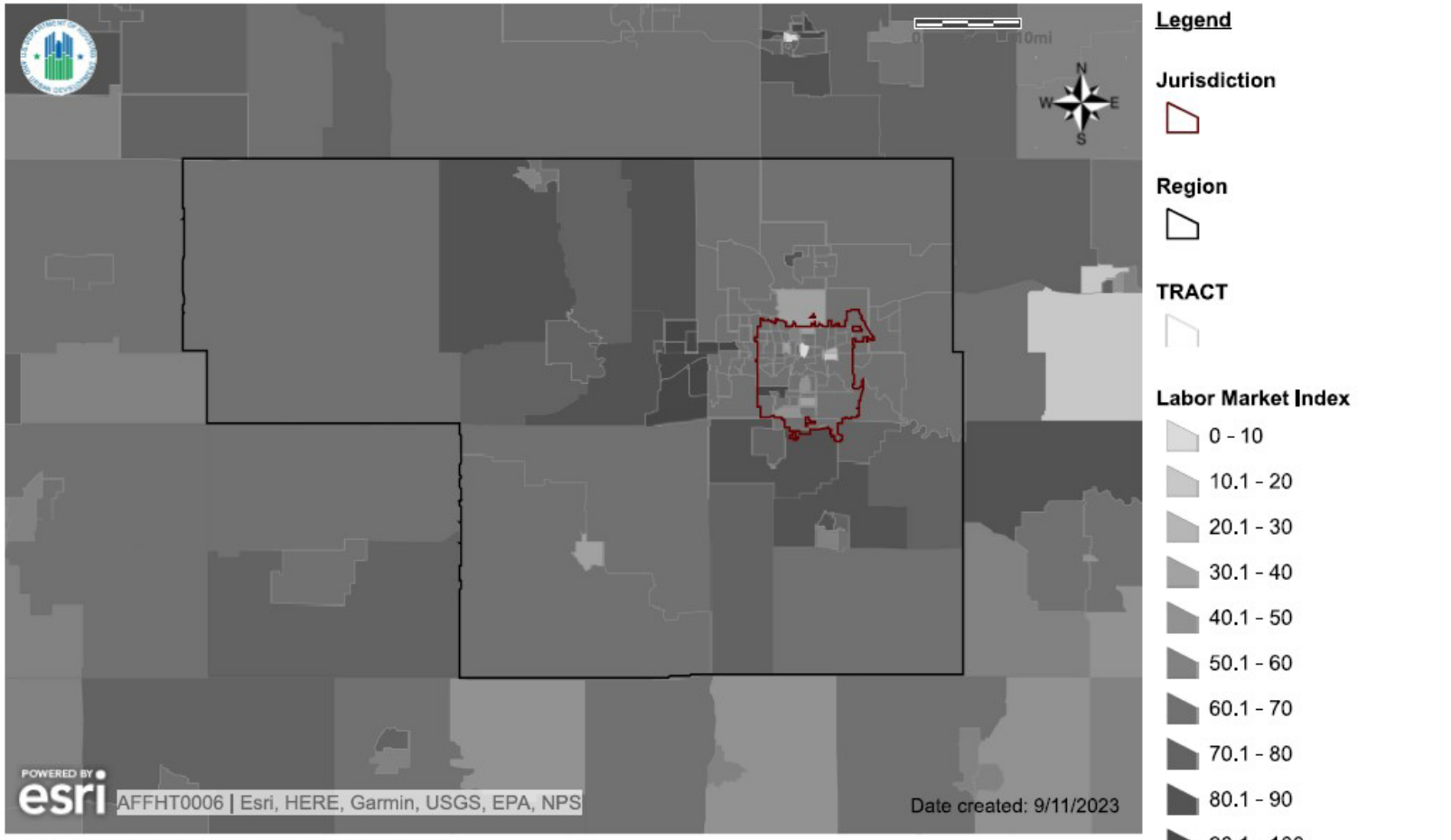
Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 17: Labor Engagement Index Map for Des Moines

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 9 - Demographics and Labor Market

Description: Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs

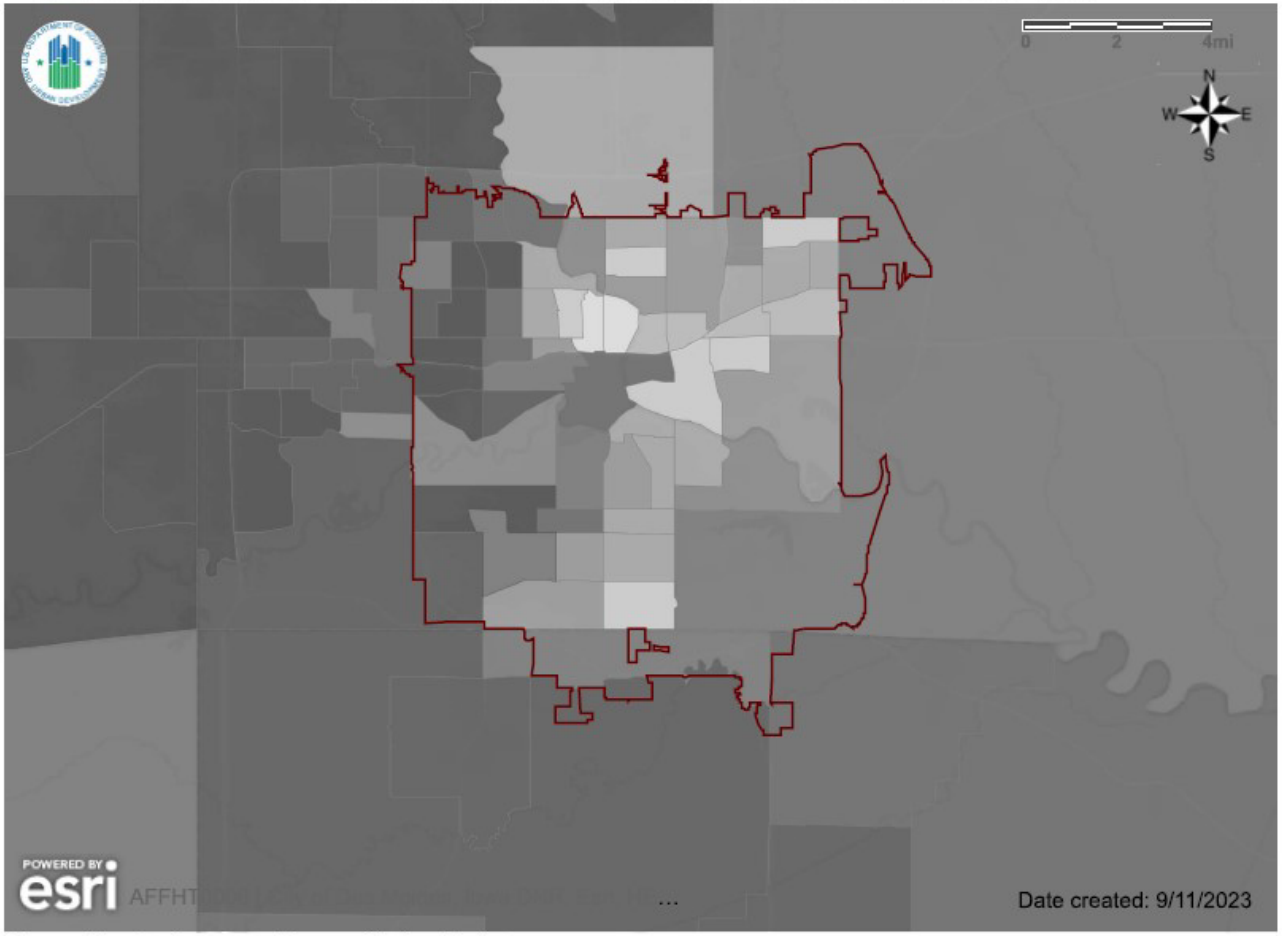
Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 18: Labor Engagement Index Map for Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Legend

Jurisdiction

Region

TRACT

Labor Market Index

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

Labor Market Index: Data not Available

Name: Map 9 - Demographics and Labor Market

Description: Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Barriers and Solutions

The most common barriers to unemployment or under employment in the Greater Des Moines area include:

- Mismatch of skills and
- Transportation

Mismatch of skills

Barriers: In the recent Greater Des Moines Regional Labor shed Study, when employers reported what skills applicants lacked, the top three were:

1. motivation (43.8 percent),
2. dependability (40.1 percent), and
3. communication skills (34.8 percent).

Overall, soft skills were the most challenging type of skills in applicants. When evaluating other types, written communication was the most lacked for basic skills (23.6 percent), and critical or analytical thinking was most lacked for hard skills (29.4 percent) (Iowa Workforce Development Labor Market Information Division, 2018).

Solutions: **Service-enriched housing models that connect service providers with clients in housing programs may be one solution to labor issues**. Several housing facilities or programs, especially homelessness service providers, have already created the link to employment and income growth. For example, Central Iowa Shelter & Services (CISS) promotes PROMISE JOBS, which provides work and training services to families who receive cash assistance under the Temporary Assistance for Needy Families (TANF). PROMISE JOBS includes job readiness and job search activities, skills training, and basic education (PROMISE JOBS, 2024).

Transportation

Barriers: Although the jobs proximity index scores reveal less disparity than other opportunity index scores, transportation from home to work is a barrier.

DART published its Transit Optimization Study in March 2022. Concerning transportation and its relationship with housing, DART concluded there is a geographic mismatch between low-income households that are more concentrated within approximately five miles of Downtown Des Moines and low-wage jobs that are more dispersed. This creates a jobs-to-housing mismatch. The impact of this mismatch is that many transit trips linking workers to jobs require transfers downtown and reverse commute travel patterns. A large and growing concentration of jobs exists near the edge of DART's service area where scheduled transit service is limited or nonexistent. DART's Express and On Call services are not well suited to serving reverse commute trips made by low-wage workers because of limited hours and lack of service on nights and weekends. (Des Moines Area Regional Transit Authority, 2022)

The 2016 DART Market Analysis revealed "many employers, especially those without direct access to transit service, report difficulty recruiting and retaining employees because there is a large disconnect between the location of jobs and housing." (Des Moines Area Regional Transit Authority, 2022)

Transit services are only located in Polk County and parts of Dallas County, and services are focused in higher density areas with mixed land uses and walkable streets. These areas have higher ridership. Consequently, transit is sparser and less successful in suburbs.

Solutions: As reported in an AXIOS article on December 13, 2022, DART funding has been impacted by the phasing out of state aid, reduction in funding since 2017 after changes in how medical transportation costs were paid by Medicaid, and a reduction in ridership by 20 percent from before pandemic levels. In addition, labor shortages have contributed to additional budget pressure. (Clayworth, Iowa's Largest Public Transportation Agency Facing Significant Cuts, 2022) Without additional and sufficient permanent funding sources into the future, DART will need to cut transit services to balance the budget.

To reach more of the outlying population, DART and the Des Moines Metropolitan Planning Organization had planned to provide more transportation choices. Examples were to increase the number of transit hubs, which would allow more crosstown trips and facilitate regional travel. DART was considering other mobility options such as bike sharing, car sharing, and ridesharing to promote multi-modal transportation throughout the region.

In April 2024, the City of Des Moines hired a consultant company from New York for the purpose of studying DART services. The scope of their work includes recommending a “multimodal transit vision” for the metro. The consultant will be charged with identifying coverage opportunities in hard to serve areas. The hope is that solutions will come out of this study to help the City and DART find long-term solutions. (Clayworth, Des Moines Hires New York Company to Rethink its Metro Transit Future, 2024)

For the purpose of this study, solutions still must be sought to improve transportation opportunities to reduce the gap between employment and housing. One solution is to continue reduced fare, or transit passes for certain populations in protected classes, or populations presumed to be on a fixed or low income.

Summary

Proposed solutions to barriers to employment, which was based on the Jobs Proximity and Labor Market Engagement Indexes, include:

- Service-enriched housing models and
- Increased transportation options.

4. Transportation: Low transportation cost index and transit index

Transportation in Des Moines and West Des Moines comes with a mix of strengths and challenges. According to measurements suggested by HUD, such as the Low Transportation Cost Index and the Transit Index, Des Moines and West Des Moines generally have low transportation costs and a higher transit index in core neighborhoods in Des Moines.

At the same time, surveys in these communities continue to find that there are barriers to transportation including limited options, cost of transportation, and accessibility and availability. While cost is found to be both a strength and a barrier, it is dependent on the measurement that is being used.

The following pages will further explore these strengths and barriers. Transportation opportunity was measured by the low transportation cost index and transit index. Both indices are based on families that are a 3-person, single-parent family with income at 50 percent of the area median income for renters in the region.

Values are percentile ranked, with values ranging from 0 to 100. The higher the index, the lower the cost of transportation in that neighborhood. Transportation costs may be low for a range of reasons, including greater access to public transportation and the density of homes, services, and jobs in the neighborhood and surrounding community. For transit, the higher the index, the more likely residents in that neighborhood utilize public transit. The index controls for income such that a higher index value will often reflect better access to public transit.

Transit services are provided by Des Moines Area Regional Transit (DART). As of September 2017, this includes 20 local bus routes largely concentrated in Des Moines, 7 express routes that go from the suburbs to downtown Des Moines, as well as On Call and Paratransit Services. DART has a fleet of 139 fixed route, on call, and Paratransit vehicles. There are around 1614 bus stops (Des Moines Area Regional Transit Authority, 2024).

DART offers several programs that reduce fares. For example, DART offers a Half Fare program for adults 65 and older, persons with disabilities, refugees, and students to ride for about half the cost of regular bus fare. Acceptance in the program is good for life and does not expire except in cases of a temporary disability, refugees, or students. Polk County Veterans Affairs provides free rides on DART to veterans. In addition, DART offers a Ride to Thrive Program that allows residents who receive food, housing, or workforce assistance to pay half the cost of regular bus fare. Eligibility for the program lasts for two years.

Other programs support employment or those searching for employment. For instance, Partnership Programs with located businesses and organizations provide reduced fare transportation options, including purchasing a monthly allotment of bus passes, entering into Unlimited Access partnerships, and participating in the RideShare Vanpooling program.

Finally, DART Paratransit service is provided for senior citizens and low-income persons with disabilities living in Polk County who are functionally unable to independently use the regular DART bus service all the time, temporarily, or only under certain circumstances. Paratransit service is door-to-door, wheelchair accessible, and free of charge.

In addition, the City of West Des Moines provides 100 transit passes per year for the DART system through its CDBG funds. To receive a pass, the person must qualify as low-income and be a resident of West Des Moines. The pass works on all regular bus routes throughout the metro.

Des Moines data

In Des Moines, the Black, non-Hispanic population has the lowest transportation costs with an index score of 75.30. The White population has the highest transportation costs with an index score of 71.70. However, there is little range between the scores, meaning that transportation costs have less variance across all racial or ethnic groups living in Des Moines.

Transit index scores are lowest for Whites and higher for people of color in Des Moines. For White residents, the index score Is 60.10; Black residents have a score of 68.53. This indicates White residents are less likely to use transit, and Black residents are the most frequent transit users. Neighborhoods with the highest number of transit users who are in median-income households and account for between 12 and 14 percent of the census tract population include portions of Drake, North of Grand, King Irving, River Bend, Good Park, Cheatom Park, North of Grand, Woodland Heights, McKinley School/Columbus Park, Indianola Hills, and Sherman Hill neighborhoods. This includes census tracts 26, 27, 42, and 50. (US Department of Housing and Urban Development, 2024).

West Des Moines data

Low transportation cost indices are slightly higher than Des Moines across all populations, meaning households in West Des Moines pay slightly less for transportation when compared to Des Moines. However, the differences between races are similar to Des Moines, where the White population pays the highest for transportation with an index score of 74.17 and the black population pays the least at 77.1. Native American, Hispanic, and Asians have similar index scores ranging from 76.07 to 76.35.

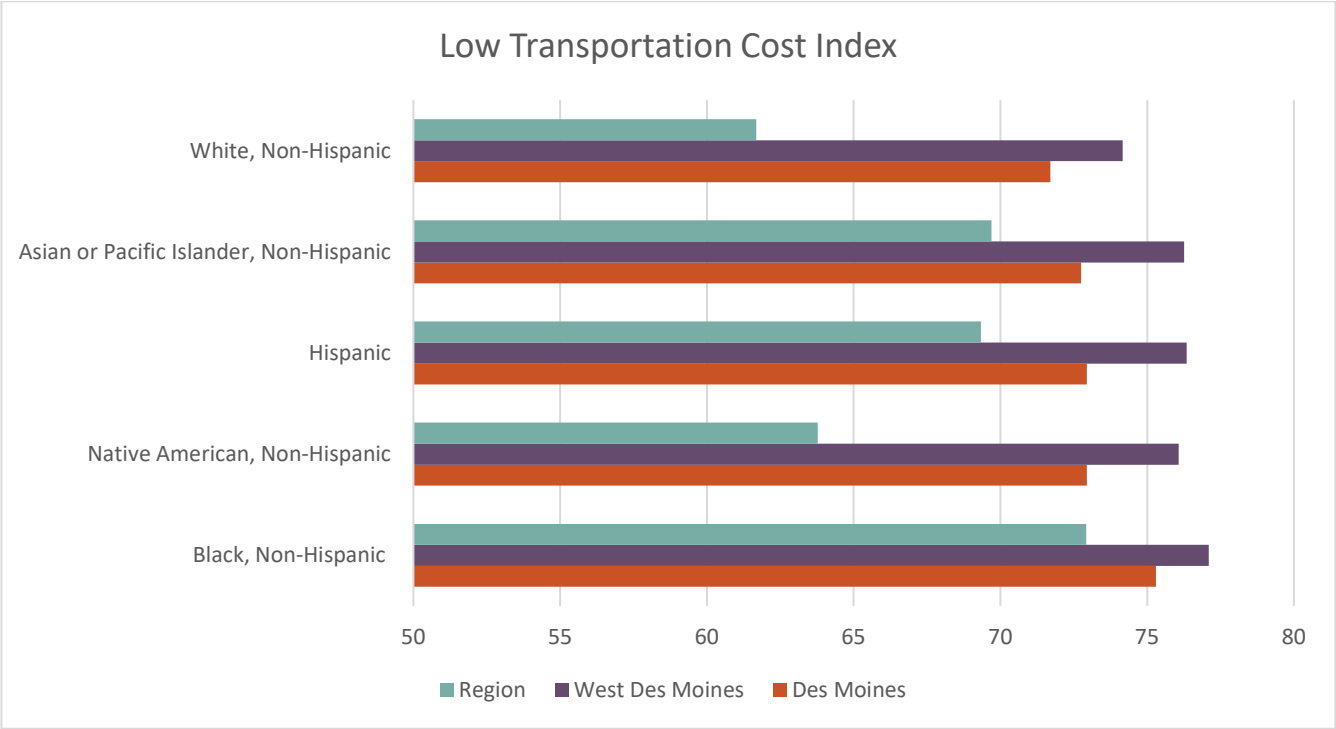
Compared to Des Moines, West Des Moines has lower transportation indices across all populations with little variance, ranging from 56.66 in the White population to 57.69 in the Black population. It would be expected that transit use is lower in West Des Moines, being less spatially dense than Des Moines. However, the difference is not very wide.

Regional data

In the region, Black, non-Hispanic residents have the lowest transportation costs among all demographic groups. The White population has the highest transportation costs in the region, reflected by the lowest low transportation cost index of 61.68.

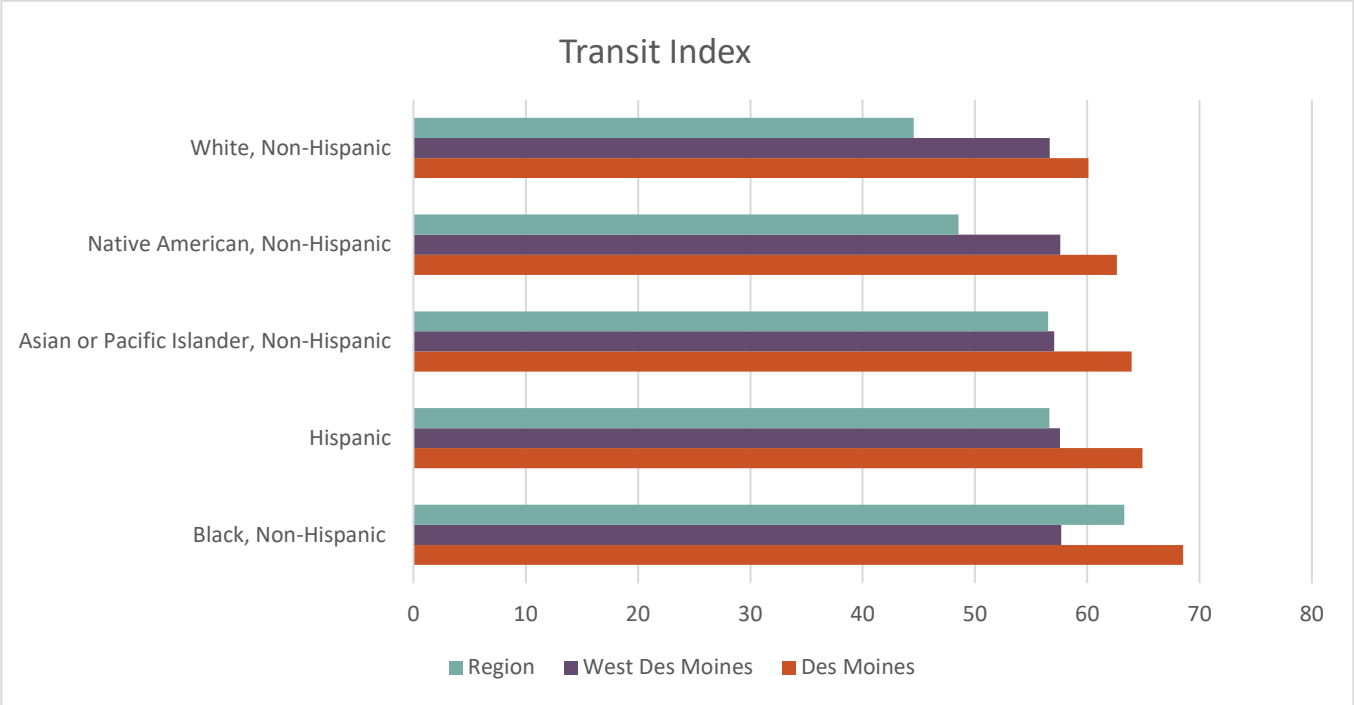
Similar to Des Moines, Black residents are most likely to use public transit in the region as well. The index score for Black, non-Hispanic residents in the region is 63.28. The regional White population transit index number is 44.55. See the following pages for scores and maps showing transportation index data for Des Moines and the region.

Figure 19: Low Transportation Cost Index Scores



Source: Location Affordability Index (LAI) data, 2012-2016, per HUD AFFH Tool, version 0006

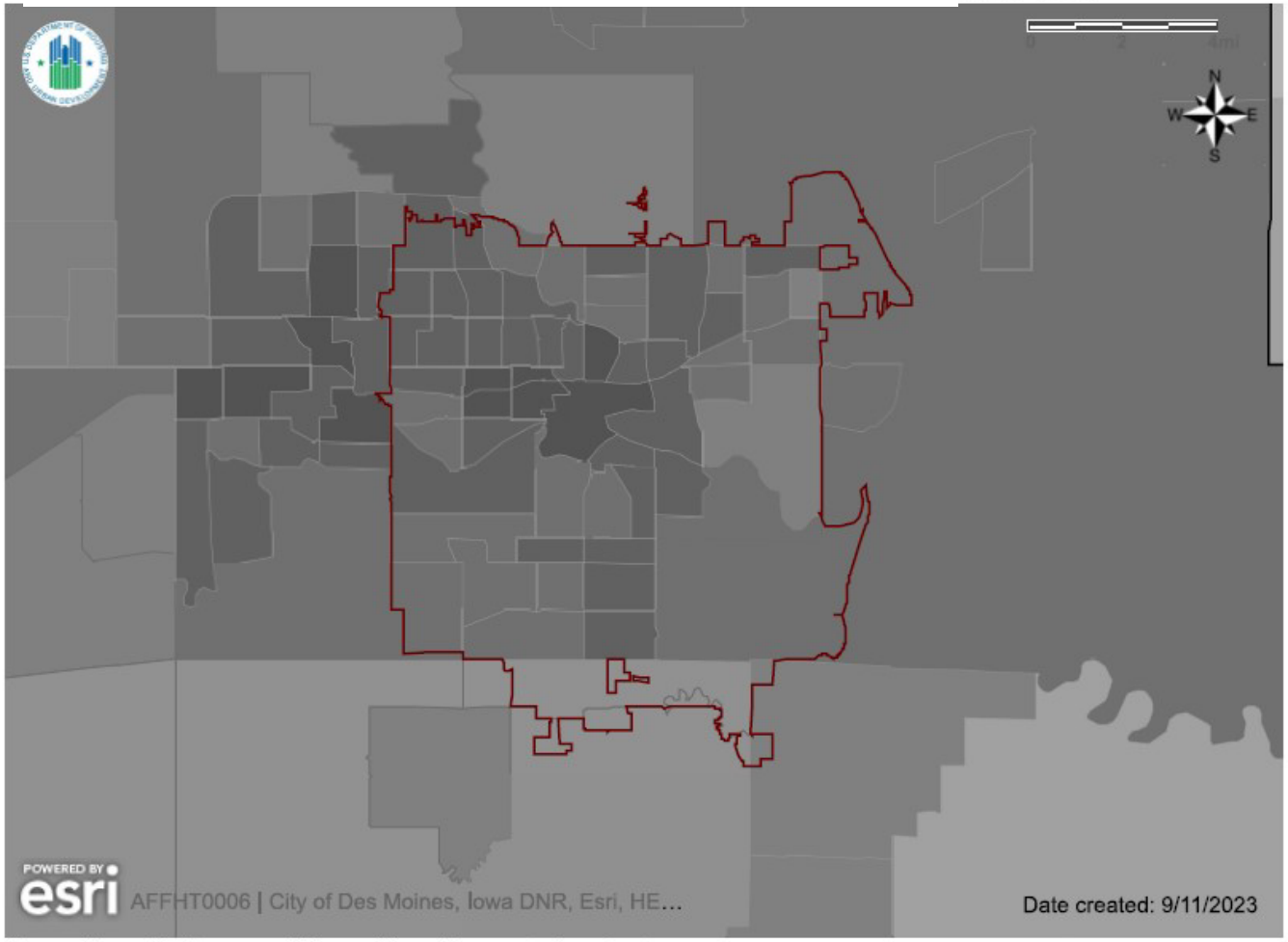
Figure 20: Transit Index Scores



Source: Location Affordability Index (LAI) data, 2012-2016, per HUD AFFH Tool, version 0006

Figure 21: Low Transportation Cost Index for Des Moines

ping Tool



Legend

Jurisdiction

Region

TRACT

Low Transportation Cost Index

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

Low Transportation Cost Index: Data not Available

Name: Map 11 - Demographics and Low Transportation Cost

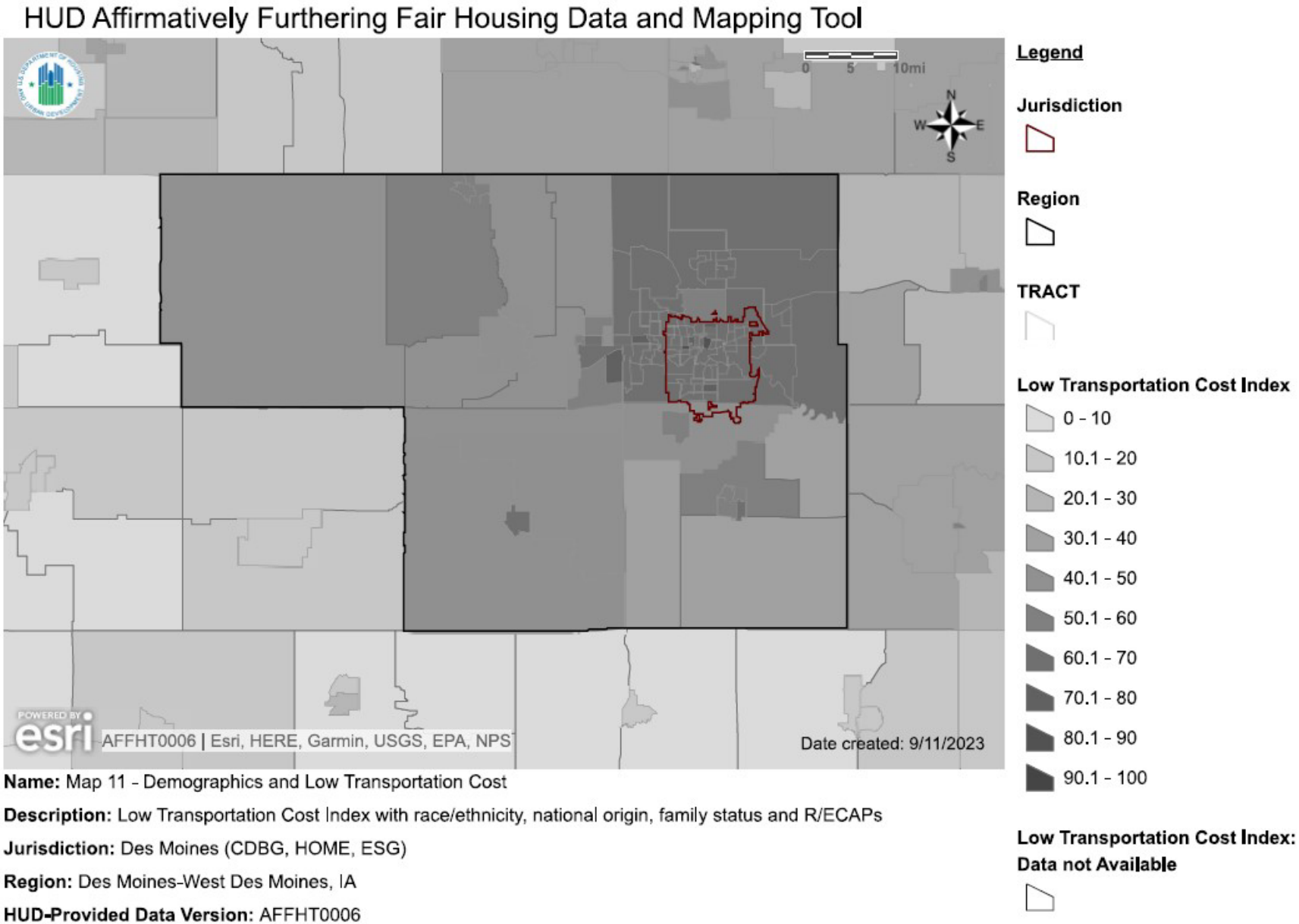
Description: Low Transportation Cost Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 22: Low Transportation Cost Index for Region



Name: Map 11 - Demographics and Low Transportation Cost

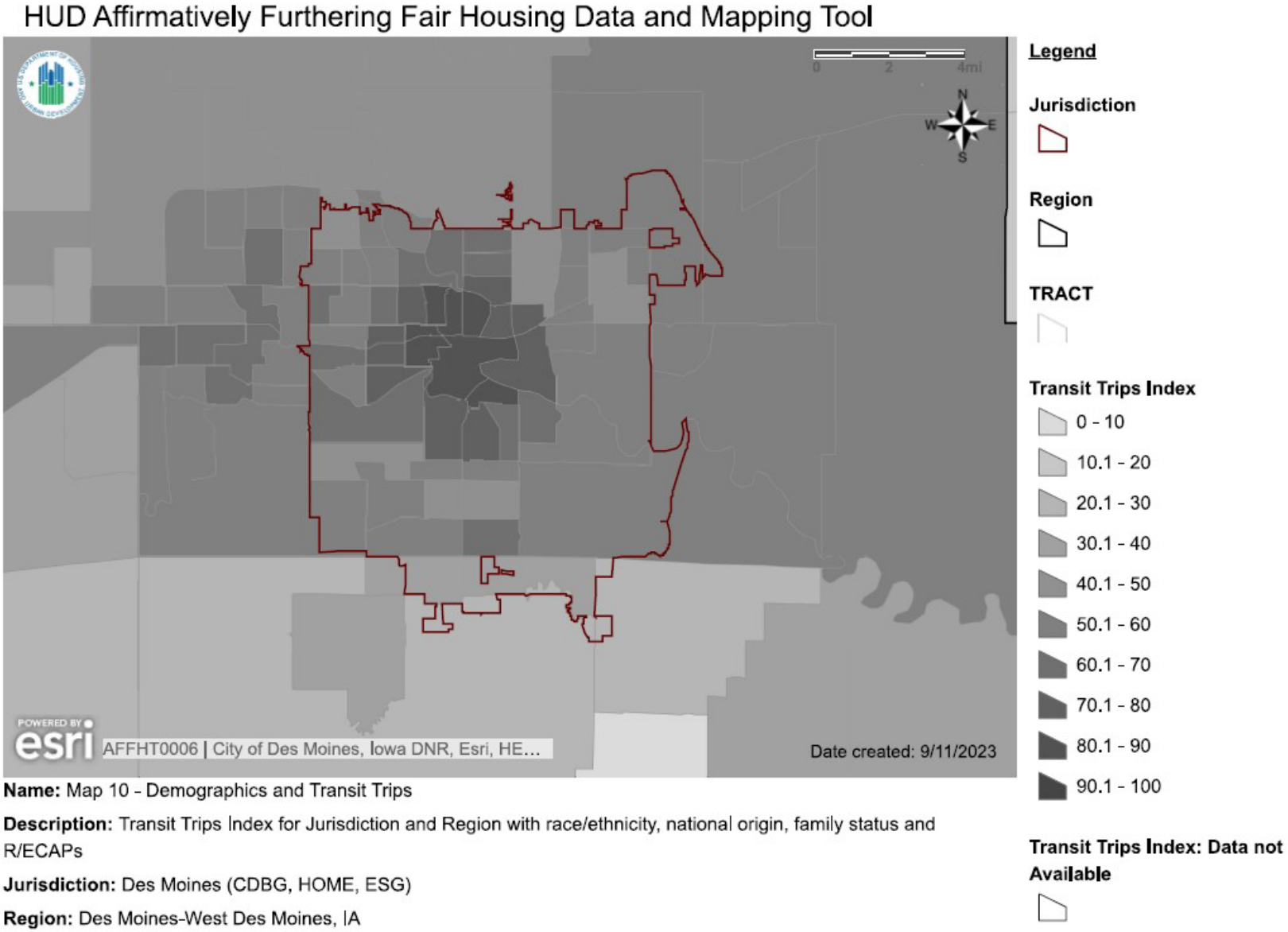
Description: Low Transportation Cost Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 23: Transit Trips Index for Des Moines



Name: Map 10 - Demographics and Transit Trips

Description: Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

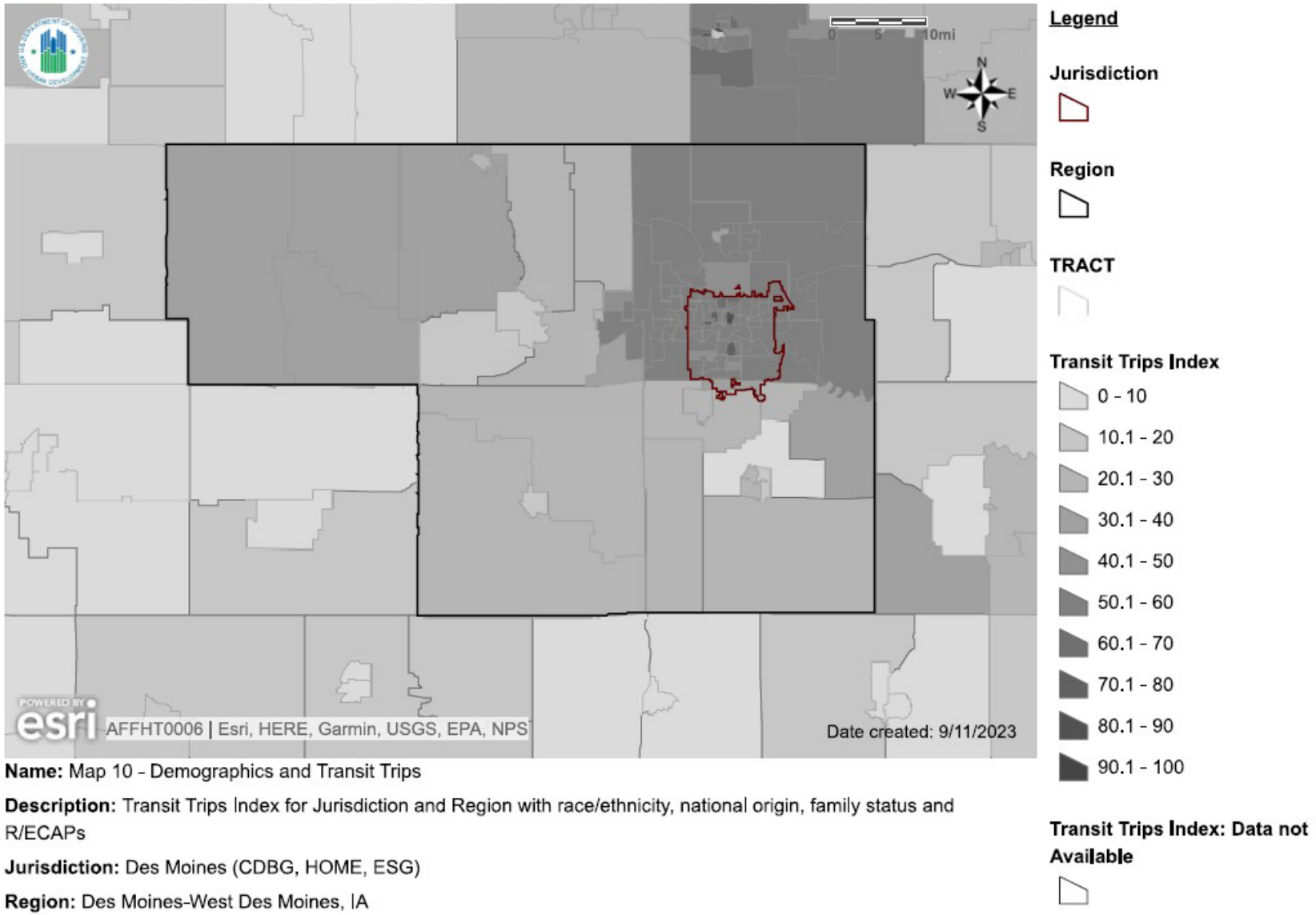
Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 24: Transit Trips Index for Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 10 - Demographics and Transit Trips

Description: Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Barriers and Solutions

Barriers to low transportation costs and transit use include:

- Limited options,
- Cost of transportation, and
- Accessibility and availability.

Limited options

Barriers: Central Iowa has historically been considered easy to navigate with little congestion and reasonable travel time when compared to larger metropolitan areas across the United States. The Mobilizing Tomorrow plan adopted by the Des Moines Area Metropolitan Planning Organization, adopted in 2019, states that the majority of roadways in the Greater Des Moines area have underutilized capacity and are without congestion. Major roadways in the network have do experience congestion and require commuters to add time for tips that is equal to or greater than half the free-flow travel time. (Des Moines Area Metropolitan Planning Organization, 2019)

Central Iowa's road and surface infrastructure has been built to accommodate single-occupancy vehicle travel, which benefits those who are able to drive and can afford to maintain a vehicle. However, this infrastructure pattern is limiting for others. Low-density housing development and an increasing geographic disparity between low-cost housing and low-wage jobs creates a transportation cost burden or limits job and housing opportunities for many residents. Low-cost transportation options such as public transit, walking and biking receive a relatively low proportion of public infrastructure spending and dedicated right-of-way, limiting the usefulness of these transportation alternatives, especially outside of the core of the region.

Solutions: More robust transportation options other than single-occupancy vehicles are needed to provide access to transportation for those with physical, economic, or other limitations. Multimodal projects should be encouraged through policies to improve access for all people. (US Center for Disease Control and Prevention, 2024)

An article by Virginia Barreda with the Des Moines Register reported concerns over the sustainability of the Des Moines Area Regional Transit due to budget shortfalls. DART officials stated it may be necessary to cut bus service routes if new funding is not found. DART is largely funded through property taxes, but are facing a budget deficit of $2.7 million in fiscal year 2025. (Barreda, 2024) The Metropolitan Planning Organization (MPO) awarded DART with one time $3.6 million funding to avoid service cuts. However, more work needs to be done to identify funding and service solutions to avoid service cuts over the next few years. (Searles, 2024)

Cost of transportation

Barriers: "Housing and transportation constitutes the largest single expense for the majority of American households." (US Department of Housing and Urban Development Office of Economic Resilience, 2019) The average auto ownership costs per year in the CBSA range between approximately $6,276 and $10,430 per year for a median-income family with a household size of four and two commuters. For a very-low-income individua with an income level at the national poverty line, the average auto ownership costs per year in the CBSA range between approximately $2,304 and $5,946 per year. The average transit costs per year for a median-income family with a household size of four and two commuters in the CBSA range between approximately $1 and $377 per year, and the average transit costs per year for a very-low-income individual in the CBSA range between $0 to $201. (US Department of Housing and Urban Development, 2024). See the following table.

Table 7: Estimated Transportation Costs by Household Type

Household Profile	Income Level Assumption	Household Size	Number of Commuters	Average Auto Owner Costs	Average Transit Costs
1. Median-Income Family	MHHI	4	2	$ 8,790	$ 114
2. Very Low-Income Individual	Nat'l poverty line	1	1	$ 4,497	$ 41
3. Working Individual	50% of MHHI	1	1	$ 5,598	$ 28
4. Single Professional	135% of MHHI	1	1	$ 7,081	$ 18
5. Retired Couple	80% of MHHI	2	0	$ 5,328	$ -
6. Single-Parent Family	50% of MHHI	3	1	$ 6,226	$ 64
7. Moderate-Income Family	80% of MHHI	3	1	$ 6,965	$ 57
8. Dual-Professional Family	150% of MHHI	4	2	$ 9,587	$ 104
Source: Location Affordability Index (LAI) data (v.3), 2012-2016					

Solutions: Providing more multimodal transportation options, especially non-motorized transportation, will also help reduce transportation costs. For transit options, DART should continue to use incentive programs to encourage ridership while reducing costs for riders with fixed or low incomes. More work needs to be done by DART to identify funding and service solutions to avoid service cuts over the next few years due to budget shortfalls.

Accessibility and availability

Barriers: Accessibility and availability refer to the physical or geographic access to transportation and the time-of-day transportation is available. A disadvantage for households who depend on transit services is the need for advance scheduling and planning for the mobility-on-demand transit services. Additionally, sprawling suburban development, which may be cheaper for developers or homebuyers because of low land costs, becomes another stressor to transportation and transit infrastructure (Crudden, 2015). The more sprawled out, the more expensive it becomes to provide public transportation, as well as the more expensive it becomes to pay for fuel in private vehicles.

Transit services are often located in high density, highly traveled areas for operational efficiency. Highly traveled corridors can pose safety issues for pedestrians when accessing transit. Safety issues include lack of sidewalk connectivity, old sidewalks that may pose tripping hazards or be inaccessible for residents with mobility issues, or sidewalks that line busy roads without buffers between pedestrians and automobiles (Crudden, 2015).

Solutions: To increase public transportation availability, DART has implemented the Flex Connect service. This Mobility on Demand (MoD) began fall of 2019 and partners with Uber, Lyft, and local taxis. Coordinating with other providers will help reduce the time needed between reservations and travel, and the services will be able to access a greater geographic area, including underserved suburban areas disconnected from the fixed routes provided by DART. DART improved accessibility and availability by extending hours on weekdays and weekends. (Des Moines Area Regional Transit Authority, 2022).

Accessibility to transportation would be further improved by encouraging transit-oriented development (TOD) and preserving affordable housing near transit. One proposal to encourage transit-oriented development is a Design Node Assistance (DNA) grant program to shape more "resilient and community-oriented nodes and corridors" across the region (Des Moines Area Metropolitan Planning Organization, 2019). Higher density zoning along transit corridors and inclusionary housing policies that encourage lower cost housing options to be built closer to jobs and services could also improve transportation options for low-income residents. Such TOD and related accessibility goals must be achieved by collaboration between transportation and municipal agencies.

Summary

Proposed solutions to transportation barriers include:

- Prioritizing multimodal transportation options,
- Integrating mobility hubs,
- Provide more on-demand services, and
- Encourage transit-oriented development
- Coordination of agencies to provide transportation accessibility at new multi-family residential developments.

5. Environmental health index

The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The index is a linear combination of standardized EPA estimates of air quality carcinogenic, respiratory, and neurological hazards.

Values are inverted and then percentile ranked nationally. Values range from 0 to 100. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood.

Des Moines data

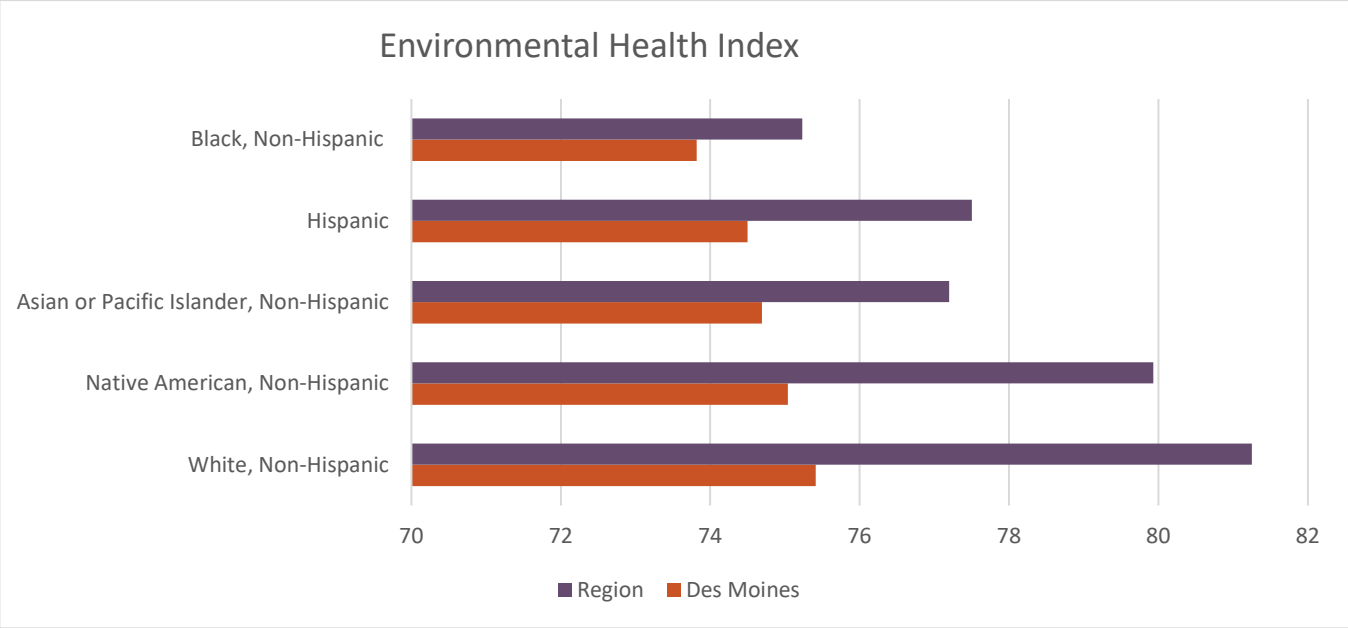
The Des Moines average environmental health index, 74.69, is lower than the regional average of 78.22. Des Moines residents environmental index scores range from 73.82 for the Black population to 75.41 for the White population. This may be partially due to the age of Des Moines and its historical land use patterns. Older areas in Des Moines have or had more industrial uses or environmental issues. Those also happen to be many of the areas where the higher concentrations of people of color live. See maps on the upcoming page.

Regional data

Regionally, the Black population has the lowest index score among all demographic groups at 75.23; the White population has the highest score of 81.25. There is a gap of 6 index points between the White and Black populations, meaning the suburban White population are the least exposed to environmental toxins than any other group.

See the following pages for maps showing environmental index data for Des Moines and the region.

