



2025-2029 Consolidated Plan

DRAFT (06/09/2025)

City of Des Moines
Neighborhood Services Department
602 Robert D. Ray Drive
Des Moines, IA 50309

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Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Des Moines is an entitlement community as designated by the U.S. Department of Housing and Urban Development (HUD) and granted Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) Program, and Emergency Solutions Grant (ESG) funds annually to help fund local community development and housing programs that primarily benefit low- to moderate-income (LMI) households and special need groups in the city. CDBG funds may be used for public facilities and infrastructure improvement projects, public services, and affordable housing programs such as housing rehabilitation. HOME funds are used to fund affordable housing development and preservation of homeowner or renter housing. ESG funds are used to prevent homelessness, provide emergency shelters, and provide supportive services for individuals and families experiencing homelessness. The City's Neighborhood Services Department is the lead office for the City of Des Moines in the administration and planning of these programs.

As a requirement to receive HUD federal CDBG, HOME, and ESG funding, the City is required to prepare a Consolidated Plan every five years and an Annual Action Plan (AAP) each year describing the goals and activities that it plans to pursue and undertake with grant funds. The Consolidated Plan is designed to help entitlement grantees such as the City of Des Moines to assess their affordable housing and community development needs and to make data-driven decisions. The Consolidated Plan is carried out through subsequent AAPs, which describe the activities and specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan.

The City is also required to provide citizens with an opportunity to participate in the development and planning of the AAP each year. Public hearings are held to gather community development needs and establish funding priorities for current and future projects. Public hearings are also held to review the program's performance and affirmatively further fair housing. This Consolidated Plan provides an outline of the activities, goals, and objectives that the City plans to undertake and support over the next five years.

2. Summarize the objectives and outcomes identified in the Plan

The City of Des Moines has developed its Strategic Plan based on an analysis of the data presented in the Needs Assessment, the Market Analysis, and the community participation process, which includes consultation with local agencies and nonprofit organizations. Through these efforts, the City has identified five (5) priority needs and associated goals to address these needs. Over the 5-Year plan period, the City will work to accomplish the following outcomes, which are listed by Priority Need:

Priority Need: Preserve & Develop Affordable Housing

1A Affordable Rental Housing Development: Increase affordable rental housing opportunities in the City through acquisition, new construction, and rental assistance.

1B Affordable Homeowner Housing Development: Provide homeownership opportunities such as the construction of new affordable housing and direct financial assistance to eligible first-time LMI homebuyers.

1C Affordable Rental Housing Rehab: Maintain and preserve affordable rental housing in the City through the rehab of existing multi-family units.

1D Homeowner Housing Rehab: Provide owner-occupied housing rehabilitation that will benefit LMI households. Rehab activities may include minor structural repairs, repairs to the exterior envelope (roof, siding, windows, doors, etc.), HVAC installation, and other repairs related to urgent health and safety concerns.

1E Code Enforcement: Provide residential code enforcement activities. These activities will help maintain the habitability of housing in the community by limiting housing code violations, which will help to keep neighborhoods safe and healthy.

Priority Need: Emergency Assistance for At-Risk & Homeless

2A Homeless Shelters & Services: Assist homeless shelters and street outreach support programs. Homeless shelters provide overnight homeless services, and street outreach services help to meet the immediate needs of homeless individuals and families in unsheltered locations and connect them to vital resources.

2B Homeless Prevention & Rapid Re-Housing: Provide homeless prevention activities for persons at-risk of homelessness and rapid re-housing (RRH) assistance for individuals and families to avoid returning to homelessness.

Priority Need: Public Facilities & Infrastructure Improvements

3A Improve Access to Public Facilities: Expand and improve access to public facilities through development activities for LMI persons and households and special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers, and parks and recreation facilities.

3B Improve & Expand Public Infrastructure: Expand and improve public infrastructure through development activities in LMI areas. Activities may include improvements to sidewalks, streets, and ADA access, such as curb ramps.

Priority Need: Public Services for LMI & Special Needs

4A Provide Services for LMI & Special Needs: Provide supportive services for low- to moderate-income households in the City. Public services will include youth programs, housing services, emergency assistance, employment programs, and health programs. Public services for special needs groups include services to address homelessness, persons with physical and mental health disabilities, the elderly, and victims of domestic violence.

Priority Need: Effective Program Administration

5A Effective Program Administration: Effective program management of HUD grant programs will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

3. Evaluation of past performance

The City of Des Moines, with other public, private, and non-profit community housing providers and non-housing service agencies, has made significant contributions to provide safe, decent, and affordable housing and improve the quality of life for residents. However, improvements to public infrastructure, public facilities, public services, and the need for more affordable housing opportunities remain some of the most prolific issues facing the City, as documented by the current Consolidated Plan and the most recent Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER provides an assessment of progress towards the five-year goals and the one-year goals of HUD entitlement CDBG, HOME, and ESG grants. The most recent Program Year (PY) 2023 CAPER reports the following highlights by priority:

Affordable Housing: From 2020 to 2023, the City has assisted 17 LMI households with rental-occupied housing rehab and 18 LMI households with owner-occupied housing rehab through the Improving Our Neighborhood (ION) program. While these accomplishments have not met the City's established goal for the Consolidated Plan (ConPlan) period, the City's commitment to identifying households with this need remains unwavering. 41 LMI households have been assisted through homeowner opportunities, such as direct financial assistance for closing costs and down payments. The City has created housing opportunities for 5 households at risk of homelessness, and is on track to meet this five-year goal. The City's housing code enforcement activities has assisted 15,489 LMI households from 2020 to 2023.

Public Services: The City had a goal to assist 100,000 individuals with vital public services during the 2020-2024 ConPlan period, and as of PY 2023, the City has already exceeded this goal with 144,915 LMI persons assisted. City-funded nonprofits such as IMPACT Community Action Agency provide energy, food, and housing assistance and connect residents to other vital resources, helping to make public service programs a success.

Enhance Infrastructure and Public Facilities: The City is proactively advancing several projects in various stages of development. These public facility and infrastructure activities, designed to serve LMI areas, are set to benefit all the residents in the intended target areas. Recent activities include the Beacon, a local nonprofit that provides multiple services, including housing, for women recently released from

incarceration. The building's boiler and roof were replaced with the use of CDBG funding, a testament to the city's commitment to serving its residents.

Economic Development: Economic development projects did not have any outputs from 2020 to 2023. The City's CDBG-funded economic development activities have been phased out from the federal funds process. In the future, the City will revise these goals.

Reduce Homelessness: ESG funds are allocated to the City of Des Moines, and the City then distributes those funds to Homeward, the local Continuum of Care (CoC). The CoC then determines which programs will receive ESG funding based on its grant committee's recommendations. From 2020 to 2023, Homeward successfully used ESG funds to provide Tenant Based Rental Assistance/Rapid Rehousing (TBRA/RRH) to 111 homeless households and provided 9,326 persons experiencing homelessness with overnight shelter services. Homeward also provided homeless prevention rental assistance activities to 101 at-risk individuals to avoid homelessness.

4. Summary of Citizen Participation Process and consultation process

Citizen participation and consultation are vital to the success of the City's housing and community development programs. The City adheres closely to its HUD-approved Citizen Participation Plan, which outlines the minimum requirements for public participation as outlined in 24 CFR 91.105. The City's Neighborhood Services Department will continue to work with key non-profit organizations to encourage the involvement of the citizens they serve, including low- and moderate-income residents, who are the primary targets of HUD-funded programs. The City made the following outreach efforts, which are also summarized in more detail in the PR-15 Participation section.

CITY COUNCIL WORK SESSION: A City Council Work Session will be held on November 4, 2024, to present the Consolidated Plan and first-year Annual Action Plan and discuss housing and community development needs. The meeting will be held at City Hall, Council Chambers, 400 Robert D. Ray Drive, 2nd Floor, Des Moines, IA 50309. Citizens are invited to make comments.

PUBLIC HEARINGS: The public hearing will be set at the City Council meeting on the November 4, 2024. Notice of the public hearing will be posted in The Des Moines Register Newspaper. The public hearing will be held at the City Council meeting on December 9, 2024. At that time, City Council will review, discuss, and hear public comments regarding the Consolidated Plan and first-year Annual Action Plan. Regularly scheduled City Council meetings occur at 5:00 PM at City Hall, Council Chambers, 400 Robert D. Ray Drive, 2nd Floor, Des Moines, IA 50309. Citizens are invited to make comments.

A final public hearing will be held on June 9, 2025, at a City Council meeting to discuss the Consolidated Plan and first year Annual Action Plan. Regularly scheduled City Council meetings occur at 5:00 PM, at City Hall, Council Chambers, 400 Robert D. Ray Drive, 2nd Floor, Des Moines, IA 50309. Citizens are invited to make comments.

PUBLIC COMMENT PERIOD: A public comment and review period will be held from November 8, 2024, to December 8, 2024, to afford residents an opportunity to review and make comments on the Consolidated

Plan and first-year Annual Action Plan. The draft plans are located at the Neighborhood Services Department office at 602 Robert D. Ray Drive, Des Moines, IA 50309, the City Clerk's office at 400 Robert D. Ray Drive, Des Moines, IA 50309 and all Des Moines Public Libraries. They can also be viewed online at: https://www.dsm.city/departments/neighborhood_services/federal_funds_and_the_consolidated_plan.php

A second public comment and review period will be held from June 11, 2025 to July 13, 2025 to afford residents an opportunity to review and make comments on the Consolidated Plan and first year Annual Action Plan. The draft plans are located at the Neighborhood Services Department office at 602 Robert D. Ray Drive, Des Moines, IA 50309, the City Clerk's office at 400 Robert D. Ray Drive, Des Moines, IA 50309 and all Des Moines Public Libraries. They can also be viewed online at: https://www.dsm.city/departments/neighborhood_services/index.php

PUBLIC MEETING: A community meeting was held on April 29, 2024 at 5:00pm. There was 1 member of the public, 2 city staff and 2 county staff members present.

STAKEHOLDER CONSULTATION: A combination virtual and in-person stakeholder meeting was held at the regularly scheduled March 18th Opportunity Housing Work Group Meeting to discuss community needs in Des Moines. There were approximately 20 attendees present representing a variety of local service providers with a shared emphasis on housing. A virtual in-person stakeholder meeting was also held on April 30th to discuss community needs. This meeting included 16 attendees representing service providers, partners, and City departments that utilize CDBG, HOME, and ESG funding. Virtual and in-person stakeholder listening sessions also took place throughout the spring in conjunction with community outreach for the Analysis of Impediments to Fair Housing Plan. Stakeholder meetings were organized based on protected demographic classes, primarily to discuss housing challenges but also other community needs. The specific sessions included stake holders from the LGBTQ+ community, Residents with Disabilities, and two sessions to discuss needs based on race, ethnicity, immigrant, refugee, and/or foreign born status. Dozens of stakeholders attended these sessions and provided valuable input. The City also held an online stakeholder survey to help determine the housing and community development needs in Des Moines.

PUBLIC SURVEY: The City also held an online Barriers to Housing and Community Needs Survey to gather and prioritize the housing and community development needs in Des Moines. The City also requested feedback on fair housing issues in the survey. Residents were asked to rank community priorities, provide input on fair housing, and provide information on their housing situations.

5. Summary of public comments

PUBLIC HEARINGS: A summary of responses will be included after the citizen participation process.

PUBLIC COMMENT PERIOD: A summary of responses will be included after the citizen participation process.

PUBLIC SURVEY: Survey results will be included after the citizen participation process.

STAKEHOLDER SURVEY: Survey results will be included after the citizen participation process.

BARRIERS TO HOUSING AND COMMUNITY NEEDS SURVEY: The survey received 1,960 responses. The needs in the City were prioritized in this order: 1). Affordable Housing; 2). Public Services; 3). Public Infrastructure Improvements; 4). Economic Development; and 5). Public Facility Improvements. A fifth of responders experienced denial or different treatment in their search for housing. The top reasons were: 1). Source of Income; 2). Race/Ethnicity; 3). Age; 4). Disability; and 5). Familial Status.

VIRTUAL STAKEHOLDER MEETING (March 18th and April 30th, 2024): Discussion centered around affordable housing, assistance with housing repairs, supportive services, and economic development. Major housing issues identified were a lack of affordable housing, a lack of housing choices/types, and being priced out. Some barriers also included landlords. State policies and changes impact the local level.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments will be accepted, and there will be no views rejected. A summary of comments will be made available in the PR-15 Participation section after the citizen participation process.

7. Summary

The Consolidated Plan is comprised of several sections, including an assessment of the current housing and community needs of the area, a section detailing the needs of homeless individuals, a description of the publicly supported housing needs, information on the citizen participation process, a Strategic Plan, and the PY 2025 Annual Action Plan (AAP). The Strategic Plan is an essential component of the Consolidated Plan, outlining the objectives and outcomes necessary to meet the identified needs. The PY 2025 AAP is the first of five annual action plans, which will detail how federal resources will be allocated each year to achieve the objectives identified in the Consolidated Plan. Additionally, each AAP will be evaluated to see the City's performance in meeting the Consolidated Plan's objectives. At the end of each program year, the City will complete a Consolidated Annual Performance and Evaluation Review (CAPER).

Not only are the priority needs in the City identified through the needs assessment and market analysis, but the City of Des Moines also determines these needs through a citizen participation process, which includes engagement with community nonprofit organizations and with members of the community.

Primary data sources for the Consolidated Plan include 2008-2012 & 2018-2022 American Community Survey (ACS) 5-Year Estimates, 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), Homeless Management Information System (HMIS), 2023 Point in Time Count and Housing Inventory Chart, Des Moines Municipal Housing Agency, Inventory Management System/PIH Information Center (PIC), HUD Income Limits, HUD Fair Market Rents and HOME Rent Limits and other local data sources. Data for map analysis came from the 2018-2022 ACS.

A disparity exists between data tables throughout the plan in that tables that utilize ACS containing 2018-2022 data, and tables that utilize CHAS containing 2016-2020 data. At the time of writing, only 2016-2020 CHAS data was available from HUD. However, 2018-2022 ACS data was available, and the City has opted

to utilize the most current data source where possible. Incongruences in the source years were outweighed by the more accurate demographic and housing picture painted by the most recent ACS data.

Analysis of Impediments to Fair Housing Choice

The City of Des Moines and the Des Moines Municipal Housing Agency partnered with West Des Moines and Polk County to conduct a regional Analysis of Impediments to Fair Housing (AI). The AI informs and implements Des Moines' plan to address unjust barriers residents face when trying to acquire housing. The AI is a HUD requirement that identifies systemic or structural issues that limit people's ability to take advantage of the full range of housing that should be available to them.

The most recent AI was completed in August of 2019 and identified housing barriers as:

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

An update to the AI is expected to be completed in conjunction with the 2025-2029 Consolidated Plan, and identified impediments and strategies to overcome housing barriers will help to inform the goals of the plan. For more information on the City's AI, please visit webpage: https://www.dsm.city/departments/neighborhood_services/analysis_of_impediments.php

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	DES MOINES	Neighborhood Services Department
HOME Administrator	DES MOINES	Neighborhood Services Department
ESG Administrator	DES MOINES	Neighborhood Services Department

Table 1 – Responsible Agencies

Narrative

The City of Des Moines is the lead agency in preparing the Consolidated Plan, and subsequent Annual Action Plans and Consolidated Annual Performance and Evaluation Reports (CAPERs). Community Development Block Grant (CDBG) funds and HOME Investment and Partnership (HOME) funds are administered by the City of Des Moines' Neighborhood Services Department. Emergency Solutions Grant (ESG) funds are channeled through the City's Neighborhood Services Department to Homeward (previously known as the Polk County Continuum of Care).

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Des Moines' Neighborhood Services Department consults with a wide variety of agencies, organizations, and service providers in an effort to bring various viewpoints in the identification of local housing and community development needs. The City's Neighborhood Services Department held a stakeholder survey, which gathered feedback from local agencies and nonprofits on the priority housing and community development needs, as well as funding priorities in Des Moines. Ongoing conversations with current local government offices and nonprofit partners also helped to inform the needs identified in the Consolidated Plan and Annual Action Plan. The following section highlights these relationships and the agencies and organizations consulted.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

During the Consolidated Plan process, housing development organizations were invited to participate in the stakeholder housing and community needs surveys. The survey responses helped to gauge the level of need for affordable housing, housing services, and fair housing needs.

The City works closely with the Des Moines Municipal Housing Agency (DMMHA) which organizes resources from the federal government to address the housing needs of the City's lowest-income households. The mission of the DMMHA is to provide quality affordable housing opportunities within Des Moines and Polk County, and to facilitate, where possible, self-sufficiency for its clients. The DMMHA works closely with area health and mental health providers to secure appropriate housing and services for disabled persons. DMMHA staff stay connected to other service agencies by attending service provider round table meetings and sitting on committees for nonprofit groups.

The City maintains relationships with homeless shelters and service providers, including other governmental agencies with specific responsibilities for homeless individuals and families. Homeward, the local Continuum of Care (CoC), is the lead agency addressing homeless issues in the area. Through these relationships, the City is able to address the unique needs of persons experiencing homelessness and at-risk of homelessness.

Health and mental health agencies in the City, as well as the Polk County Health Department, often partner with the City to address the needs of LMI residents to improve their health and well-being. The City continues to remain engaged with health agencies to help determine the housing and community development needs of the most vulnerable groups in Des Moines.

As the internet has taken a prominent role in people's day-to-day lives, the City is working to bridge the digital divide for LMI individuals and families. HUD recognizes that when communities, especially low-income communities, lack adequate access to broadband internet, they face barriers to economic and

educational opportunities. The City's consultation includes agencies, businesses, and local government departments that address this need.

The City also consults local government departments and agencies on emergency preparedness for natural disasters and mitigation of hazards caused by climate change such as Polk County Emergency Management Department. Des Moines also adopted a climate action plan, Adapt DSM, in 2023 which will better coordinate response to climate change, reduce harmful emissions, and chart a more resilient future.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Homeward (IA-502), the local Continuum of Care (CoC), is the lead community-wide homeless planning organization in Polk County and the City of Des Moines. The City is the collaborative applicant for the CoC and supports the goals and policies of Homeward's strategic plan to end homelessness. New two-year ESG grant applications will start the review process which includes the City of Des Moines and Homeward evaluating applications and allocated grant funds together with shared goals. City staff also coordinate with Homeward staff in subrecipient trainings or technical assistance, and City staff serve on multiple Homeward committees and the Board of Directors.

Specific to preparation of the Consolidated Plan, the City included the CoC in the consultation process and requested input and feedback on homeless data for the Homeless Needs Assessment.

Another way coordination is achieved is by the homelessness coordinated intake process. Agencies that receive ESG and CoC funds for permanent housing, rapid rehousing, emergency shelter, and supportive services use the Coordinated Intake System (CIS) process. The CIS process is facilitated by Primary Health Care (PHC), which is a nonprofit community health center dedicated to serving the medically insured, uninsured and underinsured with their health care needs. The CIS process starts with an intake assessment, and those with the highest need are served first with housing and directed to other needed services. For more information on the CIS see website link: https://www.homewardiowa.org/_files/ugd/253e08_6558dacb0a9e43e8b77156df626b211c.pdf

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City relies on Homeward (CoC) to provide recommendations on how to best distribute homelessness funding. The CoC has a designated Grants Committee that provides oversight to applications for ESG and CoC Grants. The Committee receives Homeless Management Information Systems (HMIS) reports on each grant applicant along with a narrative application provided by the applicant's request for funding. The

Grant Committee then makes funding recommendations to the CoC Board. When ESG subrecipient applications are reviewed, the CoC Board then makes a recommendation to the City Council.

HMIS collects the homeless demographics, family types, financials and other important indicators that help to inform policymakers, planners and service providers on homelessness needs in the CoC region. The collection of homeless data quality is vitally important to the success of HMIS and the programs that use this database. HUD monitors the quality of the HMIS data through programs such the Housing Inventory Count (HIC), the HUD System Performance Measures (SPMs) and the Notice of Funding Opportunity (NOFO). To ensure that HMIS data is correct, the Institute for Community Alliances (ICA) works diligently on adhering to the HUD data standards to ensure all reports are complete, consistent, accurate, and timely. More information about the data collection in the CoC is located at website link: https://www.homewardiowa.org/_files/ugd/253e08_b4400412f6e745cdb1fd8c99b6882cf.pdf

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Des Moines
	Agency/Group/Organization Type	Services - Housing Services - Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy HOPWA Strategy Market Analysis Anti-poverty Strategy Lead-based Paint Strategy Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lead agency
2	Agency/Group/Organization	Homeward
	Agency/Group/Organization Type	Services - Victims of Domestic Violence Services - Homeless Publicly Funded Institution/System of Care Regional organization Planning organization Continuum of Care
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Homeward (IA-502), the local Continuum of Care (CoC), is the lead community-wide homeless planning organization in Polk County and the City of Des Moines. The CoC is engaged in ongoing communication with the Neighborhood Services Department, and is the administrator of the ESG funds in the City. The CoC also attended the virtual stakeholder meeting.

3	Agency/Group/Organization	Primary Health Care
	Agency/Group/Organization Type	Services - Victims of Domestic Violence Services - Homeless Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Primary Health Care is a leading homeless service provider in Des Moines and coordinates the centralized intake system to accessing homelessness resources. Clients complete an intake assessment to help resolve their situation of homelessness and are referred to appropriate resources. The agency consulted on the homeless needs in the city, and also attended the virtual stakeholder meeting.
4	Agency/Group/Organization	Des Moines Municipal Housing Agency
	Agency/Group/Organization Type	Housing PHA Services - Housing Service - Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Des Moines Municipal Housing Agency is the local PHA in the area. The PHA is engaged in ongoing communication with the Neighborhood Services Department, and consulted on the public housing needs of residents in Des Moines.
5	Agency/Group/Organization	Home Opportunities Made Easy (HOME), Inc.
	Agency/Group/Organization Type	Housing Services - Housing Service - Fair Housing Community Housing Development Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Home Opportunities Made Easy is a CHDO, working to develop affordable housing in the City. The CHDO is engaged in ongoing communication with the Neighborhood Services Department regarding the use of HOME funds, and consulted on the affordable housing needs of residents in Des Moines.
6	Agency/Group/Organization	IMPACT Community Action Partnership
	Agency/Group/Organization Type	Services - Housing Non-profit Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	IMPACT Community Action Partnership is a non-profit organization that provides housing services and other vital basic needs services to LMI residents in the City. The organization is engaged in ongoing communication with the Neighborhood Services Department and consulted on the non-homeless needs of residents in Des Moines. The agency also attended the virtual stakeholder meeting.
7	Agency/Group/Organization	InvestDSM
	Agency/Group/Organization Type	Services - Housing Non-profit Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	InvestDSM is a non-profit organization that provides grant funding for property improvements and upgrades. The organization consulted with the Neighborhood Services Department on the housing needs of LMI residents in Des Moines.
8	Agency/Group/Organization	Greater Des Moines Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity is a non-profit organization that provides affordable housing opportunities for LMI residents in the City. The organization consulted with the Neighborhood Services Department and consulted on affordable housing needs in the City. The agency also attended the virtual stakeholder meeting.
9	Agency/Group/Organization	Des Moines Public Works Department
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Anti-poverty Strategy Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Public Works Department is engaged in ongoing communication with the Neighborhood Services Department and consults on improvements to public facilities and infrastructure in the city.
10	Agency/Group/Organization	BROADBANDNOW
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Quality of Life Improvements

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	BroadbandNow collects and maintains internet coverage for all US internet providers. BroadbandNow is also focused on bringing awareness to the digital divide and bringing awareness to the issue. Its belief is that broadband internet should be available to all Americans. Information and data from the BroadbandNow website helped to inform the plan. According to Broadband now, there are 11 high-speed internet service providers with at least 25 Mbps. CenturyLink, Mediacom, and Metronet offer value services.
11	Agency/Group/Organization	Iowa Homeless Youth Centers
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Iowa Homeless Youth Centers is a YSS organization and works to end homelessness for children and youth in Central Iowa. The agency attended the virtual stakeholder meeting and consulted on the homeless needs of youth in Des Moines.
12	Agency/Group/Organization	Iowa Total Care
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Iowa Total Care provide medical coverage for LMI residents. The organization completed a stakeholder survey.
13	Agency/Group/Organization	Polk County Health Department
	Agency/Group/Organization Type	Services-Health Health Department Other government - County

What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City has ongoing communication with the County Health department regarding the health needs of citizens in Des Moines. The department completed a stakeholder survey.

Identify any Agency Types not consulted and provide rationale for not consulting

No agencies were intentionally not consulted. The City consults with the CoC and the PHA at least annually, as required.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homeward	The City and Homeward share the goal of ending homelessness in the area. Common goals include: 1). Increase affordable housing opportunities for low- and very low-income households and 2). Increase supportive services for special needs households. (The Path Forward - Community Plan). City ESG annual allocation funds are administered by Homeward.
Analysis of Impediments to Fair Housing Choice	City of Des Moines; Des Moines Municipal Housing Agency; West Des Moines; Polk County	The AI informs the City, policymakers and service providers where housing issues exist. The AI enables cities, public housing agencies, and other housing groups to employ meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster welcoming communities that are free from discrimination. This plan aligns with the strategies identified in the AI.
Downtown Workforce Housing Study	Capital Crossroads; City of Des Moines; Polk County Housing Trust Fund	Downtown Workforce Housing Study assesses key areas such as jobs and housing affordability in downtown Des Moines. The key findings of this housing study were incorporated into the priorities identified in the Needs Assessment, Market Analysis, and Strategic Plan.
Barriers to Housing and Community Needs Survey	City of Des Moines	The survey had over 1,900 responses by residents and helped to determine the housing and community development needs in Des Moines. The needs in the City were prioritized in this order: 1). Affordable Housing; 2). Public Services; 3). Public Infrastructure Improvements; 4). Economic Development; and 5). Public Facility Improvements.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City also coordinates with state entities, the Iowa Economic Development Authority (IEDA) and the Iowa Finance Authority (IFA). For example, the City often contributes HOME funds to local multi-unit housing development projects selected by IFA for the state's Low-Income Housing Tax Credit Program (LIHTC). The City has received CDBG-DR and Neighborhood Stabilization Program (NSP) funding from the state through IEDA for housing construction, rehabilitation, and demolition activities.

The City is in ongoing discussions with other local units of government and government departments about potentially creating a plan that aggregates information from multiple entities to understand how many housing units of every type need created from sheltering homeless individuals to market rate housing units. The findings and strategies from this plan will be incorporated into the housing goals of the Strategic Plan.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Citizen participation and consultation are vital to the success of the City’s housing and community development programs. The City adheres closely to its HUD approved Citizen Participation Plan, which outlines the minimum requirements for public participation as outlined in 24 CFR 91.105. The City’s Neighborhood Services Department will continue to work with key non-profit organizations in encouraging the participation of the citizens they serve, including low- and moderate-income residents who are the primary targets of HUD-funded programs.

The citizen participation process is designed to encourage all citizens, including persons of lower income, persons of color, non-English speaking residents, and those with mobility, visual, and hearing impairments or other disabilities to participate in determining housing and community development needs in the community. In order to receive as much feedback as possible the City made the Consolidated Plan available through a public hearing and a 30-day public comment review period for the draft Plan. An online survey was also held to gather input on the housing and community development needs in Des Moines.

A list of efforts to gather public feedback is displayed in the Citizen Participation Outreach table below.

Citizen Participation Outreach

See table below

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	City Council Work Session	Non-targeted/broad community City Council	A City Council Work Session was held on November 4, 2024 to review and discuss the Consolidated Plan and first year Annual Action Plan. The meeting will be held at City Hall, Council Chambers, 400 Robert D. Ray Drive, 2nd Floor, Des Moines, IA 50309. Citizens are invited to make comments. https://www.dsm.city/government/council_meetings_and_agendas/index.php	Council discussion was brief, with few comments or clarifying questions offered.	All comments accepted.	
2	Set Public Hearing	Non-targeted/broad community City Council	A public hearing was set on November 4, 2024 at a City Council meeting to inform residents of the public comment period and public hearing regarding the Consolidated Plan and first year Annual Action Plan. Regularly scheduled City Council meetings occur at 5:00 PM, at City Hall, Council Chambers, 400 Robert D. Ray Drive, 2nd Floor, Des Moines, IA 50309. https://www.dsm.city/government/council_meetings_and_agendas/index.php	There were no comments.	All comments accepted.	
3	Public Hearing	Non-targeted/broad community City Council	A public hearing was held on December 9, 2024 at a City Council to discuss the Consolidated Plan and first year Annual Action Plan. Regularly scheduled City Council meetings occur at 5:00 PM, at City Hall, Council Chambers, 400 Robert D. Ray Drive, 2nd Floor, Des Moines, IA 50309. Citizens are invited to make comments. https://www.dsm.city/government/council_meetings_and_agendas/index.php	A summary of comments will be included after the citizen participation process.	All comments accepted.	
4	Public Comment Period	Non-targeted/broad community	A public comment and review period was held from November 8, 2024 to December 8, 2024 to afford residents an opportunity to review and make comments on the Consolidated Plan and first year Annual Action Plan. The draft plans are located at the Neighborhood Services Department office at 602 Robert D. Ray Drive, Des Moines, IA 50309, the City Clerk's office at 400 Robert D. Ray Drive, Des Moines, IA 50309 and all Des Moines Public Libraries. They can also be viewed online at: https://www.dsm.city/departments/neighborhood_services/index.php	A summary of comments will be included after the citizen participation process.	All comments accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
5	Barriers to Housing and Community Needs Survey	Non-targeted/broad community	<p>The City held a Barriers to Housing and Community Needs Survey online to gather and prioritize the housing and community development needs in Des Moines. The City also requested feedback on fair housing issues in the survey. Residents were asked to rank community priorities, provide feedback on fair housing, and provide information on their housing situations.</p> <p>https://www.dsm.city/departments/neighborhood_services/barriers_to_housing_survey.php</p>	<p>The survey received 1,960 responses. The needs in the City were prioritized in this order: 1). Affordable Housing; 2). Public Services; 3). Public Infrastructure Improvements; 4). Economic Development; and 5). Public Facility Improvements. A fifth of responders experienced denial or different treatment in their search for housing. The top reasons were; 1). Source of Income; 2). Race/Ethnicity; 3). Age; 4). Disability; and 5). Familial Status.</p>	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
6	Stakeholder Survey	Nonprofit Stakeholders	The City held an online stakeholder survey to help determine the housing and community development needs in Des Moines.	The survey received 5 responses. The top priority needs in the City were prioritized in this order: 1). Affordable housing and/or homebuyer assistance; 2). Owner or renter housing rehabilitation; 3). Public Services; 4). Fair housing awareness; 5.) Removal of slum/blight; 6.) Economic Development; 7.) Public Infrastructure Improvements. 60% felt inadequate funding for low-income housing programs was the biggest challenge to fair housing.	All comments accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
7	Virtual Stakeholder Meetings	Nonprofit Stakeholders	<p>A combination virtual and in-person stakeholder meeting was held at the regularly scheduled March 18th OpportUNITY Housing Work Group Meeting to discuss community needs in Des Moines. There were approximately 20 attendees present representing a wide range of local service providers with a shared emphasis on housing. A virtual in-person stakeholder meeting was also held on April 30th to discuss community needs. This meeting included 16 attendees representing service providers, partners, and City departments that utilize CDBG, HOME, and ESG funding. Virtual and in-person stakeholder listening sessions also took place throughout the spring in conjunction with community outreach for the Analysis of Impediments to Fair Housing Plan. Stakeholder meetings were organized based on protected demographic classes, primarily to discuss housing challenges but also other community needs. The specific sessions included stake holders from the LGBTQ+ community, Residents with Disabilities, and two sessions to discuss needs based on race, ethnicity, immigrant, refugee, and/or foreign born status. Dozens of stakeholders attended these sessions and provided valuable input.</p>	<p>Discussion centered around affordable housing, assistance with housing repairs, supportive services, and economic development. Major housing issues identified were a lack of affordable housing, lack of housing choices/types and being priced out. Some barriers also included landlord discrimination, residents' lack of education/knowledge, state policies and changes that impact the local level.</p>	<p>All comments were accepted.</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
8	Community Meeting	Non-targeted/broad community	A community meeting was held on April 29, 2024 at 5:00pm. There was 1 member of the public, 2 city staff and 2 county staff members present.	A resident emphasized the need for housing support for Congolese immigrants. City and county staff discussed barriers to affordable housing development, including funding and regulatory challenges.	All comments were accepted.	
9	Public Hearing	Non-targeted/broad community	A public hearing will be held on June 9, 2025 at a City Council meeting to discuss the Consolidated Plan and first year Annual Action Plan. Regularly scheduled City Council meetings occur at 5:00 PM, at City Hall, Council Chambers, 400 Robert D. Ray Drive, 2nd Floor, Des Moines, IA 50309. Citizens are invited to make comments. https://www.dsm.city/government/council_meetings_and_agendas/index.php	A summary of comments will be provided after the hearing.	All comments were accepted.	
10	Public Comment Period	Non-targeted/broad community	A public comment and review period will be held from June 11, 2025 to July 13, 2025 to afford residents an opportunity to review and make comments on the Consolidated Plan and first year Annual Action Plan. The draft plans are located at the Neighborhood Services Department office at 602 Robert D. Ray Drive, Des Moines, IA 50309, the City Clerk's office at 400 Robert D. Ray Drive, Des Moines, IA 50309 and all Des Moines Public Libraries. They can also be viewed online at: https://www.dsm.city/departments/neighborhood_services/index.php	A summary of comments will be provided after the hearing.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

To ensure the most efficient and effective use of resources the City must first assess the needs of the community. In the following sections, the City's demographic and economic indicators are described and analyzed. The Needs Assessment focuses on populations living in the City, while the Market Analysis describes the resources and characteristics of the City environment, such as the housing market, public services, and non-housing community development resources, etc. The Needs Assessment looks back at how data and indicators have changed in the City compared to the current needs. A key goal of the Needs Assessment is to identify the nature and prevalence of housing problems experienced by the City's residents.

The Needs Assessment is made up ten subsections that cover six general topics.

- NA-10: The City has found that the demographics of the area has changed over the last 10 years. The population has had a minor increase and the median income has increased as well, though not at a rate to keep up with housing costs. Housing cost burden continues to be the primary housing problem faced by residents.
- NA-15: A few different racial and ethnic groups experience a disproportionately greater need when it comes to housing problems, which are defined as a lack of complete plumbing or kitchen facilities, overcrowding, or cost burden. The likelihood that a household experiences a housing problem decreases as incomes rise.
- NA-20: A few different racial and ethnic groups experience a disproportionately greater need when it comes to housing problems. Asian households are disproportionately impacted in more than one income group.
- NA-25: Housing cost burden is a significant problem in the city. About 16% of households are cost burdened and about 13% are severely cost burdened.
- NA-30: In the City, there are some groups that disproportionately face severe housing problems, severe housing problems, and cost burden. Asian, American Indian or Alaska Native, and Pacific Islander households are disproportionately impacted in multiple income groups.
- NA-35: The most immediate needs of Public Housing residents and Housing Choice vouchers holders are affordable, decent, safe, and sanitary housing. This section describes the needs of residents living in publicly supported housing.

- NA-40: In the City, there are very few households experiencing unsheltered homelessness. However, the rise in residents that are cost burdened has increased the number of people who are at substantial risk of experiencing homelessness in the near future. Most troubling, the number of persons under the age of 18 experiencing homelessness is the fastest growing demographic.
- NA-45: There are four special needs populations that call for special analysis. Elderly residents, residents with HIV and their families, residents with alcohol or drug addiction, and residents with disabilities all have added challenges. They often require specialized housing units to have a healthy and safe living environment.
- NA-50: To address the needs of the City, additional resources are needed for public facilities, public improvements, and public services.

The Needs Assessment provides a foundation for the rest of the Consolidated Plan. The information gathered and analyzed here helps set the priorities for both the Action Plan and Strategic Plan. It is necessary to understand how conditions have changed and how they stand now to make wise decisions about how to use resources in the future.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

The housing needs of a community are shaped by the dynamics of supply and demand, much like any aspect of a market economy. However, understanding the factors influencing supply and demand is more complex than simply building a house for every household. Variables such as population growth, household size, the availability of rental housing, income levels, and the condition of existing properties all contribute to changes in the community's housing needs.

Within the City there has been a growing population, but that growth has not occurred uniformly. Some areas have grown quickly while others have seen a decrease in overall population. This population shift also reflects economic factors with high poverty in some areas and low poverty in others. These differences are looked at, as well as additional important factors such as housing problems and populations in need of support.

According to the most recent Census data, the city's population has grown by approximately 4.3% since 2012, a rate that is slightly lower than the national growth rate of 6%. However, the number of households grew by a higher rate at 8%. When the number of households increases by a faster rate than the population, this indicates that households are getting smaller, with more households having fewer people in them.

