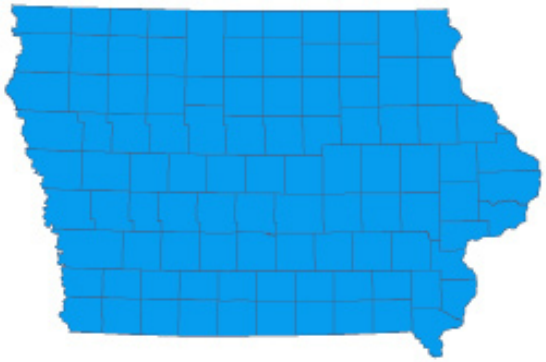

The State of Iowa Consolidated Plan For Housing and Community Development 2010-2014

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Iowa Department of Economic Development

The State of Iowa Consolidated Plan For Housing and Community Development 2010-2014

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Summary

The U.S. Department of Housing and Urban Development (HUD) has required states and certain communities to prepare a Consolidated Plan since the 1995 Fiscal Year. The stated purpose of the plan is to:

- A planning document for the jurisdiction, which builds on a participatory process at the lowest levels;
- An application for federal funds under HUD's formula grant programs;
- A strategy to be followed in carrying out HUD programs; and
- An action plan that provides a basis for assessing performance.

The Consolidated Plan incorporates requirements for a range of formula grant programs including Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), the HOME Investment Partnerships Program (HOME), and Housing Opportunities for People with AIDS (HOPWA) funding.

The Plan outlines general economic and demographic trends in Iowa that pertain to both current and future housing needs, as well as Iowa's development needs. The Plan identifies trends and data in accordance with the Comprehensive Housing and Affordability Strategy (CHAS) and focuses on issues of housing cost burden, at risk populations, as well as special issues pertaining to lead based paint and overcrowding.

Citizen Participation Process

The draft 2010-2014 Consolidated Plan was made available on the Iowa Department of Economic Development website during the 30-day public comment period from October 15, 2009 to November 15, 2009. The website included a form for public comment. No comments were received.

A Survey Monkey survey was provided as a means of soliciting public comments on the Consolidated Plan. The link to the Survey Monkey was sent to IDED stakeholders by email and the link was on the IDED website for the general public. The 20-question survey asked participants to rank a series of housing issues by owner/renter categories and type of housing needs by their levels of importance and to rank the effectiveness of various types of housing program activities. Several of the questions also asked participants to rank the importance of community development program needs in their communities and the effectiveness of community development programs. Open-ended questions allowed participants to inform the IDED as to what they consider the most important housing issues in the next five years, whether they agreed with how HUD funds are allocated or would favor different allocation percentages and what they see as gaps in services that should be addressed. These narrative responses are provided in the appendices. The Survey Monkey tool was a cost-effective way of reaching stakeholders in a large geographic area without asking our stakeholders to undertake the expense of traveling in these economic times. Of the 138 respondents, 55 were municipalities, four were counties, 15 were Councils of Government, four were other state agencies, and 51 were nonprofit agencies. The survey results also showed that the responses were fairly geographically distributed throughout the state with no particular locale- over or under-represented.

The following groups participated in the public input process either in person or through electronic methods:

Iowa Department of Economic Development
Veterans Affairs (state and local)
Citizens for Community Involvement
Iowa Aid's Project
Iowa Bankers Association
Iowa Civil Rights Commission
Iowa Department of Public Health
Iowa Department of Aging
USDA Rural Development Iowa Offices
Housing and Urban Development Iowa Offices
Iowa Institute for Community Alliances
Iowa Coalition for the Homeless
Habitat for Humanity
Iowa Finance Authority
Iowa Department of Education
Iowa Department of Inspections and Appeals
Iowa Department of Protection and Advocacy

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Section 1. State Profile

Section 1.1 Iowa Population Characteristics

Long Term Population Trend

Iowa has struggled with comparatively low population growth over the past 18 years. The growth posted in the 1990s represented a recovery from a harsh population decline during the 1980s, which was due in large part to the combined agricultural land debt crisis and the prolonged recessionary period of 1980 through 1985 which yielded strong outmigration. Iowa lost 4.7 percent of its population between 1980 and 1990, and it grew by 5.4 percent between 1990 and 2000. Although the state has long since stabilized, the state's population remains on a very slow growth trajectory.

Figure 1 demonstrates the state's performance given 1990 as the base year. Over this time period, the U.S. population grew by nearly 22 percent, a compounded annual rate of 1.1 percent. Iowa in stark contrast grew by 8 percent, a compounded annual rate of 0.4 percent. Over the long term, Iowa's pace of growth has been and is expected to be about a third of the national rate.

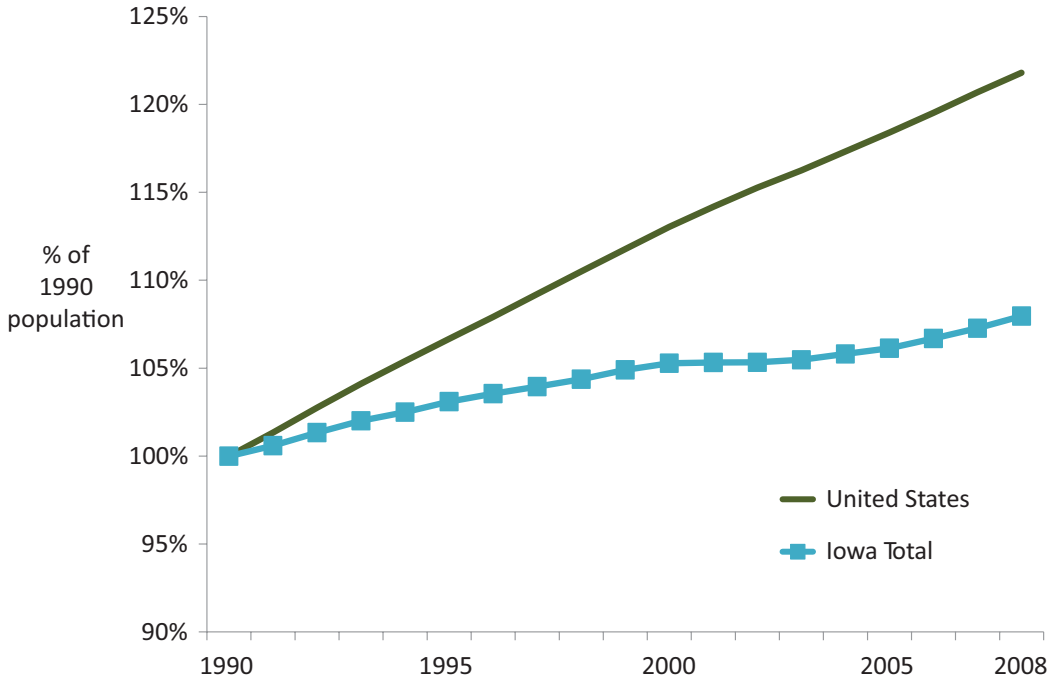
Unlike the average U.S. experience or the experience of those areas of the nation that are experiencing robust growth, the very slow and steady growth pattern in Iowa has not resulted in increased demands for local and state government goods and services. Long term statewide trends, however, mask regional differences in the pace and pattern of growth.

Current Trends by Level of Urbanization

There are strong differences in the average growth experiences of different regions of the state by their levels of urbanization. For this assessment and often throughout this report we consider Iowa's metropolitan counties, those with a central city of 50,000 or more or which have a strong economic relationship with the core metro county; micropolitan counties, those with an urbanized population of 10,000 or more, and the remainder of Iowa's counties – Iowa's more rural areas.

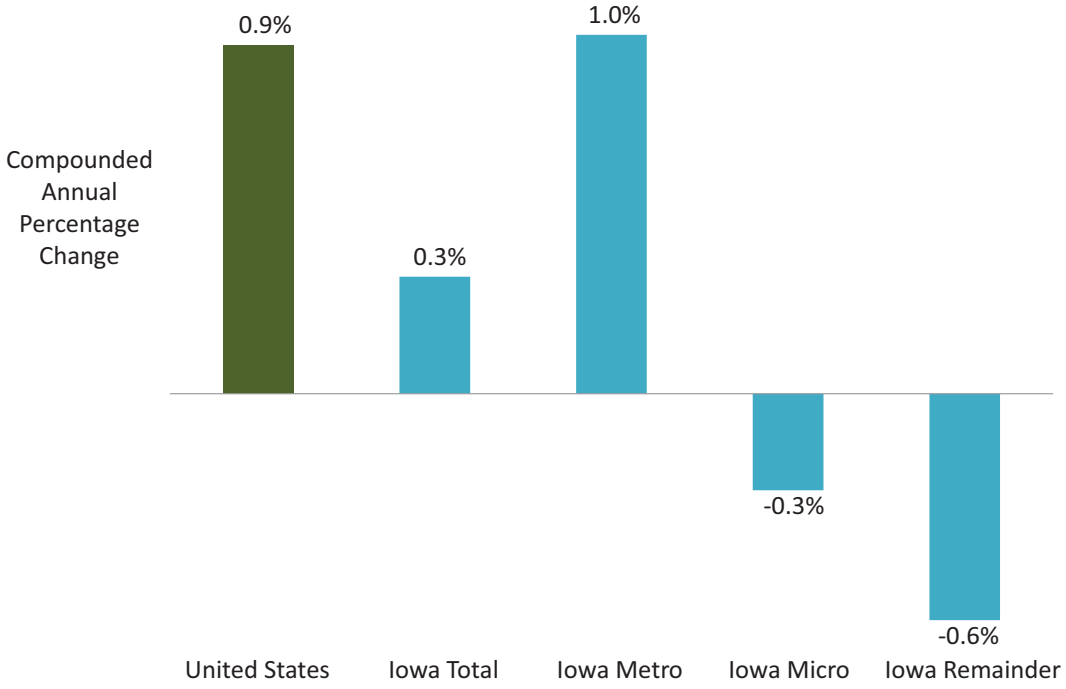
Figure 2 again compares the relationship of the state of Iowa population with the nation in the current decade. Iowa has grown at a third of the

Figure 1. Population Growth: Long-Term Trend



Source: 2008 Population Estimates, U.S. Census Bureau

Figure 2. Annual Population Growth, 2000 to 2008



Source: 2008 Population Estimates, U.S. Census Bureau

rate of the nation when measured on an annualized basis. Iowa's metropolitan areas, however, grew at a combined rate slightly higher than the U.S. norm. In sharp contrast, however, Iowa's micropolitan counties experienced an annualized average decline of -0.3 percent, and Iowa's remaining counties eroded twice as rapidly at a -0.6 percent annual rate.

These patterns demonstrate the population change experience is drastically different among different types of cities and counties in Iowa. There are population growth pressures for public goods, jobs, and ultimately housing and other essential consumer goods in the metropolitan counties that are similar to the U.S. norm. Other parts of the state, however, are managing population erosion, which leads often to systematic disinvestment in existing housing and a compounded inability to support the fixed costs of essential public goods and services.

In all, just 25 of Iowa's 99 counties have posted population growth between 2000 and 2008, and 719 of 950 municipalities, or 76 percent, had population losses. Declining Iowa communities lost 54,148 persons this decade, and the growing communities added 128,767. In short, Iowa's growing communities are absorbing declining community losses plus additional growth due to natural change and in-migration.

Components of Population Change

There are only two mechanisms of population change when measured at the county or state level: births and deaths are called natural change; migration consists of the movement of people either out of the state or into the state from other places. Net negative natural change means that more persons are dying in a county or a state than are born. Net negative migration means that fewer people are entering a county or a state than leaving.

In Iowa, between 2000 and 2008, 44 counties posted net negative natural changes due to more deaths than births – those counties were in natural decline. Net domestic outmigration was experienced by 84 counties, and net international inmigration was realized by 88 counties. Combined, 81 counties out of 99 had net outmigration.

Table 1 presents the natural change and migration results for the state as a whole. Iowa posted 96,250 more births than deaths, but the international

in-migration of 36,665 was not strong enough to offset domestic outmigration of 49,675, so the state suffered net out-migration notwithstanding. Accordingly, the population of the state grew during the estimate period only because of an excess of births over deaths.