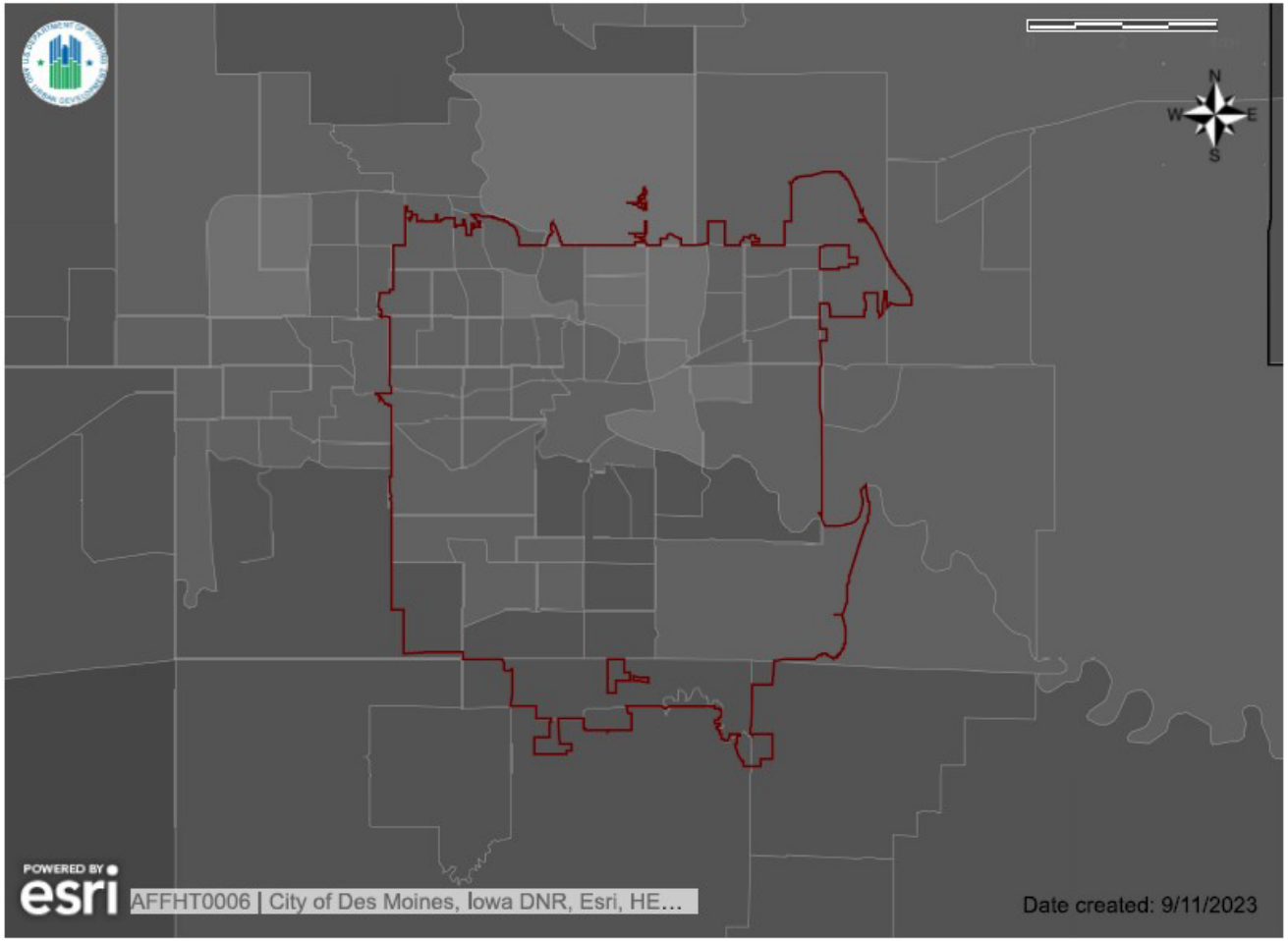
Figure 25: Environmental Health Index Scores



Source: National Air Toxics Assessment (NATA) data, 2014, per HUD AFFH Tool, version 0006

Figure 26: Environmental Health Index Map for Des Moines

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Legend

Jurisdiction

Region

TRACT

Environmental Health Index

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

Environmental Health Index: Data not Available

Name: Map 13 - Demographics and Environmental Health

Description: Environmental Health Index with race/ethnicity, national origin, family status and R/ECAPs

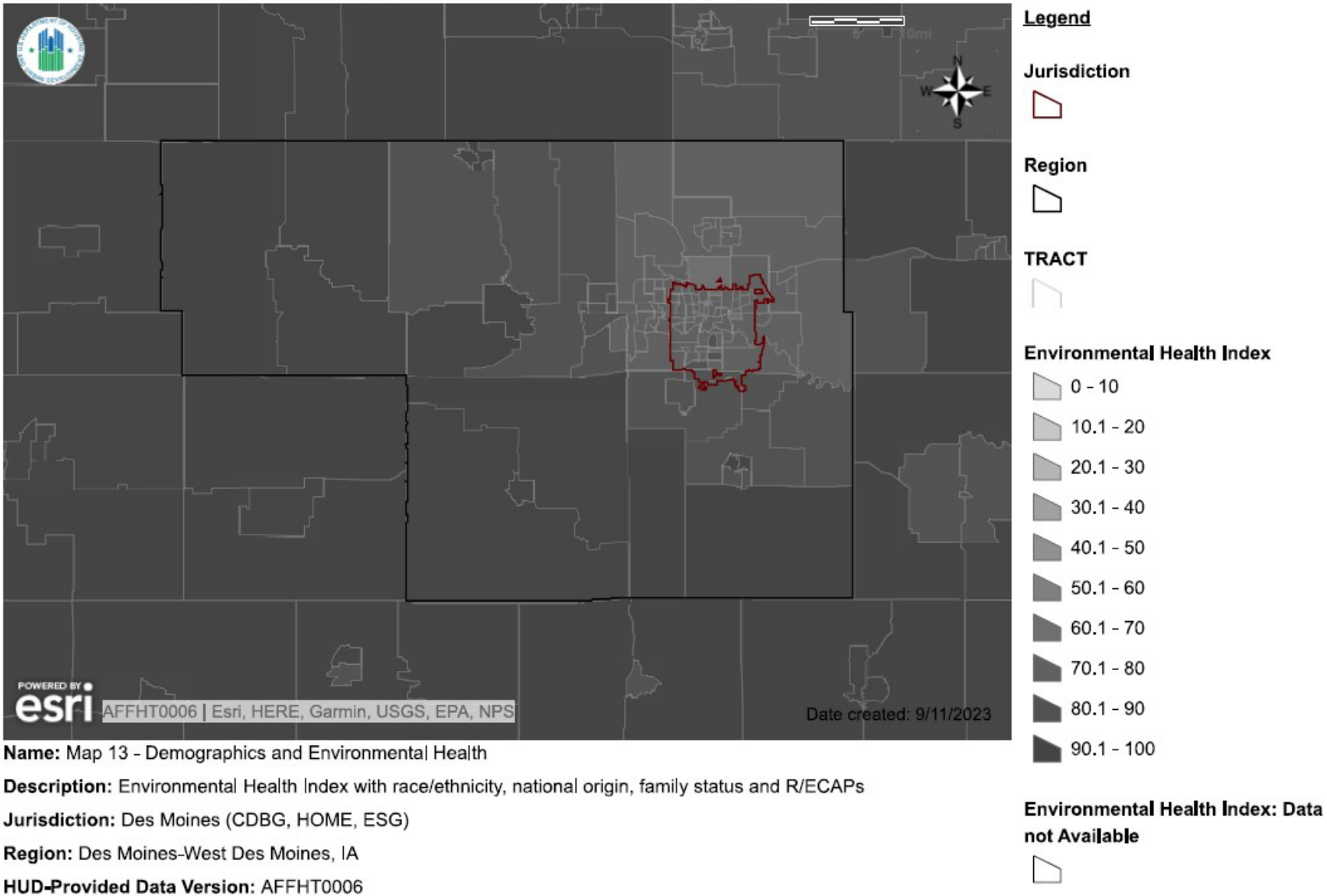
Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 27: Environmental Health Index Map for Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 13 - Demographics and Environmental Health

Description: Environmental Health Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Barriers and Solutions

Barriers to environmental health include:

- Interior environmental hazards,
- Exterior environmental hazards, and
- Quality of life threats.

Internal hazards

Barriers: An older housing stock indicates a higher potential for internal, immediate environmental hazards. The oldest neighborhoods surrounding the north side of Downtown Des Moines have the oldest housing stock in the region. These neighborhoods also tend to be where more people of color live compared to the rest of the CBSA. See the following table for median year of the structures built.

Table 8: Median Year Structures Were Built

Median Year Structure Built			
Des Moines	**West Des Moines**	**Polk County**	**Region (includes Jasper County)**
1960	1992	1979	1985
Source: American Community Survey, 2017-2021			

Housing hazards in older housing that affect human health include lead, asbestos, and maintenance issues. Additionally, radon, mold, and pests are hazards that can exist regardless of when a structure was built.

Lead is a concern because elevated levels in a child's bloodstream can lead to lead poisoning. Lead poisoning can cause learning disabilities, behavioral problems, and, at very high levels, seizures, coma, and death (Iowa Department of Public Health, 2024). Lead poisoning disproportionately affects more low-income and minority children (Maantay, 2002). Common sources of lead exposure are drinking water as well as lead-based paint. Lead may be present in piping and plumbing fixtures; buildings constructed before 1950 may be served by a lead water service line and copper pipe installed before 1985 may have been installed using lead-containing solder. Lead-based paint exposure is most common in buildings constructed before 1978.

Asbestos is a mineral fiber that can be found in older household materials including insulation, vinyl flooring, roofing, and pipe coating. When asbestos is disturbed by construction or demolition, fibers may be released into the air and inhaled. Major health effects associated with asbestos exposure are lung cancer; mesothelioma, a rare form of cancer that is found in the thin lining of the lung, chest and the abdomen and heart; and asbestosis, a serious progressive, long-term, non-cancer disease of the lungs (US Environmental Protection Agency, 2019)

Another internal housing hazard associated with an older housing stock is deferred maintenance that produces problems in structural, mechanical, electrical, or plumbing systems. Functioning mechanical systems, such as an air conditioner, can offset heat stress, respiratory issues, and illness in vulnerable populations such as children and the elderly. Non-functioning home systems can lead to carbon monoxide poisoning, electrical fires, pests, or mold.

Radon is a naturally occurring, odorless radioactive gas that can be in a home regardless of age or condition. Iowa naturally has the highest radon levels in the US because of high radium in its soil deposited in the past by glaciers. It becomes an exposure hazard for lung cancer when there are cracks in the foundation of buildings (University of Iowa Hospitals & Clinics, 2019). Radon is the number one cause of lung cancer among non-smokers (US Environmental Protection Agency, 2019)

Solutions: Program participants, housing developers, and other housing partners should promote interior health of a housing unit. Examples include lead-based paint remediation in housing rehabilitation projects, asbestos testing and removal, and radon testing and mitigation. Program participants and housing partners should continue to implement any housing rehabilitation programs, especially those targeted to assisting low-income households who may have trouble, whether financially or physically, maintaining their homes. Program participants should seek additional funding sources to help healthy home initiatives such as HUD's Lead-Based Paint and Lead Hazard Reduction Grant Programs.

Des Moines Water Works provides free testing for some residents. Those who do not qualify pay a fee of $18. Iowa has a Childhood Lead Poisoning Prevention Program (CLPPP) and provides extensive educational information and resources on lead poisoning prevention that can be used by parents, tenants, homeowners, contractors, and for real estate transactions (Iowa Department of Public Health, 2024).

External hazards

Barriers: External hazards include climate change or natural disasters and hazardous facilities. Climate change increases the likelihood and magnitude of natural disasters. Moreover, "Those with pre-existing health problems (e.g., asthma, cardiovascular disease), limited resources, and located in areas of greater risk (e.g., flood zones) are most at risk to climate-related impacts." (Iowa Department of Public Health, 2024) The most common hazards are those associated with severe weather, including heavy rains and flooding, tornadoes and high winds, ice storms, blizzards, and heavy snow. Iowa has experienced 47 presidentially declared disasters from 1990 to 2022 (Iowa Homeland Security & Emergency Management, 2024).

Solutions: Although natural disasters are unavoidable, program participants can mitigate potential loss by planning better. **Program participants should not locate housing program recipients or participants in the 100-year flood plain. They should avoid locating housing of vulnerable populations, such as the elderly or small children, in the 500-year flood plain.**

Another solution is campaigning to promote awareness on the importance of homeowner's insurance with sufficient coverage (Iowa Insurance Division, 2024). The Iowa Fair Plan Association in West Des Moines helps owners who are unable to find coverage in the voluntary market (Iowa Fair Plan Association, 2024). Proper insurance coverage will allow a quicker ability to rebuild and return to units.

The greater Des Moines area continues to grow and we continue to find unmet needs for healthy, decent, affordable and sustainable housing and infrastructure. An opportunity has presented itself to integrate inclusive adaptation strategies into development through retrofitting, upgrading and redesigning existing urban places and infrastructure. These efforts should be combined with planning and design for new urban infrastructure that can utilize existing knowledge on social policy, nature-based solutions and grey/physical infrastructure. Adaption responses are already underway in some cities and include such things as hard engineering interventions, nature-based solutions, social policy, and social safety nets for disaster management and capacity building. (Intergovernmental Panel on Climate Change, 2022)

Quality of life

Barriers: Environmental health is also exhibited by quality-of-life indicators—for example, proximity to amenities, food access, life expectancy, and healthcare access.

Housing location impacts access to amenities such as parks, trails, rivers, lakes, and recreation. Access to passive and active recreation opportunities improve health. In the City of Des Moines LiveDSM plan, which is the City of Des Moines Parks and Recreation Comprehensive Plan, areas in Des Moines that have the highest health needs are the central neighborhoods north of Downtown Des Moines (City of Des Moines Parks and Recreation Department, 2019). These are also the areas that have the lowest index scores across other categories and have the highest populations of people of color.

Life expectancy may also be another measure of quality of life. Per the Centers for Disease Control (CDC), life expectancy rates are lowest in the center of Des Moines and higher across the region (U.S. Center for Disease Control and Prevention (CDC), 2024).

Solutions: One main goal in LiveDSM is to deliver equitable parks and recreation facilities and programs. One method to achieve equity is by expanding the trail system to align with complete streets policy and fill in trail or sidewalk access gaps. The department also plans on reevaluating current parks programs to address inequity and accessibility, especially for areas with higher poverty rates. The department will continue to offer lower costs for low-income participants in youth sports programs.

Another plan that promotes social equity in quality-of-life issues is Central Iowa Bicycle and Pedestrian Action Plan (CONNECT). CONNECT promotes the expansion and improvement of bicycle and pedestrian friendly facilities as a strategy to address social equity (Des Moines Area Metropolitan Planning Organization, 2009)

Many local programs are also already incorporating quality of life as an arm in their supportive services. For example, organizations like Anawim Housing or Greater Des Moines Habitat for Humanity supplies move-in baskets to families. In addition, Anawim provides supportive services that encompass the following:

- **Resource/Referral:** Each tenant is offered the opportunity to collaborate with the Family Advocate. Through this collaboration, tenants are offered support, advocacy and resources to assist in goal realization.
- **Housewarming Program*:** Each tenant is given a "Welcome Home" basket filled with cleaning supplies and other items to help new tenants feel welcome in their new home.
- **Family Wellness Program*:** This program offers financial support to Anawim Housing individuals and families to participate in Des Moines area cultural, social, and/or educational opportunities.
- **Rental Relief*:** This program offers rental assistance to qualified Anawim Housing tenants in the event of a life crisis such as job loss, medical, etc.
- **Neighborhood/Community Opportunities and Events:** These opportunities are ongoing and include informational meetings about homeownership, community resources, neighborhood gatherings, and other community events. Ask Family Advocate for details.
- **Educational Programming:** Educational classes are planned throughout the year on a variety of topics such as Neighborhood Safety, Maintenance Tips/Tricks, Cost Savings Advice, Budgeting, etc.

*These offerings are not available to tenants who are part of an Anawim Housing sponsored subsidized rental program. (Anawim Housing, 2024)

Summary

Proposed solutions to environmental and health threats include:

- Housing rehabilitation to address interior environmental issues;
- Avoiding housing development, especially projects housing vulnerable populations, in flood plains;
- Expanding the trail system and sidewalk connections to better access amenities that enhance quality of life; and
- Assess current parks and recreation programs to identify equity gaps.

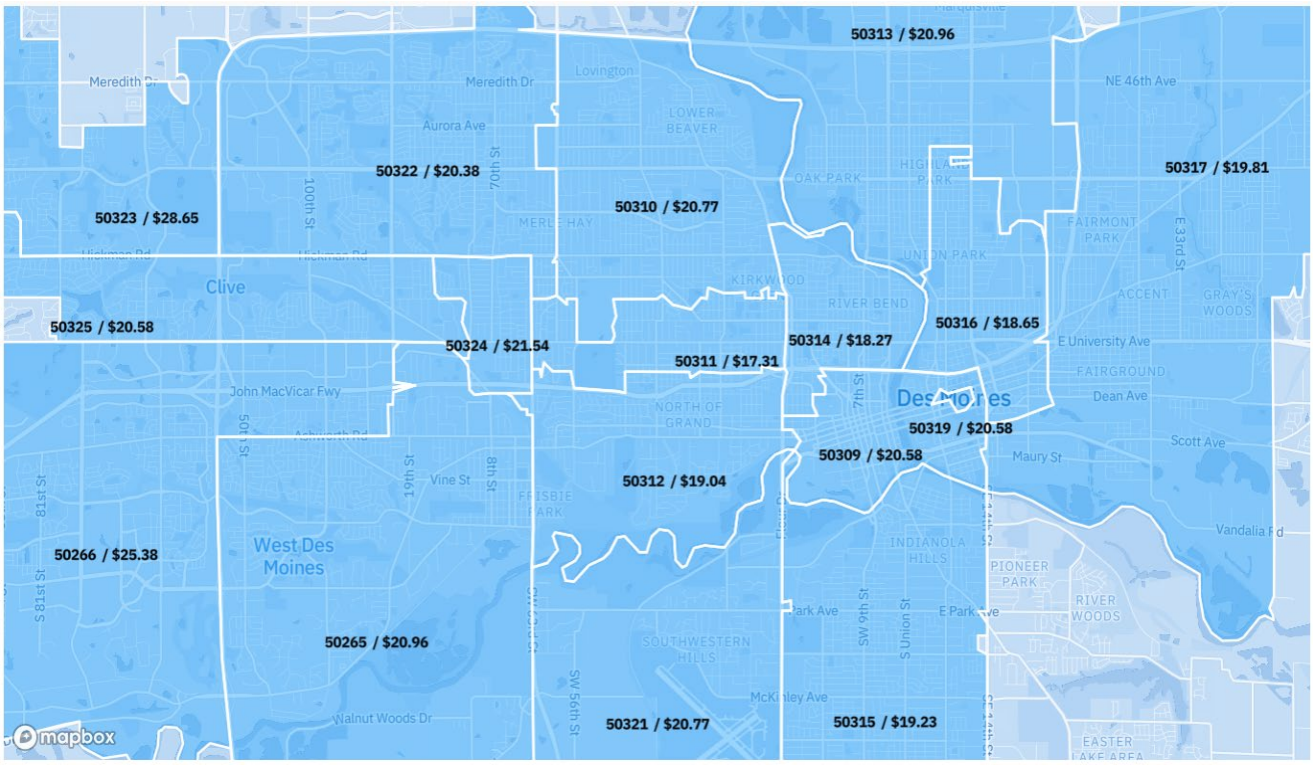
6. Home Ownership Affordability

The affordability of housing in America has been an ongoing problem in the United States, and it continues to worsen as the count of available affordable housing units remains low, the cost to rent or purchase housing is high, and the cost of constructing new housing has increased due to inflation since the pandemic. Low-income persons must spend a larger percentage of their income for housing related costs. Homeowner costs and rental prices have been trending upwards, exacerbating the existing condition of greater demand for affordable housing in geographical areas with housing supply shortages.

According to an interactive website published by CNN on June 17, 2023, the United States is now seeing the lowest levels of housing affordability since 1996. Affordability of housing in the United States began to decline in 2021 and reached a record low in October 2022. While incomes have risen, it hasn't been enough to offset the recent surge in mortgage rates, combined with strong growth in home prices over the past few years. As mortgage rates have risen, the affordability of housing has dropped (CNN: Janie Boschma, 2023).

The National Low-Income Housing Credit Coalition published Out of Reach: The High Cost of Housing in 2023. The average renter wage required to rent a unit in the DSM-West DSM HUD Metro FMR Area (HMFA) without paying more than 30% of income on housing is $20.65. However, the average renter wages a person would need to afford a typical two-bedroom apartment in the Des Moines zip codes is $19.58 (National Low Income Housing Coalition, 2023)

Figure 28: Out of Reach: Two-Bedroom Housing Wage by Zip Code



Source: National Low Income Housing Coalition (https://nlihc.org/oor)

Owning a home may be the most valuable asset purchased by an individual or family. Home ownership helps meet the basic need of shelter and can support economic mobility (through wealth accumulation) and resilience (stability). However, rising home prices and rents have also led to concerns about housing affordability.

To help track changes in home ownership affordability with greater frequency and at a more granular level of geography, the Federal Reserve Bank of Atlanta developed an interactive home affordability tool, HOAM (Home Ownership Affordability Monitor) Index, which measures the ability of a median-income household to absorb the estimated annual costs associated with owning a median-priced home. Using 30 percent share of income as the threshold to measure affordability, the HOAM tool provides a view of affordability at the metro and county-level for the median homeowner from January 2014 through the most current data. (Federal Reserve Bank of Atlanta, 2024)

Des Moines/West Des Moines/Polk County

The HOAM Index for the Des Moines-West Des Moines, IA/Polk County region began to decline in 2021, dropping below 100 to 99.3 in October 2023, an indication that the median household income is insufficient to cover the annual costs of owning a median priced home and making the median priced home unaffordable. The region saw the highest, and thus most affordable, housing period in February 2015 when the HOAM Index was at 159.2. From October 2023 to March 2024, the HOAM Index had increased to 110.5, an improvement in affordability.

Table 9: Home Ownership Affordability Monitor (HOAM)

Home Ownership Affordability Monitor (HOAM)	February 2015	October 2023	March 2024
HOAM Index	159.2	99.3	110.5
Median Income	$62,777	$87,138	$88,133
Median Home Price	$163,167	$268,750	$254,833
Mortgage Interest Rate	3.7%	7.6%	6.8%
Median Monthly P & I Payment	$677	$1,711	$1,498
Total Median Monthly Payment	$986	$2,194	$1,995
Annual Total Payment Share of Median Income	18.8%	30.2%	27.2%

(Federal Reserve Bank of Atlanta, 2024)

Though the region is seeing improvements in affordability, the City of Des Moines remains less affordable to its residents than the surrounding communities in Dallas, Warren, and Jasper counties. As of March 2024, the HOAM Index for Polk County was 98, while Dallas, Warren, and Jasper counties had HOAM Indexes above 100, an indication that they are more affordable than Polk County.

Table 10: Home Ownership Affordability Monitor (HOAM) by County

Home Ownership Affordability Monitor (HOAM)	Polk County	Dallas County	Warren County	Jasper County
HOAM Index	98.0	112.4	122.9	122.0
Median Income	$82,232	$114,637	$95,960	$74,089
Median Home Price	$249,167	$313,333	$246,333	$175,167
Mortgage Interest Rate	6.8%	6.8%	6.8%	6.8%
Median Monthly P & I Payment	$1,465	$1,842	$1,448	$1,030
Total Median Monthly Payment	$2,099	$2,551	$1,952	$1,518
Annual Total Payment Share of Median Income	31.0%	27.0%	24%	25.0%

(Federal Reserve Bank of Atlanta, 2024)

Property Tax Regressivity

Property Taxes are often analyzed based on their adverse or regressive impact on those against which the tax is levied. In general, a tax is considered regressive if it takes a larger percentage of income from low-income households than from middle- and high- income households. Thus, households with larger incomes pay a smaller percentage of their total household income to pay the tax.

Regressivity is also represented in property values. "In many cities, however, property taxes are also inequitable: low-value properties face higher tax assessments, relative to their actual market values, than do high-value properties. This particular form of inequity is known as *regressivity*." (University of Chicgo Harris School of Public Policy, 2024)

Property taxes often display regressive trends because they are based on the value of the property rather than the owner's ability to pay the tax. Low-income households often spend a larger portion of their income on housing, making high property taxes more difficult to afford and in some cases can even lead to foreclosure.

Housing expenses do not impact the budgets of all of our community members consistently. The definition of "housing cost burden" is the ratio of housing costs to household income. For homeowners, housing cost includes the mortgage payment, utilities, association fees, insurance, and real estate property taxes. A cost burdened household is one in which more than 30% of the household annual income is spent on housing related costs. Property taxes, when added to other housing-related expenses, can place a disproportionate burden on low-income households. According to US Census Data, of the total count of housing units with mortgages, the number of housing units for which the households were cost burdened was estimated at approximately 20 percent in Polk County, 25 percent in the City of Des Moines, 17 percent in the City of West Des Moines, and 19 percent in the Des Moines-West Des Moines, IA Metro area. The City of Des Moines had approximately 5 percent more cost burdened households than the other geographic boundary areas. More importantly, the percentage of cost burdened households in all four geographic boundary areas increased from the prior year Census data. The City of Des Moines had the largest increase at 1 percent. (United States Census, 2022)

The property tax system is based on an assessment of property value, which has historically undervalued property in significant ways. A recent study by University of Chicago Harris School of Public Policy-Center for Municipal Finance reviewed fairness of assessed values of properties and the impact on property taxes. Core to their methodology was the computed sales ratio for each home sold, which is equal to the assessed value as of January 1st of the sale year divided by the sale price. In 2019, the most expensive homes had an assessed value that was 93.5 percent of their sales price. The least expensive homes had an assessed value that was 99.3 percent of the sale price. Stated another way, the assessed value for the least expensive homes is 1.06 times the rate applied to the most expensive homes.

Underassessment on higher valued properties shifts the tax burden onto properties with lower valuations. The effective tax rate is a property's tax bill amount divided by the property's sale price. An analysis of the effective tax rate in Polk County is shown in Table 11 below. The table is separated by 10 property sale deciles (sale decile 1 consists of the most inexpensive homes in Polk County and sale decile 10 consists of the most expensive). A property's "fair" tax bill is the tax amount that would have been calculated if it the average tax rate was used for all properties instead of the effective tax rate for a single property. The definition of "shift" as represented in the last column of Table 11 is the difference between the fair property tax bill and the actual property tax bill.

What does this equate to in terms of taxes for individual homeowner households? In Polk County in 2022, the average property sale price in the lowest sale decile was $100,649 and had an average tax bill of $1,835.17. If this

property were taxed at the average tax rate of all other properties, its fair tax bill amount would be $1,647.59. Therefore, the property tax "shift" amount would be $187.58, or 11.4 percent greater than the fair tax bill amount. The average property in the top decile sold (most expensive homes) for $766,148 and had a tax bill of $10,340.59. If the property were taxed using the average tax rate of all other properties instead of the effective tax rate, the calculated fair tax bill amount would be $12,541,59. The owner of the most expensive home had a property tax amount that would be $-2,201.00, or 17.5 percent below the fair tax bill amount. (University of Chicago Harris School of Public Policy, 2023)

Table 11: Tax Rate by Sale Decile

Tax Year	Sale Decile	Effective Tax Rate	Average Sale	Average Tax Bill	Fair Tax Bill	Average Shift
2022	1	1.85%	$100,649	$1,835.17	$1,647.59	$187.58
2022	2	1.73%	$149,777	$2,586.65	$2,451.81	$134.85
2022	3	1.73%	$175,546	$3,041.25	$2,873.63	$167.62
2022	4	1.69%	$200,765	$3,387.64	$3,286.46	$101.19
2022	5	1.66%	$227,284	$3,775.19	$3,720.56	$54.63
2022	6	1.63%	$256,971	$4,195.51	$4,206.54	-$11.02
2022	7	1.58%	$289,906	$4,590.57	$4,745.66	-$155.09
2022	8	1.52%	$329,340	$4,999.88	$5,391.18	-$391.30
2022	9	1.51%	$389,633	$5,900.19	$6,378.16	-$477.97
2022	10	1.46%	$766,148	$10,340.59	$12,541.59	-$2,201.00

Source: (University of Chicago Harris School of Public Policy, 2023)

It is apparent when viewing the data with this lens that lower-income households pay a higher effective tax rate than the higher-income households. This regressivity contributes to the inequalities in homeownership that prevent households from building wealth through real estate. It is important for policymakers to consider the regressive effects of the current assessed value determination and property tax calculation methodologies. Measures should be taken to alleviate the burden on homeowners in households with lower incomes, such as through local tax policies and exemptions.

Property Tax Delinquency and Tax Sales

Another component that impacts housing affordability is annual property taxes. Property taxes are based on the assessed value of land, buildings, structures, or other improvements attached to the land. They are the primary source of revenue for local governments in Iowa, including cities and school districts. Property taxes fund essential services like education, public safety, transportation infrastructure, healthcare, and social services. The cost of running local government operations, including salaries, benefits, administrative expenses, and maintaining public facilities, impact the tax rate used to calculate the property tax. If the cost of providing services in the region continues to increase and is high, higher property tax rates may be required to fund these services and operations. It is important to note that property taxes can vary across different areas within a region, depending on factors such as location, property type, and assessed value.

Polk County is the most populous county in Iowa with a population estimated at 505,255 by the US Census Bureau as of July 1, 2023. Linn County is the second largest county in Iowa, but they are almost ½ the population as Polk County. (United States Census Bureau, 2023) The population in Polk County continues to grow and this growth will put increasing demands on local governments for services. As the need for infrastructure, schools, and public services expands, property taxes may need to be increased to meet these demands.

Iowa ranked within the top 10 states for highest effective property tax rate in the U.S. in 2019, according to the National Association of Home Builders (NAHB). Iowa had an average effective property tax rate of 1.43 percent, much greater than the U.S. average of 1.01 percent. Homeowners with the 2020 median-priced home in Iowa would pay more than $2,570 in property taxes compared with $1,820 if the statewide property tax rate were equivalent to the U.S. average. Property tax in Polk County was 1.6 percent, which is higher than the statewide average. (Rosen, Bank, & Bjorn Yang-Vaernet, 2022)

Barriers and Solutions

Barriers: The property tax rate poses an added challenge for affordability for homebuyers. With strong home price appreciation, the Iowa property tax, especially for Des Moines residents, can increase the average annual housing costs at a faster rate. Wage growth has not kept up with increases in housing costs which has contributed to decreased affordability for homebuyers in LMI households and first-time homebuyers. Over time, the property tax obligation certainly does add to the cost of owning a home. (Rosen, Bank, & Bjorn Yang-Vaernet, 2022)

The minimum amount of time for a property tax to be delinquent before being offered at an Iowa tax sale is approximately two and one-half months. The investor purchases the delinquent taxes and receives a Tax Sale Certificate representing their investment. Immediately after the investor purchases the tax sale certificate, the tax sale begins to accrue 2 percent tax sale interest per month on the total amount due. Iowa is known for having one of the highest tax sale interest rates in the United States.

Iowa's property tax laws can have disproportionately negative impacts on people in protected classes and vulnerable populations through property value assessment practices and delinquent tax collection and tax sale laws. These impacts are often a result of systemic inequalities and historical disparities that have been interwoven with property tax laws and policies.

Historically, racial and ethnic minority communities, particularly communities of color, have faced discrimination and disinvestment, leading to lower property values within the neighborhoods they live compared to predominantly white neighborhoods and communities. When property values are assessed, marginalized communities may face higher tax rates relative to the value of their properties. This can create an unfair burden on these communities, exacerbating existing inequities. (University of Chicago Harris School of Public Policy, 2023)

Solutions: To address disproportionate impacts, it is important for policymakers and legislators in Iowa to consider the equity implications of the current property tax laws and consider future legislative changes to assess impact on low-income households and protected/vulnerable populations. This could lead to implementing measures such as targeted relief programs, exemptions, or reassessment practices that consider historical disparities and the financial circumstances of protected classes. By doing so, Iowa can work towards a more equitable property tax system that does not further disadvantage individuals in protected classes.

The current Iowa tax sale laws that govern how tax sales are conducted by all 99 county treasurers can be perceived as predatory when viewing through the lens of equity andfair housing principles. Further analysis of the tax sale laws, rules, and policies should be completed to assess if they are fair, do not allow for undue enrichment

by the tax sale investor, and include provisions to remove impediments to homeownership that contribute to housing insecurity. Changes to tax sale laws must be considered carefully and analyzed prior to passage to ensure that delinquent tax collections remain high enough to fund government services and operations while also reducing the tax burden and predatory collection process that cause harm to low-income households.

Reducing the negative impact of tax delinquent properties owned by people with cost burdened households requires a multi-faceted approach that focuses on understanding the needs of the taxpayers and providing support and assistance to these individuals. There are many ways to increase achieve equity in property taxes:

1. Tax Relief Programs: Implement tax relief programs for targeted low-income property owners and provide financial assistance to help them pay their taxes, whether current or delinquent. These programs could include property tax exemptions, tax deferrals, installment plans for tax sale redemptions, or discounts based on income levels.

2. Financial Education and Counseling: Provide financial education and counseling services to low-income property owners to help them better understand their tax responsibilities, how to appeal a property tax assessment, how to budget effectively, and to access resources to prevent tax delinquency. This can be done through workshops, one-on-one counseling, or online resources.

3. Outreach and Communication: Improving communication and outreach efforts to low-income property owners can help them stay informed about their tax obligations, payment options, and available assistance programs. Utilizing multiple channels such as mail, phone calls, websites, and community organizations can ensure that property owners are aware of their rights and resources.

4. Community Partnerships: Collaborating with community organizations, non-profits, and local agencies can provide additional support to low-income property owners. These partnerships can offer financial assistance, direct repair assistance, legal aid, housing counseling, and other services to help address the underlying issues contributing to tax delinquency.

5. Eliminate tax sale predatory practices and reduce harmful financial impacts on low-income households and reduce barriers to individuals facing economic hardship by seeking legislative changes to current property tax and tax sale laws. The following list contains examples of changes that could have a positive impact on low-income homeowners:

    i. Allow partial payment programs for tax sale redemptions.
    ii. Reduce tax sale interest rate.
    iii. Reduce monthly late interest rate.
    iv. Allow cancellation of a tax sale if it is determined that a property owner qualified for suspended taxes before the property was sold at tax sale.
    v. Increase the amount of time before delinquent taxes can be sold at tax sale.
    vi. Remove unpaid water and utility bills from the tax sale.
    vii. Expand programs and outreach to increase utilization of existing property tax.
        - Tax Suspension Program: Iowa Code Sections 427.8-427
        - Homestead Credit pursuant to Iowa Code 425, Subchapter 1
        - Tax Credit Program: Iowa Code Section 425.17
        - Rent Reimbursement Program: Iowa Code Section 425.17

Summary

Throughout the analysis, Black or African American and Hispanic or Latino populations have less access to opportunity. They had the worst opportunity index scores for low poverty, school proficiency, labor market index, and environmental health indexes.

The index scores and property affordability considerations match visible patterns of segregation. The densest populations for communities of color are in the neighborhoods on the northern border Downtown Des Moines. They are segregated, high poverty areas compared to the region. Except for the low transportation cost index, regional residents, especially White residents who are not living in poverty, have access to the most opportunity.

F. Housing Types, Occupants, and Location

Housing is arguably the most important aspect of a community because its availability and accessibility is connected to all other indicators of a healthy community. Housing affects residents' emotional, social, environmental, and economic wellbeing.

Many Central Iowans face housing problems such as cost burden. A household spending 30 percent or more of income on housing is considered cost burdened. Those who spend more than 50 percent of their income toward housing are considered severely cost burdened. In addition to cost burden, overcrowding remains a continuing housing problem from Central Iowans. Overcrowding is defined as more than 1 person per room in a housing unit.

The location of housing may also be an issue. Housing patterns reflect similar opportunity access trends in the previous section. Areas of lower opportunity in most categories align with concentrations of poverty, substandard housing conditions, and segregation.

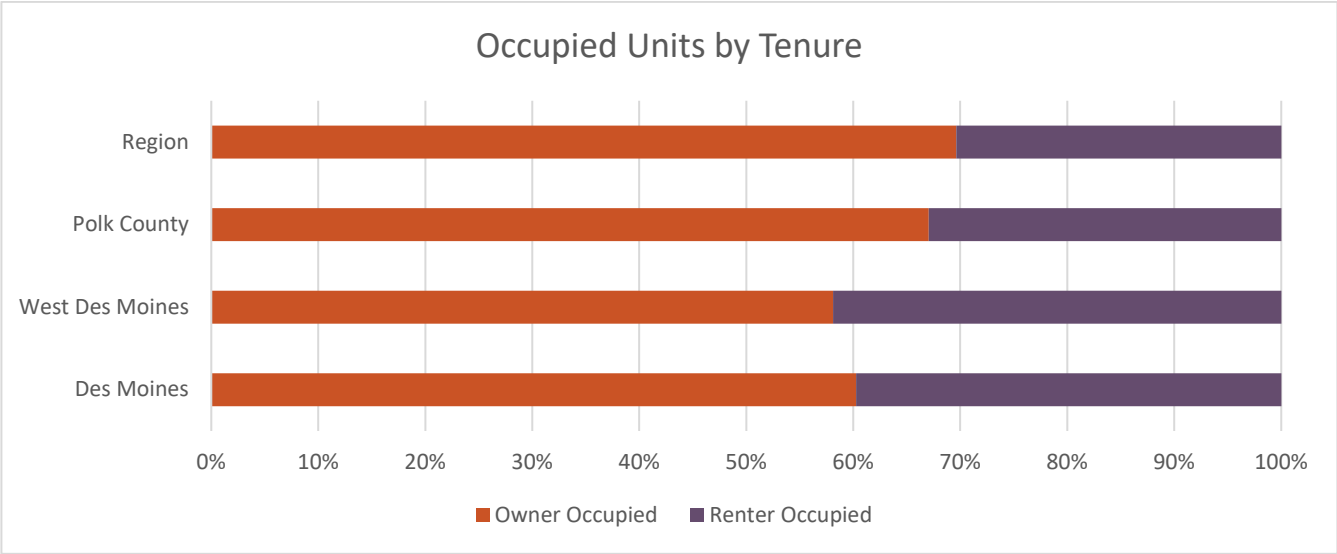
Central Iowa stakeholders are actively exploring policy solutions to increase housing supply through Capital Crossroads. Capital Crossroads is focusing on three topic areas to advance the region's housing supply:

1. Zoning and land use reform
2. Regional assessment and preservation of housing stock
3. Economic and local incentives for housing.

Des Moines data

According to the 2018-2022 American Community Survey (ACS) 5-Year Estimates, there are 96,245 housing units in Des Moines. Of those, approximately 7,351, or 7.6 percent are vacant, a reduction from the 2013-2017 ACS 5-Year Estimate of 8.2 percent. Almost 89,000 units are occupied. More than half, or 60.3 percent, are owner-occupied, which is approximately 1 percent lower than the 2013-2017 ACS 5-Year Estimates. Renters occupy 39.7 percent, an increase of approximately 1 percent than the 2013-2017 ACS 5-Year Estimate.

Figure 29: Occupied Units by Tenure

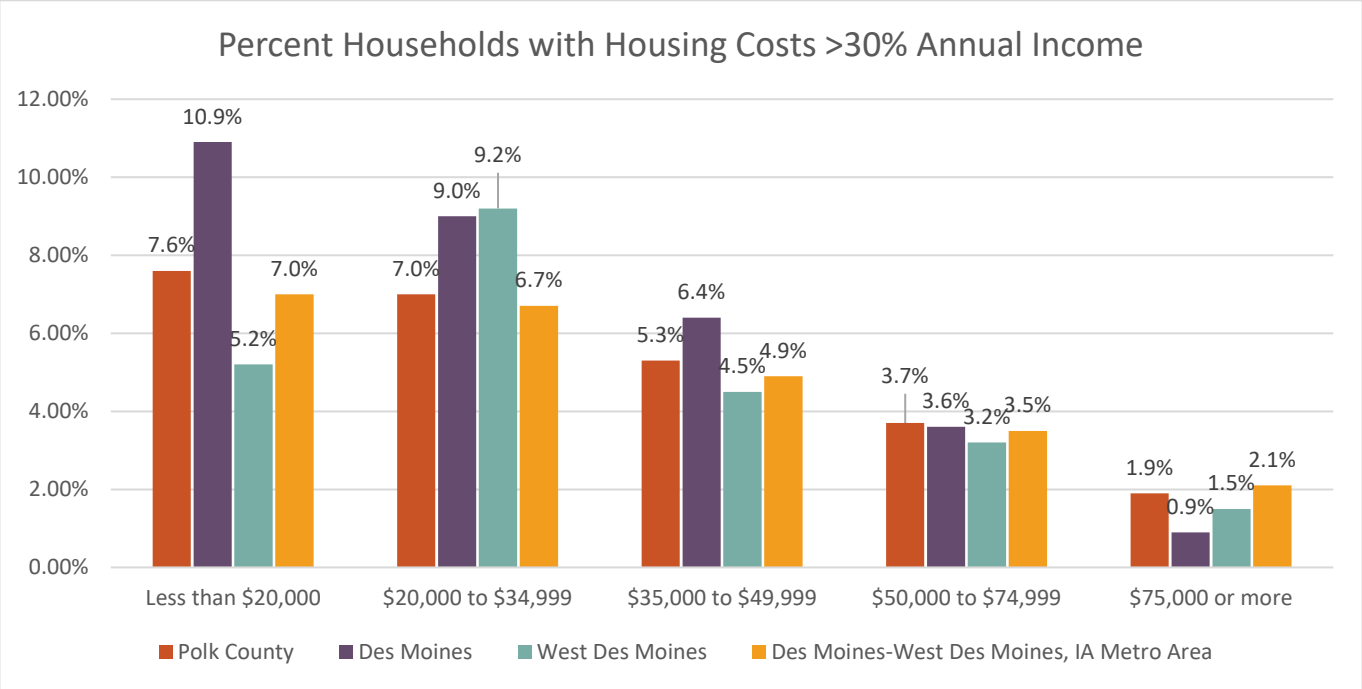


Source: American Community Survey (ACS) 2018-2022

The highest homeownership rates in Des Moines occur in the outer ring of neighborhoods. Rental rates are highest in the center of Des Moines in the Downtown and adjacent neighborhoods, including areas around Drake University. The areas with the highest rental tenure are also the areas with higher percentages of people of color. Conversely, higher rates of homeownership occur where there are significantly fewer people of color compared to the overall demographic representation.

More than one-third of Des Moines households experience housing problems, the most prevalent being cost burden. Almost one-third of Des Moines homeowners and renters, or 30.8 percent, have monthly housing costs greater than 30 percent of household income (U.S. Census Bureau, 2023). The number of households with incomes less than $75,000 annually and housing costs greater than 30 percent of annual income are higher in Des Moines (29.9 percent) compared to West Des Moines (22.1 percent), Polk County (23.6 percent), and the Des Moines-West Des Moines Region (22.1 percent), as shown in the table below. Across all geographical areas, the percentage of cost burdened households in each geographical area is highest for household incomes of less than $20,000, with the exception of West Des Moines.

Figure 30: Percent Households with Housing Costs >30% Annual Household Income



Source: American Community Survey (ACS) 2018-2022

Public Housing

The Des Moines Municipal Housing Agency (DMMHA) administers public housing programs in Des Moines and Polk County, which includes portions of West Des Moines. The most used public housing type is the Section 8 Housing Choice Voucher (HCV) program. It is the most widely used program both in Des Moines and in the region among all racial and ethnic groups. Within the HCV program, DMMHA, or another public housing agency if outside Polk County, pays rental assistance to a private rental property owner on behalf of an HCV participant. Participants' rent portion is at least 30 percent of their household income.

More than half, or 67 percent, of participants in public housing programs use the HCV program. In the proposed DMMHA Agency Plan for fiscal year 2024/2025, DMMHA reported they served 3,788 families in 2023 through Section 8 assistance.

DMMHA is actively working to maintain their lease-up rates in the Section 8 program between 98 percent and 102 percent utilization; and Public Housing between 98 percent and 100 percent. At the end of fiscal year 2023, the Section 8 program was utilizing 105 percent of the funding, while leasing 81 percent of the vouchers.

DMMHA has continued to increase both the utilization rate and lease up percentage through a focus on increasing the number of vouchers under lease. To accomplish this goal, they are reviewing and implementing internal processes for increased efficiencies. The DMMHA has increased marketing to new property owners in an effort to provide additional housing options to voucher holders searching for a unit to rent.

The Public Housing program at the end of fiscal year 2023 was at 94 percent occupancy. The Public Housing program continues to focus on leasing vacant units through monitoring of internal procedures and processes and reviewing and revising them to increase turn-around times (Des Moines Municipal Housing Agency, 2024/2025).

Approximately 22 percent of DMMHA's housing choice voucher recipients live outside Des Moines, with the highest number, or 5.8 percent, in West Des Moines. The areas in Polk County with the next highest count of voucher recipients include Pleasant Hill (3.1 percent), Altoona (2.9 percent), Ankeny (2.8 percent), and Johnston (2.3 percent) (Des Moines Municipal Housing Agency, 2024).

Most participants are "regular" housing choice voucher recipients. This means that the housing voucher is not under a special category. Through housing choice vouchers, individuals and families pay between 30 and 40 percent of their adjusted monthly income for their portion of rent.

Other targeted voucher programs where housing choice vouchers are reserved include:

- Family Unification Program (100 vouchers); and
- Project-Based (68 vouchers); and
- Non-Elderly Disabled (53 vouchers); and
- Veterans Administration Supportive Housing (165 vouchers); and
- Emergency Housing Vouchers (120 vouchers); and
- Fair Share Vouchers (22 vouchers); and
- Mainstream Vouchers (78 vouchers)

(Des Moines Municipal Housing Agency, 2024/2025).

In addition to HCV, DMMHA has 424 public housing units owned and managed by DMMHA in Des Moines. Public housing units are at Royal View Manor, East View Manor, South View Manor, Highland Park Manor, and Oak Park Manor as well as some scattered single-family homes in Des Moines (Des Moines Municipal Housing Agency, 2024/2025).

Another program administered by DMMHA is project-based vouchers (PBV), which provide rental assistance for eligible families and individuals who live in specific housing developments or units within Polk County. At the end of 2023, DMMHA has 68 PBV units—44 at Central Iowa Shelter and Services (CISS), 12 at YMCA Supportive Housing Campus (YMCA), and 12 PBV units at 6th Avenue Flats. (Des Moines Municipal Housing Agency, 2024/2025).

Under the PBV program, DMMHA enters into a housing assistance payment contract with a private owner for specified rental units, for a specified term up to fifteen years, subject to funding availability. Rental assistance or subsidy is provided while eligible families occupy the rental housing units, and the units meet other program standards. To fill vacant project-based units, DMMHA will refer families from the PBV waiting list to the project owner. Households or families in a PBV unit can remain on the HCV waiting list. Moreover, if the household lives in the PBV unit for one year, they can request to be transferred to a regular HCV and use it somewhere else.

DMMHA subsidy standards determine the appropriate unit size based on the family size and composition for the PBV program. The family pays a property owner 30 percent of their adjusted monthly income for their portion of the rent. DMMHA then pays the property owner the difference between the actual contract rent charged and what the family can afford on behalf of the participant.

West Des Moines data

Some Comprehensive Housing Affordability Strategy (CHAS) data for West Des Moines was unavailable or unreliable. Consequently, there is less housing data analysis for West Des Moines than Des Moines and the region.

In West Des Moines, there are 32,943 housing units, of which 1,081, or 3.39 percent are vacant. The number of units increased 13 percent since the last Fair Housing Plan, and the vacancy rate decreased 2.2 percentage points. Of these housing units, approximately 58.12 percent live in owner-occupied housing, and 41.88 percent of the population live in rental housing. 7,388 households have a cost burden where more than 30 percent of income is paid toward housing costs, representing 26.9 percent of the West Des Moines population (U.S. Census Bureau, 2023).

Public Housing

In West Des Moines, public housing is split among DMMHA, which serves Polk County, and Central Iowa Regional Housing Authority (CIRHA), which serves Dallas and Madison Counties in the Des Moines-West Des Moines CBSA. CIRHA provides more than 146 Housing Choice Vouchers in West Des Moines as of July 15, 2024 in addition to any provided by DMMHA in Polk County (Central Iowa Regional Housing Authority, 2024). DMMHA provides at least another 150 vouchers on average for West Des Moines residents who are in Polk County (Des Moines Municipal Housing Agency, 2024/2025).

Polk County and Regional data

In the Des Moines-West Des Moines CBSA, which includes the five counties of Dallas, Guthrie, Madison, Polk, and Warren, there are 300,984 housing units. The entire region has a vacancy rate of 7.2 percent. Regionally, 69.6 percent of the population live in owner-occupied units, and 30.37 percent live in rental housing (U.S. Census Bureau, 2023)

Polk County on its own has 210,184 housing units and a 6.8 percent vacancy rate, with tenure similar to West Des Moines – 67.1 percent live in owner-occupied housing and 33.0 percent live in renter-occupied housing. Removing Des Moines and West Des Moines from these first set of housing unit numbers, the remaining areas in Polk County have 76,983 housing units and a 7.0 percent vacancy rate.

Homeownership and rental tenure in the region follow a similar donut pattern as Des Moines. Homeownership rates are highest in the suburban areas, and the highest rental rates occur in central Des Moines. The areas with the highest rental tenure are also the areas with higher percentages of people of color. Conversely, higher rates of

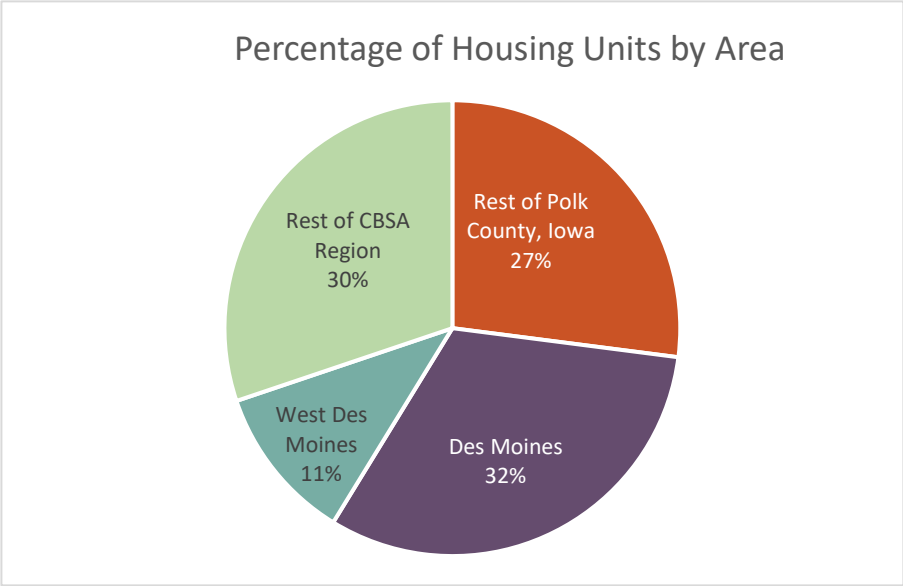
homeownership occur where there are significantly fewer people of color compared to the overall demographic representation.

According to the 2022 ACS, approximately 68,289, or 27.4 percent of households in the Des Moines-West Des Moines region are cost-burdened, spending more than 30 percent of their income on housing (U.S. Census Bureau, 2023).

Public Housing

Housing choice vouchers (HCV) are the most used public housing assistance in the region. Outside of DMMHA's jurisdiction, there are approximately 741 additional voucher recipients in the six county CBSA area. More than one-third of rural voucher holders are elderly and/or disabled. Regionally, project-based Section 8 assistance is the second highest used program for all races and ethnicities in the region (Office of Policy Development and Research, 2024).