The median household income increased by 39%. However, when adjusted for inflation the purchasing power in the City has only increased by about 1.5%. Though there was an increase in purchasing power, the increase is not keeping pace with increasing costs of living, including housing, food, insurance, and other essentials.

Summary of Housing Needs

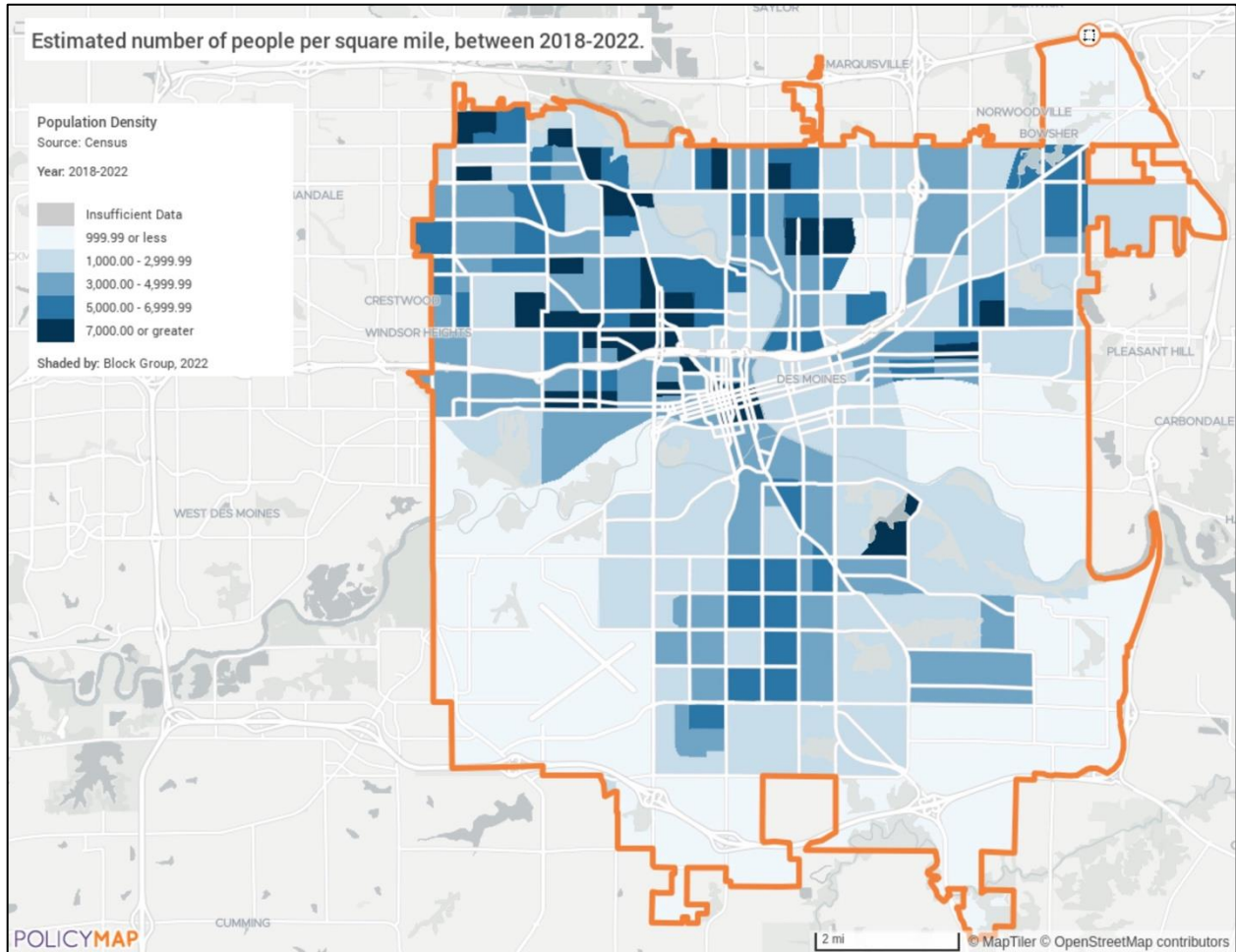
Demographics	Base Year: 2012	Most Recent Year: 2022	% Change
Population	204,362	213,164	4.3%
Households	82,325	88,894	8%
Median Income	\$44,862	\$62,378	39%

Table 1 - Housing Needs Assessment Demographics

Data Source: 2008-2012 ACS (Base Year), 2018-2022 ACS (Most Recent Year)

Population Density

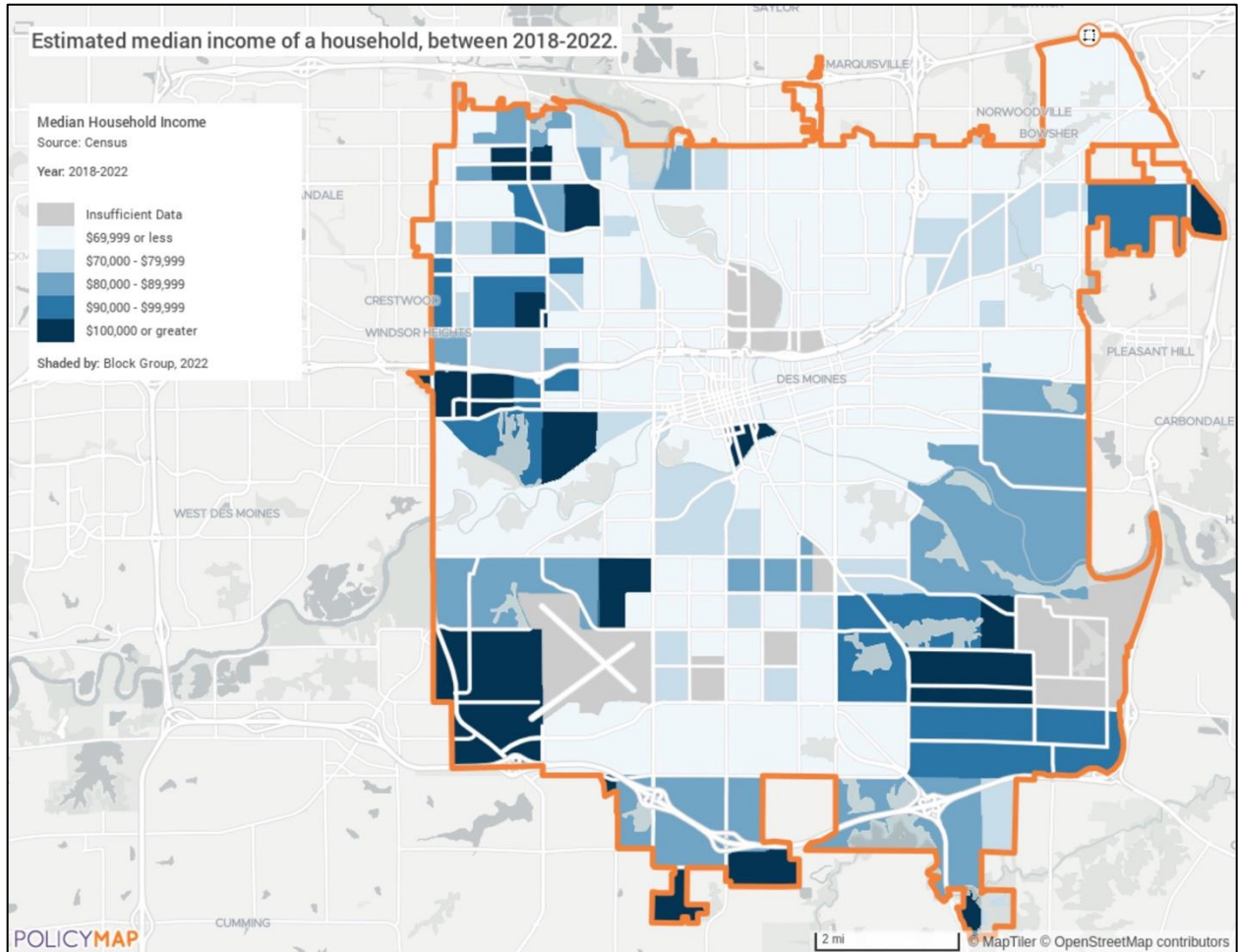
The following map shows the population density of the city. The northern half of the City is generally more densely populated than the southern half. These differences should be kept in mind when looking at areas with a concentration of housing problems or minority households.



Map: Population Density

Median Household Income

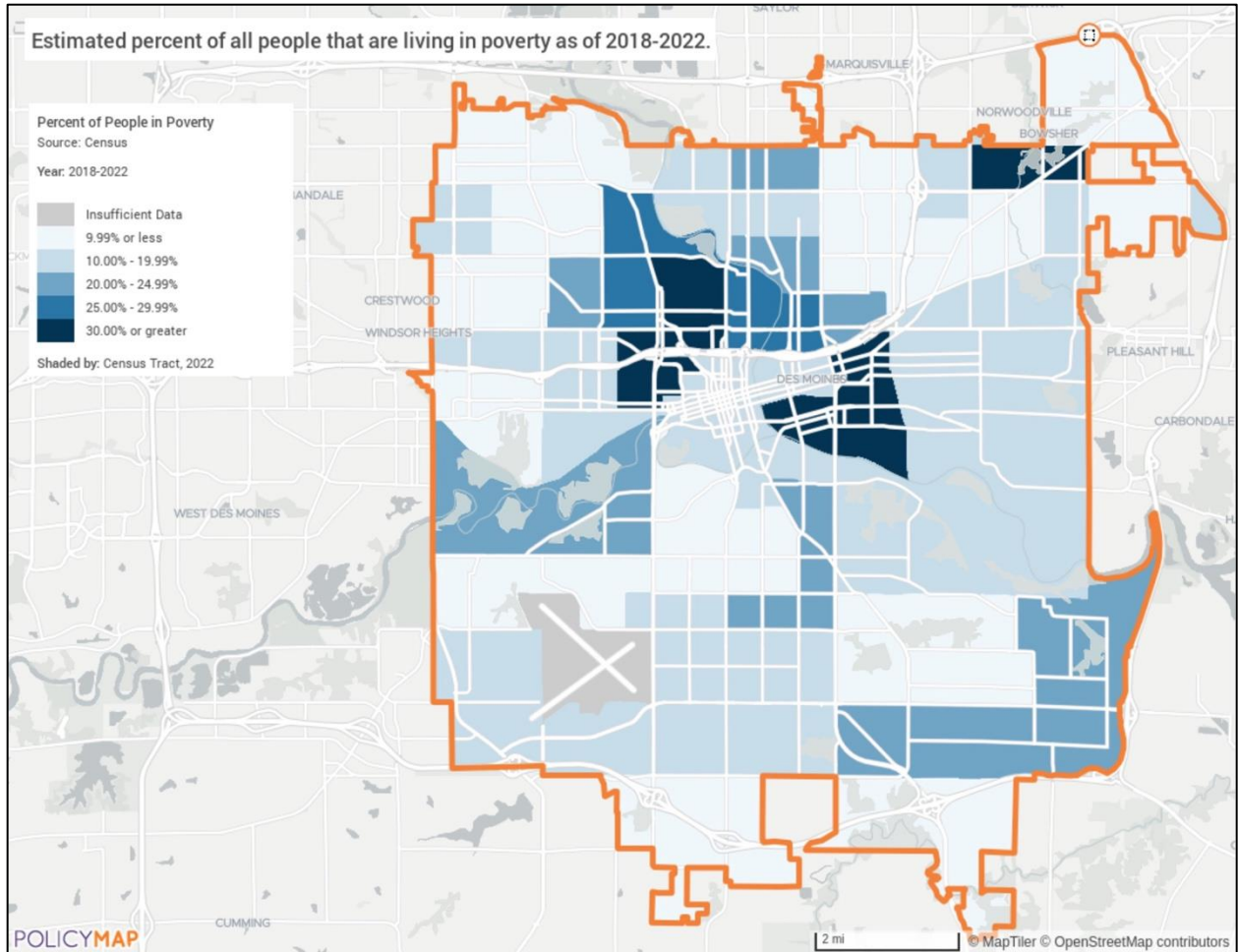
The following map shows the estimated median household income by census block group throughout the city. The block groups with the highest median household incomes are on the outer edges of the city, with the exception of one block group near downtown.



Map: Median Household Income

Poverty Rate

This map shows the estimated poverty rate by block census tract across the city. There are two areas adjacent to downtown with a rate of 30% or more of people in poverty, in addition to one tract in the northeastern corner of the city.



Map: Poverty Rate

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	14,395	12,760	19,110	10,485	28,915
Small Family Households	3,805	3,935	5,960	4,050	14,245
Large Family Households	1,165	1,425	1,915	855	1,685
Household contains at least one person 62-74 years of age	3,055	2,305	3,595	2,050	5,730
Household contains at least one person age 75 or older	1,730	2,025	1,875	540	1,500
Households with one or more children 6 years old or younger	2,445	2,830	3,055	1,800	3,455

Table 2 - Total Households Table

Data Source: 2016-2020 CHAS

Number of Households

The table above breaks down family dynamics and income in the jurisdiction using the 2016 – 2020 Comprehensive Housing Affordability Strategy (CHAS) data. A considerable portion of Des Moines households fall into the lower income brackets. Specifically, 14,395 households (approximately 20.5% of the total) earn 0-30% of the HUD Area Median Family Income (HAMFI), and 12,760 households (about 18.1%) earn between 30-50% HAMFI. Small families, defined as a family with two to four members, are almost five times more prevalent than large family households, defined as families with five or more members. This follows the trend of smaller average household size in the city and across the country. Large family households are less common among those earning over 80% of the HAMFI than those earning less. This suggests that larger families may face greater financial difficulties and could benefit from targeted housing assistance and support programs. Higher income households are also less likely to have someone in the household that is older than 62 years old and more likely to have a child six years and younger.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	160	150	205	4	519	95	30	20	0	145
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	90	115	30	45	280	90	70	55	10	225
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	450	405	235	70	1,160	35	265	370	195	865
Housing cost burden greater than 50% of income (and none of the above problems)	6,070	715	55	0	6,840	2,245	950	440	4	3,639
Housing cost burden greater than 30% of income (and none of the above problems)	1,675	3,445	1,725	45	6,890	960	2,035	2,110	515	5,620
Zero/negative Income (and none of the above problems)	680	0	0	0	680	225	0	0	0	225

Table 3 – Housing Problems Table

Data Source: 2016-2020 CHAS

Housing Needs Summary

Housing cost burden is defined as a household spending 30% or more of their monthly income on housing costs including rent/mortgage, utilities, and insurance. It is a common trend in many communities across Iowa and the greater United States and is the most significant housing issue in the City of Des Moines. According to the 2016 – 2020 CHAS data, there were 13,730 renters and 9,259 homeowners in the 0% to 100% AMI range spending more than 30% of their income on housing costs. (100% AMI is the Area Median Income). CHAS data does not provide cost burden for all income groups. However, the ACS data can be used to determine how many households were cost burdened in all groups. According to 2018 – 2022 ACS data, 13,928 homeowners and 16,427 renters are cost burdened.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	8,445	4,835	2,245	165	15,690	3,425	3,350	2,995	725	10,495
Having none of four housing problems	1,035	2,035	6,315	3,500	12,885	590	2,535	7,560	6,090	16,775
Household has negative income, but none of the other housing problems	680	0	0	0	680	225	0	0	0	225

Table 4 – Housing Problems 2

Data Source: 2016-2020 CHAS

Severe Housing Problems

Severe housing problems are significantly less common than standard housing problems, but they are still present throughout the city. Extremely low-income households are particularly likely to have a severe housing problem. In total, approximately 26,000 households, including both renters and homeowners, have a severe housing problem.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	60	725	2,185	2,970	205	580	2,715	3,500
Large Related	35	460	395	890	60	235	1,180	1,475
Elderly	615	370	710	1,695	260	1,050	1,310	2,620
Other	320	750	3,230	4,300	100	555	1,305	1,960
Total need by income	1,030	2,305	6,520	9,855	625	2,420	6,510	9,555

Table 5 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

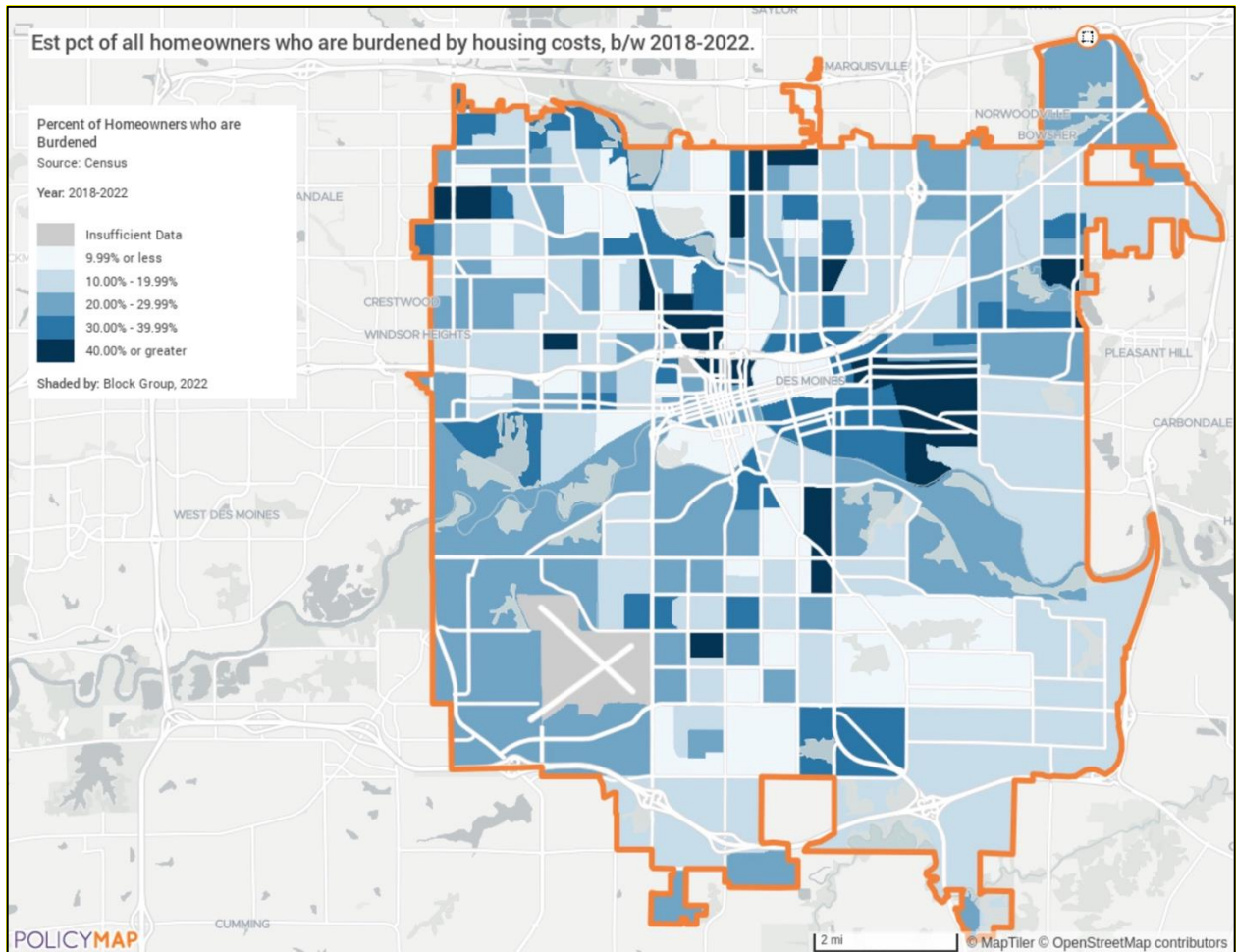
Cost Burden

The table above displays 2016-2020 CHAS data on cost-burdened households in the city for the 0% to 80% AMI cohorts. There are approximately 19,000 households that are cost burdened in the community. The following maps display the percentage of the population who are cost burdened by census tract using data from the 2018 – 2022 American Community Survey 5-Year Estimates.

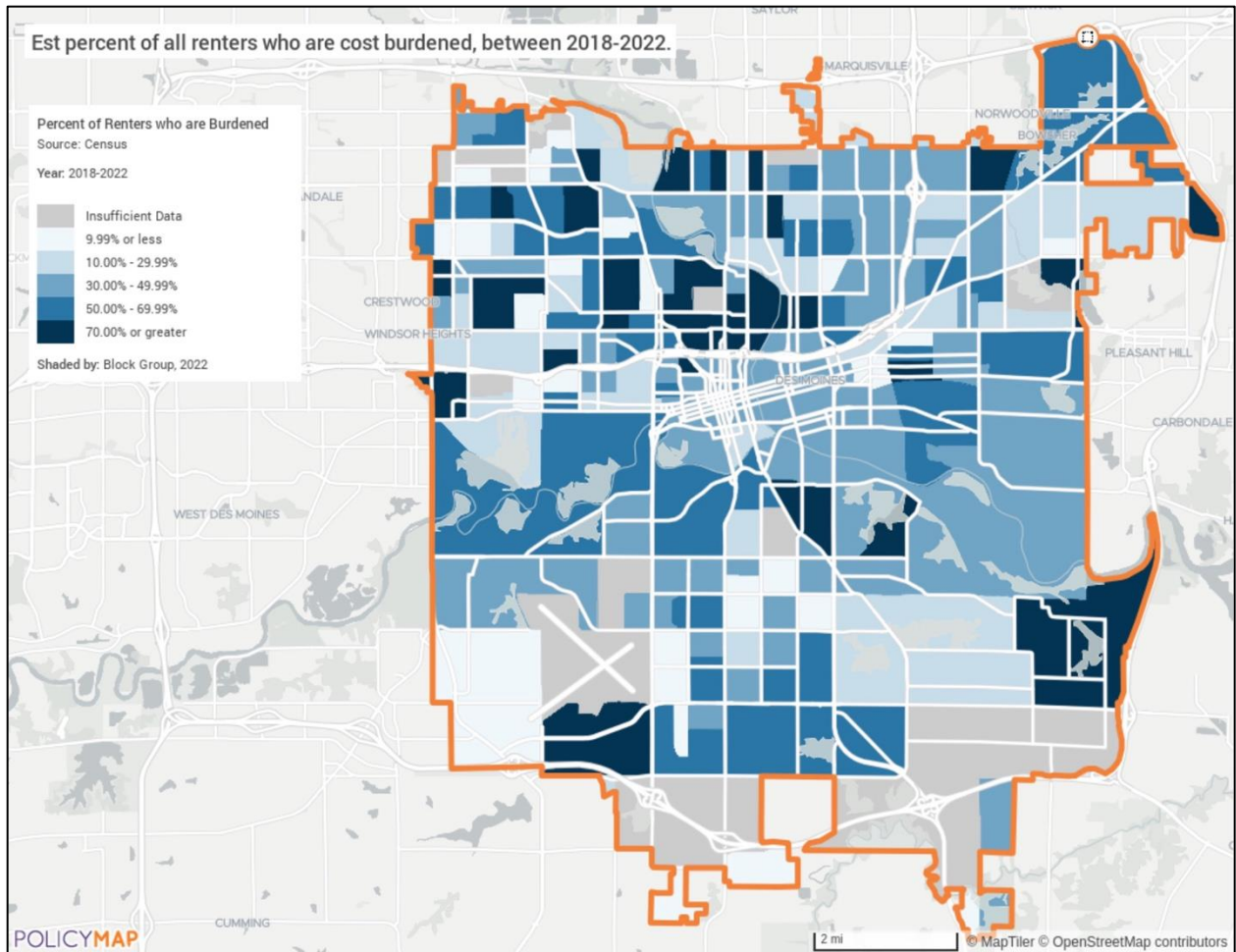
Cost burden is common and spread across the city. In the tracts with the highest cost burden rates, 40% or more households are cost burdened. There are several tracts spread across the city with relatively low cost burden rates. Notably, the central and southeastern parts of Des Moines have several block groups with 30% to over 40% of homeowners experiencing housing cost burden. This suggests that these areas may have higher housing costs relative to income levels or lower overall incomes. Throughout most of the jurisdiction, at least 10% of households within a block group are cost burdened.

Renters in Des Moines face a significantly higher housing cost burden compared to homeowners. Many central and southeastern areas show over 50% of renters are cost-burdened, while the highest percentage of cost-burdened homeowners in these areas is 30-40%. Both homeowners and renters in central and southeastern Des Moines experience higher housing cost burdens. However, the severity is more

pronounced among renters, with some areas showing over 70% of renters burdened by housing costs, meaning that these households are living in insecure housing and are at an increased risk of experiencing homelessness.



Map: Cost Burdened Homeowners



Map: Cost Burdened Renters

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,140	240	0	2,380	525	280	115	920
Large Related	675	460	0	1,135	205	105	0	310
Elderly	925	370	25	1,320	680	210	60	950
Other	2,695	300	35	3,030	515	260	155	930
Total need by income	6,435	1,370	60	7,865	1,925	855	330	3,110

Table 6 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

Severe Cost Burden

Severe cost burden is defined as paying more than 50% of household income on housing costs. Severe cost burden is most common among extremely low-income households. More than 10,000 households, including owner and renter households, are spending half or more of their income on housing costs. These households are often put in the position of having to decide between paying rent, buying food, paying for auto costs, or spending their limited income on other essential items. This population is in severe need of support in order to prevent homelessness.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	590	405	265	100	1,360	105	230	360	150	845
Multiple, unrelated family households	35	115	0	15	165	20	115	50	50	235
Other, non-family households	0	0	0	0	0	0	0	15	0	15
Total need by income	625	520	265	115	1,525	125	345	425	200	1,095

Table 7 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

Overcrowding

HUD defines an overcrowded household as one that has between 1.01 and 1.50 occupants per bedroom. A severely overcrowded household is one that has more than 1.50 occupants per bedroom. Overcrowding is less common than cost burden issues, but is still present in more than 2,500 households, more of which are renters. This supports information in the Market Analysis that shows the lack of rental units with three or more bedrooms, meaning that any family with three children or more may struggle to find housing that isn't overcrowded.

The following table shows the number of households with children present by tenure and income level. Low-income households with children present are more likely to be overcrowded.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	1,880	1,690	1,320	4,890	565	1,140	1,735	3,440

Table 8 – Crowding Information – 2/2

Data Source: 2016-2020 CHAS

Describe the number and type of single person households in need of housing assistance.

According to the 2018-2022 ACS data, there are 35,883 one-person households in the City of Des Moines. The primary group of residents who need housing assistance is renters, particularly those over the age of 65, due to higher poverty rates and fixed incomes. There are 10,273 residents who are retirement age renters who live alone and may require housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disability

According to 2018-2022 ACS data, there are 29,650 residents with disabilities in the City, making up approximately 14% of the population. Approximately 2,674 of these residents are under the age of 18. The most common disability is ambulatory difficulty (13,146 residents report this difficulty), followed closely by cognitive difficulty and independent living difficulty. Residents with disabilities and families with children with disabilities face significant barriers to affordable housing. Most homes require expensive modifications in order to accommodate the needs of residents. While an exact count of those in need of housing assistance is difficult to determine, it is likely that the majority of residents with disabilities either need financial support or access to homes that meet their needs.

Violence

There is limited data available on crimes rates for domestic violence, dating violence, sexual assault, and stalking. The FBI reported 177 rape offenses in Des Moines in 2019. Additionally, the State of Iowa Department of Public Safety published important data points in its domestic abuse summary report for 2022. The state reported a total of 6,265 domestic abuse offenders. Approximately 76.6% of domestic abuse offenders in 2022 were male. Sexual offenses most often occur within the home by a known person (family member or intimate partner).

Sexual assault and other intimate crimes are also consistently underreported. The National Coalition Against Domestic Violence states that only 25% of physical assaults, 20% of rapes, and 50% of stalking cases are reported to the police. If that is accurate then there were approximately 450 rapes that went unreported in the city in 2019. Considering the prevalence of sexual violence and the likelihood that violence will occur in the home and by a known person, it is imperative that survivors have access to housing and economic support to escape dangerous situations.

What are the most common housing problems?

The most common housing problem identified is cost burden. Approximately 22,989 households in the city are cost burdened. Renters are more likely to be cost burdened, with more than 47% paying over 30% of their income on housing expenses. While homeowners are less likely to be cost burdened, it remains a significant issue, with approximately 29.5% of homeowners with a mortgage and 14.6% of those without

a mortgage experiencing cost burden. This financial strain places significant pressure on households, increasing the likelihood of housing instability and substandard living conditions.

Are any populations/household types more affected than others by these problems?

Residents that rent and or have lower incomes experience increased rates of cost burden and other substandard living conditions. Additionally, residents with disabilities and those experiencing homelessness are particularly vulnerable to housing problems. A discussion of the prevalence of housing problems by race and ethnicity are discussed later in NA-15 to NA-30. A discussion of special needs populations can be found in the NA-40 and NA-45.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Very low-income households (those at or below 30% of the area median income) spending in excess of 50% of their income for gross rent (rent plus tenant paid utilities) are particularly vulnerable to an unexpected financial or personal crisis which could lead to homelessness. Single-parent households with children are the most vulnerable. They have a greater need for affordable housing, accessible day care, health care, and other supportive services. Because of their lower income and higher living expenses, very low-income single-parent households are at imminent risk of becoming homeless. The major needs for these households are money management and budget counseling along with job training and affordable childcare.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Instability and increased risk of homelessness are associated with the lack of financial resources, temporarily living in the home of another, imminent eviction or living in a motel. Death of a family member, medical expenses or other unanticipated emergency expenditure, such as a major car repair, can create an unstable living situation, particularly for families with low or fixed incomes. Few programs exist in Des Moines to assist those exiting an institution such as jail or mental health facility, or aging out of foster care. Domestic violence, abandonment by a spouse, mental illness and drug or alcohol addictions play a role locally in increased risk of homelessness. Other areas that could impact stability are prolonged unemployment or impacts related to COVID-19.

Additionally, the increasing risk of climate-based natural disasters can increase the risk of homelessness. The destruction of a home can instantly put a family into a precarious situation.

Discussion

Needs Assessment by Housing Type

Using the CHAS data provided in this section, data from the ACS 5-Year estimates, as well as other local data, the City is able to identify the number of vulnerable household types that may be in need of housing assistance. Unfortunately, due to funding limitations the City may not be able to assist all vulnerable household types, but may use the data collected to prioritize assistance. See below estimates for households that may be in need of housing assistance by family type:

Extremely Low-Income Households (0-30% AMI): The CHAS data indicates that there are 14,395 extremely low-income households in the Des Moines. Extremely low-income households make up 31% of LMI households in the City.

Low-income Households (30-50% AMI): The CHAS data indicates that there are 12,760 low-income households in the Des Moines, which is 28% of all LMI households in the City.

Moderate-Income Households (50-80% AMI): The CHAS data indicates that there are 19,110 moderate-income households in the Des Moines, which is 41% of all LMI households in the City.

LMI Small Families (no more than 4 person): The CHAS data indicates that there are 13,700 LMI small family households in the City. LMI includes extremely low-, low- and moderate-income.

LMI Large Families (5 or more persons): The CHAS data indicates that there are 4,505 LMI large family households in the City. LMI includes extremely low-, low- and moderate income.

Severely Cost Burdened Renters: Renters that need housing assistance are those that are LMI and severely cost burdened. HUD defines severely cost-burden as paying more than 50% monthly income on housing costs. According to CHAS data, there are 6,840 LMI renter households that are cost burdened.

Severely Cost Burdened Owners: Homeowners in need of housing assistance are those that are LMI and severely cost burdened. According to CHAS data, there are 3,635 LMI homeowners that are severely cost burdened.

Single-Person Households: According to the 2018-2022 ACS (S2501) there are 32,210 one-person households in Des Moines, which is 36% of all households.

Public Housing Residents: The DMMHA operates public housing and housing choice vouchers (HCV) in the City. Public housing provides decent and safe rental housing for eligible LMI families, the elderly, and persons with disabilities. There are currently 396 public housing units and 3,042 housing choice vouchers

in use. Accessibility for persons with a disability is a concern for eligible households. For more details on the public housing population including demographics and need for accessibility please see the NA-35.

Persons with HIV/AIDS: The State of Iowa's Health and Human Service Department manages its HIV/AIDS programming. The state reported that in 2020, there were 3,012 Iowans living with HIV in Iowa. An additional 90 Iowans were diagnosed in 2020. During the previous decade, the rates of HIV/AIDS have been more than double for men compared to women across the state of Iowa.

Victims of Domestic Violence: According to the FBI, in 2019 (the most recent year data is available) there were 117 rape offenses known to law enforcement. The National Coalition Against Domestic Violence states that only 25% of physical assaults, 20% of rapes, and 50% of stalking cases are reported to the police. If that is accurate then there were approximately 450 rapes that went unreported in the city in 2019. This points to a significant need for resources to assist survivors and provide financial and housing support.

Persons with a Disability: According to 2018-2022 ACS data (S1810), there are 29,650 residents with disabilities in the City making up about 14% of the population. Approximately 2,674 of these residents are under the age of 18. The most common disability is ambulatory difficulty, and 13,146 residents report this difficulty.

Elderly Ages 62-74 years (LMI): According to the CHAS data, the total number of elderly LMI households in this age group in the City is 8,955 households.

Elderly Ages 75 years or older: (LMI): According to the CHAS data, the total number of elderly LMI households ages 75 years and older in the City is 5,630 households.

Homeless & those receiving assistance and are nearing termination of assistance: The City refers to Homeward CoC in determining the number of households and household types in need of homeless services. The most recent survey in 2024 reported a total of 715 homeless households with 568 sheltered and 147 unsheltered. Of the 715 households, 112 were households with children and two of those were unsheltered. The City works with Homeward to administer homeless prevention activities and services to all homeless in Des Moines. Services include emergency shelter operations, street outreach, homeless prevention and rapid rehousing rental assistance.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A review of Housing Assessment data provided by HUD helps to determine whether any racial or ethnic groups may have a proportionally higher housing need than other ethnic groups in the community. HUD has determined that a proportionally higher need exists when the percentage of persons in a given income category is at least 10 percentage points higher than the category as a whole.

This section reviews the prevalence of standard Housing Problems. A housing problem is one or more of the following:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room, and
4. Cost burden greater than 30%.

0%-30% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,870	2,530	0
White	7,250	1,895	0
Black / African American	2,395	355	0
Asian	320	40	0
American Indian, Alaska Native	60	10	0
Pacific Islander	0	0	0
Hispanic	1,350	155	0

Table 9 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,185	4,570	0
White	5,380	3,340	0
Black / African American	1,285	480	0
Asian	380	200	0
American Indian, Alaska Native	55	0	0
Pacific Islander	4	0	0
Hispanic	975	525	0

Table 10 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,240	13,875	0
White	3,560	9,980	0
Black / African American	645	1,350	0
Asian	195	735	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	4	0
Hispanic	605	1,520	0

Table 11 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	890	9,590	0
White	455	7,745	0
Black / African American	110	595	0
Asian	110	270	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	4	0
Hispanic	105	900	0

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

Extremely Low-Income (0-30% AMI)

The City-wide housing problem rate in this income group is 82.4%. There are no groups that are disproportionately impacted.

Very Low-Income (30-50% AMI)

In this income group, 64.2% of households report one or more housing problems. Two groups are disproportionately impacted. Though they make up a small portion of the population, 100% of American Indian/Alaska Native and Pacific Islander households reported one or more housing problems.

Low-Income (50-80% AMI)

Approximately 27.4% of households in this income group report one or more housing problems. No groups are disproportionately impacted.

Moderate Income (80-100% AMI)

This income group reports 8.5% of households with a housing problem. The only group that is disproportionately impacted is Asian households, of which 28.9% report one or more housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Similar to the NA-15, this section examines disproportionately greater need for households experiencing severe housing problems. Severe housing problems are defined as one or more of the following:

1. Households that lack complete kitchen facilities
2. Households that lack complete plumbing facilities
3. Households that have more than 1.5 persons per bedroom
4. Households with a cost burden over 50%

Cost burden is the most common severe housing problem.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,230	5,165	0
White	5,435	3,705	0
Black / African American	1,895	855	0
Asian	270	40	0
American Indian, Alaska Native	40	30	0
Pacific Islander	0	0	0
Hispanic	1,240	265	0

Table 13 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,705	10,050	0
White	1,645	7,075	0
Black / African American	460	1,310	0
Asian	175	405	0
American Indian, Alaska Native	0	55	0
Pacific Islander	4	0	0
Hispanic	385	1,120	0

Table 14 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,405	17,710	0
White	700	12,840	0
Black / African American	265	1,735	0
Asian	100	830	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	4	0
Hispanic	330	1,800	0

Table 15 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	325	10,150	0
White	50	8,140	0
Black / African American	20	680	0
Asian	80	300	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	4	0
Hispanic	70	940	0

Table 16 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Extremely Low-Income (0-30% AMI)

The jurisdiction-wide severe housing problem rate in this income group is 64.1%. There are two groups that are disproportionately impacted. About 87.1% of Asian households and 82.4% of Hispanic households reported one or more severe housing problems.