Table 1. Components of Population Change in Iowa, 2000 to 2008

Natural Change	96,250
International Migration	36,665
Domestic Migration	-49,675
Residual	-7,067
Total	76,173

Source: 2008 Population Estimates, U.S. Census Bureau

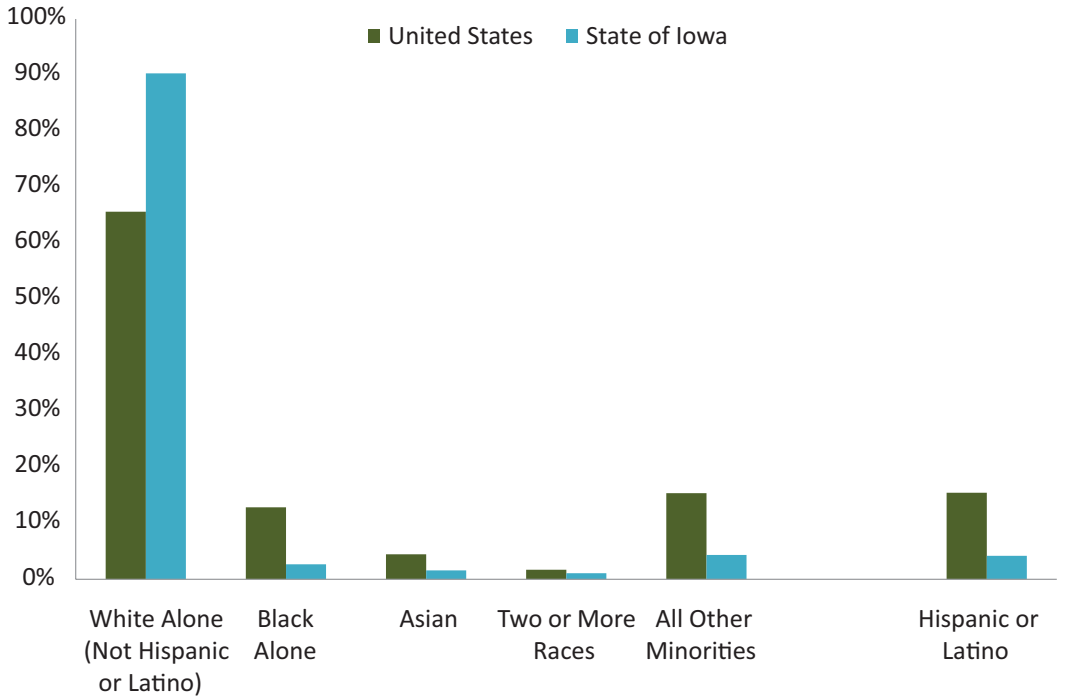
Characteristics of Iowa Minority Populations

Iowa's minority populations have changed markedly in the current decade, although Iowa's minority compositions are still much lower than national averages. Figure 3 provides a clear sense of the state's overall minority make-up in relationship to the national experience. While slightly more than one-third of the U.S. population could be classified as a racial or ethnic minority, fewer than 10 percent of the Iowa population would be classified as such. On a compositional basis, the state lags national averages in all major categories -- Black alone, Asian alone, Hispanic or Latino, and All Other races.

Table 2 indicates, however, that there are meaningful variances within the state by level of urbanization. Though Black alone residents are an estimated 2.7 percent of the state population, they are 4 percent of the population in metropolitan counties, 1.8 percent in the micropolitan areas, and a mere 0.5 percent of the state remainder. The same pattern repeats itself for Asians alone and for persons of Two or More Races.

The All Other Minorities and the Hispanic or Latino categories overlap significantly, but Hispanics or Latinos may be counted as Black or Asian as well. Nonetheless, the state has higher fractions of both of those minority groups in its micropolitan counties. This factor is likely due to the presence of food processing facilities in those regions which historically have attracted in-migrants as factory workers.

Figure 3. Composition of the Iowa and U.S. Population by Major Race or Ethnic Grouping, 2008



Source: 2008 Population Estimates, U.S. Census Bureau

Table 2. Race and Ethnic Group Compositions in 2008

	White Alone (Not Hispanic or Latino)	Black alone	Asian alone	Two or More Races	All Other Minorities	Hispanic or Latino*
United States	65.6%	12.8%	4.5%	1.7%	15.4%	15.4%
Iowa Total	90.3%	2.7%	1.6%	1.1%	4.4%	4.2%
Iowa Metro	87.8%	4.0%	2.3%	1.3%	4.6%	4.5%
Iowa Micro	90.9%	1.8%	0.9%	1.0%	5.5%	5.4%
Iowa Remainder	95.2%	0.5%	0.5%	0.6%	3.1%	2.8%
*Can be of any race						

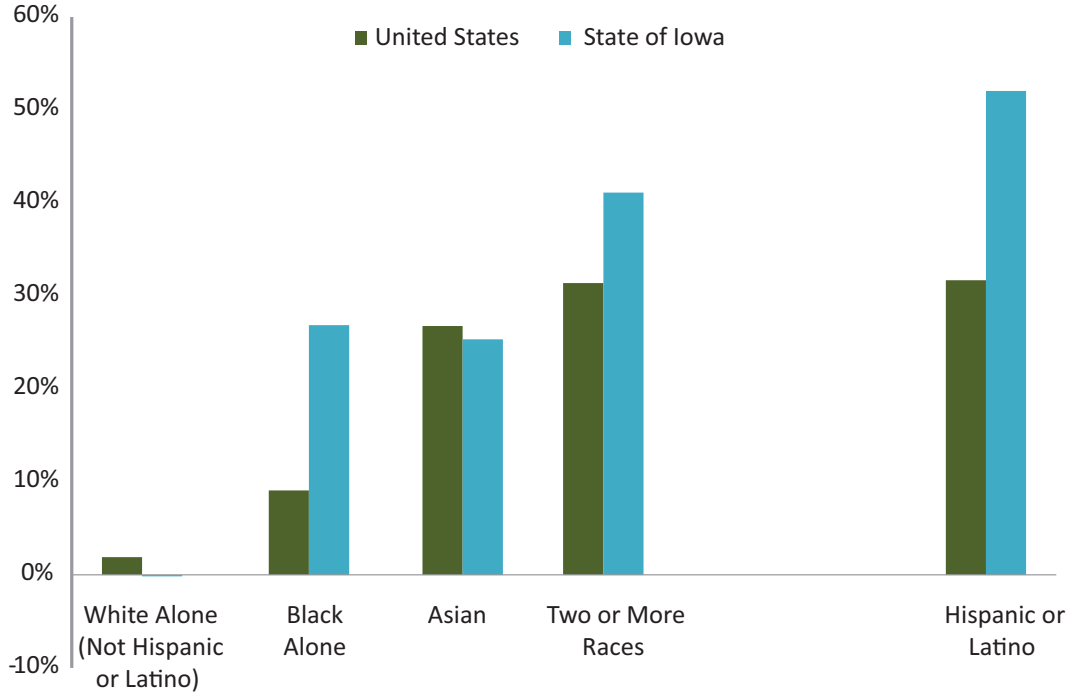
Source: 2008 Population Estimates, U.S. Census Bureau

The estimated rate and composition of population change among these groups this decade demonstrates that all of Iowa's net population growth is attributable to minority growth despite declines in the number of White alone residents. Figure 4 displays rates of change this decade. Iowa's White alone population declined by -0.2 percent. Compared to the U.S., Iowa's Black alone population growth of 26.9 percent was three times the national pattern. Iowa's Asian alone population grew very close to the national rate, and its two or more races residents grew by 41.1 percent, nearly 10 percentage points higher than the national pattern. Iowa also posted extremely strong growth among its Hispanic and Latino residents. Where the national average was slightly less than 32 percent in the first eight years of the decade, Iowa's growth was 52 percent.

Iowa Age Cohort Changes

While overall population changes are important to monitor, as well as projected changes, it is very important in Iowa to scrutinize population changes among major age groups. Knowing the change in the number of youths, for example, helps state officials gauge and plan for education spending. Change in the number of elderly, similarly, helps

Figure 4. 2000 to 2008 Population change, Iowa and the U.S. by Major Race or Ethnic Group



Source: 2008 Population Estimates, U.S. Census Bureau

the state anticipate their social needs. Different age groups have different social needs and different contributions to the economy and communities. It is also useful to compare the state as a whole to the national pattern of change this decade, as well as Iowa's urban level subsets. Again, knowing the pace and pattern of age group change will assist in anticipating social needs, housing needs, and anticipated labor force issues.

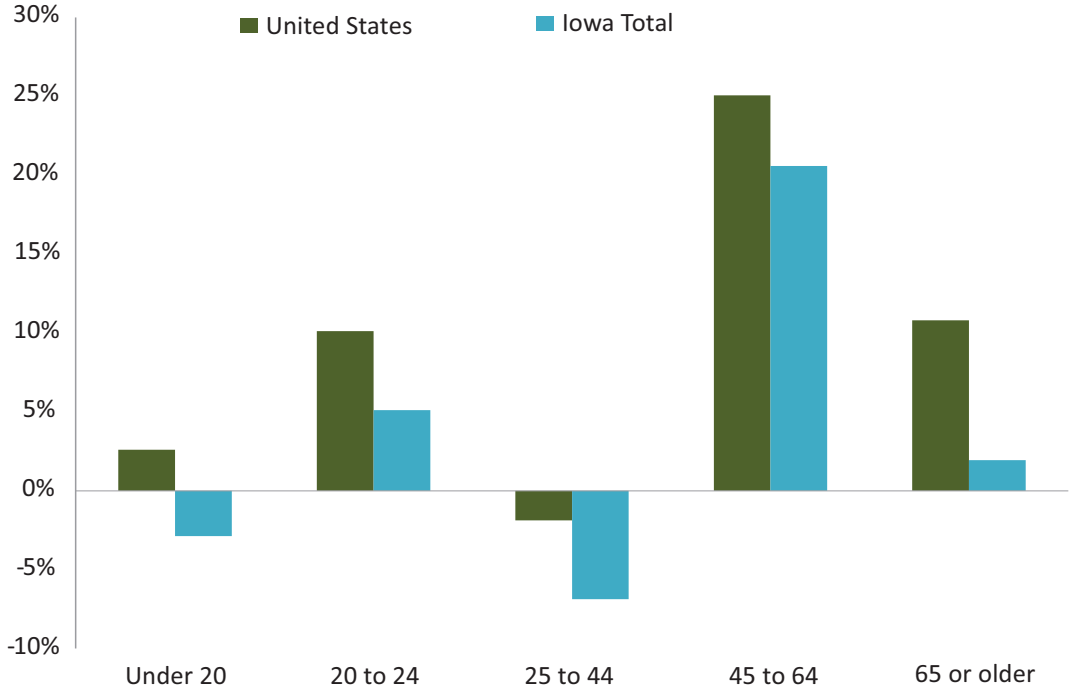
Figure 5 compares Iowa's age group changes this decade with the national experience. Where the nation posted small gains in its youth population, the state posted a 2.9 percent decline. Among young adults, those 20 to 24, the state's gains were half of the nation's. Among the very important 29 to 44 demographic, the primary workforce of any vibrant economy, the state posted declines that were over 3½ times greater than the nation. This factor alone is significant and underscores the state's economic growth and demographic growth potentials. Both the state and the nation demonstrated strong gains in the 45 to 64 cohort, a very large fraction of which are, of course, baby boomers, and the nation realized gains in its elderly populations that were nearly six times greater than the state.

Age Cohort Changes by Level of Urbanization

Table 3 details the age cohort changes by level of urbanization in Iowa. We have already detailed the state experience in the previous section. It is evident from that table that Iowa's metropolitan counties are much more advantaged regarding specific types of population growth than the remainder of the state. Those largest of Iowa counties posted gains in youth populations more than twice the level recorded nationally, and importantly, their loss in the critical 25 to 44 age group is half the national rate and a seventh of the state's average.

Iowa's micropolitan counties and the remaining Iowa counties do not fare well in these two important age categories. Losses in the number of youth are stark at -8.2 percent and -15.0 percent respectively, and losses in the number of persons 25 to 44 were equally stark at -12.3 percent and -16.4 percent. Gains in the number of persons ages 45 to 64 were much less than in the metros or the state, and both county groups suffered declines in their elderly populations.

Figure 5. U.S. and Iowa Population Changes by Selected Age Cohort, 2000 to 2008



Source: 2008 Population Estimates, U.S. Census Bureau

Table 3. Iowa Population Changes, 2000 to 2008, by Selected Age Cohort and Urban Level

	Under 20	20 to 24	25 to 44	45 to 64	65 or over
United States	2.6%	10.1%	-1.9%	25.1%	10.8%
Iowa Total	-2.9%	5.1%	-6.9%	20.6%	1.9%
Iowa Metro	5.3%	3.9%	-0.9%	24.7%	8.5%
Iowa Micro	-8.2%	-2.3%	-12.3%	16.8%	-1.9%
Iowa Remainder	-15.0%	14.3%	-16.4%	15.7%	-4.0%

Source: 2008 Population Estimates, U.S. Census Bureau

Iowa's remaining counties did post a surprising gain of 14.3 percent in the number of persons ages 20 to 24, due mainly from influxes of young Hispanic or Latinos and other immigrant workers. Those persons are likely finding work in Iowa's food processing and confined animal firms, two industries that have increasingly relied on in-migrant workers, and which are disproportionately concentrated in those areas.

There is an extra interpretation to these numbers as they relate to housing issues in subsequent sections of this report. A common determinant of demand for housing is an area's working population growth. The primary working population that demographers scrutinize is the supply of labor in the 25 to 44 age groups. That is also the group of persons that will marry and begin families. Therefore, the size and rate of change in that group also influences the size and rate of change in the under 20 age group as children are produced. Erosions in those two age groups indicate that the demand for housing suitable for families with children is waning among the micropolitan and the remaining Iowa counties, as compared, for example, to the metropolitan experience where demand for family housing would be expanding.

Population Projections Statewide and by Level of Urbanization

Iowa's overall population growth has been very uneven over the past two decades. The state's population declined during the 1980s, rebounded during the 1990s, and has posted slow and steady growth this decade. The overall growth in Iowa this decade, however, is at a much slower pace than the national average. According to the projections produced for this study by the principal researchers, the state is Iowa is expected to post 2.7 percent total growth for this decade, which would be less than a third of the 9.9 percent rate of growth projected for the U.S.

Projections were produced for the major urban level subdivisions that have been profiled in this report. These projections are based on the historical trends in Iowa's shares of populations in these groups for the 1969 through 2007 period. Those trends then produced linear coefficients that were applied against national projections to estimate Iowa's populations in those urban level groups. The results are contained in Table 4.

Table 4 also shows that all net growth for the state will accumulate in its metropolitan county

Table 4. Iowa Population Projections, 2010 and 2015, by Level of Urbanization

	2000	2010	2015
Iowa Metro	1,566,853	1,713,217	1,796,424
Iowa Micro	541,636	533,511	539,835
Iowa Remainder	819,557	761,680	731,002
Iowa Total	2,928,046	3,008,408	3,067,261

Source: Iowa State University estimates

primarily. In all, 53.5 percent of the state's population was found in its metropolitan counties in 2000, nearly 57 percent is projected for 2010, and 58.6 percent for 2015. This pattern of change, both proportionately and numerically, indicates where growth induced social and economic pressures are primarily accumulating in Iowa.