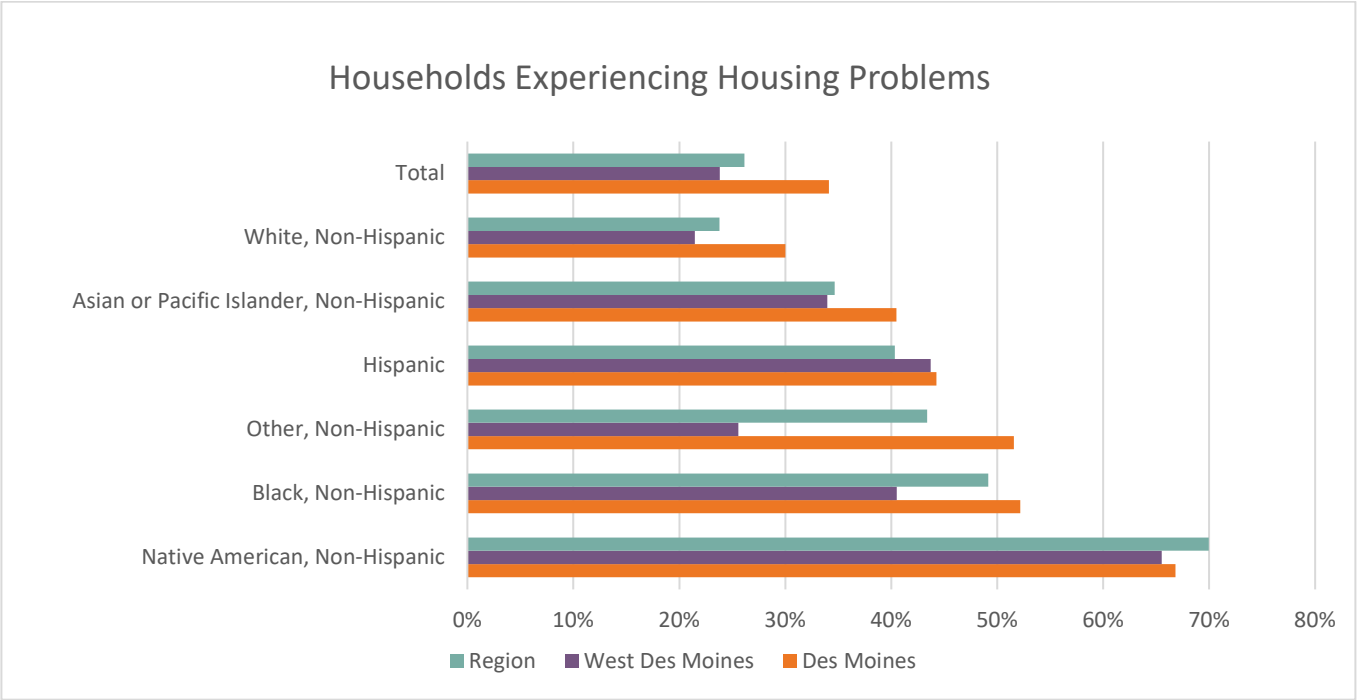
Figure 31: Percentage of Housing Units by Area



Source: Comprehensive Housing Affordability Strategy (CHAS), 2012-2016; per HUD AFFH Tool, version 0006

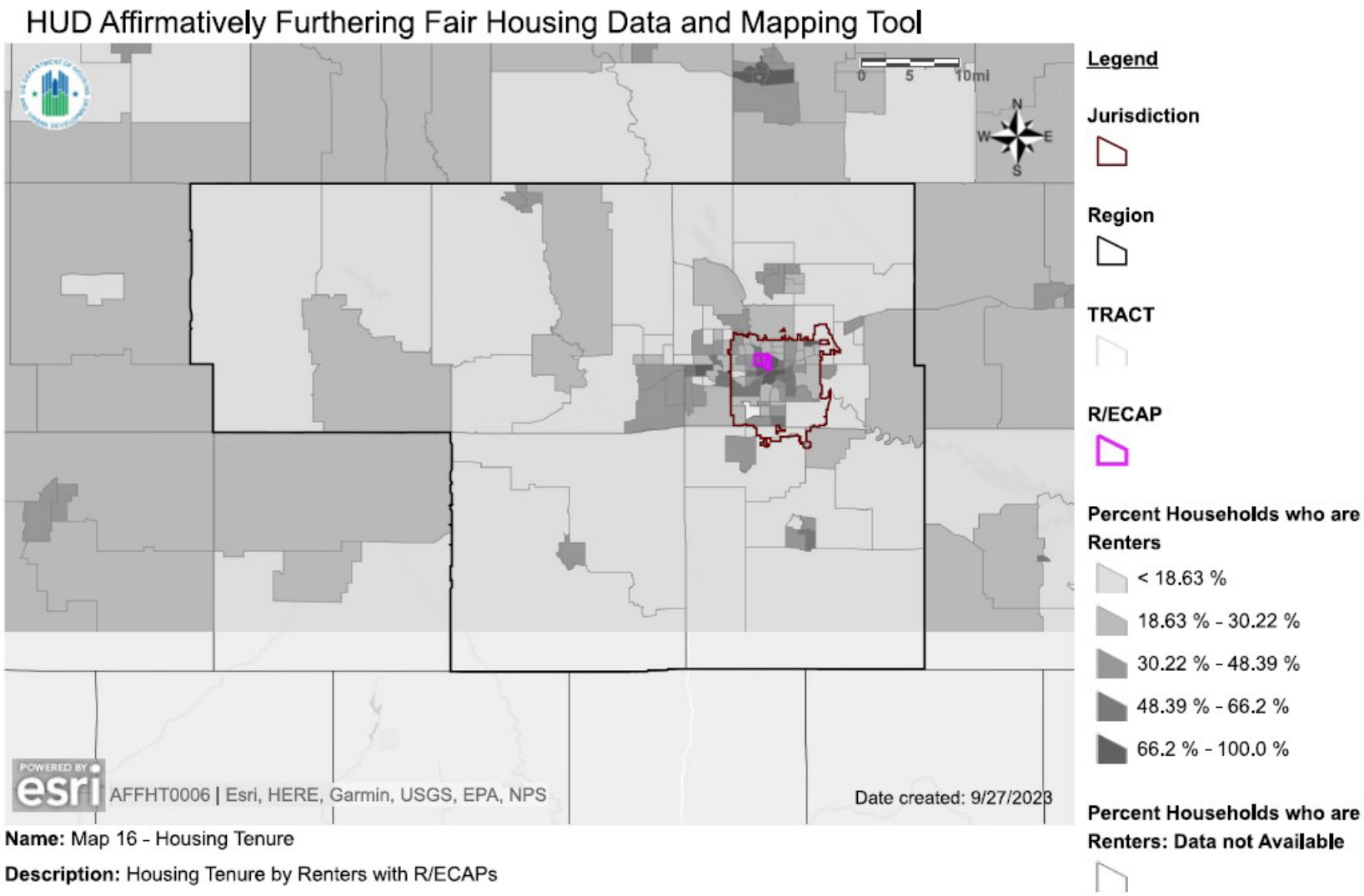
As shown in Figure 32 regarding disproportionate housing needs, those most affected by housing problems in Des Moines are people of color. In Des Moines, Black or African American, Hispanic, Native American, or other races or ethnicities experienced housing problems at an average rate of 51.06 percent, compared to 30.01 percent of White households.

Figure 32: Percentage of Households Experiencing Major Housing Problems



Source: Comprehensive Housing Affordability Strategy (CHAS), 2012-2016; per HUD AFFH Tool, version 0006

Figure 33: Housing Tenure by Renters Map



Name: Map 16 - Housing Tenure

Description: Housing Tenure by Renters with R/ECAPs

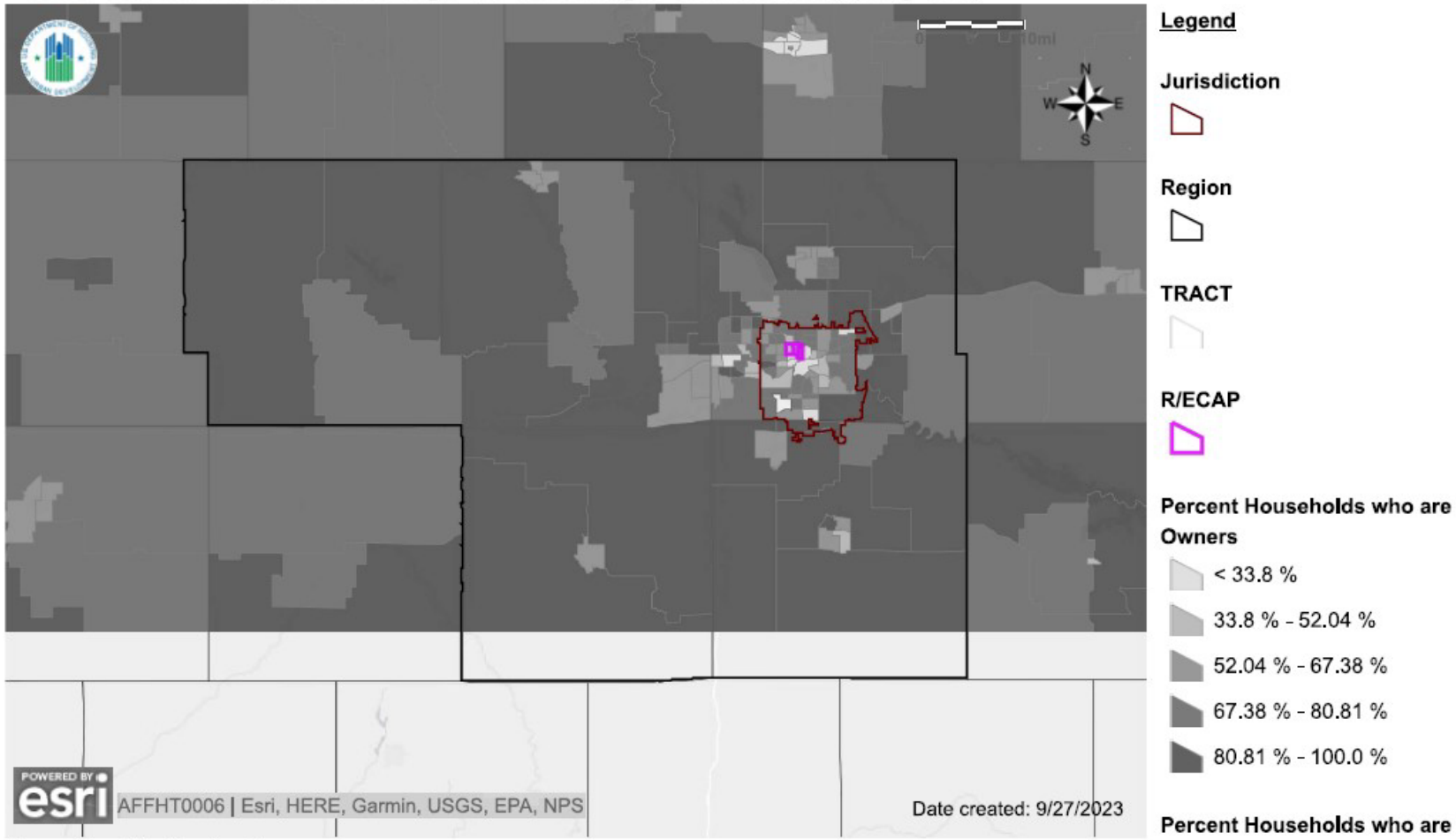
Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 34: Housing Tenure by Owners Map

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 16 - Housing Tenure

Description: Housing Tenure by Owners with R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Barriers and Solutions

Barriers to housing include:

- Economic challenges,
- Lack of affordable units, and
- Local government practices.

Economic challenges

Barriers: Economic challenges include being low income and addressing healthcare costs, transportation, childcare, and housing. As mentioned above, anywhere between 30 and 40 percent of households, depending on the area, are cost-burdened by their housing expenses. Low-income persons are disproportionately cost burdened because they have less expendable income for additional expenses such as childcare or transportation but are often expected to pay the same amount as higher income residents. Those who are financially strained may obtain housing vouchers to help offset their cost burden. However, approximately 20 percent of housing vouchers are returned for various reasons, one of which is because they are declined by landlords (Des Moines Municipal Housing Agency, 2024).

Solutions: One solution to economic challenges is requiring owners/landlords/property managers to accept government-funded rental assistance for Federally Funded projects through the City or County. Legislation passed in Iowa restricts cities from making source of income a protected class to ensure income generated from Disability, Social Security, Section 8, Veterans, and other government-funding benefits are legally accepted for rent payments (Des Moines Civil and Human Rights Department, 2018-2019). The law restricted the ability of local governments to legally protect program participants who need government assistance to pay for housing costs. As a law, it allows discrimination against someone based on their source of income, and thereby limits the ability to reduce disparate impacts. However, a local government can set higher standards in agreements with rental property owners, landlords, and property managers and require that they accept government-funded rental assistance (Des Moines Municipal Housing Agency, 2024/2025).

Lack of affordable units

Barriers: To complicate the economic challenges a low-income person may already be facing, Des Moines, West Des Moines, and the region have a lack of units, especially units affordable to lower income groups. A lack of affordable units creates competition for available units, and often those with the lowest incomes become cost-burdened by settling for housing units they may not be able to afford.

More than 300 low- and moderate-income households are anticipated to live in West Des Moines by 2025, and 1,500 new low- and moderate-income households are expected by 2050. West Des Moines is expected to have an additional 2,000 renter households and 3,000 owner households total by 2050. (Western Economic Services, LLC, 2018).

In the Virginia Center for Housing Research's 2019 workforce housing study, it is estimated Polk County will need to add 57,170 net new housing units over the next 20 years to accommodate net new workers. Of the new units, 33,592 should be new owner-occupied units, and 23,577 should be new rental units.

Using the employment-driven housing demand forecast, there will be an increase in the demand for single-family rental housing in the future. Between 2018 and 2038, about 35 percent of the new housing needed in Polk County is forecasted to be attached units or multifamily (i.e., townhomes, apartments and condominiums). More than

three quarters (77.5 percent of all rental units, or 18,264 units) will need to have rents below $1,250 (The Virginia Center for Housing Research at Virginia Tech, 2019).

Solutions: Program participants should incentivize more one- to four-unit rental development. Other considerations should include proximity to transit and transportation access while being affordable to those under 50 percent area median income.

To address the lack of affordable housing for homebuyers, the City of Des Moines is working on the creation of a Community Land Trust (CLT) in Des Moines. CLT's are a proven model for communities to control land and development and stabilize and sustain entire neighborhoods. They are nonprofit organizations governed by a board of CLT residents, community residents and public representatives that provide lasting community assets and shared equity homeownership opportunities for families and communities. A CLT's work is to create homes that remain permanently affordable, providing successful homeownership opportunities for generations of lower income families (Grounded Solutions Network, 2024).

Solutions: Program participants should incentivize more one- to four-unit and 5+ unit rental development. Other considerations should include proximity to transit and transportation access while being affordable to those under 50 percent area median income.

A solution may be to provide **more down payment or construction assistance, especially through federally funded grant programs such as HOME Partnership funding, to nonprofit housing developers and their clients that would offset costs from higher building standards.** Staff should seek out funding opportunities from other local and state sources as well such as the State Housing Trust Fund, the National Housing Trust Fund, and other funding options available through the State of Iowa, Iowa Finance Authority, or Federal Home Loan Bank of Des Moines.

In Downtown Des Moines, the City's Office of Economic Development has started implementing affordable housing requirements in new development. In Downtown projects that include housing and where a developer receives financial incentives or benefits, such as Tax Increment Financing (TIF), those developments will be required to provide a certain number of affordable housing units.

Lack of regional cooperation

Barriers: Lack of regional cooperation refers to formal networks or coalitions of organizations, people, and entities working together to plan for regional development. This concept was mentioned as a contributing factor to low poverty exposure in a previous section; it is linked to the affordable housing patterns and where lower income residents live in Des Moines, West Des Moines, and the region. The areas that have higher rates of low-income residents or people living in poverty are the areas with the highest number of renters and poorer housing conditions. Most of these areas are the neighborhoods immediately surrounding Downtown Des Moines. Housing becomes less dense and more expensive with more homeownership when looking at the neighborhoods and suburbs moving further out from the Downtown core.

Solutions: All local governments in the region should create a single Affordable Housing Development Plan. The Plan should be developed based on housing needs without regard to jurisdictional boundaries. Plans for development of new affordable units should be based on multiple considerations such as adjacency to low wage job centers, services regularly accessed by low-income households and transportation options. Strong preference should be given to new affordable housing development in areas commonly referred to as "High Opportunity." Minimum considerations for this category should be above average performance of the school district, above

average income of surrounding neighborhoods and above average value of neighborhood housing. In addition, location of new development should be determined by convenient access to those places or services commonly associated with the region's high quality of life such as parks, trails and cultural attractions.

G. Protected Classes and Other Populations Vulnerable to Discrimination

The following data is specific to protected classes, or those addressed in federal, state, and local fair housing laws. They include race, color, religion, sex, familial status, national origin, disability status, creed, sexual orientation, gender identity, and ancestry.

1. Racial or Ethnic Minorities

Des Moines data

Between 1990 and 2022, the population in Des Moines has grown by 10.8 percent from 193,187 to an estimated 214,133 (US Decennial Census, 2020). Des Moines' population makes up approximately one-third of the total population in the Des Moines-West Des Moines CBSA. See growth percentage chart below.

Over 63 percent of Des Moines residents are White, non-Hispanic. The next largest group is Hispanic or Latino, which comprises 14.3 percent of the population. The third largest population are Black or African American, non-Hispanic at approximately 11.4 percent. Asians make up 6.5 percent of the population, and approximately 3.9 percent identify as two or more races (US Census Bureau, 2022). Since the last iteration of this plan, all minority populations have increased, while the white population has decreased. When comparing percentages, Des Moines has a Hispanic and Black population almost double that of West Des Moines and the region. See comparisons below.

West Des Moines data

Since 1990, the population in West Des Moines has more than doubled from 31,702 to an estimated 64,423. The western suburbs of Des Moines, including West Des Moines, have been some of the fastest growing areas in the State of Iowa.

Seventy-nine percent (79.1%) of the West Des Moines population is White, non-Hispanic. The next largest group is Hispanic, which comprises 5.7 percent of the population. West Des Moines' third largest population group is Asian at 6.1 percent, and the fourth largest group is Black, non-Hispanic at 4.4 percent.

Polk County data

The white population in Polk County is estimated to be 372,677, or 75.5 percent of the total Polk County population. The second largest population in Polk County is Hispanic or Latino at 8.9 percent of the population, and the third largest population is Black or African American (alone), at 7.1 percent. While the percentage of Black/African American persons in the Polk County population is greater than West Des Moines and the Des Moines-West Des Moines Metro Area, it is smaller than the population in Des Moines. The Hispanic or Latino population in all regions including Des Moines, West Des Moines, Des Moines-West Des Moines Metro Area, and Polk County are larger than the Black and African American population, as shown in Table 11 below.

Regional data

Since 1990, the region's population has increased 80.6 percent from 392,928 to an estimated 709,466. See chart below for a comparison between Des Moines, West Des Moines, and the region's increase in population.
The Greater Des Moines Partnership attributes the population growth to an affordable cost of living and career opportunities. US Census estimates show that the Des Moines metro grew 1.2 percent from 2021 to 2022, compared to the second fastest growing metro area in Iowa City at 0.8 percent. (Lathers, 2023)

The groups ranked from highest population to lowest population in the region are White, non-Hispanic; Hispanic; Black or African American, non-Hispanic; Asian, non-Hispanic; and Native American, non-Hispanic. The White

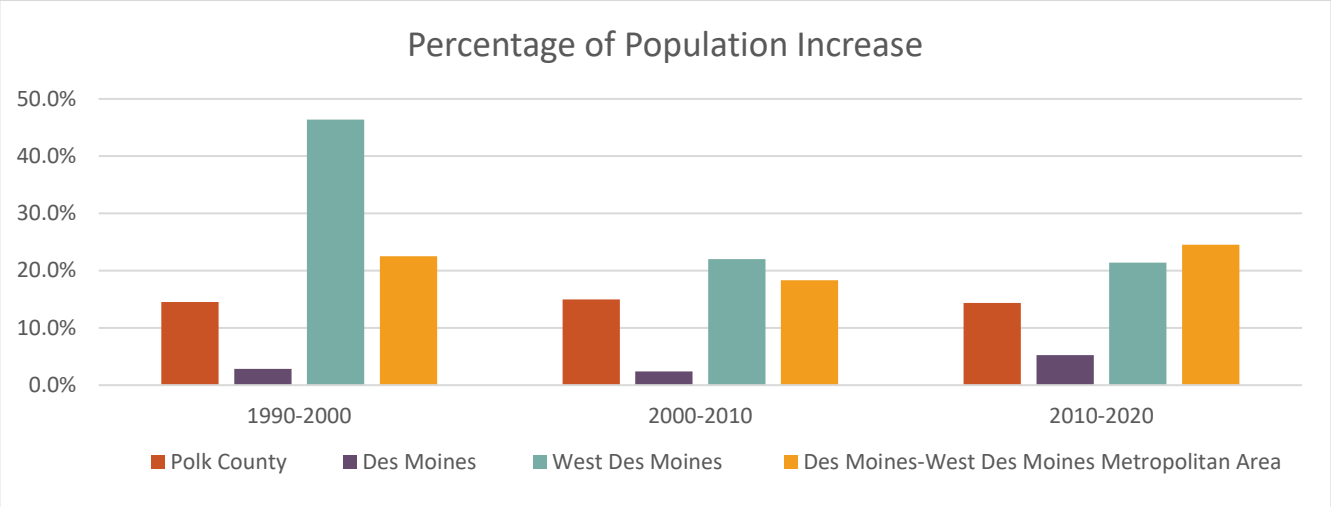
population is 79.4 percent, and Hispanic or Latino residents is 7.6 percent of the population. Black or African American residents are 5.4 percent, Asians are 4.1 percent of the regional population, and those indicating two or more races are 3.2 percent.

See the following pages for tables, figures, and maps showing racial and ethnic demographics and dot density maps for Des Moines, West Des Moines, Polk County and the CBSA region.

Table 12: Racial and Ethnic Composition

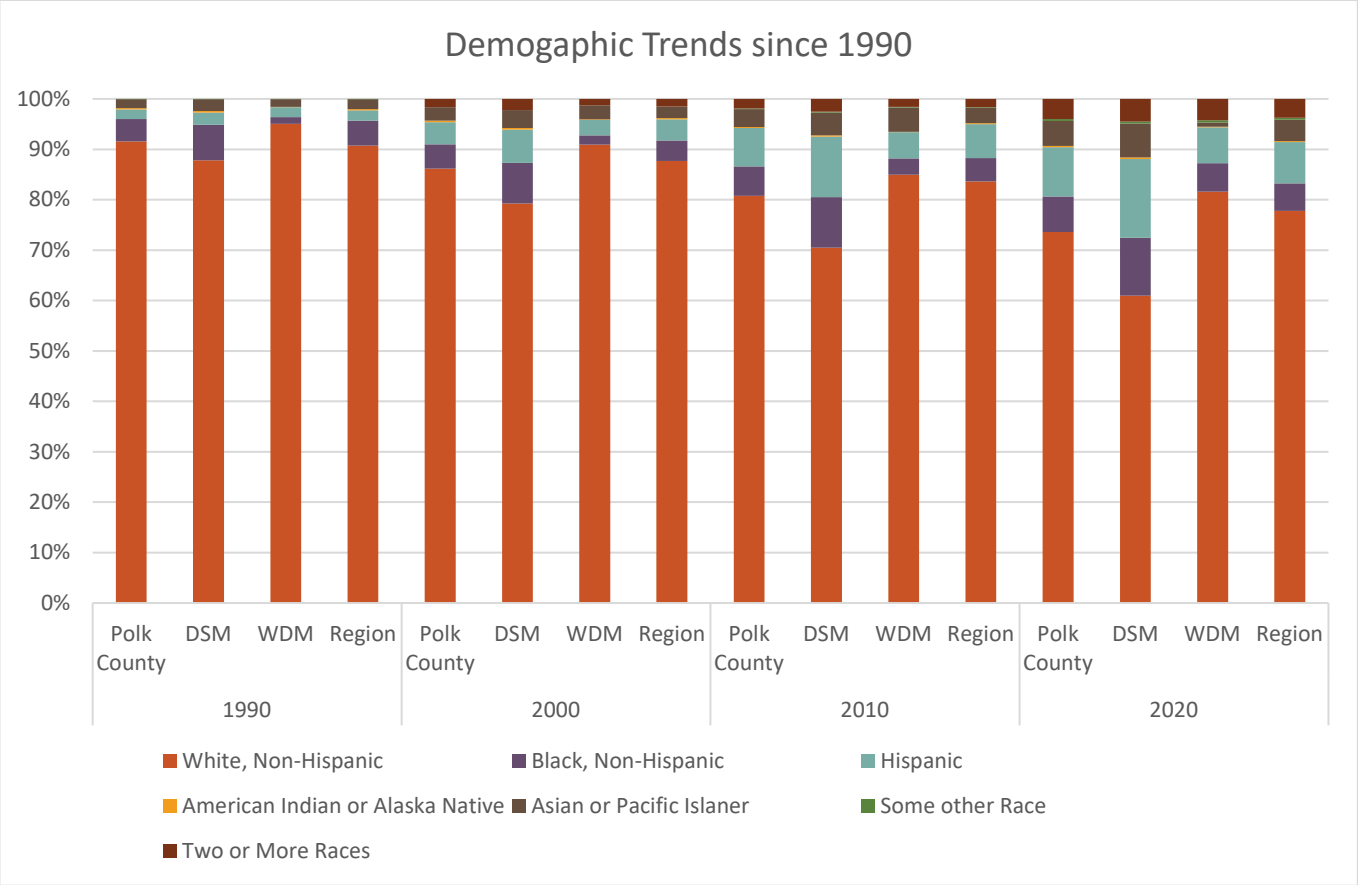
Race or Ethnicity	Des Moines		West Des Moines		Polk County		Region	
White Alone, Non-Hispanic	135,085	63.4%	54,386	79.1%	372,677	75.5%	565,021	79.4%
Hispanic or Latino alone	30,577	14.3%	3,900	5.7%	43,942	8.9%	53,825	7.6%
Black or African American alone, Non-Hispanic	24,382	11.4%	3,016	4.4%	35,214	7.1%	38,739	5.4%
Asian alone	13,930	6.5%	4,160	6.1%	23,994	4.9%	29,271	4.1%
Native Hawaiian and Other Pacific Islander alone	19	0.0%	25	0.0%	44	0.0%	95	0.0%
Other Race Alone	601	0.3%	133	0.2%	955	0.2%	1,376	0.2%
Two or More Races	8,297	3.9%	3,086	4.5%	16,050	3.3%	22,463	3.2%
American Indian and Alaska Native alone	273	0.1%	38	0.1%	502	0.1%	700	0.1%
Source:2018-2022 American Community Survey 5-year estimates								

Figure 35: Percentage of Population Increase



Source: 1990 Decennial Census; 2000 Decennial Census; 2010 Decennial Census; 2020 Decennial Census

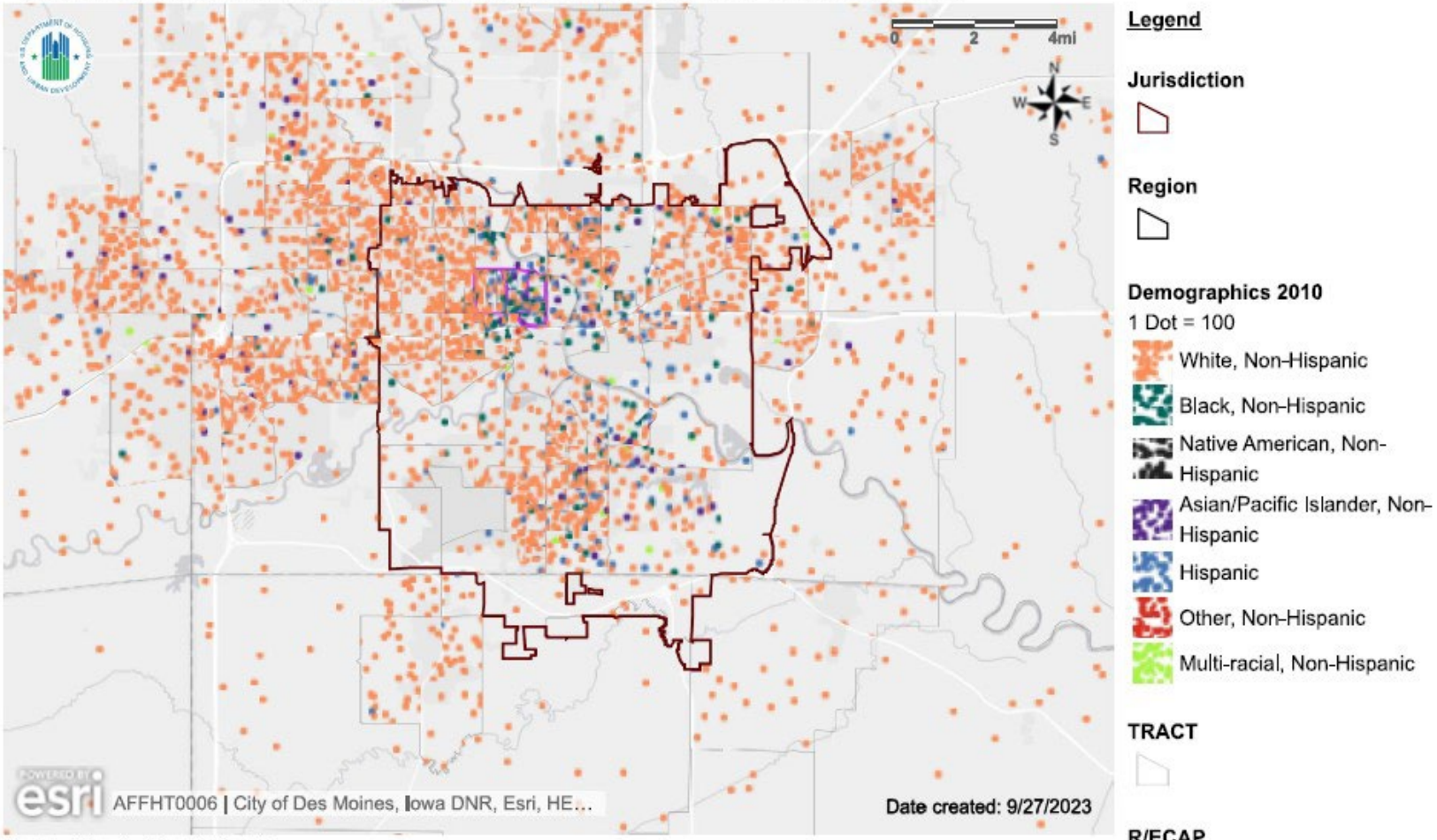
Figure 36: Demographic Trends Since 1990



Source: 1990 Decennial Census; 2000 Decennial Census; 2010 Decennial Census; 2020 Decennial Census

Figure 37: Race and Ethnicity Dot Density for Des Moines

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 1 – Race/Ethnicity

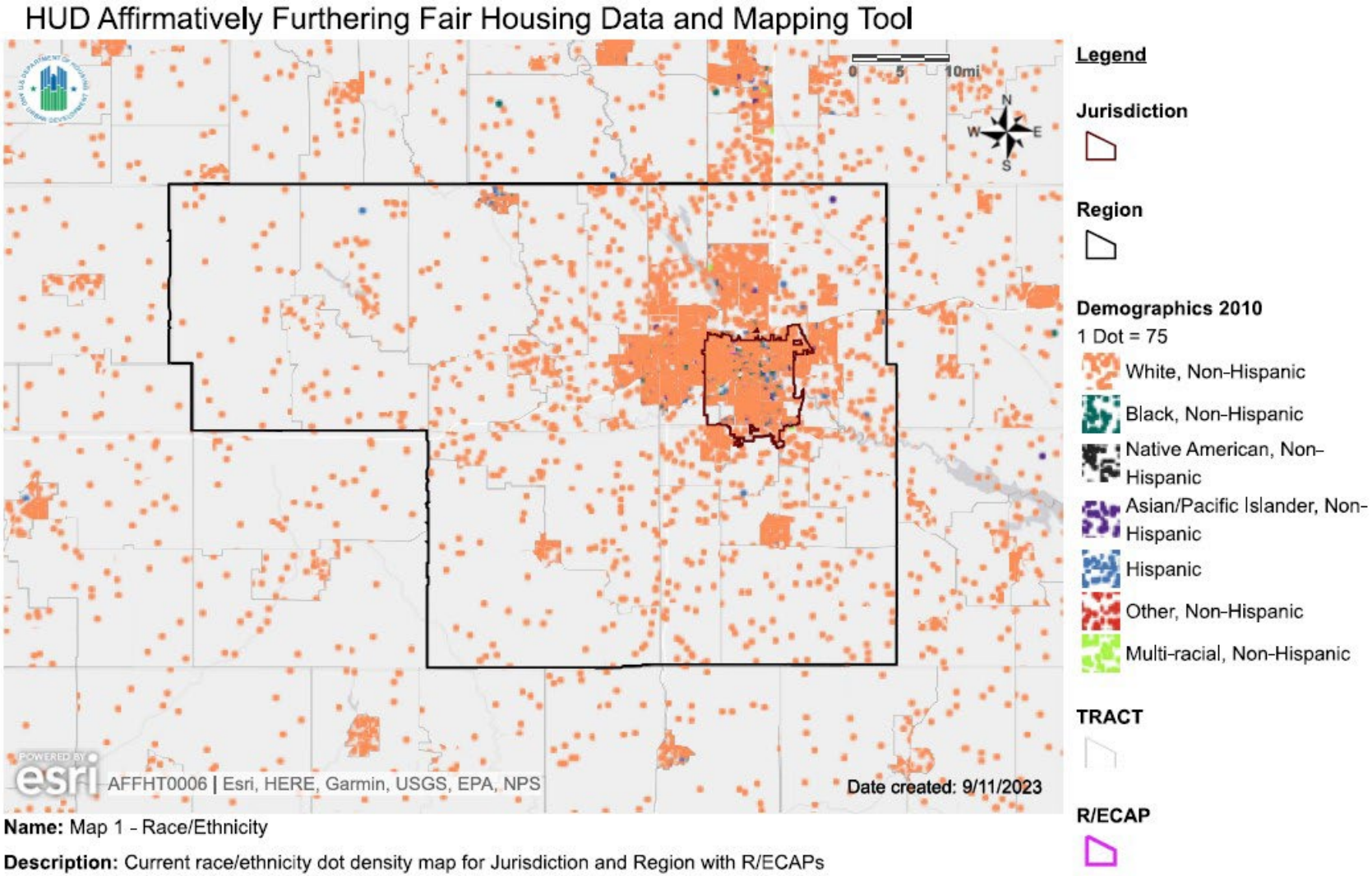
Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 38: Race and Ethnicity Dot Density Map for Region



Name: Map 1 - Race/Ethnicity

Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Barriers and Solutions

Barriers to racial or ethnic minorities include:

- Bias or private discrimination,
- Segregation and concentration,
- Low income, and
- Mortgage lending practices.

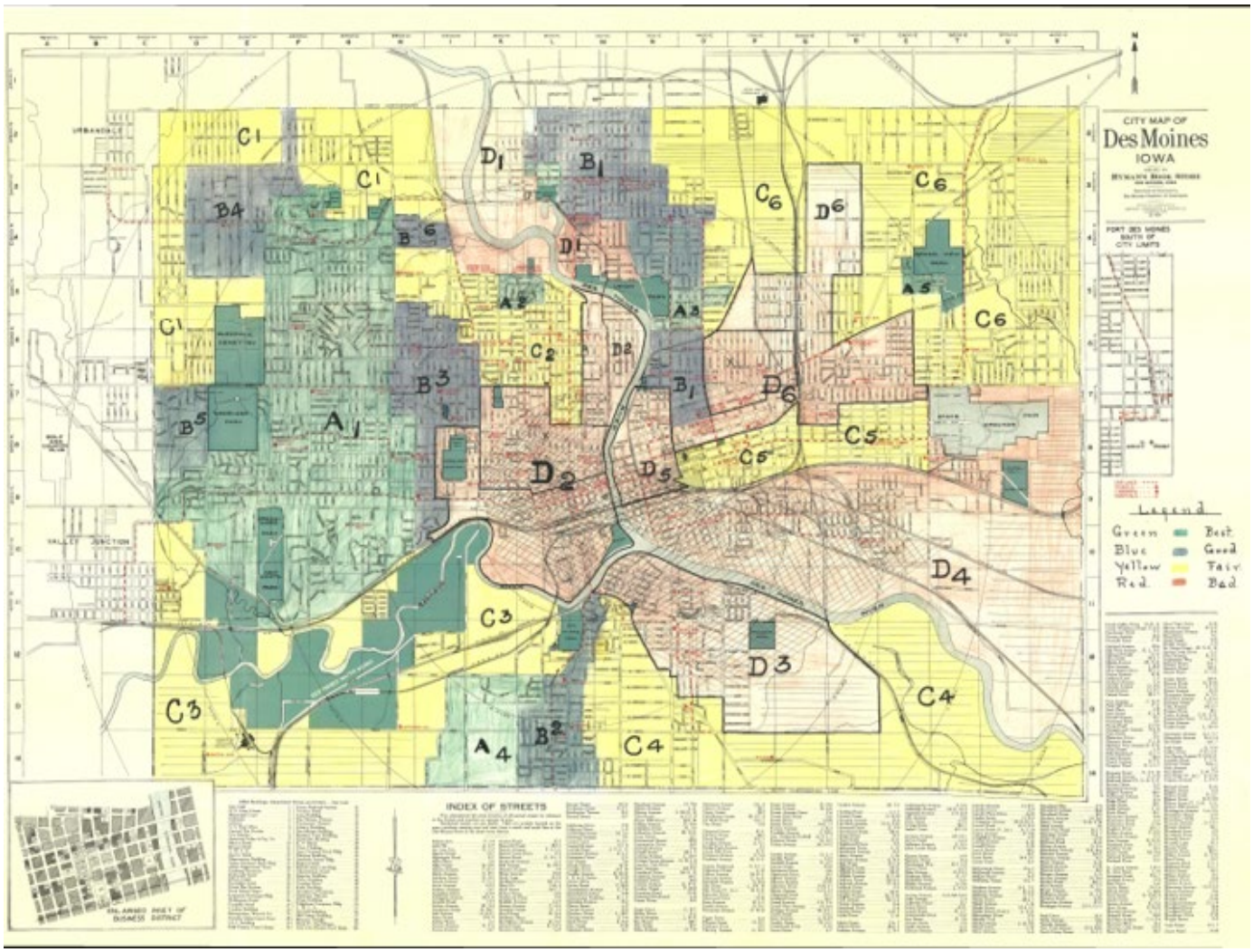
Bias or private discrimination

Barriers: While Des Moines is the most diverse city in the State of Iowa, it and Central Iowa are not immune to a history of tension and inequities that exist between White residents and people of color or ethnic minorities. Historic and structural barriers continue to threaten housing opportunities for people of color and ethnic minorities. Examples of racial bias are portrayed throughout the One Economy Report from the Directors Council. Past actions from the City of Des Moines include:

- Dismantling properties on Center Street in the 1960s to make way for Interstate 235, displacing African American or Black families and businesses;
- Buying out homes from Black residents for below market value, forcing those families to move into rental properties and removing the potential to build wealth through homeownership; and
- Intentionally excluding people of color in efforts to improve residential neighborhoods with a significant Black population.

Des Moines was also subject to redlining in the first half of the twentieth century. Redlining involved racially restrictive covenants for entire subdivisions, private racial steering, government-supported redlining, and a host of other practices that promoted racial segregation in metropolitan areas. Redlining not only caused racial segregation in Des Moines; it was also a form of resource hoarding. Government and financial institutions were advised not to lend or invest in redlined areas. The historical lack of concerted, thoughtful investment in redlined areas hindered neighborhoods' health, which is an effect that can still be seen today. See Figure 40: Redline Map in the upcoming pages.

Figure 39: Redline Map



Although the most overt forms of racism or discrimination have been outlawed in some capacity, "racialized patterns in policies and practices permeate the political, economic, and sociocultural structures of America in ways that generate differences in well-being between people of color and Whites." (The Aspen Institute, 2004, as quoted by The Directors Council and State Public Policy Group, April 2017)

Solutions: Institutional bias that produces disparate patterns can be minimized **by more representation from minorities in decision making capacities**. Program participants should increase the diversity of staff, boards, commissions, and other groups to be more proportionate to the actual population.

Another solution to addressing bias is continuing education of current elected leaders, landlords, and citizens. By recognizing that implicit and explicit bias exist in every person, regardless of their skin tone or heritage, residents can at least raise personal awareness. Personal awareness of bias through education then begins to influence the actions that cause disparate impacts (Tom Newkirk, as presented by Polk County Housing Trust Fund, 2019).

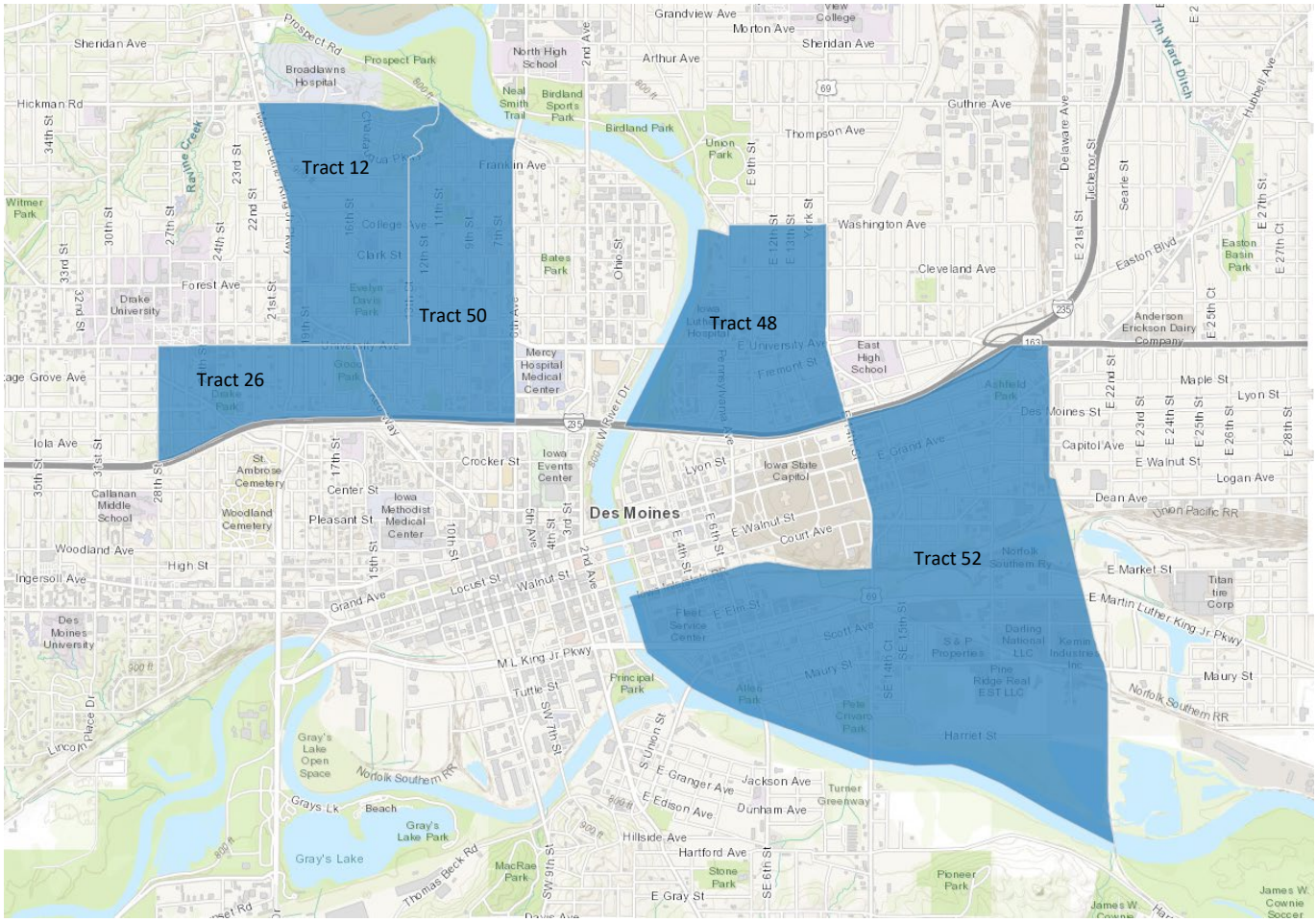
Segregation and concentration

Barriers: Segregated living patterns reveal areas of disparate impact. Segregation by race or ethnicity compounded with poverty or low-income correlates to disparities in housing, health, education, employment, environment, and criminal justice. Moreover, in segregated neighborhoods with low home values, minority residents are deprived of "the opportunity to buy homes that yield a significant profit when sold" (Person, 2015).

In this analysis, segregation was measured by using HUD-provided dissimilarity index data, which was based on decennial census data in 1990, 2000, and 2010 (Office of Policy Development and Research, 2024). The highest level of segregation occurs between Black and White residents in Des Moines and in the region. Hispanic and White residents are the next most segregated racial or ethnic groups in Des Moines and in the region.

Segregation is further demonstrated by racially and ethnically concentrated areas of poverty (R/ECAPs), or areas where there is a disproportionately higher percentage of non-White population combined with a significant number of people living in poverty. There are now five R/ECAP census tracts in Des Moines based on the 2017-2021 ACS data, updated in 10/2023. The R/ECAP census blocks are 12, 26, 48, 50, and 52 as shown on the map below. Although the census tracts are the only HUD-designated R/ECAP, concentrations of people of color and lower incomes are prevalent in other parts of Des Moines.

Figure 40: Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) 2020



Source: 2017-2021 ACS date of coverage mapped through U. S Department of Housing and Urban Development Geospatial Data Storefront and Related AFFH-T Local Government Maps, https://hudgis-hud.opendata.arcgis.com/datasets/HUD::racially-or-ethnically-concentrated-areas-of-poverty-r-ecaps-2020/explore

Solutions: Like addressing bias, segregation would also be addressed by **more proportional and diverse representation on boards and commissions**. Increasing political power to underrepresented groups will bring to the forefront segregated living patterns that prevent some households from accessing opportunity.

Another solution is requiring owners/landlords/property managers to accept government-funded rental assistance for Federally Funded projects through the City or County. Recent legislation passed in Iowa restricts cities from making source of income a protected class to ensure income generated from Disability, Social Security, Section 8, Veterans, and other government-funding benefits are legally accepted for rent payments (Des Moines Civil and Human Rights Department, 2018-2019). The law restricted the ability of local governments to legally protect program participants who need government assistance to pay for housing costs. As a law, it allows discrimination against someone based on their source of income, and thereby limits the ability to reduce disparate impacts. A local government can set higher standards in agreements with rental property owners, landlords, and property managers and require that they accept government-funded rental assistance (Des Moines Municipal Housing Agency, 2024/2025).

Low income

Like many of the protected classes in the Fair Housing Act, people of color are more likely to be low income or live in poverty than White residents in Des Moines, West Des Moines, and across the region. According to the US Bureau of Labor Statistics, black and Hispanic persons of color have lower earnings that whites and Asians (US Bureau of Labor Statistics, 2023).

African American or Black residents also have higher unemployment rates in the region—some of the worst in the United States—while the Des Moines-West Des Moines CBSA touts some of the lowest overall unemployment rates in the country. The unemployment rate for African Americans in Iowa is 14.8 percent, compared to the statewide unemployment rate of 3.9 percent (The Directors Council and State Public Policy Group, January 2020).

Having a lower income also decreases a household's ability to prepare a financial foundation for long-term stability. In terms of median net worth, "White households are about 10 times as wealthy as black households – in 2021 (Briana Sullivan, 2024). Less than six percent of Black households have assets that earn interest or dividends compared to 19.4 percent of total Polk County households, and 10.8 percent of Black households have retirement income compared to 14.5 percent of total Polk County households (The Directors Council and State Public Policy Group, January 2020).

Solutions: Program participants should continue to encourage their partners **to implement financial literacy and homebuyer education when developers use government funding.**

Mortgage lending practices

Barriers: Between 2010 and 2014, only 1.4 percent of all home mortgages in the Des Moines-West Des Moines area were made to African Americans. In 2014, African Americans applied for 552 total mortgage, refinancing, or home improvement loans in the Des Moines-West Des Moines area. Of that number, more than a quarter of those applications were denied (The Directors Council and State Public Policy Group, January 2020). Another solution may be to conduct a review of the reasons for the denials and create programs that build capacity in the areas that most frequently lead to denial.

Solutions: Like above, program participants should continue to encourage its partners **to implement financial literacy, homebuyer education, and lawful source of income protection. Another strategy to counteract the institutional barriers that have disproportionately affected people or color are to research creative financing or ownership solutions**, such as reparative land trusts, as tools to include in affordable housing implementation.

2. Foreign-born: Refugees and Immigrants, Limited-English speaking

The foreign-born population includes anyone who is not a U.S. citizen at birth. This population includes naturalized citizens, lawful permanent residents, certain legal nonimmigrants (e.g., persons on student or work visas), those admitted under refugee or asylee status, and persons illegally residing in the United States.

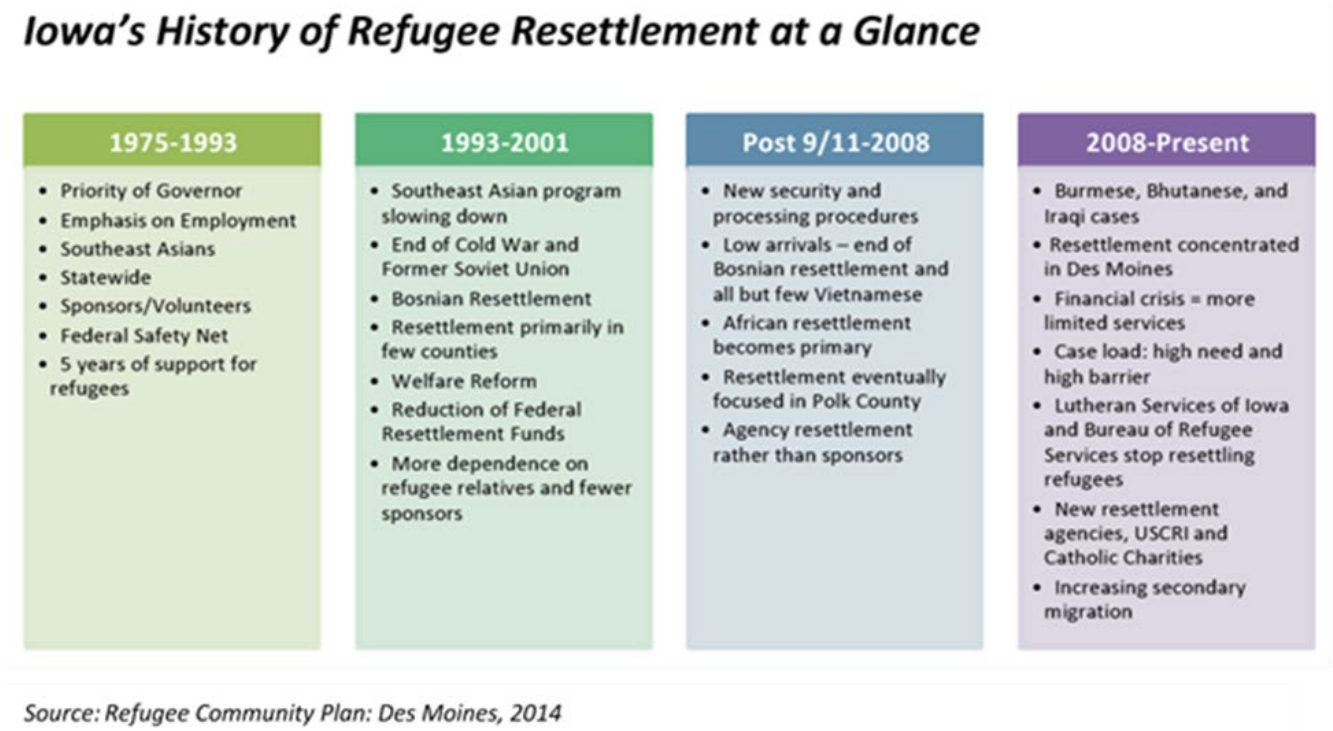
Everyone else constitutes the native-born population, composed of anyone who is a U.S. citizen at birth, including people born in the United States, in Puerto Rico, in a U.S. Island Area (American Samoa, Guam, the Commonwealth of the Northern Mariana Islands, and the U.S. Virgin Islands), or abroad to a U.S. citizen parent or parents.

A refugee is a person who flees his or her home country based on a "well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion" (Office of the United Nations High Commissioner for Refugees, 1951, 1967). According to the UNHCR, approximately 117.3 million people around the world are forcibly displaced at the end of 2023. Also in 2023, there were nearly 37.6

million refugees worldwide, approximately 40 percent of whom are under the age of 18. (Refugee Data Finder, 2023)

Iowa's history of resettling refugees follows the general United States history of events. The first major organized initiative in refugee resettlement in Iowa followed the Vietnam War. In 1975, Iowa Governor Robert Ray established the Governor's Task Force for Indochinese Resettlement. This was a statewide effort to create a safety net for southeast Asian refugees in response to the establishment of communist governments in Vietnam, Cambodia, and Laos (Community Foundation of Greater Des Moines, Refugee Community Planning Group, 2014).