Very Low-Income (30-50% AMI)

In this income group, 21.2% of households report a severe housing problem. Pacific Islander households were the only group disproportionately impacted, with 100% of households reporting one or more severe housing problems, though only 4 households identified as Pacific Islander.

Low-Income (50-80% AMI)

Approximately 7.4% of households in this income group have a severe housing problem. No households are disproportionately impacted.

Moderate Income (80-100% AMI)

This income group reports 3.1% of households have a severe housing problem. Asian households are disproportionately impacted, with 21.1% reporting one or more severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

The following section analyzes HUD data on a specific housing problem – cost burden – and determines whether any racial or ethnic groups are disproportionately impacted. Cost burden is identified as any household that spends over 30% of its income on housing costs. Severe cost burden is when a household spends 50% or more of their income on housing costs. As with previous sections, HUD has determined that a proportionally higher need exists when the percentage of persons in each category is at least 10 percentage points higher than the percentage of persons in that category.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	59,913	13,600	11,230	920
White	46,750	9,390	7,015	595
Black / African American	4,170	1,975	2,095	190
Asian	3,045	515	315	45
American Indian, Alaska Native	95	75	40	0
Pacific Islander	8	0	0	0
Hispanic	5,020	1,195	1,390	55

Table 17 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

HUD defines a disproportionately greater need for groups where the rates of cost burden are 10% higher or more than the jurisdiction-wide rate. Two groups are disproportionately impacted by cost burden and severe cost burden in the city.

Cost Burden (30-50%)

Approximately 16% of households in the city pay between 30% and 50% of their income toward housing costs. The only group that is disproportionately impacted by cost burden is American Indian or Alaska Native households. Approximately 36.5% of households in this group experience cost burden.

Severe Cost Burden (50% or more)

Citywide, about 13.3% of households experience severe cost burden. One group is disproportionately impacted by severe cost burden. About 25.4% of Black or African American households experience severe cost burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

American Indian or Alaska Native, Pacific Islander, and Asian households are disproportionately impacted in multiple income groups.

Disproportionate Housing Problems:

- Extremely Low Income: None
- Very Low Income: American Indian or Alaska Native and Pacific Islander
- Low Income: None
- Moderate Income: Asian

Disproportionate Severe Housing Problems:

- Extremely Low Income: Asian or Hispanic
- Very Low Income: Pacific Islander
- Low Income: None
- Moderate Income: Asian

Cost Burden: American Indian or Alaska Native

Extreme Cost Burden: Black or African American

If they have needs not identified above, what are those needs?

While it can be difficult to identify specific other needs of households that are disproportionately impacted due to race or ethnicity, households in the City across income categories have additional, more general needs, as described throughout the Needs Assessment and Market Analysis.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community

The available data shows that there are relatively low numbers of American Indian or Alaska Native, Hispanic, Pacific Islanders, and Asian residents throughout the city with no concentrations of these minority groups in any specific areas. There is only one census tract that is predominantly Black or African American (19153001200); however, there are several tracts throughout the city that have a higher rate of Black households in poverty. A complete analysis of the relationship between race and ethnicity and geography is discussed in MA-50.

NA-35 Public Housing – 91.205(b)

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by public housing authorities. Public housing in the city is owned and operated by the Des Moines Municipal Housing Agency (DMMHA). The DMMHA’s mission is “to provide quality affordable housing opportunities within Des Moines and Polk County, and to facilitate, where possible, self-sufficiency for its clients”. DMMHA also administers the Section 8 rental assistance program for Polk County. More information about the DMMHA can be found on the city’s website at <https://www.dsm.city/departments/DMMHA/index.php>.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	396	3,042	62	2,571	165	82	116

Table 18 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: Des Moines Municipal Housing Agency

The DMMHA also administers a total of 79 Emergency Housing Vouchers, which provide assistance to persons who are homeless, at risk of homelessness, or fleeing domestic violence, trafficking, abuse, and other dangerous situations.

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	\$15,299	\$15,043	\$7,582	\$15,327	\$12,850	\$12,950
Average length of stay	0	0	11.593	9.105	0	0	0	0
Average Household size	0	0	1.25	1.78	0.9	1.80	1.12	2.72
# Homeless at admission	0	0	37	241	33	54	107	16
# of Elderly Program Participants (>62)	0	0	240	833	9	702	88	1
# of Disabled Families	0	0	215	1,743	24	1,499	50	12
# of Families requesting accessibility features	0	0	53	1	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 20 – Characteristics of Public Housing Residents by Program Type

Data Source: Des Moines Municipal Housing Agency

DMMHA additionally reported the following information for the Emergency Housing Vouchers program:

- Average Annual Income: \$13,635.42

- Average Household Size: 1.62
- # Homeless at admission: 63
- # of Elderly Program Participants (>62): 17
- # of Disabled Families: 50

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	264	1,677	36	1,355	131	59	73
Black/African American	0	0	105	1,184	21	1,061	33	18	33
Asian	0	0	9	27	1	24	0	1	1
American Indian/Alaska Native	0	0	4	24	0	15	1	3	4
Pacific Islander	0	0	2	6	0	6	0	0	0
Other	0	0	12	124	4	110	0	1	5

Table 21 – Race of Public Housing Residents by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year

Data Source: Des Moines Municipal Housing Agency

The DMMHA reported the following demographic information for its Emergency Housing Vouchers:

- White: 43

- Black/African American: 27
- American Indian/Alaska Native: 1
- Other: 8

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	27	112	3	92	3	4	4
Not Hispanic	0	0	369	2,929	59	2,479	162	78	112

Table 22 – Ethnicity of Public Housing Residents by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year**

Data Source: Des Moines Municipal Housing Agency

The DMMHA reported the following ethnicity information for its Emergency Housing Vouchers:

- Hispanic: 8
- Not Hispanic: 70

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

As seen in the “Characteristics of Public Housing Residents by Program Type” table above, a significant portion of public housing and voucher tenants are elderly individuals, disabled families and families that request accessibility features. Families that have at least one member with a disability make up about 54% of public housing tenants and 57% of voucher recipients. Elderly individuals comprise about 61% of public housing residents and 27% of voucher recipients. Thirteen percent (13%) of residents of public housing requested units with accessibility features.

According to the DMMHA, the most common accessibility request is a companion or service animal. The second most common request is for an additional set of keys to the building and unit for the tenant’s service provider(s).

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of Public Housing residents and Housing Choice vouchers holders are affordable, decent, safe, and sanitary housing. It’s crucial that these communities have access to comprehensive support systems that foster financial independence and overall well-being. This includes ensuring that public housing is strategically located near economic opportunities, educational institutions, and a reliable public transportation network. Additionally, there is a pressing need to facilitate affordable access to low-poverty neighborhoods, which can significantly impact residents' quality of life and opportunities for social mobility.

How do these needs compare to the housing needs of the population at large

In general, the population at large is wealthier and has access to greater housing opportunities than those who use publicly supported housing. Tenants of public housing and voucher holders have lower incomes than the population at large. The average income for public housing residents may also face greater health disparities and educational barriers, needing specific interventions to address these challenges effectively. Overall, addressing the needs of public housing residents requires targeted efforts to reduce socioeconomic disparities and improve overall quality of life.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is an incredibly complex issue that most communities across the country are working to address. The major reason that homelessness is difficult to address is that it has many causes with overlapping and interrelated variables. The cause of any single person’s homelessness often lies at the convergence of many events and conditions. From an economic perspective, homelessness can be caused by unemployment or underemployment, lack of affordable housing options, and/or poverty. From a health perspective, homelessness is often tied to mental illness, physical disabilities, HIV, substance abuse, or a combination of those health factors. Additionally, homelessness can be rooted in social problems, such as domestic violence, educational attainment, and racial discrimination. Homelessness can be caused by all these issues, and they are often interrelated. Due to this complexity, fighting homelessness requires a collaborative and community-based approach.

The Stewart B. McKinney Homeless Assistance Act defined “homeless” or “homeless person” as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill).
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings

The City of Des Moines works closely with the Homeward, the lead agency for the Polk County Continuum of Care (CoC). part of the West County Continuum of Care. Data is not available at the city level. The following data covers the entirety of the Continuum of Care, which covers all of Polk County.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	110	2	589	436	129	39
Persons in Households with Only Children	1	0	13	9	5	42
Persons in Households with Only Adults	457	145	2217	1547	748	50
Chronically Homeless Individuals	92	71	405	208	123	47
Chronically Homeless Families	12	0	33	24	7	24
Veterans	36	19	186	164	69	52
Unaccompanied Child	37	2	258	173	89	61
Persons with HIV	6	0	21	14	10	40

Table 23 - Homeless Needs Assessment

Alternate Data Source Name: 2024 PIT

Data Source Comments: HUD 2023 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, IA-502 Des Moines, Polk County CoC

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Chronically Homeless – Residents are considered to be experiencing chronic homelessness if they have a disabling condition and have been continuously homeless for one year or more, or more than four times within three years, totaling twelve months. These are the most vulnerable residents experiencing homelessness. In 2024, 163 persons experienced chronic homelessness.

Families with Children – Households that include at least one adult and one person under the age of 18 is considered a family with children. Children raised experiencing homelessness are likely to experience housing instability into adulthood. In 2024 there were 112 persons in families, most of whom are sheltered.

Veterans – Providing additional resources and support for veterans is a priority for communities across the country. In 2024, there were 55 veterans experiencing homelessness.

Unaccompanied Youth – Persons who are between the ages of 18 and 24 years old that lack a fixed, regular, nighttime residence that is not a shelter are considered unaccompanied youth. In 2024, there were 39 unaccompanied youth.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered	Unsheltered (optional)
White	376	111
Black or African American	143	20
Asian	12	5
American Indian or Alaska Native	9	2
Pacific Islander	2	2
Multi-Racial	26	7
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	34	13
Not Hispanic	534	134

Alternate Data Source Name: 2024 PIT

Data Source Comments: HUD 2023 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, IA-502 Des Moines, Polk County CoC

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Homeless children face a litany of complexities and problems that can contribute to a pattern of homelessness into adulthood if they are not addressed. Chiefly among them is the added stress on educational attainment that housing insecurity causes. Lack of transportation, volatile living conditions, and general instability make showing up to class a challenge, and studying, focusing, and excelling in these conditions is often impossible. Based on the 2024 Point in Time Count, 112 persons were in families that included at least one adult and one child, and 55 veterans were counted.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Homeless individuals are more likely to identify as White than any other racial or ethnic group. Over 68% of residents experiencing homelessness in Polk County identified as White during the 2024 PIT Count. The second largest racial group is those identifying as Black or African American. Black residents in Polk County are disproportionately affected by homelessness, making up about almost 23% of those counted, while Black residents make up about 7% of the county’s population and 11% of the city's population according to 2022 ACS data estimates.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Across all racial and ethnic groups, there are more individuals experiencing sheltered homelessness than unsheltered homelessness. This suggests that a significant portion of the homeless population has access to temporary housing solutions. Of those counted in the 2024 PIT County for Polk County, approximately 79% were sheltered. Most of the residents sheltered were white. The most common source of shelter was emergency shelter.

Of the 147 unsheltered persons counted, a majority identified as white, non-Hispanic.

Discussion:

Eighty-nine people reported they were fleeing from domestic violence, setting a record for the county. Housing leaders saw a 37% increase from last year's reported total of 65, which was then considered the highest number in the past six years.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Non-homeless special needs populations include the elderly; frail elderly; persons with mental, physical, and/or developmental disabilities; persons with drug and alcohol addictions; persons with HIV/AIDS and their families; and victims of domestic violence, sexual assault, and stalking. Data on these special needs populations is limited, but there is a significant need for housing and/or supportive services for all special needs sub-populations. Meeting these needs is a high priority for the City.

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population faces increased challenges and providing decent, affordable housing is incredibly important. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting and, as a result, strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. However, the elderly population is often on a limited income and/or has a disability, which puts financial pressure on them that reduces independence. As housing costs throughout the community inflate, the elderly population generally lacks the ability to increase their income to match.

According to the most recent data available, there are approximately 26,803 residents over the age of 65 in Des Moines, making up approximately 12.7% of the population. Residents 65 years or older live below the poverty level at a rate lower than the general population, 6.4% vs 14.7%. Cost burden is an issue for all persons living below the poverty level.

HIV/AIDS: See below

Alcohol and Drug Addiction: Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people do not seek help due to fear of criminal charges and/or the social stigma associated with addiction and other medical issues. Often only when someone overdoses, gets arrested, or seeks treatment are they counted in statistics. According to data found in Polk County Sheriff's Department's Law Enforcement Response Map, Des Moines Police responded to 3,609 cases of drunkenness or drug/narcotic violations in 2023. Specific numbers on drug use or addiction are not available, but the City has many resources for addressing addiction, including 8 inpatient rehabilitation facilities, 48 outpatient programs, and 8 detox facilities in the greater Des Moines metropolitan area. These facilities tend to be difficult to get into as space is limited and demand for these services is high.

Disabilities: According to 2018-2022 ACS data (S1810), there are 29,650 residents with disabilities in the City making up about 14% of the population. Approximately 2,674 of these residents are under the age of 18. The most common disability is ambulatory difficulty, and 13,146 residents report this difficulty.

Survivors of Abuse and Sexual Assault: According to the FBI, in 2019 (the most recent year data is available) there were 117 rape offenses known to law enforcement. The National Coalition Against Domestic Violence states that only 25% of physical assaults, 20% of rapes, and 50% of stalking cases are reported to the police. If that is accurate then there were approximately 450 rapes that went unreported in the city

in 2019. This points to a significant need for resources to assist survivors and provide financial and housing support. Data on stalking was not available.

What are the housing and supportive service needs of these populations and how are these needs determined?

In general, these populations need a place to feel safe, secure, and supported and have the opportunities to grow and gain independence. Housing and supportive service needs vary for each group.

Elderly and Frail Elderly: Providing secure, safe, affordable, and stable housing for the elderly and frail elderly populations is vitally important. There are many factors that contribute to a healthy environment for the elderly, including access to healthcare, shopping, and social networks. A robust public transportation network is incredibly beneficial to helping the elderly remain active and independent. Additionally, there is significant need for accessibility modifications to elderly residents' homes to assist with disabilities that may develop with aging.

Disability: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they often have many of the same needs as the general population with added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and limited housing options. Persons who have more independent skills tend to utilize subsidized housing options. However, residents requiring more support find residents in the public welfare-funded community homes in either shared living settings or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread for individuals with disabilities is the need for continuous support services dependent on the level of capabilities.

HIV/AIDS: Programs and services for individuals affected by HIV/AIDS are led by the State of Iowa's HIV Care Continuum, which provides programming in three components: prevention, care and supportive services, and data and disease reporting. According to the state, in 2020, there were 3,012 Iowans living with HIV in Iowa. An additional 90 Iowans were diagnosed in 2020. These rates identify the need for continued prevention measures in addition to care and support service needs. The Ryan White Part B Program works with local health departments across the state to provide health insurance, medications, and essential health and support services (including case management, nutrition assistance, housing assistance, mental health services, and substance use treatment) to people living with HIV.

Persons with Alcohol/Drug Addictions: Individuals with substance abuse problems need a strong network to stay healthy and sober. Housing needs for these populations include sober living environments, employment support, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are an important need when addiction is first recognized.

Survivors of Abuse and Sexual Assault: There is a high need for a Continuum of Care to support this population. More housing is needed that can support families, particularly women with children who are fleeing situations of violence and abuse. This population also needs economic support, counseling, and other services to endure escape from dangerous domestic situations. Local providers of shelter and

services for survivors of abuse and sexual assault include Children and Families of Iowa Domestic Violence Services and Latinas Unidas por un Nuevo Amanecer (LUNA).

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The State of Iowa's Health and Human Service Department manages its HIV/AIDS programming. The state reported that in 2020, there were 3,012 Iowans living with HIV in Iowa. An additional 90 Iowans were diagnosed in 2020. During the previous decade, the rates of HIV/AIDS have been more than double for men compared to women across the state. Additionally, a large majority of Iowans diagnosed with HIV/AIDS identified as White.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not applicable. The City does not anticipate funding any TBRA activities over the five-year Consolidated Plan.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Throughout the Needs Assessment, it became clear that the primary public facility need in the city is additional emergency and supportive homeless facilities. The city currently lacks the beds and units necessary to house residents experiencing homelessness in the event of a natural disaster or emergency situation, such as severe heat in the summer or cold in the winter. The City’s plan to address this need is outlined in the Strategic Plan. A goal was created to address this need:

3A Improve Access to Public Facilities

How were these needs determined?

The Public Facility needs of the City were determined through consultation with key stakeholders and public meetings. A summary of this process can be found in the Consultation section at the beginning of the Consolidated Plan.

Describe the jurisdiction’s need for Public Improvements:

The City’s greatest public improvement needs include updates to essential infrastructure (sidewalks, streets, drainage improvements). Additionally, the City has a goal for all residents to live within a ten minute walk of a park or trail, pointing to the need for funding directed toward park improvements. The City’s plan to address these needs is outlined in the Strategic Plan. A goal was created to address this need:

3B Improve & Expand Public Infrastructure

How were these needs determined?

The Public Improvement needs of the City were determined through consultation with key stakeholders and public meetings. The City also held a Barriers to Housing and Community needs survey that received over 1,900 responses from citizens. Providing public infrastructure improvements ranked as the third highest priority in the City. A summary of this process can be found in the Consultation section at the beginning of the Consolidated Plan.

Describe the jurisdiction’s need for Public Services:

The City’s greatest public service needs are increased supportive services for special needs populations throughout the city, including homelessness support, social services for the city’s elderly population, and tenant-based rental assistance to keep people who are at risk of homelessness stably housed. The City’s plan to address these needs is outlined in the Strategic Plan. A goal was created to address this need:

4A Provide Services for LMI & Special Needs

How were these needs determined?

The Public Service needs of the City were determined through consultation with key stakeholders and public meetings. At a virtual stakeholder meeting supportive services were mentioned repeatedly as a need for LMI residents. The City also held a Barriers to Housing and Community needs survey that received over 1,900 responses from citizens. Providing public services ranked as the second highest priority in the City. A summary of this process can be found in the Consultation section at the beginning of the Consolidated Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Market Analysis is made up twelve subsections that cover a variety of topics that impact the supply of housing in the city.

- MA-10: The City has found that the most common form of housing type is single-family detached units. Large multifamily units are relatively uncommon, particularly as a home ownership opportunity. Rental units tend to be smaller than owner-occupied units, which means renters have fewer options if they have a larger family.
- MA-15: The cost of housing has increased substantially over the last 10 years for both renters and homeowners. This has led to an affordability problem where a growing segment of the population can't afford to live in the city without being cost burdened or living in substandard housing.
- MA-20: Nearly one third of all households in the city have at least one housing problem, defined as lacking complete kitchen or plumbing facilities, overcrowding, and cost burden. Very few households have two housing problems. The most common housing problem by far is cost burden.
- MA-25: The Des Moines Municipal Housing Agency (DMMHA) reports significant demand for both public housing and vouchers. There are currently about 3,800 households receiving support via vouchers or public housing units and there is a lengthy waiting list for support.
- MA-30: Persons experiencing homelessness are in need of more support than other residents. The most recent Point-In-Time Count found at least 457 individuals and 110 in households with children and adults who are experiencing homelessness. Unfortunately, there is a high need for more beds in the city. There are currently only 459 emergency shelter beds available for this population.
- MA-35: The City has facilities available to help elderly residents, those with disabilities, persons with HIV/AIDS, and people struggling with addiction. There is still a large need for additional support for special needs populations.
- MA-40: While well intentioned, some public policies can have a negative effect on affordable housing and residential investment. The City identified several local regulations that could be adjusted to improve affordable housing production.

- MA-45: There are many factors that have an indirect impact on the housing market. In particular, economic opportunities have a large impact on the demand for housing. Education is also an important factor in determining income and other opportunities.
- MA-50: Within the City there are several neighborhoods that have substantially higher rates of households that are housing cost burden. Additional support is necessary to address the needs in these communities.
- MA-60: The City is located in an urban area and therefore broadband is available throughout the city. There are several broadband providers and most households have a choice among 3 or more providers.
- MA-65: Climate change has increased the need to address natural disasters in Des Moines, including flooding, severe heat, tornadoes, and other climate-based hazards. These severe weather events can have a disproportional impact on low- to moderate-income residents.

The Market Analysis provides insight into what types of housing is needed and who needs them. The information gathered and analyzed here helps set the priorities for both the Action Plan and Strategic Plan. It is necessary to understand how things have changed and how they stand now to make wise decisions about how to use resources in the future.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The following section looks at the size of the city’s housing stock. In addition to the number of units present, it looks at the types of housing units and where they are located. This section also includes a comparison of renter- and owner-occupied households.

All residential properties by number of units

Property Type	Number	%
1-unit, detached structure	59,904	62%
1-unit, attached structure	3,640	4%
2-4 units	4,786	5%
5-19 units	7,665	8%
20 or more units	17,605	18%
Mobile Home, boat, RV, van, etc.	2,645	3%
Total	96,245	100%

Table 1 – Residential Properties by Unit Number

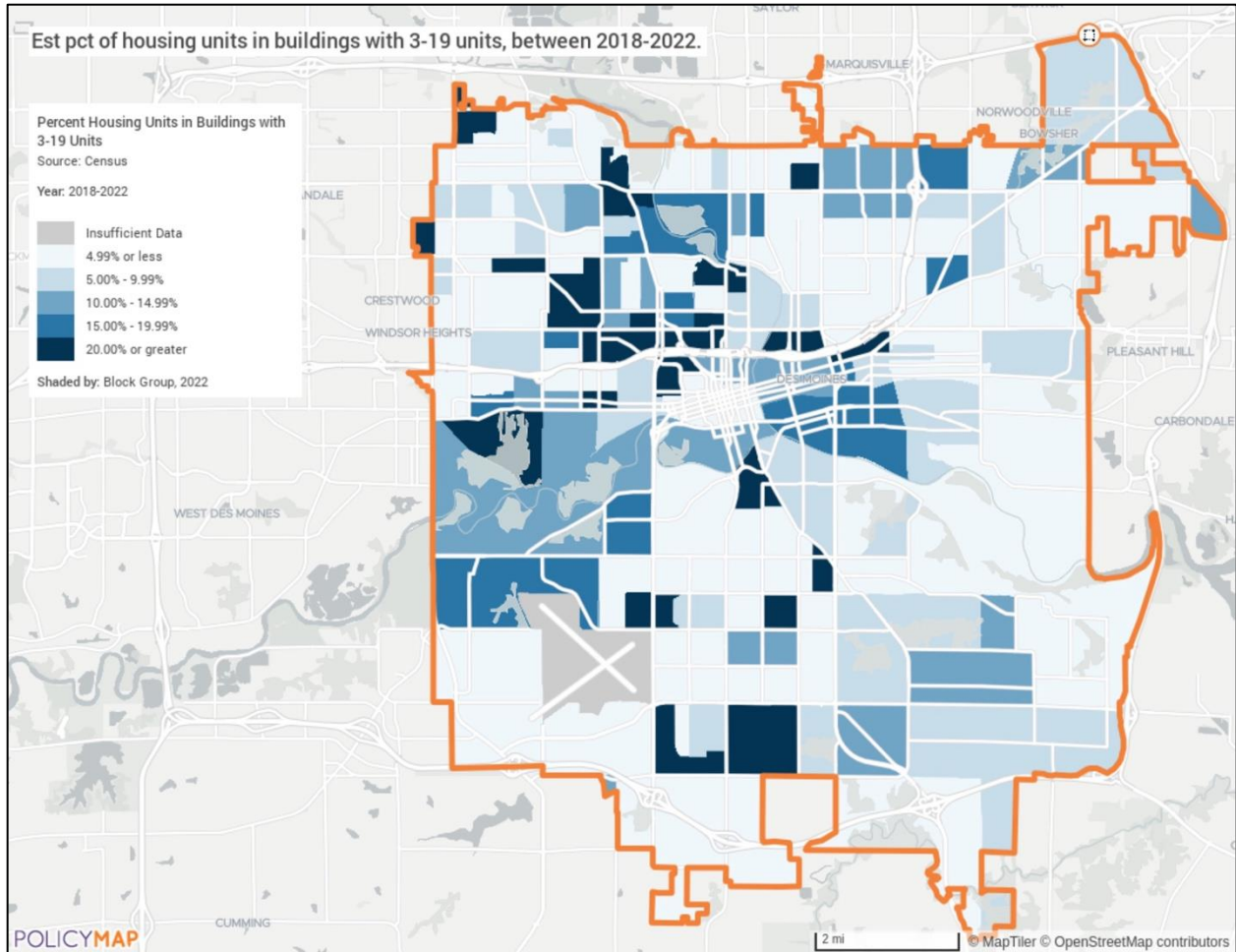
Data Source: 2018-2022 ACS

Property Type

The table above breaks down the city’s housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are most prominent, accounting for 62% of all housing units. Large multi-family developments (20 or more units) are the second most common, accounting for 18% of all housing units.

Multifamily Developments 3-19 Units

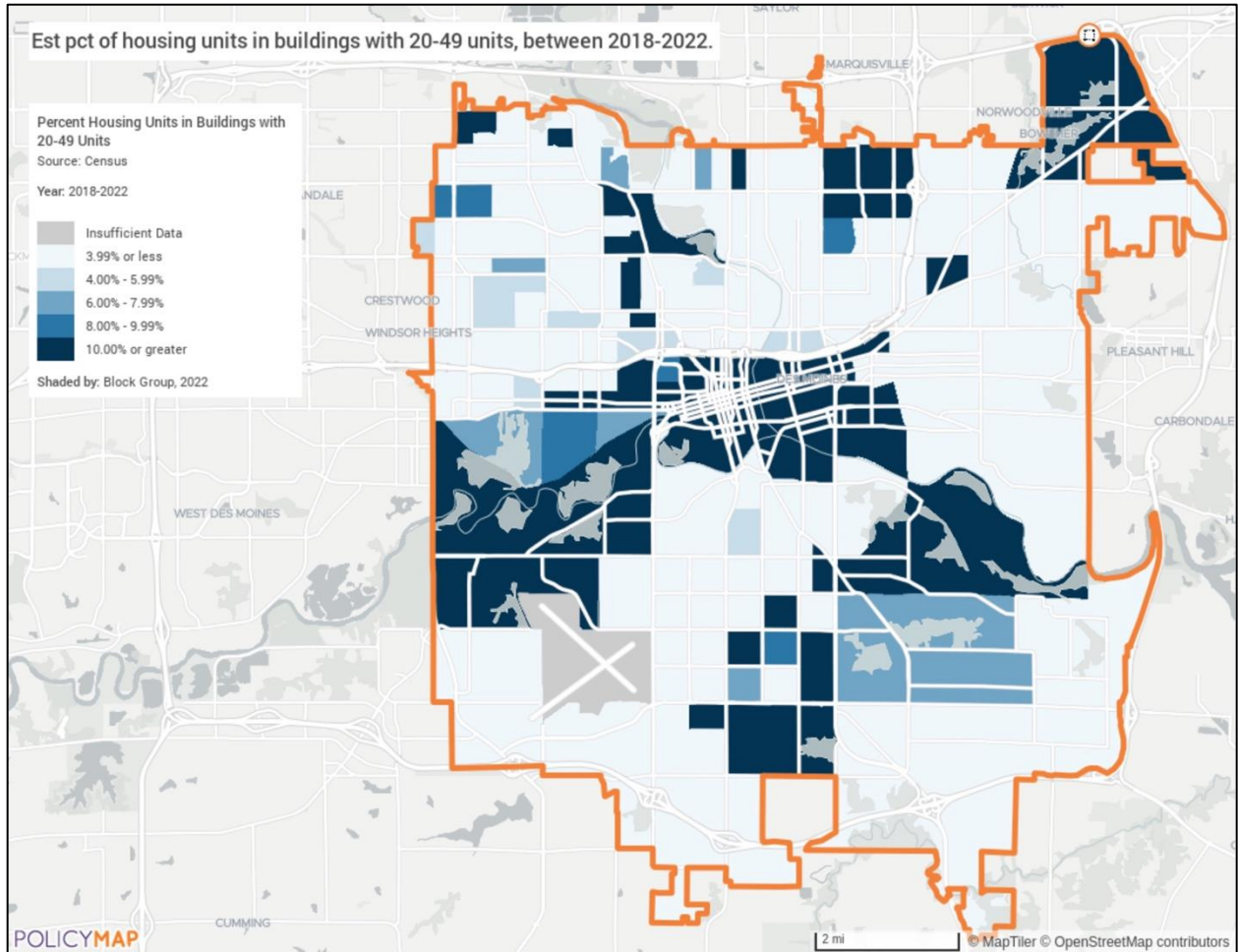
The maps below display the distribution of small, medium, and large multifamily developments in the jurisdiction. Small multifamily units have between 3 and 19 units in each development. These developments are scattered throughout the city.



Map: Multifamily Developments 3-19 Units

Multifamily Developments 20-49 Units

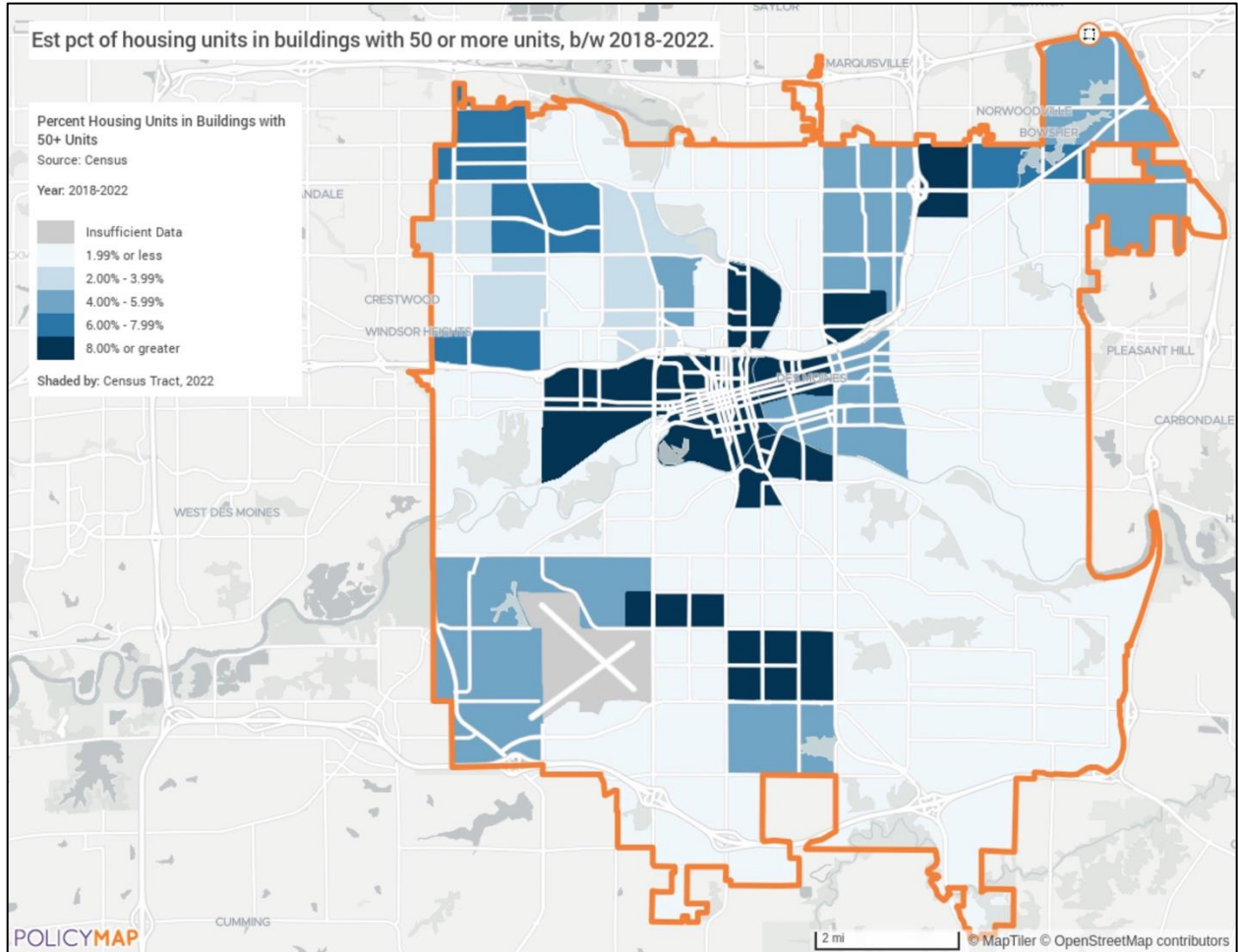
Medium multifamily developments have between 20 and 49 units per development. There are concentrations of medium multifamily developments in the central areas of the city, particularly in and adjacent to downtown Des Moines.



Map: Multifamily Developments 20-49 Units

Multifamily Developments 50+ Units

Large multifamily developments are buildings with 50 or more units. Large developments are concentrated in the central areas of the city, particularly near downtown and places of employment.



Map: Multifamily Developments 50+ Units

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	179	0%	3,127	9%
1 bedroom	1,680	3%	10,722	30%
2 bedrooms	14,721	27%	14,335	41%
3 or more bedrooms	37,000	69%	7,130	20%
Total	53,580	100%	35,314	100%

Table 2 – Unit Size by Tenure

Data Source: 2018-2022 ACS

Unit Size by Tenure

The size of housing units is generally linked to whether it is owner occupied or renter occupied. Owner occupied units tend to be larger than rental units. Approximately 3.5% of the owner-occupied units have 1-bedroom or less, while almost 40% of rental units are in that group. On the other end of the spectrum, 69% of the owner-occupied units have three or more bedrooms but only 20% of rental units are similarly large.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City has identified low-income homeowner households as being in particular need of support. The City’s Improving Our Neighborhood (ION) housing rehabilitation program is limited to residents who are low income and has the goal of ensuring safe and secure housing for all low-income homeowner households. Over the next five years of the 2025-2029 Consolidated Plan, the City of Des Moines estimates it will utilize CDBG and HOME funds to assist low- to moderate-income households with affordable housing activities:

Rental units constructed: 5 Household Housing Unit

Rental units rehabilitated: 100 Household Housing Unit

Homeowner Housing Added: 10 Household Housing Unit

Direct Financial Assistance to Homebuyers: 50 Household Housing Unit

Homeowner Housing Rehabilitated: 100 Household Housing Unit

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the HUD Multifamily Assistance and Section 8 Database, there are 19 developments with contracts in the City. Of these developments, there are 8 that have expiring contracts in the next five years. These developments account for 385 units of affordable housing.

Does the availability of housing units meet the needs of the population?

No, the available housing units do not meet the needs of the population. As mentioned in the Needs Assessment, there are a significant number of residents who are cost burdened. This means that they cannot find housing units for a price that meets their income level. Renters are particularly likely to be cost burdened. Overall, there is a need for additional affordable housing units in the city.

Describe the need for specific types of housing:

There is a limited supply of larger rental units with three or more bedrooms. This presents a challenge for renter families with three or more children and can lead to overcrowding if households cannot find units with enough bedrooms for each family member. This is especially true for immigrant, refugee, and foreign-born renters with multi-generation households. The City also has a limited supply of owner-occupied units with fewer than two bedrooms. Smaller units tend to be more affordable and attractive to new homeowners, elderly residents, and individuals with disabilities. A limited supply of smaller owner-occupied housing units may force these homebuyers to look outside the city or to live in substandard housing.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction:

Cost is one of the prime components of demand for housing because the units in a City must be affordable in order for them to meet the community's needs. The following section examines the cost of housing for both homeowners and renters. A review is made of current home values and rents as well as the recent changes in home values and rents. Finally, a closer look is given to the affordability of the existing housing stock for the residents of Des Moines.