The rates of growth differ markedly depending on the level of urbanization as demonstrated in Table 5. Iowa's metropolitan counties are expected to grow by 9.3 percent during the current decade and by 4.9 percent between 2010 and 2015. Iowa's micropolitan areas are expected to post net declines this decade, but are projected to recover those losses if expected national trends yield growth in those sizes of communities in Iowa.

Iowa's remaining counties, however, are expected to lose 7.1 percent of their population this decade and 4 percent in the first five years of the next, indicating that their average pace of decline is expected to remain constant. Overall, the state is expected to perform better annually, on average, in the beginning of the next decade than the current decade.

Population Projections by Major Age Group

The Bureau of the Census provides age-specific projections of population change through 2030. For this study, we are displaying projected changes by age group through 2015 in Table 6. These data have been reconciled, however, with the projections that were completed for the entire population earlier which differ marginally from the Census's estimates for 2015. This study estimates a slightly higher rate of growth for the state from 2010 to 2015 than the Census.

It is first important to recall that the state overall is not projected to grow strongly through 2015. Comparing the 2015 population with the 2000 population, declines are projected for persons ages 5 to 17, and 25 to 44. The primary baby boom group ages 45 to 64 will grow sharply, but most of the growth in that group will have occurred by 2010. Iowa's 65 to 84 age group is projected to decline between 2000 and 2010 as a large fraction of that cohort was born during the Great Depression years when birth rates were very low. That group does rebound, though after 2010 as

Table 5. Projected Population change by Level of Urbanization

	Estimated 2000 to 2010	Estimated 2010 to 2015
Iowa Metro	9.3%	4.9%
Iowa Micro	-1.5%	1.2%
Iowa Remainder	-7.1%	-4.0%
Iowa Total	2.7%	2.0%

Source: Iowa State University estimates

Table 6. Population Projections by Major Age Group

Age Group	2000	2010	2015
0-4	188,413	193,217	194,245
5-17	545,225	517,485	522,346
18-24	298,008	275,413	269,129
25-44	808,259	773,251	775,972
45-64	650,206	799,380	804,323
65-84	371,095	364,501	409,809
85 or older	65,118	85,162	91,437
Total	2,926,324	3,008,408	3,067,261

Source: Iowa State University estimates

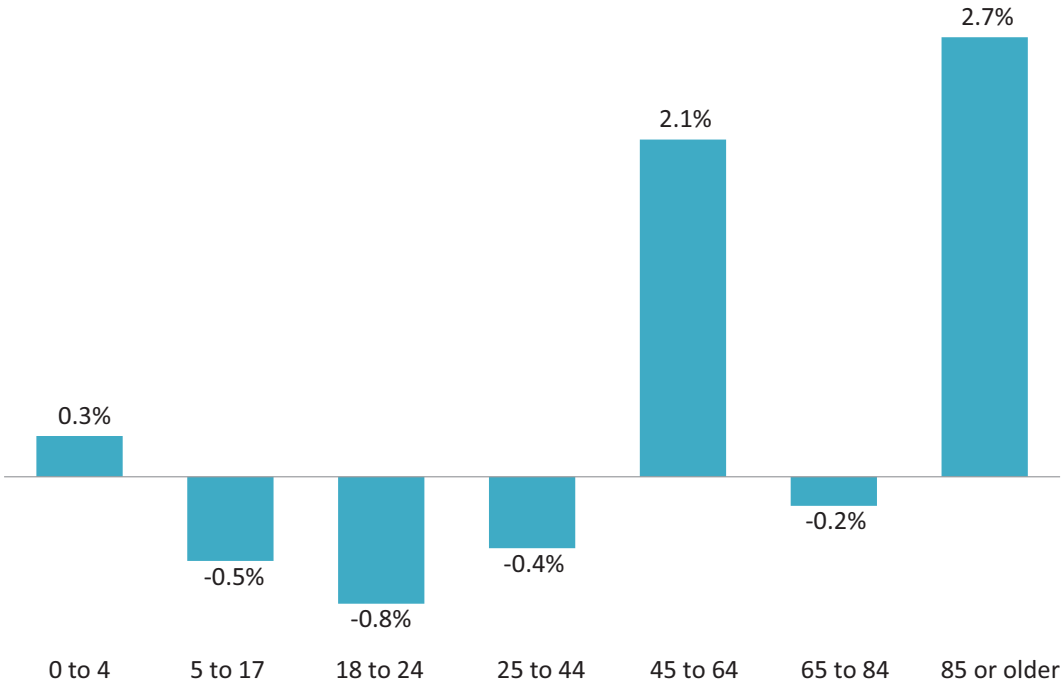
persons born after the Great Depression age into that category. The number of persons 85 and older also grew sharply between 2000 and 2010 and is projected to continue to grow.

Figure 6 provides a visual sense of the percentage changes from 2000 to 2010, projected, and Figure 7 from 2010 to 2015. The data for the two years have been standardized as annual compounded rates of change so as to make the two projection periods comparable.

The most striking outcome is the projected strong erosion in the number of school aged youths, young adults, and persons ages 25 to 44 during the 2000 to 2010 period. In contrast, over the same period, the annual rate of gain in the number of persons 45 to 64 is projected to be 2.1 percent per annum, and the growth in the number of very old citizens is 2.7 percent per year.

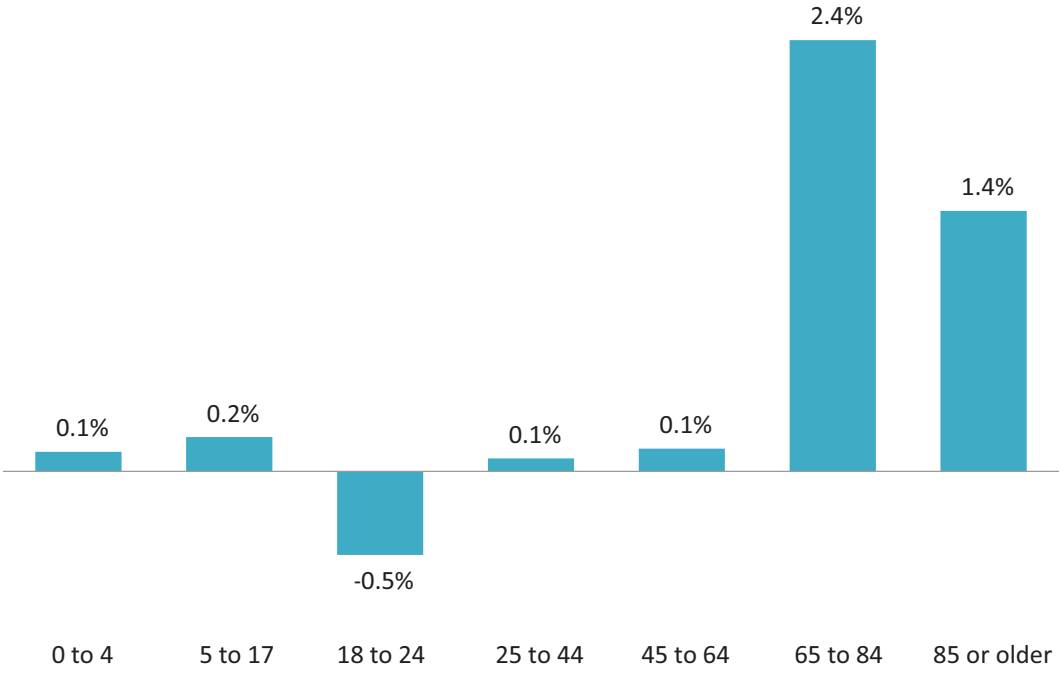
For the 2010 to 2015 period, nearly all of the categories under age 65 show either minor rates of loss or minor rates of gain. The age 45 to 64 cohort, however, is not expected to grow rapidly as its major growth period occurred during the 2000 to 2010 period. Instead, that cohort partially ages-up into the 65 to 84 cohort spurring a 1.2 percent projected annual increase in that group followed by a 0.7 percent annual rate of increase expected among the very old population. Overall, the net of all growth will strongly occur in the 65 plus age groups, and as a result, the median age of Iowans will shift upwards by 2015.

Figure 6. Compounded Annual Projected Population Change by Major Age Group, 2000 to 2010



Source: Iowa State University estimates

Figure 7. Compounded Annual Projected Population Change by Major Age Group, 2010 to 2015



Source: Iowa State University estimates

Section 1.2 The Iowa Economy

Long Term Employment Trend

Iowa has enjoyed relatively consistent employment growth, especially in the last two decades. Overall, the average rate of growth tends to emulate the national experience. One reason for Iowa's similarity to national growth is that its industrial structure over time has become more diversified. In previous decades the state had strong employment and productivity concentrations in agriculture and in manufacturing. In recent decades state employment has shifted significantly into financial activities, business services, health care, and other consumer services.

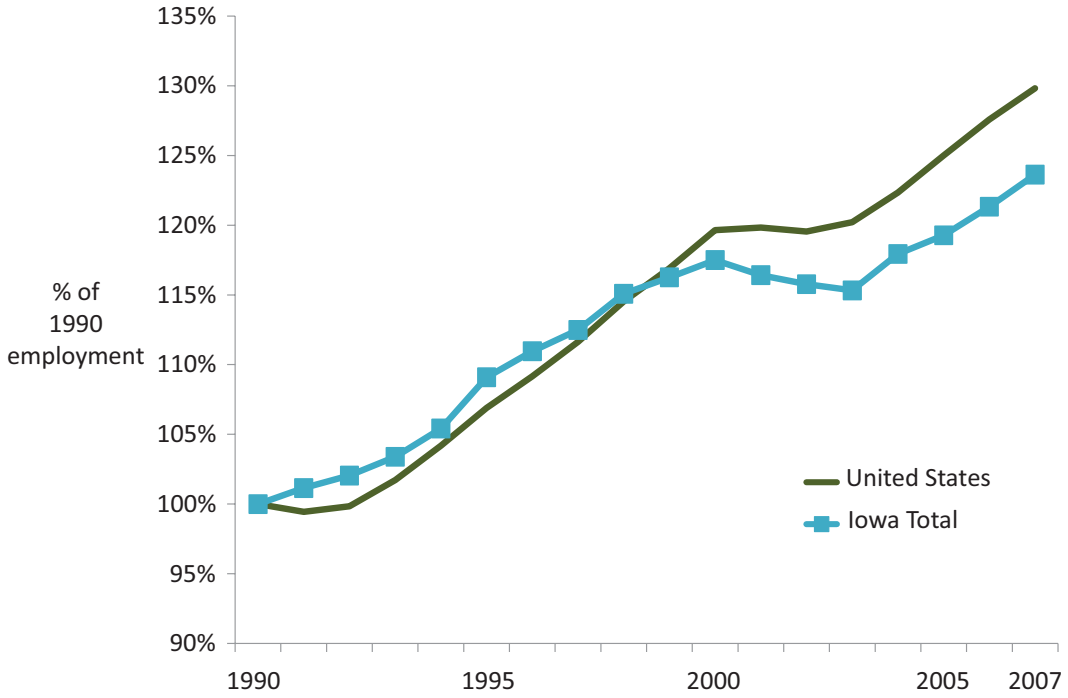
Figure 8 demonstrates that Iowa job growth matched the U.S. rate for much of the last decade but that Iowa realized a slightly more harsh job decline during the 2000 to 2001 recessionary period. Thereafter, the state resumed its similarity to the national job growth pattern. Overall, national job growth for the 1990 to 2008 period was 30 percent. For Iowa it was 23.6 percent.

Current Employment Trends by Level of Urbanization

As would have been anticipated given the population growth patterns, there are sharp variances in job growth by level of urbanization in the current decade. In Figure 9 we see the annual average rate of growth nationally through 2007 was slightly less than 1.2 percent. For Iowa it was 0.7 percent. Much like population growth, though, Iowa's metropolitan areas also had a 1.2 percent annual job growth rate – a rate similar to the national average experience. Iowa's micropolitan counties and those in the remaining rural portions of Iowa, in stark contrast, had average annual job growth of a scant 0.1 percent.

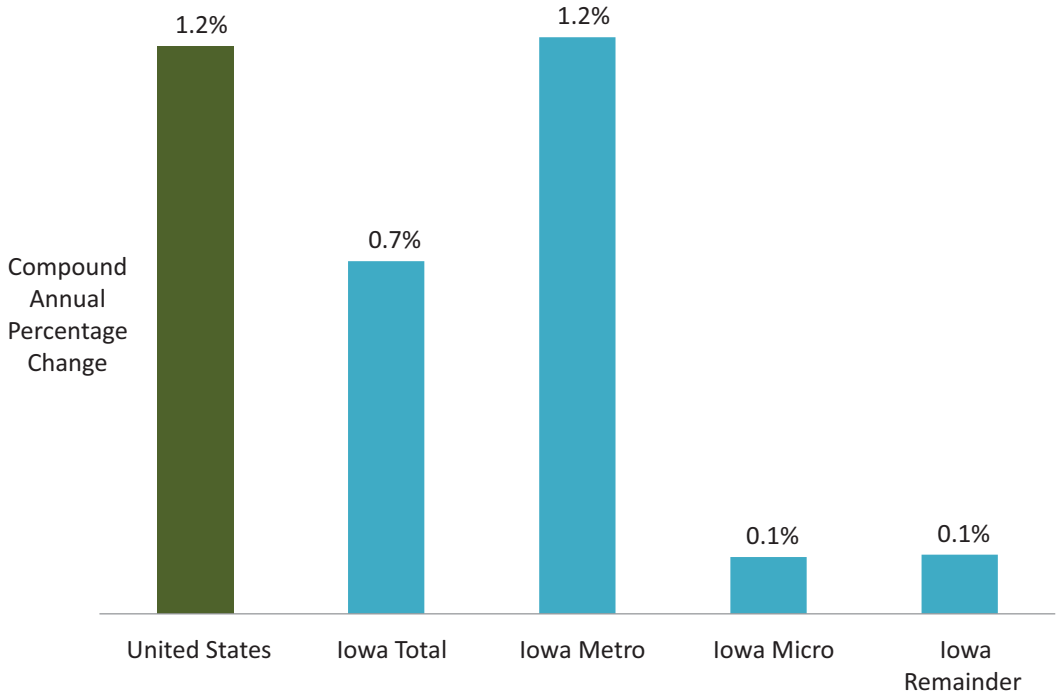
Access to jobs is a key stabilizing factor for populations and a key determinant of current and future housing needs and public goods. Owing to the combination of population declines and nearly-zero job growth in non-metropolitan areas, the data indicate that neither market nor demographic forces are sending signals for substantial new housing development across much of Iowa.