Figure 41: Iowa's History of Refugee Resettlement



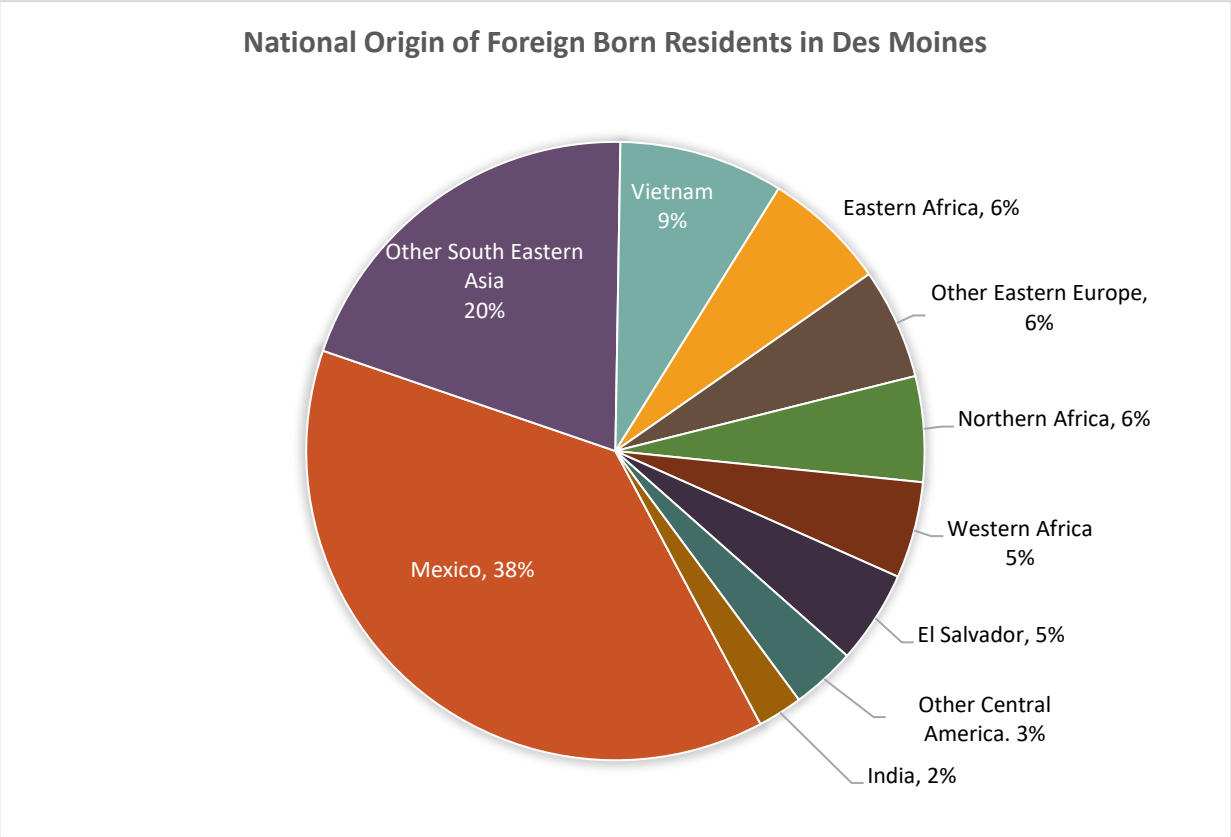
Source: Refugee Community Plan: Des Moines, 2014

Another prominent refugee group in Iowa is the Bosnian population. Bosnian resettlement in Iowa started in the 1990s due to Bosnian Serbs targeting Bosnian Muslims for ethnic cleansing in their homeland. During a compressed time period in late 2021 and early 2022, Iowa becomes home to more than 900 Afghan refugees. In response to the challenges unveiled during this resettlement period, the Iowa Department of Health and Human Services awarded $3.1 million for refugee services and supports. (Services, 2023)

Des Moines data

Since 1990, the number of foreign-born residents has almost quadrupled in Des Moines. In 1990, 6,042, or 3.1 percent, of the population of Des Moines were foreign-born. That amount doubled in 2000 to 15,717, or 7.1 percent. The current estimated number of foreign-born citizens is estimated at 23,951, or 11.7 percent, of the Des Moines population. Correspondingly, the number of people with limited English proficiency has also increased from 4,614 in 1990 to 16,517 people currently (U.S. Census Bureau, as presented by U.S. Dept. of Housing and Urban Development, 2023).

Figure 42: National Origin of Foreign-born Residents in Des Moines



Source: American Community Survey (ACS) 2011-2015; Decennial Census, 2000; Decennial Census 1990; per HUD AFFH Tool, version 0006

The largest foreign-born or immigrant group in West Des Moines and the region is the Mexican population. Approximately 8,164, or 4.3 percent, of Des Moines residents indicate their national origin is Mexico.

The next largest group of immigrants is from the adjacent Asian countries of Vietnam and Laos. Together, this population equals 3,345 residents, or 1.77 percent of the total population, in Des Moines. Most of the Des Moines residents who identify Vietnam or Laos as their national origin arrived in Iowa in the 1970s and 1980s.

The third largest immigrant population identifies their national origin as Bosnia and Herzegovina. There are approximately 1,023 residents in Des Moines. The remaining immigrant groups in Des Moines—Salvadorans, Sudanese, Liberians, Thai, and Burmese—have less than 1,000 immigrants from each group settled in Des Moines. In the last decade, most refugees who have resettled in Des Moines are from eastern Africa. Between 2015 and 2016, 3 refugees arrived from Burundi, 109 from the Democratic Republic of Congo, 14 from Eritrea, 6 from Ethiopia, and 39 from Somalia (The Directors Council and State Public Policy Group, January 2020).

West Des Moines data

Data of the foreign-born population in West Des Moines is not available separately from the region prior to the 2010 Census. As a result, historical data prior to 2010 is not included in the analysis.

In 2010, 5,088, or 8.95 percent, of the population of Des Moines were foreign-born. The current estimated number of foreign-born residents is 6,861, or 12.1 percent, of the West Des Moines population. The foreign born or immigrant group with the largest population in West Des Moines is India. The estimated number of people with limited English proficiency is currently 3,000. The next largest group of foreign born or immigrant group is from Mexico with an estimated 865 residents, or 1.52 percent of the West Des Moines population. (U.S. Census Bureau, as presented by U.S. Dept. of Housing and Urban Development, 2023)

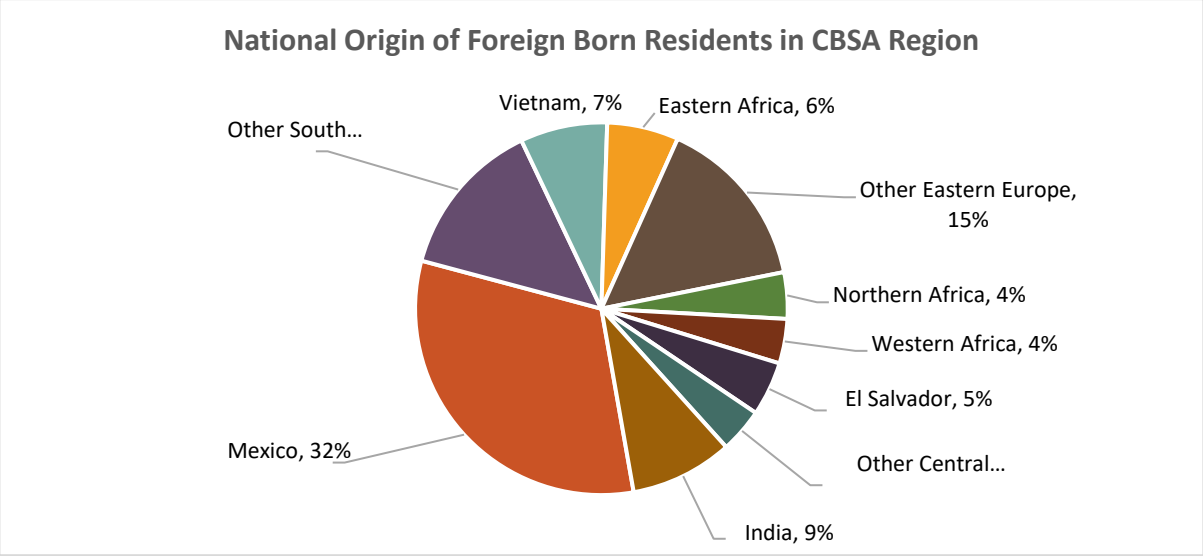
Regional data

The region experienced an increase in foreign-born residents in the last 25 years. The foreign-born population increased from 2.0 percent, or 8,795, in 1990 to 7.6 percent, or 46,069, currently. Similar to Des Moines, the region's top three foreign-born residents include those from the areas of Mexico, Bosnia or Herzegovina, and southeast Asia. In contrast, the region has a significant Indian population, more than 3,125 residents, as well. (U.S. Census Bureau, as presented by U.S. Dept. of Housing and Urban Development, 2023)

Polk County has double the population of Mexican immigrants than any other county in Iowa. Polk County has approximately 9,800 Mexican residents, whereas the next highest is in Woodbury County where Sioux City is located with 4,900 residents (Zong, 2018).

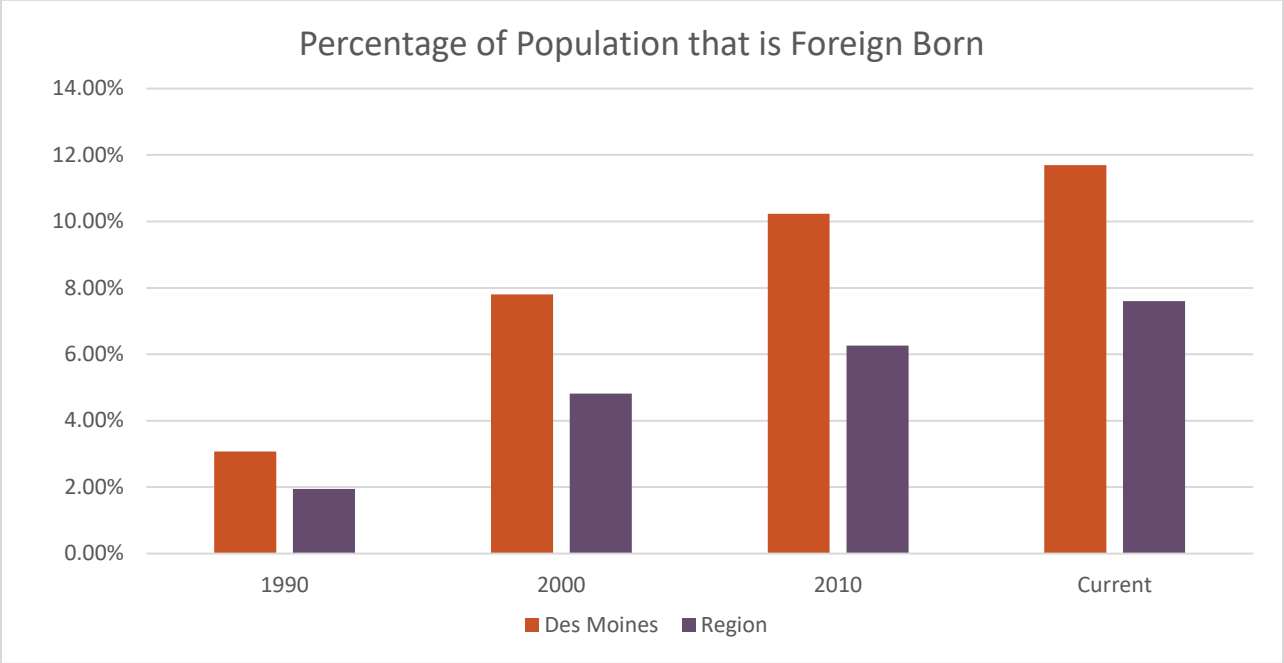
Although the five-county CBSA region has a higher number of foreign-born population (46,069) compared to Des Moines (23,951), the chart below shows Des Moines has a higher proportion of foreign-born residents when comparing percentages. See maps on next page for foreign-born and limited-English speaking populations.

Figure 43: National Origin of Foreign-born Residents in CBS



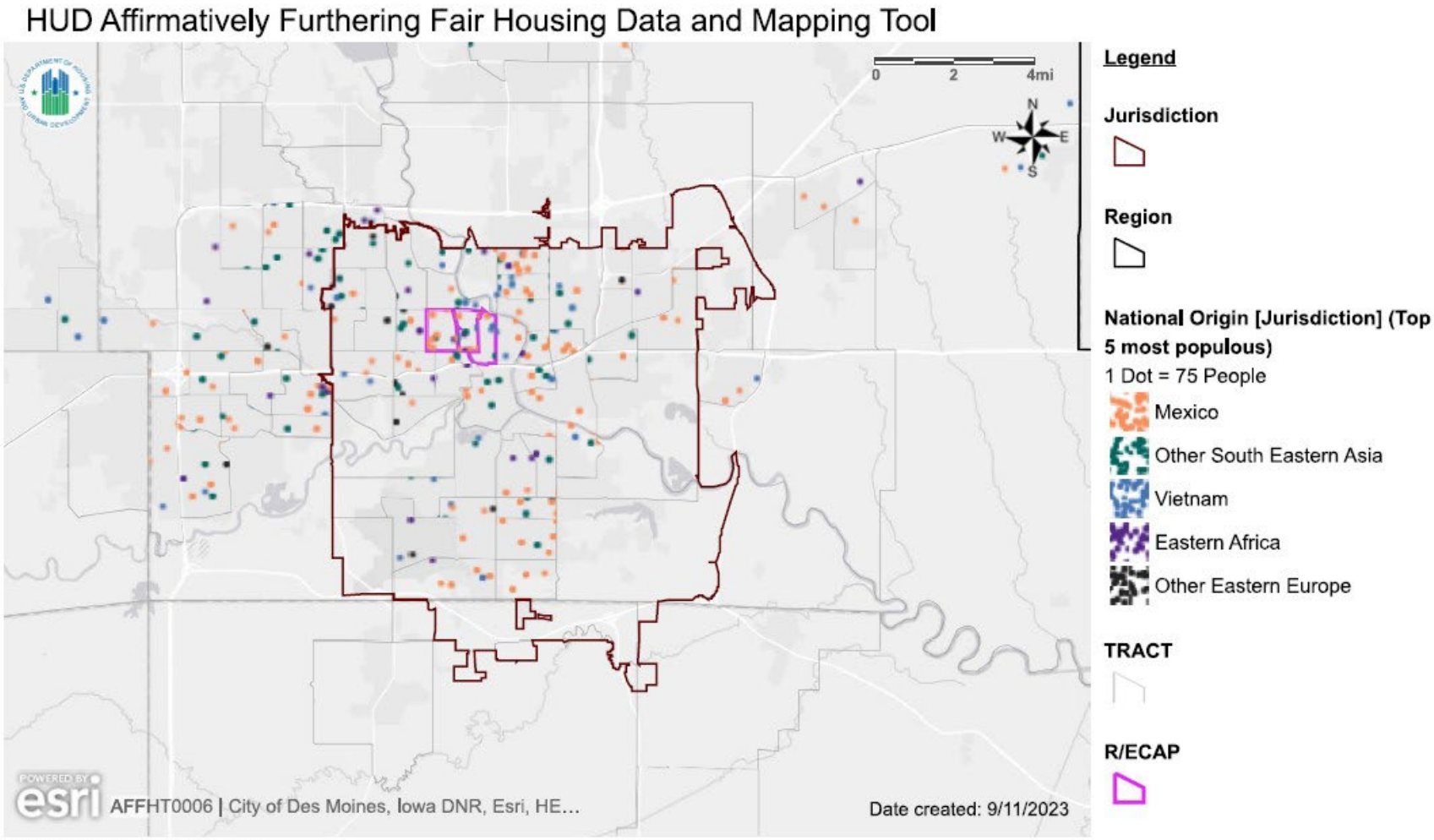
Source: American Community Survey (ACS) 2011-2015; Decennial Census, 2000; Decennial Census 1990; per HUD AFFH Tool, version 0006

Figure 44: Percentage of Population that is Foreign-born



Source: American Community Survey (ACS) 2011-2015; Decennial Census, 2000; Decennial Census 1990; per HUD AFFH Tool, version 0006

Figure 45: National Origin Map for Des Moines



Name: Map 3 - National Origin

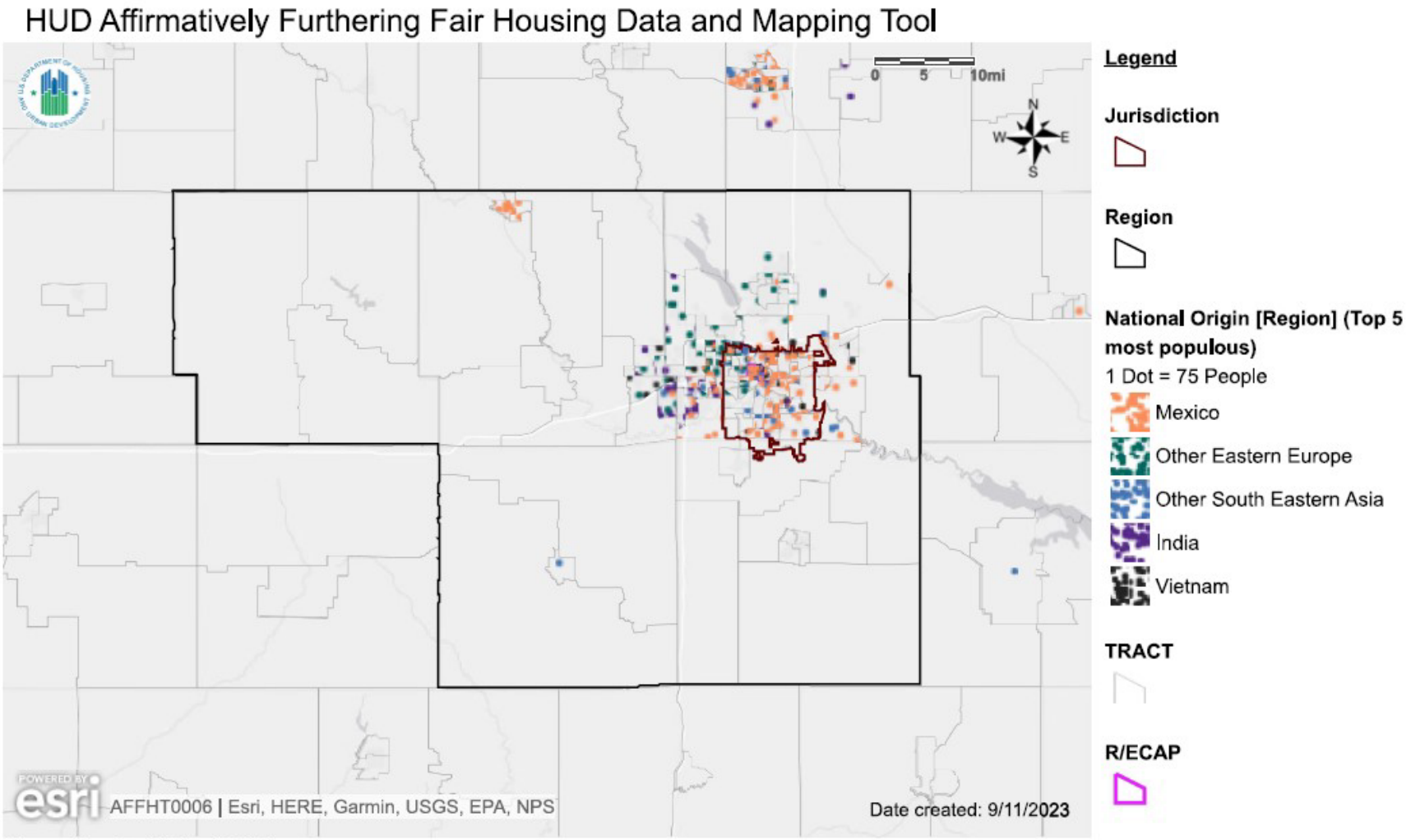
Description: Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 46: National Origin Map for Region



Name: Map 3 - National Origin

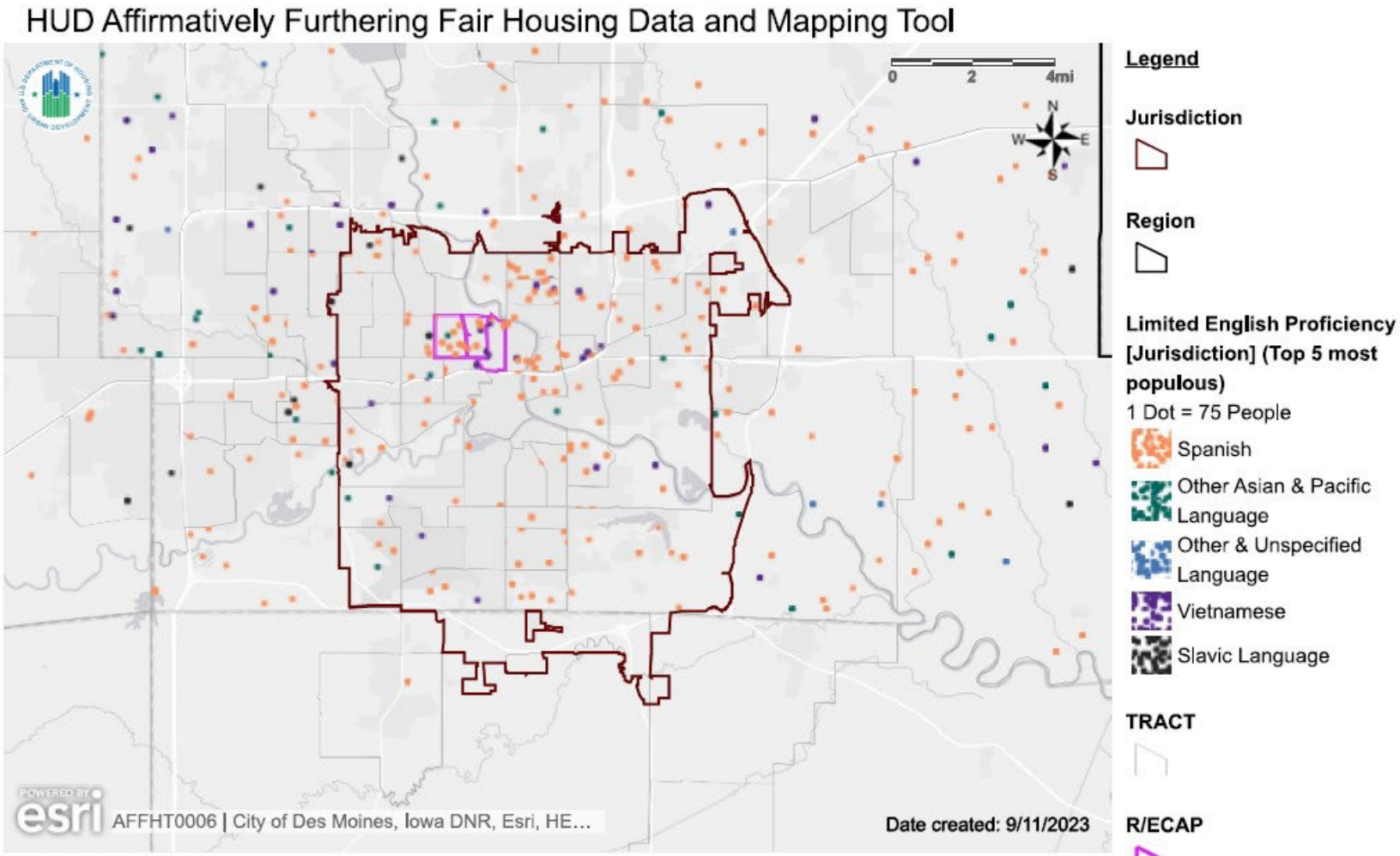
Description: Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 47: Limited-English Proficiency Map for Des Moines



Name: Map 4 - LEP

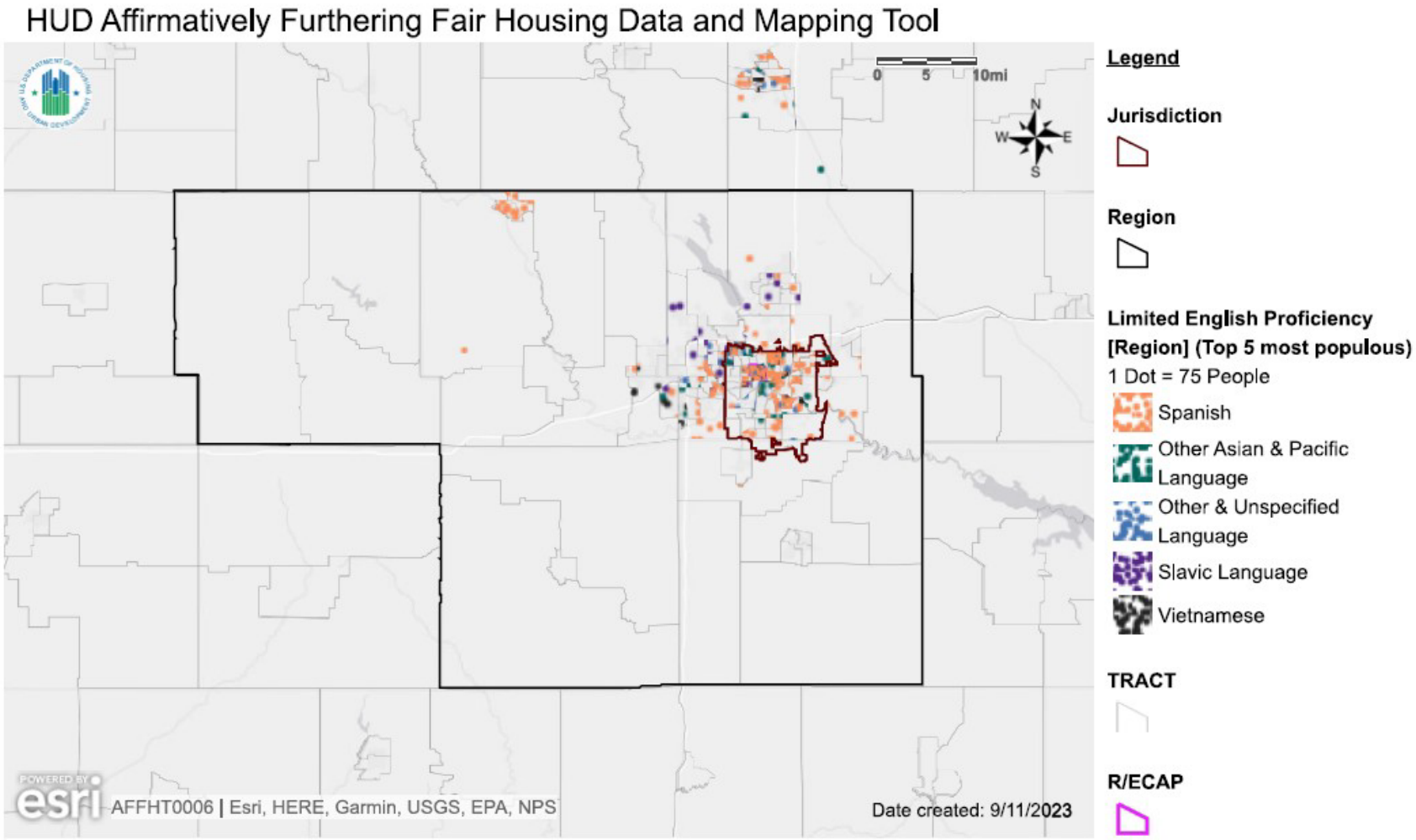
Description: LEP persons (5 most commonly used languages) for Jurisdiction and Region with R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 48: Limited-English Proficiency Map for Region



Name: Map 4 - LEP

Description: LEP persons (5 most commonly used languages) for Jurisdiction and Region with R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Barriers and Solutions

Barriers identified for foreign-born residents and those with limited-English proficiency include:

- Unfamiliarity of cultural norms, especially between landlords and tenants,
- Lack of translation services causing inaccessibility of government services, and
- Economic challenges.

Unfamiliarity of cultural norms, especially between landlords and tenants

Barriers: Cultural differences occur at a micro-level, with changing norms from household to household. Those differences also exist on a more expansive level when foreign-born and native residents interact and live near each other. Native residents have lifestyle practices that have been learned and developed during their lives. When foreign-born residents bring their lifestyle practices from areas across the world, they do not always easily align with Central Iowa, Midwestern, or American habits. When foreign-born residents establish their family in Central Iowa, they are expected to first understand the cultural differences, drop their life-learned practices to adapt to their new home, often learn a new language, and then find housing and a job, often within a three- to six-month period before any assistance expires in the case of refugees.

Being aware of local cultural norms is often a system of trial and error for foreign-born residents. In housing, lack of cultural knowledge, whether from the tenant or landlord perspective, can lead to escalated results, such as eviction, when simpler solutions may have been available with a little cultural sensitivity.

For example, appliances may function differently and have different maintenance requirements than a new resident to Iowa may be accustomed. In their previous home, they may not have encountered or needed certain appliances or housing systems that require knowledge, such as turning off a water supply, that many first-time homeowners may not understand whether they are native and English speaking or not. Different methods of food storage may also cause pest problems in an apartment in Des Moines that would have been acceptable in another context. Nonverbal methods of communication, such as how close someone stands while talking, may have different meanings from one culture to another.

Solutions: Education is the best method to combat misunderstanding. Program participants and their community partners--such as US Committee for Refugees and Immigrants, Catholic Charities, Refugee Alliance of Central Iowa, civil and human rights commissions—should continue **to produce educational materials in multiple languages to foreign-born residents about their rights as tenants, especially through graphical flyers**. The Polk County Housing Trust Fund should continue to hold landlord education forums.

Lack of translation services causing inaccessibility of government services

Barriers: Another issue that may unnecessarily escalate a housing issue is speaking different languages, a lack of paid translators, and inefficient translation services. It is estimated that between 30 and 50 languages spoken in Central Iowa. Some languages have different dialects that may make translation more challenging. Acclimating to a completely new country, which may be due to a life-threatening reason, is stressful. Not being able to fully understand the language adds another layer of stress.

Solutions: Program participants should continue to explore methods that allow for easier communication between limited- or non-English speakers and English speakers. When possible, **forms and program participant material should be translated into multiple languages.** Additionally, the Language Line posters or information should be easily accessible and known by program participant staff. On the City of Des Moines web site, the language options for the web site should already be translated rather than the English versions of the language option or have an icon indicating the flag of the country where the language is prominent.

3. Disabled, Physically or Mentally; Older Adults

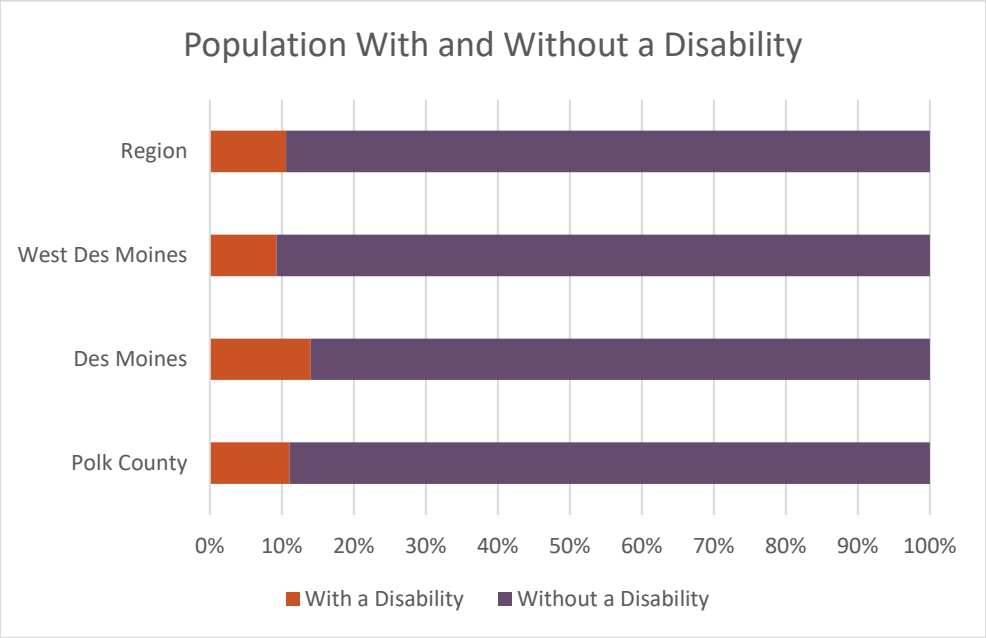
This section will analyze access to accessible and affordable housing for persons with disabilities. The term "disability" means:

1. A physical or mental impairment that substantially limits one or more major life activities of such individual;
2. A record of such an impairment; or
3. Being regarded as having such an impairment.

Disability types included with this analysis are ambulatory disability, self-care disability, and independent living disability. Also considered are hearing, vision, and cognitive disabilities.

The Fair Housing Act, Section 504 of the 1973 Rehabilitation Act, and the Americans with Disabilities Act contain mandates related to integrated settings for persons with disabilities. Integrated settings are those that enable individuals with disabilities to live and interact with individuals without disabilities to the greatest extent possible and receive the healthcare and supportive services from the provider of their choice.

Figure 49: Population with and without a Disability



Source: American Community Survey (ACS) 2018-2022

Des Moines data

According to the US Census Bureau's 2018-2022 American Community Survey, 14 percent of the total civilian noninstitutionalized Des Moines population have a disability. The most common disability is ambulatory, meaning difficulty moving around or walking. A little under a quarter, or 24.9 percent, of persons with a disability (hearing, vision, cognitive, ambulatory, self-care, independing living) living in

Des Moines, have an ambulatory disability. The next most frequent is a cognitive disability affecting 24.4 percent.

West Des Moines data

West Des Moines has fewer people with disabilities than Des Moines—approximately 9 percent of the residents have a disability. The most common disability out of the following types; hearing, vision, cognitive, ambulatory, self-care, independent living; which affects 24.9 percent of persons with a disability in West Des Moines is ambulatory. The next most common is a cognitive disability and affects 21.7 percent of the population of persons with a disability in West Des Moines.

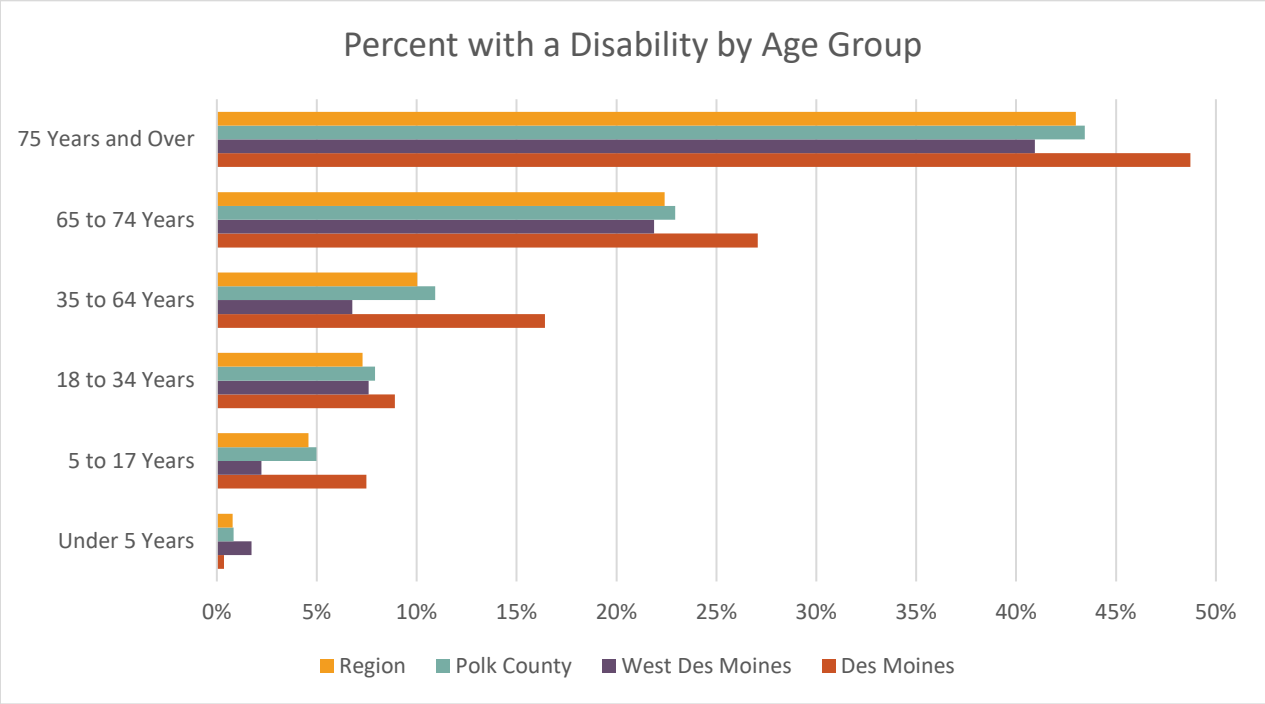
Polk County data

The total number of people with disabilities in Polk County is just under 54,000—approximately 11 percent of the residents have a disability. The most common disability, which affects 23.8 percent of persons with a disability in West Des Moines is ambulatory. The next most common is a cognitive disability and affects 22.3 percent of persons with a disability in West Des Moines.

Regional data

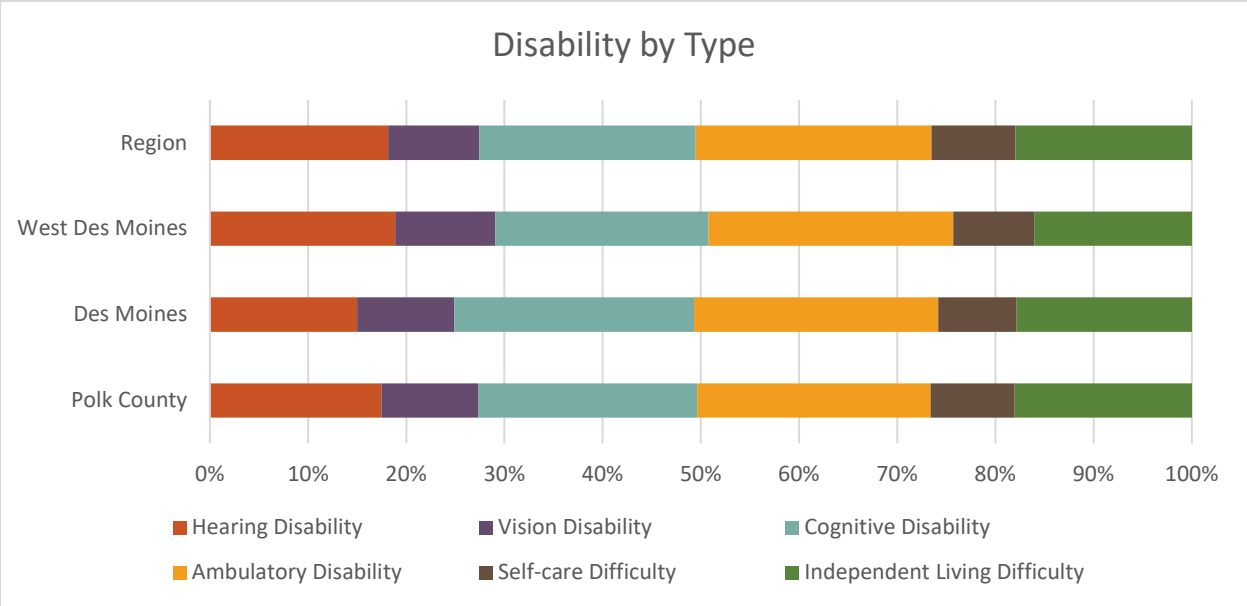
In the six-county CBSA region (Dallas, Guthrie, Jasper, Madison, Polk, and Warren), approximately 11 percent of residents have a disability. Similar to Des Moines and West Des Moines, the most common disability is ambulatory at 24 percent, and the second most is cognitive affecting 22 percent of the population. See charts for breakdown of primary disability types and percent of those with a disability by age group.

Figure 50: Disability by Age Group



Source: American Community Survey (ACS) 2018-2022

Figure 51: Disability by Type



Source: American Community Survey (ACS) 2018-2022

In all areas—Des Moines, West Des Moines, Polk County, and the region—the age group most likely to have a disability are those 75 years and older. Almost half of residents in any area who are 75 and older have a disability.

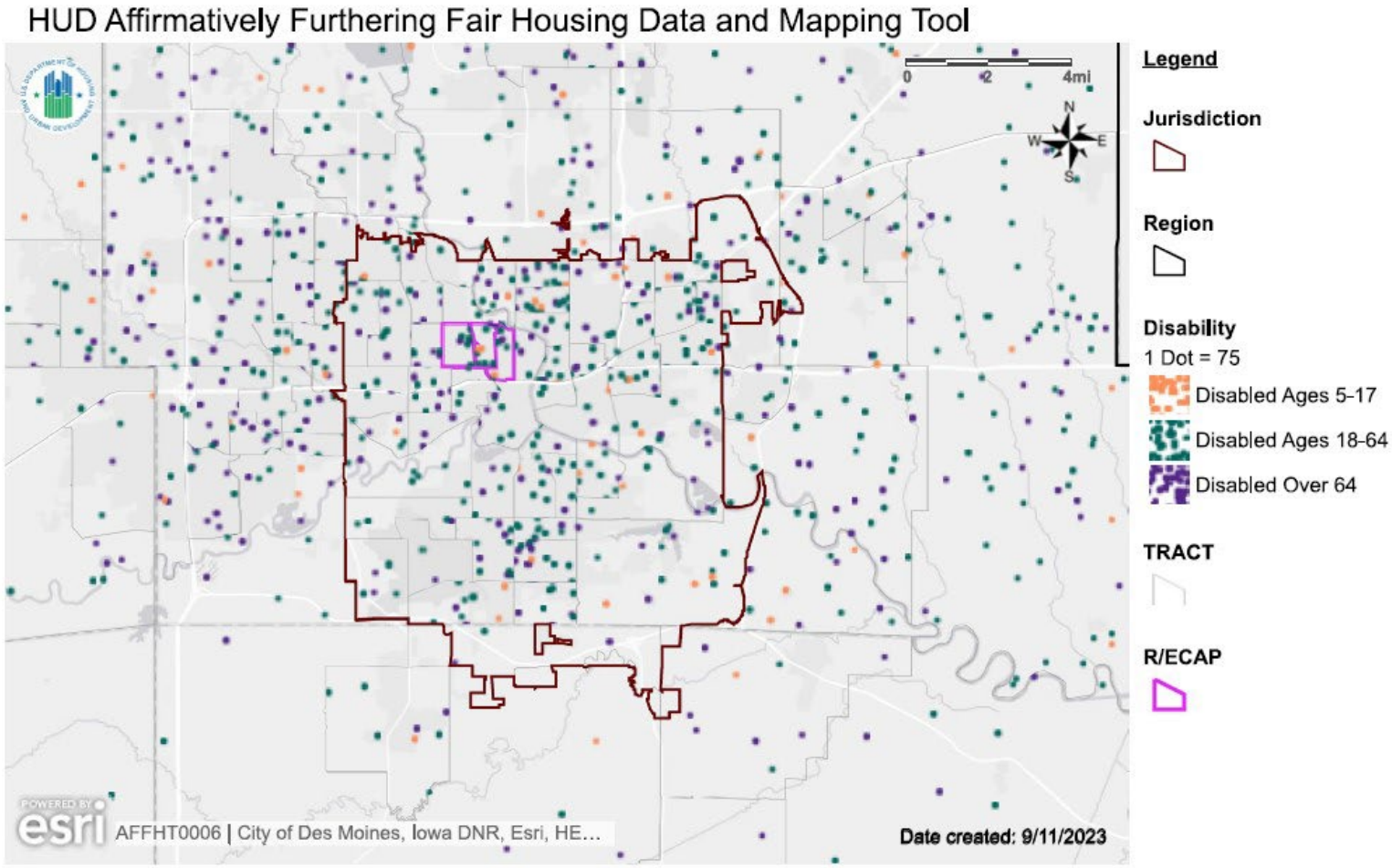
The World Health Organization published key facts, copied below, concerning older persons 60 years and older. These facts point to the need for additional funding for supportive services to enable older adults to age in place and affordable housing that is healthy, safe, and secure from abuse and violence.

Key facts

- Around 1 in 6 people 60 years and older experienced some form of abuse in community settings during the past year.
- Rates of abuse of older people are high in institutions such as nursing homes and long-term care facilities, with 2 in 3 staff reporting that they have committed abuse in the past year.
- Rates of abuse of older people have increased during the COVID-19 pandemic.
- Abuse of older people can lead to serious physical injuries and long-term psychological consequences.
- Abuse of older people is predicted to increase as many countries are experiencing rapidly ageing populations.
- The global population of people aged 60 years and older will more than double, from 900 million in 2015 to about 2 billion in 2050.

(World Health Organization, 2024)

Figure 52: Disability by Age for Des Moines



Name: Map 15 - Disability by Age Group

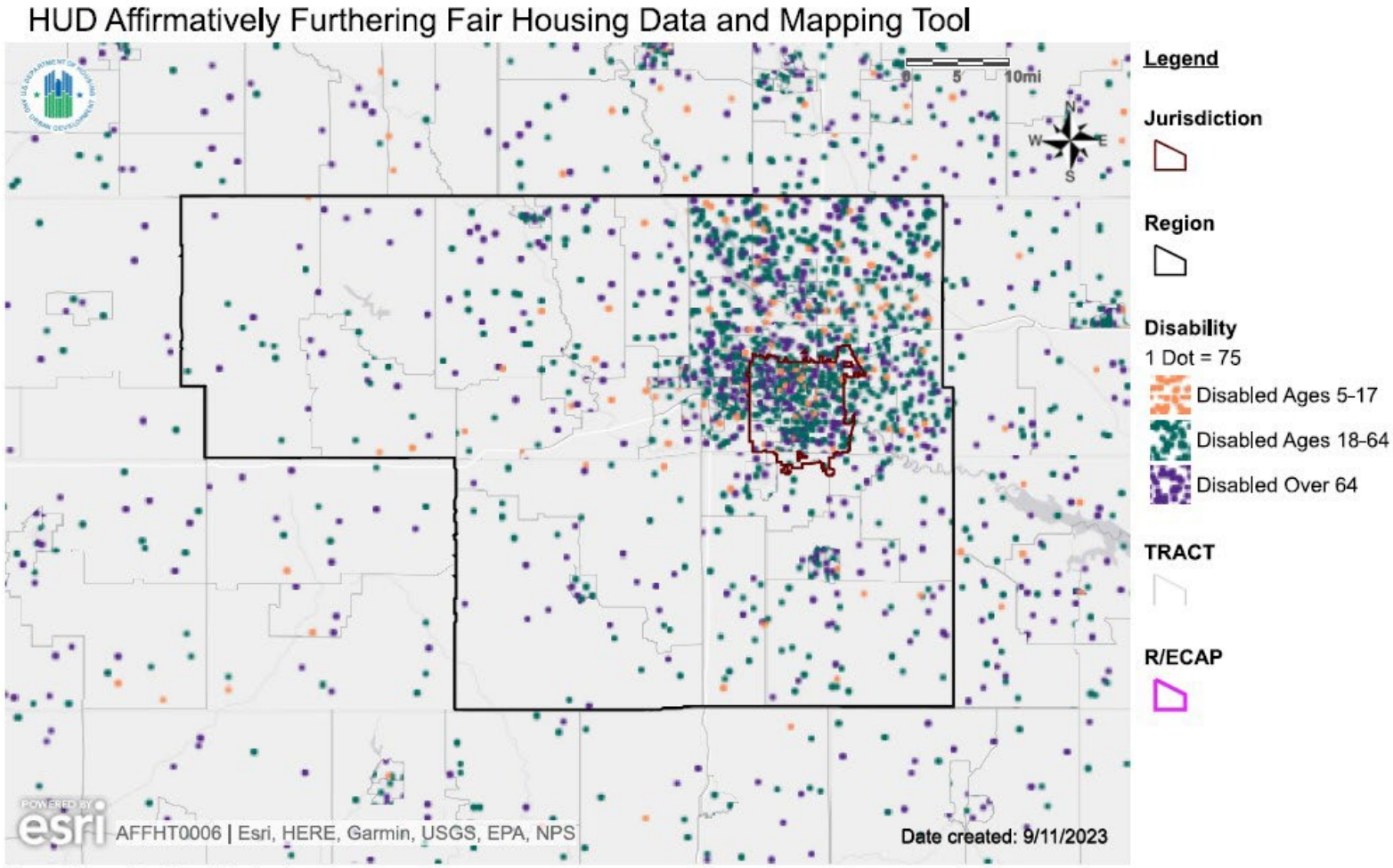
Description: All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Figure 53: Disability by Age for Region



Name: Map 15 - Disability by Age Group

Description: All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

Jurisdiction: Des Moines (CDBG, HOME, ESG)

Region: Des Moines-West Des Moines, IA

HUD-Provided Data Version: AFFHT0006

Barriers and Solutions

Barriers for disabled individuals include:

- Low incomes,
- Lack of affordable, accessible units, and
- Knowledge of fair housing rights when housing disabled individuals.
- Safety/Security for dependent adults or older persons

Low income

Barriers: From the 2018-2022 5 year US Census data, the median earnings for noninstitutionalized civilian Iowans age 16 and over with disabilities was $30,422, compared to the median earning for Iowans age 16 and over without disabilities at $48,431 (U.S Census Bureau, as provided by State Data Center of Iowa, 2023). This means the average disabled person receives $2,535 a month. If housing is affordable at 30 percent or less of income, then a person would need to pay $760 or less per month, or less than $9,120 per year, toward housing expenses including utilities. In 2024, fair market rent (FMR) for one-bedroom in the Des Moines-West Des Moines Metropolitan Statistical Area (MSA) was $899, which includes utilities and rent.

Solutions: : One solution to economic challenges is requiring owners/landlords/property managers to accept government-funded rental assistance for Federally Funded projects through the City or County. Recent legislation passed in Iowa restricts cities from making source of income a protected class to ensure income generated from Disability, Social Security, Section 8, Veterans, and other government-funding benefits are legally accepted for rent payments (Des Moines Civil and Human Rights Department, 2018-2019). The law restricted the ability of local governments to legally protect residents who need government assistance to pay for housing costs, program participants. As a law, it allows discrimination against someone based on their source of income, and thereby limits the ability to reduce disparate impacts. A local government can set higher standards in agreements with rental property owners, landlords, and property managers and require that they accept government-funded rental assistance (Des Moines Municipal Housing Agency, 2024/2025).

Lack of affordable, accessible units

Barriers: Disabled residents, especially those with ambulatory difficulty, have challenges finding housing that meets their physical needs. One examples includes larger doorways or zero-entry thresholds that allow for easier wheelchair access (Blumgart, 2018). Altering design to accommodate different needs is often perceived as more expensive and catering to a subset of the population.

> In truth, we're already designing for a subset of the population—people of average height and reach (often male), and the highest sensory abilities. Everyone else has to adapt. …designing with all users in mind minimizes the need for accessible design (Greenhouse, February 2018).

As mentioned previously, a person with disabilities is more likely to have a lower income that may not be enough to obtain most housing. The barriers to housing that occur when being low income are compounded by the lack of accessible and affordable units in the Des Moines-West Des Moines CBSA. Lack of housing choices that fit physical needs and are affordable to fixed incomes is especially difficult to find for those who are disabled and not seniors (under 62 years of age) (Murphy, 2019).

Solutions: To promote more accessible, affordable units, funding organizations may want to offer **incentives through local competitive grant programs to developers to incorporate universal design or accessibility principles in housing projects**. Program participants should evaluate whether to increase the minimum five percent ADA-accessible units in federally funded multi-family projects.

Knowledge of fair housing rights

Barriers: Persons with disabilities are the most inadvertently discriminated against because landlords do not fully understand the rights of the disabled. Disability Rights Iowa is a nonprofit that provides legal protection, advocacy, trainings and free public events throughout the state of Iowa to advance education concerning the rights of persons with a disability. They provide free legal and advocacy services to Iowans with disabilities. DRI also has the authority to investigate complaints of abuse or neglect of individuals with disabilities, including individuals with significant mental health issues.

Solutions: To address education, one solution is to require all landlords to participate in **fair housing training as part of the crime-free curriculum every three years as a part of the rental recertification process** in their respective jurisdictions. The Civil and Human Rights Commission, Polk County Housing Trust Fund, Disability Rights Iowa, and other groups should continue to offer training and resource materials to landlords to increase awareness and understanding.