Cost of Housing

	Base Year: 2012	Most Recent Year: 2022	% Change
Median Home Value	\$118,600	\$170,700	43.9%
Median Contract Rent	\$625	\$872	39.5%

Table 3 - Cost of Housing

Data Source: 2008-2012 ACS (Base Year), 2018-2022 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,126	6%
\$500-999	15,187	44%
\$1,000-1,499	12,597	37%
\$1,500-1,999	3,459	10%
\$2,000 or more	791	2%
Total	34,160	100%

Table 4 - Rent Paid

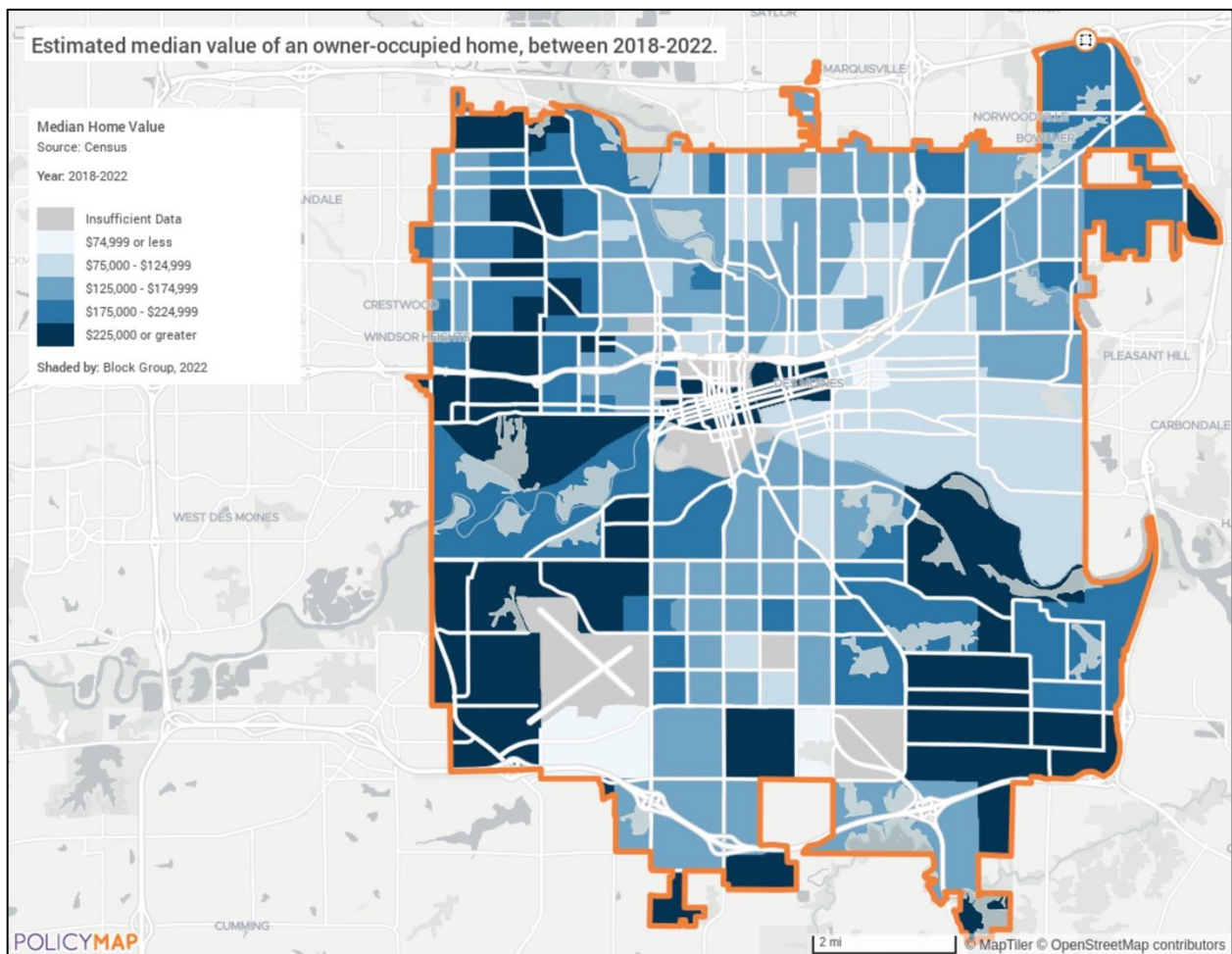
Data Source: 2018-2022 ACS

Cost of Housing

Since 2012, the median home value has increased by almost 44% and rent has increased by over 39% in nominal dollars. This is substantial growth and can contribute to affordability problems in the city. The rapid increase in rents puts households that wish to purchase their first home increasingly at a disadvantage. They are less likely able to save for a down payment due to rental costs. The second table breaks down rent by the number of households that pay it. The largest price cohort is \$500 to \$999 with 44% of the population. The smallest group is households that pay \$2,000 or more per month. Later in this section rental rates will be looked at more closely.

Home Values

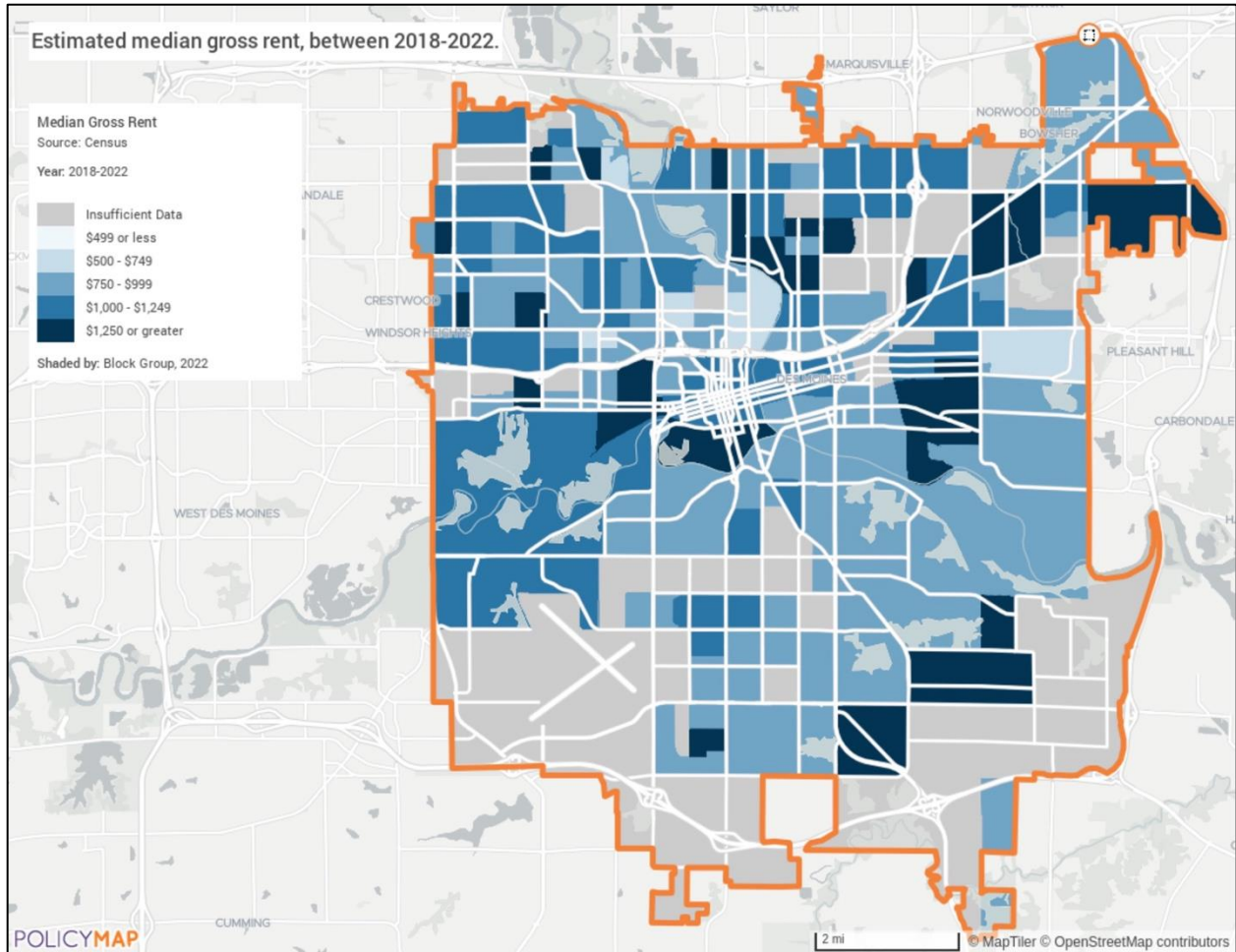
The map below shows the median home value by census tract throughout the city. Higher home values are primarily found in the southern and western parts of the city. In the tracts that are shaded in dark blue, the median home value is over \$225,000. The tracts shaded in lighter blue tend to align with tracts that have higher concentrations Hispanic and Black/African American residents. Additionally, the housing units in these areas tend to be older than elsewhere in the city.



Map: Median Home Values

Median Rent

The map below displays the median rent by census tract, and it shows a distribution that is relatively consistent across the city. Block group tracts that are shaded with the darkest blue have rents of \$1,250 or higher. There is not a clear relationship between rent levels and race or ethnicity.



Map: Median Rent

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,890	No Data
50% HAMFI	14,895	8,229
80% HAMFI	26,135	20,134
100% HAMFI	No Data	27,031
Total	43,920	55,394

Table 5 - Housing Affordability

Data Source: 2013-2017 CHAS

Housing Affordability

The table above represents the number of units that are affordable to Households earning 30%, 50%, 80%, and 100% of the HUD Area Median Family Income (HAMFI). This data is auto generated by HUD and has not been updated since 2017. While there are limits to specific numbers, trends can still be gleaned. Not surprisingly, there are less units affordable to households with lower HAMFI. No data is available for extremely low-income owner-occupied households or 100% HAMFI renter occupied households. However, there are less than 3,000 units affordable to 30% HAMFI households, but according to 2020 CHAS data, there are approximately 10,160 renter households in this income bracket.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$833	\$899	\$1,080	\$1,477	\$1,481
High HOME Rent	\$833	\$899	\$1,080	\$1,477	\$1,481
Low HOME Rent	\$833	\$899	\$1,080	\$1,469	\$1,481

Table 6 – Monthly Rent

Data Source: HUD 2024 FMR and 2024 HOME Rents for Des Moines-West Des Moines, IA HUD Metro FMR Area

Fair Market Rent and High/Low HOME Rent Limits

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

HOME Rent Limits are based on FMRs published by HUD. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.

Is there sufficient housing for households at all income levels?

The city does not currently have enough housing for residents at all income levels. Affordability continues to be a problem, particularly for low-income households. Rent and home values are increasing more quickly than incomes, and the population is growing more quickly than the housing stock.

How is affordability of housing likely to change considering changes to home values and/or rents?

It is difficult to project exactly how housing affordability will change, but it is unlikely that housing will become significantly more affordable in the future. This is particularly true for renters who have seen the cost of housing increase at a faster rate than home values. As rents continue to increase, renters will be increasingly at risk of experiencing cost burden.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median contract rent for all units was \$872 in 2022 according to 2022 ACS data. The median contract rent is between the efficiency price and 1-bedroom price for Fair Market Rent and High and Low HOME Rents. This information will be used to determine the appropriate size and pricing for the development of affordable units in the city.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The tables and maps in this section provide details on the condition of housing units throughout the region by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the four housing problems are:

1. a home which lacks complete or adequate kitchen facilities
2. a home which lacks complete or adequate plumbing facilities
3. a home which is overcrowded (having more than one person per room)
4. a household that is cost burdened (paying 30% or more of their income towards housing costs)

Definitions

For the purposes of this plan, units are in “standard condition” when the unit is in compliance with the local building code, which is based on the International Building Code.

The definition of substandard housing is a housing unit with one or more serious code violations. For the purposes of this analysis the lack of a complete plumbing or a complete kitchen will also serve as an indicator of substandard housing.

Units are in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations, and it is both financially and structurally feasible to rehabilitate the unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	11,512	21%	14,915	42%
With two selected Conditions	567	1%	931	3%
With three selected Conditions	0	0%	144	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	41,501	77%	19,324	55%
Total	53,580	100%	35,314	100%

Table 7 - Condition of Units

Data Source: 2018-2022 ACS

Condition of Units

The table above details the number of owner and renter households that have at least one housing condition. Twenty-one percent of all owner-occupied housing units face at least one housing condition while 42% of all renters have at least one housing condition. Generally, there are relatively few households with multiple housing problems and when compared to the affordability statistics provided earlier in this section, it is clear that the majority of housing problems take place in households that are housing cost burdened.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,533	10%	6,314	18%
1980-1999	5,573	10%	6,405	18%
1950-1979	21,477	40%	12,447	35%
Before 1950	20,997	39%	10,148	29%
Total	53,580	100%	35,314	100%

Table 8 – Year Unit Built

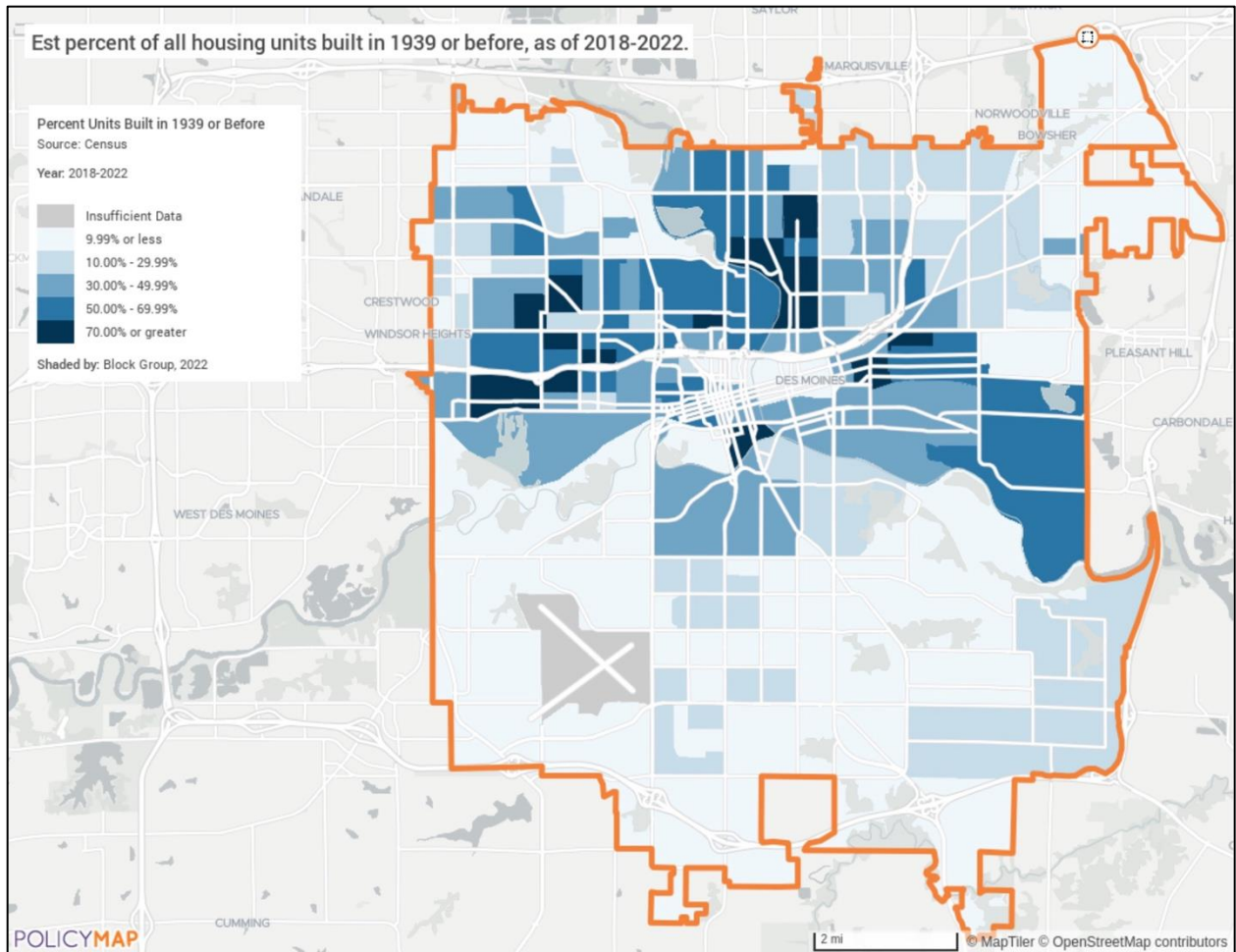
Data Source: 2016-2020 CHAS

Year Unit Built

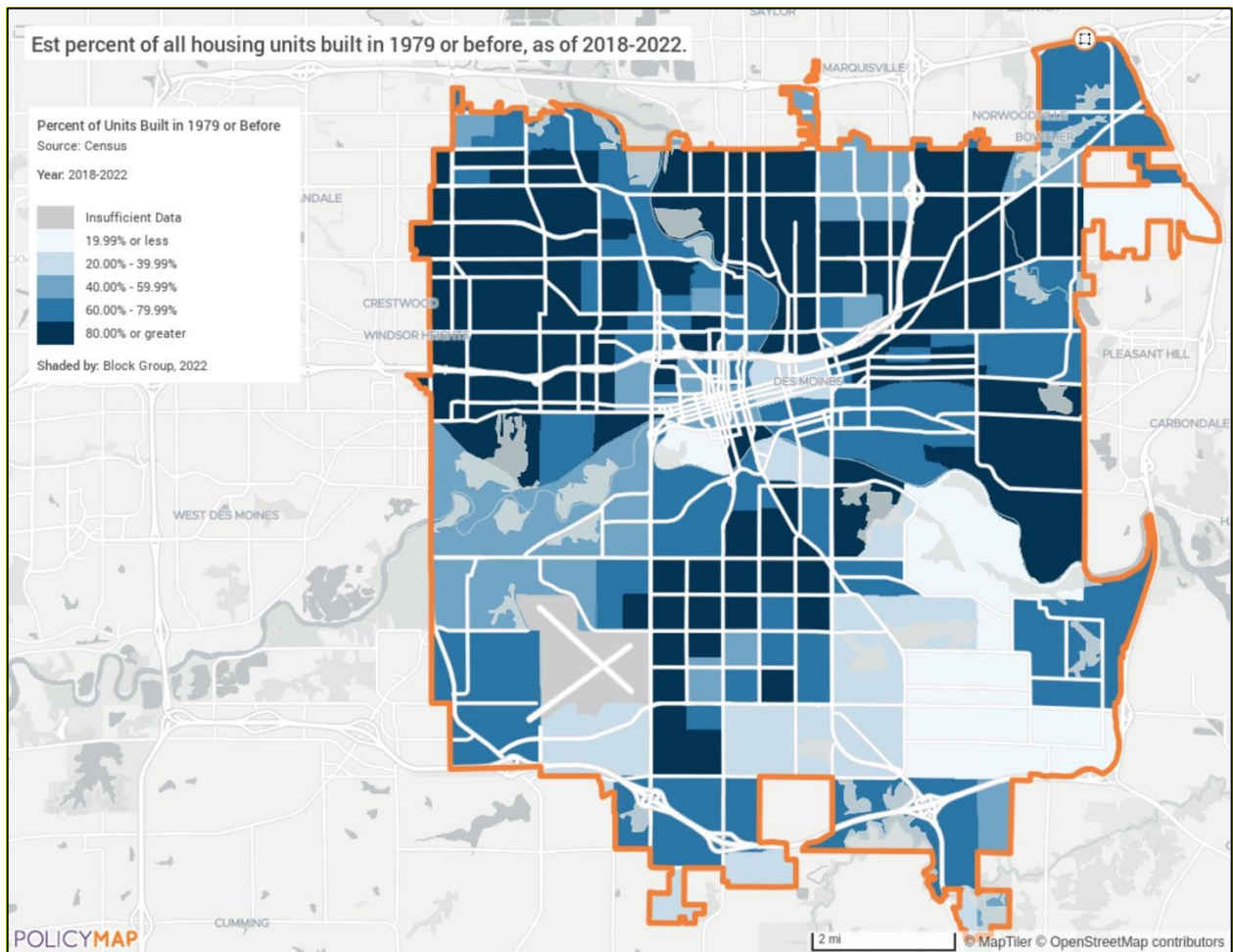
Approximately 79% of owner-occupied units and 64% of rental units were built prior to 1980. These homes have a risk of lead-based paint and may require additional support to ensure a safe living environment, particularly for children. This amounts to over 65,000 units total, a majority of which are owner-occupied.

Age of Housing

The maps below depict the prevalence of older housing units in the city. The first map identifies the percentage of rental units built prior to 1940 while the second map depicts rental units built prior to 1980. Older housing units are more common in the central northern part of the city, particularly for homes built prior to 1940. A majority of housing units across the city were built prior to 1980.



Map: Housing Units Built Before 1940



Map: Housing Units Built Before 1980

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	40,679	80%	22,835	66%
Housing units built before 1980 with children present				

Table 9 - Risk of Lead-Based Paint

Data Source: 2018-2022 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Data Source Comments: The number of housing units built before 1980 with children present was not available from the CHAS data set.

Lead-Based Paint Hazards

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1980. Within the City there are over 65,000 housing units built before 1980.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	7,167	0	7,167
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 10 - Vacant Units

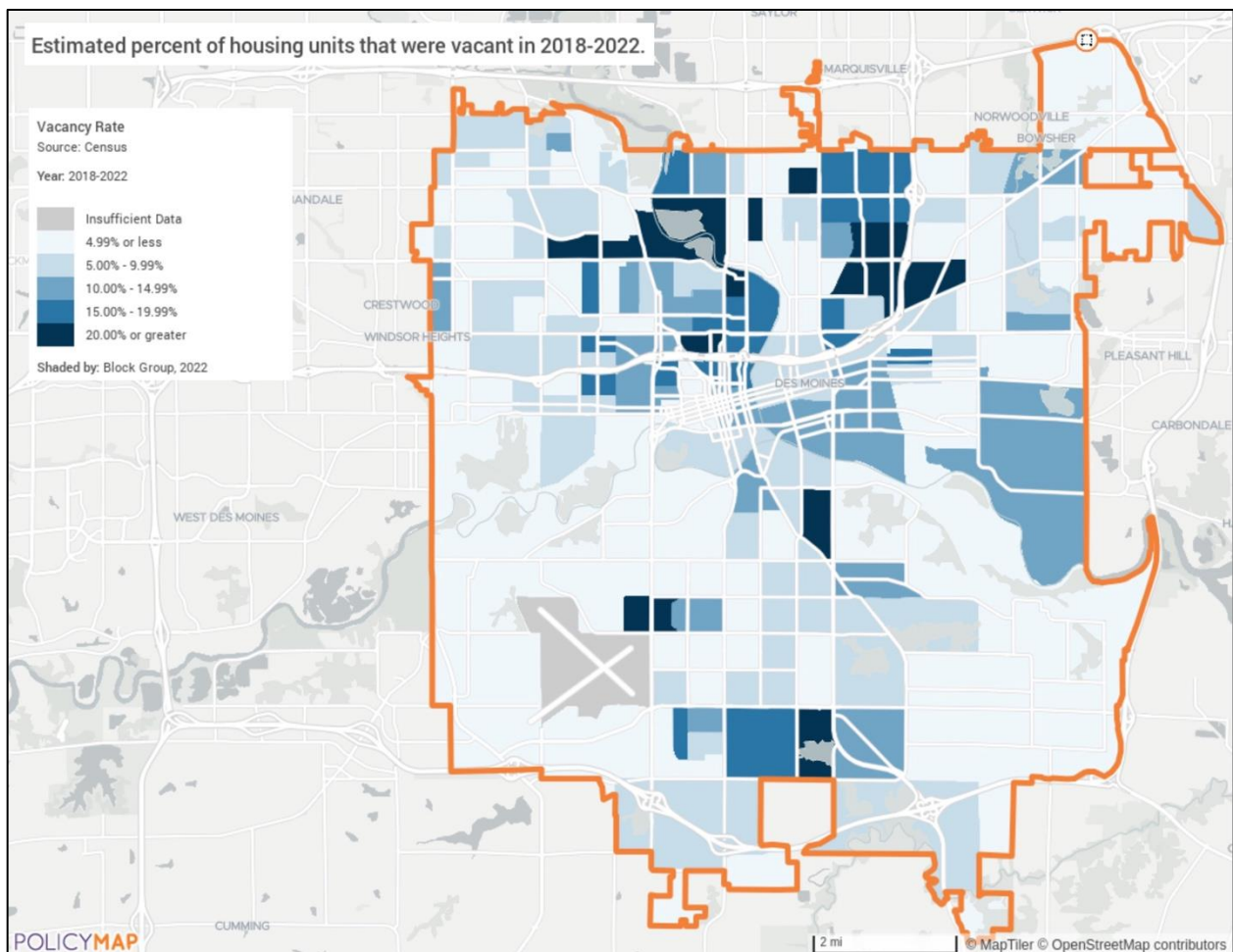
Alternate Data Source Name: 2018-2022 ACS

Data Source Comments: The number of vacant units is provided by the ACS. The County does not keep data on Abandoned Vacant Units or REO properties. Note that this table is not required to complete.

Vacancy Rate

The City of Des Moines adopted a Vacant Property Registration Ordinance in 2023 to establish a mechanism to protect neighborhoods from becoming blighted through the lack of maintenance and security of vacant properties. A database of all vacant properties in the city is being created. Properties are added voluntarily by the owner or authorized management agent, when they are discovered during inspections by staff, or when foreclosures are received from mortgage services. The vacant properties are required to be registered with a fee due from the owner or authorized management agent annually for as long as the property remains vacant. The property owner or authorized management agent is also required to inspect the property at least monthly to ensure it is in compliance with maintenance and security requirements in the ordinance.

The map below shows the average housing vacancy rates throughout the city. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. In most census tracts throughout the city vacancy rate is less than 15% but several areas have a vacancy rate over 20%.



Map: Vacancy Rate

Need for Owner and Rental Rehabilitation

Within the city there is a continued need for rehabilitation for both homeowners and renters. There is a considerable number of homes built prior to 1980 that have a potential lead-based paint hazard. This is a particular concern for any low-income households that may lack the resources to properly rehab their homes to address the presence of lead-based paint. In the past, Des Moines has utilized CDBG funding for an Emergency Repair Loan program but feedback indicated the funding was not provided fast enough to alleviate emergencies. More recently, the city has committed CDBG funding to an owner-occupied rehab program allowing LMI homeowners to complete substantial projects, primarily on the exterior envelope and major systems of their houses, to ensure safe and healthy living conditions. Additional information can be found in the Strategic Plan.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

To estimate the number of housing units in the city by low- or moderate-income families that may contain lead-based paint hazards, this report assumes that homes by year built are distributed evenly across income categories, as no local data exists to describe otherwise. It is estimated that there are approximately 65,069 units built prior to 1980 and approximately 59%, or about 38,000 units, are LMI with a lead-based paint hazard.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction:

In order to assist residents in need, publicly supported housing has been made available in the city. The housing is overseen by the Des Moines Municipal Housing Agency (DMMHA), which runs a public housing program and provides vouchers for housing. Throughout the following section a common theme is the need for more housing and additional resources needed to update the housing that is available. The city continues to have residents struggle with housing security and affordability, which places demand on an under supported system.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	424	3788	68	3720	165	100	131
# of accessible units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 11 – Total Number of Units by Program Type

Data Source: Des Moines Municipal Housing Agency

Describe the supply of public housing developments:

According to the DMMHA, there are 424 public housing units available in the city. The DMMHA is also overseeing approximately 3788 housing choice vouchers which includes: 165 veterans’ affairs supportive housing vouchers, 131 disabled special purpose vouchers, 100 Family Unification Program vouchers, 68 Project Based Vouchers. Additionally, the DMMHA administers 120 Emergency Housing Vouchers. Each resource currently has a waiting list.

The waiting list for Public Housing is open for all bedroom sizes from June 17, 2024 to August 17, 2024. On August 15, 2024, the DMMHA’s Public Housing Waiting list will only be open for households of two persons or less.

The DMMHA’s Housing Choice Voucher waiting list is currently closed with the exception of those wanting to apply for VASH, Mainstream, Project based properties, Family Unification Program and the Emergency Housing Voucher Program. The waiting list for the special programs is open for referrals from our partnering Agencies.

The Section 8 Housing Choice Voucher waiting list was last opened for two days in November of 2022. The DMMHA received 3,686 on-line applications during those two days. Currently there are still 2,600 applicants on that list.

The Emergency Housing Voucher Program experienced a sunset period on September 30, 2023, which prohibits the DMMHA from re-issuing an EHV Voucher when someone leaves the program after September 30, 2023. At that time, we had six (6) available vouchers that had not been used which could still be issued. The total amount of vouchers we currently have under EHV is eighty-five (85). EHV numbers will continue to decline as clients are removed from the program. This program officially ends on September 30, 2030. At that time, any remaining participants will be offered a regular Housing Choice Voucher through the preference we created in this year’s Agency Plan.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are three public housing developments in the city, which includes 5 apartment buildings and 34 single-family homes. The development “Eastview Manor”, includes all 4 of the apartment buildings that are designated for elderly, had the highest score of 84. The development “5h” includes 34 scattered site single-family homes and received the lowest score of 58.

Public Housing Condition

Public Housing Development	Average Inspection Score
ROYAL VIEW MANOR	74
EASTVIEW MANOR	84
5H	58

Table 12 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

There is a high need revitalization at the 5H development. Of the 34 single-family units, 13 are in an approved Disposition Application. These homes will be sold to Habitat for Humanity over the next 12-18 months.

An additional 14 units are in an approved Section 32 Homeownership program. These units are currently being rehabilitated and staff is working with the residents for them to purchase for homeownership. The first sale of 5 to 6 homes is anticipated to occur prior to the end of 2024.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

In order to achieve the DMMHA's mission, they provide many programs that work toward improving the living environment of LMI families living in public housing. First, the DMMHA maintains property standards of all public housing units that align with the National Standards for Physical Inspection of Real Estate (NSPIRE), as HUD recently released. NSPIRE inspections prioritize the health and safety features of public housing units to ensure safe, habitable units for residents.

Additionally, DMMHA runs a Family Service Program which provides support and connection to resources for families who live in public housing units, including financial services, education opportunities, health and nutrition, and employment support. Additionally, the DMMHA's Family Self-Sufficiency Program provides substantial support to residents of public housing and participants in the Housing Choice Voucher program with employment support, increased financial literacy, case management, educational opportunities, job training referrals, and other community resources to help families achieve and maintain self-sufficiency.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The following section will provide a discussion and analysis of homeless facilities and services that are available to those who are in need in Des Moines. Within the Des Moines/Polk County Continuum of Care (CoC) service area, in 2024 there were approximately 459 emergency shelter beds, most of which are year-round beds. There were also about 221 transitional beds and 982 permanent supportive housing beds. However, beyond the number of available beds for persons experiencing homelessness, there are also a large number of supportive services available.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	91	0	45	165	0
Households with Only Adults	316	38	147	356	0
Chronically Homeless Households	0	0	0	284	0
Veterans	5	0	0	165	0
Unaccompanied Youth	9	0	29	12	0

Table 13 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name: 2024 HIC

Data Source: HUD 2023 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report, IA-502 Des Moines, Polk County CoC
Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Homeward, the lead agency for the CoC for Polk County and Des Moines, takes a system-wide approach to homelessness. The CoC has prioritized collaboration among local service providers to address homelessness within the County. There are a variety of services aimed at alleviating the challenges associated with homelessness. These services are varied, covering workforce development, rental assistance, utility subsidies, mental health services, and others. These services work together and complement each other in order to provide access to residents at all levels of need. Homeward works to connect clients with eviction support, rental assistance, essential resources, food support, transportation, public benefits, and more.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

As the primary coordinator of service provision for persons experiencing homelessness in the County, the CoC manages the federal grant process for CoCs in partnership with the City of Des Moines. Through the HUD CoC Program Competition, HUD awards grants to local homeless service providers, many of whom are listed below. Additionally, many organizations across the County provide housing and supportive services to meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. These organizations include:

- Primary Health Care, Inc – PHC provides medical and dental services, including behavioral health and HIV care and services, to Des Moines residents. PHC's Homeless Support Services is the entry point for serving people experiencing homelessness in Polk County.
- Anawim Housing – Anawim is the largest provider of permanent supportive housing throughout Polk County. Operating in a Housing First model, Anawim prioritizing placing persons in housing and then providing additional supportive services to promote housing stability and individual well-being.
- Children & Families of Iowa – CF Iowa provides services to families and children in crisis across the state of Iowa. Programs include emergency shelter, youth homelessness support, outreach and services for victims of domestic violence and abuse, behavioral health services, education and job support, childcare, and more.
- Catholic Charities – Catholic Charities of the Diocese of Des Moines provides emergency shelter for families experiencing homelessness in the City, in addition to counseling programming, a food pantry, refugee services, and support for victims of domestic violence and assault.

- Hope Ministries – Hope Ministries provides shelter and supportive services for Des Moines residents, including community meals, short-term shelter, and substance recovery support.
- Iowa Homeless Youth Center – IHYC works to eliminate homelessness among children, youth, and young families in Central Iowa through case management and advocacy. Programs include supportive housing, counseling, foster care advocacy and aftercare, drop-in services, street outreach, emergency shelter, and education support.
- JOPPA – Joppa provides basic support for persons experiencing homelessness in Des Moines, including food, clothing, street outreach, emergency shelter, mail services, medical referrals, transportation assistance, housing navigation, and more.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The following section discusses the resources available to the populations identified in NA-45. DMMHA provides housing assistance and supportive services to low-income elderly and disabled persons. Additionally, several agencies across the county provide permanent supportive housing through the CoC. In the city, a significant effort has been made to ensure that special needs populations have access to the resources they need. There is still a significant need for support.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly: The supportive housing needs for this population can vary widely depending on the health and fitness of the individuals. In general, aging disabilities and other health issues become more common. Because of this, supportive housing must include access to health professionals and housing modifications to assist the resident. It is important to help residents stay independent and in their own homes for as long as possible if they prefer that. With the increasing risk of climate-based disaster, it is particularly important to have accessible emergency shelters, a robust communication network to alert residents of emergency situations, and transportation options in the event of evacuation.

HIV/AIDS: Medical and social support is important for residents living with HIV/AIDS, in addition to housing. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby. If the City experiences a climate-based emergency weather event or similar threat, it is important that emergency facilities have the resources necessary to support residents who are being treated for HIV/AIDS. However, data in the Needs Assessment shows that there is still a great need in the region for support.

Alcohol and/or Drug Addiction: Individuals dealing with addiction often require housing options that will provide a safe, sober place for recovery. A strong network is necessary to maximize the chance they will stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance, and access to family and friends. There is also a need for sober emergency shelter facilities and emergency staff that is knowledgeable about the best way to support residents with addiction. Additionally, detoxification facilities are necessary when addiction is first recognized.

Mental and Physical Disabilities: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their situation. Often times, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and families throughout adulthood, which can put additional financial burden on the family.

Natural disasters can be particularly difficult for residents with disabilities. It is important that emergency procedures and resources are available to ensure support, safe sheltering, and evacuation, if necessary. Regardless of the housing situation, a common thread is the need for continuous supportive services dependent on the level of capabilities.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Polk County CoC's policy is to reserve openings in Permanent Supportive Housing (PSH) for chronically homeless individuals and families, including those returning from mental and physical health institutions. However, there is currently an inadequate supply of PSH resulting in individuals and families who may qualify for PSH not being placed in housing units.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City has created a goal that will be funded in PY 2025 to support persons who are not homeless but have other special needs.

4A Provide Services for LMI & Special Needs

The City will provide supportive services for low- to moderate-income households in the City. Public services will include youth programs, housing services, emergency assistance, employment programs, and health programs. Public services for special needs groups include services to address homelessness, persons with physical and mental health disabilities, the elderly, and victims of domestic violence.

A complete description of the activities can be found in the Strategic Plan and Action Plan sections.

MA-40 Barriers to Affordable Housing – 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

Although public policies are made with the intention to positively address the needs of citizens in a jurisdiction, there are times where they may have an unforeseen negative effect on certain aspects of the community, which in this case is affordable housing and residential investment. Public policies that affect affordable housing and residential investment negatively, in turn becomes a barrier to creating affordable housing in the area. Affordable housing and public and private residential investments are key components in furthering fair housing in any community.

To identify these negative effects and further the purposes of the Fair Housing Act, HUD made it a legal requirement that entitlement grantees affirmatively further fair housing. The primary tool communities have for identifying contributing factors that lead to negative effects on the community is the Analysis of Impediments of Fair Housing Choice (AI).

The AI reviews the community demographics, market availability, public and private policies, practices, and procedures affecting fair housing choice and affordable housing. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices. The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

In 2019, the City of Des Moines, in partnership with the City of West Des Moines and the Des Moines Municipal Housing Agency (DMMHA) came together to carry out the Joint AI, which identified several impediments to fair housing in the area along with a table listing their associated contributing factors. Contributing factors are issues leading to an impediment that are likely to limit or deny fair housing choice or access to opportunity. Recommended activities to address the contributing factors were also provided, along with goals, timelines, and responsible parties.