Figure 8. Employment Growth: Long-Term Trend



Source: U.S. Bureau of Economic Analysis

Figure 9. Annual Employment Growth, 2000 to 2007



Source: U.S. Bureau of Economic Analysis

Manufacturing Employment

Manufacturing jobs are an extremely important component of the Iowa economy, and they are especially important to the future fortunes of Iowa's non-metropolitan areas. Iowans are over 1.5 times more dependent on manufacturing earnings than the national norm: in 2007, 18.2 percent of Iowa earnings were from manufacturing compared to 12 percent for the U.S. They are much less important in metropolitan areas where they constituted 14.2 percent of earnings in 2007, but they are very much more important in micropolitan areas where they were nearly 30 percent of the total. Manufacturing accounts for 22 percent of earnings in the remaining Iowa counties.

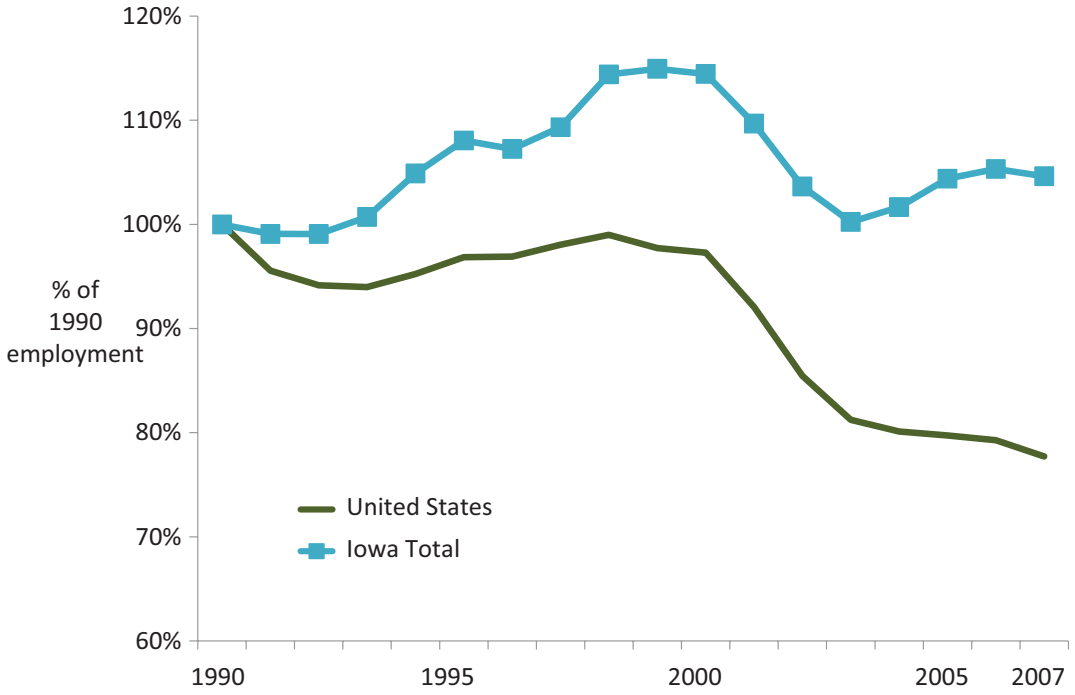
In 2007 manufacturing jobs represented slightly less than 12 percent of the state's total jobs, but manufacturing workers commanded 18.7 percent of the state's wages and salaries. The fact that the wage share was much higher than the job share indicates the relative value of manufacturing jobs. In addition to their comparatively high wages, manufacturing jobs generally come with a standard package of employee benefits.

Figure 10 shows the performance of this important sector over the past two decades. Using 1990 as the index base we see that Iowa manufacturing enjoyed strong growth before reaching a plateau at the end of the last decade. Thereafter, both U.S. and Iowa manufacturing suffered sharp job level erosions through 2003. Iowa recovered some through 2006, but the U.S. number of manufacturing jobs continued to decline, albeit at a slower pace.

Over time, the state's manufacturing job base has dispersed throughout the state, opting for nonmetropolitan locations for new and expanding firms. Manufacturing job growth has tended to focus in the state's trade centers – its micropolitan areas – and has helped to stabilize and reinforce the economies of those regions as production and key commercial activity continues to shift away from more rural places.

Overall manufacturing jobs, however, have waned of late due to the recession. While the state had a minor recovery in manufacturing jobs during the middle portion of this decade, overall manufacturing job change has been negative since 2001. Figure 11 demonstrates that the U.S. declined

Figure 10. Manufacturing Job Losses, 2001 to 2007



Source: Quarterly Census of Employment and Wages, U.S. Bureau of Labor Statistics

by -14.6 percent. Iowa in contrast had a rate of decline that was -4.0 percent. The rate of manufacturing job loss in metropolitan Iowa was slower at -2.3 percent.

The performance in nonmetropolitan Iowa, however, was mixed when compared to the state experience. Iowa's micropolitan areas had losses of -7.4 percent, with just a -3.4 percent decline posted in the remaining Iowa counties.

The sharp rate of job loss in micropolitan areas is troublesome for two important reasons. First, these jobs represent larger fractions of regional employment as those areas' economies are less diversified. Second, in the most recent recessions the number of manufacturing jobs post-recession has not risen back to pre-recession levels. That was true after the 2000 to 2001 recession, and it is expected to re-occur in the current recession.

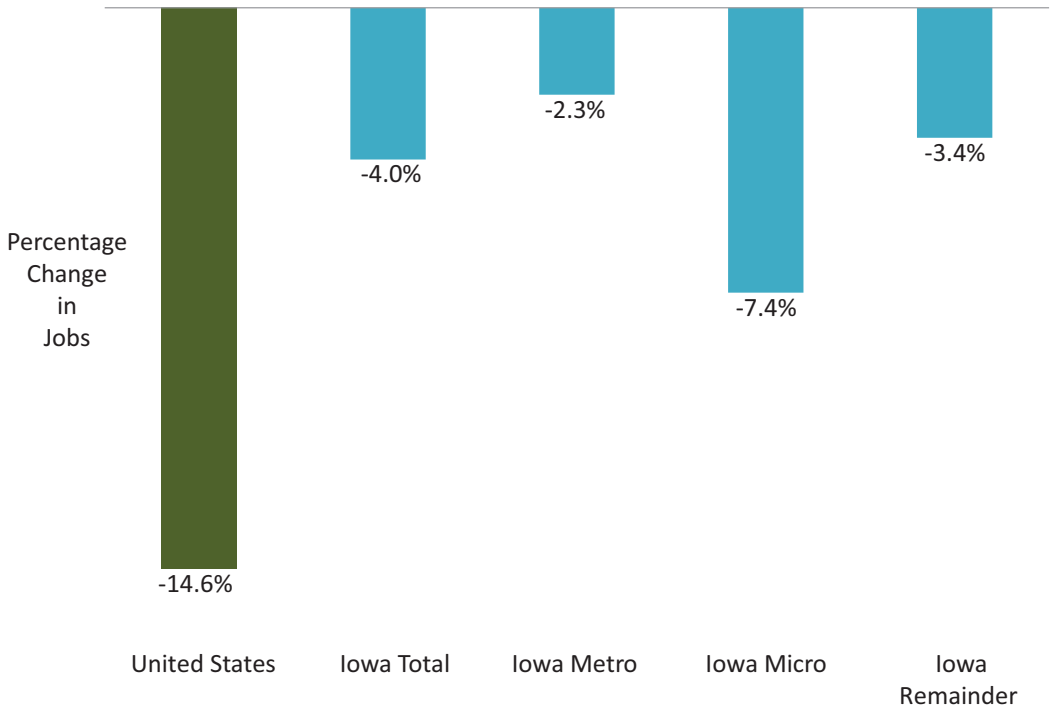
A Comparison of Population and Job Growth Current Trends by Level of Urbanization

One useful way to demonstrate change is to compare and contrast job and population change. Policymakers and community leaders often assume that positive job change leads inexorably to population growth. In United States, in 2008, there were 165 persons per 100 jobs. In Iowa there were 147 per 100 jobs. Each job, therefore, is assumed to support that worker plus someone else – a dependent spouse or children, for example.

For the state overall this decade, while jobs increased by 0.7 percent per annum, population growth was 0.3 percent. The rates were closer together and much higher for metropolitan counties. Job growth was 1.2 percent per annum, and population grew by 0.9 percent for that group.

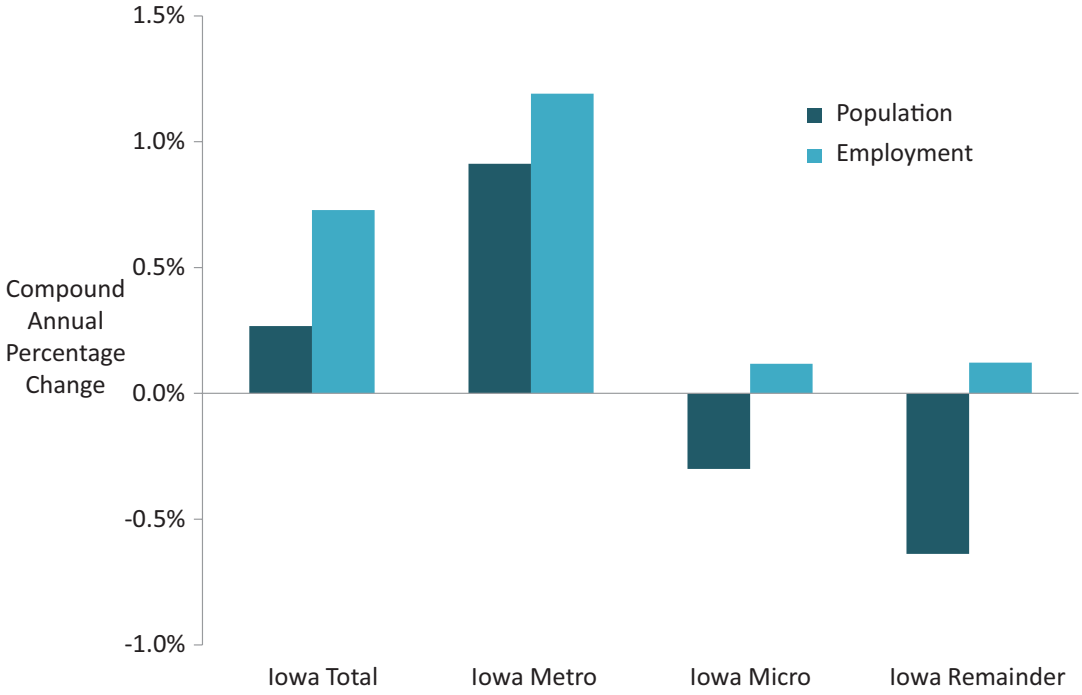
Job growth, nonetheless, did not boost population growth in either the micropolitan or the remaining Iowa counties. For those areas, net annual job growth was not sufficient to offset the components of population change which include lower birth rates because of fewer young adults, higher death rates because of higher elderly compositions, and overall net outmigration.

Figure 11. Manufacturing Job Losses, 2001 to 2007



Source: U.S. Bureau of Economic Analysis

Figure 12. Population and Employment Growth, 2000 to 2007



Source: U.S. Bureau of Economic Analysis and U.S. Census Bureau

Section 1.3 Income and Earnings

Long Term Trends in Worker Earnings

The rate and pace of earnings growth are important for standards of living to improve and the enhancement of the well-being of households. In general, if earnings grow more rapidly than average costs, all things equal, then households are better off. Consequently, if the rate of earnings change over time is positive after discounting for the effects of inflation, then we assume that workers are, on average, improving their economic standing.