4. Female Head of Household

Des Moines data

The largest household type in Des Moines are non-family households, which are defined by the US Census Bureau as households consisting of a householder living alone (a one-person household) or where the householder shares the home only with people to whom he or she is not related (e.g., a roommate). Forty-six percent of Des Moines households identify as non-family. The next largest household type in Des Moines are married couples, and the third largest type is female head of household. Approximately 24.1 percent of all households have their own children under the age of 18 years old living in the household.

Des Moines has the highest percentage of female heads of household compared to West Des Moines and the region. Approximately 13.85 percent, or 12,310 households, are female head of household with no husband or married partner present. Of those households, 60.7 percent, or 7,471, have children under the age of 18 years old. See Households and Families chart below the regional data in this section (Office of Policy Development and Research, 2024).

West Des Moines data

The largest percentage of households in West Des Moines is married couples. Almost half, 45.3 percent of married households have children under 18 years of age. Of the total households in West Des Moines, 24.9 percent, or 7,780, have their own children under the age of 18 years old living in the household.

Approximately 7.8 percent, or 1,342 households, in West Des Moines are female head of households with no husband or married partner present. Over half, 54.9 percent, have their own children under the age of 18 years old living in the household (Office of Policy Development and Research, 2024).

Polk County data

The largest percentage of households in Polk County is married couples. Almost half, 43.6 percent of married households have children under 18 years of age. Of the total households in Polk County, 24.9 percent, or 58,520, have their own children under the age of 18 years old living in the household.

Approximately 11.1 percent, or 13,842 households, in Polk County are female head of households with no husband or married partner present. Over half, 62.9 percent, have their own children under the age of 18 years old living in the household (Office of Policy Development and Research, 2024).

Regional data

The largest household type in the region is married couples, which accounts for 49.5 percent of the total households. The next largest group is non-family households, which comprise 37.0 percent of the total households. Just under one-third, or 30.3 percent, of regional households have their own children under the age of 18 years old living in the household.

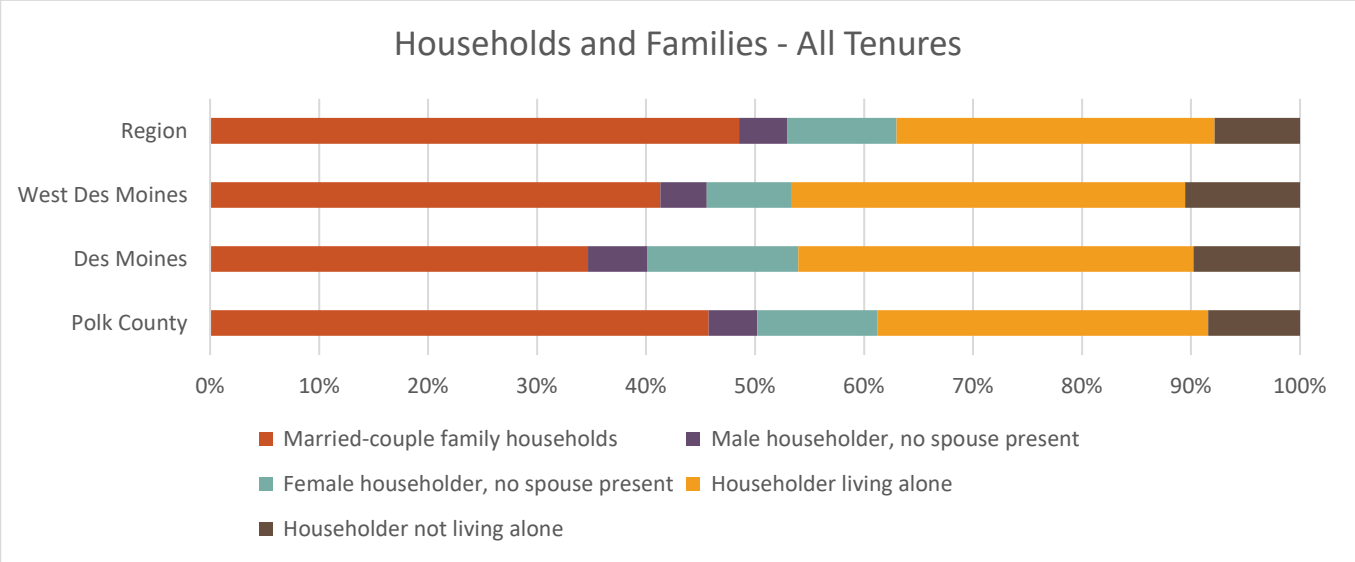
Ten percent, or just under 28,497, of the region's households are female head of household (Office of Policy Development and Research, 2024). Over 29 percent of Polk County's African American and African households are headed by a single female. In comparison, just over 11 percent of Polk County's total households are headed by a single female (The Directors Council and State Public Policy Group, January 2020).

Barriers and Solutions

Prominent housing barriers to female head of households include:

- Financial strain,
- Eviction history,
- Transportation, and
- Lack of resources, especially for mothers over 25 years old.

Figure 54: Households and Family Types



Source: 2018-2022 American Community Survey

Financial strain

Barriers: Financial strain, either caused by having a single-income household or additional expenses from having children, was a reoccurring theme when evaluating housing barriers for female head of households. Families typically need larger units with more than two bedrooms. As demonstrated in multiple reports, Des Moines, West Des Moines, and Central Iowa have a shortage of affordable housing. The affordable housing problem is further exacerbated for people who have a single earner and need larger units. Often, a female head of household may not have enough income to obtain a unit because landlords expect a deposit for monthly rent that can exceed the amount of the monthly rent. (Murphy, 2019).

Adding to a household's financial strain is "the cliff effect" for childcare and other assistance programs. Many government programs, including the Child Care Assistance program, have clear income thresholds as to who does and does not qualify for the program. Most government subsidy programs do not have smooth transitions between incremental income levels; they are more of a binary "eligible" or "not eligible."

In instances where a parent may receive a modest raise or promotion, the small increase in income may make them ineligible for a program such as Child Care Assistance, but the income increase is not proportionate to the new expenses to a household when exiting an assistance program. Hence, the household experiences a drop or "cliff" in its expendable income. The income eligibility threshold "creates a huge disincentive for parents to advance toward jobs that pay a financially self-sufficient wage." (United Way of Central Iowa, 2019) For example, a single mother who works full-time up to $11.10 per hour and has one child is eligible for as much as $5,245 per year in Child Care Assistance; however, if she earns just a nickel an hour more, she would lose her eligibility altogether.

Iowa legislation that became effective July 1, 2020, enabled families at or below 145 percent Federal Poverty Limit(FPL) to remain eligible for Child Care Assistance and continue to receive benefits as their incomes grow to 225 percent of poverty. Previously, the income cut off was 145 percent FPL, which significantly contributed to the "cliff effect."

The new rule impacts many low-income families and their ability to afford childcare. Work still needs to be done to enable families to continue to grow their income and achieve financial stability. Families with household incomes of 0-145 percent of FPL are eligible to receive benefits of Child Care Assistance and can continue to receive benefits

until their household income reaches 225 percent FPL. Families with household incomes of 146-225 percent FPL are not eligible to receive benefits of Child Care Assistance. They must start the program below 145 percent FPL.

The rule limits the number of families who can benefit from these legislative changes. There continues to be a gap consisting of ineligible families with household incomes of 146-225 percent FPL. The United Way of Central Iowa advocates for all families with incomes up to 225 percent FPL to be eligible for Child Care Assistance and they will continue their efforts to eliminate the disparity between what parents can afford to pay for childcare and what it costs to provide it. (Stone, 2024)

Solutions: Program participants should encourage **development of larger affordable units with three or more bedrooms** when providing government subsidy or financial assistance to projects. Building larger units should be done in combination with implementing an inclusionary housing policy or utilizing inclusionary housing incentives.

Eviction history and credit

Barriers: Within the same vein of the financial strain barrier is eviction history and its effect on credit when trying to obtain housing. Evictions caused by an inability to pay rent are a main barrier for female householders. Evictions often spiral to cause more hardship; a past eviction makes housing difficult to find, which forces families to accept whatever housing they can get. Those housing conditions are often substandard and poorly maintained (Murphy, 2019).

Solutions: There should be better resources for mothers of all ages, especially those above 25 years old. Many resources are targeted to younger mothers, which is important, but neglects mothers older than 25 years old. Resources to help with children, such as removing the childcare assistance cliff or access to childcare, would help female head of households maintain stability, employment, and income, and as a result, housing. Resources to maintain income during maternity leave would also be helpful.

Transportation

Barriers: As mentioned above, female head of households often need larger units. Many turn to renting single-family homes that are usually larger and allow more flexibility in living space than multi-family units. However, in exchange for size and flexibility, they often sacrifice other amenities, such as access to transportation. Most single-family homes are within subdivisions and lower density residential neighborhoods. Transit lines are placed in areas with high ridership, which are usually denser commercial corridors. Because larger housing units are located within residential neighborhoods, the units that accommodate larger families are not near bus lines.

Solutions: When developing housing units, **program participants should consider proximity to transit lines and other mobility options.** This would help to increase accessibility and reduce transportation costs for large households.

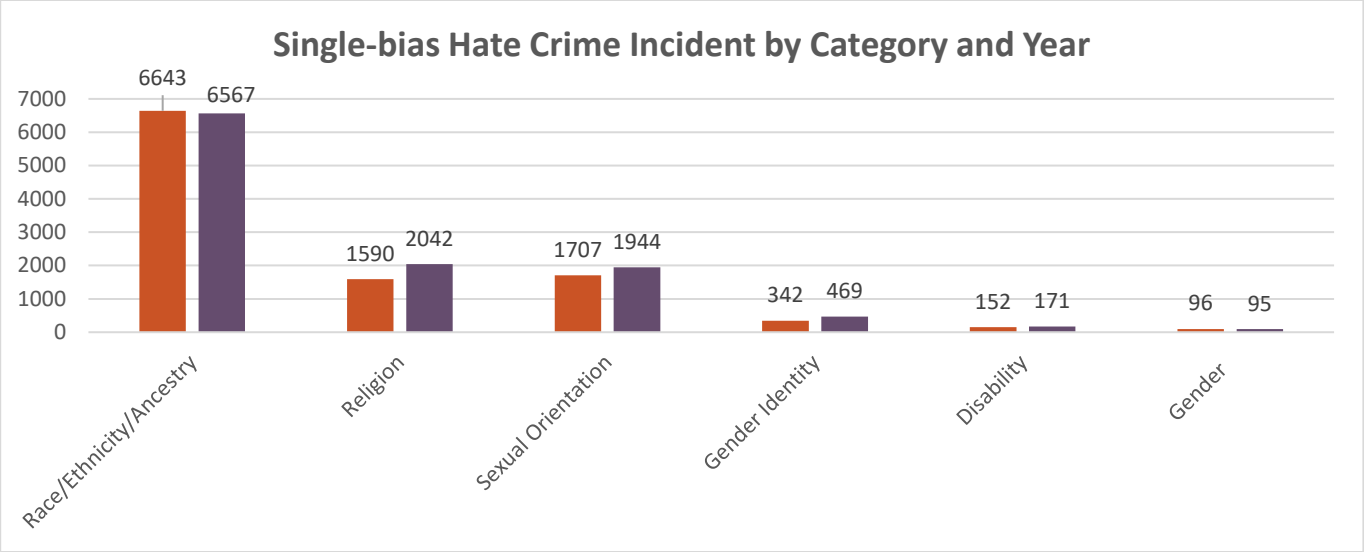
5. Lesbian, Gay, Bisexual, Transgender, or Queer/Questioning (LGBTQ+)

Reliable data broken down by cities or counties for the LGBTQ community was unavailable at the time of this analysis.

The Iowa Civil Rights Act prohibits discrimination based on sex, sexual orientation, and gender identity. In Iowa, gender identity was added as a protected class in 2007. However, thirteen bills have been introduced in the Iowa legislature and some have been signed by the Governor that specifically target the transgender community as well as the entire LGBTQ+ community. (Weaver, 2024) A list of the bills is available on the OneIowa Action website at https://oneiowaaction.org/.

As divisiveness surrounding the rights of the LGBTQ+ community has increased, so has discrimination and hate crimes. Nationwide, hate crimes incidents motivated by sexual orientation and gender identify account for 21.2 percent of single-bias incidents in 2022. From 2021 to 2022, hate crimes based on sexual orientation increased 14 percent and hate crime incidents based on gender identify increased over 37 percent.

Figure 55: Single-bias Hate Crime Incident by Category and Year



Source: [Hate Crimes | United States Department of Justice | Hate Crimes | Facts and Statistics]

Input gathered during a listening session with the LGBTQ+ community included the suggestion to make the City of Des Moines or other cities and regional governments "Safe Harbor" cities or counties. One reason for the Safe Harbor designation is to help reduce anti-LGBTQ+ crimes, reduce LGBTQ+ student bullying, and encourage reporting of LGBTQ+ crimes.

The Human Rights Campaign developed the Municipal Equality Index (MEI) that examines how inclusive municipal laws, policies, and services are for LGBTQ+ people who live and work there. The 2023 Final Score for the City of Des Moines was 96 out of 100, and the score for the City of West Des Moines was 100. Cities are rated based on non-discrimination laws, the municipality as an employer, municipal services, law enforcement, and leadership on LGBTQ+ equality. MEI was designed to help residents learn how inclusive their city's laws and policies are for LGBTQ+ people. For this reason, the scores should be monitored for the cities in the region along with the justifications for the scoring. Further comparisons should be made to the State Equality Index also designed by the Human Rights Campaign. Through analysis of the State index, city score card, and other data sources, the city and other regional city leaders should collaborate and identify policies and related efforts that, when implemented, could have meaningful impact and measurable outcomes in increasing equity for the LGBTQ+ community.

Data

Data from the 2020-2021 Behavioral Risk Factor Surveillance System (BRFSS) estimates the percentage and number of LGBT adults at the national, state, and regional levels. A report from the UCLA School of Law Williams Institute, which cites this data, estimates that 5.5 percent of U.S. adults identify as LGBT, equivalent to 13.9 million adults. Nationally, it is estimated that one in six young adults ages 18-24 identify as LGBT. The estimated percent of LGBT adults in Iowa is 4.7 percent. Approximately 24 percent of same-sex couples are parents (Flores & Conron, 2023). Please note, "LGBT" is a direct term from the referenced study. Other parts of this text may use the acronym "LGBTQ+" when referencing more general concepts or data.

The following table shows the estimated number of US adults who identify as LGBT by age group from the 2020-2021 BRFSS data, as reported by the Williams Institute. (Flores & Conron, 2023).

Table 13: Number of LGBT Adults by Age

Age Group	Percent of LGBT Adults	Number of LBGT Adults
18 to 24	15.2%	4,659,600
25 to 34	9.1%	4,085,300
35 to 49	4.1%	2,538,400
50 to 64	2.7%	1,734,700
65 and older	1.8%	924,300
Total Adults	5.5%	13,942,200

Source: Adult LGBT Population in the United States, Flores, Andrew; Conron, Kerith-2023

Barriers and Solutions

Bias

Barriers: The Iowa Supreme Court granted marriage equality on April 3, 2009; however, bias against the LGBTQ+ community can be found across the United States and Iowa. Research from the UCLA School of Law Williams Institute has shown that LGBT people are subject to more prejudice and discrimination in areas such as employment, education, housing, and public accommodations than heterosexual people. For example, 41 percent of LGBT people said they were often bullied before age 18, compared to 14 percent of heterosexual people.

More specifically related to fair housing, approximately 16 percent of the LGBTQ+ community in Des Moines and Polk County were evicted from housing (Polk County Housing Trust Fund, 2019). Nationally, 15 percent of LGB people are prevented from moving into or buying a house or apartment compared to approximately 6 percent of cisgender heterosexuals (Meyer, 2019).

Solutions: One solution is to **continue to educate landlords and tenants about their rights**. For the training related to the LGBTQ+ community, this includes inclusivity training and education, especially about not making assumptions and modeling client's language about their identity and sexual preferences.

Fear of reporting and lack of reliable data

Barriers: Gender identity and sexual preference are extremely personal concepts. Even though there may be some data available about how many people identify under the LGBTQ+ term, many may choose to refrain from public identification of these terms due to fear of discrimination or violence. In listening sessions conducted by the Des Moines Civil and Human Rights Department, residents indicated they were "distrustful of city and its intentions" and desired more visible support. Many LGBTQ+ residents are reluctant to file complaints due to staff's lack of knowledge about these issues or a fear of impact on their personal lives (Des Moines Civil and Human Rights Department, 2018-2019). As a result, data or information about the LGBTQ+ community that would help shape policy decisions may be incomplete.

Solutions: The program participants and partners should **continue to be openly supportive of the LGBTQ+ community**. Open support from public groups such as local governments may help reduce bias and fear or prejudice. As a result, this may empower more LGBTQ+ people to be more open when in public about their identity, which would help with generating more reliable data.

One example of support was establishing the Lesbian, Gay, Bisexual, Transgender Advisory Council (LGBTAC), which is a subcommittee of the City of Des Moines Civil and Human Rights Department, in 2017. The council raises awareness, educates, and advocates for the civil rights of lesbian, gay, bisexual, transgender, and queer residents and visitors of Des Moines to ensure the city's department and services are fair and inclusive. Their focus includes housing, employment, city services, and public accommodations. The LGBTAC recommendations have included LGBTQ+-specific promotional materials for the Des Moines Civil and Human Rights Commission, LGBTQ+ inclusivity trainings for staff, and suggestions to modify building codes to require single-stall restrooms that are gender-inclusive (Des Moines Civil and Human Rights Department, 2018-2019).

Additional solutions include increasing the presence of elected officials at LGBTQ+ events and to continually voice their support during council/board meetings. The LBGTQ+ population in Des Moines desires to become more involved in the development and direction of policy. Finally, the inclusion of media outlets, such as local news broadcast stations, when the City Council holds proclamations in support of the LGBTQ+ community would increase visibility. Broadcasted proclamations would extend positive public messaging about LGBTQ+ issues, and possibly reduce bias, to more residents in Des Moines and surrounding areas.

Barriers: Despite years of efforts toward LGBTQ+ equality and inclusion, many do not feel safe at home. In 2022, hate crimes against LGBTQ+ Americans reached a five-year high. SafeHome.org prepared the 2024 LBGTQ+ State Safety Report Cards. The scoring was based on opinions of 1,000 American LGBTQ+ individuals. Based on these insights, they calculated how heavily different laws would weigh upon each state's safety score: including parenting freedoms, criminal justice rights, non-discrimination rights, youth protections and health laws. In 2024, they included an additional factor concerning hate crimes committed against LGBTQ+ people in each state according to the latest FBI data. Iowa received a score 75.6 out of 100 and was ranked 24th out 50 states in the US. (LGBTQ+ State Safety Report Cards, 2024) .

Due to rising violence, it is more important than ever for people who identify as LGBTQ+ have access to "friendly" safe and secure affordable housing. During a listening session with members of the LGBTQ+ community on April 9, 2024, attendees stated the need for local resources to help them find housing and services in geographically friendly areas of the City.

Solutions: Develop material that provides people who identify as LGBTQ+ a list of friendly resources, businesses, neighborhoods, and housing. Though this solution may not directly advance housing equity for the LGBTQ+ community, it is an effort that could help to improve their safety and security at home and within the community while efforts continue toward equity for LGBTQ+ residents.

6. Justice Impacted

Reliable data broken down by cities and counties for justice impacted was unavailable at the time of this analysis.

A justice-impacted individual is one who has been incarcerated or detailed in a prison, immigration detention center, local jail, juvenile detention center, or any other carceral setting, those who have been convicted but not incarcerated, those who have been charged but not convicted, and those who have been arrested. (Bodamer & Langer, 2024)

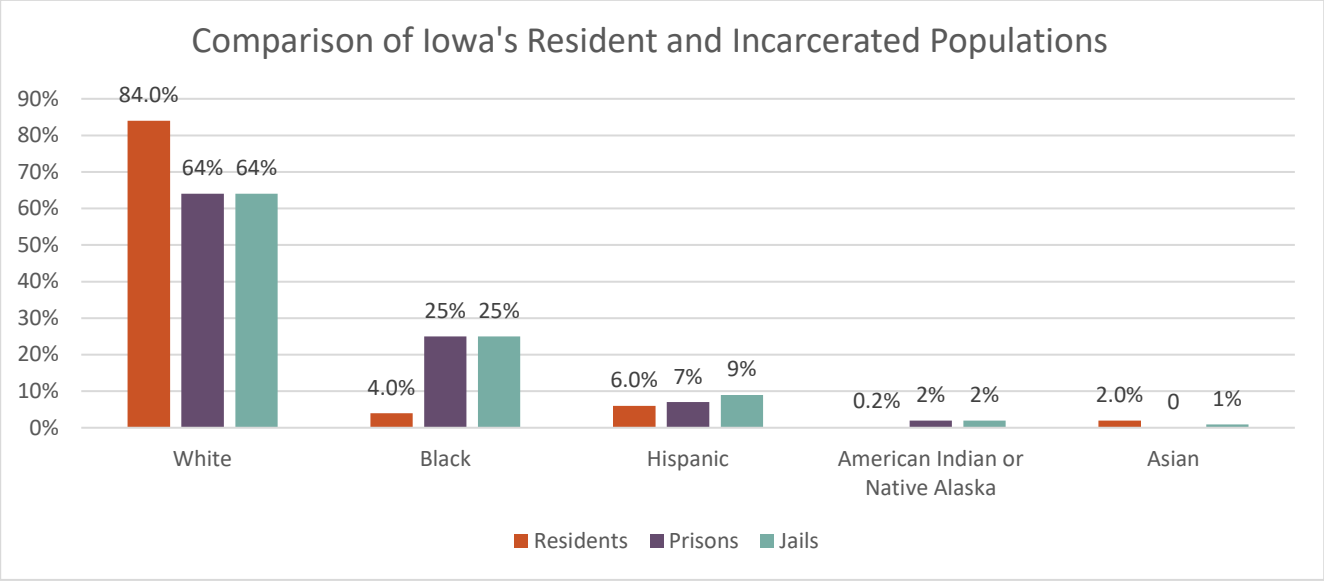
Data

In FY 2019, both the institutions and community corrections in Iowa were most heavily populated with individuals of the White and African American race. Correctional Institutions (prisons) are usually operated under a state Department of Corrections of the Federal Bureau of Prisons. Community Corrections (jails) are usually operated by local law enforcement such as a sheriff, police chief, or a county or city administrator. White individuals represented a higher proportion of those persons confined in community corrections facilities compared to institutional populations (75 percent vs. 65 percent). A higher proportion of African Americans were confined in correctional institutions than community correction facilities (25 percent vs. 17 percent). Individuals of color are over-represented in both when compared to their respective state populations. (Fineran, 2020)

For Dallas, Guthrie, Madison, and Polk Counties, incarcerated Black and Latino populations are disproportionately higher than White representation. Reliable data for racial or ethnic disparities was unavailable for Warren County. The counties range 1.5 to 7.8 to 1 ratio of over-representation between incarcerated Blacks or Latinos and Blacks or Latinos in the surrounding county, meaning that the portion of the prison that is Black or Latino is at least 1.5 to 7.8 times larger than the portion of the surrounding county that is Black or Latino (Kopf, 2015). More statistics, as they appear on the United Way of Central Iowa web site, are below:

- 70 percent of children with an incarcerated parent will follow in their footsteps.
- In 1972, fewer than 350,000 people were being held in prisons and jails nationwide. Today, more than 2 million are being held.
- Each person who is incarcerated costs the American taxpayer an average of $31,000 a year.
- African Americans are nearly six times more likely, and Latinos are nearly twice as likely to be incarcerated than white Americans.
- One year after release, up to 60 percent of people convicted of a crime are not employed, according to the National Institute of Justice.
- More than two-thirds of those released from state and federal prison will be re-arrested for a felony or serious misdemeanor within three years.
- Approximately 5,000 men and women are released from Iowa prisons each year. ((United Way of Central Iowa, 2024)

Figure 56: Comparison of Iowa's Resident and Incarcerated Populations



Source: Prison Policy Initiative-Iowa Profile

Barriers and Solutions

Barriers: Nearly one-third of US adults have a criminal record of some degree, and the United States has the largest prison population in the world. Ninety-five percent of United States inmates are eventually released, and they will need to access housing. Yet, due to having a criminal record, and in some cases, just having an arrest that did not result in a conviction, the justice impacted individual commonly experience barriers to obtaining housing. Across the United States, African Americans and Hispanics are arrested, convicted, and incarcerated at disproportionate rates compared to the general population, which means they are also more likely to experience disparate housing impacts because of having a criminal background (US Department of Housing and Urban Development Office of General Counsel Guidance, 2016).

Solutions: One solution is to **continue to educate landlords and tenants about tenant rights**. Regarding the population of those who are justice impacted, landlords should know that an arrest record is not a reason to deny housing because it does not establish that criminal conduct occurred. Landlords should also know blanket policies prohibiting anyone with a criminal record violates fair housing law.

A blanket policy related to criminal backgrounds should be replaced with tailored policy or practice that only excludes individuals with certain types of convictions that indicate risk to resident safety. The policy should consider how much time has passed since the criminal activity as well. Another tool that may help educate landlords and reduce fair housing issues for the justice impacted is to **provide landlords with sample or template language for their policy during the crime-free multi-housing program curriculum** taught by the City of Des Moines and City of West Des Moines.

One community effort currently underway is the Re-entry Task Force created by the United Way of Central Iowa. The task force is focused on creating a coordinated system to help returning citizens transition back to the community. To ensure a successful transition, the work group addresses their needs, including housing, employment, mental health services, access to government assistance, and community-based organization involvement and support. The group is also working on a strategic plan to continue to educate the public and find opportunities to help those who are justice impacted to enter back into everyday life with fewer barriers. (United Way of Central Iowa, 2024)

In April of 2023, the United States Department of Housing and Urban Development (HUD) released an outline of its action plan to remove unnecessary barriers to housing for people with criminal records. The action plan sought to ensure qualified people are not denied access to a housing opportunity solely based on a criminal history record. In April of 2024, HUD published a proposed rule to amend regulations for certain Housing Programs that govern admission for applicants with a criminal record or a history of involvement with the criminal justice system and eviction or termination of assistance of persons on the basis of illegal drug use, drug-related criminal activity, or other criminal activity. The proposed rule would require the public housing authority to consider multiple sources of information, including but not limited to the length of time after the criminal activity and relevance of the prior criminal activity. The intention of these changes is to minimize unnecessary exclusions from housing programs. The deadline for comment for this proposed rule was in June 2024. (U.S. Department of Housing and Urban Development, 2024)

8. Youth

The youth population includes children and young adults up to the age of 24. In Polk County, which has an estimated population of 501,089 people, youth ages 24 and below constitute 33 percent of the total population. The Des Moines-West Des Moines region has an estimated population of 729,053 and 33 percent of this population are youth. (ACS 1 Year Data 2022). Given that 33 percent of the Polk County and regional population are youth, they are an important part of our community, and their input should be incorporated into effective programming that meets their needs. Data for City of Des Moines and West Des Moines were not available at the time of this writing.

As our community continues to advocate for more affordable housing choices, additional options are needed for youth. (Homeward, 2020) During a listening session with youth from the Des Moines Youth Advisory Board, members expressed the need for practical housing finance and economics classes during school to prepare them for life after graduation. Additionally, the group stated they were unsure of their future ability to afford homeownership with escalating home prices, construction costs, and higher percentage mortgage loans. They were further discouraged when witnessing their own parents experiencing financial difficulty. (City of Des Moines Youth Advisory Board, 2024)

According to the Joint Center for Housing Studies of Harvard University, households nationwide are experiencing the effects from rising rents and home prices. Young adults ready to enter the workforce are faced with higher home prices, meaning they will have to save more to make a downpayment and monthly housing costs will require higher incomes. (Joint Center for Housing Studies of Harvard University: Harvard Graduate School of Design, Harvard Kennedy School, 2024). Not all career paths and employment will pay a sufficient salary that will enable new homebuyers to purchase a house.

In 2019, the U.S Department of Housing and Urban Development awarded a grant to Des Moines/Polk County to address youth homelessness. Mid-Iowa Health Foundation provided grant funding for the planning effort that led to Polk County being accepted into the Youth Homelessness Demonstration program. The resulting plan that came out of this undertaking was the Coordinated Community Plan (CCP) to Prevent and End Youth Homelessness. This plan provides insights into the issue of unaccompanied youth experiencing homelessness or at-risk of homelessness and pregnant or parenting youth experiencing homelessness or at-risk of homelessness. (Mid-Iowa Health Foundation, 2024)

The Youth Homelessness Demonstration Program (YHDP) grant recipients in 2020 were:

- Anawim Housing for the Youth Housing Opportunities Program to serve young people with disabilities, and
- Iowa Homeless Youth Centers for mental health and drop-in services and individual/family youth rapid rehousing, and
- Children and Families of Iowa for transitional housing/rapid rehousing for youth who have experienced domestic violence; and
- Institute for Community Alliances for homelessness Information Management system data work to manage grants; and
- Primary Health Care for a Youth Housing Navigator position.

(Homeward, 2024)

According to the Annual Homelessness Assessment Report (AHAR) to Congress, many young people ages 24 and under experience homelessness, especially unaccompanied homelessness, either temporarily or for an extended period. This age group may be the most at risk of becoming homeless. Unaccompanied Youth (18-24) are young adults in households without children who are not part of a family with children or accompanied by their parent or guardian during their episode of homelessness and who are between the ages of 18 and 24. (Tanya de Sousa, 2023)

Youth and young adults who experience housing insecurity are often in a living situation dependent upon staying with family or friends, in emergency shelter, or in a place not meant for habitation. Though a standard definition does not exist, housing instability is broadly described as a lack of stable or consistent housing arrangements. Youth who experience housing insecurity may experience one or more of the following forms of housing insecurity:

-housing cost burden (spending more than 30 percent of annual income on housing costs
-homelessness
-residential instability
-evictions and other forced moves
-living with family or friends to share housing costs
-overcrowded housing
-living in substandard, poor-quality housing
-living in neighborhoods that are unsafe
-living in neighborhoods that lack access to transportation, jobs, quality schools, health care, and other critical amenities.
(Leopold, Cunningham, Posey, & Manuel)

Polk County Data

Approximately 1,278 unaccompanied youth in Polk County are close to experiencing homelessness according to Iowa Department of Education data. The demographic breakdown of Polk County youth and young adults experiencing homelessness is 58 percent white and 38 percent black/African American. Black/African American youths and young adults are disproportionately overrepresented in the Polk County homeless population being that they only account for 7 percent of the overall population in Polk County. (Homeward, 2020)

In 2018-2019, 707 transitional aged youth ages 18-24 were served by the Polk County Continuum of Care, 46 percent of which were female, 52 percent were male, and the remaining individuals identified as being transgender or gender-non-conforming. For the 162 youth that are pregnant and/or parenting while experiencing homelessness, additional supports and resources are necessary to reach housing stability. In Polk County during 2018-2019, 16 percent of young women experienced homelessness while pregnant, an increase of 5 percent from 2017-2018 (11 percent) and over double the number reported in 2016-17 (5 percent). (Homeward, 2020)

According to the Coordinated Community Plan to Prevent and End Youth Homelessness, “One of the most vulnerable populations of youth in Polk County is the approximately 78 youth who are pregnant or parenting and are at-risk of experiencing homelessness according to the Young Women’s Resource Center. Unmarried parenting youth had a 200 percent higher risk of becoming homeless making them a top priority to identify, serve, and prevent their entrance into the homeless management system.“ (A. Dworsky B. H., 2018)

The 2023 YHDP demonstration report stated that 36 new scattered site housing units were constructed for young people. Twelve of the units are for permanent supportive housing for youth with higher-level needs and barriers. They represent the first youth-specific PSH units in Polk County. (Homeward, 2020) However, the need for more units is greater than the current supply.

Regional Data

The United Way of Central Iowa in their Community Report stated that 1,146 central Iowa students started the school year experiencing homelessness. Furthermore, 66 percent of the students experiencing homelessness were students of color. (United Way of Central Iowa, 2023)

Barriers and Solutions

Barriers: Barriers for youth and young adults experiencing homelessness or housing insecurity include:

- Justice Impacted

- Aging out of Foster Care
- Lack of social support and supportive services
- Lack of affordable, accessible units, and
- Knowledge of fair housing rights when housing individuals.

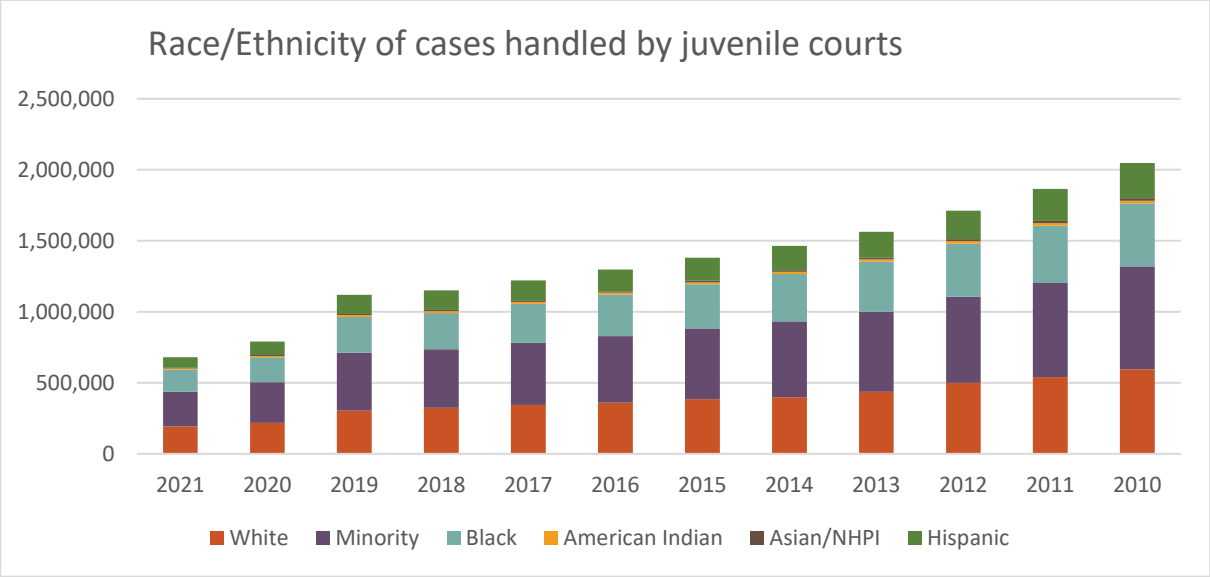
Justice Impacted

Our community continues to face inequity in the population of youth involved with the juvenile justice system. Youth involvement in juvenile justice does intersect with homelessness. In 2018-2019, Runaway and Homeless Youth (RHY) data estimated that 26 percent of youth in the HMIS system were previously a ward of the juvenile justice system (Homeward, 2020).

Of the total law cases handled by juvenile courts in the United States among juveniles ages 12-17+, 44.4 percent were Caucasian youth, 35.3percent were Black/African American, 17.1 percent were Hispanic, and 3.2 percent were comprised of American Indian, Asian, Native Hawaiian, and Pacific Islander youth populations. Thus, 55 percent of youth involved in juvenile justice in Iowa in 2021 were youth of color. (EZAJCS: Easy Access to Juvenile Court Statistics , 2024)

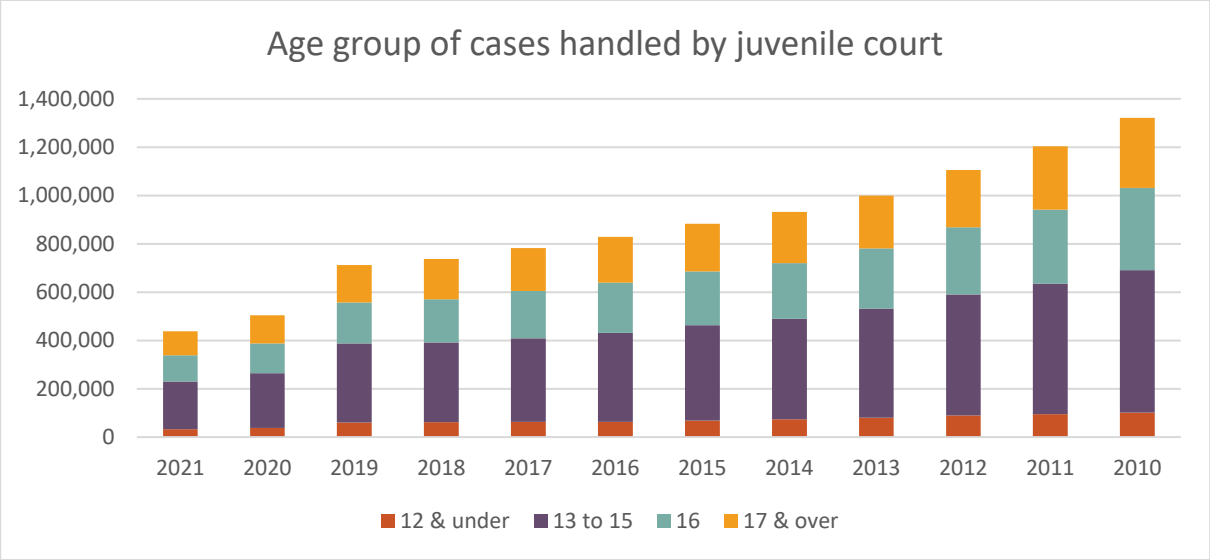
Similar to justice impacted adults, justice impacted youth and younger adults experience barriers to obtaining housing due to having a criminal record, and in some cases, just having an arrest that did not result in a conviction. African Americans and Hispanics across the United States are arrested, convicted, and incarcerated at disproportionate rates compared to the general population, which means they are also more likely to experience disparate housing impacts because of having a criminal background (US Department of Housing and Urban Development Office of General Counsel Guidance, 2016).

Figure 57: Race/Ethnicity of cases handled by juvenile courts



Source: (EZAJCS: Easy Access to Juvenile Court Statistics , 2024)

Figure 58: Age group of cases handled by juvenile court

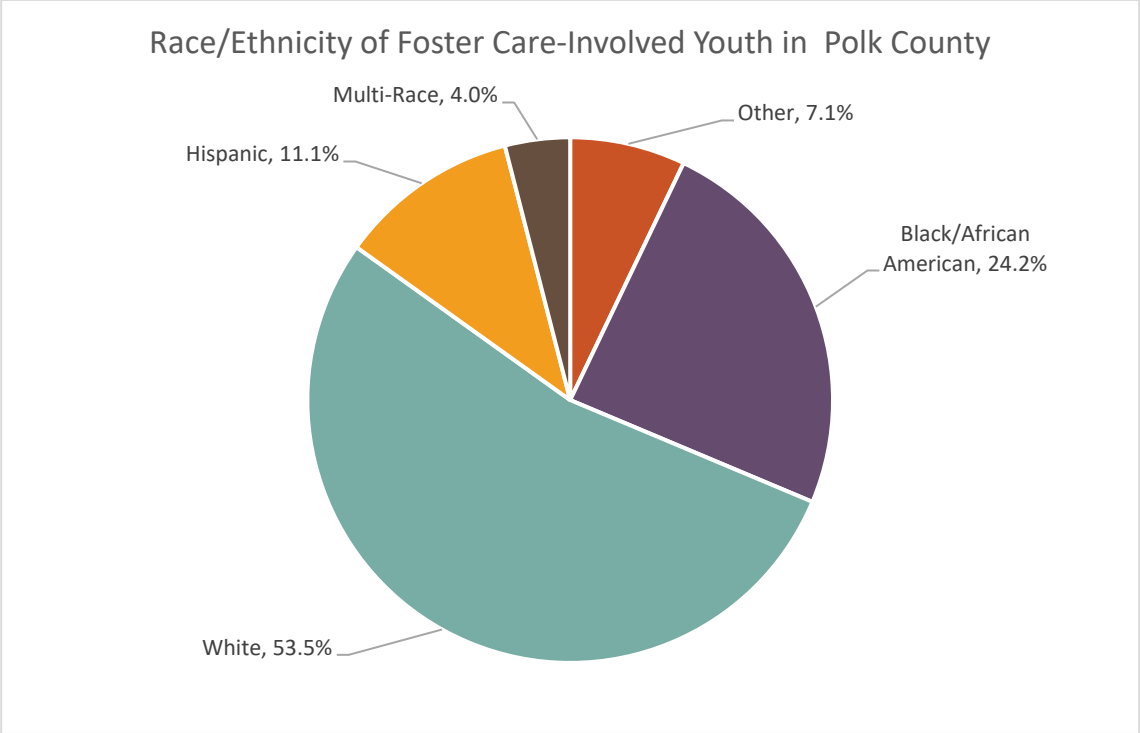


Source: (EZAJCS: Easy Access to Juvenile Court Statistics , 2024)

Aging out of foster care

Youth who are aging out of the foster care system have a higher risk of experiencing homelessness and housing insecurity. In Iowa, the rate of homelessness over a two-year period for youth aged 19 who were transitioning out of foster care was 27 percent. In June of 2022, Iowa had 509 youth in foster care between the ages of 16-20. (Foster Youth to Independence (FYI) Voucher Program, 2024).

Figure 59: Race/Ethnicity of Foster Care-Involved Youth in Polk County



Source: Coordinated Community Plan, Homeward

A significant number of youths who age out of foster care experience homelessness or housing instability. The lack of a stable and safe living environment can contribute to increased stress, anxiety, and a sense of insecurity. Homelessness is a significant risk factor for developing mental health issues and can further complicate the access to necessary mental health services. Youth who age out of the foster care system face additional risks as they transition to independent living. (Foster Youth to Independence (FYI) Voucher Program, 2024)

A disproportionate number of youth who experience homelessness or housing instability have prior foster care experience. (US Dept. of Health and Human Services, 2024) Another study found that nearly one-third of young adults experiencing homelessness had experiences with foster care. (A. Dworsky B. H., 2018)

Social Support/Lack of Supportive Services:
Youth may face difficulties accessing support services that are essential for housing stability. These services can include counseling, employment assistance, financial literacy, and access to healthcare. Limited availability of resources and a lack of knowledge about available support systems can hinder their ability to find and maintain stable housing.

Lack of Affordable/Accessible Units:
Youth and young adult residents have challenges finding housing that is safe, appropriate, and affordable. High housing costs and limited affordable housing options can make it challenging for youth to find safe, affordable, and stable housing. This issue is particularly prevalent in Des Moines where rental and housing prices have risen significantly.

The current housing crisis has had a disproportionate impact on youth, who often struggle with low paying jobs or entry-level wages. The lack of affordable housing increases the risk that youth up to the age of 24 will experience homelessness. It also makes existing homelessness more difficult due to financial hardship, rent burdens, and eviction.

Low income
Limited financial resources and low wages can make it difficult for youth to afford independent housing. Youth and young adults are more likely to have a lower incomes that may not be enough to obtain most housing. The barriers to housing that occur when being low income are compounded by the lack of accessible and affordable units in the Des Moines-West Des Moines CBSA.

Knowledge of fair housing rights
Young people entering the housing market for the first time are especially at risk. For discriminating housing providers, young adults who may not be fully aware of their fair housing rights are easy prey. (Fair Housing for Young Adults-EOI Training Series)

Solutions:
One solution is to provide increased support for youth is to achieve the goals identified in the Coordinated Community Plan to Prevent and End Youth Homelessness and the entities who provide supportive services and housing to youth who are homeless or experience housing insecurity.

Another solution is to create collaborative relationships between the City, Schools, and nonprofit organizations to create programming for and/or increase funding for the following:

1. Increase supportive services for youth
2. Increase fair housing education for youth
3. Provide household finance education to youth during high school
4. Provide homebuyer and rental education to youth during high school.

The solution with the most impact would be to Increase affordable housing supply such that more housing opportunities become available to younger individuals who are aging out of foster care, just starting out in employment, or who have experience in the justice system.

9. Homelessness

Homelessness is mostly addressed within the City of Des Moines for the entire region. Sgencies provide homelessness outreach, emergency shelter, temporary shelter, and permanent supportive housing. Many of these agencies participate in the Polk County Continuum of Care (CoC) and the Centralized Intake system.

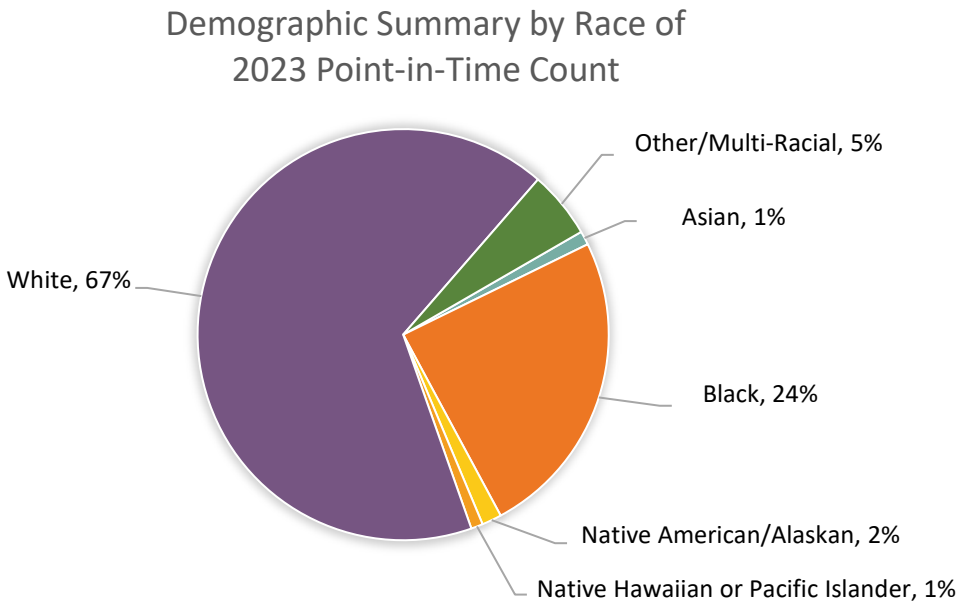
The Centralized Intake system is facilitated by Primary Health Care. It acts as a single-entry point for homeless persons where Centralized Intake staff evaluate clients' health and housing needs based on the Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT). Clients are then placed in housing that best matches their needs based on their VI-SPDAT score; those who are considered the most vulnerable or with the highest need are given priority according to the Housing First model. The Centralized Intake system allows better tracking of people, which allows service providers to recognize patterns and intervene when necessary.

As the City, County, and Region focus on reducing homelessness, it is important to consider "Dignity Standards" for the individuals experiencing homelessness. The United Nations Human Rights Council released a report on December 26, 2019, titled, "Guidelines for the Implementation of the Right to Adequate Housing." Guideline No. 5 states, "Eliminate homelessness in the shortest possible time and stop the criminalization of persons living in homelessness." Within this guideline, the report states that homelessness is an assault on dignity, social inclusion, and the right to life. Furthermore, other human rights violations are violated, including non-discrimination, health, water and sanitation, personal security, and freedom from cruel, degrading and inhuman treatment (UN General Assembly, Human Rights Council, 2019). Dignity Standards define the basic human needs that should be fulfilled in homelessness programs.

Des Moines Data

In 2023, there were 644 homeless individuals, which comprised 544 homeless households, counted in Des Moines. Approximately 87 percent of the households were persons over the age of 24 without children. Of those counted, 67 percent were White. The next largest group counted were Black or African American, which comprised 24 percent of the homeless population (US Department of Housing and Urban Development, 2023).

Figure 60: Demographic Summary by Race of Point in Time Count



Source: 2023 Point-in-Time Count, US Department of Housing and Urban Development

West Des Moines Data

In West Des Moines, homelessness is addressed by the West Des Moines Human Services Housing Solutions Program. The Human Services Department complies with the Polk County CoC Centralized Intake and Housing First model, which means it houses individuals and families directly referred from Primary Health Care after the client's evaluation using the VI-SPDAT. West Des Moines Human Services serves an average of 12 families or households per year.

Polk County and Regional data

Regional homelessness is addressed by the Polk County CoC and the Iowa Balance of State CoC. The Balance of State CoC covers 96 Iowa counties. However, the region's largest homelessness agencies are either in Des Moines or West Des Moines.

Barriers and Solutions

Barriers: Homeless individuals face barriers to accessing stable, safe, and affordable housing or shelter. Addressing these barriers requires a multifaceted approach, including the development of affordable housing options, supportive services, tenant protections, rental subsidies, and policies that combat discrimination in the housing market. Additionally, providing access to education, job training, and mental health and substance abuse treatment can help homeless individuals overcome personal challenges and increase their chances of securing and maintaining stable housing. The following issues contribute to homelessness and are barriers to finding safe and affordable housing.

1. Shortage of Affordable Housing
2. Insufficient Income and employment
3. Education and Employment Barriers
4. Discrimination
5. Lack of Identification and Documentation
6. Limited Support Services and Resources
7. Physical Health and Disability
8. Mental Health and Substance Abuse Issues
9. Criminal History and Legal Barriers
10. Lack of Social Support Networks
11. Social Exclusion and Stigma

Solutions: In January 2024, the "Homelessness System Needs Assessment and Centralized Intake Evaluation" report was released. The purpose of this report was to identify the needs within the homelessness system and evaluate the Coordinated Entry System in Des Moines/Polk County, Iowa. The report findings concluded that our community needs to expand several key services to achieve an "optimal" homelessness response system. The "optimal system" represents an estimate of what would be needed to provide sufficient high-quality services, emergency shelter, and rehousing capacity for the forecasted count of households anticipated to enter the homelessness system. The added capacity recommendations would require additional investment of approximately $19.65 million annually to provide services, shelter, and housing solutions for the individuals and families experiencing homelessness. Table 11 contains the various unit/slot types that would need to be added to create an "optimal" response system.

Table 14: Unit/Slot Types Need for Optimal Response System

To serve individuals (including unaccompanied Youth):	To serve families (Including parenting Youth):
Additional 43 slots of Homelessness Prevention	Additional 6 slots of Homeless Prevention
Additional 48 units of Emergency Shelter	Additional 6 units of Emergency Shelter
Additional 43 slots of Diversion/Rapid Exit	Additional 29 slots of Diversion/Rapid Exit
Additional 333 slots of Rapid Rehousing	Additional 4 slots of Rapid Rehousing
Additional 523 units of Permanent Supportive Housing	Additional 17 units of Permanent Supportive Housing

The report contained the following three solutions that could immediately be implemented that would provide the greatest impact.

1. Create an additional 29 units of emergency shelter for families. Currently, families experiencing homelessness must wait for shelter and often face hard decisions to break up their families or stay in unsafe situations while waiting for help. In 2023, thirteen families, the highest number ever recorded in Polk County, were moved from their cars to shelter in hotels during the summer weather amnesty period. Families sleeping in cars or staying in unsafe locations should be priority for available emergency shelter units.
2. Expand rehousing capacity through Rapid Re-Housing (RRH) and Permanent Supportive Housing (PSH) and other permanent housing (OPS) for single adults. In 2023, federal resources were only able to meet the needs of less than 5 percent of single adults eligible for Continuum of Care (CoC) funded RRH or PSH. This lack of housing opportunities increases unsheltered homelessness and contributes to larger homeless encampments visible throughout the Des Moines metro area.
3. Institute housing-focused case management for all persons experiencing homelessness. Housing-focused case management quickly engages persons in problem-solving conversations focused on rapid resolution of homelessness that include solutions such as relocation, reunification with family and/or friends, shared housing, and other forms of low-cost and interim housing options.