The most common contributing factors that create difficulty for certain populations to access housing include:

- Bias and discrimination,
- Availability or location of affordable housing, and
- Access to financial resources.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section provides insight into the non-housing assets of the city. In particular, economic activity and education levels are addressed. These are used to identify any areas of concern or sectors to reinforce support.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	736	89	1%	0%	-1%
Arts, Entertainment, Accommodations	10,868	9,815	10%	8%	-2%
Construction	7,582	5,762	7%	4%	-2%
Education and Health Care Services	21,602	31,105	19%	24%	5%
Finance, Insurance, and Real Estate	14,139	20,120	13%	16%	3%
Information	2,051	2,690	2%	2%	0%
Manufacturing	12,127	6,339	11%	5%	-6%
Other Services	4,930	3,613	4%	3%	-2%
Professional, Scientific, Management Services	13,226	19,909	12%	15%	3%
Public Administration	3,460	9,875	3%	8%	5%
Retail Trade	12,108	10,114	11%	8%	-3%
Transportation & Warehousing	5,701	4,983	5%	4%	-1%
Wholesale Trade	2,614	5,291	2%	4%	2%
Total	111,144	129,705	--	--	--

Table 15 - Business Activity

Data Source: 2017-2021 ACS (Workers), 2021 Longitudinal Employer-Household Dynamics (Jobs)

Share of Workers

In the above table the prevalence of both workers and jobs by sector is presented. There are almost 18,000 more jobs than workers. The largest gaps are in Education and Health Care Services, Manufacturing, and Public Administration. In both Education and Health Care Services and Public Administration, there are significantly more jobs than there are workers. In Manufacturing, there are significantly more available workers than there are jobs.

Labor Force

Total Population in the Civilian Labor Force	118,641
Civilian Employed Population 16 years and over	111,598
Unemployment Rate	3.2%
Unemployment Rate for Ages 16-24	14%
Unemployment Rate for Ages 25-65	4%

Table 16 - Labor Force

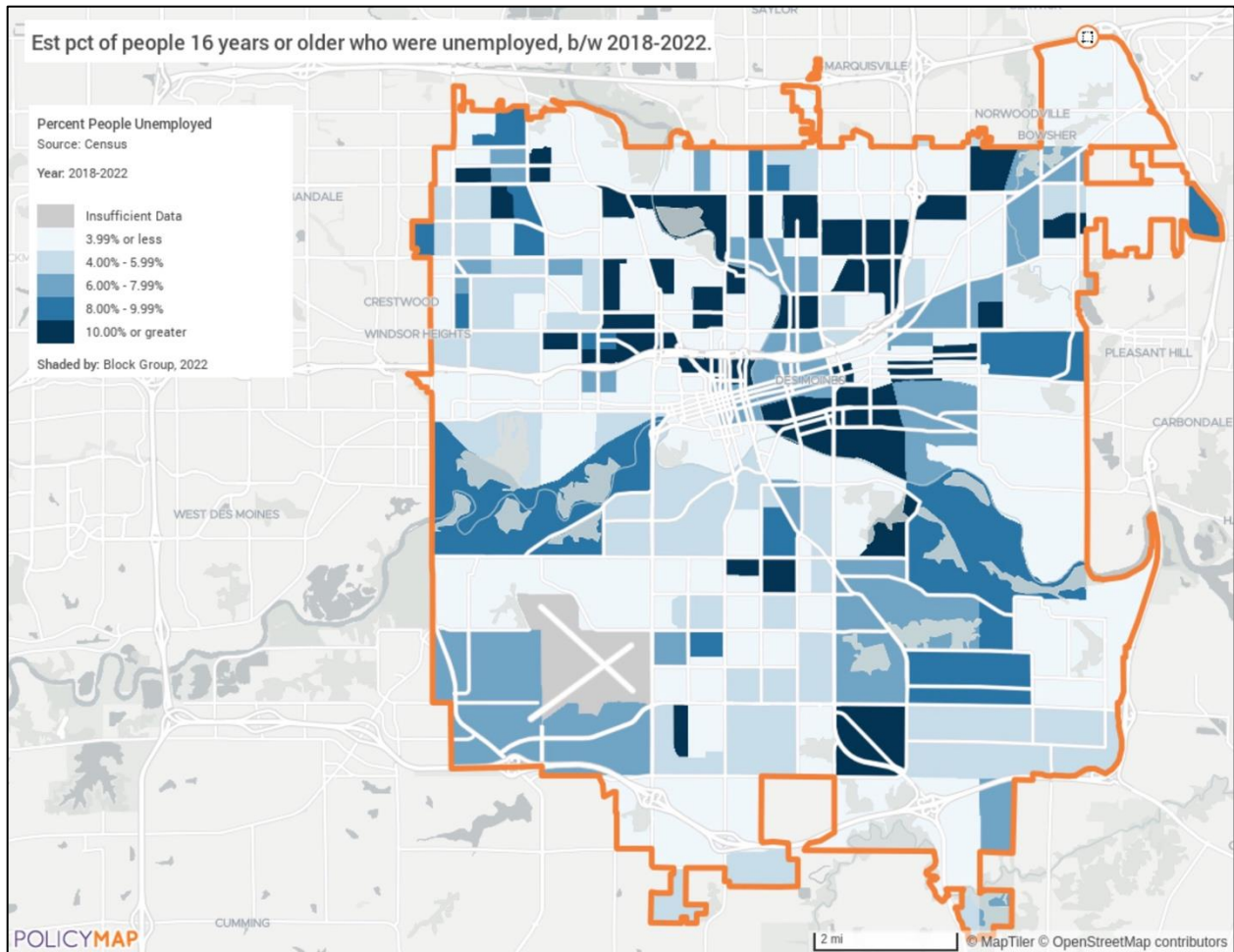
Data Source: 2018-2022 ACS

Labor Force

There are two primary sources used to analyze the unemployment rate in the city for this report. They each have pros and cons, but when taken together they can provide a clearer view of unemployment in the city. The first source is the US Census Bureau's American Community Survey 5-Estimates. The ACS unemployment data is only taken annually and the most recent data is from 2022. It is also an average of the five years included, which does not necessarily provide an accurate view of recent employment trends. However, the ACS data is available at a census tract level and can help identify any areas that have disproportionately high unemployment.

The second source is the Bureau of Labor Statistics. This measurement of unemployment is updated monthly and provides insight into any trends at the city level. It is not available at the census tract level and therefore provides a look at employment as it relates to time, while the ACS looks at employment as it relates to space.

In the City, there is a wide variance in employment rates among different tracts, but prominent levels of unemployment are not concentrated in certain areas. In low unemployment tracts less than 4% of the population 16 years and older are unemployed and in high unemployment tracts it is over 10%.



Map: Unemployment Rate

2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
5.7	5.0	4.4	4.0	3.7	3.1	3.4	7.4	5.0	3.2	3.4

Unemployment Rate from 2013 to 2022 (Annual), Not Seasonally Adjusted (BLS)

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
4.5	4.0	3.6	2.6	2.9	3.3	3.5	3.5	3.3	3.6	3.2	3.2

Unemployment Rate from Jan 2023 to Dec 2023, Not Seasonally Adjusted (BLS)

Unemployment Rate

Using data for the last 10 years from the Bureau of Labor Statistics, it is clear that unemployment fell substantially from 2013 until 2019. There was a sharp increase in unemployment in 2020, likely due to the COVID-19 pandemic. Since 2020, unemployment rates have decreased.

In 2023, the unemployment rate decreased during the first half of the year, and then remained relatively static for the duration of the year. The unemployment rate was 1.3 percentage points lower in December than at the beginning of the year.

Occupations by Sector	Number of People
Management, business and financial	40,359
Farming, fisheries and forestry occupations	264
Service	20,142
Sales and office	23,707
Construction, extraction, maintenance and repair	9,257
Production, transportation and material moving	17,869

Table 17 - Occupations by Sector

Data Source: 2018-2022 ACS

Occupations by Sector

In the above table, the occupation by sector is analyzed. Instead of showing which sectors are most common, as the table at the beginning of this section did, this shows what type of jobs are available in each sector. For example, this table would include a manager of a fast-food restaurant and the manager of a logging company in the same category (Management, Business, and Financial) while in the earlier table those positions would be in separate categories.

Within the city, the most prominent occupation sector is the Management, Business, and financial sector. Over 40,000 people are employed in that sector. The second largest sector is Sales and Office with 23,707 people and the third largest is Service with 20,142.

Commute Time

Travel Time	Number	Percentage
< 30 Minutes	81,185	83%
30-59 Minutes	13,677	14%
60 or More Minutes	2,735	3%
Total	97,597	100%

Table 18 - Travel Time

Data Source: 2018-2022 ACS

Commute Time

All other factors being equal, residents would prefer short commute times to work over long commute times. Relative to short commutes, long commute times are associated with lower life satisfaction, increased stress, obesity, anxiety, depression, and increased exposure to pollutants. In Des Moines, a large majority of residents commute less than 30 minutes each day to work, leaving only 17% commuting more than 30 minutes each day.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	9,615	1,044	4,337
High school graduate (includes equivalency)	22,626	1,828	7,500
Some college or Associate's degree	27,112	1,731	5,327
Bachelor's degree or higher	29,925	570	3,083

Table 19 - Educational Attainment by Employment Status

Data Source: 2018-2022 ACS

Educational Attainment by Employment Status

Educational attainment is one of the best indicators of economic success, both in attaining a job and receiving a higher wage. In Des Moines, the unemployment rate for a person without a high school diploma is about 10% while the rate for a resident with a bachelor's degree or higher is only about 2%. The labor participation rate is also higher for those with higher educational attainment. Approximately 29% of residents without a high school diploma are not in the workforce, which is higher than the 9% for those with bachelor's degrees.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	461	1,297	2,367	3,795	1,403
9th to 12th grade, no diploma	2,994	1,557	1,886	3,800	1,257
High school graduate, GED, or alternative	7,718	8,818	7,173	15,521	9,415
Some college, no degree	7,286	7,419	5,223	10,097	5,737
Associate’s degree	1,152	3,786	3,005	4,403	2,000
Bachelor’s degree	3,786	9,684	5,000	8,925	3,993
Graduate or professional degree	110	3,034	2,828	4,040	2,726

Table 20 - Educational Attainment by Age

Data Source: 2018-2022 ACS

Educational Attainment by Age

There are over 9,300 residents that have less than a 9th grade education, the majority of whom are over the age of 45. There are approximately 11,500 residents with a 9th grade education, but without a high school diploma. As noted above, education is closely related to employment and without a high school diploma or equivalent these residents may struggle to find stable employment.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$31,733
High school graduate (includes equivalency)	\$36,195
Some college or Associate’s degree	\$41,993
Bachelor’s degree	\$58,212
Graduate or professional degree	\$74,958

Table 21 – Median Earnings in the Past 12 Months

Data Source: 2018-2022 ACS

Educational Attainment - Median Earnings in the Past 12 Months

As mentioned previously, educational attainment and earnings are linked. The annual wage difference based on education can lead to substantial wealth differences over time. A person who graduates high school and works from the age 18 to 65 will earn approximately \$1,701,165 during their working life. A person with a bachelor's degree who works from age 23 to 65 will earn \$2,444,904. That added financial benefit does not take into account that jobs that require tend to have benefits like health insurance and the higher income can lead to investments, purchasing a home instead of renting, and other activities that can increase wealth substantially.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to the Business Activity table, the Education and Health Care Services sector provides the highest percentage of all jobs in the city with 24% of all jobs coming from the sector. This is also the largest employer, with 19% of all workers.

Describe the workforce and infrastructure needs of the business community:

Consultation with local businesses led to the realization that the downtown area is perceived as outdated and in need of improvements. In order to address this, grant funds will be used on a downtown revitalization project. Additional information is available in the Strategic Plan.

There is also a need for a workforce that matches the jobs available. Specifically, there is a high demand for medical professionals. Currently, most of the high paying jobs in the city are going to people who live in neighboring communities. This is an opportunity to partner with educational facilities and try to meet the community's needs. Additionally, the development of workforce housing has been identified as a workforce and infrastructure need in the City.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The city is not currently expecting any major changes that would have a significant economic impact.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As discussed earlier in this section, there are approximately 130,000 jobs but only about 111,000 workers. The largest disconnect is the Education and Health Care Services sector with a need for more than 9,500 workers. This is an opportunity to work with local educators to help match the workforce with employers needs and to provide incentives for businesses and institutions in this sector to bring additional workers

into the city. There is also opportunity for the development of workforce housing to support efforts to increase the workforce in the City and attract workers.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Central Iowa Workforce Development Board partners with IowaWORKS to provide workforce development opportunities in Des Moines and surrounding counties of Boone, Dallas, Jasper, Madison, Marion, Polk, Story, and Warren. They provide career assistance, including resume and interview assistance, career planning services, workshops and training opportunities, job search assistance, employer incentives, and more. Their goal is to work with local employers to help fill needs and to connect employees to jobs that fit their skill set. The efforts of CIWDB and IowaWORKS support the Consolidated Plan's primary goal of expanding economic opportunities for persons of low- to moderate-income.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Mid-Iowa Planning Alliance for Community Development updates its CEDS in 2022. The City of Des Moines participated in the development of the CEDS. The following goals were identified:

1. Attract, retain, and expand businesses throughout the Mid-Iowa region.
2. Provide the necessary infrastructure to sustain and grow communities and businesses.
3. Attract, retain, and expand the workforce throughout Mid-Iowa.
4. Prepare the workforce to the evolving Mid-Iowa economy of today and into the future
5. Bolster the economic resilience of Mid-Iowa by safeguarding our natural assets and through disaster avoidance and mitigation.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD identifies four specific data points that constitute "housing problems": cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. Areas of concentration are census tracts that have two or more housing problems that are substantially higher than the city average. For this analysis, "substantially higher" is based on the HUD provided standards set in the Needs Assessment. A tract with a housing problem rate of 10% higher than the city average is considered substantially higher. To provide a more nuanced analysis, "cost burden" has been split into renter cost burden and homeowner cost burden.

Citywide Rate

- Overcrowding: 3.0%
- Lack of Complete Plumbing Facilities: 0.3%
- Lack of Complete Kitchen Facilities: 0.8%
- Renter Cost Burden: 47.0%
- Homeowner Cost Burden: 21.9%

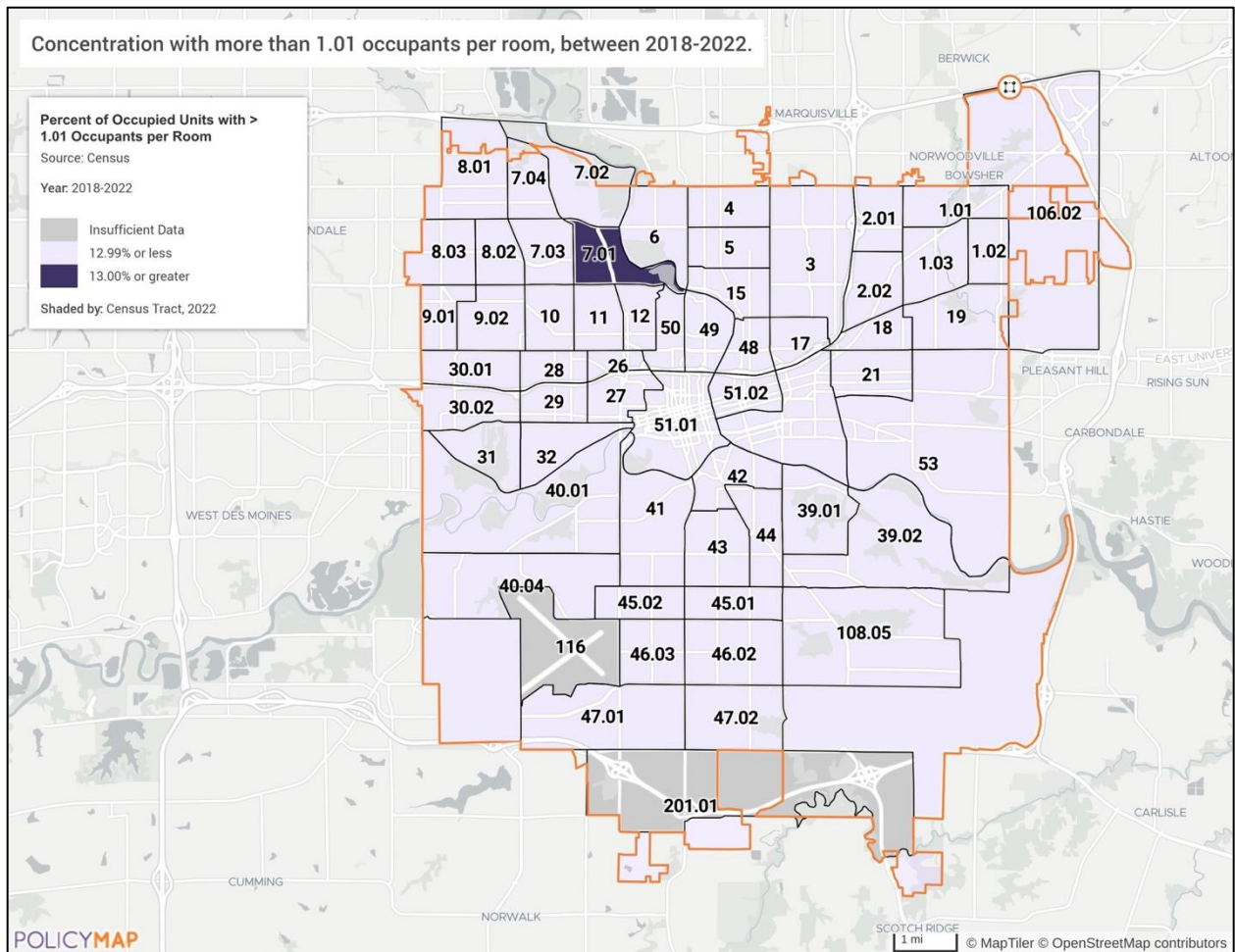
Substantial Rate:

- Overcrowding: 13.0 %
 - Tract 19153000701 – 13.74%
- Lack of Complete Plumbing Facilities: 10.3%
 - No areas of concentration
- Lack of Complete Kitchen Facilities: 10.8%
 - No areas of concentration
- Renter Cost Burden: 57.0%
 - Tract 19153000703 – 57.6%
 - Tract 19153000802 – 61.0%
 - Tract 19153004400 – 61.6%
 - Tract 19153003200 – 63.2%
 - Tract 19153003901 – 64.0%
 - Tract 19153000101 – 64.6%
 - Tract 19153000600 – 67.2%
 - Tract 19153004900 – 67.8%

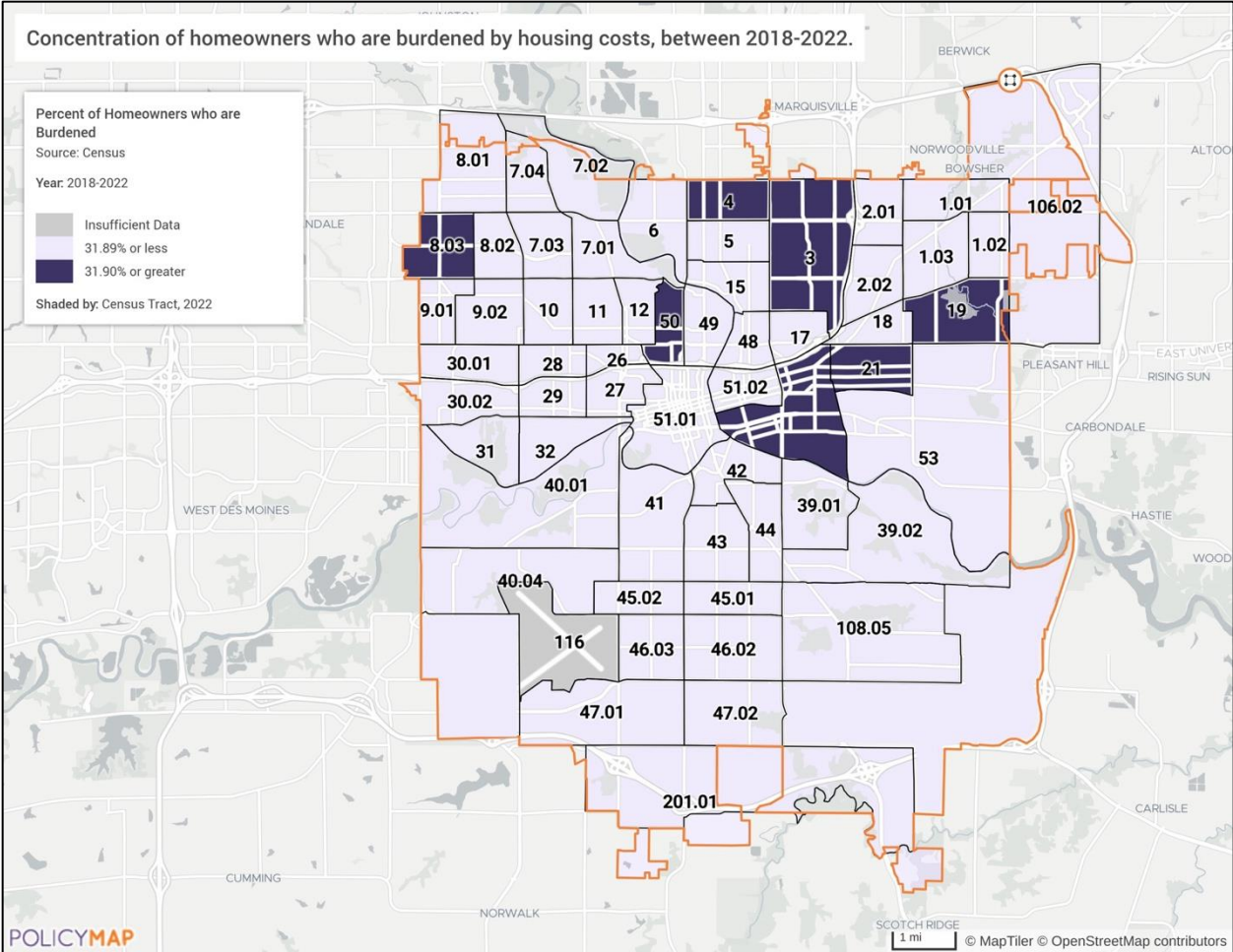
- Tract 19153001200 – 74.8%
- Tract 19153005000 – 80.7%

- Homeowner Cost Burden: 31.9%
 - Tract 19153000300 – 32.3%
 - Tract 19153000803 – 32.8%
 - Tract 19153000400 – 35.1%
 - Tract 19153002100 – 36.7%
 - Tract 19153005000 – 43.3%
 - Tract 19153005200 – 50.6%

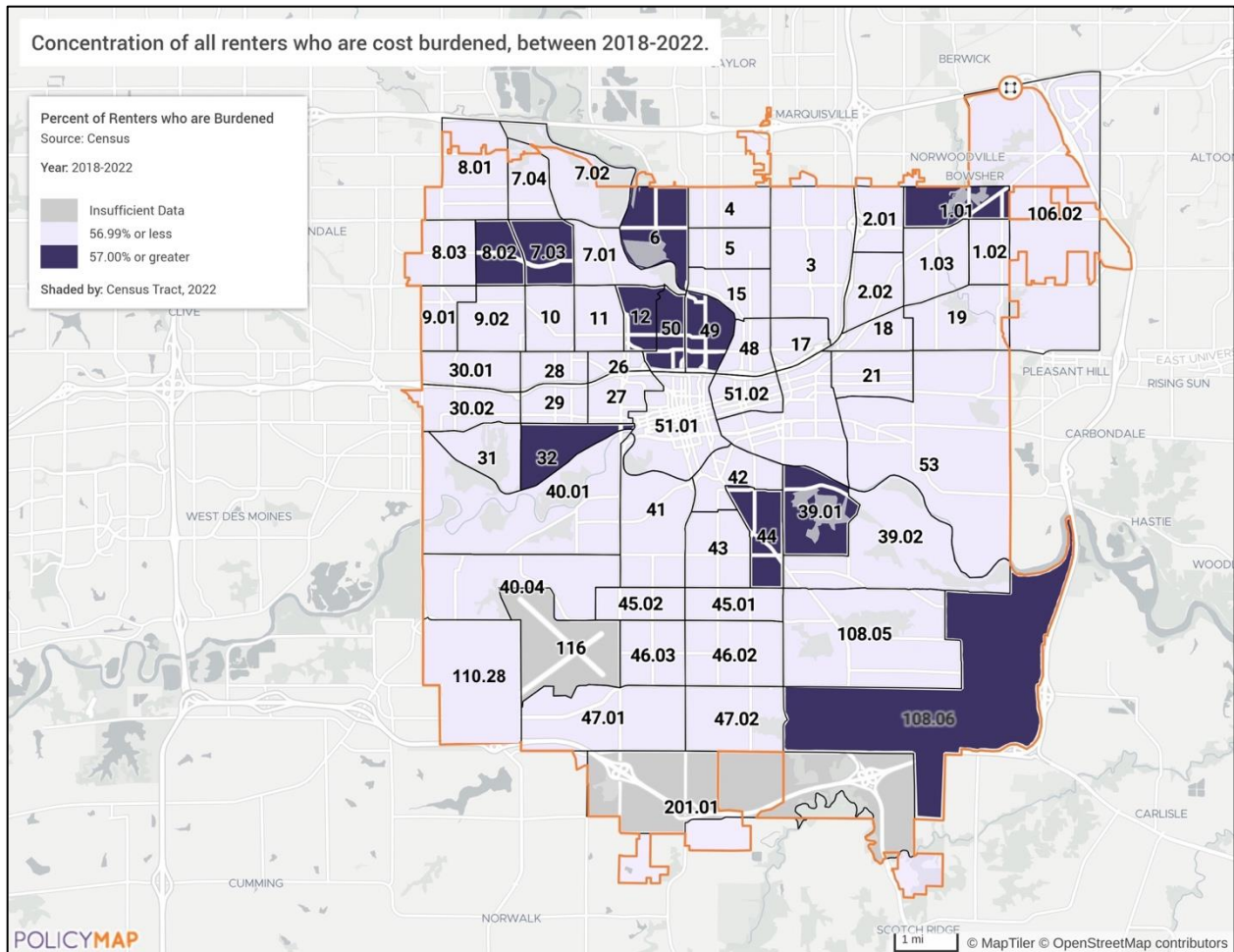
There is only one tract with a concentration of multiple housing problems. In tract 19153005000 there is a concentration of both homeowner and renter cost burden.



Map: Concentration of Overcrowding



Map: Concentration of Homeowner Cost Burden



Map: Concentration of Renter Cost Burden

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Race/Ethnicity Concentration

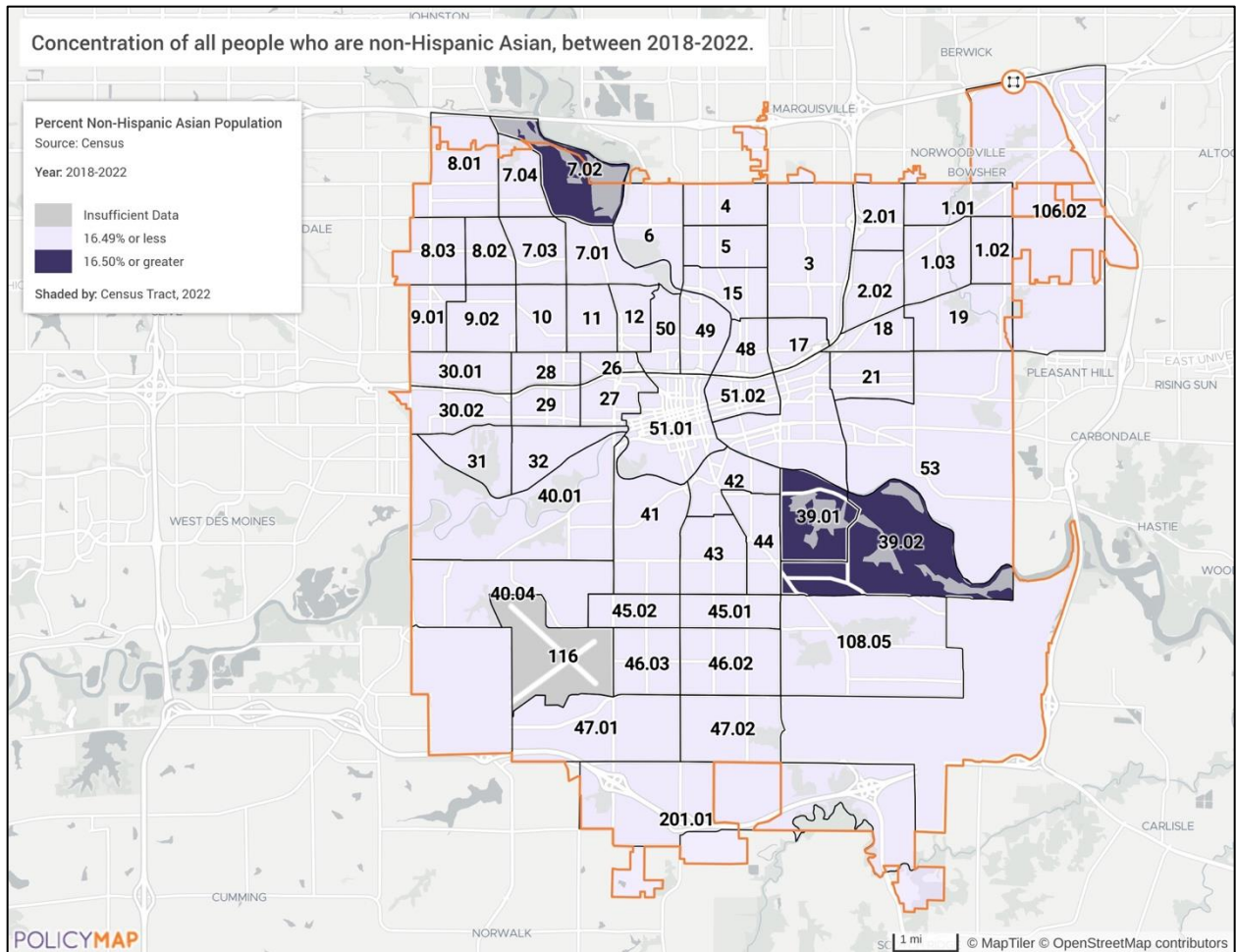
For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the citywide average. Data was taken from the 2018-2022 ACS.

The citywide rate for Black, non-Hispanic persons is 11.4%, and a tract with a concentration would be 21.4% or more. There are eleven (11) tracts with a concentration, with most located centrally around the downtown area: 19153000101, 19153000600, 19153000701, 19153000801, 19153001100, 19153001200, 19153001700, 19153002600, 19153004800, 19153004900, and 19153005000. Many of these tracts also have a concentration of low-income households.

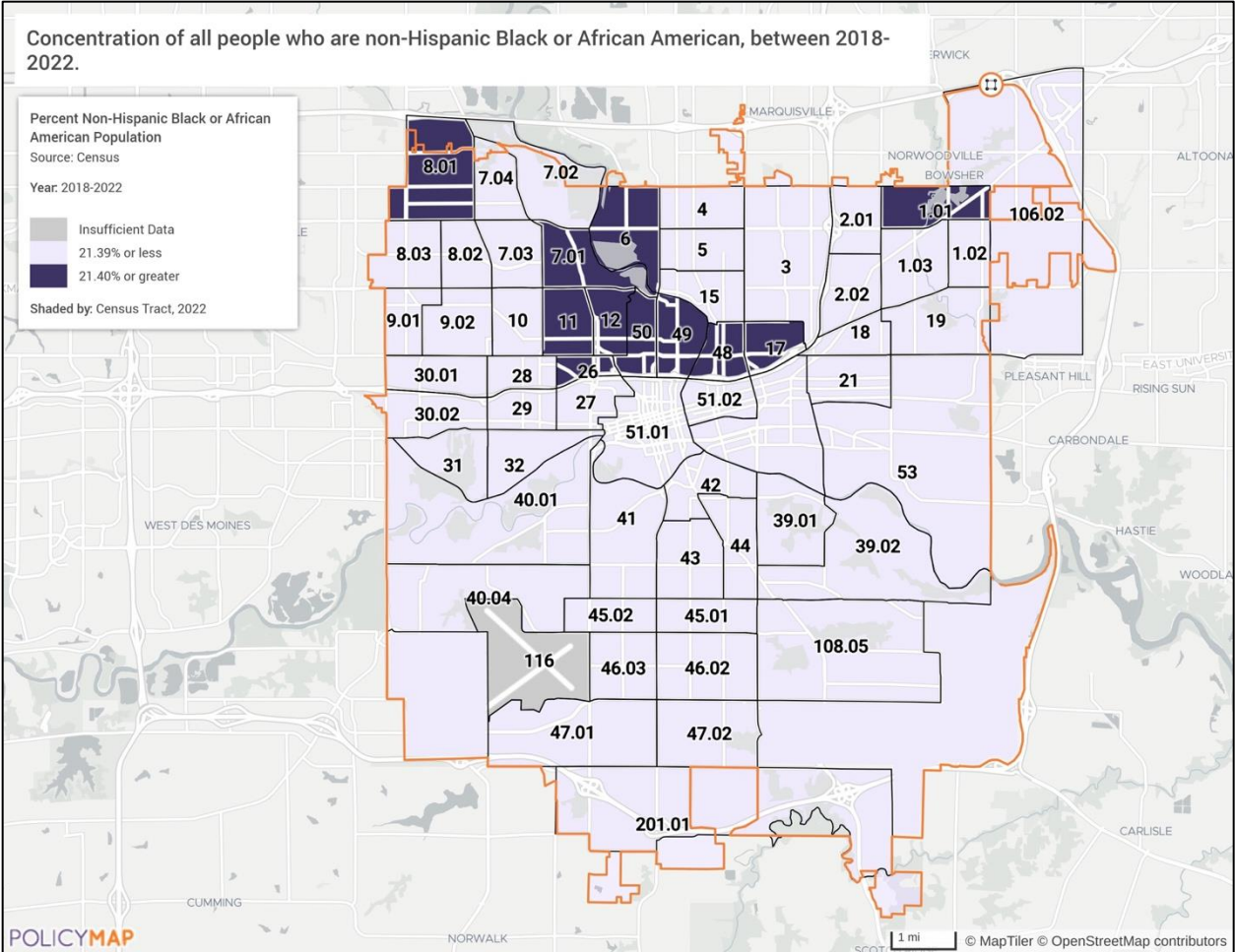
The citywide rate for Asian, non-Hispanic persons was 6.5%, and a tract with a concentration would be 16.5% or more. There are three (3) tracts with a concentration: 19153000702, 19153003901, and 19153003902

The citywide rate for Hispanic persons was 14.3%, and a tract with a concentration would be 24.3% or more. There are nine (9) tracts with a concentration, with most of these tracts located east of the downtown area: 19153000400, 19153001200, 19153001700, 19153002100, 19153004400, 19153004501, 19153004800, 19153005200, and 19153005300.

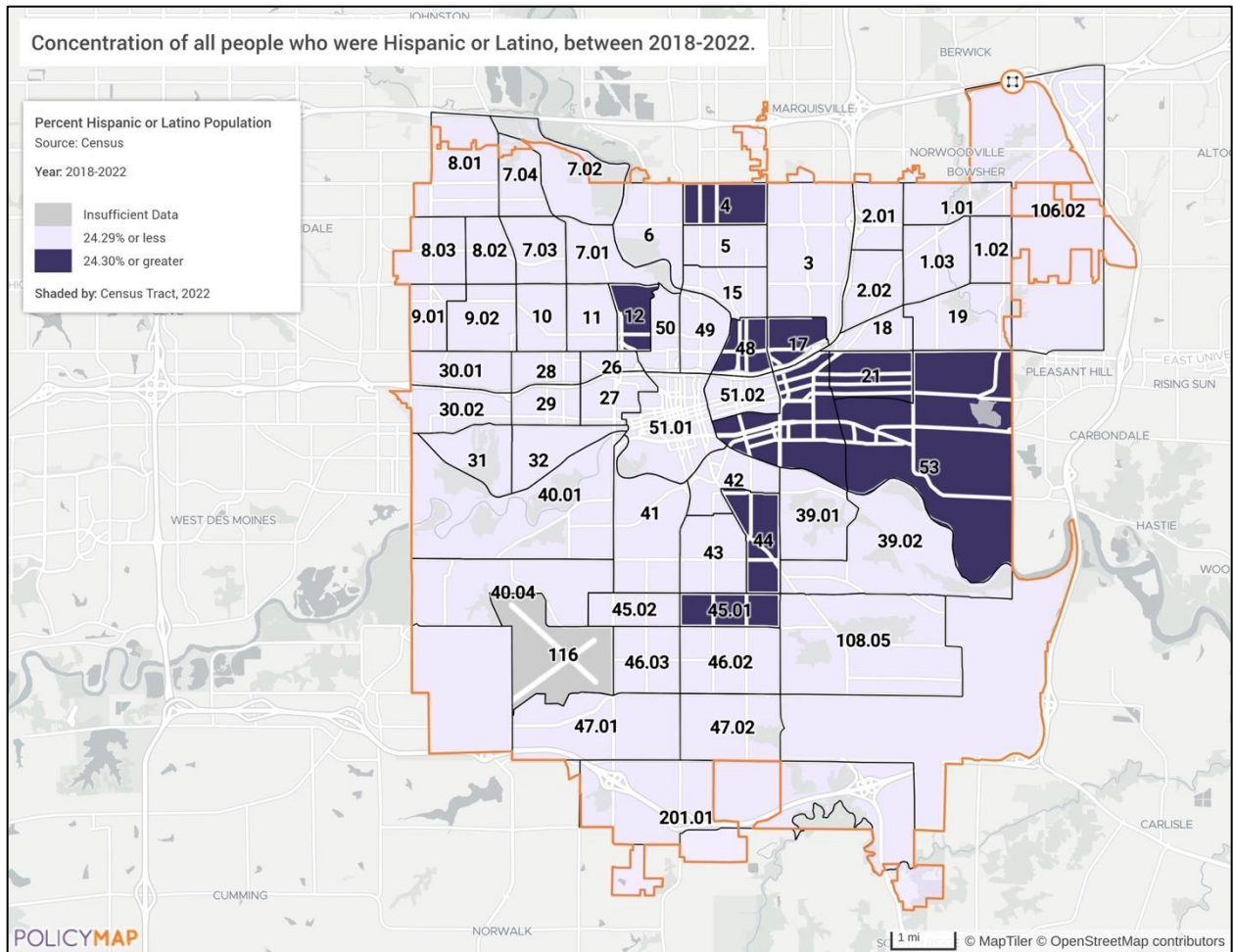
There were no other census tracts with a concentration of minority groups (racial and ethnic). See the following concentration maps for each minority group with a concentration.