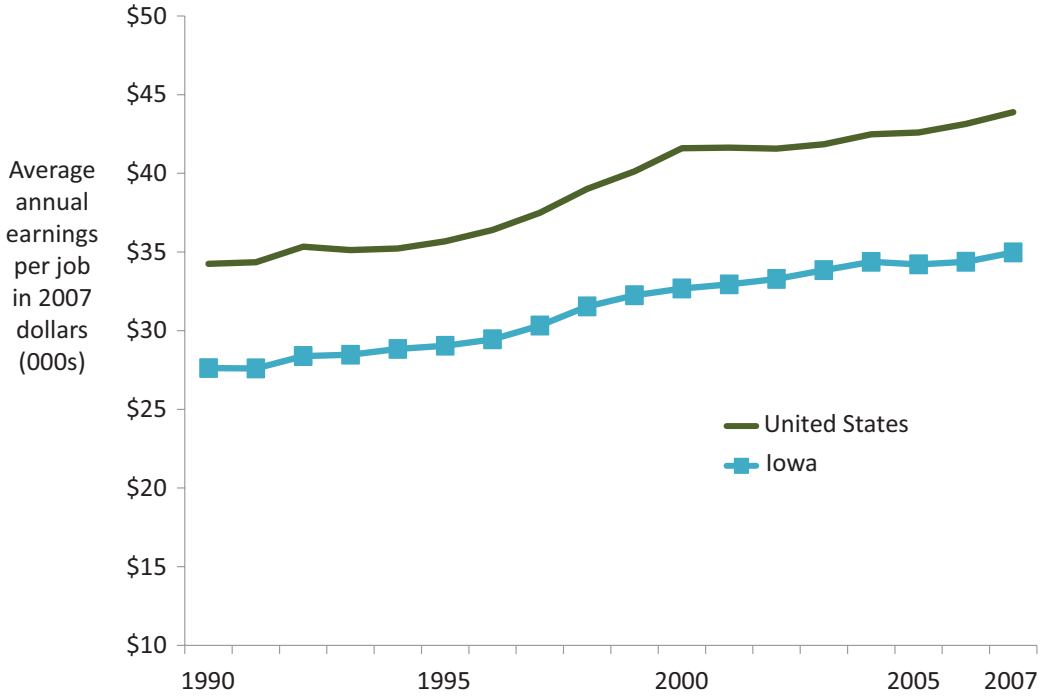
Figure 13 demonstrates that Iowa and U.S. real earnings have generally grown faster than the rate of inflation. Once the effects of inflation have been removed, the average U.S. worker had earnings of nearly $43,900 in 2007 compared to $34,300 in 1990. Iowans in 2007 realized $35,000 in earnings per job compared to $27,600 in 1990. U.S. workers realized a 27.9 percent rate of real income growth, and Iowa workers' real earnings grew by 26.8 percent.

Current Worker Earnings by Level of Urbanization

While real, or inflation adjusted, earnings have been rising over the years, the state's average earnings per job have remained around 80 percent of the national amount since the early 1990s, as demonstrated in Figure 14. Iowa's metropolitan workers earned about 87 percent of the national average, and micropolitan workers earned just under 75 percent. Those in the remaining Iowa counties have earnings levels that are two-thirds the national average.

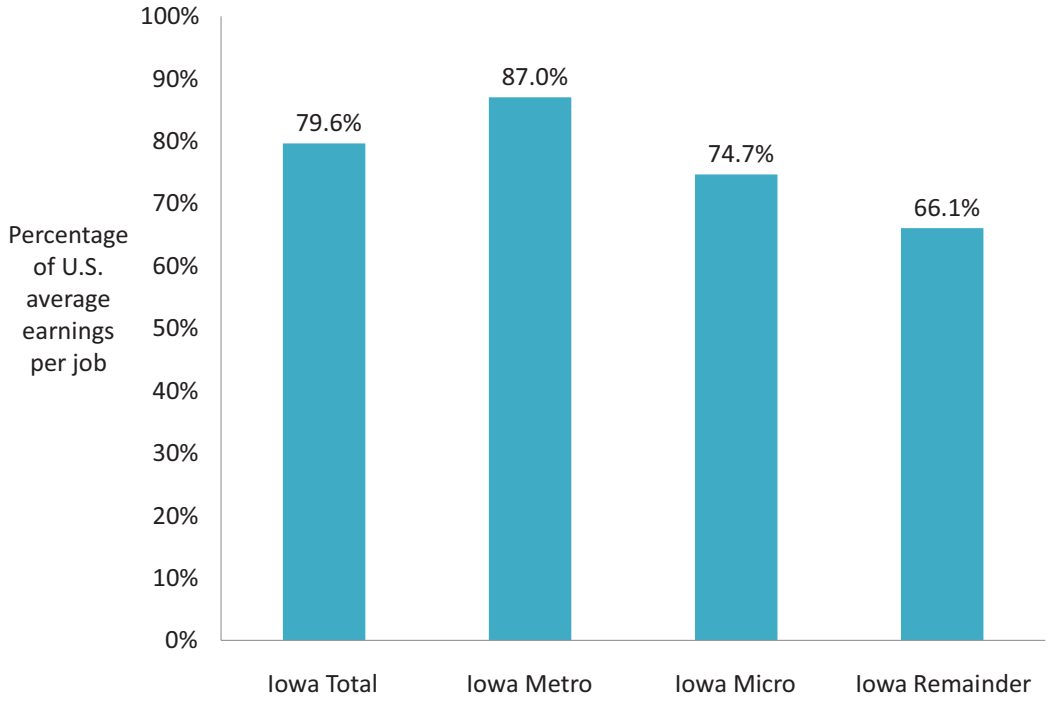
Earnings levels are important when evaluating the relative well-being of communities and Iowa households. It is important to note that there are aspects to living in Iowa that result in a lower overall cost of living. Importantly, for example, median housing values are lower. In the U.S., according to the 2005 – 2007 Public Use Microsample (PUMS) of the American Communities Survey (ACS), the median owner occupied house value was $181,800 compared to $112,600 for Iowa. The difference in annual mortgage costs at a 5 percent APR where 80 percent was financed would be slightly less than $3,600, which explains

Figure 13. Average Earnings Per Job: Long-Term Trend



Source: U.S. Bureau of Economic Analysis

Figure 14. Average Earnings Per Job Indexed to U.S. Averages, 2007



Source: U.S. Bureau of Economic Analysis

a significant portion of the difference in earnings between Iowa and U.S. workers, but it does not explain all of the difference. The cost of living difference discussion must be tempered with the realization that there are significantly higher costs in more rural areas as well where energy, transportation, and the cost of all delivered goods and services can be significantly higher than U.S. averages.

Dependence on Farm Earnings by Level of Urbanization

Iowa is an important farm state, ranking number one or two in corn, soybean, hog, and layer production annually, and Iowans have a much higher dependence on farm profitability than the national norm: Iowa as a state is 8 times more dependent on farm earnings than the national average, as revealed in Figure 15. In 2007, according to the U.S. Bureau of Economic Analysis (BEA), 4.8 percent of Iowa earnings from work came from farming compared to only 0.6 percent for the nation.

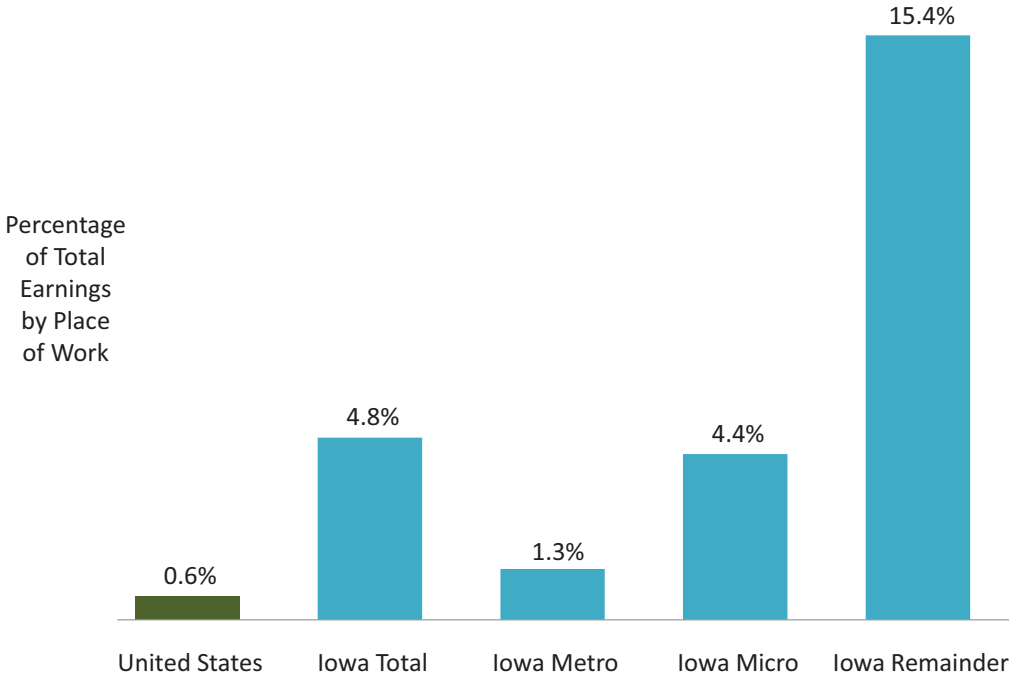
As would be expected, and by definition, the importance of farm earnings rises as the level of urbanization decreases. Farm earnings are just 1.3 percent of the total in Iowa's metropolitan counties, 4.4 percent in Iowa's micropolitan cities, but rise to 15.4 percent in Iowa's remaining counties.

While farm earnings are important for the state overall and more specifically for Iowa's more rural areas, the number of farmers is declining at a steady rate. For the 2000 through 2008 period, Iowa lost 7,739 farm proprietors, a reduction of 8.1 percent. This slow but consistent reduction in farm proprietors also yields a slow and steady movement of farm households out of on-farm homes.

Transfer Incomes Long-Term Trend

There are three primary sources of income. Earnings are the wages and salaries generated from work plus the normal returns to sole proprietors for their management and ownership. Earnings also include the value of employer contributions to retirement, mandatory payroll taxes, and health insurance. Income from investments is the next source, and it is composed of dividends, interests, and rents. This is considered passive income in that the recipient is not considered a worker. The

Figure 15. Dependence on Farm Earnings, 2007



Source: U.S. Bureau of Economic Analysis

last category involves transfers to individuals from state and local governments.

Transfer payments, according to the U.S. BEA, are the retirement and disability payments that the federal government makes to individuals, income maintenance payments (food stamps, supplemental security incomes, and family income assistance), medical payments (Medicare and Medicaid), unemployment benefits, aid to veterans, and federal aid in support of education (grants primarily).

Figure 16 indicates that Iowa has a greater level of transfer payment dependence than the U.S. average owing in large part to the state's larger share of elderly residents than the national norm. Importantly for the nation and the state, our dependence has increased this decade from around 14 percent of income to close to 16 percent in recent years.

Persons that depend on transfers for the bulk of their incomes will nearly by definition have issues associated with housing affordability as many transfers are either income triggered or determined because of disability or old age.

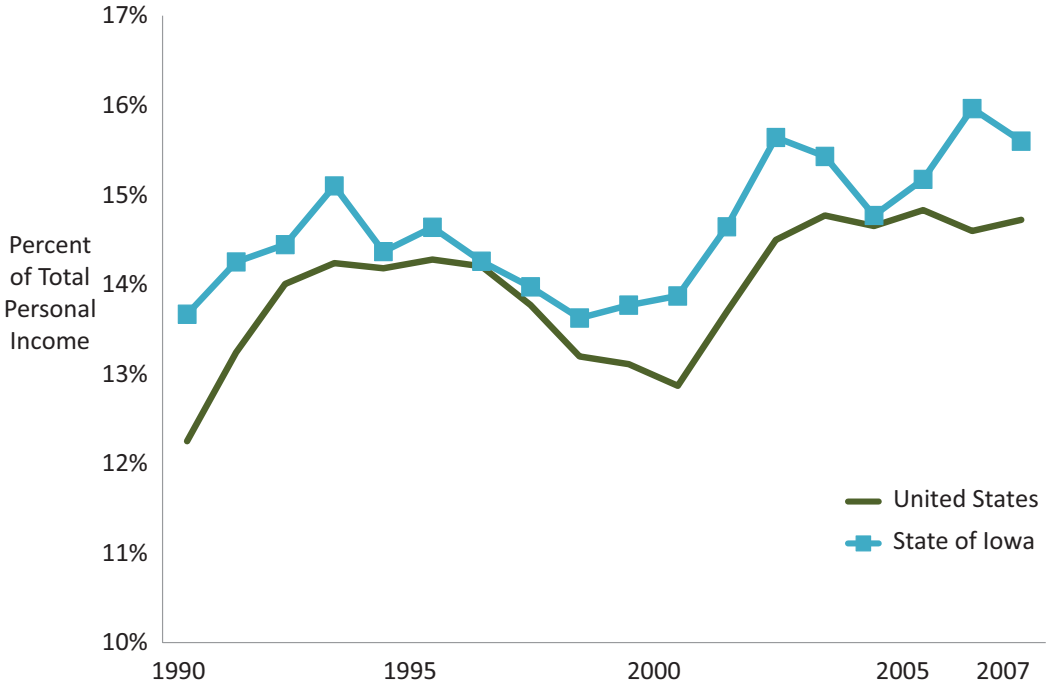
Transfer Incomes by Level of Urbanization

Dependence on transfers varies quite strongly between more urban areas and the remainder of the state according to the data in Figure 17. While the state fraction in 2007 was 15.6 percent, it was 13.3 percent in its metropolitan areas, a rate that is lower than the federal average. In its micropolitan counties, however, 19.1 percent of incomes came from transfers. In the remainder of the state it was 18.8 percent.

There are two issues at work here. First, overall earnings are much lower in micropolitan and in the remainder of the state. That fact alone reduces the denominator (total personal income) in these calculations. Second, however, both the micropolitan counties and the remainder of the state house a disproportionate fraction of the state's elderly, while its metropolitan areas have disproportionate shares of citizens requiring general income maintenance assistance. In short, the composition of transfer recipients differs substantially among levels of urbanization.