The report also identified 5 keys for a successful Housing-Focused Case Management system. The keys to success include the following:

- ✓ Individualized support provided to participants to address each person's specific housing barriers.
- ✓ Participants are matched to suitable housing options based on their goals, needs, and barriers.
- ✓ Support is provided in preparing housing applications and managing transitions to new housing, negotiating reunification with family/friends, relocation to communities where participants have reliable social connections.
- ✓ Support services include family mediation, legal aid, building economic self-sufficiency through employment search and retention, acquisition of public benefits, personal safety planning and connection to health/behavioral healthcare.
- ✓ Housing focused case management can also be called navigate on, housing central command and housing advocacy

(Housing Innovations, 2024)

H. Barriers to Housing and Community Needs Survey Results

The Barriers to Housing and Community Needs Survey was a part of the Analysis of Impediments to Fair Housing and Community Planning Outreach Project. The City of Des Moines and Des Moines Municipal Housing Authority partnered with West Des Moines and Polk County to conduct the Barriers to Housing and Community Needs survey for the Analysis of Impediments to Fair Housing Choice. The intent was to seek survey responses from residents in Polk, Dallas, Guthrie, Jasper, Madison, and Warren counties.

The survey served multiple purposes. Primarily, the analysis has informed the efforts to prepare a plan to address unjust barriers residents face when trying to find or remain in housing. In addition, the survey results were used by the City of Des Moines to develop the Consolidated Plan for the U.S. Department of Housing and Urban Development to assess affordable housing needs and community development goals that will help prioritize decisions for federally funded programs.

The total number of responses to the survey was 1,960. The success of the survey was largely due to the help of the Analysis of Impediments Steering Committee, non-profit partners, and other government agencies who helped encourage community members to take the survey. Though 1,960 respondents took the survey, not all questions in the survey were answered by the respondent. For example , the table below shows the number of responses to the question in the survey about county of residence. Polk County received the largest share of responses at 1,541. The total count of responses to county of residence was 1,849, which means that 111 respondents skipped (did not answer) this question.

Table 15: Count of Responses by County

County Name	Count of Responses
Dallas	168
Guthrie	43
Jasper	13
Madison	19
Polk	1,541
Warren	37
Other	28
Total	1,849

Source: Barriers to Housing and Community Needs Survey, 2024

It was important to seek diversity in responses to questions to ensure we received input from residents who would not normally complete the survey due to barriers such as language, computer access, and lack of trust. We were successful in reaching respondents with a variety of age ranges, incomes, race/ethnicities, and household types and size. The survey respondents were diverse and matched the general population without the need for oversampling or weighting. The following seven graphs represent the demographic and household size, housing tenure, and length of residence results from the survey.

Figure 61: Age Range of Respondents

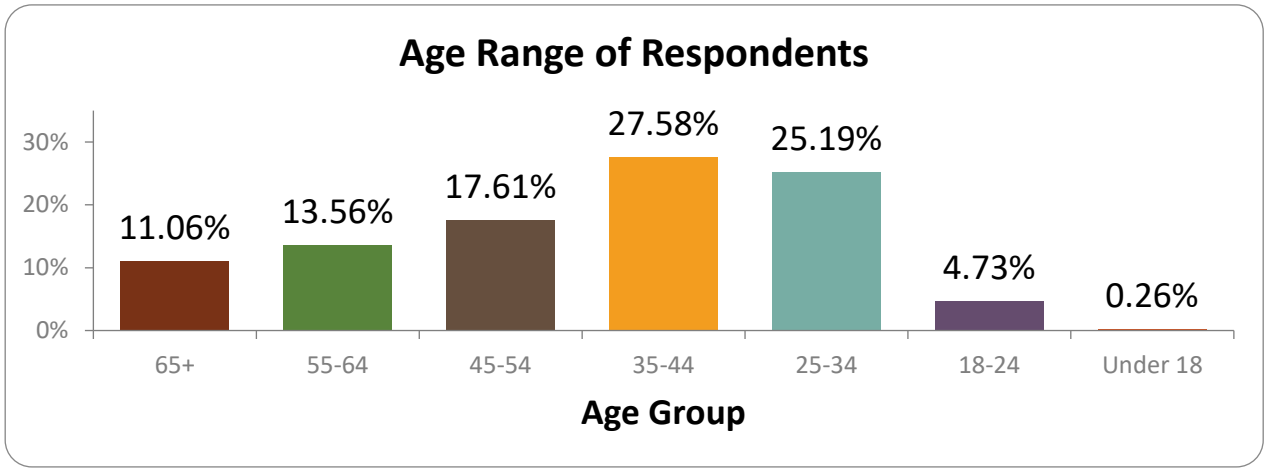


Figure 62: Respondent Household Income

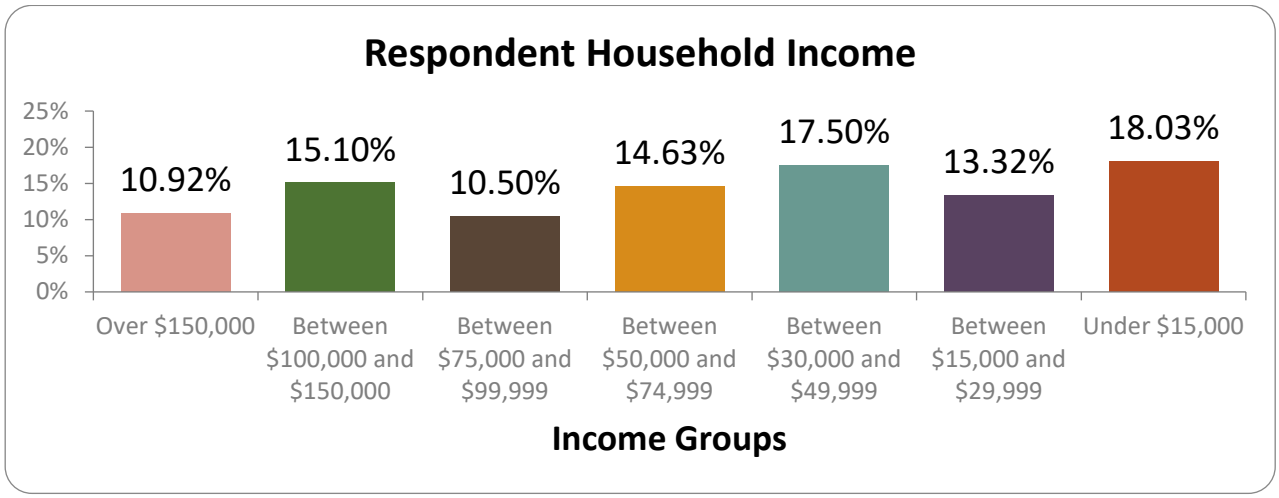


Figure 63: Percent of Respondents by Race

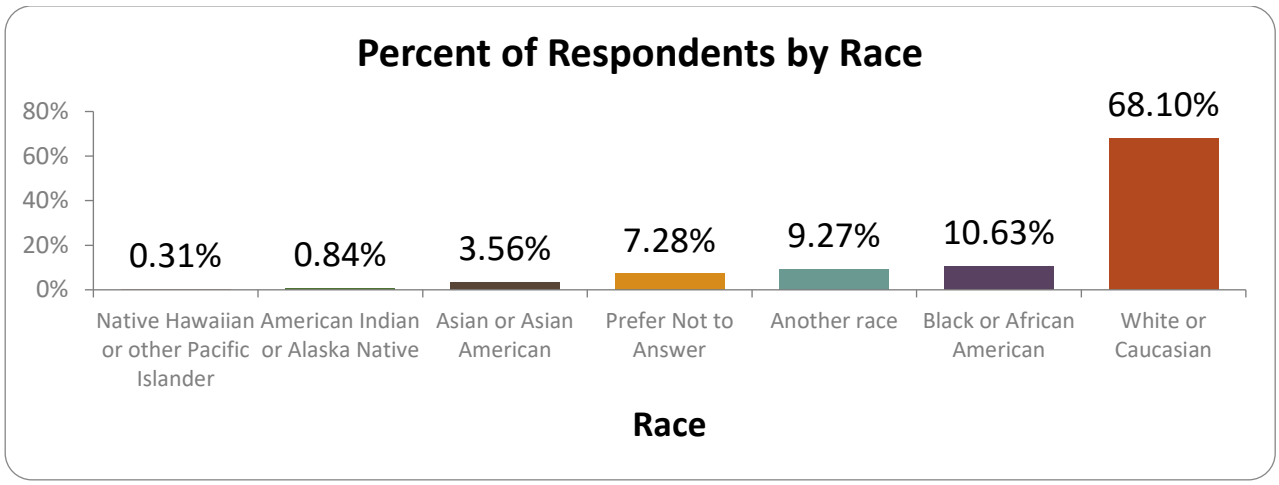


Figure 64: Percent of Respondents by Ethnicity

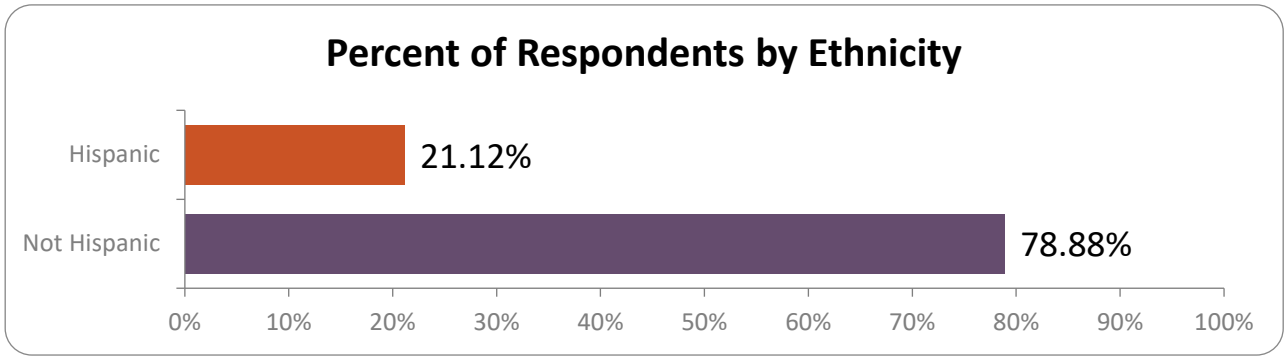


Figure 65: Percent of Respondents by Household Type

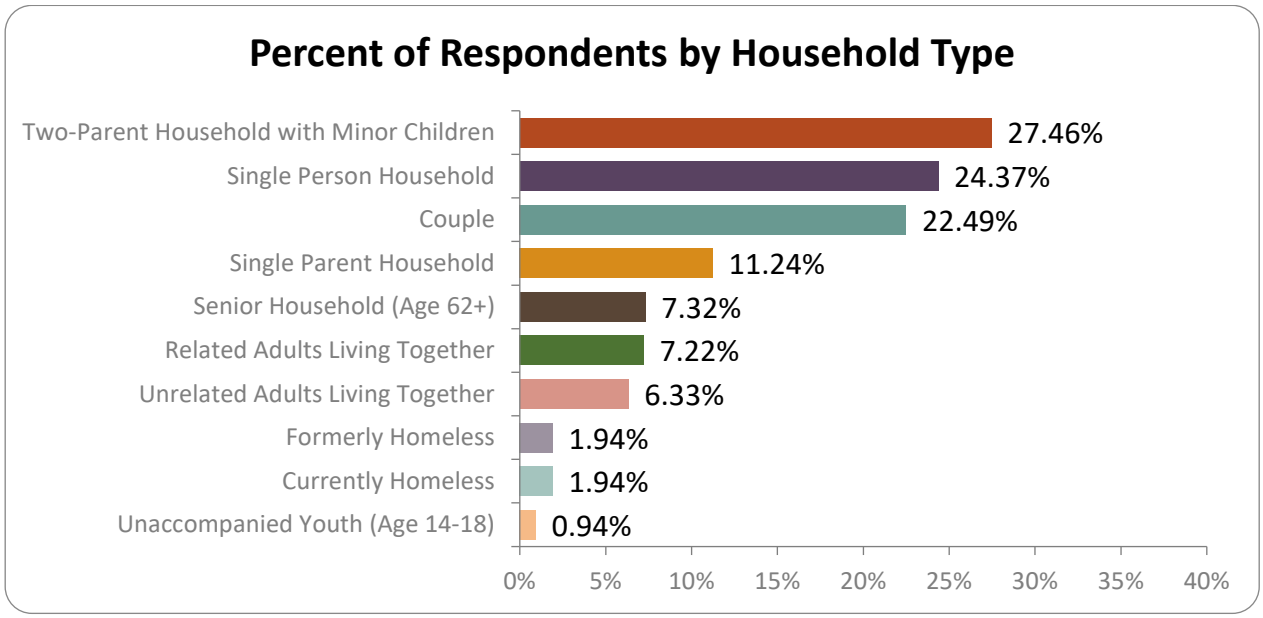


Figure 66: Percent of Respondents by Household Size

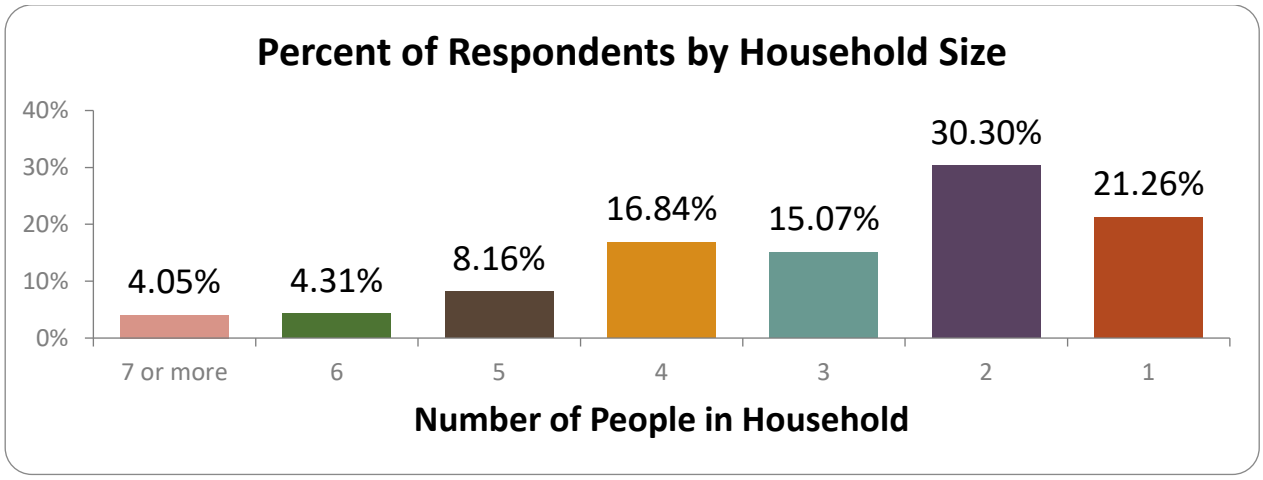


Figure 67: Current housing situation of respondents

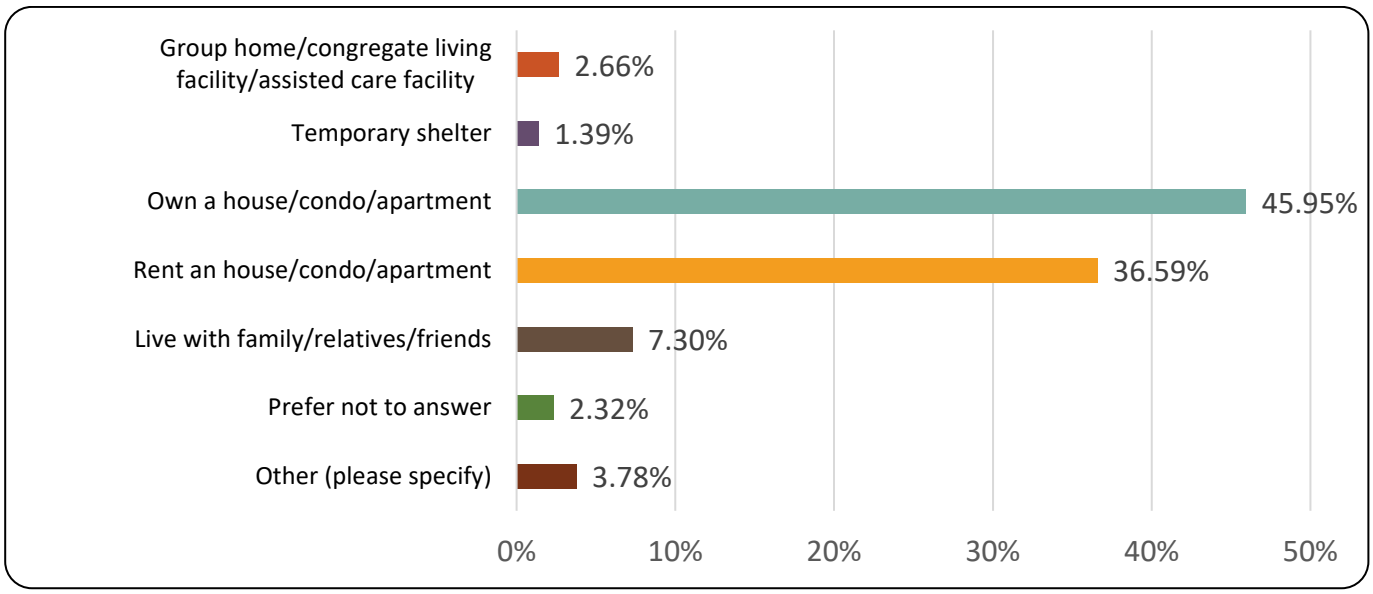
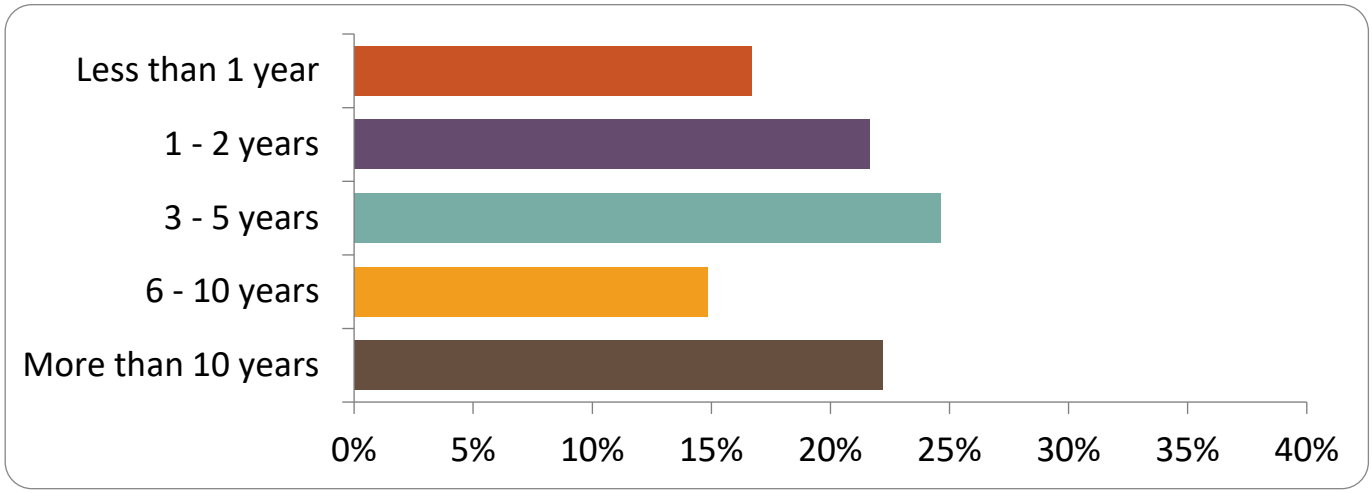


Figure 68: Length of residence in current housing situation



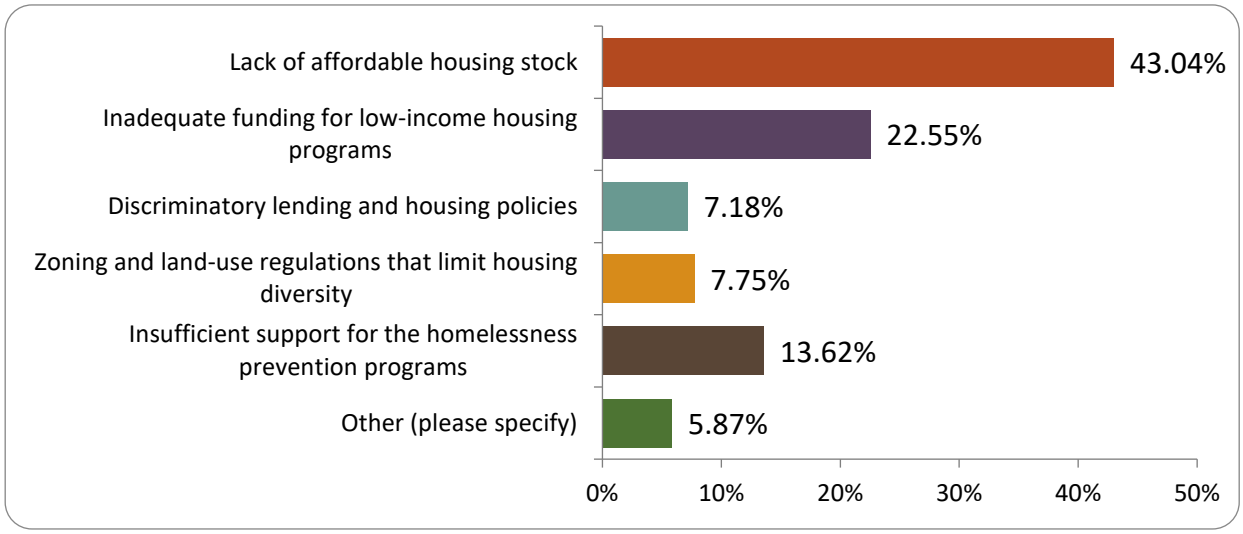
Survey Question 17: Which of the following do you consider to be the biggest Challenge to Achieving Equitable Housing

Respondents were asked to identify one challenge to achieving equitable housing from a list of six options, including the following:

- Lack of affordable housing stock
- Inadequate funding for low-income housing programs
- Discriminatory lending and housing policies
- Zoning and land-use regulations that limit housing diversity
- Insufficient support for the homelessness prevention programs
- Other (included lack of education on managing finances and opportunities for rehabilitated convicts

"Lack of affordable housing stock" was selected by 43 percent of the respondents who answered the question (1,601 responses.) This result supports the relevant research and community engagement corroborating the lack of affordable housing stock. The challenge selected with the second highest frequency is "Inadequate funding for low-income housing programs. Again, community engagement input aligns with relevant research concerning the need for low-income housing programs, including rental support, reduced housing costs, and supportive services. Finally, the third most common selection from the list of challenges is "Insufficient support for the homelessness prevention programs." The recent resource gap analysis prepared by Housing Innovations and Homeward identifies the community needs for resources, beds, and units. It is the intent of this report to support the efforts of Homeward and other affiliated stakeholders serving the homeless population based on the results of the Gap Analysis, also known as the Homelessness System Needs Assessment and Centralized Intake Evaluation.

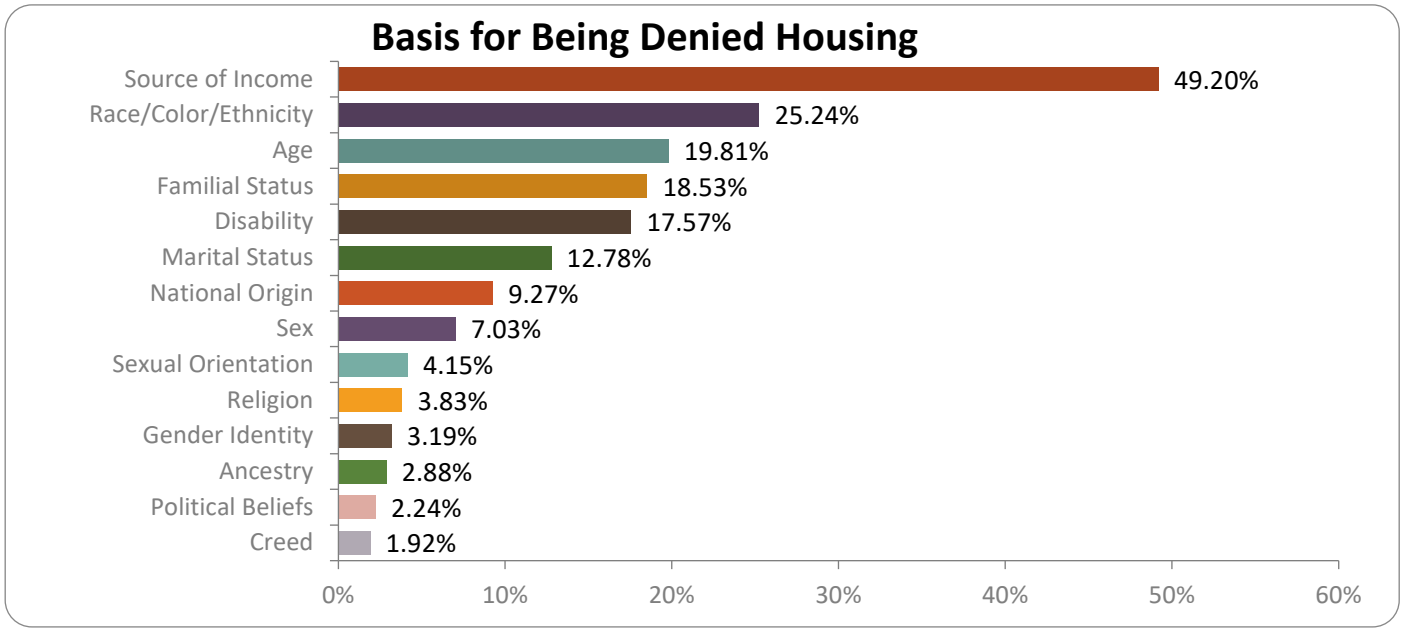
Figure 69: Barriers to Equitable Housing



Survey Question 19: On what basis were you denied housing or treated differently related to housing?

Respondents were asked on what basis they had been denied housing or treated differently related to housing and were asked to select all that apply to a list of protected classes and source of income. This question was answered by 19 percent of the respondents. Of the 313 respondents, nearly 50 percent selected Source of Income as the reason they were denied housing or treated differently related to housing. The following figure shows the breakdown of responses.

Figure 70: Basis for Being Denied Housing

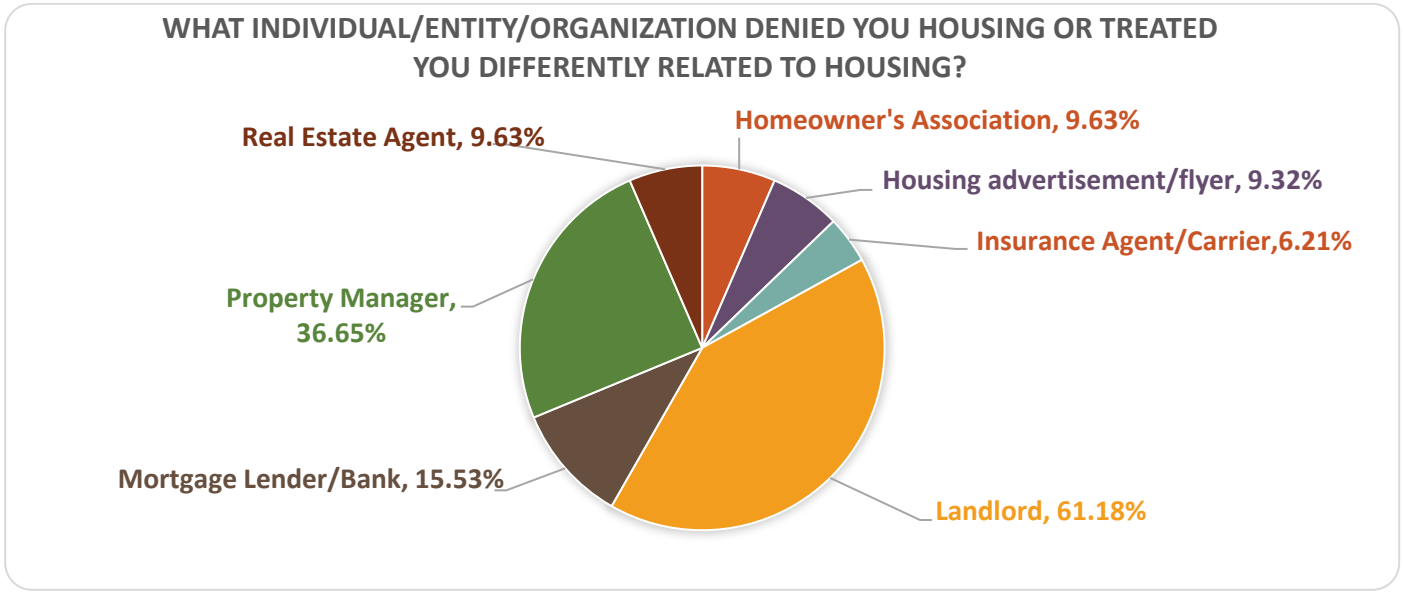


Survey Question 20: What individual/entity/organization denied you housing or treated you differently related to housing?

Of the 318 survey respondents to the next question concerning the individual/entity/organization that denied the housing or treated the respondent differently concerning housing, 61.21 percent selected "Landlord" and 36.65 percent selected "Property Manager." Respondents were allowed to select more than one option. The following figure shows the breakdown of respondent selections.

Of the 348 survey responses, only 73 stated that they had reported the incident in which they were denied housing or treated differently related to housing. The other 275 responders stated they did not report the incident. The most common response to why the respondent did not file a claim is because they did not know how or did not know where to file one.

Figure 71: By whom was housing denied or treated an applicant/tenant differently related to housing?



Survey Question 23: Why did you not report the incident?

Survey question 23 was a follow-up to questions 19 and 20, and asked respondents why they did not report the incident. One-hundred thirty-five respondents provided a written response to describe their reasons for not reporting. The reasons were varied, but similar responses were grouped together and counted as shown in the table below. The reason for not reporting the incident that occurred most frequently was, "I did not know how or that I could report it." The second most frequent response was, "It won't make a difference if I do report it." Similar themes were stated during interviews and listening sessions with stakeholders.

- Over 65 percent of respondents who stated they did not know how to file a claim or that they could file a claim had an income below $50,000.
- Of those who stated they did not know how to file a claim or who to file a claim with:

  -55 percent indicated they were White-Not Hispanic*

  -26 percent indicated they were Black/African American*

  -37 percent Indicated they were Hispanic*

  *Note: percentages include counts for individual race/ethnicities if respondent indicated multiple race/ethnicities

Table 16: Reasons why fair housing issues were not reported

Reason Category	Response Count
Didn't know how to report it	49
Won't make a difference if I do	36
Fear (of retaliation)	12
Tried-No success/Lacked Proof	9
Did something different	7
What they did was legal	4
Lack of resources	4
Did not try	3
Salary to low/high, credit	3
Felt Ashamed	1
Language Barrier	1
Policy dictated the response	1

Survey Question 24: Have you ever requested a landlord, property manager, or homeowner's association to modify their rules, policies, or procedures to make reasonable accommodations for you, such as for your disability, language, or other factor(s)?

Approximately 174 respondents replied "Yes" to this question. Survey Question 25 was asked to those respondents who answered "Yes" to Survey Question 24.

Survey Question 25: What was your request?

Survey Question 25 asked the respondent to describe the accommodation request. The most frequent response to this question concerned accommodation for individuals with disabilities. The respondents indicated that the accommodations were needed to increase accessibility of the features in the unit and the property. The following is a list of summarized responses and the count of occurrences of similar requests.

Table 17: Accommodation Request Descriptions

Summarized Response	Response Count
Accessibility	19
Property Condition, Unit Condition-tenant request for fixes	16
Support Animal	17
Rent/Fees/Rent Payment/Rent History/Eviction History (1)/Source of Income (1)	11
Justice Impacted	4
Housing availability/Better housing options	4
Pet	3
Language Barrier	3
Request for Advocate	2
Financial Hardship	2
Tenant Selection Practices/Equitable Treatment	2
Support staff/property condition/lease	1
Safety	1
Request for Hearing for Section 8	1
Parking Regulations	1
Contract Sale/Mortgage lending	1
Comply with civil rights ruling	1
Children	1

Survey Question 26: What was the response to your request?

As a follow-up question, the respondent was asked Survey Question 26 to describe the response they received to their request for accommodation. The following is a list of summarized responses and the count of occurrences of similar requests.

Table 18: Responses to Accommodation Requests

Summarized Reason	Response Count
Turned down/Denied/Refused	43
Approved/Granted/Fixed (partial or total)	33
No Response	8
Granted if tenant pays all or part	3
Unknown Outcome	3
Financial issues	2
Under Consideration	1

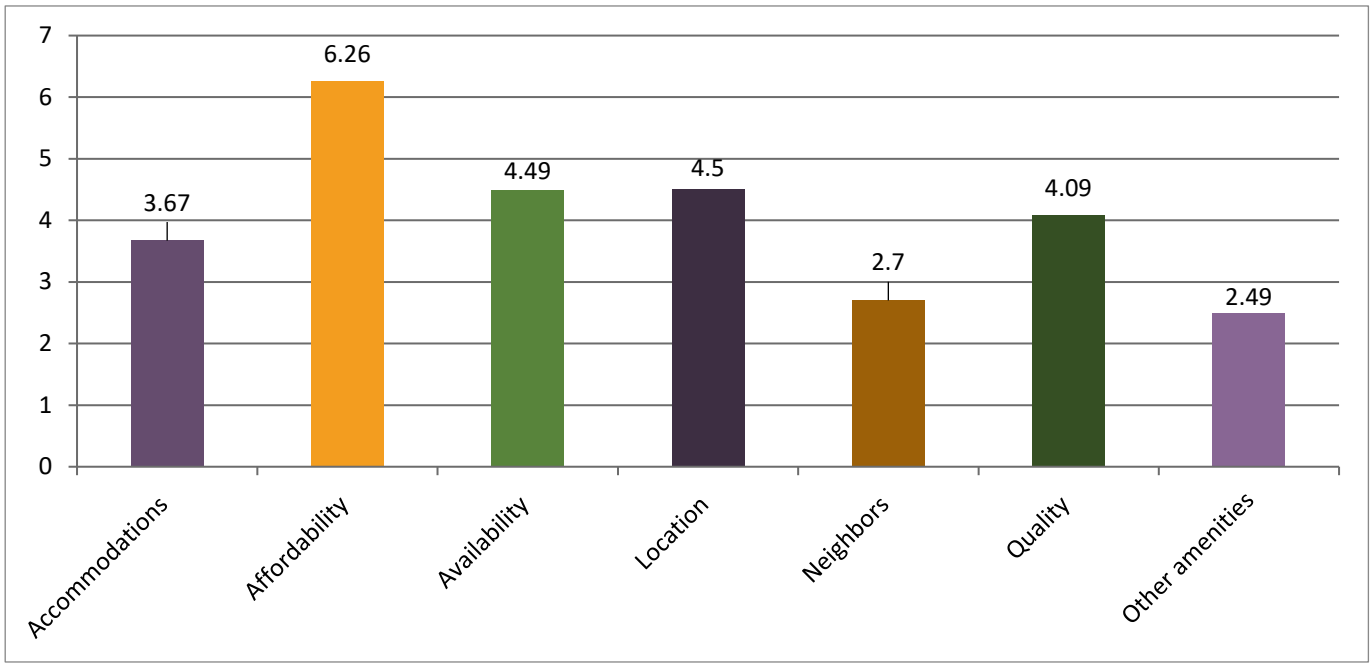
Survey Question 27: Please prioritize the following list of housing factors

The respondents were asked to prioritize the most and least important housing factors. The list of housing factors included the following:

- Accommodations to meet my needs (disability, language, etc.)
- Affordability (housing within my budget)
- Availability (multiple housing options to choose from)
- Neighbors (I get along with others that live near me)
- Location (area that is convenient or desirable for me)
- Quality (cleanliness, correctly functioning utilities/appliances, etc.)
- Other amenities (a place to park my car, do laundry, host guests, etc.)

Similar to the responses to question 17, the respondents prioritized "Affordability" as the most important housing factor. The second most important housing factors that were almost evenly scored were housing availability and location. Quality of housing was also rated higher in importance, falling just .4 points below Availability as an important housing factor.

Figure 72: Prioritized housing factors from survey responses



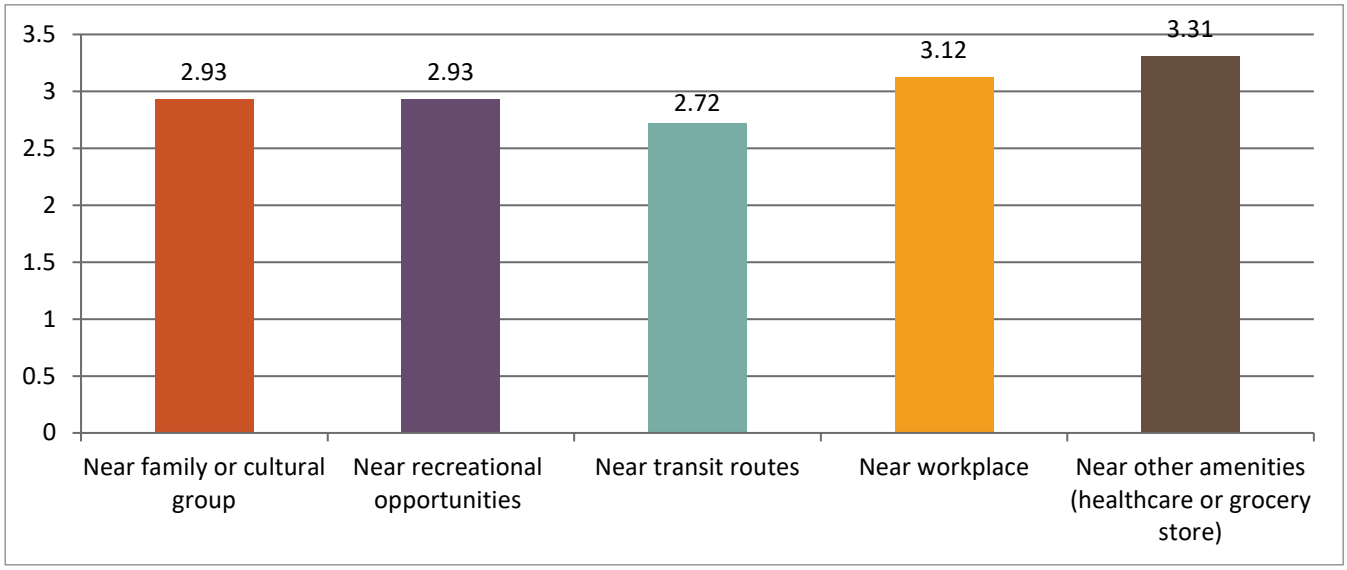
Survey Question 28: Please prioritize the following list of housing location factors for housing.

The respondents were asked to prioritize the most and least important housing location factors. The list of housing factors included the following:

- Near family or cultural group similar to mine
- Near recreational opportunities like a trail or park
- Near transit routes
- Near workplace
- Near other amenities like healthcare or grocery store

Scores for each category were close. Housing being near other amenities such as healthcare or grocery stores were prioritized more frequently, and transit routes prioritized less frequently. Living near family or near recreational opportunities were on average equally scored.

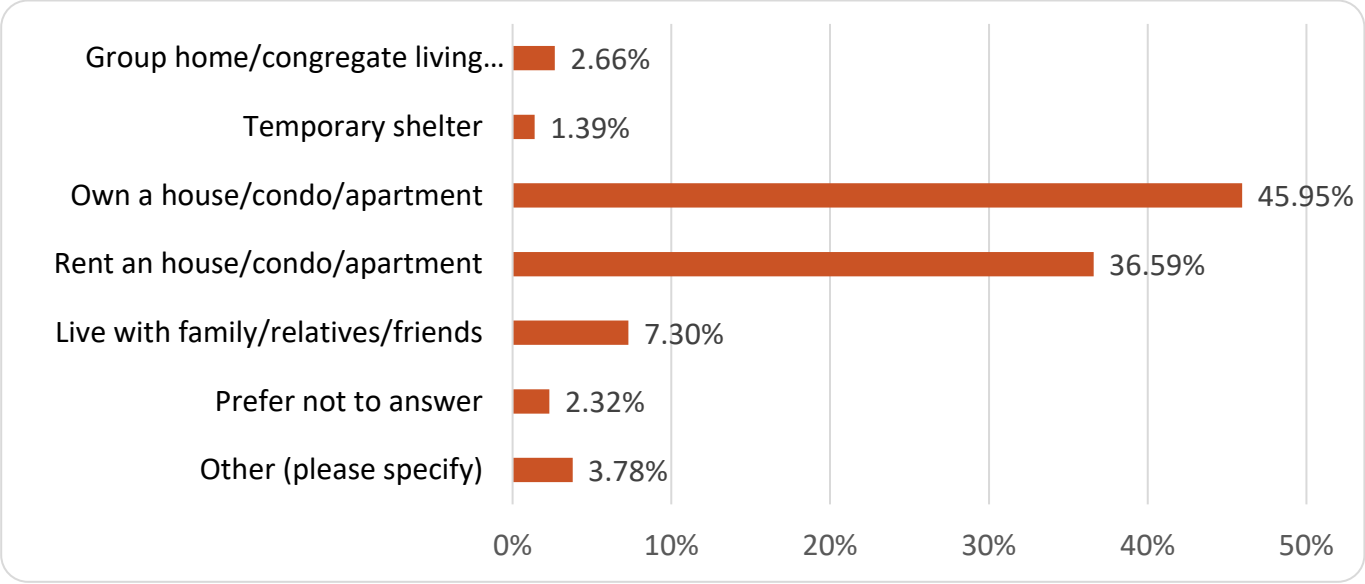
Figure 73: Prioritized housing location factors from survey responses



Survey Question 29: What is your current housing situation?

Respondents were asked to list their current housing situation. The housing situation chosen did impact which questions were asked. Most respondents reported either living in owner-occupied housing, or rental housing. Cohabitation was also an option, which was selected by around 7.3 percent of respondents. A few respondents reported living in group homes such as senior centers. There were also a few respondents who lived in temporary shelters.

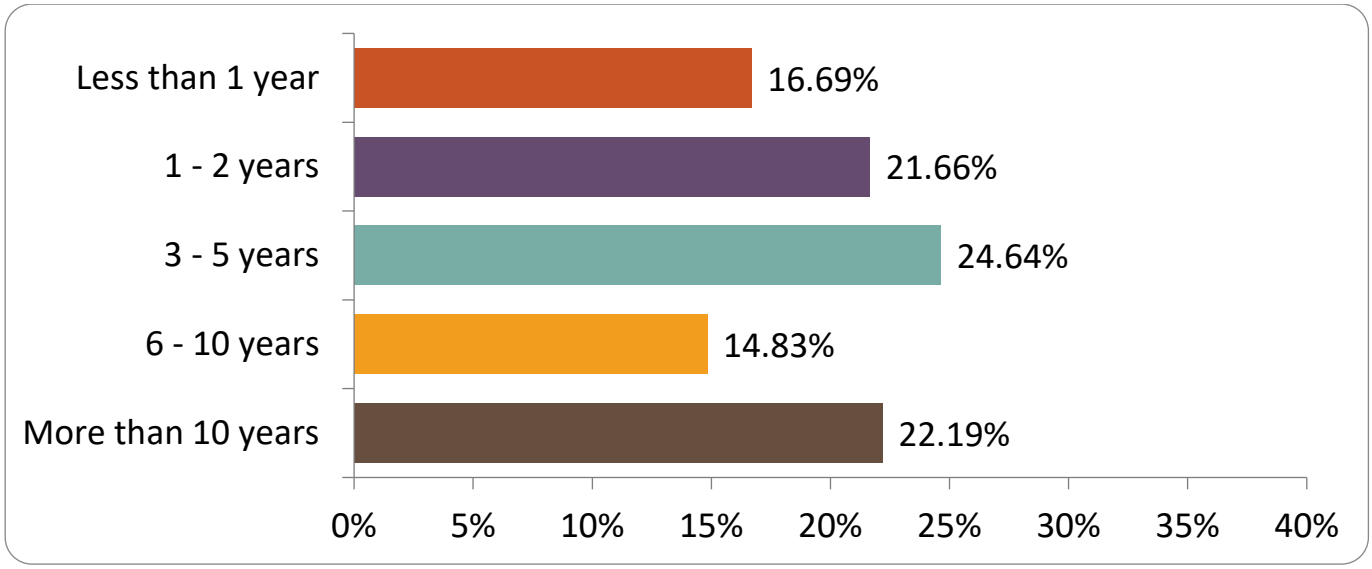
Figure 74: Respondent Current Housing Situation



Survey Question 30: How long have you resided in your current housing situation?

Length of tenure in current housing was also requested in the survey, which had a fairly even distribution. The most common length of residence was about 3-5 years, at nearly a quarter of the respondents. Those who have lived in their housing for over 10 years was the next most common answer, while the in-between selection of 6-10 years was the least common answer. This result may be from sampling but may also suggest that once a household lives in their housing for 5 years, they may have stabilized and may remain in the long term.

Figure 75: Respondent length of residence in current housing situation



I. Fair Housing Goals and Priorities

Goal Setting

After reviewing available data, reading previous plans, engaging in listening sessions and interviews, the City/County staff team for the Analysis of Impediments created a list of potential goals and strategies. Many of the goals came directly from identified solutions to barriers in the Analysis of Impediments narrative and the listening session and interview input. The City/County staff team also aligned the barriers mentioned in the narrative to match HUD's definitions of contributing factors in the goal matrix on the following pages.

The City/County staff team presented its proposed list of goals to the Analysis of Impediments Steering Committee on July 30, 2024. Facilitated by the City/County Staff team, the Steering Committee discussed the list of proposed goals one-by-one as a group to determine whether each one was relevant, achievable, measurable, realistic, and manageable. The language and metrics were polished or more defined where possible. Most strategies occur over five years, through December 31, 2029, while some are ongoing.

Fair Housing Goal Implementation Matrix and Supporting Efforts

The next eleven pages contain the fair housing goals. The Fair Housing Outreach Subcommittee looked for patterns in the proposed goals, and they decided on four major themes. The themes include:

1. Advance equity with education,
2. Preserve and promote affordable housing,
3. Implement local government policies and practices to encourage social equity and mitigate disparate impacts, and
4. Implement other policies and practices that address disparate impacts.

Each goal has strategies and next to each strategy are contributing factors to be addressed by the action and the population impacted by the goal. Most contributing factors listed are directly identified and defined by HUD. Those definitions can be found in Appendix A and throughout the Analysis of Impediments narrative.

The program participants—City of Des Moines, City of West Des Moines, Polk County, and Des Moines Municipal Housing Agency (DMMHA)—who are responsible for the goals, are listed at the top of the table. Additional responsible entity details are in an adjacent column for instances where specific departments or community partners may lead an action.

Solutions or goals that were not incorporated into the nine goals outlined in the goal implementation matrix are still relevant to fair housing and equity issues but may be difficult to implement. Implementation challenges may be either because 1) the program participants will have no direct oversight or governance of the goal, 2) the goal may be too difficult to measure or set a metric, or 3) a goal is better suited to be executed by a community partner, such as a nonprofit, or other local government. Because these goals are important, they are included here as supporting efforts. Supporting efforts will not be directly tracked or monitored by the City of Des Moines, City of West Des Moines, Polk County, or Des Moines Municipal Housing Agency, but the program participants may be able to influence or help with the initiatives.