Map: Concentration of Asian, non-Hispanic



Map: Concentration of Black or African American, non-Hispanic

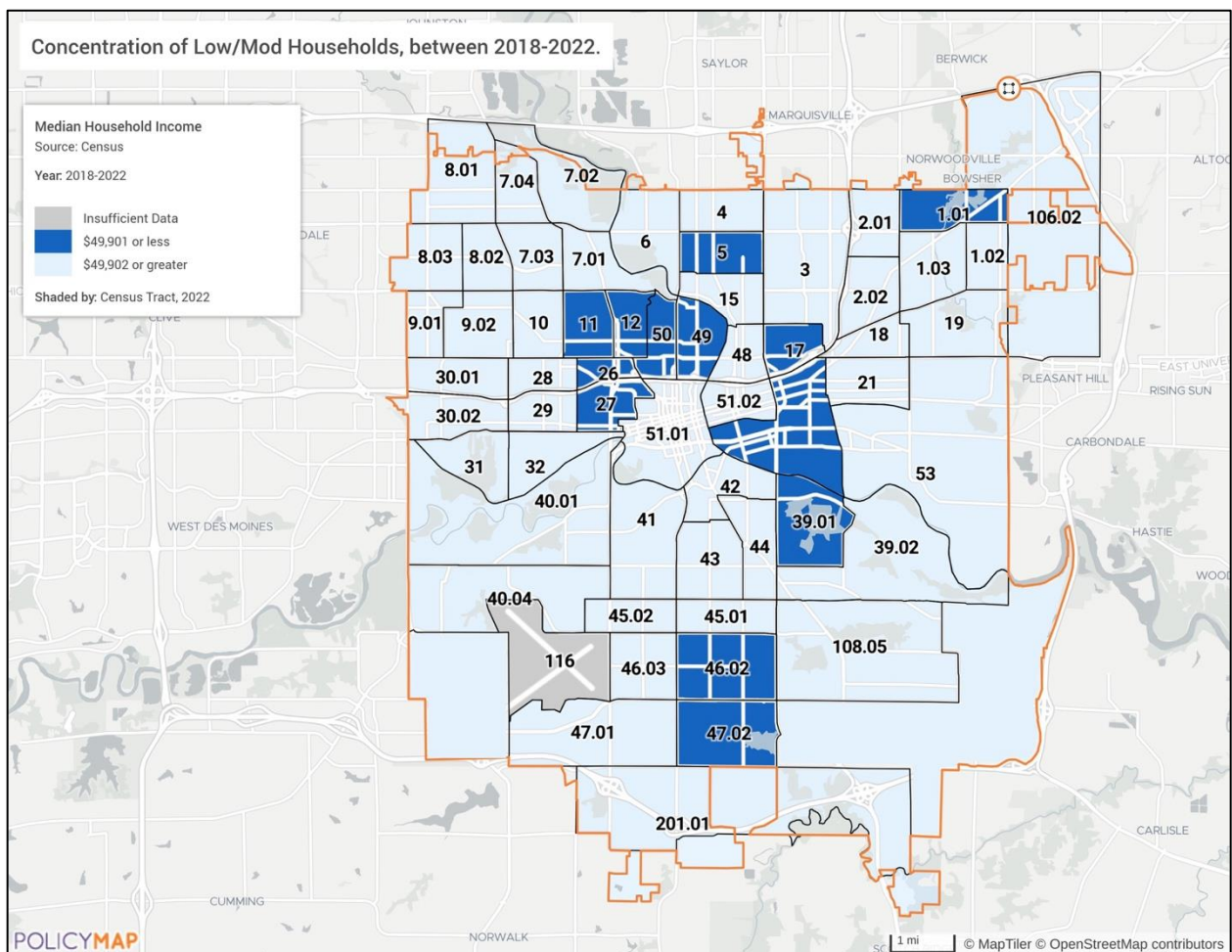


Map: Concentration of Hispanic Population

Map: Concentration of Low-Mod Income Families

Low-Income Households

A household is considered low-income if it earns less than 80% of the area median income. A census tract has a concentration of low-income households if the tract's median household income is less than 80% of the area median household income. The City's area median income is \$62,378, and low income is estimated at \$49,902. A concentration of low-income tracts is primarily found in the central downtown area of the City. These tracts include 19153000500, 19153001100, 19153001200, 19153001700, 19153002600, 19153002700, 19153003901, 19153004900, 19153005000, and 19153005200. There is also one tract with a concentration in the northwest part of the City (19153000101), and two to the south (19153004602, 19153004702).



Map: Concentration of Low-Mod Income Households

What are the characteristics of the market in these areas/neighborhoods?

In the areas with disproportionately large numbers of low-income households, the housing market shows some unique characteristics. The area contains single family units that tend to be older than elsewhere in the city and therefore have an increased risk of lead-based paint hazard. The area also contains many units in larger multi-family developments or house conversions with an increased rate of housing problems. Due to the lower housing prices in these area, it is possible that they are a prime place for reinvestment and improvement.

Are there any community assets in these areas/neighborhoods?

Areas in the northern and eastern sections of the city are home to many community assets, particularly libraries, community centers, and elementary schools. Proximity to grocery stores is limited, particularly in the eastern areas of the city, pointing to the potential for food deserts and the need for access to quality food options. While there are parks and greenspace in these neighborhoods, there is a need for resources to support their upkeep and revitalization. A city goal is for every household to live at least within a 10 minute walk of a trail, park, or open space.

Are there other strategic opportunities in any of these areas?

Other identified needs in the area include opportunities to improve access to economic support. There is only one business development center in the city, which is located in the heart of downtown Des Moines, making it difficult for workers and businesses in low-income areas of the city to access economic support. The Small Business Impact Loan was created by the City of Des Moines Office of Economic Development and initiated at the end of 2024 with an effort to reach various business ventures in all areas of the City.

Additionally, the Des Moines Area Regional Transit Authority (DART) system is an important resource in connecting residents to areas across the metro. Continued support for this service as well as infrastructure investments will help connect residents to places of employment, healthcare facilities, educational institutions and more.

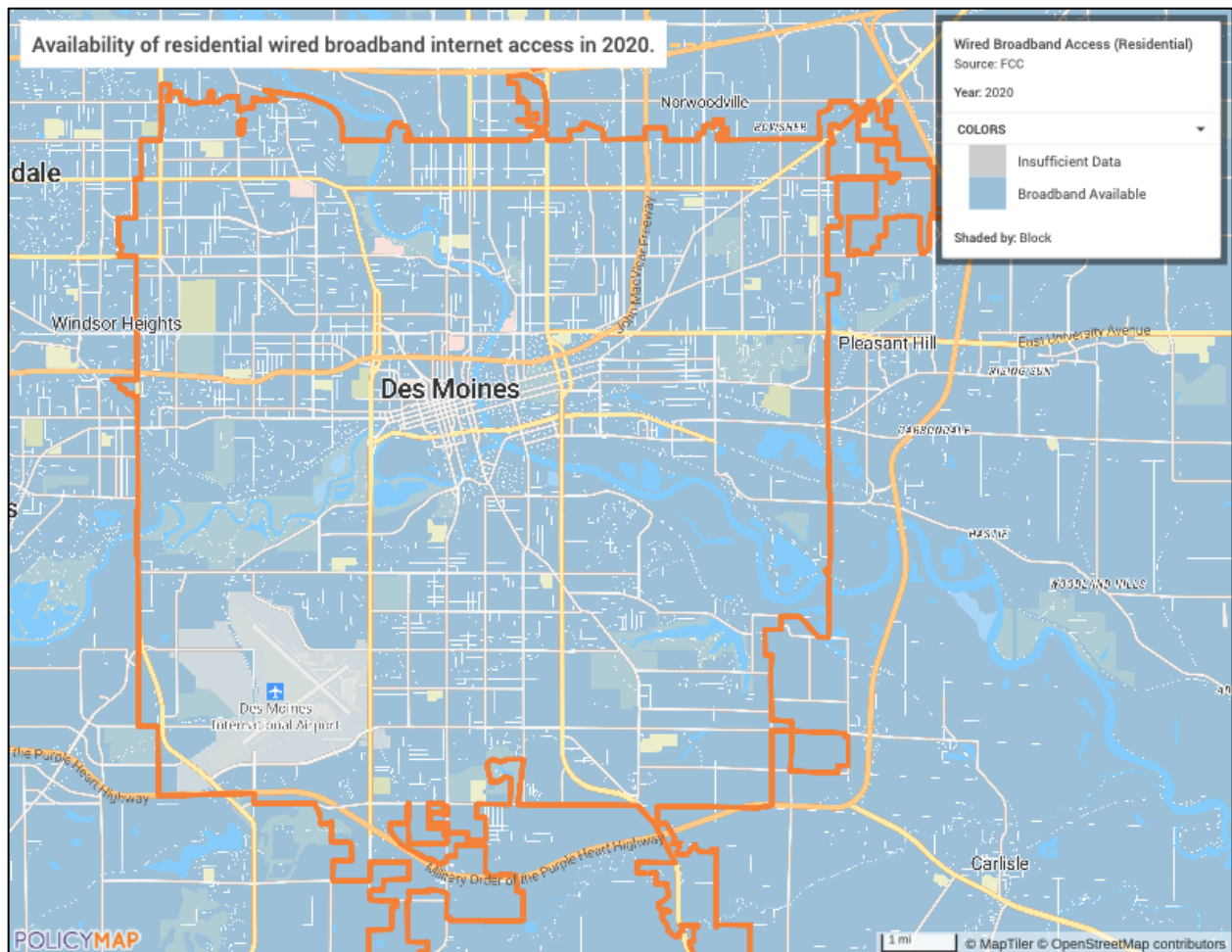
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking. Studies suggest a strong correlation between increased high-speed internet access and increased education and employment opportunities, especially in small cities and rural areas.

The City of Des Moines does not have significant gaps in broadband coverage in the residential areas. A large majority of the city has multiple options of internet providers, to include LMI areas. The average city household has at least three (3) options for broadband-quality Internet service.

The following map shows broadband access throughout the city. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher. According to BroadbandNow.com, there are five major infrastructure options within the city: cable, fiber, fixed, 5G home internet and satellite.



Map: Broadband Access

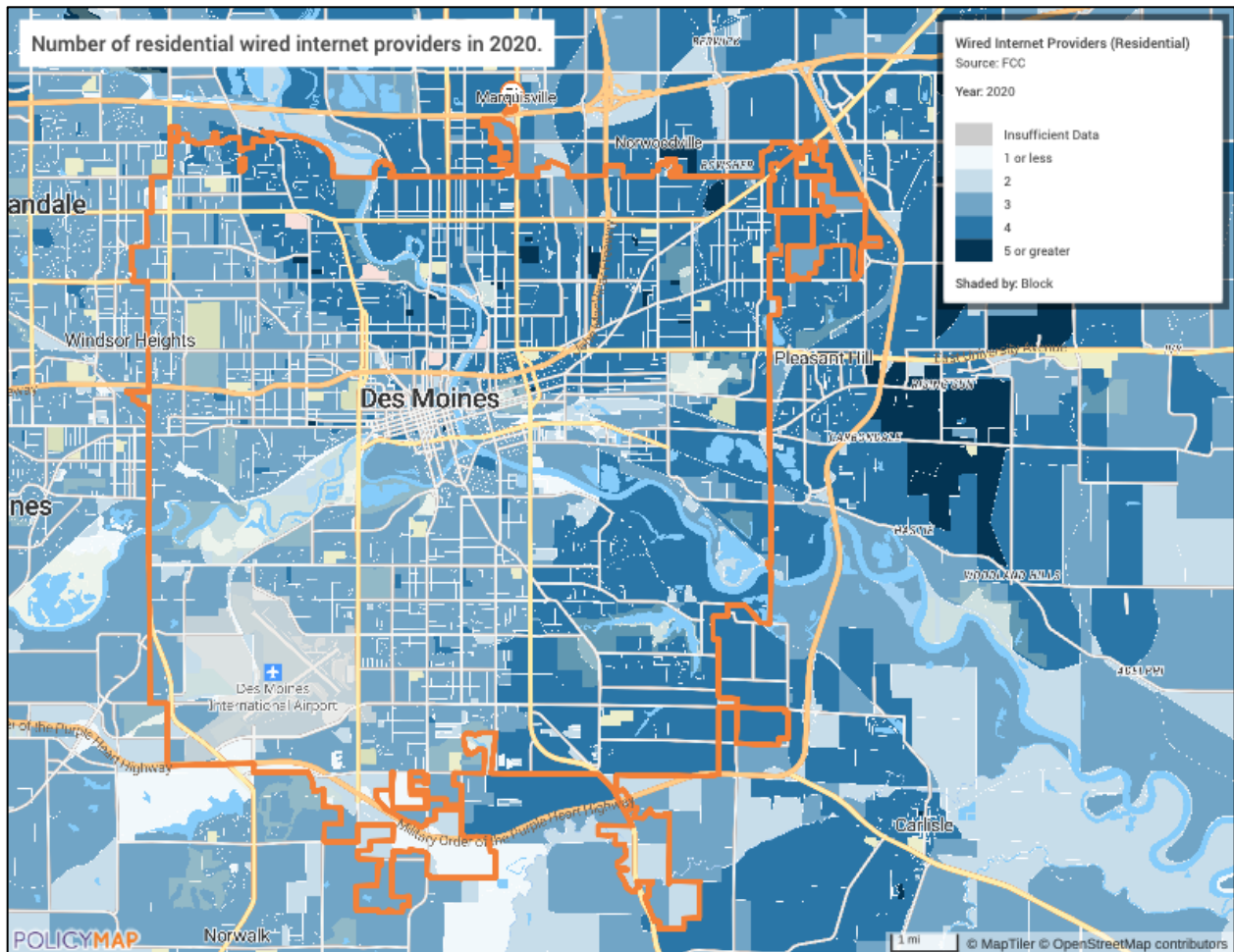
Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. Des Moines has a total of twelve (12) Internet providers offering residential service (Source: BroadbandNow). Xstream, Viasat, Hughesnet, US Cellular and are the strongest providers in the city so far as coverage. The average Des Moines household has three (3) options for broadband-quality Internet service. These providers frequently overlap around the county:

- Quantum Fiber (Fiber)
- Mediacom Xstream (Cable)
- Viasat (Satellite)
- EarthLink (5G)
- HughesNet (Satellite)
- Century Link (DSL)

- Verizon (5G)
- Always On (Fixed Wireless)
- Metronet (Fiber)
- U.S. Cellular (Fixed Wireless)
- Starlink (Satellite)
- T-Mobile (5G)

The following map shows the number of broadband service providers by census tract. Most of the residential areas in the county have three (3) options of high-speed internet with competitive providers.



Map: Broadband Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Des Moines has historically been prone to various natural hazard events including flooding, hail, thunderstorm winds, tornados, and others. The potential impacts of climate change—including an increase in prolonged periods of excessively high temperatures, more heavy precipitation, more severe storms, or droughts—are often most significant for vulnerable communities. According to the FEMA National Risk Index, Des Moines is particularly vulnerable to cold waves, hail, strong winds, tornadoes, and winter weather hazard types. According to the Intergovernmental Panel on Climate Change (IPCC), by the middle of the century the average summer temperature is expected to rise four degrees. This rise in temperature could lead to altered weather and precipitation patterns, a rise in severe storms, an increased risk of catastrophic floods, increased electricity costs, and ruined crops. The region's reliance on agriculture could be a crucial challenge, as shifts in temperature and precipitation impact crop yields, potentially leading to economic challenges for farmers and the local economy. Additionally, as climate-based hazards threaten coastal areas most imminently, stable inland communities like Des Moines could see an influx of climate migrants from more vulnerable regions. This influx could put a strain on the region's infrastructure, drive up housing costs, reduce the availability of jobs, and tax resources. Hotter temperatures may increase electricity usage and costs. Des Moines and its adjacent jurisdictions must continue to address their geographic challenges by anticipating, planning, and adapting to hazard risks associated with climate change as well as the potential demographic changes to vulnerable communities.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income residents of owner-occupied and renter households are at particular risk due to having less available resources to combat the impacts of natural disasters. A dramatic rise in electricity or housing costs could put them at imminent risk of homelessness or living in substandard conditions. The 2024 America's Rental Housing Study issued by the Joint Center of Housing Studies at Harvard University found a particularly growing threat to property owners and renters to obtain and afford insurance required to cover potential weather- and climate-related hazards losses due to rising cost of insurance premiums as well as providers declining coverage in high-risk markets. This study also noted the potential increased difficulty for property owners to invest in climate change hardening mitigants due to the slowing growth in operating incomes. According to the 2021 EPA study on Climate Change and Social Vulnerability in the United States, low-income individuals are more likely to live in areas with the highest increases in mortality rates due to climate-driven changes in extreme temperatures as well as the highest rates of labor hour losses for weather-exposed workers.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is the City of Des Moines’s housing and community development plan over the next five years of the 2025-2029 Consolidated Plan period. The plan outlines how the City intends to use CDBG, HOME, and ESG funds toward HUD’s statutory goals of providing a suitable living environment and safe, decent and affordable housing for low- to moderate-income (LMI) households and special need groups in the City.

Through data analysis in the Needs Assessment and Market Analysis, and a comprehensive citizen participation process that involved input from community residents and local stakeholder organizations, the City was able to identify the priority needs that exist in Des Moines. The goals developed in the Strategic Plan address these needs over the next five-year period.

While the City of Des Moines does not target funding based solely on geographic requirements, certain activities within the CDBG program will target low/mod block group tracts in its five-year plan. Low/mod block group tracts are defined by HUD as tracts where the residents are at least 51% low- to moderate-income households. These tracts are eligible for activities such as public improvements to neighborhood facilities, parks and community centers, or public infrastructure like streets and sidewalks. Direct services such as public services and affordable housing to individuals and families are not necessarily targeted to specific areas; however, they must meet income qualifications in order to be eligible. HOME program funds are available to eligible LMI households citywide, and ESG funds are targeted by need to help those at-risk of homelessness or already experiencing homelessness in Des Moines.

The following are the five (5) priority needs and associated goals identified in the Strategic Plan. More details of the priority needs are given in the SP-25 and the goals are detailed in the SP-45.

Priority Need: Preserve & Develop Affordable Housing

1A Affordable Rental Housing Development

1B Affordable Homeowner Housing Development

1C Affordable Rental Housing Rehab

1D Homeowner Housing Rehab

1E Code Enforcement

Priority Need: Emergency Assistance for At-Risk & Homeless

2A Homeless Shelters & Services

2B Homeless Prevention & Rapid Re-Housing

Priority Need: Public Facilities & Infrastructure Improvements

3A Improve Access to Public Facilities

3B Improve & Expand Public Infrastructure

Priority Need: Public Services for LMI & Special Needs

4A Provide Services for LMI & Special Needs

Priority Need: Effective Program Administration

5A Effective Program Administration

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 5 - Geographic Priority Areas

1	Area Name:	Citywide Low/Mod Eligible
	Area Type:	Other
	Other Target Area Description:	Other
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Citywide Low/Mod Eligible areas are low/mod block group tracts located within the boundaries of the City of Des Moines. A low/mod block group tract is defined by HUD as an area that is primarily residential and where at least 51 percent of the residents are low- and moderate-income persons. The City also provides assistance to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and based on eligibility.
	Include specific housing and commercial characteristics of this target area.	The majority of the housing stock is old; approximately 79% of all owner-occupied units and 64% of renter-occupied were built before 1980 (Source: 2018-2022 ACS). These housing units will naturally have higher concentrations of deferred maintenance, deteriorating conditions, and a greater risk of lead-based paint hazards. Des Moines is the manufacturing, construction, retail trade, education and health industry center in the region.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City of Des Moines consulted with a wide variety of agencies, organizations, and service providers to identify local housing and community development needs. Needs were determined through meetings with various stakeholder organizations and citizens throughout the City, as well as a public survey that was made available online. A public hearing and public comment period was given to allow citizens an opportunity to review and comment on the plan.

<p>Identify the needs in this target area.</p>	<p>There is a need to expand and improve public infrastructure as well as improve access to public facilities in Des Moines. Public infrastructure expansion and improvements in low/mod areas will revitalize areas that are underserved and invite other investments into the area. ADA improvements to public infrastructure will create access for special needs populations such as the elderly and persons with a disability. Public facilities are necessary in order to create a safer and more suitable living environment, particularly for low and moderate-income persons.</p> <p>There is a need for expanded and improved public services for City residents. These activities, such as youth services, employment training, and housing services, are designed to improve the quality of life for low and moderate-income persons.</p> <p>Affordable housing development and preservation is one of the highest needs in Des Moines. As reported in the NA-10, cost burden is the biggest housing issue in the City. As the housing is very old, maintaining the affordable housing stock is also a priority.</p> <p>Homeless prevention and services for the homeless are a priority in Des Moines. According to the most recent 2024 PIT count, there are 715 homeless households in the CoC area, and 147 are unsheltered.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>Investment towards Low/Mod Eligible Areas and low and moderate-income persons will improve the quality of life for citizens in the City of Des Moines.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Access to funding is a barrier to improvements in the City.</p>

General Allocation Priorities

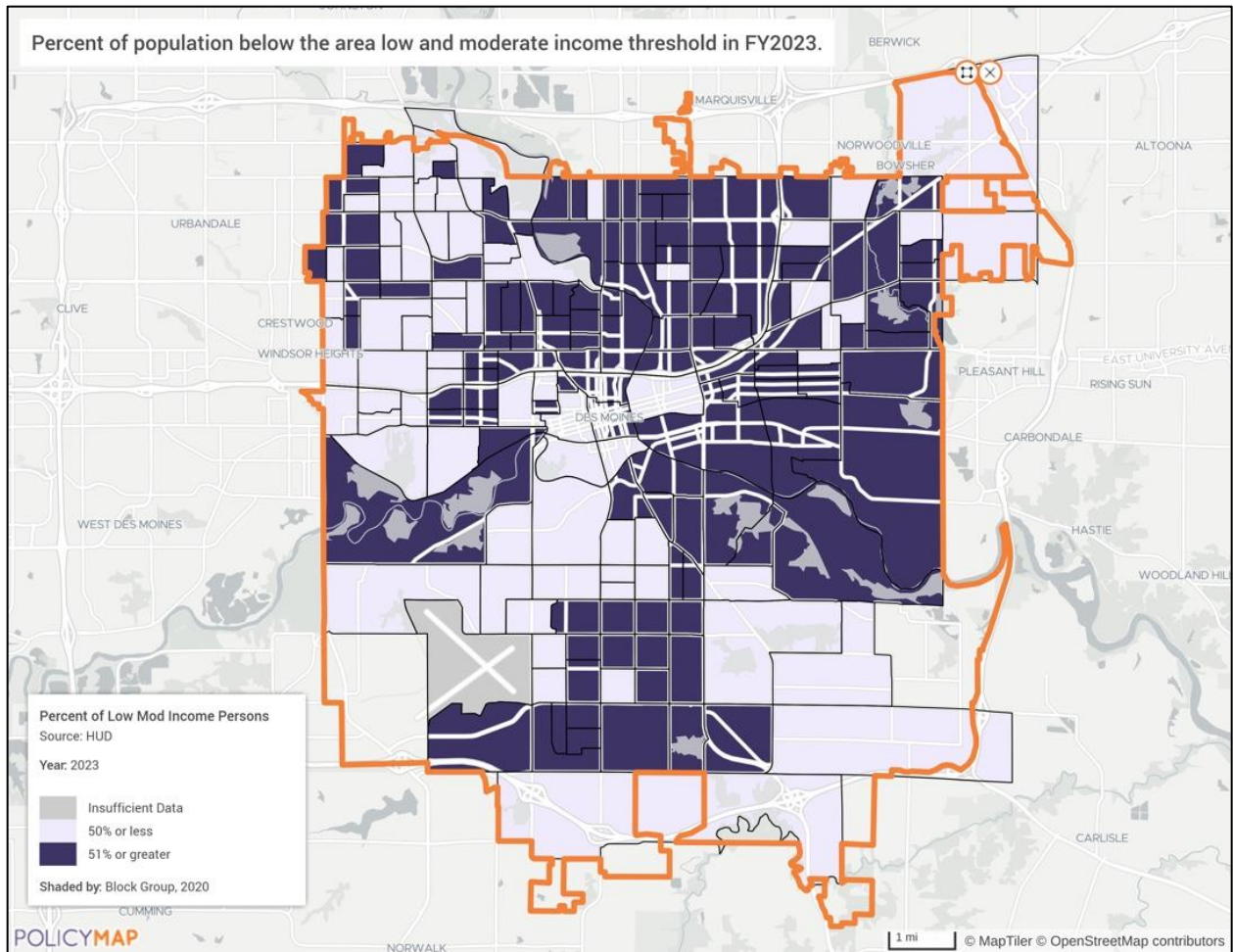
Describe the basis for allocating investments geographically within the jurisdiction.

The City of Des Moines does not determine funding targets solely on geographic areas. Much of the funding from the CDBG and HOME programs are available for use in any of the target low/mod neighborhoods or citywide, depending on the specifics of the designated activities. ESG funds are targeted by need to help those at-risk of homelessness or already experiencing homelessness citywide.

Direct services such as public services and affordable housing benefits are based on household income eligibility rather than area benefit. Improvements to public facilities and infrastructure have an areawide low/mod income benefit and the distribution of funds is by need within eligible target areas. For example, when planned activities are intended to serve individual clientele (LMC) or households (LMH) directly, beneficiaries must meet income qualifications, as well as residency requirements (residing within the City), in order to receive assistance from the program. In these instances, City staff and/or one of its partner agencies will complete an in-take and eligibility status review of the applicant before the activity is initiated.

The City has also identified the need for infrastructure and public facility improvement activities. In this case, the planned activities will serve a low/mod community or neighborhood (LMA). These activities are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Low/Mod Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low- to moderate-income (or 51%).

To determine LMI tracts the City utilizes HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be found at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.



HUD LMISD Block Group Tracts 2023

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 6 – Priority Needs Summary

1	Priority Need Name	Preserve & Develop Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	1A Affordable Rental Housing Development 1B Affordable Homeowner Housing Development 1C Affordable Rental Housing Rehab 1D Homeowner Housing Rehab 1E Code Enforcement
	Description	Affordable housing is a priority need for low- to-moderate income (LMI) households in Des Moines. Housing cost burden is the biggest housing problem in the City, and to compound the issue, LMI households risk losing their homes as they age and become more difficult to maintain. Due to this, there is a need for owner occupied housing rehabilitation, an increase in homeownership opportunities, an increase in affordable rental housing opportunities through rental units being constructed and rehabilitated, and code enforcement activities.
	Basis for Relative Priority	Through community participation and consultation of local stakeholders, the need to Preserve & Develop Affordable Housing was identified. The basis is to create or maintain affordable housing for LMI residents in Des Moines.
2	Priority Need Name	Emergency Assistance for At-Risk & Homeless
	Priority Level	High
	Population	Extremely Low Low Moderate Chronic Substance Abuse

		<p>Veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Unaccompanied Youth</p> <p>Non-housing Community Development</p>
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	<p>2A Homeless Shelters & Services</p> <p>2B Homeless Prevention & Rapid Re-Housing</p>
	Description	<p>According to the most recent 2024 PIT count, there are 715 homeless households in the CoC area, and 147 are unsheltered. There is a need to address homelessness through homelessness prevention services and rental assistance for persons who are at-risk of homelessness. Rapid Rehousing rental assistance activities are needed to help homeless individuals and families return to homelessness. Street outreach services and overnight emergency shelter programs are needed for emergency assistance.</p>
	Basis for Relative Priority	<p>Through community participation and consultation of local stakeholder organizations the need for Emergency Assistance for At-Risk & Homeless was identified. The basis for this need is to provide accessibility and sustainability for persons experiencing homelessness.</p>
3	Priority Need Name	Public Facilities & Infrastructure Improvements
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Non-housing Community Development</p>
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	<p>3A Improve Access to Public Facilities</p> <p>3B Improve & Expand Public Infrastructure</p>
	Description	<p>There is a need to expand and improve public infrastructure in low/mod areas of Des Moines. Some of these needed activities include ADA compliance for curb ramps and sidewalks as well as improvements to streets. There is also a need to improve access to public facilities that will</p>

		benefit low/mod areas. Specific needs include improvements to facilities such as parks and community centers throughout the City.
	Basis for Relative Priority	Through community participation and consultation of local stakeholders the need for Public Facilities & Infrastructure Improvements was identified. The basis is to improve accessibility for all residents and create a suitable living environment.
4	Priority Need Name	Public Services for LMI & Special Needs
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	4A Provide Services for LMI & Special Needs
	Description	There is a need for supportive services for LMI households and also the special needs populations in Des Moines. Needed public services include youth services, fair housing programming, emergency assistance, employment programs, health programs, and housing services. Public services that will serve special needs populations are elderly programs, services for persons with a disability, victims of domestic violence, and the homeless.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder organizations the need for Public Services for LMI & Special Needs was identified. The basis for this need is to provide all citizens with access to services and create a suitable living environment.
5	Priority Need Name	Effective Program Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development

Geographic Areas Affected	Citywide Low/Mod Eligible
Associated Goals	5A Effective Program Administration
Description	Effective program management will include general administration of the HUD grant programs, monitoring subrecipients, and keeping strict grant-based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.
Basis for Relative Priority	There is a need to provide effective program management of HUD grant programs that will ensure compliance with each respective grant and their regulations, and that will ensure programs meet their established objectives.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>Rental assistance activities are influenced by the needs of LMI and at-risk of homeless households identified below:</p> <ul style="list-style-type: none"> - High rates of housing cost burden and severe housing cost burden as reported in the NA-10, especially for LMI renters. - The cost of rent has increased tremendously in the past decade. Median contract rent has increased 40% from 2012 to 2022 in Des Moines. - Fair Market Rents (FMR) are still out of reach for the lowest income households. - The 2024 PIT Count reported 715 homeless households in the CoC area, and 147 are unsheltered. These households have a need for stable housing as they work towards self-sustainability. - There is a need for additional open Section 8 units as the Des Moines Municipal Housing Agency (PHA) maintains a long waiting list of over 3,600 applicant households. - As reported in the MA-15, there is a shortage of affordable rental units for lower income households.
TBRA for Non-Homeless Special Needs	See above.
New Unit Production	<p>New Unit Production is influenced by the needs of LMI households as identified below:</p> <ul style="list-style-type: none"> - There is a limited supply of affordable housing for LMI households as housing cost burden is the biggest housing problem in Des Moines. - High housing development costs limit the construction of affordable housing. - The cost of rent has increased dramatically in the past decade. Median contract rent has increased 40% from 2012 to 2022 in Des Moines. - As reported in the MA-15, there is a shortage of affordable homeowner and rental units for lower income households.

<p>Rehabilitation</p>	<p>Housing Rehabilitation activities are influenced by the needs of LMI households as identified below:</p> <ul style="list-style-type: none"> - The housing stock is aging and a significant number of units may be in need of repairs. As reported in the MA-20, approximately 79% of all owner-occupied housing and 64% of renter-occupied housing were built before 1980 (Source: 2018-2022 ACS). LMI households often reside in older and aging housing units, and without assistance may lack the financial resources to maintain their homes. - The cost of new construction and/or housing replacement is prohibitive for lower income households. - The condition of older housing units is also likely to require higher maintenance costs. - There is a higher risk of lead-based paint hazards for housing built before 1978.
<p>Acquisition, including preservation</p>	<p>Acquisition is influenced by the needs of LMI households as identified below:</p> <ul style="list-style-type: none"> - Acquisition for the purpose of preserving and maintaining affordable housing. - See above (Rehabilitation).

Table 7 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Des Moines is an entitlement city, as designated by the U.S. Department of Housing and Urban Development (HUD), and receives federal grant funds under its Community Planning and Development formula allocation programs. These grant programs will support community development programs, promote affordable housing development and preservation, and address homelessness in the city. PY 2025 is the first program year of the five-year 2025-2029 Consolidated Plan, and the City anticipates it will receive similar allocation amounts in each year of the Consolidated Plan period. The City also anticipates generating \$200,000 in program income from CDBG activities and \$30,000 in program income from HOME activities. Also in PY 2025, the City will reallocate \$1,826,995.65 in unused and uncommitted prior year CDBG funds.

In PY 2025, the City anticipates receiving approximately \$5 million through three programs:

- The Community Development Block Grant Program (CDBG) - \$3,760,013.00
- The HOME Investment Partnership Program (HOME) - \$94,960.35
- The Emergency Solutions Grant Program (ESG) - \$328,836.00

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Housing Public Improvements Public Services	3,760,013.00	200,00.00	1,826,995.65	5,787,008.65	15,840,052.00	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan are 4x more years of the annual allocation and program income.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	924,960.35	30,000.00	0.00	954,960.35	3,819,841.40	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan are 4x more years of the annual allocation and program income.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing Rental Assistance Transitional housing	328,836.00	0.00	0.00	328,836.00	1,315,344.00	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan are 4x more years of the annual allocation.

Table 8 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG federal funds received by the City do not require a match, but are utilized as leverage for other federal, state and local resources to meet housing and community development needs in Des Moines. HOME has a 25% match fund requirement, and the match will be identified on a project by project basis, as required. The following resources have been identified as additional resources that will help with community development and housing needs in the City.

Housing and mixed-use development leverages funding through tax credit programs such as low-income housing, historic, and workforce housing tax credits. Administered by the Iowa Finance Authority (IFA), the low-income housing tax credit (LIHTC) program provides incentives to developers and project owners to invest in rental housing for low-income households. Developers and project owners often utilize HOME funds from the City of Des Moines in combination with the LIHTC program to help finance affordable rental development.

The State Historic Preservation and Cultural & Entertainment District (HPCED) Tax Credit Program provides a state income tax credit for the sensitive, substantial rehabilitation of historic buildings. It ensures character-defining features and spaces of buildings are retained and helps revitalize surrounding neighborhoods. The program provides a tax credit up to 25% of qualified rehabilitation expenditures. Historic tax credits are administered by the Iowa Department of Cultural Affairs.

The Iowa Economic Development Authority administers the workforce housing tax credit program which assists in the development of housing targeted at middle-income households. The program provides up to 1 million dollars per housing project that focuses on the redevelopment of existing structures, is located on a brownfield site, or in an area with demonstrated workforce housing needs.

Private corporations or nonprofits are also sources of funding leverage. NeighborWorks member Neighborhood Finance Corporation (NFC) offers lending programs for home purchase or improvement in target Des Moines neighborhoods. The program is not income-based but focuses on financing for homeowner and rental properties within neighborhoods in need of revitalization. A non-profit organization with a similar mission, Neighborhood Development Corporation (NDC), also rehabilitates or develops properties in target Des Moines neighborhoods, notably undertaking development of large multifamily rental properties. Both organizations supplement the City's neighborhood revitalization efforts in target, low-income areas by leveraging federal funds with private funds, sweat equity, and donated products or services.

Moreover, low-income applicants often receive homebuyer counseling services and below-market interest rates to purchase single-family homes from the City's other nonprofit partners such as Habitat for Humanity or HOME, Inc., the local Community Housing Development Organization (CHDO). Tax abatement is also available throughout the City for new construction or substantial rehabilitation.

Newer sources of leverage or match include Tax Increment Financing (TIF) and Coronavirus State and Local Fiscal Recovery Funds (SLFRF). TIF is administered by the City's Development Services Department, Office of Economic Development. There have been some housing developers looking to receive TIF incentives and also federally funded repayable or forgivable loans under CDBG or HOME. In addition, some housing projects will receive Treasury funding under SLFRF as one of the funding layers.