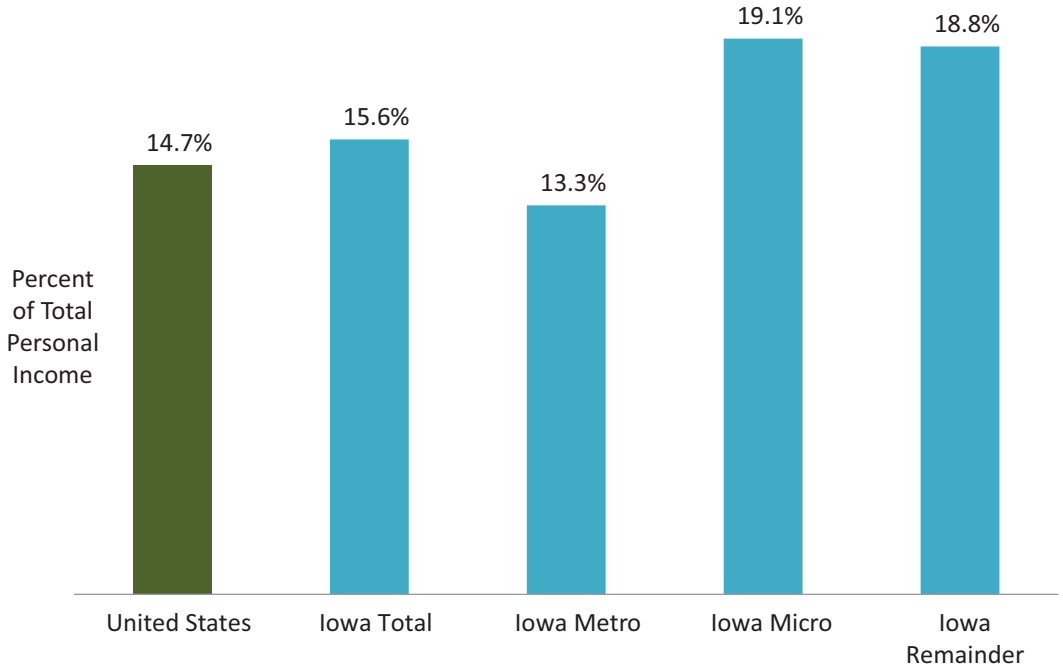
Recipients of transfer payments, regardless of their age, racial, or other compositions, have

Figure 16. Transfer Payment Dependence: Long-Term Trend



Source: U.S. Bureau of Economic Analysis

Figure 17. Transfer Payment Dependence, 2007



Source: U.S. Bureau of Economic Analysis

much higher housing assistance needs than the general population. Accordingly, the incidence of transfer payments either as a fraction of total income in a region, or the total value per capita, for example, is a useful tool for targeting social assistance resources.

Household Income by Race or Ethnicity

In the simplest terms, a household is a person or persons residing within a housing unit of some type. A household may be a family household, which is primarily determined by the presence of adults with related children, and a non-family household where the persons residing in the household are not related. There are also blends of households containing both related and non-related members.

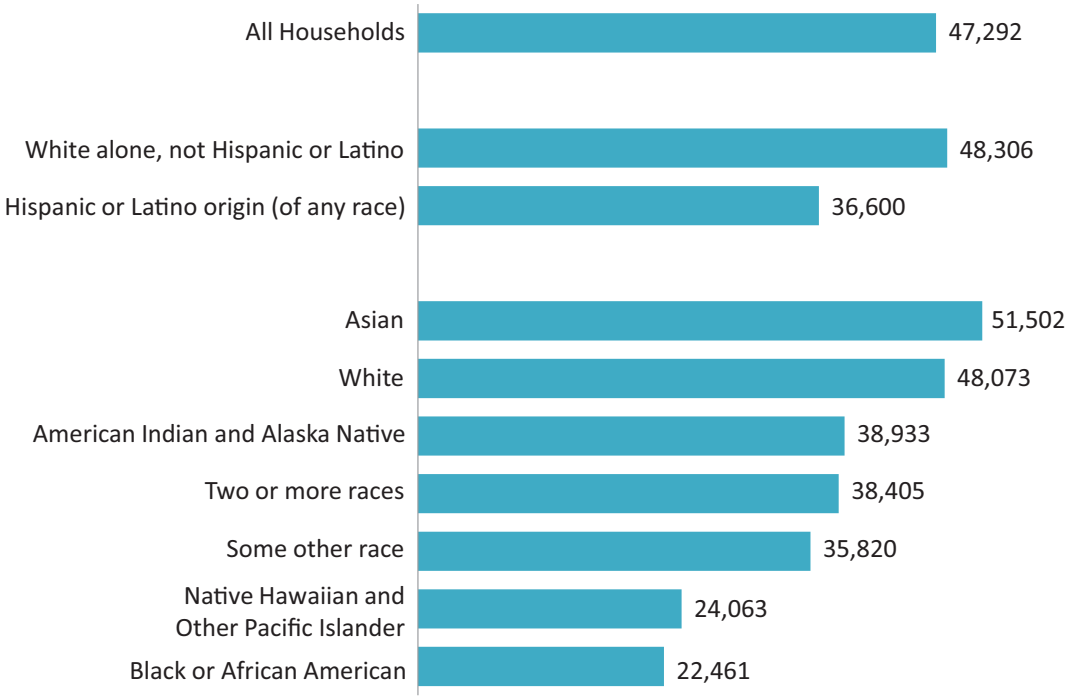
An important aspect of household income regarding the homeownership or housing affordability issue is which groups or characteristics of the population align with the state median value and which diverge. The first assessment in Figure 18 is household income by race or ethnicity as reported from the American Community Survey of the U.S. Census.

For 2007, Iowa household median family income was $47,292. A median value means half of all Iowa households fell below and half fell above that value. Iowa's Hispanic or Latino households' median incomes were 23 percent less than the state value. The highest values were recorded among Asian households at $51,502, and the lowest was among Black or African American households at $22,461 – 57 percent less than the state value.

Household Income by Age of Householder

Over the life of a working career, incomes tend to rise until retirement. That pattern is borne out by the information in Table 7. In 2007, Iowa's young householders, those ages 15 to 24 had median incomes that were just 54 percent of the state value, as would be expected among young workers. As the age group increases, so too does income. The 25 to 44 age group earned 14 percent more than state median value, the next older group ages 45 to 64 earns 26 percent more than the state median, and elderly households' incomes were just 62 percent of the state value.

Figure 18. Iowa Household Income in 2007 by Race or Ethnic Category



Source: 2005-2007 American Community Survey, U.S. Census Bureau

Table 7. Median Household Income by Age of Householder

Age of Householder	Household Income in 2007	Percent of State Value
15 to 24 years	$25,670	54%
25 to 44 years	53,858	114%
45 to 64 years	59,575	126%
65 years or over	29,228	62%

Source: 2007 American Community Survey, U.S. Census Bureau

Household Income by Family Characteristics

The next comparison in Table 8 looks at income for family households. Married couple families had the most income in 2007 at $66,853, a value 41 percent higher than the state median. Family households with or without children averaged about 25 percent more incomes than the state value. Single family householders fared more poorly. In the instance of male householders with no wife present, their earnings were 19 percent less than the state value, and in female headed households with no husband present, the value was 44 percent less than the state amount.

Table 8. Median Household Income by Type of Family

Type of Family	Household Income in 2007	Percent of State Value
Families with own children under 18	$59,337	125%
Families with no children under 18	59,774	126%
Married-couple families	66,853	141%
Male householder, no wife present	38,208	81%
Female householder, no husband present	26,359	56%

Source: 2007 American Community Survey, U.S. Census Bureau

Poverty Incidences by Level of Urbanization

The absence of adequate income to sustain a family results in poverty. Poverty is defined by the federal government, and the criteria for falling into poverty are functions of both family size as well as a calculation of the minimum income needed to sustain either families or individuals. Current poverty guidelines are displayed in Table 9. A family of three, for example with an income from all sources less than $18,310 would be in poverty, whereas a family of eight has a poverty threshold of $37,010.

Iowa has persistently had poverty rates for both the entire population and for children that are lower than the national average. Children are an important consideration, as the presence of children in a family is the primary determinant of a poverty classification. Where the U.S. overall rate was 13 percent in 2007, Iowa's was 11 percent, as displayed in Figure 19. The U.S. rate for children was 18 percent, while Iowa's was 13.7 percent.

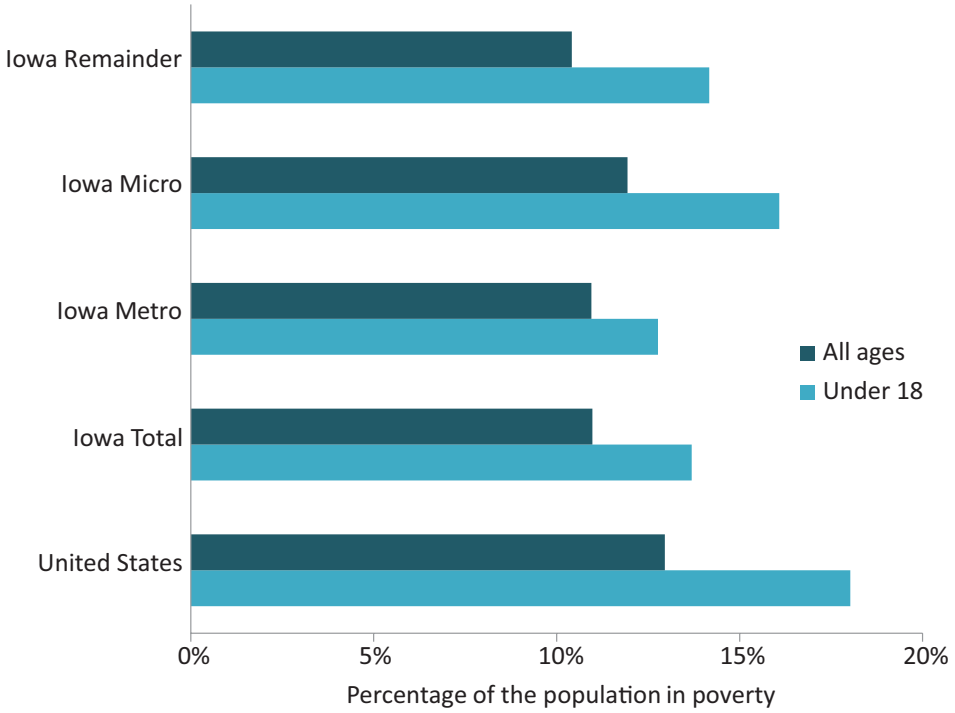
Table 9. The 2009 Poverty Guidelines for the 48 Contiguous States and the District of Columbia by Persons in Family

Family Size	Poverty guideline
1	$10,830
2	14,570
3	18,310
4	22,050
5	25,790
6	29,530
7	33,270
8	37,010

Source: Federal Register: January 23, 2009 (Volume 74, Number 14)

There are important differences evidenced in poverty by level of urbanization, as displayed in Figure 19. For the entire population, poverty rates are slightly higher in the micropolitan counties, and slightly lower in the metropolitan areas. Childhood poverty was highest in Iowa's micropolitan counties at 16.1 percent, and lowest in its metropolitan areas at 12.8 percent.

Figure 19. Estimated Poverty Rates by Age, 2007



Source: Small Area Income Poverty Estimates, U.S. Census Bureau

Section 1.4 Current Key Economic Issues and Projections

Unemployment Rate Long Term Trend

The labor force is composed of persons that have jobs, and those that are not working but are actively seeking jobs. The latter group is classified as officially unemployed for government statistical purposes. Persons who are not working or are not seeking work are classified as not in the labor force.

Unemployment rates are tracked over time as an indirect indication of regional, state, or national economic wellbeing. During recessionary periods unemployment increases; as economies recover, unemployment declines.

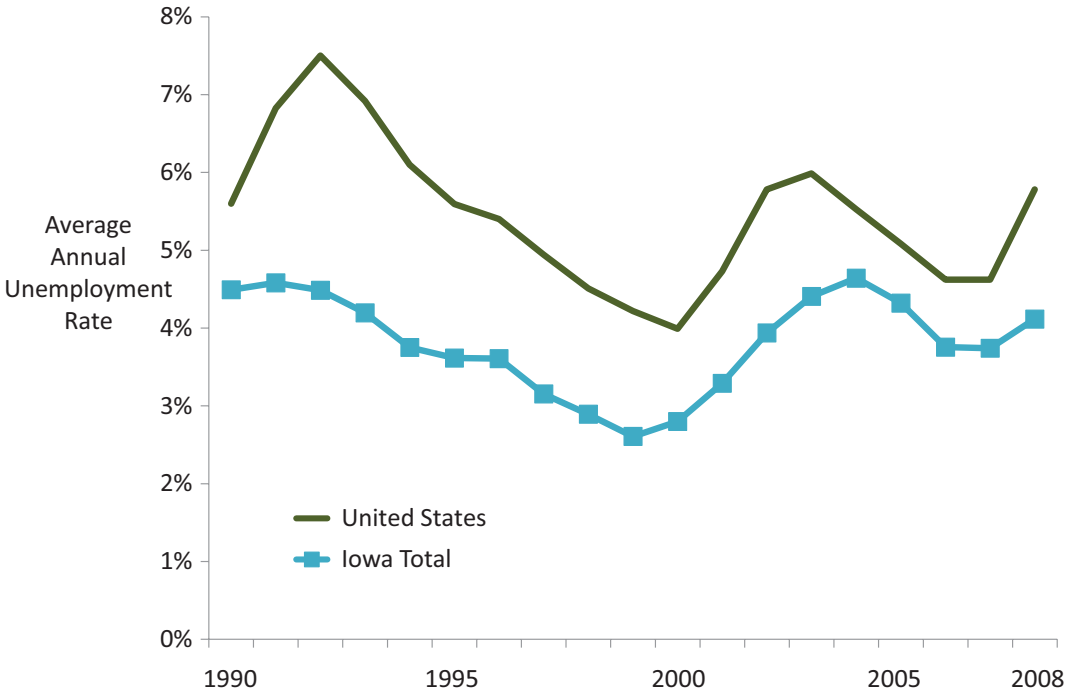
Figure 20 displays Iowa and national unemployment rates since 1990. It is initially apparent that the Iowa rate is significantly below the national rate – on average, a much smaller fraction of Iowa's labor force is unemployed at any given time. The movements in the unemployment rate, however, mirror the national pattern closely. After the 2000 to 2001 recession, unemployment continued to grow in Iowa through 2004 – a full year longer than the national experience. In the current recession, Iowa's rate is moving in lock step with the nation's rate.