Themes, Goals, and Strategies	Contributing Factor	Protected Class/Vulnerable Pop Impacted	Entity		Other Responsible Entity (If applicable)	Goal Timeframe
Theme: Advance equity with education						
Goal 1: Advance equity with education through fair housing training for tenants, landlords, boards/commissions, and City/County staff						
Strategies: A. Invite and seek opportunities to collaborate with Civil and Human Rights Agencies from the six county CBSA region (Dallas, Guthrie, Jasper, Madison, Polk, and Warren counties) to develop and deliver educational content for tenants. Educational topics people raised during listening sessions and interviews are: i. When and how to request housing accommodations and rights for people with disabilities. ii. Landlord and tenant rights and responsibilities concerning City Inspection Programs for Rental Properties iii. Educate tenants and require landlords to be transparent when offering renters insurance to tenants that only covers liability and not their assets. Metric: List of program partners/organizations utilizing or referencing resource guides that include description of their service area and distribution practice. Metric: Available internal and/or external funding sources to produce, translate, distribute materials and educational content.	Lack of local private fair housing outreach and enforcement Private discrimination	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X X	Civil & Human Rights Commissions	Dec-29
B. Invite and seek opportunities to collaborate with Civil and Human Rights Agencies from the six county CBSA region (Dallas, Guthrie, Jasper, Madison, Polk, and Warren counties) to develop and deliver educational content for landlords. Educational topics people raised during listening sessions and interviews are: i. Identify and report out on discriminatory practices in renting, and work with landlords and other relevant parties to educate them on these issues and make changes. ii. Processing requests for housing accommodation requests from persons with disability. iii. Discrimination and stigma by landlords when processing an application from a person with a disability. iv. Rights of persons who are justice impacted concerning denial of housing due to a past criminal record. v. The Violence Against Women Act and how that applies to landlords and the Housing Authority vi. Lead Based Paint Disclosure Requirements Metric: Number of landlords who completed the training Metric: Available internal and/or external funding sources to produce, translate, distribute materials and educational content.	Lack of local private fair housing outreach and enforcement Private discrimination	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X X	Civil & Human Rights Commissions	Dec-29
C. Require fair housing training for city and county staff with roles such as Rental Inspection, Rental Assistance, and Rental Property Development. Metric: Number of employees and percent of the total number of employees who completed Fair Housing training.	Lack of local private fair housing outreach and enforcement Private discrimination	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X	Civil & Human Rights Commissions City or County Human Resource Departments	Dec-26
D. Require fair housing training as part of crime-free multi-housing program curriculum for rental certifications (it is currently voluntary), including increased funding to offer additional classes. Metric: Available internal and/or external funding sources to produce, translate, distribute materials and educational content. Metric: Number of attendees	Lack of local private fair housing outreach and enforcement Private discrimination	All protected classes and vulnerable populationsJustice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X	Civil & Human Rights Commissions Neighborhood Inspections (DSM) Building Divisions (WDM)	Dec-29

Goal 2: Encourage program partners to provide financial literacy, rental, and homebuyer education, counseling, and resources.						
Strategies: A. Collaborate with local and regional program partners to create and distribute guides (brochures, websites, documents, call centers, etc.) that also contain contact information and program requirements for vulnerable populations to assist them with identifying housing related resources. i. Identify and compile a list of existing guides and the program partners/organizations who created them. ii. Collaborate with these program partners/organizations to review the resources/guides and do the following: >Identify duplicative efforts and overlap in resources/guides >Identify resources/guides that can be merged/consolidated into one single source resource/guide. >Identify program partners/organizations who can host the resource guides >Identify outdated resources/guides and determine if they should be updated, merged with other resources, or archived. >Develop a plan for annual review of resource guides to ensure they remain current >Encourage local and regional cooperation with the development, maintenance, and distribution of resource guides. Metric: List of program partners/organizations utilizing or referencing resource guides that include a description of their service area and distribution practice. Metric: Available internal and/or external funding sources to produce, translate, distribute materials and educational content.	Lack of local private fair housing outreach and enforcement Private discrimination Quality of affordable housing information	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X X X	Housing Program Partners such as: Anawim Community Housing Initiatives HOME, Inc Des Moines Municipal Housing Authority Central Iowa Regional Housing Authority Greater Des Moines Habitat for Humanity	Dec-29
B. *Develop and Implement a US Housing and Urban Development Post-Purchase Non-Delinquency" educational program, to be named "Post-Purchase Homeowner Success", aimed at addressing issues that negatively impact housing stability, particularly for low-income homeowners. The educational program would be available to all income levels and include the following: i. Library of targeted workshops focused on topics that put families at risk of losing their homes. >Homeowners Insurance – proper coverage, what to do when there is a claim, how to reference check a contractor, etc. >Understanding Property Taxes >Preventative Maintenance, Seasonal Maintenance, Planning for Long-Term Improvements >Energy Improvements – resources available for cost-saving improvements ii. Develop additional workshops for the post-purchase non-delinquent program as issues or gaps in existing educational opportunities are identified. iii. In addition to the workshops, families will be able to obtain 1:1 counseling with a HUD certified housing counselor to help navigate individual situations. Topics may include any issue an existing homeowner may encounter that could threaten housing stability other than mortgage delinquency. Metric: Available internal and/or external funding sources to produce, translate, distribute materials and educational content. *Note: HOME Inc has identified this activity as a goal.	Private Discrimination Quality of affordable housing information	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X	HOME, Inc.	Dec-26
C. *Develop a Landlord and Property Manager Best Practices Toolbox, with course competencies concerning landlord/tenant laws, rental property condition responsibilities, tenant notices, options for ending tenancy. Metric: Available internal and/or external funding sources to produce, translate, distribute materials and educational content. *Note: HOME Inc has identified this activity as a goal.	Private Discrimination Quality of affordable housing information	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X	HOME, Inc.	Dec-26

Theme: Preserve and promote affordable housing						
Goal 3: Promote the preservation of affordable housing units in locations that improve health and quality of life with consideration to the needs of protected classes.						
Strategies: A. 2020-2024 Goal 3.C: Collaborate with local and regional governments to assess feasibility, report findings, and if favorable, create a regional HOME Investment Partnerships Program (HOME) Consortium to promote affordable housing development and preservation in high opportunity areas. Metric –Feasibility Report for the Creation of HOME Investment Partnerships Program (HOME) Consortium Metric –Creation of HOME Investment Partnerships Program (HOME) Consortium	Lack of regional cooperation Community Opposition Location and type of affordable housing	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X X	Surrounding local governments such as City of Johnston, Grimes, Urbandale, Clive, Waukee, or Windsor Heights.	Dec-29
B. Support the formation and fund the future Community Land Trust (CLT) to provide safe, healthy, and affordable homes for purchase by income qualified buyers. Metric: Available internal and/or external funding sources. Metric: Reach milestones of incorporation, seating of board, and first CLT properties into the trust.	Lack of regional cooperation Location and type of affordable housing Lending practices and discrimination Affordable units in a range of sizes	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X X	Surrounding local governments such as City of Johnston, Grimes, Urbandale, Clive, Waukee, or Windsor Heights	Dec-26
C. Implement priorities identified in the 2019 Des Moines Regional Workforce Housing Strategy to inventory and monitor the affordability of rental and homebuyer units with government subsidy. Implement strategies to adjust programs as changes to our local and regional economy occur concerning job wages and availability of affordable units. -Priority 1: Preservation The City and PCHTF should inventory existing affordable units, plan for upcoming affordability expirations, and allocate resources to work with owners to buy additional years. -Priority 3: Monitor and adjust affordability programs. Downtown already has a large proportion of affordable units and low-wage jobs are not growing quickly. City of Des Moines, City of West Moines, and Polk County should monitor job and housing development to determine whether to use the brakes or the gas on affordability. -Priority 4: Purchase additional affordability as conditions dictate, increase the resources flowing to preservation and affordability purchases.	Lack of regional cooperation Location of proficient schools Location of employers Affordable units in a range of sizes Lack of public investment in specific neighborhoods	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X X	Polk County Housing Trust Fund	Dec-29
Goal 4: Encourage development or preservation of affordable housing units with consideration to the needs of protected classes.						
Strategies A. Modify development/funding agreements for City or County-funded new construction or rehabilitation rental projects to include provisions that improve the quality, accessibility, safety, and affordability of units, including design requirements and stipulated tenant lease terms and fees that can be charged by the landlord. Ideas to address issues that were raised during listening sessions and interviews are: i. Place limits on the fees that can be charged and retained by the landlord: >During the application process for rental housing, even when the tenant does not end up securing a unit. >Guest and parking restrictions that require the payment of additional fees. >Fees for Service or Support Animals for individuals with a disability ii. Require design elements and materials and structures for homebuyer properties that are higher quality and longer lasting. Metric: Fees reduced or eliminated in development/funding agreements Savings in fees for applicants trying to secure housing. Metric: Number of affordable single family homes sold with improved quality materials and the approximate number of extended lifespan timeframes of the materials.	Lack of state or local fair housing laws Private discrimination Community opposition Lack of private investment in specific neighborhoods.	All protected classes and vulnerable populationsJustice ImpactedYouth	DSM WDM DMMHA POLK OTHER	X X X X		Dec-29

B. Revised: 2020-2024 Goal 4.B.1-Fund homebuyer housing units for households below 80% AMI, with a goal of developing 30- 3+ bedroom units for homeownership across all participating jurisdictions. Metric: number of units per city and housing nonprofit, broken out by number of bedrooms as of Dec 31 each year	Lack of affordable, accessible housing in range of unit sizes Location and type of affordable housing Lending discrimination	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X		Dec-29
C. Revised: 2020-2024 Goal 4.B.2-Fund the construction or renovation of 50 rental units per year in structures with 5+ units for households below 60% AMI, with a minimum of 5% of the rental units containing 3+ bedrooms across all jurisdictions. Metric: number of units per city and housing nonprofit, broken out by number of bedrooms as of Dec 31 each year	Lack of affordable, accessible housing in range of unit sizes Location and type of affordable housing Private discrimination	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X		Dec-29
D. Revised: 2020-2024 Goal 4.B.3-Fund development construction or renovation of 10 rental or homeownership units per year in attached housing structures with 2-4 units. Metric: number of units per city and housing nonprofit, broken out by number of bedrooms as of Dec 31 each year	Lack of affordable, accessible housing in range of unit sizes Location and type of affordable housing Lending discrimination	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X		Dec-29
E. 2020-2024 Goal 4.C: Implement universal design and accessibility principles for homebuyer and rental projects and give funding preference to projects that have a larger number of accessible units above HUD-funding regulation or city or county building code threshold.	Location of accessible housing Lack of assistance for housing accessibility modifications Private discrimination	Persons with disabilities Older persons	DSM WDM DMMHA POLK OTHER	X X X		Dec-29
F. For City funded projects, modify development/funding agreements to increase requirements for units that will be affordable and accessible to accommodate older persons and persons with disabilities that allow them to remain in place, in proximity to known services, and with easily accessible quality open space. Ideas to address issues that were raised during listening sessions and interviews are: i. Incentivize through funding options more units that are safe, affordable, and accessible rental housing opportunities for older persons who want to downsize to a unit that is near public transportation (including bus stops with shelters for which the surrounding grass is mowed), schools, grocery, medical services, and in walking districts with sidewalks across all participating jurisdictions. ii. Provide incentives through City funding for homeownership or rental projects such that at least 10% of the construction/renovation of single family housing accessible units comply with all ADA minimum standards, and also include additional accessibility functionality, include zero entry principals, universal design elements when constructing the units to ensure they can be accessed without stairs, using gentle slopes and minimal thresholds. iii. Research Universal Design standards through service provider outreach and consultation with the Harking Institute to develop universal design standards for City funded projects. -Metric: number of units per city and housing nonprofit, broken out by number of bedrooms as of Dec 31 each year	Location of accessible housing Impediments to mobility Lack of assistance for housing accessibility modifications Location and type of affordable housing Private discrimination Access to transportation	Persons with disabilitiesOlder persons	DSM WDM DMMHA POLK OTHER	X X X		Dec-29
G. Increase development of City and County owned property into affordable housing for families and individuals with incomes below 30% AMI such that they are not spending over 30% of their income on housing.	Lack of affordable, accessible housing in range of unit sizes Location and type of affordable housing Private discrimination	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X		Dec-29

H. Research and implement financial incentives with the intent to increase financial viability for landlords to rent to higher risk populations. Ideas to address issues that were raised during listening sessions and interviews are: i. House people from protected classes and vulnerable populations and those with incomes below 50% AMI. ii. Rent to justice impacted youth or adult s (including those on the sex offender registry) to reduce housing discrimination and barriers iii. Ensure landlords list properties on www.affordablehousingonline.com and indicate whether they accept Vouchers.	Lack of affordable, accessible housing in range of unit sizes Location and type of affordable housing Private discrimination Community Opposition	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X		Dec-29
I. Advocate for additional funding to assist people with fixed incomes, such as receiving SSI, with paying rental application fees, rental deposits, and rental assistance.	Regulatory barriers to providing housing and supportive services for persons with disabilities	Persons with disabilities	DSM WDM DMMHA POLK OTHER	X X X		Dec-29
Goal 5: Support more service-enriched housing models.						
Strategies: A. 2020-2024 Goal 5.A: Increase the number of permanent housing units with supportive services for the chronically homeless, those with episodic homelessness, and those at risk of homelessness.	Lack of affordable, integrated housing for individuals who need supportive services	Homeless	DSM WDM DMMHA POLK OTHER	 X	Polk County Continuum of Care	Dec-29
B. Homeward Polk County Gap Analysis: https://www.homewardiowa.org/community-collaboration/gap analysis: Implement Housing Focused Case Management. Housing-focused case management quickly engages persons in problem-solving conversations focused on rapid resolution of homelessness.	Lack of affordable, integrated housing for individuals who need supportive services	Homeless	DSM WDM DMMHA POLK OTHER	 X	Polk County Continuum of Care	Dec-29
C. Homeward Polk County Gap Analysis: https://www.homewardiowa.org/community-collaboration/gapanalysis: Expand Rehousing Capacity; this would be through Rapid Re-Housing, Permanent Supportive Housing and other permanent housing. For an optimal family homelessness response system, Des Moines/Polk County needs: -Family Metric: 6 slots of Homelessness Prevention, -Family Metric: 6 slots of Diversion/Rapid Exit, -Family Metric: 29 additional units of Emergency Shelter, -Family Metric: 4 slots of Rapid Rehousing, and -Family Metric: 17 units of Permanent Supportive Housing. -Individual Metric: 43 slots of Homelessness Prevention, -Individual Metric: 43 slots of Diversion/Rapid Exit, -Individual Metric: 48 additional units of Emergency Shelter, -Individual Metric: 333 slots of Rapid Rehousing, and -Individual Metric: 523 units of Permanent Supportive Housing.	Lack of affordable, integrated housing for individuals who need supportive servicesLack of assistance for transition from institutional settings to integrated housing.	Homeless	DSM WDM DMMHA POLK OTHER	X	Polk County Continuum of Care	Dec-29

D. For youth ages 18-24 who are experiencing housing insecurity, research and identify funding sources for the expansion of service-enriched housing models that are facilitated by close proximity between housing, social services, and youth clients, including the provision of housing facilities with health, social, educational, and emotional enrichment programs to help students, especially those youth with limited-English speaking parents.	Location of proficient schools and school assignment policies Lack of affordable integrated housing for individuals who need supportive services	Youth	DSM WDM DMMHA POLK OTHER	 X	Polk County Continuum of Care YSS	Dec-29
E. Increase housing supply/opportunity/unit or bed availability and capacity of services for youth who are homeless, justice impacted, have spent time in but are aging out of foster care, have been in failed adoption, or for those youth who need temporary or permanent non-family related independent housing, including shelters for youth in protected classes and vulnerable populations, especially LGBTQ+ youth.	Lack of affordable, accessible housing in a range of unit sizes. Lack of affordable integrated housing for individuals who need supportive services	Youth	DSM WDM DMMHA POLK OTHER	 X	Polk County Continuum of Care YSS	Dec-29
F. Research and identify funding sources to improve education and safety for protected classes and vulnerable populations whose housing opportunities are limited, for which moving is challenging, and volunteers are limited. Ideas to address issues that were raised during listening sessions and interviews are: i. Expansion and improvement of building security in properties with high risk populations or in areas with higher crime rates. ii. Onsite property management and security in properties with high risk populations or in areas with higher crime rates. iii. Supportive services in properties with high risk populations. iv. Community programming to build supportive relationships between the tenants and with the property managers v. Volunteer moving programs to help older adults move to safe and affordable housing vi. Moving costs for low-income seniors to move out of unsafe and into safe and affordable housing. vii. Increase education and training for staff assisting and providing supportive services to LGBTQ+ residents, especially LGBTQ+ youth, and older adults in senior housing, retirement communities, and nursing homes.	Lack of affordable integrated housing for individuals who need supportive services Location and type of affordable housing Impediments to mobility Location of accessible housing	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X X X	Housing Program Partners such as: Anawim Community Housing Initiatives HOME, Inc Des Moines Municipal Housing Authority	Dec-29
Theme: Encourage social equity and mitigate disparate impacts through local government policies and practices.						
Goal 6: Implement local government policies and practices to encourage social equity and mitigate disparate impacts.						
Strategies: A. Research and identify additional funding for Legal Aid to enable the provision of a wider range of legal services to a wider range of persons, such as increasing the low cap on how much money a person can make to receive services. Metric: Available internal and/or external funding sources.	Private discrimination Unresolved violations of fair housing or civil rights law	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X		Dec-29
B. 2020-2024 Goal 6.B: Monitor the Housing Choice Voucher (HCV) return rate annually and assess changes. i. Research and implement strategies to reduce the HCV return rate if it is greater than 20%. ii. Assess feasibility to implement changes with the goal to reduce the Housing Choice Voucher (HCV) return rate to 10 percent. iii. Create a housing navigator position through a nonprofit housing service provider to refer and assist individuals with their housing search.	Admissions and occupancy policies and procedures, including preferences in publicly supported housingCommunity opposition	All protected classes and vulnerable populationsJustice ImpactedYouth	DSM WDM DMMHAP OLK OTHER	 X		Ongoing

C. Research and implement a strategy to decrease wait times by increasing supply of appropriately sized and safe housing for large and multi-generational housing, for rental assistance, and the opportunity to rent units through the public housing authority.	Inaccessible government facilities or services	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	 X		Ongoing
D. City, county, and public housing authority will review its rental assistance programs and policies, such as for Project Based Vouchers, to identify policies or practices that may unnecessarily restrict neighborhood choice.	Inaccessible government facilities or services	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X X		Ongoing
E. Inventory city and county funds and programs to identify opportunities for reform to reduce the complexity for residence accessing housing programs through Des Moines Municipal Housing Agency and nonprofit housing providers. Example: Simplify forms, plain language, long forms, barriers to understanding.	Inaccessible government facilities or services	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X X		Ongoing
Goal 7: Improve communication and representation in government staff, boards, and commissions to reflect the diversity of the program participants' demographics.						
Strategies A. 2020-2024 Goal 7.C and 7.D: Assess by city and county departments at least two common documents that should be translated into additional languages and determine the languages most likely to be needed, and per the assessment results mentioned above, translate at least two documents from each department into the appropriate languages.	Inaccessible government facilities or services	All protected classes and vulnerable populations with language barriers	DSM WDM DMMHA POLK OTHER	X X X X		Dec-29
B. Research, develop, and implement a comprehensive communication plan for the city or county that includes best practices for community engagement, that can reach diverse populations within the community, and that address language barriers and provides for non-traditional outlets for communication.	Inaccessible government facilities or services	All protected classes and vulnerable populations with language barriers	DSM WDM DMMHA POLK OTHER	X X X X		Dec-29
C. *Research, test and implement new technologies for translation devices – such as simultaneous two-way translation. *Note: HOME Inc has also identified this activity as a goal.	Inaccessible government facilities or services	All protected classes and vulnerable populations with language barriers	DSM WDM DMMHA POLK OTHER	X X X X X	HOME, Inc	Dec-29
D. Assess the effectiveness and provide recommendations for improvement of current efforts to provide translated materials to ensure that the latest trends or concerns with language access at the City are addressed.	Inaccessible government facilities or services	All protected classes and vulnerable populations with language barriers	DSM WDM DMMHA POLK OTHER	X X X X		Ongoing

E. Increase elected official presence at events put on by nonprofits and program partners in the community and voice the support during City Council meetings.	Inaccessible government facilities or services	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X		Ongoing
F. Increase involvement of persons from protected classes and vulnerable populations on boards, commissions, committees, and task forces to allow them to be actively involved in policy direction.	Inaccessible government facilities or services	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X		Ongoing
G. Include media when the council does proclamations. They are good if the media is involved because it is broadcasted and may get more people to show up. Otherwise, it is just for those who attended the event. Encourage proclamations to come from the community.	Inaccessible government facilities or services	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X		Ongoing
Goal 8: Address zoning, city codes, and policies that limit housing choices.						
Strategies: A. 2020-2024 Goal 8.B: Draft an inclusionary housing policy and/or implement inclusionary housing practices and encourage surrounding communities to adopt similar inclusionary housing policies and practices. This includes but is not limited to the current practice of negotiating with developers to set aside at least 10% of units to be affordable to families with annual incomes at or below 65% AMI.	Occupancy codes and restrictions Regulatory barriers to providing housing and supportive services for persons with disabilities Land use and zoning laws	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X		Dec-29
B. Research feasibility, develop, and implement a Community Photo ID card (also known as Municipal ID) for residents as a way to streamline applications for assistance and local services. A Community ID is a number sequence assigned to and used by residents to promote safety and integration of all members of the community.	Private discrimination Community opposition Lack of state and local fair housing laws Political reluctance	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X		Dec-29
C. Improve condition of rental properties and require landlords to provide higher quality rental units through inspection enforcement. i. Identify and implement ways to strengthen City inspection's ability to enforce rental code with landlords who don't maintain suitable living environments in rental properties. ii. Increase inspection staff training to ensure the provision of consistent inspection services that include clear expectations for staff and property owners, improved accuracy of inspections, and more efficient enforcement.	Private discrimination Deteriorated and abandoned properties Lack of private investment in specific neighborhoods	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X X	DSM NID	Dec-25

D. Collaborate with regional partners through Capital Crossroads in exploring land use and zoning policy solutions to ensure there are no unnecessary hardships imposed for affordable housing and to establish zoning systems to make zoning adjustments easier for building more affordable housing and that consider the unique housing conditions and market for each entity. The following are suggestions concerning how this could be accomplished: i. Seek expert recommendations, but also include stakeholder engagement concerning development policy. ii. Provide opportunity for community education and engagement through advocacy for community members through existing educational programming such as the City of West Des Moines' Community Engagement Institute or City of Des Moines' Resident Academy. iii. Actively take part in the statewide initiative to map zoning codes and create the Iowa Zoning Guide, a statewide interactive zoning map and database incorporating data from up to 327 Iowa cities (estimate project completion is October 2025). iv. Participate in regional data collection and knowledge building, track performance data for reforms that have been implemented. Include data in the Housing Strategy dashboard to be developed by the consultant for the City of Des Moines, to develop a Comprehensive Housing Analysis. An example of this is tracking the production of housing unit types like ADU's, condominiums, and subsidized units in the Community Land Trust. v. Collaborate with stakeholders to monitor ongoing processes for barriers for the production of affordable housing and seek solutions to remove those barriers. vi. Emphasize intergovernmental collaboration in forums like the Central Iowa Code Consortium, exploring policy development around missing middle housing, or other forms of stakeholder engagement and education focused on making housing easier to build. Metric – Hiring a consultant or work with existing partners like capital crossroads. Metric – Data collection and tracking of affordable housing units and other housing types. Metric – Report on existing barriers to production of affordable housing and the recommended solutions to remove the barriers.	Lack of regional cooperation Land use and zoning laws Lack of community revitalization strategies Occupancy codes and descriptions Community opposition Location of environmental health hazards	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X X	Capital Crossroads Regional Partners	Dec-29
Theme: Implement other policies and practices that address disparate impacts						
Goal 9: Promote current and research new creative financing or ownership tools.						
Strategies: A. 2020-2024 Goal 9.A: Develop and promote non-traditional homeownership programs that work with people to improve their financial base while moving toward homeownership on fair housing information to tenants, such as Community Land Trust.	Access to financial services Private discrimination Quality of affordable housing information program Lending discrimination	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X X	HOME, Inc Greater DSM Habitat for Humanity, NFC	Dec-29
B. Improve access to homebuyer opportunities for protected classes and vulnerable populations. Ideas to address issues that were raised during listening sessions and interviews are: i. Increase affordable housing supply for people who do not currently have a path to achieving homeownership. ii. Improve access to non-predatory and equitable lending instruments for people who do not currently have a path to obtaining a loan or mortgage. iii. Host homeownership panels in Black communities with local lenders, realtors, and insurance agents to provide information and advice about the home-buying process. iv. Generate list of trusted networks of realtors and lenders with diverse backgrounds relatable to individuals of protected classes hopeful of homeownership.	Access to financial services Private discrimination Quality of affordable housing information program Lending discrimination	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X X	HOME, Inc Greater DSM Habitat for Humanity, NFC	Dec-29

C. Collaborate with local and regional rental housing provider program partners and organizations to develop, deliver, and promote financial literacy educational content. Utilize existing programs offered through local housing nonprofits and service providers, such as resident services within rental housing program partners or the Financial Empowerment Center. Educational topics people raised during listening sessions and interviews are: i. Provide financial and tenant educational content for youth in high school programs ii. Promote current programs providing financial education to protected classes, vulnerable populations, and low-income households (Ex. Neighborhood Finance Corporation Journey to Homeownership supporting African Americans looking to become homeowners.) Metric: Media outlets, social media, and virtual platforms used for educational content or announcements for educational opportunities Metric: List of program partners/organizations utilizing or referencing resource guides that include description of their service area and distribution practice. Metric-Number of families, households, or young adults per year	Access to financial services Private discrimination Quality of affordable housing information program Lending discrimination	All protected classes and vulnerable populations Justice Impacted Youth	DSM WDM DMMHA POLK OTHER	X X X X	HOME, Inc Greater Des Moines Habitat for Humanity Neighborhood Finance Corporation	Dec-29
Supporting Efforts:						
A. Advocate and provide funding for a foster program to pair LGBTQ+ kids/youth who lack family support systems with foster parents into supportive homes	Lack of affordable integrated housing for individuals who need supportive services Location and type of affordable housing	LGBTQ+ Youth	DSM WDM DMMHA POLK OTHER	 X		
B. Research and identify funding sources for the provision of supportive services and independent living supports for seniors and persons with disabilities to allow them to remain in their home, such as a home health aide to provide care in people's home.	Lack of affordable integrated housing for individuals who need supportive services Location and type of affordable housing Impediments to mobility	Older persons Persons with disabilities	DSM WDM DMMHA POLK OTHER	 X		
C. Advocate for increased funding to reduce long waitlists with the intent to improve access to Home and Community Based Services Waivers (HCBS) through Iowa Health and Human Services.	Lack of affordable integrated housing for individuals who need supportive services Location and type of affordable housing	Older persons Persons with disabilities	DSM WDM DMMHA POLK OTHER	 X		
D. Research feasibility of initiating a legislative change to State of Iowa property tax laws to reduce inequity and barriers to homeownership. i. Lower the rate for late interest on delinquent tax from 1.5% per month to 1% per month. ii. Reduce the rate for tax sale interest from 2% per month to 1.5% per month. iii. Allow partial payments of tax sales redemptions. iv. Expand programs and outreach to increase utilization of existing property tax programs in Polk County. -Tax Suspension Program: Iowa Code Sections 427.8-427 -Homestead Credit pursuant to Iowa Code 425, Subchapter 1 -Tax Credit Program: Iowa Code Section 425.17 -Rent Reimbursement Program: Iowa Code Section 425.17	Displacement of residents due to economic reasons	All protected classes and vulnerable populations Justice Impacted	DSM WDM DMMHA POLK OTHER	 X		

J. Conclusion

The Greater Des Moines Area has many awards and positive rankings to be proud of. Such rankings have included:

#8 Top Place to Start a Small Business — *LendingTree, 2023*
#6 Best Place to Live for Families — *U.S. News & World Report, 2023*
Top 20 Most Neighborly City in the U.S. — *Neighbor, 2023*
Top 25 Up-and-Coming Tech Market — *CBRE, 2023*
#1 Place for Young Professionals to Live – *Forbes, 2023*
Top 10 Fastest-Growing Mid-Sized Metro — *Site Selection Group, 2023*
Top Five Small City for Young Graduates — *Pheabs, 2023*
Top 12 Best Mid-Size City in the U.S. — *Extra Space Storage, 2023*
#3 Best Market for Recent College Graduates — *Zillow, 2023*
Top 20 Best Place to Live in the U.S. — *U.S. News & World Report, 2023*
1 Best Midsized Metros for Millennials — *CommercialCafe, 2023*
#7 Lowest Cost of Living in the U.S. — *Apartment List, 2023*
Top 10 City for a Minimalist Lifestyle — *RentCafe, 2023*
#9 Top Metro for Number Economic Development Projects (among metros with a population of 200,000 to 1 million) — *Site Selection Magazine, 2023*
#12 Most Affordable Place to Live in the U.S. — *U.S. News & World Report, 2022*
#4 Most Arts-Vibrant Mid-Sized Community — *SMU DataArts, 2022*
#6 Best Place for Women in Real Estate — *MyEListing, 2022*
Top 10 Most Neighborly City in America — *Neighbor Blog, 2022*
Top 10 Best Affordable City for Gen Z Renters — *GoBankingRates, 2022*
Top 25 Up-and-Coming Tech Market — *CBRE, 2022*
Top 20 Tech City for IT Jobs — *CompTIA, 2022*
One of Five Cool Places in America Where You Can Still Buy a Home for Less Than $200,000 — *MarketWatch, 2022*
Top 10 Best State Capital to Live In — *SmartAsset, 2022*
#7 Most Affordable Housing Market — *GoodHire, 2022*
#6 Top Metro for Number Economic Development Projects (among metros with a population of 200,000 to 1 million) — *Site Selection Magazine, 2022*
Top 10 Place Where It's Easiest to Save for Your First Home — *Money, 2022*
One of 50 Cities Worth Exploring in 2022 — *Travel Pulse, 2022*
Best Mid-Size Town in the Midwest — *Midwest Living, 2022*
#8 Best City for Financial Independence — *chooseFi, 2021*
#5 Top Emerging North American Tech Market — *CBRE, 2021*
#4 Most Sustainable Metro — *Site Selection, 2021*
#8 Most Resilient Tech Hub — *LinkedIn, 2021*
#4 Best Place to Raise Kids — *SmartAsset, 2021*
Named Among Three "Breakout Cities on the Forefront of America's Economic Recovery" — The Wall Street Journal, 2021

(Greater Des Moines Partnership, 2024)

Despite the accolades and awards, there are many residents struggling with inadequate housing, especially as a result of unfair treatment based on biases.

Those who are most impacted by inadequate housing—whether due to excessive costs, substandard conditions, or discriminatory practices that led to unsuitable housing—are people of color and low-income people who live in neighborhoods surrounding the Downtown Des Moines core. Residents of those neighborhoods also have less exposure to opportunity.

After an exhaustive process of interpreting HUD and local data, holding listening sessions and interviews, obtaining survey responses, and reviewing mapped patterns, the Analysis of Impediments Steering Committee, City of Des Moines, City of West Des Moines, Des Moines Municipal Housing Agency, and Polk County, in collaboration with the Polk County Housing Trust Fund (PCHTF), HOMEWARD, Des Moines Area Regional Transit (DART), Mid-Iowa Health Foundation, Evelyn K Davis Center, Des Moines Civil and Human Rights Department, Des Moines Civil and Human Rights Commission, Des Moines Municipal Planning Organization (MPO), West Des Moines Diversity, Equity, and Inclusion Office, and United Way came to a consensus about fair housing goals that could be executed in Central Iowa. They included four major themes that include more education, more affordable housing, and government practices or other local practices that consider equity issues.

The balance to achieve fair housing choice and access to opportunity has been improving over the last 50 years, but it has not been fully achieved. Although the goals listed previously will not remove all barriers to fair housing, the City of Des Moines, City of West Des Moines, Polk County and the Des Moines Municipal Housing Agency with its collaborating partners will unravel some of the longstanding practices that have negatively impacted residents, especially those who are represented in protected classes under fair housing law.

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Appendices

Appendix A: Contributing Factors Definitions from the US Department of Housing and Urban Development

Appendix B: Meetings Dates and Times

Appendix C: Fair Housing Interview and Listening Session Questions

Appendix D: Barriers to Housing and Community Needs Survey

Appendix E: Public Notice and Proof of Publications

Appendix A: Contributing Factors Definitions from the US Department of Housing and Urban Development

Access to financial services

The term "financial services" refers here to economic services provided by a range of quality organizations that manage money, including credit unions, banks, credit card companies, and insurance companies. These services would also include access to credit financing for mortgages, home equity, and home repair loans. Access to these services includes physical access - often dictated by the location of banks or other physical infrastructure - as well as the ability to obtain credit, insurance or other key financial services. Access may also include equitable treatment in receiving financial services, including equal provision of information and equal access to mortgage modifications. For purposes of this contributing factor, financial services do not include predatory lending including predatory foreclosure practices, storefront check cashing, payday loan services, and similar services. Gaps in banking services can make residents vulnerable to these types of predatory lending practices, and lack of access to quality banking and financial services may jeopardize an individual's credit and the overall sustainability of homeownership and wealth accumulation.

Access to proficient schools for persons with disabilities

Individuals with disabilities may face unique barriers to accessing proficient schools. In some jurisdictions, some school facilities may not be accessible or may only be partially accessible to individuals with different types of disabilities (often these are schools built before the enactment of the ADA or the Rehabilitation Act of 1973). In general, a fully accessible building is a building that complies with all of the ADA's requirements and has no barriers to entry for persons with mobility impairments. It enables students and parents with physical or sensory disabilities to access and use all areas of the building and facilities to the same extent as students and parents without disabilities, enabling students with disabilities to attend classes and interact with students without disabilities to the fullest extent. In contrast, a partially accessible building allows for persons with mobility impairments to enter and exit the building, access all relevant programs, and have use of at least one restroom, but the entire building is not accessible and students or parents with disabilities may not access areas of the facility to the same extent as students and parents without disabilities. In addition, in some instances school policies steer individuals with certain types of disabilities to certain facilities or certain programs or certain programs do not accommodate the disability-related needs of certain students.

Access to publicly supported housing for persons with disabilities

The lack of a sufficient number of accessible units or lack of access to key programs and services poses barriers to individuals with disabilities seeking to live in publicly supported housing. For purposes of this assessment, publicly supported housing refers to housing units that are subsidized by federal, state, or local entities. "Accessible housing" refers to housing that accords individuals with disabilities equal opportunity to use and enjoy a dwelling. The concept of "access" here includes physical access for individuals with different types of disabilities (for example, ramps and other accessibility features for individuals with mobility impairments, visual alarms and signals for individuals who are deaf or hard of hearing, and audio signals, accessible signage, and other accessibility features for individuals who are blind or have low vision), as well as the provision of auxiliary aids and services to provide effective communication for individuals who are deaf or hard of hearing, are blind or have low vision, or individuals who have speech impairments. The concept of "access" here also includes programmatic access, which implicates such policies as application procedures, waitlist procedures, transfer procedures and reasonable accommodation procedures.

Access to transportation for persons with disabilities

Individuals with disabilities may face unique barriers to accessing transportation, including both public and private transportation, such as buses, rail services, taxis, and para-transit. The term "access" in this context includes physical accessibility, policies, physical proximity, cost, safety, reliability, etc. It includes the lack of accessible bus stops, the failure to make audio announcements for persons who are blind or have low vision, and the denial of access to persons with service animals. The absence of or clustering of accessible transportation and other transportation barriers may limit the housing choice of individuals with disabilities.

Admissions and occupancy policies and procedures, including preferences in publicly supported housing

The term "admissions and occupancy policies and procedures" refers here to the policies and procedures used by publicly supported housing providers that affect who lives in the housing, including policies and procedures related to marketing, advertising vacancies, applications, tenant selection, assignment, and maintained or terminated occupancy. Procedures that may relate to fair housing include, but are not limited to:

- Admissions preferences (e.g. residency preference, preferences for local workforce, etc.)
- Application, admissions, and waitlist policies (e.g. in-person application requirements, rules regarding applicant acceptance or rejection of units, waitlist time limitations, first come first serve, waitlist maintenance, etc.)
- Income thresholds for new admissions or for continued eligibility
- Designations of housing developments (or portions of developments) for the elderly and/or persons with disabilities
- Occupancy limits
- Housing providers' policies for processing reasonable accommodations and modifications requests
- Credit or criminal record policies
- Eviction policies and procedures.

The availability of affordable units in a range of sizes

The provision of affordable housing is often important to individuals with certain protected characteristics because groups are disproportionately represented among those who would benefit from low-cost housing. What is "affordable" varies by circumstance, but an often-used rule of thumb is that a low- or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. This contributing factor refers to the availability of units that a low- or moderate-income family could rent or buy, including one-bedroom units and multi-bedroom units for larger families. When considering availability, consider transportation costs, school quality, and other important factors in housing choice. Whether affordable units are available with a greater number of bedrooms and in a range of different geographic locations may be a particular barrier facing families with children.

The availability, type, frequency, and reliability of public transportation

Public transportation is shared passenger transport service available for use by the general public, including buses, light rail, and rapid transit. Public transportation includes paratransit services for persons with disabilities. The

availability, type, frequency, and reliability of public transportation affect which households are connected to community assets and economic opportunities. Transportation policies that are premised upon the use of a personal vehicle may impact public transportation. “Availability” as used here includes geographic proximity, cost, safety and accessibility, as well as whether the transportation connects individuals to places, they need to go such as jobs, schools, retail establishments, and healthcare. “Type” refers to method of transportation such as bus or rail. “Frequency” refers to the interval at which the transportation runs. “Reliability” includes such factors as an assessment of how often trips are late or delayed, the frequency of outages, and whether the transportation functions in inclement weather.

Community opposition

The opposition of community members to proposed or existing developments—including housing developments, affordable housing, publicly supported housing (including use of housing choice vouchers), multifamily housing, or housing for persons with disabilities—is often referred to as “Not in my Backyard,” or NIMBY-ism. This opposition is often expressed in protests, challenges to land-use requests or zoning waivers or variances, lobbying of decision-making bodies, or even harassment and intimidation. Community opposition can be based on factual concerns (concerns are concrete and not speculative, based on rational, demonstrable evidence, focused on measurable impact on a neighborhood) or can be based on biases (concerns are focused on stereotypes, prejudice, and anxiety about the new residents or the units in which they will live). Community opposition, when successful at blocking housing options, may limit or deny housing choice for individuals with certain protected characteristics.

Deteriorated and abandoned properties

The term “deteriorated and abandoned properties” refers here to residential and commercial properties unoccupied by an owner or a tenant, which are in disrepair, unsafe, or in arrears on real property taxes. Deteriorated and abandoned properties may be signs of a community’s distress and disinvestment and are often associated with crime, increased risk to health and welfare, plunging decreasing property values, and municipal costs. The presence of multiple unused or abandoned properties in a particular neighborhood may have resulted from mortgage or property tax foreclosures. The presence of such properties can raise serious health and safety concerns and may also affect the ability of homeowners with protected characteristics to access opportunity through the accumulation of home equity. Demolition without strategic revitalization and investment can result in further deterioration of already damaged neighborhoods.

Displacement of residents due to economic pressures

The term “displacement” refers here to a resident’s undesired departure from a place where an individual has been living. “Economic pressures” may include, but are not limited to, rising rents, rising property taxes related to home prices, rehabilitation of existing structures, demolition of subsidized housing, loss of affordability restrictions, and public and private investments in neighborhoods. Such pressures can lead to loss of existing affordable housing in areas experiencing rapid economic growth and a resulting loss of access to opportunity assets for lower income families that previously lived there. Where displacement disproportionately affects persons with certain protected characteristic, the displacement of residents due to economic pressures may exacerbate patterns of residential segregation.

Impediments to mobility

The term “impediments to mobility” refers here to barriers faced by individuals and families when attempting to move to a neighborhood or area of their choice, especially integrated areas and areas of opportunity. This refers

to both Housing Choice Vouchers and other public and private housing options. Many factors may impede mobility, including, but not limited to:

- Lack of quality mobility counseling. Mobility counseling is designed to assist families in moving from high-poverty to low-poverty neighborhoods that have greater access to opportunity assets appropriate for each family (e.g. proficient schools for families with children or effective public transportation.). Mobility counseling can include a range of options including, assistance for families for "second moves" after they have accessed stable housing, and ongoing post-move support for families.

- Lack of appropriate payment standards, including exception payment standards to the standard fair market rent (FMR). Because FMRs are generally set at the 40th percentile of the metropolitan-wide rent distribution, some of the most desirable neighborhoods do not have a significant number of units available in the FMR range. Exception payment standards are separate payment standard amounts within the basic range for a designated part of an FMR area. Small areas FMRs, which vary by zip code, may be used in the determination of potential exception payment standard levels to support a greater range of payment standards.

- Jurisdictional fragmentation among multiple providers of publicly supported housing that serve single metropolitan areas and lack of regional cooperation mechanisms, including PHA jurisdictional limitations.

- HCV portability issues that prevent a household from using a housing assistance voucher issued in one jurisdiction when moving to another jurisdiction where the program is administered by a different local PHA.

- Lack of a consolidated waitlist for all assisted housing available in the metropolitan area.

- Discrimination based on source of income, including SSDI, Housing Choice Vouchers, or other tenant-based rental assistance.

Inaccessible buildings, sidewalks, pedestrian crossings, or other infrastructure

Many public buildings, sidewalks, pedestrian crossings, or other infrastructure components are inaccessible to individuals with disabilities including persons with mobility impairments, individuals who are deaf or hard of hearing, and persons who are blind or have low vision. These accessibility issues can limit realistic housing choice for individuals with disabilities. Inaccessibility is often manifest by the lack of curb cuts, lack of ramps, and the lack of audible pedestrian signals. While the Americans with Disabilities Act and related civil rights laws establish accessibility requirements for infrastructure, these laws do not apply everywhere and/or may be inadequately enforced.

Inaccessible government facilities or services

Inaccessible government facilities and services may pose a barrier to fair housing choice for individuals with disabilities by limiting access to important community assets such as public meetings, social services, libraries, and recreational facilities. Note that the concept of accessibility includes both physical access (including to websites and other forms of communication) as well as policies and procedures. While the Americans with Disabilities Act and related civil rights laws require that newly constructed and altered government facilities, as well as programs and services, be accessible to individuals with disabilities, these laws may not apply in all circumstances and/or may be inadequately enforced.

Lack of affordable, accessible housing in a range of unit sizes

What is "affordable" varies by circumstance, but an often-used rule of thumb is that a low- or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. For purposes of this assessment, "accessible housing" refers to housing that accords individuals with disabilities equal opportunity to use and enjoy a dwelling. Characteristics that affect accessibility may include physical accessibility of units and public and common use areas of housing, as well as application procedures, such as first come first serve waitlists, inaccessible websites or other technology, denial of access to individuals with assistance animals, or lack of information about affordable accessible housing. The clustering of affordable, accessible housing with a range of unit sizes may also limit fair housing choice for individuals with disabilities.

Lack of affordable in-home or community-based supportive services

The term "in-home or community-based supportive services" refers here to medical and other supportive services available for targeted populations, such as individuals with mental illnesses, cognitive or developmental disabilities, and/or physical disabilities in their own home or community (as opposed to in institutional settings). Such services include personal care, assistance with housekeeping, transportation, in-home meal service, integrated adult day services and other services (including, but not limited to, medical, social, education, transportation, housing, nutritional, therapeutic, behavioral, psychiatric, nursing, personal care, and respite). They also include assistance with activities of daily living such as bathing, dressing, eating, and using the toilet, shopping, managing money or medications, and various household management activities, such as doing laundry. Public entities must provide services to individuals with disabilities in community settings rather than institutions when: 1) such services are appropriate to the needs of the individual; 2) the affected persons do not oppose community-based treatment; and 3) community-based services can be reasonably accommodated, taking into account the resources available to the public entity and the needs of others who are receiving disability-related services from the entity. Assessing the cost and availability of these services is also an important consideration, including the role of state Medicaid agencies. The outreach of government entities around the availability of community supports to persons with disabilities in institutions may impact these individuals' knowledge of such supports and their ability to transition to community-based settings.

Lack of affordable, integrated housing for individuals who need supportive services

What is "affordable" varies by the circumstances affecting the individual and includes the cost of housing and services taken together. Integrated housing is housing where individuals with disabilities can live and interact with persons without disabilities to the fullest extent possible. In its 1991 rulemaking implementing Title II of the ADA, the U.S. Department of Justice defined "the most integrated setting appropriate to the needs of qualified individuals with disabilities" as "a setting that enables individuals with disabilities to interact with nondisabled persons to the fullest extent possible." By contrast, segregated settings are occupied exclusively or primarily by individuals with disabilities. Segregated settings sometimes have qualities of an institutional nature, including, but not limited to, regimentation in daily activities, lack of privacy or autonomy, policies limiting visitors, limits on individuals' ability to engage freely in community activities and manage their own activities of daily living, or daytime activities primarily with other individuals with disabilities. For purposes of this tool "supportive services" means medical and other voluntary supportive services available for targeted populations groups, such as individuals with mental illnesses, intellectual or developmental disabilities, and/or physical disabilities, in their own home or community (as opposed to institutional settings). Such services may include personal care, assistance with housekeeping, transportation, in-home meal service, integrated adult day services and other services. They also include assistance with activities of daily living such as bathing, dressing, and using the toilet, shopping, managing money or medications, and various household management activities, such as doing laundry.

Lack of assistance for housing accessibility modifications

The term "housing accessibility modification" refers here to structural changes made to existing premises, occupied or to be occupied by a person with a disability, in order to afford such person full enjoyment and use of the premises. Housing accessibility modifications can include structural changes to interiors and exteriors of dwellings and to common and public use areas. Under the Fair Housing Act, landlords are required by fair housing laws to permit certain reasonable modifications to a housing unit, but are not required to pay for the modification unless the housing provider is a recipient of Federal financial assistance and therefore subject to Section 504 of the Rehabilitation Act or is covered by the Americans with Disabilities Act (in such cases the recipient must pay for the structural modification as a reasonable accommodation for an individual with disabilities). However, the cost of these modifications can be prohibitively expensive. Jurisdictions may consider establishing a modification fund to assist individuals with disabilities in paying for modifications or providing assistance to individuals applying for grants to pay for modifications.

Lack of assistance for transitioning from institutional settings to integrated housing

The integration mandate of the ADA and *Olmstead v. L.C.*, 527 U.S. 581 (1999) (*Olmstead*) compels states to offer community-based health care services and long-term services and supports for individuals with disabilities who can live successfully in housing with access to those services and supports. In practical terms, this means that states must find housing that enables them to assist individuals with disabilities to transition out of institutions and other segregated settings and into the most integrated setting appropriate to the needs of each individual with a disability. A critical consideration in each state is the range of housing options available in the community for individuals with disabilities and whether those options are limited to living with other individuals with disabilities, or whether those options include substantial opportunities for individuals with disabilities to live and interact with individuals without disabilities. For further information on the obligation to provide integrated housing opportunities, please refer to HUD's Statement on the Role of Housing in Accomplishing the Goals of *Olmstead*, the U.S. Department of Justice's Statement on *Olmstead* Enforcement, as well as the U.S. Department of Health and Human Services' Centers for Medicare and Medicaid Services final rule and regulations regarding Home and Community-Based Setting requirements. Policies that perpetuate segregation may include inadequate community-based services; reimbursement and other policies that make needed services unavailable to support individuals with disabilities in mainstream housing; conditioning access to housing on willingness to receive supportive services; incentivizing the development or rehabilitation of segregated settings. Policies or practices that promote community integration may include: the administration of long-term State or locally-funded tenant-based rental assistance programs; applying for funds under the Section 811 Project Rental Assistance Demonstration; implementing special population preferences in the HCV and other programs; incentivizing the development of integrated supportive housing through the LIHTC program; ordinances banning housing discrimination of the basis of source of income; coordination between housing and disability services agencies; increasing the availability of accessible public transportation.

Lack of community revitalization strategies

The term "community revitalization strategies" refers here to realistic planned activities to improve the quality of life in areas that lack public and private investment, services and amenities, have significant deteriorated and abandoned properties, or other indicators of community distress. Revitalization can include a range of activities such as improving housing, attracting private investment, creating jobs, and expanding educational opportunities or providing links to other community assets. Strategies may include such actions as rehabilitating housing; offering economic incentives for housing developers/sponsors, businesses (for commercial and employment opportunities), bankers, and other interested entities that assist in the revitalization effort; and securing financial

resources (public, for-profit, and nonprofit) from sources inside and outside the jurisdiction to fund housing improvements, community facilities and services, and business opportunities in neighborhoods in need of revitalization. When a community is being revitalized, the preservation of affordable housing units can be a strategy to promote integration.

Lack of local private fair housing outreach and enforcement

The term "local private fair housing outreach and enforcement" refers to outreach and enforcement actions by private individuals and organizations, including such actions as fair housing education, conducting testing, bring lawsuits, arranging and implementing settlement agreements. A lack of private enforcement is often the result of a lack of resources or a lack of awareness about rights under fair housing and civil rights laws, which can lead to under-reporting of discrimination, failure to take advantage of remedies under the law, and the continuation of discriminatory practices. Activities to raise awareness may include technical training for housing industry representatives and organizations, education and outreach activities geared to the general public, advocacy campaigns, fair housing testing and enforcement.

Lack of local public fair housing enforcement

The term "local public fair housing enforcement" refers here to enforcement actions by State and local agencies or non-profits charged with enforcing fair housing laws, including testing, lawsuits, settlements, and fair housing audits. A lack of enforcement is a failure to enforce existing requirements under state or local fair housing laws. This may be assessed by reference to the nature, extent, and disposition of housing discrimination complaints filed in the jurisdiction.

Lack of private investment in specific neighborhoods

The term "private investment" refers here to investment by non-governmental entities, such as corporations, financial institutions, individuals, philanthropies, and non-profits, in housing and community development infrastructure. Private investment can be used as a tool to advance fair housing, through innovative strategies such as mixed-use developments, targeted investment, and public-private partnerships. Private investments may include but are not limited to: housing construction or rehabilitation; investment in businesses; the creation of community amenities, such as recreational facilities and providing social services; and economic development of the neighborhoods that creates jobs and increase access to amenities such as grocery stores, pharmacies, and banks. It should be noted that investment solely in housing construction or rehabilitation in areas that lack other types of investment may perpetuate fair housing issues. While "private investment" may include many types of investment, to achieve fair housing outcomes such investments should be strategic and part of a comprehensive community development strategy.

Lack of public investment in specific neighborhoods, including services or amenities

The term "public investment" refers here to the money government spends on housing and community development, including public facilities, infrastructure, services. Services and amenities refer to services and amenities provided by local or state governments. These services often include sanitation, water, streets, schools, emergency services, social services, parks and transportation. Lack of or disparities in the provision of municipal and state services and amenities have an impact on housing choice and the quality of communities. Inequalities can include but are not limited to disparity in physical infrastructure (such as whether or not roads are paved or sidewalks are provided and kept up); differences in access to water or sewer lines, trash pickup, or snow plowing. Amenities can include, but are not limited to recreational facilities, libraries, and parks. Variance in the comparative quality and array of municipal and state services across neighborhoods impacts fair housing choice.

Lack of regional cooperation

The term "regional cooperation" refers here to formal networks or coalitions of organizations, people, and entities working together to plan for regional development. Cooperation in regional planning can be a useful approach to coordinate responses to identified fair housing issues and contributing factors because fair housing issues and contributing factors not only cross multiple sectors—including housing, education, transportation, and commercial and economic development—but these issues are often not constrained by political-geographic boundaries. When there are regional patterns in segregation or R/ECAP, access to opportunity, disproportionate housing needs, or the concentration of affordable housing there may be a lack of regional cooperation and fair housing choice may be restricted.

Lack of resources for fair housing agencies and organizations

A lack of resources refers to insufficient resources for public or private organizations to conduct fair housing activities including testing, enforcement, coordination, advocacy, and awareness-raising. Fair housing testing has been particularly effective in advancing fair housing but is rarely used today because of costs. Testing refers to the use of individuals who, without any bona fide intent to rent or purchase a home, apartment, or other dwelling, pose as prospective buyers or renters of real estate for the purpose of gathering information which may indicate whether a housing provider is complying with fair housing laws. "Resources" as used in this factor can be either public or private funding or other resources. Consider also coordination mechanisms between different enforcement actors.

Lack of state or local fair housing laws

State and local fair housing laws are important to fair housing outcomes. Consider laws that are comparable or "substantially equivalent" to the Fair Housing Act or other relevant federal laws affecting fair housing laws, as well as those that include additional protections. Examples of state and local laws affecting fair housing include legislation banning source of income discrimination, protections for individuals based on sexual orientation, age, survivors of domestic violence, or other characteristics, mandates to construct affordable housing, and site selection policies. Also consider changes to existing State or local fair housing laws, including the proposed repeal or dilution of such legislation.

Land use and zoning laws

The term "land use and zoning laws" refers to regulation by State or local government of the use of land and buildings, including regulation of the types of activities that may be conducted, the density at which those activities may be performed, and the size, shape and location of buildings and other structures or amenities. Zoning and land use laws affect housing choice by determining where housing is built, what type of housing is built, who can live in that housing, and the cost and accessibility of the housing. Examples of such laws and policies include, but are not limited to:

- Limits on multi-unit developments, which may include outright bans on multi-unit developments or indirect limits such as height limits and minimum parking requirements.
- Minimum lot sizes, which require residences to be located on a certain minimum sized area of land.
- Occupancy restrictions, which regulate how many persons may occupy a property and, sometimes, the relationship between those persons (refer also to occupancy codes and restrictions for further information).
- Inclusionary zoning practices that mandate or incentivize the creation of affordable units.

- Requirements for special use permits for all multifamily properties or multifamily properties serving individuals with disabilities.

- Growth management ordinances.

Lending Discrimination

The term "lending discrimination" refers here to unequal treatment based on protected class in the receipt of financial services and in residential real estate related transactions. These services and transactions encompass a broad range of transactions, including but not limited to the making or purchasing of loans or other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling, as well as the selling, brokering, or appraising or residential real estate property. Discrimination in these transaction includes, but is not limited to: refusal to make a mortgage loan or refinance a mortgage loan; refusal to provide information regarding loans or providing unequal information; imposing different terms or conditions on a loan, such as different interest rates, points, or fees; discriminating in appraising property; refusal to purchase a loan or set different terms or conditions for purchasing a loan; discrimination in providing other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling or other financial assistance secured by residential real estate; and discrimination in foreclosures and the maintenance of real estate owned properties.

Location of accessible housing

The location of accessible housing can limit fair housing choice for individuals with disabilities. For purposes of this assessment, accessible housing refers to housing opportunities in which individuals with disabilities have equal opportunity to use and enjoy a dwelling. Characteristics that affect accessibility may include physical accessibility of units and public and common use areas of housing, as well as application procedures, such as first come first serve waitlists, inaccessible websites or other technology, denial of access to individuals with assistance animals, or lack of information about affordable accessible housing. Federal, state, and local laws apply different accessibility requirements to housing. Generally speaking, multifamily housing built in 1991 or later must have accessibility features in units and in public and common use areas for persons with disabilities in accordance with the requirements of the Fair Housing Act. Housing built by recipients of Federal financial assistance or by, on behalf of, or through programs of public entities must have accessibility features in units and in public and common use areas, but the level of accessibility required may differ depending on when the housing was constructed or altered. Single family housing is generally not required to be accessible by Federal law, except accessibility requirements typically apply to housing constructed or operated by a recipient of Federal financial assistance or a public entity. State and local laws differ regarding accessibility requirements. An approximation that may be useful in this assessment is that buildings built before 1992 tend not to be accessible.