ESG funding has a 100% dollar-for-dollar match, and the fund will be matched by the City and/or each subgrantee. The source of the match and match amount varies between service providers, and varies from individual donors to large organizations such as United Way or Principal Financial.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Des Moines partners with Polk County to acquire vacant and blighted properties that have become delinquent on property taxes. The City then partners with its local nonprofit housing providers to construct new affordable housing units for low- and moderate-income households. A community land trust advisory committee met throughout 2024 researching and crafting recommendations on the design and implementation of a future land trust. A formal board and nonprofit entity is expected to take over leadership and implementation in 2025. As well, throughout 2024, the City researched the potential of providing nonprofit partners with funding to acquire vacant parcels, primarily in areas where a substantial gap exists because of high land values. Implementation of this program is expected in 2025.

Discussion

Additional Resources and Matching Funds Continued

Staff and neighborhood associations also utilize grant funding from other sources. A prominent nonprofit supporter of the City's housing efforts is the Polk County Housing Trust Fund (PCHTF). PCHTF matches repair funds on emergency housing repair projects for low- and moderate-income homeowners. Repairs can include roof, sewer line, or foundation replacements.

The City will leverage funds through InvestDSM, a nonprofit that will direct the Neighborhood Revitalization Program in four Special Investment

Districts. InvestDSM will be primarily funded by the City of Des Moines and Polk County. The City of Des Moines' federally funded programs will align with InvestDSM's plans.

Funding will also continue to be provided to Improving Our Neighborhoods (ION). This program connects low- and moderate-income households in deteriorating living conditions to funding, volunteers, donated materials, and nonprofit organizations that can help with all matters of rehabilitation. This is intended to prevent houses from falling into disrepair. It will simultaneously improve living conditions and bring houses up to code. Large projects (generally over \$40,000) will be eligible for federal funding. Most instances will qualify as owner-occupied repair under the CDBG program. Applicants must be below 80% area median income in order to qualify for funding. Repairs are generally restricted to the exterior of the house and property.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Des Moines	Government	Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities	Jurisdiction
Des Moines Municipal Housing Agency	PHA	Public Housing Rental	Jurisdiction
Homeward	Continuum of Care	Homelessness Planning	Region
Primary Health Care	Nonprofit	Homelessness	Region
Iowa Homeless Youth Centers	Nonprofit	Homelessness	Region
IMPACT Community Action Partnership	Nonprofit	Non-homeless special needs	Jurisdiction
InvestDSM	Nonprofit	Ownership Non-homeless special needs	Jurisdiction
Home Opportunities Made Easy, Inc.	CHDO	Ownership Rental	Jurisdiction
Greater Des Moines Habitat for Humanity	Nonprofit	Ownership Rental	Jurisdiction
Polk County Health Department	Government	Non-homeless special needs public services	Region
Des Moines Public Works Department	Government	neighborhood improvements public facilities	Jurisdiction

Table 9 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Strengths of the delivery system

The administration of all CDBG, HOME, and ESG funds is carried out by the City of Des Moines Neighborhood Services Department. A strength of the institutional delivery system is the City's vast network and partnerships. The City has many years of experience managing and implementing the

programs addressed in the Consolidated Plan, as well as working with outside agencies that fill identified needs in the community.

Des Moines Municipal Housing Authority (DMMHA), the public housing agency that serves all of Polk County exists within the City of Des Moines Neighborhood Services Department. DMMHA manages 424 traditional public housing units in addition to administering 3,788 Section 8 Housing Choice Vouchers.

Gaps in the delivery system

A major gap in the City’s delivery system is the lack of public institutions. In Des Moines, there is a need for more Community Housing Development Organizations (CHDO), Community Development Financial Institutions (CDFI), and Community Based Development Organizations (CBDO). Each of these types of organizations fulfills different needs, such as affordable housing development, and community development. There is also a general lack of funds available to meet all the needs identified in the plan. Due to this, the City has to prioritize funds towards the most pressing needs in each year of the plan, and not all needs can be equally addressed each year.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS			X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	

Other			
Other			

Table 10 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Homeward (IA-502), the local Continuum of Care (CoC), is the lead community-wide homeless planning organization in Polk County and the City of Des Moines. Homeward’s mission is to create solutions to homelessness in Polk County by collaborating with partners and maximizing resources for a healthy, housed community. Homeward’s homeless service delivery system meets the needs of homeless persons by linking to individuals and families to resources that provide emergency shelter, rapid-rehousing, and permanent supportive housing options to those facing homelessness. There are options for individuals, families with children, veterans and their families, and unaccompanied youth.

The CoC offers a centralized intake approach to accessing homelessness resources, via its partner at Primary Health Care. This coordinated approach to securing homelessness services limits duplicated efforts and reduces individuals and families having to repeatedly relive/restate their trauma to access help. At Primary Health Care, clients complete an intake assessment to help resolve their situation of homelessness and help staff better understand their strengths and needs. Individuals and families may be referred to a case manager, shelter, housing opportunities, mental/physical health assessments, specialists, benefits, or other agencies for further assistance. Primary Health Care is located at 1200 University Ave. in Des Moines, and offices are open M-F, 8:00 AM to 4:00 PM. For help after hours, individuals in need may call 2-1-1.

The centralized intake process is also linked to street outreach efforts so that people sleeping on the streets are prioritized for assistance in the same manner as any other person assessed through the centralized intake process.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Homeward and CoC members offer a large number of services within the service delivery system. Homeless activities offered range from street outreach services that link individuals and families to shelters and housing, emergency shelter, homelessness prevention, rapid re-housing rental assistance, and Homeless Management Information System (HMIS) for data collection.

The CoC members operating emergency shelters in the CoC area are Catholic Charities, Central Iowa Shelter & Services, Children and Families of Iowa, Families Forward, Hope Ministries and Iowa Homeless Youth Centers. Overall there are currently over 430 beds available and about a quarter of these beds are reserved for families. There are five transitional housing facilities operated by four agencies – one each

by Beacon of Life, Children and Families of Iowa, and Iowa Homeless Youth Centers and two by Hope Ministries. In total, there are 176 beds available, with 38 reserved for families.

There is a limited number of facilities that include permanent supportive housing units within Des Moines, which may create a gap or delay in service delivery. However, there are over 500 units available for use, with 165 offered by the VA for veterans. The demand for PSH units far exceeds the available 500 units.

While there may be an appropriate range of services, the need often exceeds the availability of services. The gaps in the system are primarily associated with the need for more affordable housing, the need for preservation of existing affordable housing, high rates of housing cost burden, and limited employment opportunities for the homeless and extremely low- and low-income persons.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City is working to improve its service delivery system by working more closely with Homeward and local CoC homeless services providers, and increasing the capacity of housing providers and community development agencies.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Affordable Rental Housing Development	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: \$199,386.75	Rental units constructed: 5 Housing Unit
2	1B Affordable Homeowner Housing Development	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: \$1,112,935.00	Homeowner units constructed: 12 Housing Units Direct Financial Assistance to Homebuyers: 12 Household Housing Unit
3	1C Affordable Rental Housing Rehab	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	CDBG: \$5,188,185.00 HOME: \$500,000.00	Rental units rehabilitated: 8 Household Housing Unit
4	1D Homeowner Housing Rehab	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	CDBG: \$1,616,189.65 HOME: \$2,500,000.00	Homeowner units rehabilitated: 40 Household Housing Unit
5	1E Code Enforcement	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	CDBG: \$8,080,945.00	Housing Code Enforcement/Foreclosed Property Care: 15,000 Household Housing Unit
6	2A Homeless Shelters & Services	2025	2029	Homeless	Citywide Low/Mod Eligible	Emergency Assistance for At-Risk & Homeless	ESG: \$986,508.00	Homeless Person Overnight Shelter: 6,000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	2B Homeless Prevention & Rapid Re-Housing	2025	2029	Homeless	Citywide Low/Mod Eligible	Emergency Assistance for At-Risk & Homeless	ESG: \$534,359.00	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homelessness Prevention: 10 Persons Assisted
8	3A Improve Access to Public Facilities	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Facilities & Infrastructure Improvements	CDBG: \$199,745.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,500 Persons Assisted
9	3B Improve & Expand Public Infrastructure	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Facilities & Infrastructure Improvements	CDBG: \$199,745.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,500 Persons Assisted
10	4A Provide Services for LMI & Special Needs	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Services for LMI & Special Needs	CDBG: \$2,500,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 100,000 Persons Assisted
11	5A Effective Program Administration	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Administration	CDBG: \$3,771,385.00 HOME: \$462,480.00 ESG: \$123,314.00	Other: 1 Other

Table 11 – Goals Summary

Goal Descriptions

1	Goal Name	1A Affordable Rental Housing Development
	Goal Description	Increase affordable rental housing opportunities in the City through acquisition, new construction, and rental assistance.
2	Goal Name	1B Affordable Homeowner Housing Development
	Goal Description	Provide homeownership opportunities such as the construction of new affordable housing and direct financial assistance to eligible first-time LMI homebuyers.
3	Goal Name	1C Affordable Rental Housing Rehab
	Goal Description	Maintain and preserve affordable rental housing in the City through the rehab of existing multi-family units.
4	Goal Name	1D Homeowner Housing Rehab
	Goal Description	Provide owner-occupied housing rehabilitation that will benefit LMI households. Rehab activities may include minor structural repairs, repairs to the exterior envelope (roof, siding, windows, doors, etc.), HVAC installation, and other repairs related to urgent health and safety concerns.
5	Goal Name	1E Code Enforcement
	Goal Description	Provide residential code enforcement activities. These activities will help maintain the habitability of housing in the community by limiting housing code violations, which will help to keep neighborhoods safe and healthy.
6	Goal Name	2A Homeless Shelters & Services
	Goal Description	Provide assistance to homeless shelters and street outreach support programs. Homeless shelters provide overnight homeless services and street outreach services help to meet the immediate needs of homeless individuals and families in unsheltered locations and connect them to vital resources.
7	Goal Name	2B Homeless Prevention & Rapid Re-Housing
	Goal Description	Provide homeless prevention activities for persons at-risk of homelessness and rapid re-housing (RRH) assistance for individuals and families to avoid returning to homelessness.

8	Goal Name	3A Improve Access to Public Facilities
	Goal Description	Expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities. Unspent funds allocated for public facilities and infrastructure will be redirected towards affordable housing if those requests show a greater need.
9	Goal Name	3B Improve & Expand Public Infrastructure
	Goal Description	Expand and improve public infrastructure through development activities in low/mod areas. Activities may include improvements to sidewalks, streets and ADA access such as curb ramps. Unspent funds allocated for public facilities and infrastructure will be redirected towards affordable housing if those requests show a greater need.
10	Goal Name	4A Provide Services for LMI & Special Needs
	Goal Description	Provide supportive services for low- to moderate-income households in the City. Public services will include youth programs, housing services, emergency assistance, employment programs, and health programs. Public services for special needs groups include services to address homelessness, persons with physical and mental health disabilities, the elderly, and victims of domestic violence.
11	Goal Name	5A Effective Program Administration
	Goal Description	Effective program management of HUD grant programs will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Annually, over the next five years of the 2025-2029 Consolidated Plan, the City of Des Moines estimates it will assist low- to moderate-income households with affordable housing activities:

Rental units constructed: 1 Housing Unit

Rental units rehabilitated: 8 Housing Units

Homeowner units constructed: 12 Housing Units
Direct Financial Assistance to Homebuyers: 12 Housing Units
Homeowner units rehabilitated: 8 Housing Units

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Des Moines Municipal Housing Authority (DMMHA) assists families with disabilities by carrying out modifications needed in public housing based on the Section 504 needs assessment for public housing. The DMMHA affirmatively markets to local non-profit agencies that assist families with disabilities. The following descriptions are reported from the DMMHA's Annual 2024 PHA Plan.

The DMMHA has identified the need for more units for non-elderly disabled persons. The DMMHA has supplied HCV vouchers for disabled families historically. The agency applied for and was awarded 53 Designated Housing Vouchers in July of 2009 that are specifically designated for use by non-elderly disabled families. The DMMHA will continue to apply for special-purpose vouchers targeted to families with disabilities, should they become available.

The DMMHA also offers the Shared Housing Program to assist renters with special needs in being able to rent units in homes where services are provided on a daily and sometimes 24 hour basis in order to address their needs. The DMMHA also offers the Congregate Housing program to assist elderly disabled individuals in locating affordable units to meet their needs.

Activities to Increase Resident Involvements

The DMMHA received HUD approval to implement a Section 8 Housing Choice Voucher Homeownership Program in July 2010 with the approval of the Agency Plan. Program implementation occurred July 1st, 2011 and DMMHA is currently accepting applications for the Section 8 Housing Choice Voucher Homeownership Program. Contingent on sufficient HUD funding, the DMMHA will allow up to forty-five (45) homeownership vouchers to be utilized for the HCV Homeownership Program. The HCV Homeownership Program is limited to Family Self Sufficiency participants, and to elderly and/or disabled Housing Choice Voucher program participants and to public housing residents residing in a scattered site, single family unit that is being displaced through an approved disposition action and will receive a housing choice voucher from the disposition action.

The DMMHA received HUD approval on its Section 32 Homeownership Program Plan on August 16, 2023. The Municipal Housing Governing Board approved signing the implementation agreements September 11, 2023. The DMMHA will begin program implementation once agreements have been returned signed by HUD. The Section 32 Homeownership Plan will provide homeownership opportunities to households earning less than 80% of the Area Median Family Income.

Since 1992, the DMMHA has sold single-family homes owned by the agency to income-eligible buyers under the 5(h) Homeownership Program. On September 21, 2015, DMMHA received HUD approval to remove the remaining fourteen unsold units from the 5(h) program designation. Although the 5(h) Homeownership Program is now complete, DMMHA will continue to do quarterly and annual updates with the 5(h) home purchasers for seven years from the date of home purchase to assist with successful

homeownership outcomes.

The DMMHA also provides several opportunities for residents to be involved with improving their lives. The DMMHA has a voluntary Family Self Sufficiency Program which serves both residents of Public Housing and Section 8 Housing Choice Voucher participants. The Family Self-Sufficiency program has three program coordinators funded from grants from HUD. While providing employment resources and service referrals, the FSS program coordinators have also worked closely with Homeownership staff to assist with obtaining credit reports for FSS participants and to provide educational opportunities and workshops. The DMMHA also administers the Resident Opportunity Self-Sufficiency (ROSS) grant to fund the Family Service Coordinator position, who works exclusively with the Agency's non-elderly public housing clients. In addition to those programs, the RISE Center (Reaching It Successfully Every time) designed a computer lab and opened in the Royal View Manor building for use by the Agency's FSS participants and tenants of that building which is supported by volunteers.

Is the public housing agency designated as troubled under 24 CFR part 902?

No. The DMMHA is not a troubled public housing agency, and is a "Standard PHA" performer.

Plan to remove the 'troubled' designation

N/A. The DMMHA is not a troubled public housing agency, and is a "Standard PHA" performer.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Although public policies are made with the intention to positively address the needs of citizens in a jurisdiction, there are times where they may have an unforeseen negative effect on certain aspects of the community, which in this case is affordable housing and residential investment. Public policies that affect affordable housing and residential investment negatively, in turn becomes a barrier to creating affordable housing in the area. Affordable housing and public and private residential investments are key components in furthering fair housing in any community.

To identify these negative effects and further the purposes of the Fair Housing Act, HUD made it a legal requirement that entitlement grantees affirmatively further fair housing. The primary tool communities have for identifying contributing factors that lead to negative effects on the community is the Analysis of Impediments of Fair Housing Choice (AI).

The AI reviews the community demographics, market availability, public and private policies, practices, and procedures affecting fair housing choice and affordable housing. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices. The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

In 2024, the City of Des Moines, in partnership with the City of West Des Moines and the Des Moines Municipal Housing Agency (DMMHA) came together to carry out the Joint AI, which identified several impediments to fair housing in the area along with a table listing their associated contributing factors. Contributing factors are issues leading to an impediment that are likely to limit or deny fair housing choice or access to opportunity. Recommended activities to address the contributing factors were also provided, along with goals, timelines, and responsible parties.

The most common contributing factors that create difficulty for certain populations to access housing include:

-
- Availability or location of affordable housing, and
- Access to financial resources.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

After reviewing available data presented in the AI, reading previous plans, and engaging in community conversations, staff and volunteers on the Fair Housing Outreach Subcommittee created a list of potential goals. Those goals came directly from identified solutions to barriers in the Analysis of Impediments narrative. The Fair Housing Outreach Subcommittee looked for patterns in the proposed goals, and they decided on four major themes. The themes include advancing fair housing with education; preserve and

promote affordable housing; implement local government policies and practices to mitigate disparate impacts, and implement other policies and practices that address disparate impacts. The specific goals that will help to guide the strategy to remove barriers to affordable housing in Des Moines were:

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

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

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

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

Goal #5: Support more service-enriched housing models.

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

Goal #7: Improve communication and representation in government staff, boards, and commissioners to more closely align with program participants' values.

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

Goal #9: Promote current and research new creative financing or ownership needs.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Homeward (IA-502), the local Continuum of Care (CoC), is the lead community-wide homeless planning organization in Polk County and the City of Des Moines. Homeward's mission is to create solutions to homelessness in Polk County by collaborating with partners and maximizing resources for a healthy, housed community.

The CoC offers a centralized intake approach to accessing homelessness resources, via its partner at Primary Health Care. This coordinated approach to securing homelessness services limits duplicated efforts and reduces individuals and families having to repeatedly relive/restate their trauma to access help. At Primary Health Care, clients complete an intake assessment to help resolve their homelessness and help staff better understand their strengths and needs. Individuals and families may be referred to a case manager, shelter, housing opportunities, mental/physical health assessments, specialists, benefits, or other agencies for further assistance. Primary Health Care is located at 1200 University Ave. in Des Moines, and offices are open M-F, 8:00 AM to 4:00 PM. For help after hours, individuals with need may call 2-1-1.

The centralized intake process is also linked to street outreach efforts so that people sleeping on the streets are prioritized for assistance in the same manner as any other person assessed through the centralized intake process.

Homeward also recently released the Unsheltered Des Moines Study in January of 2023, which was conducted in partnership with Drake University. This research combined the experiences of people who have lived unsheltered in Polk County with evidence-based recommendations for improvement in the system and services in the area. Workgroups are now focused on creating better systems based on the results of the study.

Addressing the emergency and transitional housing needs of homeless persons

The City will allocate ESG funds to assist with emergency shelter operations in Des Moines. To be eligible for emergency shelter assistance, an individual or family must be experiencing homelessness or at imminent risk of being homeless. To address the needs of the homeless, the City and CoC continue to provide vital wraparound services for those in emergency and transitional housing, and will work to reduce the length of stay in emergency shelters by 10 percent.

The CoC members operating emergency shelters in the CoC area are Catholic Charities, Central Iowa Shelter & Services, Children and Families of Iowa, Families Forward, Hope Ministries and Iowa Homeless Youth Centers. Overall there are currently over 430 beds available and about a quarter of these beds are reserved for families.

There are five transitional housing facilities operated by four agencies – one each by Beacon of Life,

Children and Families of Iowa, and Iowa Homeless Youth Centers and two by Hope Ministries. In total, there are 176 beds available, with 38 reserved for families.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

HUD defines chronic homelessness as a person who either has been continuously homeless for one or more years or a person who has had at least four episodes of homelessness in the last three years. One way to lower chronic homelessness is to recognize and address mental illness and substance abuse. High rates of mental illness and substance abuse are main contributing factors when evaluating chronic homelessness. With the centralized intake system managed by Primary Health Care, clients are referred to an agency specialized in the appropriate care that the client needs. Providers are allowed access to a more complete client background, including necessary health information, which can help the providers identify behavioral patterns. Being well informed by more consistent client tracking allows providers to serve clients better, which may lead to a reduction in chronic homelessness associated with irregularly treated mental illness or substance abuse.

Another method to help homeless clients into a more permanent residence is to offer permanent supportive housing. To this end, the city has adopted a Housing First model which will direct individuals and families toward permanent housing. Making a successful transition to independent living is greatly increased with stable housing. Permanent supportive housing programs most frequently target veterans, disabled persons, and youth. Several of these permanent housing programs are operated by Anawim Housing, which provide over 300 units across three locations. The House of Mercy also provides permanent supportive housing to households in Des Moines. The VA of Central Iowa also provides 165 permanent supportive housing units to veterans in the CoC area. Primary Health Care, PATH, provides Rapid Rehousing and Supportive Services for veteran families.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

One of the City's primary focus areas will be on an employment strategy for low-income individuals or families at-risk of becoming homeless. In recent surveys, service providers found that unemployment and income are the most frequently self-reported reasons for homelessness. More than 1/3 of respondents reported this as the reason for homelessness. It is important to note that although unemployment and

income are most self-reported as the biggest cause for homelessness, providers are not ignoring that other factors, such as mental illness or addiction, also contribute to why someone is unemployed and/or homeless.

Another step the City has taken is continuing a strong emphasis on affordable housing. Affordable housing gives stability to an individual or family. To a household that may experience instability due to health, income, or food, having stable, affordable housing alleviates one stressor so that the family can focus on improving other areas in their lives.

Homeward also reported in its most recent annual report that one of the primary reasons for people experiencing homelessness was re-entry from correction systems. These individuals will also be assessed and assisted through the central intake process, and will follow the system entry procedures of the program.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

All housing activities with a risk of lead-based paint hazards will be tested before residents are allowed to live in the space. Staff within the Neighborhood Services Department have completed training in lead safe and lead abatement practices. Lead hazard evaluation, containment, and/or abatement is included in scopes of work that are publicly bid through procurement, when necessary.

How are the actions listed above related to the extent of lead poisoning and hazards?

A significant portion of the housing stock in Des Moines is aging and the need for maintenance and repairs is a priority. As reported in the MA-20, approximately 79% of all owner-occupied housing and 64% of renter-occupied housing were built before 1980 (Source: 2018-2022 ACS). LMI households often reside in older and aging housing units, and without assistance may lack the financial resources to maintain their homes.

Therefore, the preservation of affordable housing is a priority, and this is addressed through housing rehabilitation programs. These housing rehabilitation activities target some of the oldest housing stock in Des Moines, which are typically in the worst condition and have a high risk of lead-based paint hazards. To the extent that lead-based paint hazards are found and removed in older housing, housing rehab activities address the issue directly.

How are the actions listed above integrated into housing policies and procedures?

When necessary, a lead hazard evaluation is required at the beginning of rehabilitation projects. In any instance where lead is presumed to be present, lead-certified contractors are used to address lead-based paint in accordance with all local, state, and federal laws. Lead hazard evaluation, containment, and/or abatement is included in scopes of work that are publicly bid through procurement, when necessary.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The activities identified in the City's 2025-2029 Consolidated Plan will work directly to reduce poverty in Des Moines. Public service programs are targeted towards improving the lives of low- to moderate-income households while also preventing homelessness.

Affordable housing development activities will increase the number of units available to low- to moderate-income households and those who are most underserved. Housing preservation programs will help with the rehabilitation of the existing housing stock and maintain safe and decent conditions that would otherwise risk unstable housing situations and homelessness.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

In the 2025-2029 Consolidated Plan period, the City of Des Moines will identify and prioritize projects and activities for funding that are designed to reduce the number of persons in poverty. The City will collaborate with community development agencies, housing services providers, housing developers, Homeward and the CoC members and the DMMHA (PHA) to reduce the poverty level in the City. Actions that the City may implement include:

- Targeting federal resources for public improvements in Low/Mod Eligible Areas; which most likely have a high poverty rates;
- Funding nonprofit public service programs that provide vital services to low- to moderate-income households that improve their quality of life;
- Support and collaborate with Homeward and CoC member homeless service providers to help those experiencing homelessness and help at-risk persons avoid homelessness;
- Fund housing development and rehab activities for both renters and owners. Stable housing will help individuals and families attain self-sufficiency and independent living.
- Fund Community Housing Development Organizations with affordable housing development activities.
- Fund code enforcement activities to ensure the health and safety of the housing stock in Des Moines.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City will follow prescribed standards and procedures to monitor activities carried out in furtherance of the Consolidated Plan and ensures long-term compliance with requirements of all the entitlement programs (CDBG, HOME, and ESG). Any subrecipient that receives funding from the City of Des Moines will report progress toward meeting stated goals and objectives for their program established in accordance with the requirements of the funding source and its fiscal year.

When the City enters into an agreement with a subrecipient, the contract includes or references Consolidated Plan program regulations and procedures to ensure compliance with all applicable federal requirements. The contract is reviewed with the subrecipient in order to avoid any misunderstandings.

City staff require subrecipients to complete a work plan to accompany their contract as well as support documents. These work plans are reviewed and utilized by staff to monitor the activity being performed.

The review also includes all receipts provided with request for reimbursement. Desk monitoring has been completed for all CDBG funded activities. All ESG and CDBG subrecipients are monitored for compliance with their work plans prior to funding reimbursement.

An annual risk assessment is prepared for each funded agency and the level and frequency of on-site monitoring is determined based on this assessment. Programs will be monitored for productivity, overall cost effectiveness, the quality of construction or rehabilitation work completed, contract compliance, and management policies and procedures. Besides on-site monitoring of selected and/or high-risk agencies, determined by the risk assessment, monitors perform a monthly desk review of financial and activity reports to determine project progress, identify any ineligible expenditures, gauge spending rates, and determine any compliance issues.

For activities involving rehabilitation of housing units, the city requires all units be rehabilitated to the City's written rehabilitation standards, which are based on Housing Quality Standards. In addition, all rental properties will satisfy the city's rental code.

For rental housing activities funded with HOME or CDBG, the following information is provided to the monitoring staff: tenant files for rent levels, income levels, lease provisions, any notice of lead paint requirements and any additional program restrictions. This is performed annually after construction or rehabilitation has been completed.

City staff perform physical inspections according to program funding requirements. For HOME or CDBG

projects, progress inspections are performed during the construction phase and a final inspection is completed at the end of the project. Post-production physical inspections are performed every 6 years for rental units within the affordability period. Another monitoring activity planned is an affordable housing comprehensive tracking system that will identify housing units approaching the end of their affordability periods across multiple programs. This will allow the City to proactively reach out to developers to incentivize extensions of affordability periods.

For ESG or CoC projects, physical inspections are performed prior to change in occupancy. For projects jointly funded with the Iowa Finance Authority (State HOME funds and LIHTC projects) a contracted firm through IFA provides inspection to the units and the City receives a copy of the report.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Des Moines is an entitlement city, as designated by the U.S. Department of Housing and Urban Development (HUD), and receives federal grant funds under its Community Planning and Development formula allocation programs. These grant programs will support community development programs, promote affordable housing development and preservation, and address homelessness in the City. PY 2025 is the first program year of the five-year 2025-2029 Consolidated Plan, and the City anticipates it will receive similar allocation amounts in each year of the Consolidated Plan period. The City also anticipates generating \$200,000 in program income from CDBG activities and \$30,000 in program income from HOME activities. Also in PY 2025, the City will reallocate \$1,826,995.65 in unused and uncommitted prior year CDBG funds.

In PY 2025, the City anticipates receiving approximately \$5 million across its three programs:

- The Community Development Block Grant Program (CDBG) - \$3,760,013.00
- The HOME Investment Partnership Program (HOME) - \$94,960.35
- The Emergency Solutions Grant Program (ESG) - \$328,836.00

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Housing Public Improvements Public Services	3,760,013.00	200,00.00	1,826,995.65	5,787,008.65	15,840,052.00	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan are 4x more years of the annual allocation and program income.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership, TBRA	924,960.35	30,000.00	0.00	954,960.35	3,819,841.40	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan are 4x more years of the annual allocation and program income.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing Rental Assistance Transitional housing	328,836.00	0.00	0.00	328,836.00	1,315,344.00	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan are 4x more years of the annual allocation.

Table 12 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG federal funds received by the City do not require a match, but are utilized as leverage for other federal, state, and local resources to meet housing and community development needs in Des Moines. HOME has a 25% match fund requirement, and the match will be identified on a project-by-project basis, as required. The following resources have been identified as additional resources that will help with community development and housing needs in the City.

Housing and mixed-use development leverages funding through tax credit programs such as low-income housing, historic, and workforce housing tax credits. Administered by the Iowa Finance Authority (IFA), the low-income housing tax credit (LIHTC) program provides incentives to developers and project owners to invest in rental housing for low-income households. Developers and project owners often utilize HOME funds from the City of Des Moines in combination with the LIHTC program to help finance affordable rental development.

The State Historic Preservation and Cultural & Entertainment District (HPCED) Tax Credit Program provides a state income tax credit for the sensitive, substantial rehabilitation of historic buildings. It ensures character-defining features and spaces of buildings are retained and helps revitalize surrounding neighborhoods. The program provides a tax credit up to 25% of qualified rehabilitation expenditures. Historic tax credits are administered by the Iowa Department of Cultural Affairs.

The Iowa Economic Development Authority administers the workforce housing tax credit program which assists in the development of housing targeted at middle-income households. The program provides up to \$1 million per housing project that focuses on the redevelopment of existing structures, is located on a brownfield site, or is located in an area with demonstrated workforce housing needs.

Private corporations or nonprofits are also sources of funding leverage. NeighborWorks member Neighborhood Finance Corporation (NFC) offers lending programs for home purchase or improvement in target Des Moines neighborhoods. The program is not income-based but focuses on financing for homeowner and rental properties within neighborhoods in need of revitalization. A non-profit organization with a similar mission, Neighborhood Development Corporation (NDC), also rehabilitates or develops properties in target Des Moines neighborhoods, notably undertaking development of large multifamily rental properties. Both organizations supplement the City's neighborhood revitalization efforts in target, low-income areas by leveraging federal funds with private funds, sweat equity, and donated products or services.

Moreover, low-income applicants often receive homebuyer counseling services and below-market interest rates to purchase single-family homes from the City's other nonprofit partners such as Habitat for Humanity or HOME, Inc., the local Community Housing Development Organization (CHDO). Tax abatement is also available throughout the City for new construction or substantial rehabilitation.

Newer sources of leverage or match include Tax Increment Financing (TIF) and Coronavirus State and Local Fiscal Recovery Funds (SLFRF). TIF is administered by the City's Development Services Department, Office of Economic Development. There have been some housing developers looking to receive TIF incentives and also federally funded repayable or forgivable loans under CDBG or HOME. In addition, some housing projects will receive Treasury funding under SLFRF as one of the funding layers.

ESG funding has a 100% dollar-for-dollar match, and the funds will be matched by the City and/or each subgrantee. The source of the match and match amount varies between service providers, and varies from individual donors to large organizations such as United Way or Principal Financial.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Des Moines partners with Polk County to acquire vacant and blighted properties that have become delinquent on property taxes. The City then partners with its local nonprofit housing providers to construct new affordable housing units for low- and moderate-income households. A community land trust advisory committee met throughout 2024 researching and crafting recommendations on the design and implementation of a future land trust. A formal board and nonprofit entity is expected to take over leadership and implementation in 2025. As well, throughout 2024, the City researched the potential of providing nonprofit partners with funding to acquire vacant parcels, primarily in areas where a substantial gap exists because of high land values. Implementation of this program is expected in 2025.

Discussion

Additional Resources and Matching Funds Continued

Staff and neighborhood associations also utilize grant funding from other sources. A prominent nonprofit supporter of the City's housing efforts is the Polk County Housing Trust Fund (PCHTF). PCHTF matches repair funds on emergency housing repair projects for low- and moderate-income homeowners. Repairs can include roof, sewer line, or foundation replacements.

The City will leverage funds through InvestDSM, a nonprofit that will direct the Neighborhood Revitalization Program in four Special Investment Districts. InvestDSM will be primarily funded by the City of Des Moines and Polk County. The City of Des Moines' federally funded programs will align with InvestDSM's plans.

Funding will also continue to be provided to Improving Our Neighborhoods (ION). This program connects low- and moderate-income households in deteriorating living conditions to funding, volunteers, donated materials, and nonprofit organizations that can help with all matters of rehabilitation. This is intended to prevent houses from falling into disrepair. It will simultaneously improve living conditions and bring houses up to code. Large projects (generally over \$40,000) will be eligible for federal funding. Most instances will qualify as owner-occupied repair under the CDBG program. Applicants must be below 80% area median income in order to qualify for funding. Repairs are generally restricted to the exterior of the house and property.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Affordable Rental Housing Development	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: \$39,877.35	Rental units constructed: 1 Household Housing Unit
2	1B Affordable Homeowner Housing Development	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: \$822,587.00	Homeowner units constructed: 12 Household Housing Unit Direct Financial Assistance to Homebuyers: 12 Household Housing Unit
3	1C Affordable Rental Housing Rehab	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	CDBG: \$1,037,637.00	Rental units rehabilitated: 8 Household Housing Unit
4	1D Homeowner Housing Rehab	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	CDBG: \$1,687,055.65	Homeowner units rehabilitated: 8 Household Housing Unit
5	1E Code Enforcement	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	CDBG: \$1,616,189.00	Housing Code Enforcement/Foreclosed Property Care: 3,000 Household Housing Unit
6	2A Homeless Shelters & Services	2025	2029	Homeless	Citywide Low/Mod Eligible	Emergency Assistance for At-Risk & Homeless	ESG: \$197,302.00	Homeless Person Overnight Shelter: 1,200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	2B Homeless Prevention & Rapid Re-Housing	2025	2029	Homeless	Citywide Low/Mod Eligible	Emergency Assistance for At-Risk & Homeless	ESG: \$106,872.00	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homelessness Prevention: 10 Persons Assisted
8	3A Improve Access to Public Facilities	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Facilities & Infrastructure Improvements	CDBG: \$95,925.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,500 Persons Assisted
9	3B Improve & Expand Public Infrastructure	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Facilities & Infrastructure Improvements	CDBG: \$95,925.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,500 Persons Assisted
10	4A Provide Services for LMI & Special Needs	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Services for LMI & Special Needs	CDBG: \$500,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 20,000 Persons Assisted
11	5A Effective Program Administration	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Administration	CDBG: \$754,277.00 HOME: \$92,496.00 ESG: \$24,662.00	Other: 1 Other

Table 13 – Goals Summary

Goal Descriptions

1	Goal Name	1A Affordable Rental Housing Development
	Goal Description	Increase affordable rental housing opportunities in the City through acquisition, new construction, and rental assistance.
2	Goal Name	1B Affordable Homeowner Housing Development
	Goal Description	Provide homeownership opportunities such as the construction of new affordable housing and direct financial assistance to eligible first-time LMI homebuyers.
3	Goal Name	1C Affordable Rental Housing Rehab
	Goal Description	Maintain and preserve affordable rental housing in the City through the rehab of existing multi-family units.
4	Goal Name	1D Homeowner Housing Rehab
	Goal Description	Provide owner-occupied housing rehabilitation that will benefit LMI households. Rehab activities may include minor structural repairs, repairs to the exterior envelope (roof, siding, windows, doors, etc.), HVAC installation, and other repairs related to urgent health and safety concerns.
5	Goal Name	1E Code Enforcement
	Goal Description	Provide residential code enforcement activities. These activities will help maintain the habitability of housing in the community by limiting housing code violations, which will help to keep neighborhoods safe and healthy.
6	Goal Name	2A Homeless Shelters & Services
	Goal Description	Provide assistance to homeless shelters and street outreach support programs. Homeless shelters provide overnight homeless services and street outreach services help to meet the immediate needs of homeless individuals and families in unsheltered locations and connect them to vital resources.
7	Goal Name	2B Homeless Prevention & Rapid Re-Housing
	Goal Description	Provide homeless prevention activities for persons at-risk of homelessness and rapid re-housing (RRH) assistance for individuals and families to avoid returning to homelessness.

8	Goal Name	3A Improve Access to Public Facilities
	Goal Description	Expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities. Unspent funds allocated for public facilities and infrastructure will be redirected towards affordable housing if those requests show a greater need.
9	Goal Name	3B Improve & Expand Public Infrastructure
	Goal Description	Expand and improve public infrastructure through development activities in low/mod areas. Activities may include improvements to sidewalks, streets and ADA access such as curb ramps. Unspent funds allocated for public facilities and infrastructure will be redirected towards affordable housing if those requests show a greater need.
10	Goal Name	4A Provide Services for LMI & Special Needs
	Goal Description	Provide supportive services for low- to moderate-income households in the City. Public services will include youth programs, housing services, emergency assistance, employment programs, and health programs. Public services for special needs groups include services to address homelessness, persons with physical and mental health disabilities, the elderly, and victims of domestic violence.
11	Goal Name	5A Effective Program Administration
	Goal Description	Effective program management of HUD grant programs will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects were developed through consultation with local nonprofit agencies, the grant application process, and input from residents in the community. CDBG will fund public facilities and infrastructure improvements, community development programs, and housing rehab activities. The CDBG program has a 20% grant cap allowed for administrative costs and no more than 15% of the grant may be allocated towards public services. HOME will fund affordable housing development and preservation through the City’s housing programs and Community Housing Development Organization (CHDO) development activities as required under grant guidelines. There is a 10% grant cap for administrative costs and 15% of the total grant is reserved for CHDO activities. ESG will fund homeless programs such as supportive services for the homeless, rapid rehousing, and emergency shelter operations. For ESG, there is a 7.5% grant cap for administrative activities.

