

1.a. Housing Needs. Provide a statement of the housing needs of families residing in the jurisdiction served by the PHA and the means by which the PHA intends, to the maximum extent practicable, to address those needs.

The DMMHA gathered statistics from the 2023 American Community Survey 5-Year ⁽²⁾ Estimates, the City of Des Moines Consolidated Plan, the Q2 2025 ⁽³⁾ Greater Des Moines Multifamily Figures report from CBRE Hubbell, the 2017-2021 CHAS Data report released on September 12, 2024 and the 2025 ⁽⁴⁾ National Low Income Housing Coalition Out of Reach Report to assess this element.

After analyzing the above sources, the DMMHA has found that the main barrier that renters encounter in our jurisdiction of Polk County, Iowa is the affordability and availability of rental units. According to the CHAS data, regardless of age, race, ethnicity or disability, 50,760 renters in the jurisdiction have incomes of less than 80% of the area median income (AMI). Of those, 14,045 have incomes of less than 30% of AMI. The 2025 ⁽⁴⁾ AMI for Des Moines MSA is \$114,500. ⁽⁵⁾

The barriers identified by DMMHA are consistent with the findings of the City of Des Moines Consolidated Plan and are consistent with what we are seeing in the applicants for our Programs.

According to the Q2 2022 Greater Des Moines Multifamily Figures report from CBRE Hubbell, prepared by Commercial Appraisers of Iowa, Inc., the average rents by unit type for Greater Des Moines were: Efficiency - \$835, 1 bedroom - \$938, 2 bedrooms - \$1,071, and 3 bedrooms – \$1,269. ⁽⁶⁾

According to the 2025 ⁽⁴⁾ Out of Reach Report prepared by the National Low Income Housing Coalition (NLIHC), in Polk County, a minimum wage worker earns an hourly wage of \$7.25 per hour. In Iowa, in order to afford the Fair Market Rent for a two-bedroom apartment, a minimum wage earner must work 110 ⁽⁷⁾ hours per week, 52 weeks per year. A ⁽⁸⁾ household must include 2.8 ⁽⁹⁾ minimum wage earners working 40 hours per week year-round in order to make the two-bedroom Fair Market Rent affordable. In both Des Moines and Polk County as a whole, the average hourly wage necessary to afford the Fair Market Rent for a two-bedroom unit is \$19.99 ⁽¹⁰⁾ for Iowa and \$23.38 ⁽¹¹⁾ in Des Moines-West Des Moines MSA (Polk County). At minimum wage in Des Moines, 2.8 ⁽¹²⁾ full-time jobs are needed to afford the Fair Market Rent for a two-bedroom unit.

The DMMHA participates in the Polk County Housing Continuum (PCHC), a collaboration of several housing and social service providers in the community that works to identify and address various needs of families in our community, including affordable housing issues. The Continuum began gathering data from each participating Agency in 2007 in an effort to obtain an overall view of the needs of the community and ways of addressing those needs. One of the goals of the PCHC is to increase the number of affordable housing units and housing subsidies. The PCHC has identified that Polk County faces an ongoing affordable housing challenge as the demand for affordable housing continues to greatly outweigh the supply of units available for all households. Contributing factors identified were a shortage in the supply of affordable units due to deterioration, units aging out of funding programs, changes in federal housing program guidelines and layering of existing subsidies required to bringing new affordable units on line.

An analysis of our Agency's waiting list found that the main barriers are not only the affordability of rental units but the lack of subsidized housing that would make units affordable. Opportunities to apply for affordable units are limited and the wait times for units with rental assistance are extremely long.