Location of employers

The geographic relationship of job centers and large employers to housing, and the linkages between the two (including, in particular, public transportation) are important components of fair housing choice. Include consideration of the type of jobs available, variety of jobs available, job training opportunities, benefits and other key aspects that affect job access.

Location of environmental health hazards

The geographic relationship of environmental health hazards to housing is an important component of fair housing choice. When environmental health hazards are concentrated in particular areas, neighborhood health and safety may be compromised, and patterns of segregation entrenched. Relevant factors to consider include the type and number of hazards, the degree of concentration or dispersion, and health effects such as asthma,

cancer clusters, obesity, etc. Additionally, industrial siting policies and incentives for the location of housing may be relevant to this factor.

Location of proficient schools and school assignment policies

The geographic relationship of proficient schools to housing, and the policies that govern attendance, are important components of fair housing choice. The quality of schools is often a major factor in deciding where to live and school quality is also a key component of economic mobility. Relevant factors to consider include whether proficient schools are clustered in a portion of the jurisdiction or region, the range of housing opportunities close to proficient schools, and whether the jurisdiction has policies that enable students to attend a school of choice regardless of place of residence. Policies to consider include but are not limited to: inter-district transfer programs, limits on how many students from other areas a particular school will accept, and enrollment lotteries that do not provide access for the majority of children.

Location and type of affordable housing

Affordable housing includes but is not limited to publicly supported housing; however, each category of publicly supported housing often serves different income-eligible populations at different levels of affordability. What is "affordable" varies by circumstance, but an often-used rule of thumb is that a low- or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. The location of housing encompasses the current location as well as past siting decisions. The location of affordable housing can limit fair housing choice, especially if the housing is located in segregated areas, R/ECAPs, or areas that lack access to opportunity. The type of housing (whether the housing primarily serves families with children, elderly persons, or persons with disabilities) can also limit housing choice, especially if certain types of affordable housing are located in segregated areas, R/ECAPs, or areas that lack access to opportunity, while other types of affordable housing are not. The provision of affordable housing is often important to individuals with protected characteristics because they are disproportionately represented among those that would benefit from low-cost housing.

Occupancy codes and restrictions

The term "occupancy codes and restrictions" refers here to State and local laws, ordinances, and regulations that regulate who may occupy a property and, sometimes, the relationship between those persons. Standards for occupancy of dwellings and the implication of those standards for persons with certain protected characteristics may affect fair housing choice. Occupancy codes and restrictions include, but are not limited to:

- Occupancy codes with "persons per square foot" standards.
- Occupancy codes with "bedrooms per persons" standards.
- Restrictions on number of unrelated individuals in a definition of "family."
- Restrictions on occupancy to one family in single family housing along with a restricted definition of "family."
- Restrictions that directly or indirectly affect occupancy based on national origin, religion, or any other protected characteristic.
- Restrictions on where voucher holders can live.

Private Discrimination

The term "private discrimination" refers here to discrimination in the private housing market that is illegal under the Fair Housing Act or related civil rights statutes. This may include, but is not limited to, discrimination by landlords, property managers, home sellers, real estate agents, lenders, homeowners' associations, and condominium boards. Some examples of private discrimination include:

- Refusal of housing providers to rent to individuals because of a protected characteristic.
- The provision of disparate terms, conditions, or information related to the sale or rental of a dwelling to individuals with protected characteristics.
- Steering of individuals with protected characteristics by a real estate agent to a particular neighborhood or area at the exclusion of other areas.
- Failure to grant reasonable accommodation or modification to persons with disabilities.
- Prohibitions, restrictions, or limitations on the presence or activities of children within or around a dwelling.

Useful references for the extent of private discrimination may be number and nature of complaints filed against housing providers in the jurisdiction, testing evidence, and unresolved violations of fair housing and civil rights laws.

Quality of affordable housing information programs

The term "affordable housing information programs" refers here to the provision of information related to affordable housing to potential tenants and organizations that serve potential tenants, including the maintenance, updating, and distribution of the information . This information includes, but is not limited to, listings of affordable housing opportunities or local landlords who accept Housing Choice Vouchers; mobility counseling programs; and community outreach to potential beneficiaries. The quality of such information relates to, but is not limited to:

- How comprehensive the information is (e.g., that the information provided includes a variety of neighborhoods, including those with access to opportunity indicators)
- How up to date the information is (e.g., that the publicly supported housing entity is taking active steps to maintain, update and improve the information).
- Pro-active outreach to widen the pool of participating rental housing providers, including both owners of individual residences and larger rental management companies.

Regulatory barriers to providing housing and supportive services for persons with disabilities

Some local governments require special use permits for or place other restrictions on housing and supportive services for persons with disabilities, as opposed to allowing these uses as of right. These requirements sometimes apply to all groups of unrelated individuals living together or to some subset of unrelated individuals. Such restrictions may include, but are not limited to, dispersion requirements or limits on the number of individuals residing together. Because special use permits require specific approval by local bodies, they can enable community opposition to housing for persons with disabilities and lead to difficulty constructing this type of units in areas of opportunity or anywhere at all. Other restrictions that limit fair housing choice include

requirements that life-safety features appropriate for large institutional settings be installed in housing where supportive services are provided to one or more individuals with disabilities. Note that the Fair Housing Act makes it unlawful to utilize land use policies or actions that treat groups of persons with disabilities less favorably than groups of persons without disabilities, to take action against, or deny a permit, for a home because of the disability of individuals who live or would live there, or to refuse to make reasonable accommodations in land use and zoning policies and procedures where such accommodations may be necessary to afford persons or groups of persons with disabilities an equal opportunity to use and enjoy housing.

Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs

The term "siting selection" refers here to the placement of new publicly supported housing developments. Placement of new housing refers to new construction or acquisition with rehabilitation of previously unsubsidized housing. State and local policies, practices, and decisions can significantly affect the location of new publicly supported housing. Local policies, practices, and decisions that may influence where developments are sited include, but are not limited to, local funding approval processes, zoning and land use laws, local approval of LIHTC applications, and donations of land and other municipal contributions. For example, for LIHTC developments, the priorities and requirements set out in the governing Qualified Allocation Plan (QAP) influence where developments are located through significant provisions in QAPs such as local veto or support requirements and criteria and points awarded for project location.

Source of income discrimination

The term "source of income discrimination" refers here to the refusal by a housing provider to accept tenants based on type of income. This type of discrimination often occurs against individuals receiving assistance payments such as Supplemental Security Income (SSI) or other disability income, social security or other retirement income, or tenant-based rental assistance, including Housing Choice Vouchers. Source of income discrimination may significantly limit fair housing choice for individuals with certain protected characteristics. The elimination of source of income discrimination and the acceptance of payment for housing, regardless of source or type of income, increases fair housing choice and access to opportunity.

State or local laws, policies, or practices that discourage individuals with disabilities from being placed in or living in apartments, family homes, and other integrated settings

State and local laws, policies, or practices may discourage individuals with disabilities from moving to or being placed in integrated settings. Such laws, policies, or practices may include medical assistance or social service programs that require individuals to reside in institutional or other segregated settings in order to receive services, a lack of supportive services or affordable, accessible housing, or a lack of access to transportation, education, or jobs that would enable persons with disabilities to live in integrated, community-based settings.

Unresolved violations of fair housing or civil rights law

Unresolved violations of fair housing and civil rights laws include determinations or adjudications of a violation or relevant laws that have not been settled or remedied. This includes determinations of housing discrimination by an agency, court, or Administrative Law Judge; findings of noncompliance by HUD or state or local agencies; and noncompliance with fair housing settlement agreements.

(US Dept of Housing and Urban Development)

Appendix B: Fair Housing Interview and Listening Session Questions

1. Where in Des Moines is your organization located? What areas or neighborhoods do you serve?
2. What specific community (or subpopulation) do you serve?
3. What is the role of your organization in the community? Are there any ongoing projects that you are working on with the community? Are there specific short or long-term goals you are assisting your community to achieve? Are these goals part of a larger plan?
4. How do you normally do outreach or request feedback from members of that community? Have you recently had any meetings with them?
5. Are there other similar organizations you partner with?
6. What are the fair housing issues facing your communities served? What are some other issues/obstacles to housing or opportunity that your population faces?
7. What would need to change in Des Moines to ensure equal access to opportunities for the community you serve? (city policy, housing access, etc.)
8. Have there been any recent legislation or other activities that have disproportionately impacted your community?

Appendix C: Barriers to Housing and Community Needs Survey

i. Barriers to Housing and Community Needs Survey Questions

Barriers to Housing and Community Needs Survey

Demographics

Your information is 100% anonymous. Demographic data is information about groups of people according to certain attributes or socioeconomic factors such as age, race, household type, and income. Demographic information is an important data point for research because it can provide broad insights and patterns of how subpopulations define and prioritize community needs.

* 1. What city do you live in?

2. What county do you reside in?

- ◯ Dallas
- ◯ Guthrie
- ◯ Jasper
- ◯ Madison
- ◯ Polk
- ◯ Warren
- ◯ Other (please specify)

3. What is your Zip Code?

4. What is your age range?

- ◯ Under 18
- ◯ 18-24
- ◯ 25-34
- ◯ 35-44
- ◯ 45-54
- ◯ 55-64
- ◯ 65+

5. What is your average household income?

- ◯ Under $15,000
- ◯ Between $15,000 and $29,999
- ◯ Between $30,000 and $49,999
- ◯ Between $50,000 and $74,999
- ◯ Between $75,000 and $99,999
- ◯ Between $100,000 and $150,000
- ◯ Over $150,000

6. What is your race?

- ◯ White or Caucasian
- ◯ Black or African American
- ◯ Asian or Asian American
- ◯ American Indian or Alaska Native
- ◯ Native Hawaiian or other Pacific Islander
- ◯ Another race
- ◯ Prefer Not to Answer

7. What is your ethnicity?

- ◯ Hispanic
- ◯ Not Hispanic

8. What type of household do you live in?
Select all that apply.

- ☐ Single Person Household
- ☐ Single Parent Household
- ☐ Two-Parent Household with Minor Children
- ☐ Couple
- ☐ Unaccompanied Youth (Age 14-18)
- ☐ Related Adults Living Together
- ☐ Unrelated Adults Living Together
- ☐ Senior Household (Age 62+)
- ☐ Formerly Homeless
- ☐ Currently Homeless

9. How many people currently live in your household?

- ◯ 1
- ◯ 2
- ◯ 3
- ◯ 4
- ◯ 5
- ◯ 6
- ◯ 7 or more

What are the current community needs that can be met via this program?

10. Community Priorities

Please rank the following in order of priority for the City of Des Moines.

You can drag and drop into your ranked order.

(1 = Highest Need and 6 = Lowest Need).

☐	**Affordable Housing** – Rehabilitation of Owner-Occupied Housing; Transitional Housing; Housing for Disabled; New Affordable Single or Multi-Family Housing; Affordable Rental Housing; Lead-based Paint Test/Abatement; Energy Efficient Improvements; Down Payment Assistance; Senior Housing
☐	**Demolition & Clearance** – Demolition of Dilapidated Housing; Debris Removal; Code Enforcement; Cleanup of Abandoned Lots
☐	**Economic Development** – Start-up Business Assistance; Small Business Loans; Job Creation/Retention; Employment Training; Façade Improvement; Business Mentoring
☐	**Public Improvements** – Sidewalks, ADA Ramps, Water and/or Sewer Line, Storm Water Drainage, Street Paving, Street Lighting, Trails
☐	**Public Facilities** – Senior Centers; Youth Centers; Child Care Centers; Parks and Recreational Facilities; Health Care Facilities; Community Centers; Fire Stations and Equipment

☐ **Public Services** – Senior & Youth Activities, Child Care Services, Transportation Services; Anti-Crime Programs; Fair Housing; Health Services; Mental Health Services; Legal Services, Domestic Violence Services; Substance Abuse Services; Homeless Shelters & Services; HIV/AIDS Centers Services; Neglected/Abused Children Services; Services for the Disabled; Accessibility Improvements

11. Affordable Housing

Which type of project would you recommend be funded using grant funds?
Select only one.

- ◯ Energy Efficient Improvements
- ◯ Rehab of Owner-Occupied Housing
- ◯ Down Payment Assistance
- ◯ Senior or Transitional Housing
- ◯ Other (please specify)
- ◯ New Affordable Rental or Homeownership Housing
- ◯ Lead Paint Testing/Abatement
- ◯ Fair Housing

12. Demolition & Clearance

Which type of project would you recommend be funded using grant funds?
Select only one.

- ◯ Demolition of Dilapidated Housing
- ◯ Code Enforcement/Cleanup of Abandoned Lots
- ◯ Other (please specify)

13. Economic Development

Which type of project would you recommend be funded using grant funds?
Select only one.

- ◯ Small Business Assistance
- ◯ Business Mentoring

- ◯ Workforce Development
- ◯ Façade Improvements
- ◯ Job Creation/Retention
- ◯ Public Transportation
- ◯ Other (please specify)

14. Public Improvements

Which type of project would you recommend be funded using grant funds?
Select only one.

- ◯ Stormwater Improvements
- ◯ Sidewalks
- ◯ Water/Sewer Improvements
- ◯ ADA Ramps
- ◯ Street Improvement
- ◯ Trails
- ◯ Street Lighting
- ◯ Neighborhood Cleanup
- ◯ Other (please specify)

15. Public Facilities

Which type of project would you recommend be funded using grant funds?
Select only one.

- ◯ Multi-Purpose Community Centers (Senior, Youth, Child Care, Health)
- ◯ Parks & Recreational Facilities
- ◯ Fire Stations
- ◯ Libraries
- ◯ Other (please specify)

16. Public Services

Which type of project would you recommend be funded using grant funds? *Select only three.*

- [ ] Domestic Violence Services
- [ ] Substance Abuse Services
- [ ] Fair Housing Services
- [ ] Homeless Services
- [ ] Legal Services
- [ ] Hazard Mitigation
- [ ] Neglected/Abused Children Services
- [ ] Other (please specify)
- [ ] Transportation Services
- [ ] Anti-Crime Programs
- [ ] Health Services
- [ ] Mental Health Services
- [ ] Senior Services/Activities
- [ ] Youth Services/Activities
- [ ] Child Care Services

17. Which of the following do you consider to be the biggest challenge to achieving equitable housing? (Select one)

- ◯ Lack of affordable housing stock
- ◯ Inadequate funding for low-income housing programs
- ◯ Discriminatory lending and housing policies
- ◯ Zoning and land-use regulations that limit housing diversity
- ◯ Insufficient support for the homelessness prevention programs
- ◯ Other (please specify)

As part of the planning process, the City of Des Moines Community Development Department is required to analyze factors that limit fair housing choice in the City. Your own experiences will contribute to the efforts to research obstacles such as the nature and extent of housing discrimination in the City of Des Moines. This information will be used to assist in developing strategies to overcome impediments to fair housing choice. This portion of the survey is for information gathering purposes only.

* 18. Have you been denied housing or experienced different treatment related to housing based on your age, disability, family make-up, gender identity, race, religion, sexual orientation, source of income or another identifying factor?

- ◯ Yes-**Continue to question 19**
- ◯ No-**Go to question 23**

19. On what basis were you denied housing or treated differently related to housing? (Choose all that apply)

- ☐ Age
- ☐ Ancestry
- ☐ Creed
- ☐ Disability
- ☐ Familial Status
- ☐ Gender Identity
- ☐ Marital Status
- ☐ National Origin
- ☐ Political Beliefs
- ☐ Race/Color/Ethnicity
- ☐ Religion
- ☐ Sex
- ☐ Sexual Orientation
- ☐ Source of Income

Other (please specify)

20. What individual/entity/organization denied you housing or treated you differently related to housing? (Choose all that apply)

- [ ] Homeowner's Association
- [ ] Housing advertisement/flyer/informational brochure
- [ ] Insurance Agent/Carrier
- [ ] Landlord
- [ ] Mortgage Lender/Bank
- [ ] Property Manager
- [ ] Real Estate Agent

Other (please specify)

* 21. Did you report the incident?

- ◯ Yes - Go to question 22.1
- ◯ No - Go to question 22.2

* 22.1. If you answered 'yes' to question 21:
Who did you report the incident to and what was the result?

- ◯ Prefer not to answer
- ◯ Response

22.2 If you answered 'no' to question 21:
Why did you not report the incident?

- ◯ Prefer not to answer
- ◯ Response

* 23. Have you ever requested a landlord, property manager, or homeowner's association to modify their rules, policies, or procedures to make reasonable accommodations for you, such as for your disability, language, or other factor(s)?

- ◯ Yes - Continue to question 24
- ◯ No - Go to question 26
- ◯ Prefer not to answer

24. What was your request?

- ◯ Prefer not to answer

Response

25. What was the response to your request?

- ◯ Prefer not to answer

Response

26. Please prioritize the following list of housing factors.
You can place a number in the corresponding box from 1 to 7.
(1 = Most important and 7 = Least important).

- [ ] Accommodations to meet my needs (disability, language, etc.)
- [ ] Affordability (housing within my budget)
- [ ] Availability (multiple housing options to choose from)
- [ ] Neighbors (I get along with others that live near me)
- [ ] Location (area that is convenient or desirable for me)
- [ ] Quality (cleanliness, correctly functioning utilities/appliances, etc.)
- [ ] Other amenities (a place to park my car, do laundry, host guests etc.)

27. Please prioritize the following list of housing location factors for housing.
You can place a number in the corresponding box from 1 to 5.
(1 = Most important and 5 = Least important).

- [ ] Location near family or cultural group similar to mine
- [ ] Location near recreational opportunities like a trail or park
- [ ] Location near transit routes
- [ ] Location near workplace
- [ ] Location near other amenities like healthcare or grocery store

28. What is your current housing situation?

- ◯ I live in a group home/congregate living facility/assisted care facility
- ◯ I live in a temporary shelter
- ◯ I own a house/condo/apartment
- ◯ I rent an house/condo/apartment
- ◯ I live with family/relatives/friends
- ◯ Prefer not to answer
- ◯ Other (please specify)

29. How long have you resided in your current housing situation?

- ◯ Less than 1 year
- ◯ 1 - 2 years
- ◯ 3 - 5 years
- ◯ 6 - 10 years
- ◯ More than 10 years

30. What barriers did you face in securing your current housing situation?

- ◯ None or N/A
- ◯ Prefer not to answer

Other (please specify)

31. What barriers do you face as a resident of your current housing situation?

- ◯ None or N/A
- ◯ Prefer not to answer

Other (please specify)

[ ]

* 32. Are you actively searching or plan to search for a new housing situation?

- ◯ Yes
- ◯ No
- ◯ Prefer not to answer

33. What barriers are you facing or expect to face as you search for a new housing situation?

- ◯ I am not/do not expect to face any barriers

Response

[ ]

ii. Mini Grant Program Description

The City of Des Moines and Des Moines Municipal Housing Authority partnered with the City of West Des Moines and Polk County to conduct the Barriers to Housing and Community Needs Survey for the Analysis of Impediments to Fair Housing Choice Plan. The following organizations/agencies contributed funding to the Mini Grant Program:

Funding Sources	Funding Amount
City of Des Moines	$10,000.00
Polk County Housing Trust Fund	$5,000.00
Mid-Iowa Health Foundation	$5,000.00
United Way of Central Iowa	$15,400.00
Total	$35,400.00

Through the Mini Grant Program for the Barriers to Housing and Community Needs Survey, the Steering Committee and City/Staff team encouraged service providers who accepted the Mini Grant to obtain a minimum of 25 responses to the Barriers to Housing and Community Needs Assessment survey. Polk County Housing Trust Fund was the fiscal agent for the Mini Grant funding. The Steering Committee and City/Staff Team offered mini grants of $1,000 to the Mini Grant recipients for encouraging and assisting residents to complete the survey. The organizations receiving the mini grants were responsible for promoting the survey to the populations they serve, seeking responses for the survey, and committing to receiving completed survey responses from the populations they represent. The purpose of the Mini Grant Program was to reach diverse populations within our community who frequently experience barriers to fair housing.

Upon receiving an award for this Mini-Grant Program, the Mini Grant recipient organization agreed to the following:
--Conduct grant activities between May 20th, 2024-July 26. 2024
--Provide outreach/awareness of Barriers to Housing to clients/constituency using materials provided by the Steering Committee.
--Aim to get at least 25 clients to complete the Barriers to Housing survey
--Provide an update by email of outreach/awareness activities and estimate of how many clients completed the survey

iii. Mini Grant Program Participants

Organization Name
The Beacon
Central Iowa Center for Independent Living
Nancy's Place
8th & College Connections
MercyOne House of Mercy
Monsoon Asians & Pacific Islanders in Solidarity
IMPACT Community Action Partnership
HOME, Inc.
Afghan Partners in Iowa
Hope Ministries
Black Women 4 Healthy Living
Rebuilding Together Greater Des Moines
Candeo

iv. Survey Promotional Materials

Civitas – Community Needs Assessment Survey Flyer

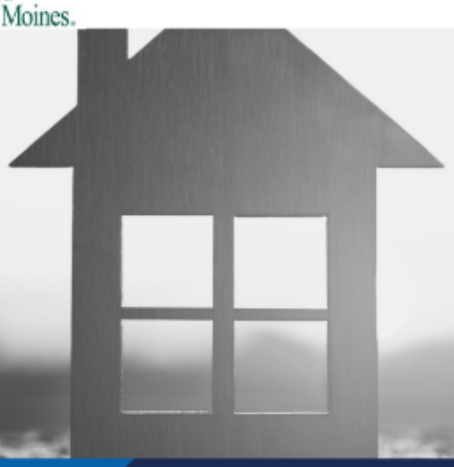
CITY OF DES MOINES

THE CITY OF West Des Moines.

POLK COUNTY Leading the Way

COMMUNITY NEEDS ASSESSMENT

Community Feedback Needed



HOUSING IS AFFORDABLE WHEN IT COMPRISES NO MORE THAN 30% OF THE FAMILY'S BUDGET. FAMILIES SPENDING MORE THAN THIS ON HOUSING ARE COST-BURDENED.

THE FAIR HOUSING ACT PROTECTS AGAINST HOUSING DISCRIMINATION BASED ON RACE, COLOR, FAMILIAL STATUS, NATIONAL ORIGIN, RELIGION, SEX, DISABILITY

LET'S HEAR FROM YOU!

OR GO TO THE LINK BELOW:

PURPOSE

The City of Des Moines, IA is developing its Consolidated Plan to assess affordable housing needs and community development goals that will help prioritize decisions for the federally funded programs.

In a collaborative effort, the cities of Des Moines and West Des Moines, and Polk County are jointly completing the Analysis of Impediments to Fair Housing Choice to identify and address fair housing issues within our community.

Your feedback is crucial to this process!

https://www.research.net/r/DesMoines-Community

Civitas – Community Needs Assessment Survey Flyer for Stakeholders

CITY OF DES MOINES

City of Des Moines, IA

Stakeholder Feedback Needed

COMMUNITY NEEDS ASSESSMENT

HOUSING IS **AFFORDABLE** WHEN IT COMPRISES NO MORE THAN 30% OF THE FAMILY'S BUDGET.

FAMILIES SPENDING MORE THAN THIS ON HOUSING ARE **COST-BURDENED**.

THE **FAIR HOUSING** ACT PROTECTS AGAINST HOUSING DISCRIMINATION BASED ON RACE, COLOR, FAMILIAL STATUS, NATIONAL ORIGIN, RELIGION, SEX, DISABILITY

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https://www.research.net/r/DesMoines-Stakeholder

CITY OF DES MOINES

IN COLLABORATION WITH

POLK COUNTY Leading the Way

BARRIERS TO HOUSING AND COMMUNITY NEEDS SURVEY

TOOLKIT FOR SUCCESS

Thank you for your interest in the Barriers to Housing and Community Needs Survey, a part of the Analysis of Impediments to Fair Housing and Community Needs Assessment Outreach Project. This is an effort to inform Des Moines' Analysis of Impediments Plan to address barriers to fair housing in Des Moines and surrounding metropolitan area.

The survey results will be used by the City of Des Moines to develop a consolidated plan to assess affordable housing needs and community development goals that will help prioritize decisions for the federally funded programs.

This toolkit contains information and resources to help spread the word about the survey. Please share the toolkit contents with your networks and constituents in Dallas, Guthrie, Jasper, Madison, Polk, and Warren Counties.

PUBLIC MEETING
to Discuss Barriers to Housing and Community Needs

Invite residents to attend to learn about the Analysis of Impediments and share their experiences when it comes to fair housing.

DATE: April 29, 2024

TIME: 5:30 - 7:00 p.m.

LOCATION: Polk County River Place
2309 Euclid Ave, Des Moines

ROOM: Conference Room 1

Questions about the project?

CONTACT JODI GJERSVIK
Affordable Housing Program Manager
jlgjersvik@dmgov.org
515-283-4778

AFFORDABLE HOUSING CRISIS

Des Moines is facing a critical shortage of affordable housing and continued barriers for renters and homebuyers in securing affordable housing. The situation is expected to worsen in the coming years, impacting individuals and families in the Des Moines and surrounding metropolitan area.

ANALYSIS OF IMPEDIMENTS EFFORT

To help the regional community become more resilient to future impacts of affordable housing shortages and barriers to fair housing for all residents, the City of Des Moines, Des Moines Municipal Housing Agency, City of West Des Moines, and Polk County are developing a regional Analysis of Impediments to Fair Housing Plan. This effort will detail existing conditions and barriers to fair housing and offer goals to address the barriers to affirmatively further fair housing. The Analysis of Impediments will build on and reinforce other local and regional efforts.

EQUITY AND INCLUSIVITY

The City of Des Moines is committed to an equitable and inclusive process and recognizes that robust community involvement and input are essential to the success of both the effort and achievement of fair housing goals. Over the course of Spring and Summer 2024, the City of Des Moines will gather resident perspectives and stories about how barriers to finding quality and safe housing have impacted them and what concerns and ideas they have for improving housing for all.

TOOLS FOR SUCCESS

DSM.city Links

The City of Des Moines has published content about the 2024 Barriers to Housing Survey.

ANALYSIS OF IMPEDIMENTS DEFINITION AND INFORMATION

DSM.city/Barriers

HOUSING DISCRIMINATION UNDER THE FAIR HOUSING ACT

DSM.city/HousingDiscrimination

Social Media Assets

To encourage promotion of the survey, the City of Des Moines has created social assets for our partners and other key stakeholders to use to promote the Barriers to Housing Survey and the public meeting on April 29th.

FACEBOOK / INSTAGRAM SQUARES

REELS / STORIES

https://cdmlft.dmgov.org/message/2eNsBPLtZHA3bzpH2xYIbq

Direct Link to Survey

Scan the QR code or type in the URL below to directly access the Barriers to Fair Housing Survey.

www.research.net/r/DesMoines-Community

City of Des Moines Flyer for Barriers to Housing and Community Needs Survey Mini Grant Recipients

CITY OF DES MOINES

IN COLLABORATION WITH

POLK COUNTY
Leading the Way

BARRIERS TO HOUSING AND COMMUNITY NEEDS SURVEY

Thank you for your interest in the Barriers to Housing and Community Needs Survey, a part of the Analysis of Impediments to Fair Housing and Community Needs Assessment Outreach Project. This is an effort to inform Des Moines' Analysis of Impediments Plan to address barriers to fair housing in Des Moines and surrounding metropolitan area.

The survey results will be used by the City of Des Moines to develop a consolidated plan to assess affordable housing needs and community development goals that will help prioritize decisions for the federally funded programs.

TAKE THE SURVEY

If you live in Dallas, Guthrie, Jasper, Madison, Polk, and Warren Counties, we want to hear from you. Your feedback is important to us, and we would like to hear from you. Click the link below to take the Barriers to Housing and Community Needs survey and share your input on affordable housing needs, community development goals, and barriers to finding or remaining in housing.

Scan the QR code or type in the URL below to directly access the Barriers to Fair Housing Survey.

www.research.net/r/DesMoines-Community

AFFORDABLE HOUSING CRISIS

Des Moines is facing a critical shortage of affordable housing and continued barriers for renters and homebuyers in securing affordable housing. The situation is expected to worsen in the coming years, impacting individuals and families in the Des Moines and surrounding metropolitan area.

ANALYSIS OF IMPEDIMENTS EFFORT

To help the regional community become more resilient to future impacts of affordable housing shortages and barriers to fair housing for all residents, the City of Des Moines, Des Moines Municipal Housing Agency, City of West Des Moines, and Polk County are developing a regional Analysis of Impediments to Fair Housing Plan. This effort will detail existing conditions and barriers to fair housing and offer goals to address the barriers to affirmatively further fair housing. The Analysis of Impediments will build on and reinforce other local and regional efforts.

EQUITY AND INCLUSIVITY

The City of Des Moines is committed to an equitable and inclusive process and recognizes that robust community involvement and input are essential to the success of both the effort and achievement of fair housing goals. Over the course of spring and summer 2024, the City of Des Moines will gather perspectives and stories about how barriers to finding quality and safe housing have impacted them and what concerns and ideas they have for improving housing for all.

Questions about the project?

CONTACT JODI GJERSVIK
Affordable Housing Program Manager
jlgjersvik@dmgov.org
515-283-4778

To learn more about the project visit DSM.city/Barriers

City of Des Moines Flyer for Barriers to Housing and Community Needs Survey Mini Grant Recipients-Spanish

CITY OF DES MOINES

EN COLABORACIÓN CON

POLK COUNTY Leading the Way

ENCUESTA SOBRE LOS OBSTÁCULOS A LA VIVIENDA Y LAS NECESIDADES DE LA COMUNIDAD

Gracias por su interés en la Encuesta sobre barreras a la vivienda y necesidades de la comunidad, que forma parte del Proyecto de difusión del Análisis de impedimentos a la vivienda justa y evaluación de las necesidades de la comunidad. Este es un esfuerzo para informar el Plan de Análisis de Impedimentos de Des Moines para abordar las barreras a la vivienda justa en Des Moines y el área metropolitana circundante.

Los resultados de la encuesta serán utilizados por la ciudad de Des Moines para desarrollar un plan consolidado que evalúe las necesidades de vivienda asequible y los objetivos de desarrollo comunitario que ayudarán a priorizar las decisiones para los programas de financiación federal.

HAZ LA ENCUESTA

Si vive en los condados de Dallas, Guthrie, Jasper, Madison, Polk y Warren, queremos saber de usted. Su opinión es importante para nosotros, y nos gustaría saber de usted. Haga clic en el enlace de abajo para tomar las barreras a la vivienda y las necesidades de la comunidad encuesta y compartir su opinión sobre las necesidades de vivienda asequible, los objetivos de desarrollo de la comunidad, y las barreras para encontrar o permanecer en la vivienda.

Escanee el código QR o escriba la URL que aparece a continuación para acceder directamente a la encuesta sobre obstáculos para una vivienda justa.

www.research.net/r/DesMoines-Community

CRISIS DE LA VIVIENDA ASEQUIBLE

Des Moines se enfrenta a una escasez crítica de viviendas asequibles y a continuos obstáculos para que los inquilinos y los compradores de vivienda puedan conseguir una vivienda asequible. Se prevé que la situación empeore en los próximos años, lo que afectará a las personas y familias de Des Moines y su área metropolitana.

ESFUERZO DE ANÁLISIS DE IMPEDIMENTOS

Para ayudar a la comunidad regional a ser más resistente a los futuros impactos de la escasez de viviendas asequibles y las barreras a la vivienda justa para todos los residentes, la ciudad de Des Moines, la Agencia Municipal de Vivienda de Des Moines, la ciudad de West Des Moines y el condado de Polk están desarrollando un Análisis regional de los impedimentos al Plan de Vivienda Justa. Este esfuerzo detallará las condiciones existentes y las barreras a la vivienda justa y ofrecerá objetivos para hacer frente a las barreras para promover afirmativamente la vivienda justa. El Análisis de Impedimentos se basará en otros esfuerzos locales y regionales y los reforzará.

EQUIDAD E INCLUSIÓN

La ciudad de Des Moines está comprometida con un proceso equitativo e inclusivo y reconoce que la participación y las aportaciones sólidas de la comunidad son esenciales para el éxito tanto del esfuerzo como del logro de los objetivos de vivienda justa. En el transcurso de la primavera y el verano de 2024, la ciudad de Des Moines recopilará perspectivas e historias sobre cómo les han afectado las barreras para encontrar una vivienda segura y de calidad y qué preocupaciones e ideas tienen para mejorar la vivienda para todos.

¿Preguntas sobre el proyecto?

CONTACTAR CON JODI GJERSVIK

Gerente del Programa de Vivienda Asequible

jlgjersvik@dmgov.org

515-283-4778

Para más información sobre el proyecto, visite DSM.city/Barriers

v. Survey Promotional Efforts

1. News Articles
   a. City of Des Moines Barriers to Fair Housing Survey website: Barriers to Housing and Community Needs Survey (dsm.city)
   b. Des Moines Register Article on 5/9/2024-Central Iowans urged to take survey on housing, community needs (desmoinesregister.com)
   c. KIOA News: Polk County Seeks Housing Feedback from Residents and Surrounding Counties – May 20204 - Polk County Seeks Housing Feedback from Residents and Surrounding Counties | 93.3 KIOA
2. City of Des Moines
   a. Press Release by City of Des Moines 4/30/2024
   b. Posting about survey on City of Des Moines social media sites – 4/30/20244 – Facebook and Nextdoor
   c. Posting about survey on City of Des Moines home page – 4/23/2024: City Conducting Barriers to Housing and Community Needs Survey (dsm.city)
   d. Listening Sessions for Race/Ethnicity/Foreign Born/Immigrant held by Ryan Schweitzer, City of Des Moines
      i. Links sent to attendees on 4/29/2024
      ii. Links sent to attendees on 5/7/2024
   e. Email sent on 5/6/2024 by Tess Cody to Advisory Committee for Community Land Trust with a request to share widely.
   f. City of Des Moines Monthly News and Updates from the Civil and Human Rights Commission – 5/10/2024
   g. Posting about survey on City of Des Moines social media sites-6/20/2024–Facebook and Nextdoor
   h. City of Des Moines City Source-Summer 2024 Edition: City Source Summer 2024_web.pdf (revize.com)

Feedback Needed for Federally-Funded Housing Programs in Greater DSM

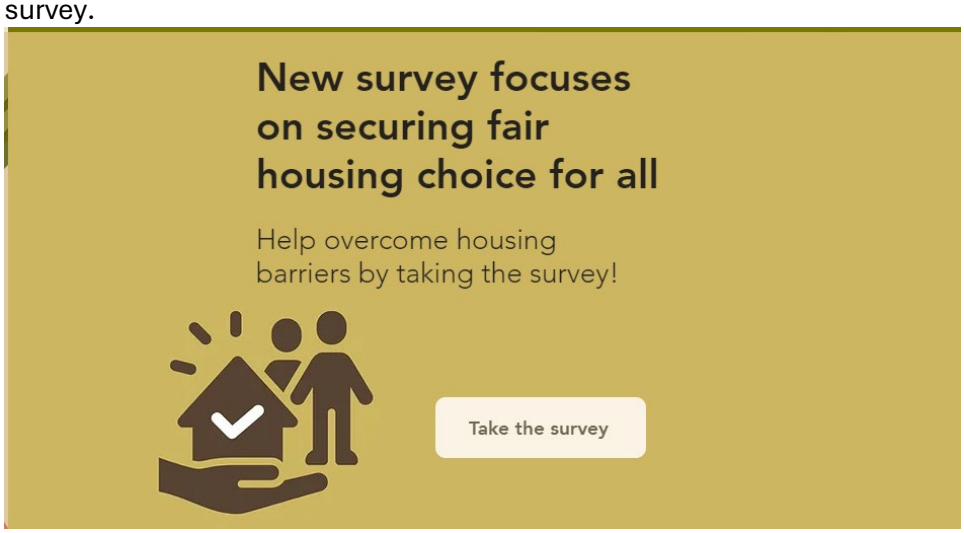
The City of Des Moines and Des Moines Municipal Housing Authority are partnering with West Des Moines and Polk County to conduct the Barriers to Housing and Community Needs Survey for the Analysis of Impediments to Fair Housing Choice and Consolidated Plan. We encourage residents in Dallas, Guthrie, Jasper, Madison, Polk and Warren counties to provide feedback by taking the survey and sharing input on affordable housing needs, community development goals and barriers to finding or remaining in housing.

This survey is part of a collaboration aimed at informing both the City of Des Moines' Consolidated Plan for housing needs and a regional fair housing study, jointly conducted by the Cities of Des Moines, West Des Moines, and Polk County. It is open until August 15, 2024, and the City of Des Moines will use the results to develop a consolidated plan, assess affordable housing needs and identify community development goals. The feedback will help prioritize decisions for federally-funded programs.

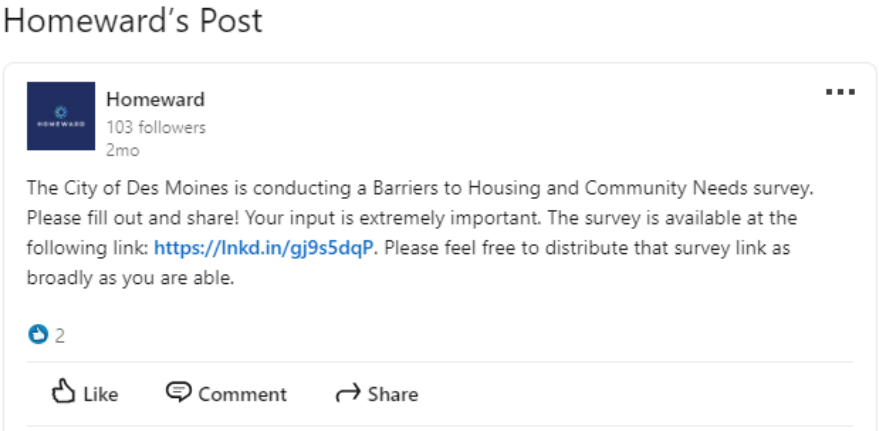
To learn more about the project, visit **DSM.city/Barriers**.

3. City of West Des Moines
   a. West Des Moines - website news article – this will also be emailed to anyone with email notifications for West Des Moines news – posted on website on 5/8/2024
   b. West Des Moines Facebook page – 5/8/2024
   c. City of West Des Moines – June WDM eNewsletter – 5/29/2024
   d. City of West Des Moines Human Services News and Updates – June 2024

4. Polk County Housing Trust Fund
   a. Polk County Housing Trust Fund Blog – posted on 5/2/2024: [Please take part in the housing and community needs survey! (pchtf.org)]
   b. Polk County Housing Trust Fund Survey Promotion email – 5/9/2024
   c. Polk County Housing Trust Fund – June Housing News – 6/27/2024
   d. Polk County Housing Trust Fund Home Page: [Affordable Housing in Polk County Iowa | PCHTF]: New survey focuses on securing fair housing choice for all-Help overcome housing barriers by taking the survey.



5. Polk County Government
   a. Posting about survey on the Polk County Government News and Press Release web page – 5/9/2024
   b. Posting on Board of Supervisors News on the county homepage – 5/9/2024
6. Nonprofit Partners
   a. HOME Inc – community newsletter – 5/22/2024
   b. HOME Inc – June Monthly Newsletter – 7/2/2024
   c. Notified by Brenda Dudley at Midwest Partnership Economic Development (Guthrie County) that she has shared the survey with Guthrie County residents. 5/15/2024
   d. Homeward- Included in Homeward May 2024 newsletter
   e. Homeward post on Linkedin-May 2024-[Homeward on LinkedIn: The City of Des Moines is conducting a Barriers to Housing and Community...]



Appendix D: Public Notice and Proof of Publications

Please see below for the publisher's affidavits for the public hearings in Des Moines and West Des Moines that both occurred on September 27, 2024.

Awaiting affidavits from publishers.

Exhibit III

October 25, 2024

City of Des Moines
Attn: Office of the City Clerk
400 Robert D. Ray Drive
Des Moines, IA 50309

To Whom It May Concern:

On behalf of the Greater Iowa Apartment Association ("GIAA"), we want to thank you for your continued work on the 2024 Impediments to Fair Housing Analysis. Our goal is to work with you to ensure goals, the action plan, and future results positively affect fair housing and the cost of affordable housing in Des Moines, both for tenants and developers/operators. We believe that there is still work to be done on the goals outlined in the 2024 Impediments to Fair Housing Analysis as well as the information reviewed in the evaluation process to create those goals.

There are two major concerns outlined in the attached Comments from GIAA. The first concern is that many of the ideas intended to make housing more accessible and affordable will actually have the opposite result, making existing housing less affordable and stifling development in the Des Moines metropolitan area. The second concern is that there are programs mentioned throughout where the author does not appear to have all relevant information, or changes have occurred since the report was put together (for example, the Department of Justice statement on crime-free housing programs). We have included detail in these comments that will hopefully provide a high-level understanding of some of these issues, but we would welcome the opportunity to meet with you in person or by phone to discuss these items in more detail.

Thank you for your consideration of our comments and we hope that you will work with us to get the Impediments to Fair Housing Goals and Analysis in a format that works well for all constituents of Des Moines.

Sincerely,

Michael Fazio
Executive Director
Greater Iowa Apartment Association
ae@thegiaa.com

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HUBBELL REALTY COMPANY
Always Breaking New Ground!
6900 Westown Parkway
West Des Moines, IA 50266
www.hubbellrealty.com
515-243-3228
FAX 515-280-2000

October 25, 2024

City of Des Moines
Attn: Office of the City Clerk
400 Robert D. Ray Drive
Des Moines, IA 50309

To Whom it May Concern:

On behalf of Hubbell Realty Company, we want to thank you for your continued work on the 2024 Impediments to Fair Housing Analysis (the "Analysis") and allowing the public comments to the Analysis. At Hubbell Realty Company, we have long worked with the City of Des Moines on all things housing and we will continue to do so. Our goal is to ensure that the goals, action plan and future results of the Analysis positively affect fair housing and the cost of affordable housing in the City of Des Moines. We believe that there is still work to be done on the goals outlined in the Analysis to meet both fair housing and affordable housing. In addition, we believe that the process used to review and evaluate information and create the goals should include developers and landlords. Hubbell Realty Company is a member of the Greater Iowa Apartment Association ("GIAA"), and the comments below and attached hereto mirror the GIAA comments.

There are two major concerns outlined in the comments attached as Exhibit A. The first concern is that many of the ideas intended to make housing more accessible and affordable will actually have the opposite result, making existing housing less affordable and stifling development in the Des Moines metropolitan area. The second concern is that there are programs mentioned throughout the Analysis where the author does not appear to have all relevant information, or changes have occurred since the report was put together (for example, the Department of Justice statement on crime-free housing programs). We have included detail in the comments in Exhibit A that will hopefully provide a high-level understanding of some of these issues. As a developer and landlord, we would like the opportunity to meet with you to discuss these items in more detail either through the GIAA or individually.

Thank you for your consideration of our comments and we hope that you will work with us to get the Analysis in a format that works well for all constituents of Des Moines.

Sincerely,

Ashley Aust

Ashley Aust
General Counsel
HUBBELL REALTY COMPANY
6900 Westown Parkway
West Des Moines, Iowa 50266

EXHIBIT A
COMMENTS FROM HUBBELL REALTY COMPANY

GENERAL COMMENTS:

B. Methodology- the Fair Housing Steering Committee does not appear to have included any landlords, nor did the fair housing outreach, interviews, or listening sessions. Most landlords prioritize and spend significant amounts of money on complying with fair housing laws every year. This report throughout includes many theories that have no basis in fact and are not operationally feasible. We would strongly recommend you include landlord and/or development partners in future iterations and studies relating to fair housing or other housing measures, and would be happy to contribute time to collaborating on these efforts.	
Page 21 summary: This summary and next steps is generally inaccurate. "The data demonstrates there continues to be disparities in opportunity, a lack of affordable housing, and the need for safety and security for our most vulnerable and protected classes in the community" absolutely outlines many problems, but fair housing education and enforcement does not solve any of these issues except in perhaps the 5% of cases where an individual landlord or tenant simply is uninformed. There must be additional housing units built to lower prices. Until supply catches up with demand in the areas people want to live, housing prices will be inflated. Fair housing training does not fix this. Section 8 has set rent limits, which are not high enough to meet a majority of market rate rental costs, so even if more landlords did choose to accept Section 8 vouchers, Section 8 would not agree to the tenancy due to the rent rates. The only way housing will become more affordable is if more development occurs, so the cities should be taking steps to promote development rather than push additional mechanisms of inspections that increase development and operational costs and make new projects not feasible to build.	
D. Fair Housing Education and Enforcement (page 22)- Recently, the DSM Civil Rights Commission has made a major push to getting more publicity for complaints and encouraging people to file complaints. This section talks about filed complaints only, not *founded* complaints. If a complaint is investigated but dismissed by the commission, it means that the commission was unable to find that discrimination took place. The numbers that should actually be reviewed and analyzed in depth are those founded complaints and what the major scenarios in those complaints were. Many stakeholders, landlords included, could benefit from understanding that information.	
Page 32- Items surrounding bias against voucher holders. There seems to be some misconceptions about the Section 8 program and the administrative burdens it puts on landlords compared to a standard market rate lease. Please see attached Exhibit B that provides a generalized map of the steps it takes to lease a home or apartment unit under the Section 8 process vs. without using the Section 8 process. Section 8 also requires that landlords change certain terms of their leases in the contract landlords are required to sign to participate in the program. Most landlords do not have a bias towards the voucher holders themselves, but the additional time constraints and resources required to go through the Section 8 process. Many small landlords do not have the resources to go through this process, and it is incredibly daunting for those without knowledge. The National Apartment Association and local industry leaders, including those through the Greater Iowa Apartment Association, have traveled to Washington DC on more than one occasion to educate legislators and garner support for a national bi-partisan bill called the Choice in	

Affordable Housing Act that seeks to improve and streamline the Section 8 program and process so that more landlords will participate. Anything we can do locally and federally to ease the burden on landlords within the Section 8 process will make more landlords willing to participate. The general solution noted multiple places in this report of "requiring owners/landlords/property managers to accept government-funded rental assistance" will likely continue to receive pushback until the processes become more reasonable. Criminal screening will be discussed later in the comments, but please note that Federal laws for LIHTC (Section 42 Low Income Housing Tax Credit) and Section 8 properties have requirements around criminal activities and the criminal screening that must take place on these properties.	

Page 80 solutions- Solutions incentivizing more rental development are positive and should be continued to explored in greater depth.	
Page 107 (bottom) solution- Offering incentives through local competitive grant programs to developers to incorporate universal design or accessibility principles in housing projects is a good solution that would have a positive impact on both fair housing and housing affordability.	
Page 108- Solution requiring fair housing training as a part of the crime-free curriculum- Almost all sophisticated landlords are already spending money on training programs for fair housing. Perhaps rather than add additional time and expense for all involved, landlords could provide a certification or show proof of the fair housing training their teams are receiving so as to not add time and expense where unnecessary, but have the training available for those who do not already have a program. Additionally, the Department of Justice recently released a letter to state and local police departments and governments stating that the common features of these crime-free programs may be unlawful because there could be a disproportionate impact to communities of color, individuals with disabilities, or survivors of domestic violence. If the local cities with these programs have not evaluated their curriculum and the potential disparate impact the policies have on certain groups, we (and likely your city attorneys) would recommend to do so promptly.	
Page 113- LGBTQ evictions- The data here did not talk about any of the reasons for evictions. If these were non-payment evictions, it is unlikely there was a discriminatory motive just given the way eviction laws work in Iowa. Under Iowa law and the 30-day peaceable possession statute, unfortunately a landlord has essentially no ability to wait or work with residents in nonpayment situations, or they lose their ability to file for eviction for that month and have to wait an additional month. That is not feasible for many landlords, especially when an eviction process already takes 45 – 60 days in most cases. The Greater Iowa Apartment Association's omnibus bill that did not pass in 2024's legislative session pushes to extend this peaceable possession to 90 days to allow for more time for landlords to work with tenants, as well as to account for the Federal CARES Act requirements. This will be attempted again in the 2025 legislative session.	
Page 132- Basis for Being Denied Housing- Given that this is self-reported data, it should not be considered fully factual. Most sophisticated landlords would be able to run a report and actually provide data on the reasons people were denied if landlords had been invited to participate in this study. Most sophisticated landlords have credit and criminal screening where the on-site employee who sees the resident plays absolutely no part in the decision on whether to offer housing to them or not.	

Goal #4A- page 141- Encourage development- Placing limits on the fees that can be charged and retained by the landlord will hinder development rather than encourage it. Additionally, there was no data analyzing fees throughout this report to where this goal may have come from. Housing providers do not make the profits most seem to think they do. Almost everything is spent on repairs and maintenance to the property and staffing. National Apartment Association data shows that on average in Iowa, six cents of every dollar received in rent at market rate properties is profit, and everything else goes to property expenditures. Developers utilizing private funds have a duty to investors to manage their money well and provide some return. Private development will not continue in the DSM Metro without this component.	
Goal #4F- page 142- It will be important to provide additional funding sources if there are increased requirements. Developers are willing to make these types of retrofits, but they make the buildings significantly more expensive to design and build. Funding will need to be provided to make up for those additional costs, or deals will not be feasible to build in many circumstances.	
Goal #4H- page 143- Generally, crime free rules do not allow landlords to rent to those on the sex-offender registry, and would expect/require that a landlord evict someone who commits a crime on their property or in the vicinity where they would be a potential threat to the community. Additionally, landlords are generally found to be liable if someone with a previously known criminal conviction commits a crime on the landlord's property. If we want to encourage landlords to rent to these classes of people, Iowa law needs to be updated so that landlords are not liable for the acts of those individuals with prior criminal records that they've allowed to live on their properties. Additionally, as mentioned before, federal programs require stricter criminal screenings than for market rate communities. Landlords who have the affordable units that someone in this category may be able to actually afford are likely bound to federal requirements and cannot even make the choice to house these types of persons. Until and unless some of the federal programs change, specific housing may need to be built for the justice impacted who have more serious crimes on their records.	
Goal #5F- Service enriched housing models- Expansion and improvement of building security in properties with high-risk populations or crime rates is a fine goal, but funding would need to come from somewhere to facilitate this goal. Especially on the LIHTC or Section 8 properties, there is not additional funds to offer security on the landlord's side. Rent increases would be required for market rate properties to cover this expense. Grants or other public funding may be a feasible solution to effectuate this goal.	
Goal #8C- Improve condition of rental properties through inspection enforcement. Adding additional inspections and costs relating to such will make housing less affordable, and the cities should understand the impacts for additional requirements. For example, Des Moines' recent adoption of the HVAC inspection by a 3rd party licensed inspector is an example of an added cost to landlords that does not provide the value the city intended. As an example, Indigo living manages over 3500 apartment homes in Des Moines proper subject to this inspection. Less than 100 of those units utilize any gas heating or cooking elements, and over 1500 of the units are less than 10 years old. This is a $260,000 per year burden on the landlord, and now is an additional expense that must be underwritten on development deals in Des Moines moving forward that were already very tight.	

General comment on accessibility- Federal law generally requires that the resident or applicant requesting a reasonable modification to a unit is responsible for the cost of that modification, as well as returning the unit to its previous condition if warranted at move out. There are many situations where neither the resident or the landlord can reasonably afford the modification being requested that the resident needs. Rather than funneling money into additional legal aid services or inspections, perhaps it is worth considering a grant or funding program where a landlord and tenant could jointly apply for funding to make some of these accommodations. That would allow those who are disabled or aging to stay in their homes longer without adding cost constraints to either a landlord or tenant.	