Iowa's unemployment is lower than the national average for two important reasons. First, Iowans participate in the labor force at a higher rate than the national norm, plus they are more likely than their national counterparts to hold multiple jobs. Second, owing to the overall slow growth in jobs in the state, it has out-migrated "slack" in its labor force to areas that historically have higher growth prospects.

Unemployment Rate Monthly Trend by Level of Urbanization

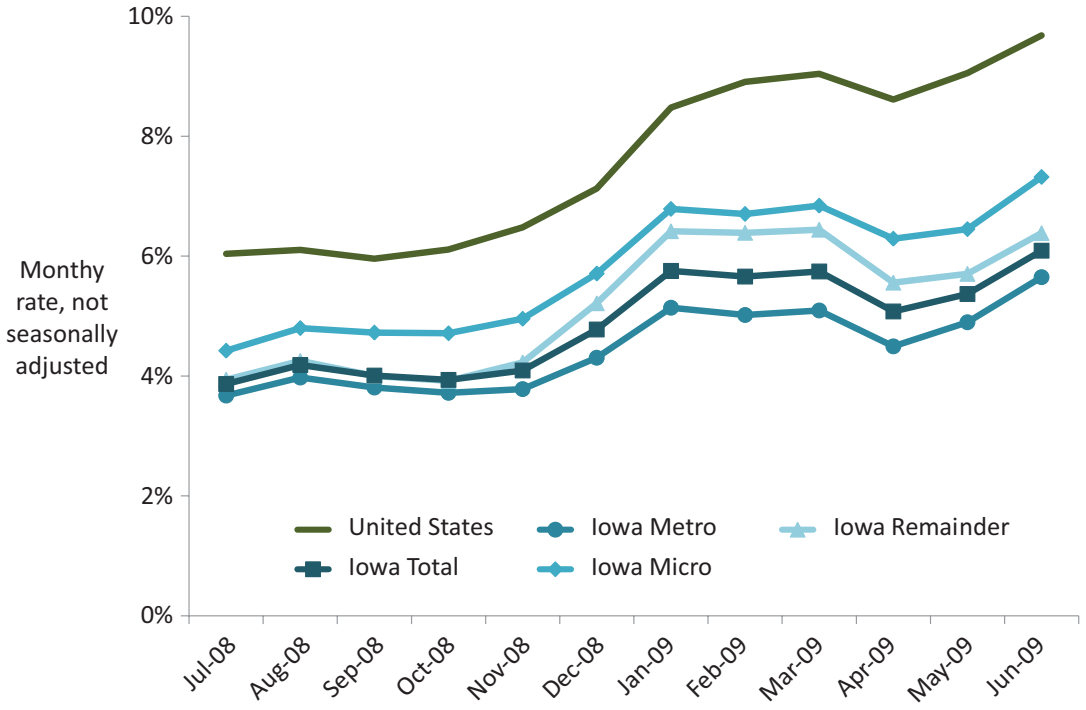
Iowa and the nation were technically declared to be in a recession in December of 2007. The impacts and recovery from this recession will likely carry forward beyond the technical declaration that it has ended. It was noted in the previous display that Iowa unemployment follows major national patterns. That is also the case by level of urbanization. The level of unemployment, however, is much lower across the board than the national

Figure 20. Unemployment Rate: Long-Term Trend



Source: U.S. Bureau of Labor Statistics

Figure 21. Unemployment Rate, 2008-2009



Source: Local Area Unemployment Statistics, U.S. Bureau of Labor Statistics

average, as has just been discussed, for all levels of urbanization in the state.

The June, 2009, U.S. unemployment rate was 9.7 percent. Iowa had a significantly lower rate of 6.1 percent. Iowa metropolitan counties had a 5.6 percent rate, but the rate for micropolitan areas was 7.3 percent. These recent patterns are all displayed in Figure 21.

The higher unemployment rate for micropolitan areas underscores those areas' vulnerabilities in the current recession: they are undergoing more stress, and their recovery prospects will lag metropolitan counties. A large fraction of Iowa's remaining counties depend significantly on jobs in micropolitan counties, so declines in micropolitan areas influences the well-being of surrounding counties as well.

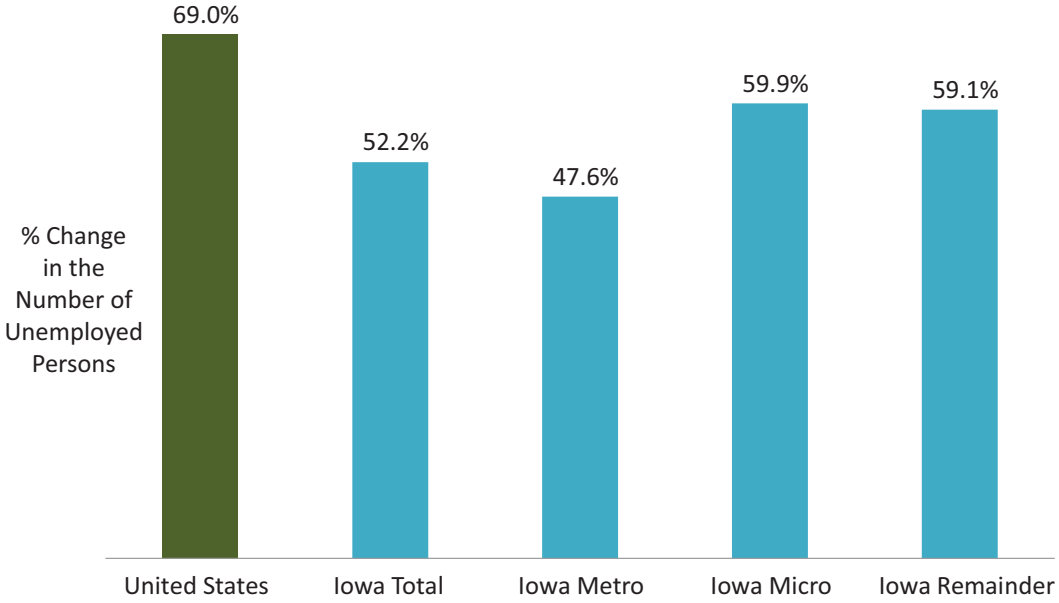
Change in Unemployment Monthly Trend by Level of Urbanization

Recessionary forces and across the board declines in jobs have pushed the number of unemployed persons up sharply in the nation and in Iowa. It is important to monitor the rate of increase in the number of unemployed persons because those populations depend on social programs to assist them during recessions. Unemployment assistance programs provide counter-cyclical remedies to business cycle fluctuations that help maintain nutrition, income, housing, and energy purchases. It is important to remember, however, that not all unemployed persons receive unemployment benefits. That is especially true for persons that had only worked part-time or who had seasonal employment.

It was already noted that Iowa has a much lower rate of unemployed persons than the national average. The recent rate of increase in the number of unemployed persons, however, is quite substantial and warrants attention. The pattern for Iowa is displayed in Figure 22.

Nationally, the number of unemployed persons jumped by 69 percent between June 2008 and June 2009. Iowa's total rose by 52 percent, its metros by 47.6 percent, its micropolitan areas by 60 percent, and its remaining counties by 59 percent.

Figure 22. Year-Over-Year Percentage Change in Unemployed Persons, June 2008 to June 2009



Source: Local Area Unemployment Statistics, U.S. Bureau of Labor Statistics

Growth in these populations creates demand for, primarily, state government-supplied services to include unemployment insurance, child medical assistance for qualifying families, and food stamps. There will also be a need driven increase in housing assistance. Local governments are less capable of providing counter-cyclical services and are not a source of significant ameliorative aid during economic downturns.

Industrial Outlook: Industrial Job Projections through 2016

The Iowa Department of Workforce Development produces estimates of future occupational demand. The most recent estimates are for the 2006 through the 2016 period. These projections will not reflect the current recessionary contraction, and they therefore must be considered in that light. These projections estimated industrial job growth in Iowa would be 195,690 over that period, a rate of 1.1 percent annually. Again, this rate is much in excess of the projected population growth of 0.4 percent per annum.

Table 10 gives the projections by category. Health care industries dominate the grouping, and a majority of the industries listed demand well educated workers. These top 15 industrial groups (out of 95) constituted more than 75 percent of the expected job growth among all industries. Of this group, 10 are projected to have rates of annual growth in excess of the state average. The highest rate of growth among this group is in social assistance, followed by amusement and recreation industry jobs, which include Iowa's gaming industry.

Occupation Projections through 2016

The Iowa Department of Workforce Development produces estimates of future occupational demand as well. As with industrial job projections, the most recent estimates are for the 2006 through the 2016 period. For the projection period, occupations are expected to grow at a 1.08 percent annual rate. This is a very optimistic scenario considering Iowa's population through 2008 is estimated to have grown by just 0.3 percent annually, and it is projected to grow by 0.4 percent annually from 2010 through 2015. These projections do not incorporate impacts from recessionary conditions and therefore must be viewed in that light.

Table 11 lists major groupings of occupations ranked by projected total openings. By major category, the top five categories of expected occupation growth are in office and administrative support, sales and related, food preparation and serving, production workers, and transportation

Table 10. Industrial Job Growth Projections for Iowa by Top 15 Industry Group Gains, 2006 to 2016.

	Change, 2006 to 2016	Annual Rate of Growth
Total All Nonagricultural Industries	195,690	1.1%
Administrative and Support Services	16,065	2.4%
Educational Services	14,830	0.9%
Nursing and Residential Care Facilities	12,455	2.2%
Food Services and Drinking Places	11,825	1.2%
Ambulatory Health Care Services	11,510	2.3%
Professional, Scientific, and Technical	10,610	2.4%
Social Assistance	9,870	3.4%
Self Employed & Unpaid Family Workers	9,830	0.7%
Insurance Carriers and Related	8,690	1.9%
Hospitals	8,030	1.2%
Specialty Trade Contractors	7,875	1.6%
Truck Transportation	7,055	2.1%
Local Government, Excluding Education	6,870	1.1%
Amusement, Gambling, and Recreation	6,300	3.2%
Credit Intermediation and Related	6,210	1.5%

Source: Iowa Department of Workforce Development

and material moving jobs. Very low growth is expected in legal, farm, sciences of all types, architects and engineers, and community and social services.

Highest expected annual growth rates are expected in health care support, computer and math jobs, community and social service, health care practitioners and technicians, and personal care and services. The lowest growth rates are expected among production jobs, transportation and material moving, and management jobs.

Table 12 lists the top 10 detailed occupational growth categories by number of annual openings. Some jobs have high turnover, like cashiers, and therefore the number of annual openings is high even if the overall profession is not expected to grow by much. Other jobs have low turnover, and the annual openings are reflective of both attrition as well as expected change in overall demand. Of the list, only the sixth, registered nurses, requires either an associates or a bachelors degree.

Table 13 displays the occupations with expected fastest rates of growth. Among these, there are more that would command post-secondary educations, to include computer engineers, marriage and family therapists, veterinary technologists and technicians, pharmacy technicians, medical assistants, and network systems and data communication analysts.

In comparing Table 12 and Table 13 it appears that numerical job growth will not emphasize higher levels of education, but occupations that have higher education demands will have higher rates of expected growth.