The DMMHA maintains waiting lists of eligible applicants for its Section 8 and Public Housing Programs. Paper applications for Public Housing are being accepted from applicants qualifying for one of our five (5) Buildings – efficiency, one-bedroom and two-bedroom units only. (Persons 62 years or older, non-elderly persons with disabilities age 18 or older, single persons age 18 or older, or a family consisting of four persons or less depending on household composition.)^(13, 14) The DMMHA opened the Section 8 waiting list again on November 17 and 18, 2022 and placed all 3686 applications received on a waiting list called Random Pool 2022. The DMMHA will exhaust the Random Pool 2021 list prior to moving on to the new Random Pool 2022 list.⁽¹⁵⁾

The average wait time for DMMHA’s Section 8 program is approximately one to two years. The average wait time for DMMHA’s Public Housing program for our mixed population high rise varies based on move ins and move outs. The average wait time for our elderly manors varies by property. The DMMHA maintains a referral listing of other subsidized housing opportunities in the area, which is provided to all families and individuals inquiring about rental assistance. The wait times for these housing providers vary dependent on availability.

Average turnover for participants in the Section 8 Program is 40 families per month. Average turnover for participants in the Public Housing Program is 5 families per month.

The DMMHA uses the City of Des Moines web-site for additional outreach and monitoring of the waiting lists. Applications for the Public Housing Program are available at our Administrative offices, at local service provider agencies and available through the City of Des Moines web-site. The DMMHA sends flyers and notices to local service providers whenever there are available units and each time the Section 8 waiting list is open for applicants to apply.

The DMMHA includes a listing of properties with accessible units in the briefing packet given to applicants at the time they receive their Section 8 voucher. The DMMHA also has 27 units in its Public Housing Program that are 504 accessible units.

To identify and address the needs of individuals with Limited English Proficiency (LEP), the DMMHA conducted the four factor analysis recommended by Housing and Urban Development to determine which LEP groups should be addressed to ensure meaningful access to our programs and activities. This analysis, based on data received from the US Census 2023⁽¹⁶⁾ American Community Survey 5-Year⁽²⁾ estimates for Polk County, Iowa, showed that the percent of Spanish speaking people in the DMMHA jurisdiction was 6.9%⁽¹⁷⁾ with 2.9%⁽¹⁸⁾ that speak English “less than very well”. HUD’s recommended guideline for considering translating documents into another language is 5.0% of the population served by the Agency.

The DMMHA works closely with local language interpretation service providers to ensure program access and understanding by the special populations. The DMMHA uses the Language Line Interpretation service and International Translation Services (ITS) to aid in communications with persons with Limited English Proficiency. As a result of the above analysis, the DMMHA is translating documents for printed material as funds are available and is monitoring HUD’s web-site for translated documents.

Changes

1. Replaced: *Draft* with *Final*
2. Replaced: *1* with *5*
3. Replaced: *2022* with *2025*
4. Replaced: *2024* with *2025*
5. Replaced: *113,000* with *114,500*
6. Deleted: *The HUD Fair Market Rents for October 1, 2024 are: Efficiency - \$954, 1 bedroom - \$1017, 2 bedrooms - \$1216, 3 bedrooms - \$1632 and 4 bedrooms - \$1638.*
7. Replaced: *104* with *110*
8. Replaced: *Or a* with *A*
9. Replaced: *2.6* with *2.8*
10. Replaced: *18.86* with *19.99*
11. Replaced: *20.77* with *23.38*
12. Replaced: *2.9* with *2.8*
13. Added: *Paper applications for Public Housing are being accepted from applicants qualifying for one of our five (5) Buildings – efficiency, one-bedroom and two-bedroom units only. (Persons 62 years or older, non-elderly persons with disabilities age 18 or older, single persons age 18 or older, or a family consisting of four persons or less depending on household composition.)*
14. Deleted: *The Public Housing waiting list is open at all times for households of two persons or less.*
15. Deleted: *the waiting list for the Public Housing Program is open for applicants qualifying for one of our five (5) Buildings – Efficiency, one-bedroom and two-bedroom units only. (Persons 62 years or older, non-elderly persons with disabilities, age 18 or older, single persons age 18 or older, or a family consisting of two persons or less) and averages around 200-300 applicants throughout the past fiscal year. The waiting list for 3 bedroom and higher units is currently closed.*
16. Replaced: *3* with *3*
17. Replaced: *7.8* with *6.9*
18. Replaced: *4.1* with *2.9*