Projects

#	Project Name
1	CDBG: Administration
2	CDBG: Public Services
3	CDBG: Public Facilities & Infrastructure
4	CDBG: Housing Rehab
5	CDBG: Code Enforcement
6	HOME: Administration
7	HOME: CHDO Affordable Housing Development
8	HOME: Affordable Housing Development
9	ESG25 - Des Moines

Table 14 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The funded projects in this section will address the housing and community development needs as identified in the City’s five-year Strategic Plan. The following needs are categorized by priority.

Affordable housing development and preservation is one of the highest priorities in the City. These needs are addressed by CDBG and HOME funds as eligible under each grant’s guidelines. Activities include new housing construction, direct financial assistance, rental housing construction, existing homeowner and renter housing rehab, and code enforcement activities.

Addressing homelessness is also a high priority and this need is addressed through the ESG program. The City will fund services such as rapid rehousing activities to help families avoid homelessness, as well as

emergency shelter services for persons experiencing homelessness. Other activities may include street outreach services and data collection (HMIS).

Public facilities and infrastructure improvements have been identified as a need in Des Moines, specifically in low- and moderate-income areas. Public improvements are addressed through CDBG funds and will only target low/mod areas as identified by HUD LMISD data. For more details on low/mod target areas, see the AP-50.

Public services that improve the quality of life for LMI residents are a high priority. This need typically exceeds the amount of funds available, however there is a 15% grant cap allocation for public services. Public services are funded by CDBG.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Administration
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	1C Homeowner Housing Rehab 1D Code Enforcement 3A Improve Access to Public Facilities 3B Improve & Expand Public Infrastructure 4A Provide Services for LMI & Special Needs 5A Effective Program Administration
	Needs Addressed	Preserve & Develop Affordable Housing Public Facilities & Infrastructure Improvements Public Services for LMI & Special Needs Effective Program Administration
	Funding	CDBG: \$754,277.00
	Description	Program administration of the CDBG program. CDBG program admin costs are capped at 20% of the grant allocation.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide, eligible.
	Planned Activities	Program administration of the CDBG program (21A).
2	Project Name	CDBG: Public Services
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	4A Provide Services for LMI & Special Needs
	Needs Addressed	Public Services for LMI & Special Needs
	Funding	CDBG: \$500,000.00
	Description	The City will fund public services for LMI households and special needs groups. CDBG public services are capped at 15% of the grant allocation.
	Target Date	12/31/2025

	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 20,000 Persons Assisted
	Location Description	Citywide, eligible.
	Planned Activities	Planned activities include: IMPACT Operations (05W): \$135,000.00 Central Iowa Shelter & Services (03T): \$290,000.00 Housing Counseling by Des Moines Municipal Housing Agency (DMMHA) (05U): \$75,000.00
3	Project Name	CDBG: Public Facilities & Infrastructure
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	3A Improve Access to Public Facilities 3B Improve & Expand Public Infrastructure
	Needs Addressed	Public Facilities & Infrastructure Improvements
	Funding	CDBG: \$191,850.00
	Description	The City will fund activities that improve and expand public infrastructure capacity in low/mod areas. Activities will also help to improve access to public facilities in low/mod areas.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Public facilities and/or Infrastructure other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted
	Location Description	Low/mod block group tracts.
	Planned Activities	Planned activities may include: Sidewalk improvements at Euclid Ave and Fremont St (03L): \$191,850.00
4	Project Name	CDBG: Housing Rehab
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	1C Homeowner Housing Rehab
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	CDBG: \$2,724,692.65

	Description	The City will provide funds for owner-occupied housing rehabilitation for eligible LMI households.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Units Rehabilitated: 8 Housing Units Rental Housing Units Rehabilitated: 8 Housing Units
	Location Description	Eligible LMI households, Citywide.
	Planned Activities	Planned activities will include owner-occupied housing rehab (14A) and multi-family housing rehab (14B). Affordable Housing Development: Rental Rehab (14B): \$1,037,637.00 2025 Single-Unit Housing Rehabilitation, Improving Our Neighborhoods (ION) (14A): \$1,387,055.65 2025 Single-Unit Housing Rehabilitation, Spire/BTB: \$300,000.00
5	Project Name	CDBG: Code Enforcement
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	1D Code Enforcement
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	CDBG: \$1,616,189.00
	Description	The City will fund code enforcement activities for the health and safety of LMI residents in Des Moines.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Housing Code Enforcement/Foreclosed Property Care: 3,000 Household Housing Unit
	Location Description	Citywide, eligible.
	Planned Activities	Planned activities will include code enforcement activities (15). Code Enforcement/Neighborhood-based Service Delivery (NBSD)
5	Project Name	HOME: Administration
	Target Area	Citywide Low/Mod Eligible

	Goals Supported	1A Affordable Rental Housing Development 1B Affordable Homeowner Housing Development 1C Homeowner Housing Rehab 5A Effective Program Administration
	Needs Addressed	Preserve & Develop Affordable Housing Effective Program Administration
	Funding	HOME: \$92,496.00
	Description	Administration of the HOME program. HOME program admin costs are capped at 10% of the grant allocation.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide, eligible.
	Planned Activities	Administration of the HOME program.
6	Project Name	HOME: CHDO Affordable Housing Development
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	1A Affordable Rental Housing Development 1B Affordable Homeowner Housing Development
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$444,248.00
	Description	Increase affordable housing availability for LMI households through CHDO development activities. At least 15% of the total HOME allocation must be reserved for CHDO activities.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Units Constructed: 2 Housing Units Direct Financial Assistance to Homebuyers: 2 Households Assisted
	Location Description	Citywide, eligible LMI households.
	Planned Activities	CHDO development activities, including CHDO Operating funds.
7	Project Name	HOME: Affordable Housing Development
	Target Area	Citywide Low/Mod Eligible

	Goals Supported	1A Affordable Rental Housing Development 1B Affordable Homeowner Housing Development
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$418,216.35
	Description	The City will provide affordable housing opportunities such as new housing construction, direct financial assistance for eligible LMI first-time homebuyers and rental housing rehab.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Units Constructed: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted Rental Housing Construction: 1 Household Housing Unit
	Location Description	Citywide, eligible LMI households.
	Planned Activities	Planned activities include new homeowner housing construction, direct financial assistance for eligible homebuyers and rental housing construction: Habitat Single Unit New Construction or Rehab - 10 units: \$343,339.00 Habitat Homebuyer Assistance - 10 Homebuyers: \$35,000.00 HOME Rental Construction - 1 LMI Household: \$39,877.35
9	Project Name	ESG25 - Des Moines
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	2A Homeless Shelters & Services 2B Homeless Prevention & Rapid Re-Housing
	Needs Addressed	Emergency Assistance for At-Risk & Homeless
	Funding	ESG: \$328,836.00
	Description	The City will fund activities that address homelessness through overnight shelter operations and rapid rehousing activities.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Homeless Person Overnight Shelter: 1,200 Persons Assisted Rapid Rehousing: 10 Households Assisted Homelessness Prevention: 10 Persons Assisted

	Location Description	Citywide, eligible.
	Planned Activities	Planned activities for ESG 2025: Admin will be no more than 7.5%: \$24,663.00 Homeless Activities: \$304,174.00 - Emergency Shelter - Homeless Prevention - Rapid Rehousing - Street Outreach

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

While the City of Des Moines lists Low/Mod Eligible Areas as target areas for its grant funds, the City does not determine funding targets solely based on geographic areas. Much of the funding from the HUD CPD grant programs is available for use citywide, depending on grant regulations.

CDBG grant funds are intended to assist low- to moderate-income households. Direct services for individuals and households, such as public services and affordable housing benefits, are based on income eligibility rather than area benefit. However, improvements to public facilities and infrastructure have an areawide low/mod income benefit and the distribution of funds is targeted to low/mod block group tracts. See further information below for how the city determines these tracts.

HOME funds expended by a Participating Jurisdiction (PJ) must be invested in affordable housing for low- to moderate-income families, as defined at 24 CFR 92.2. Generally, this means eligible families must have incomes of 80 percent or less of the area median, as adjusted for family size. Benefits are based on income eligibility rather than area benefit.

ESG funds are targeted towards individuals and families experiencing a housing crisis and/or homelessness citywide. For minimum eligibility criteria for ESG beneficiaries for services related to street outreach, see paragraph (1)(i) of the “homeless” definition under 24 CFR § 576.2. For emergency shelter, see definition in 24 CFR 576.2. Beneficiaries must be “homeless” and staying in an emergency shelter. For homelessness prevention assistance, see 24 CFR 576.103par. For rapid rehousing assistance, see 24 CFR 576.104. Further eligibility criteria may be established at the local level in accordance with 24 CFR 576.400(e). For more information on ESG program eligibility see: <https://www.hudexchange.info/programs/esg/esg-requirements/>

Geographic Distribution

Target Area	Percentage of Funds
Citywide Low/Mod Eligible	100%

Table 15 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The proposed allocation of funds in this plan are based on federal funding requirements for each formula-allocated grant. As mentioned above, the City does not necessarily determine the use of funds by target area. However, under the CDBG program improvements to public facilities and infrastructure have an areawide low/mod income benefit and the distribution of funds is targeted to low/mod block group tracts. These types of planned activities will serve a community or neighborhood. These activities are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible census block group tract, as defined by HUD’s CDBG regulations, whereby the majority (or 51%) of the residents are low- to moderate-income.

To determine LMI tracts the City of Des Moines utilizes HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be found at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.

Discussion

Geographic Areas Including Areas of Low Income & Minority Concentration

Low-Income Households

A household is considered low-income if it earns less than 80% of the area median income. A census tract has a concentration of low-income households if the tract’s median household income is less than 80% of the area median household income. The City’s area median income is \$62,378, and low income is estimated at \$49,902. A concentration of low-income tracts is primarily found in the central downtown area of the City. These tracts include 19153000500, 19153001100, 19153001200, 19153001700, 19153002600, 19153002700, 19153003901, 19153004900, 19153005000, and 19153005200. There is also one tract with a concentration in the northwest part of the City (19153000101), and two to the south (19153004602, 19153004702). See the MA-50 for a map of the tracts that have a concentration of low-income households.

Race/Ethnicity

For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the citywide average. Data was taken from the 2018-2022 ACS.

The citywide rate for Black, non-Hispanic persons is 11.4%, and a tract with a concentration would be 21.4% or more. There are eleven (11) tracts with a concentration, with most located centrally around the downtown area: 19153000101, 19153000600, 19153000701, 19153000801, 19153001100, 19153001200, 19153001700, 19153002600, 19153004800, 19153004900, and 19153005000. Many of these tracts also have a concentration of low-income households.

The citywide rate for Asian, non-Hispanic persons was 6.5%, and a tract with a concentration would be 16.5% or more. There are three (3) tracts with a concentration: 19153000702, 19153003901, and 19153003902

The citywide rate for Hispanic persons was 14.3%, and a tract with a concentration would be 24.3% or more. There are nine (9) tracts with a concentration, with most of these tracts located east of the downtown area: 19153000400, 19153001200, 19153001700, 19153002100, 19153004400, 19153004501, 19153004800, 19153005200, and 19153005300.

There were no other census tracts with a concentration of minority groups (racial and ethnic).

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable housing development and preservation is one of the highest priorities in the City of Des Moines. These needs are addressed by CDBG and HOME funded activities as eligible under each grant guideline. Activities include new housing construction, direct financial assistance, rental housing construction, existing homeowner and renter housing rehab, and code enforcement activities.

The annual goals listed in the AP-20 specify the following goals and outcomes for affordable housing assistance for the homeless, non-homeless, and special needs populations. The terms for affordable housing are defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. This section only reports grant program activities under the CDBG and HOME programs.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	28
Special-Needs	0
Total	28

Table 16 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	12
Rehab of Existing Units	16
Acquisition of Existing Units	0
Total	28

Table 17 - One Year Goals for Affordable Housing by Support Type

Discussion

CDBG:

Homeowner units rehabilitated: 8 Household Housing Units

Rental units rehabilitated: 8 Household Housing Units

HOME:

Direct Financial Assistance to Homebuyers: 12 Household Housing Units

Rental units construction: 1 Household Housing Unit

Homeowner units constructed: 10 Household Housing Units

Homeowner units constructed (CHDO): 2 Household Housing Units

AP-60 Public Housing – 91.220(h)

Introduction

The Des Moines Municipal Housing Authority (DMMHA) assists families with disabilities by carrying out modifications needed in public housing based on the Section 504 needs assessment for public housing. The DMMHA affirmatively markets to local non-profit agencies that assist families with disabilities. The following descriptions are reported from the DMMHA's Annual 2024 PHA Plan.

Actions planned during the next year to address the needs to public housing

The DMMHA has identified the need for more units for non-elderly disabled persons. The DMMHA has supplied HCV vouchers for disabled families historically. The agency applied for and was awarded 53 Designated Housing Vouchers in July of 2009 that are specifically designated for use by non-elderly disabled families. The DMMHA will continue to apply for special-purpose vouchers targeted to families with disabilities, should they become available.

The DMMHA also offers the Shared Housing Program to assist renters with special needs in being able to rent units in homes where services are provided on a daily and sometimes 24 hour basis in order to address their needs. The DMMHA also offers the Congregate Housing program to assist elderly disabled individuals in locating affordable units to meet their needs.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The DMMHA received HUD approval to implement a Section 8 Housing Choice Voucher Homeownership Program in July 2010 with the approval of the Agency Plan. Program implementation occurred July 1st, 2011 and DMMHA is currently accepting applications for the Section 8 Housing Choice Voucher Homeownership Program. Contingent on sufficient HUD funding, the DMMHA will allow up to forty-five (45) homeownership vouchers to be utilized for the HCV Homeownership Program. The HCV Homeownership Program is limited to Family Self Sufficiency participants, and to elderly and/or disabled Housing Choice Voucher program participants and to public housing residents residing in a scattered site, single family unit that is being displaced through an approved disposition action and will receive a housing choice voucher from the disposition action.

The DMMHA received HUD approval on its Section 32 Homeownership Program Plan on August 16, 2023. The Municipal Housing Governing Board approved signing the implementation agreements September 11, 2023. The DMMHA will begin program implementation once agreements have been returned signed by HUD. The Section 32 Homeownership Plan will provide homeownership opportunities to households earning less than 80% of the area median family income.

Since 1992, the DMMHA has sold single-family homes owned by the agency to income eligible buyers under the 5(h) Homeownership Program. On September 21, 2015, DMMHA received HUD approval to remove the remaining fourteen unsold units from the 5(h) program designation. Although the 5(h) Homeownership Program is now complete, DMMHA will continue to do quarterly and annual updates

with the 5(h) home purchasers for seven years from the date of home purchase to assist with successful homeownership outcomes.

The DMMHA also provides several opportunities for residents to be involved with improving their lives. The DMMHA has a voluntary Family Self Sufficiency Program which serves both residents of public housing and Section 8 Housing Choice Voucher participants. The Family Self-Sufficiency program has three program coordinators funded from grants from HUD. While providing employment resources and service referrals, the FSS program coordinators have also worked closely with Homeownership staff to assist with obtaining credit reports for FSS participants and to provide educational opportunities and workshops. The DMMHA also administers the Resident Opportunity Self-Sufficiency (ROSS) grant to fund the Family Service Coordinator position to work exclusively with the Agency's non-elderly public housing clients. In addition to those programs, the RISE Center (Reaching It Successfully Every time) designed a computer lab which was opened in the Royal View Manor building for use by the Agency's FSS participants and tenants of that building which is supported by volunteers.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A. The DMMHA is not a troubled public housing agency, and is a "Standard PHA" performer.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Homeward (IA-502), the local Continuum of Care (CoC), is the lead community-wide homeless planning organization in Polk County and Des Moines. Homeward's mission is to create solutions to homelessness in Polk County by collaborating with partners and maximizing resources for a healthy, housed community.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The CoC offers a centralized intake approach to homelessness resources, via its partner at Primary Health Care. This coordinated approach to securing homelessness services limits duplicated efforts and reduces individuals and families having to repeatedly relive/restate their trauma to access help. At Primary Health Care, clients complete an intake assessment to help resolve their situation of homelessness and help staff better understand their strengths and needs. Individuals and families may be referred to a case manager, shelter, housing opportunities, mental/physical health assessments, specialists, benefits, or other agencies for further assistance. Primary Health Care is located at 1200 University Ave. in Des Moines, and offices are open M-F, 8:00 AM to 4:00 PM. For help after hours, individuals with need may call 2-1-1.

The centralized intake process is also linked to street outreach efforts so that people sleeping on the streets are prioritized for assistance in the same manner as any other person assessed through the centralized intake process.

Homeward also recently released the Unsheltered Des Moines Study in January of 2023, which was conducted in partnership with Drake University. This research combined the experiences of people who have lived unsheltered in Polk County with evidence-based recommendations for improvement in the system and services in the area. Workgroups are now focused on creating better systems based on the results of the study.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will allocate ESG funds to assist with emergency shelter operations in Des Moines. To be eligible for emergency shelter assistance, an individual or family must be experiencing homelessness or at imminent risk of being homeless. To address the needs of the homeless, the City and CoC continue to provide vital wraparound services for those in emergency and transitional housing, and will work to reduce the length of stay in emergency shelters by 10 percent.

The CoC members operating emergency shelters in the CoC area are Catholic Charities, Central Iowa Shelter & Services, Children and Families of Iowa, Families Forward, Hope Ministries and Iowa Homeless Youth Centers. Overall there are currently over 430 beds available and about a quarter of these beds are

reserved for families.

There are five transitional housing facilities operated by four agencies – one each by Beacon of Life, Children and Families of Iowa, and Iowa Homeless Youth Centers and two by Hope Ministries. In total, there are 176 beds available, with 38 reserved for families.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

HUD defines chronic homelessness as a person who either has been continuously homeless for one or more years or a person who has had at least four episodes of homelessness in the last three years. One way to lower chronic homelessness is to recognize and address mental illness and substance abuse. High rates of mental illness and substance abuse are main contributing factors when evaluating chronic homelessness. With the centralized intake system managed by Primary Health Care, clients are referred to an agency specialized in the appropriate care. Providers are allowed access to a more complete client background, including necessary health information, which can help the providers identify behavioral patterns. Being well informed by more consistent client tracking allows providers to serve clients better, which may lead to a reduction in chronic homelessness associated with irregularly treated mental illness or substance abuse.

Another method to help homeless clients into a more permanent residence is to offer permanent supportive housing. To this end, the City has adopted a Housing First model which will direct individuals and families toward permanent housing. Making a successful transition to independent living is greatly increased with stable housing. Permanent supportive housing programs most frequently target veterans, disabled persons, and youth. Several of these permanent housing programs are operated by Anawim Housing, which provide over 300 units at three locations. The House of Mercy also provides permanent supportive housing to households in Des Moines. The VA of Central Iowa also provides 165 permanent supportive housing units to veterans in the CoC area. Primary Health Care, PATH, provides Rapid Rehousing and Supportive Services for veteran families.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services,

employment, education, or youth needs

One of the City's primary focus areas will be on an employment strategy for low-income individuals or families at-risk of becoming homeless. In recent surveys, service providers found that unemployment and income are the most frequently self-reported reasons for homelessness. More than 1/3 of respondents reported this as the reason for homelessness. It is important to note that although unemployment and income are most self-reported as the biggest cause for homelessness, providers are not ignoring that other factors, such as mental illness or addiction, also contribute to why someone is unemployed and/or homeless.

Another step the City has taken is continuing a strong emphasis on affordable housing. Affordable housing gives stability to an individual or family. To a household that may experience instability due to health, income, or food, having stable and affordable housing alleviates one stressor so that the family can focus on improving other areas in their lives.

Homeward also reported in its most recent annual report that one of the primary reasons for people experiencing homelessness was re-entry from correction systems. These individuals will also be assessed and assisted through the central intake process, and will follow the system entry procedures of the program.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Although public policies are made with the intention to positively address the needs of citizens in a jurisdiction, there are times where they may have an unforeseen negative effect on certain aspects of the community, which in this case is affordable housing and residential investment. Public policies that affect affordable housing and residential investment negatively, in turn becomes a barrier to creating affordable housing in the area. Affordable housing and public and private residential investments are key components in furthering fair housing in any community.

To identify these negative effects and further the purposes of the Fair Housing Act, HUD made it a legal requirement that entitlement grantees affirmatively further fair housing. The primary tool communities have for identifying contributing factors that lead to negative effects on the community is the Analysis of Impediments of Fair Housing Choice (AI).

The AI reviews the community demographics, market availability, public and private policies, practices, and procedures affecting fair housing choice and affordable housing. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices. The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

In 2019, the City of Des Moines, in partnership with the City of West Des Moines and the Des Moines Municipal Housing Agency (DMMHA) came together to carry out the Joint AI, which identified several impediments to fair housing in the area along with a table listing their associated contributing factors. Contributing factors are issues leading to an impediment that are likely to limit or deny fair housing choice or access to opportunity. Recommended activities to address the contributing factors were also provided, along with goals, timelines, and responsible parties.

The most common contributing factors that create difficulty for certain populations to access housing include:

- Bias and discrimination,
- Availability or location of affordable housing, and
- Access to financial resources.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

After reviewing available data presented in the AI, reading previous plans, and engaging in community conversations, staff and volunteers on the Fair Housing Outreach Subcommittee created a list of potential

goals. Those goals came directly from identified solutions to barriers in the Analysis of Impediments narrative. The Fair Housing Outreach Subcommittee looked for patterns in the proposed goals, and they decided on four major themes. The themes include advancing fair housing with education; preserve and promote affordable housing; implement local government policies and practices to mitigate disparate impacts, and implement other policies and practices that address disparate impacts. The specific goals that will help to guide the strategy to remove barriers to affordable housing in Des Moines were:

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

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

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

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

Goal #5: Support more service-enriched housing models.

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

Goal #7: Improve communication and representation in government staff, boards, and commissioners to more closely align with program participants' values.

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

Goal #9: Promote current and research new creative financing or ownership needs.

AP-85 Other Actions – 91.220(k)

Introduction:

This section highlights other actions that have been or will be taken in neighborhood revitalization. Actions include a reiteration of affordable housing strategy, addressing lead-based paint, reducing poverty, institutional structure, and enhanced coordination.

Actions planned to address obstacles to meeting underserved needs

The City will continue to seek new funding sources for programs to address underserved needs. Funding continues to be the major obstacle in providing services needed for the vast and unique variety of issues that prevent individuals and families from breaking out of poverty.

One indication of underserved needs is the amount of people served by IMPACT Community Action Agency, a non-profit organization that works to eliminate poverty through empowering vulnerable populations, building collaborations, and advocating for social change. IMPACT has recently opened a second location because the number of clients requesting assistance is greater than they can serve. The City will continue to fund IMPACT with CDBG funds. For more details, see the AP-35 projects.

Homeless individuals are another underserved population. The numbers of homeless people and homeless camps have been increasing in Des Moines. Central Iowa Shelter & Services (CISS) often encounters people sleeping in chairs or camping on its lawn because the shelter has more people in need than it can assist.

Actions planned to foster and maintain affordable housing

The City will work directly to develop and preserve affordable housing for LMI households in Des Moines. Planned activities will include owner-occupied housing rehab and code enforcement activities. Affordable housing opportunities such as direct financial assistance for eligible LMI first-time homebuyers will also be provided. In addition, the City will work to increase affordable rental housing opportunities through rental units being constructed and rehabilitated. For more details, see the AP-20 goals and AP-35 projects.

The Des Moines Office of Economic Development is focused on housing in the downtown core among other priorities. It plans to support a downtown housing workforce plan to evaluate if the housing stock types and costs match the income levels of the downtown workforce, especially those earning below 80 percent median income.

Other vehicles to foster and maintain affordable housing are the Neighborhood Development Corporation (NDC) and the Neighborhood Finance Corporation (NFC). The NDC performs brick and mortar work by rehabilitating or redeveloping commercial and residential properties in existing neighborhoods in Des Moines. NFC is the local CDFI. NFC provides unique lending programs and other services to facilitate targeted neighborhood revitalization in Polk County, Iowa through partnerships with residents,

governments, community-based organizations, and the business community. Although there is a range of projects that the NDC and NFC construct and finance, affordable housing is a large component to each of their models.

Actions planned to reduce lead-based paint hazards

All housing activities with a risk of lead-based paint hazards will be tested before residents are allowed to live in the space. Staff within the Neighborhood Services Department have completed training in lead safe and lead abatement practices. Lead hazard evaluation, containment, and/or abatement is included in scopes of work that are publicly bid through procurement, when necessary.

When necessary, a lead hazard evaluation is required at the beginning of rehabilitation projects. In any instance where lead is presumed to be present, lead-certified contractors are used to address lead-based paint in accordance with all local, state, and federal laws. Lead hazard evaluation, containment, and/or abatement is included in scopes of work that are publicly bid through procurement, when necessary.

Seven other staff completed varying degrees of lead based paint training in 2023.

Actions planned to reduce the number of poverty-level families

The activities in this plan will work directly to reduce poverty and alleviate homelessness in the City of Des Moines. Public service programs are aimed at improving the quality of life for residents, affordable housing development and preservation programs will help with increasing or maintaining the affordable housing stock. Housing preservation through the rehabilitation of housing will maintain living conditions that help LMI households avoid homelessness. ESG funds will go towards supportive outreach services, homeless prevention and rapid rehousing activities.

IMPACT is the City's best resource for addressing poverty with CDBG funds. IMPACT Community Action Partnership is a non-profit organization that serves Des Moines and the metro area by eliminating the symptoms and causes of poverty. Services include home energy and weatherization assistance, food support, personal finance education, disaster relief, and more. The group also acts as a resource and referral for other needs a person may have. Staff connects clients to other service agencies, and rental or housing assistance are their most prevalent group of referrals. IMPACT has eight offices, two of which serve Des Moines.

Actions planned to develop institutional structure

The City of Des Moines Neighborhood Services Department, Federal Funds Division, is the administrator of the Consolidated Plan. Community partners that help implement activities in the plan include neighborhood associations, Polk County Housing Trust Fund, Homeward (CoC), the Des Moines Municipal

Housing Agency, Neighborhood Development Corporation, and Neighborhood Finance Corporation.

The Neighborhood Services Department houses a Residents Academy and is in the process of revamping its neighborhood association program. Both initiatives will be led by a Neighborhood Outreach Coordinator. This position will help develop grassroots capacity so that residents will have more knowledge and confidence to participate in local government.

Actions planned to enhance coordination between public and private housing and social service agencies

City staff and elected officials will remain involved in committees, boards, and events for housing and social service organizations that serve Des Moines. Involvement leads to shared knowledge and enhances coordinated efforts. Such organizations include the Neighborhood Development Corporation, Neighborhood Finance Corporation, Homeward, etc.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

This section describes the program specific requirements for CDBG, HOME and ESG. The City anticipates generating \$200,000 in program income from activities in the CDBG program. Additional documents for HOME and ESG have been uploaded to the AD-25 grantee unique appendices.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	200,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	200,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

HOME funds are not invested in other forms beyond those listed in 92.205(b). The most frequently used forms of assistance include below market interest-bearing loans, deferred payment loans, or grants.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture

The City of Des Moines uses the recapture provision for funding homebuyer projects that will not enter the Central Iowa Community Land Trust (CICLT). The funding is used for either new construction or rehabilitation, and down payment assistance. If the homebuyer's property is sold, refinanced other than for rate or term, or transferred prior to the end of the affordability period, the homebuyer must repay the total amount of the HOME subsidy less the prorated HOME investment amount for the length of time the homebuyer owned and occupied the unit limited to the "net proceeds" of the sale as defined in HOME Program Rule 92.254(a)(5)(ii)(A). An example of the homebuyer agreement is attached to the AD-25 grantee unique appendices.

If the homebuyer leases, sub-leases, or transfers any interest in the property during the affordability period or does not sell the Property but fails to occupy the unit as his/her principal residence, the homebuyer is in noncompliance with the HOME program. In that event, the City will take legal action against the homebuyer to collect the full amount of HOME subsidy.

Resale

The City of Des Moines will begin using the resale provision in program years 2026 and beyond. This will be in alignment with the recent creation and implementation of the Central Iowa Community Land Trust (CICLT), which was formed in 2025 and will provide affordable housing in perpetuity in Des Moines.

If the homebuyer's property is sold, refinanced other than for rate or term, or transferred prior to the end of the affordability period, the following will apply:

- The property must be resold only to a buyer with an income at or below 80% of the Area Median Income (AMI) and at or above 50% AMI.
- The resale price must be affordable to a household between 50% and 80% AMI, using no more than 30% of income for housing expenses (PITI).

- The original homebuyer must receive a fair return on their investment, including the homebuyer’s portion of the original down payment, capital improvements, and percentage share of appreciation based on the original sale price and the CICLT resale formula.
- The affordability controls must remain in place for the entire period of affordability, regardless of ownership changes, unless otherwise required by HUD.

The period of affordability is enforced via a resale agreement and land covenant and a Ground Lease HOME Program Rider. The period of affordability will begin on the date of project completion.

When the HOME Affordability Period expires, as long as the Homebuyer has fully complied with the terms of the Ground Lease HOME Program Rider, the Rider shall terminate and be of no further force or effect. All provisions of the Ground Lease not contained in the Rider, including all affordability and transfer restrictions, shall continue in full force and effect

At the time of any resale during the HOME Period of Affordability, the CICLT homeowner must receive a “Fair Return on Investment” and ensure that the HOME will remain affordable to a reasonable range of Income-Qualified Persons. Fair return provides the original homeowner with reasonable compensation while ensuring that the unit remains affordable.

The appraisal-based formula shall be used to determine the Value Added by Capital Improvements when calculating the Purchase Option Price and Formula Price. All appraisals shall be conducted by a State licensed or certified third-party appraiser.

The following elements are included in the fair return calculation:

- **Initial down payment** made by the buyer.
- **Value of approved and documented capital improvements** made by the CICLT homeowner (e.g., room additions, new roof, HVAC systems).
- **Seller’s share of appreciation using the appraisal method**, which is the difference between the initial appraised value and the new appraised value at the time of resale. This appreciation (increase in value) is shared between the seller and the CICLT based on the percentage set by the CICLT and stated in the ground lease. The valuation for the original structure and Capital Improvements made to the structure shall be calculated separately.

New homebuyers must:

- Have a gross annual income between 50% and 80% of the Area Median Income (AMI), as determined by HUD and based on household size. Exceptions to the 50% AMI minimum may be granted if lender underwriting demonstrates the buyer qualifies for a mortgage, and City underwriting confirms the buyer can afford the home based on housing costs and mortgage terms. Additionally, the front-end housing cost ratio must be below 30%, and the back-end debt-to-income ratio must be below 40%.
- Be **income qualified** at the time of purchase, using the Part 5 definition of annual income.
- Complete a **HUD-approved homebuyer education** course.
- Agree to occupy the home as their **principal residence**.

- 3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

Recapture

When providing HOME assistance to a homebuyer for a home that will not enter the CICLT, the City will enter into a recapture agreement, which acts as a restrictive covenant against the property for the appropriate affordability period, depending on the amount of assistance provided.

Most homebuyers receive \$5,000 or less in direct assistance, and most restrictive covenants are against the property five years from the date of recording. An example of the restrictive covenant enforcing the recapture and affordability period provisions is attached to the AD-25 grantee unique appendices.

Resale

When providing HOME assistance to a homebuyer for a home that will enter the CICLT, the City will enter into a resale agreement, which acts as a restrictive covenant against the property for the appropriate affordability period, depending on the total amount of assistance provided for the home construction/rehabilitation project and downpayment assistance combined.

The minimum period of affordability will be 15 years for most homebuyer projects. An example of the restrictive covenant enforcing the resale and affordability period provisions is attached to the AD-25 grantee unique appendices.

- 4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

Not applicable. The City of Des Moines does not intend to use HOME funds to refinance existing debt in any project. As a result, it has no refinancing guidelines.

- 5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

Not applicable. The City of Des Moines does not plan to fund TBRA activities with FY 2025 HOME program funds.

- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

Not applicable. The City of Des Moines does not plan to fund TBRA activities with FY 2025 HOME

program funds.

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

In accordance with 24 CFR 92.253(d)(3), an owner of rental housing assisted with HOME funds must comply with the affirmative marketing requirements established by the City of Des Moines, which is the participating jurisdiction (PJ) pursuant to 24 CFR 92.351(a). The owner of the rental housing project must adopt and follow written tenant selection policies and criteria, which include that it may give a preference to a particular segment of the population if permitted in its written agreement with the PJ such as persons with a disability or other special needs. However, at this time there is no limit to eligibility or preference given to any particular segment of the population with rental housing projects funded by the City's HOME program funds. HOME funds must however target low- to moderate-income households. The City does not discriminate and provides equal access to all eligible households.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Please see attached in the AD-25 grantee unique appendices.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

All ESG-funded programs are required to participate in the Homeward (CoC) centralized intake system. Consistent with CoC policies, all ESG-funded projects will rely on service, shelter, and housing placements as a result of a completed assessment and referral from the Centralized Intake staff. All ESG-funded programs are required to submit, as part of their application, a completed and signed centralized intake verification form to affirm their project's participation within the Polk County centralized intake system.

The verification form states that:

1. The applicant will accept referrals exclusively from the Centralized Intake System;
2. The appropriate program staff has read the centralized intake policies and procedures and understands their organization's obligations with regard to the centralized intake;
3. In an instance where a referral from the centralized intake is denied, the program will comply with the referral rejection section of the centralized intake system policies and procedures; and
4. The applicant will notify the centralized intake staff, in a timely manner, of open units.

Centralized intake can be accessed by phone or in person at Primary Health Care's (PHC) outreach center, which is accessible by four bus lines and handicap accessible. All centralized intake entry methods use a uniform decision making process with assistance from the four-phase assessment tool and VI-SPDAT. The VI-SPDAT score is the basis for referral and ensures connection to proper housing, programs, and services.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

An RFP and application was posted on CoC's website and sent to board members, many of which have connections to the homeless agencies and service providers, in Spring of 2025. Additionally, HUD- and non HUD-funded service providers and local government officials were sent a request to post and circulate in their networks. The CoC grant committee then reviewed, scored, and ranked applications.

The committee made a recommendation to the CoC board. The CoC board then made a recommendation to the Homeless Coordination Council, a political body established by the Des Moines City Council, and the City Council made the final decision as to which agencies will receive ESG funding.

- 4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

To ensure that ESG funds are used effectively, the City of Des Moines will obtain Continuum of Care board members from subgrantee agencies that receive ESG funds. This also satisfies the requirement of interim regulations under 24 CFR part 576.405.

- 5. Describe performance standards for evaluating ESG.**

The performance measures committee is a group comprised of service providers, CoC staff, HMIS staff and City staff that review homelessness metrics each month. Performance standards are measure by street outreach, homeless prevention, shelter, and rapid re-housing.

Goals for each are as follows:

Street Outreach

- Increase in the percent of persons who exit to shelter or a permanent housing destination.

Homeless Prevention

- Increase in the percent of households that remain permanently housed during the 12 months after Homelessness Prevention assistance ends.

Shelter

- Increase in the percent of participants who exit to a permanent destination.
- Reduce the average and median lengths of time that persons remain homeless in your shelter.

Rapid Re-housing

- Decrease in the average length of time to re-house participants.
- Increase in the percent of households that remain permanently housed after Rapid Re-housing assistance ends (program exit).
- Increase in the percent of households that remain permanently housed during the 12 months after program exit.

ESG funds for street outreach and emergency shelter do not exceed 60 percent of the ESG funds. When determining projects to fund, there are four categories:

- Emergency shelter/transitional housing AND street outreach = 50 percent of annual funding;
- Homeless prevention and rapid rehousing = 50 percent of annual funding;
- Centralized intake system = \$50,000; and
- HMIS funding = 3% of allocation. The City and CoC work together to determine which projects to fund without exceeding the percentages listed above.

Discussion

Section 108 Loan

The Section 108 loan process was initiated in 2006. The national objective for this program is low- and moderate-income jobs, although these accomplishments are not formally tracked in IDIS except for the annual CAPER narrative. Current employers within the development include New Horizons Academy, a childcare center, Estes Construction, a construction company, Holiday Inn Express, Starbucks, Landus Corp, and a new development called Slate. Many jobs are LMI earning less than 80% area median income (AMI).