Table 11. Projected Iowa Occupation Growth by Major Occupational Category

Occupational Title	2006-2016 Employment Change	Annual Openings	Rank	Annual Growth Rate	Rank
Total, All Occupations	188,285	58,400		1.08%	
Office & Administrative Support Occupations	23,255	7,930	1	0.95%	17
Sales & Related Occupations	18,275	7,330	2	1.02%	16
Food Preparation & Serving Related Occupations	17,990	6,250	3	1.37%	9
Production Occupations	7,130	4,760	4	0.41%	21
Transportation & Material Moving Occupations	11,890	4,265	5	0.87%	19
Education, Training, & Library Occupations	12,215	3,360	6	1.18%	12
Management Occupations	-240	3,050	7	-0.01%	22
Healthcare Practitioners & Technical Occupations	15,380	3,010	8	1.94%	4
Construction & Extraction Occupations	9,845	2,485	9	1.16%	13
Business & Financial Operations Occupations	11,815	2,350	10	1.73%	6
Personal Care & Service Occupations	9,480	2,265	11	1.77%	5
Building & Grounds Cleaning & Maintenance Occupations	9,270	1,915	12	1.63%	8
Installation, Maintenance, & Repair Occupations	7,600	1,870	13	1.13%	15
Healthcare Support Occupations	10,815	1,560	14	2.34%	1
Computer & Mathematical Occupations	6,540	1,310	15	2.29%	2
Protective Service Occupations	3,700	1,060	16	1.65%	7
Arts, Design, Entertainment, Sports, & Media Occupations	2,615	975	17	0.93%	18
Community & Social Services Occupations	5,330	960	18	2.16%	3
Architecture & Engineering Occupations	2,200	635	19	1.22%	10
Life, Physical, & Social Science Occupations	1,565	465	20	1.20%	11
Farming, Fishing, & Forestry Occupations	650	365	21	0.53%	20
Legal Occupations	965	245	22	1.13%	14

Source: Iowa Department of Workforce Development

Table 12. Top 10 Projected Occupation Growth in Ranked by Total Annual Openings, 2006 through 2016

	2006-2016 Projected Employment Change	Total Projected Annual Openings
Retail Salespersons	7,300	2,235
Cashiers	1,520	2,135
Waiters & Waitresses	2,990	1,675
Truck Drivers, Heavy & Tractor-Trailer	7,390	1,495
Customer Service Reps	6,860	1,355
Registered Nurses	7,230	1,250
Combined Food Preparation & Serving Workers, Including Fast Food	5,910	1,175
Office Clerks, General	4,805	1,085
Janitors & Cleaners, Except Maids & Housekeeping Cleaners	4,160	930
Laborers & Freight, Stock, & Material Movers, Hand	1,045	900

Source: Iowa Department of Workforce Development

Table 13. Top 10 Projected Occupations by Annual Growth Rates, 2006 through 2016

	2006-2016 Projected Employment Change	Annual Projected Growth Rate
Gaming Surveillance Officers & Gaming Investigators	170	6.4%
Home Health Aides	4,295	4.3%
Computer Software Engineers, Applications	1,470	4.3%
Network Systems & Data Communications Analysts	1,175	4.2%
Gaming Supervisors	230	3.7%
Personal & Home Care Aides	2,095	3.6%
Marriage & Family Therapists	125	3.6%
Pharmacy Technicians	1,130	3.5%
Veterinary Technologists & Technicians	160	3.4%
Medical Assistants	890	3.3%

Source: Iowa Department of Workforce Development

Section 2. Housing and Homeless Needs Assessment

This section provides an assessment of housing and homeless needs as required by the U.S. Department of Housing and Urban Development (HUD). Needs are defined using a broad range of measures that describe characteristics of families experiencing problems with housing affordability or quality, people who require supportive services either in their homes or institutions, and individuals and families who are experiencing chronic or temporary homelessness.

- Section 2.1 investigates the incidence of housing problems experienced by Iowa's families, with a focus on the affordability and safety of the housing units they rent or own. Housing problems are identified on the basis of family income levels, housing costs relative to income levels, and the physical condition of housing. This section also includes an examination of lead-based paint hazards in the state's housing stock.

- Section 2.2 explores in more detail the housing-related needs of several special population sub-groups that require special supportive housing or housing-related services, or that demonstrate economic characteristics that place them at higher risk of experiencing housing problems compared to the overall population. Housing needs and resources available to the elderly population, persons with disabilities, selected racial and ethnic minority groups, the foreign-born population, persons living with HIV/AIDS, and others are examined in this section.
- Section 2.3 deals specifically with the issue of homelessness, with a detailed discussion of the needs of persons experiencing homelessness and persons at risk of homelessness.

This assessment draws from various federal and state data sources. The Comprehensive Housing Affordability Strategy (CHAS) data set from HUD and other 2000 Census data from the U.S. Census Bureau provided baseline housing and demographic data in high levels of detail.

Information from the U.S. Census Bureau American Community Survey (ACS) provided current data on general housing, demographic, and economic characteristics of various population groups. More detailed measures of housing conditions and needs for specific population groups were compiled using ACS Public Use Micro-Sample (PUMS) data set for Iowa. In most instances, measures derived from ACS data are reported using ranges of values rather than single estimates. These ranges reflect the margins of error inherent in the sampling of the ACS and give use our statistical lower and upper boundaries for confidence using a 90 percent probability that the ACS sample reflects the Iowa population.

Information about housing-related services and needs within the state were obtained from the Iowa Department on Aging, the Iowa Department of Human Services, the Iowa Department of Education, the Iowa Department of Public Health, the Iowa Department of Inspections and Appeals, the Iowa Finance Authority, and other state agencies. Direct consultation with service providers in these and other agencies and organizations also helped to inform the identification of housing needs, barriers, and resources in Iowa. Interview summaries are included as an Appendix to this report.

Section 2.1 Statewide Housing Problems

Housing problems are identified and evaluated using a combination of factors such as comparatively low income levels, housing costs that consume a high fraction of household income, and substandard physical housing conditions. The following standard definitions are employed:

- Household income levels are measured in comparison with the median values for the surrounding area. Households with income levels that are lower than 30 per-

cent of the median family income (MFI) in the area are classified as extremely low income households. Low income households have income levels between 30 percent and 50 percent of the area MFI. Moderate income households have income levels between 50 percent and 80 percent of the area MFI.

- Housing cost burden is determined by calculating monthly gross rent or selected monthly owner costs as a percentage of monthly household income. If the housing costs exceed 30 percent of income, the household is classified as cost-burdened. Severe cost-burden is defined as having housing costs that are 50 percent or more of household income.

- Substandard housing conditions include over-crowding or a lack of complete plumbing or kitchen facilities.

Housing Problems by Family Type and Income Level (2000)

HUD provides a highly detailed data set that allows for the identification of specific housing problems experienced by various types of households at different income levels. This assessment uses a custom, cross-tabulated data set that was specially compiled by the Census Bureau using data from the decennial count of the U.S. population in 2000. This tabulation has not been updated since that last effort, and housing policy analysts still must rely on those older data for detailed assessments of housing needs by family type and income level.

Table 14 and Table 15 show the number and types of households with housing problems for renter and owner households, respectively, from those year 2000 compilations. In both tables, the family types include elderly households with one or two persons, small families with two to four related individuals, large families with five or more related individuals, and other households. The tables describe the percentage of each family or household type meeting at least one of the housing problem conditions described above. Additional detail is included for the percentage of households that are cost-burdened and severely cost-burdened.

Compared to the overall population, Iowa's minority population groups demonstrate a higher likelihood of experiencing housing problems. Table 16 identifies the incidence of housing problems for the following racial and ethnic minority groups: Black or African American Alone, not Hispanic or Latino; Asian Alone, not Hispanic or Latino; Native American Alone, not Hispanic or Latino; and Hispanic or Latino of any race. The table values show the percentage of each minority group's population that falls within particular categories of need. Categories where the minority group percentage exceeds that for the total population by 10 percentage points or more indicate areas of need. Each of the minority groups demonstrates at least one area of need. A later section entitled "Minority Group Populations" discusses the characteristics and housing needs of Iowa's minority groups in more detail.

Current Estimates of Housing Problems by Family Type and Income Level

Using more recent, but less detailed, sources of housing and income data from the 2005-2007 American Community Survey (ACS) allows a more current snapshot of housing needs across the state of Iowa. Table 17 summarizes the incidence of cost burden by income level for renter, owner, and all households in Iowa. Because the ACS data are not available in sufficient detail to determine area median family income levels, an alternative income scheme is applied. The table shows households by three different income levels: those with incomes below 100 percent of the federal poverty level for a family that size, those with incomes between 100 to 200 percent of the federal poverty level, and those with incomes at or above 200 percent of the poverty level.

Table 18 shows estimated numbers of households and the percentage that are cost-burdened for one-person households, family households with five or more related members, and households that are headed by an unmarried female who has children under 18 years of age. Among these groups, the incidence of housing cost burden is highest for single mothers, with 49 to 54 percent

Table 14. Housing Problems: Renter Households

Household Type	Elderly	Small Related	Large Related	Other	Total Renter
Household Income <=50% MFI	36,254	34,525	6,960	51,505	129,244
Household Income <=30% MFI	18,901	17,900	2,935	29,665	69,401
% with any housing problems	49.8	78.9	88.6	76.2	70.2
% Cost Burden >30%	49.2	77.3	77	75.2	68.7
% Cost Burden >50%	30.3	56.8	51.8	58.1	49.9
Household Income >30% to <=50% MFI	17,353	16,625	4,025	21,840	59,843
% with any housing problems	45.4	58	65.2	59.9	55.6
% Cost Burden >30%	44.6	54.1	42.4	58.1	52
% Cost Burden >50%	14.4	7.3	5.3	11.5	10.7
Household Income >50 to <=80% MFI	12,520	26,275	6,149	33,910	78,854
% with any housing problems	23.7	15.8	31	16.9	18.7
% Cost Burden >30%	22.7	10.1	5.4	15.3	14
% Cost Burden >50%	6.2	0.3	0.3	0.7	1.4
Household Income >80% MFI	12,169	47,014	7,785	42,665	109,633
% with any housing problems	8.3	3.9	22.7	3.2	5.5
% Cost Burden >30%	6.5	0.7	0.8	0.9	1.4
% Cost Burden >50%	1.5	0.1	0.1	0.1	0.2
Total Households	60,943	107,814	20,894	128,080	317,731
% with any housing problems	34.9	27.6	42.6	33.4	32.3
% Cost Burden >30	33.9	23.9	20.9	31.7	28.8
% Cost Burden >50	15.1	10.7	8.4	15.6	13.4

Source: 2000 CHAS Data Table, U.S. Department of Housing and Urban Development

experiencing housing costs that exceed 30 percent of income.

Current Estimates of Housing Problems by Geographic Area

The following data are organized by Public Use MicroSample region (PUMS). There are 19 PUMS regions in Iowa, which are usually multicounty areas that contain a minimum number of people in order to maximize the statistical reliability of survey data. A significant number of owner occupied households across the state experience housing cost burden. By PUMS region however no region has more than 26 percent of its total owner occupied households experiencing housing cost burden.

The darker portions of the state in Figure 23 illustrate areas where the percentage of housing cost burden is highest, that is, areas where owner costs are greater than 30 percent of household income. Eastern Iowa around the Dubuque area, the Cedar Rapids/Iowa City corridor, and Des Moines all exhibit relatively high incidence of housing cost burden for homeowner households. The northwest and western portion of the state demonstrate much less housing cost burden relative to the rest of the state.

There are greater ranges of percentages of cost burdened renters in Iowa's regions than homeowners, as illustrated in Figure 24. The Iowa City area, given its student population and the demand for rental housing, has 56.5 percent of its renters experiencing housing cost burden.

Table 15. Housing Problems: Owner Households

Household Type	Elderly	Small Related	Large Related	Other	Total Owner
Household Income <=50% MFI	67,711	25,420	7,342	17,153	117,626
Household Income <=30% MFI	25,204	9,660	2,410	8,219	45,493
% with any housing problems	63.5	76.8	84.6	71.2	68.9
% Cost Burden >30%	62.9	76.1	80.3	70	67.9
% Cost Burden >50%	34.4	59.7	62.2	55.3	45
Household Income >30% to <=50% MFI	42,507	15,760	4,932	8,934	72,133
% with any housing problems	27	61.8	71.1	56.1	41.2
% Cost Burden >30%	26.5	60.6	57.3	54.8	39.6
% Cost Burden >50%	9.6	25.5	18.4	24.4	15.5
Household Income >50 to <=80% MFI	61,340	49,104	14,394	22,623	147,461
% with any housing problems	12.2	32.7	37.3	35.6	25.1
% Cost Burden >30%	11.8	31.4	23.8	34.6	23
% Cost Burden >50%	3.2	6.7	3.9	7	5
Household Income >80% MFI	117,824	329,460	57,994	61,089	566,367
% with any housing problems	4.1	6	11.9	9.8	6.6
% Cost Burden >30%	3.8	5.4	5.2	9.1	5.5
% Cost Burden >50%	0.6	0.6	0.6	0.8	0.6
Total Households	246,875	403,984	79,730	100,865	831,454
% with any housing problems	16.1	13.1	22.3	24.7	16.3
% Cost Burden >30	15.7	12.4	14.1	23.8	14.9
% Cost Burden >50	6.3	3.7	4.1	8.7	5.1

Source: 2000 CHAS Data Table, U.S. Department of Housing and Urban Development

Table 16. Housing Problems by Racial or Ethnic Group

Category of Need	Black Non-Hispanic	Asian Non-Hispanic	Native American Non-Hispanic	Hispanic	Total Population
Renter Households					
Very Low Income Renters (<50% MFI)	58.3	46.8	56.7	42.4	40.7
Renters with Any Housing Problem	48.4	46.6	45.3	51.8	32.3
Owner Households					
Very Low Income Owners (<50% MFI)	26.1	10.6	26.9	18.3	21.5
Owners with Any Housing Problem	27.5	26.5	25.9	37.9	16.3

Source: 2000 CHAS Data Table, U.S. Department of Housing and Urban Development

Table 17. Current Estimates of Cost Burden for Renters and Owners by Household Income Level, 2005-2007

Household Type	Estimated # of Households	% with Cost Burden >30%
Renters	**316,540 - 329,568**	**37.7% - 40.0%**
Income <100% of poverty	85,164 - 91,498	74.1% - 77.9%
Income 100% to 200% of poverty	91,127 - 99,137	45.8% - 49.9%
Income >=200% of poverty	135,414 - 143,768	7.9% - 10.5%
Owners	**876,449 - 891,105**	**18.8% - 19.9%**
Income <100% of poverty	46,202 - 51,230	75.5% - 80.2%
Income 100% to 200% of poverty	126,038 - 133,324	43.2% - 46.9%
Income >=200% of poverty	698,331 - 712,429	10.1% - 11.0%
All Households	**1,203,131 - 1,210,531**	**24.0% - 25.1%**
Income <100% of poverty	133,179 - 140,915	75.1% - 78.2%
Income 100% to 200% of poverty	219,724 - 229,902	44.7% - 47.8%
Income >=200% of poverty	837,961 - 851,981	9.9% - 10.7%

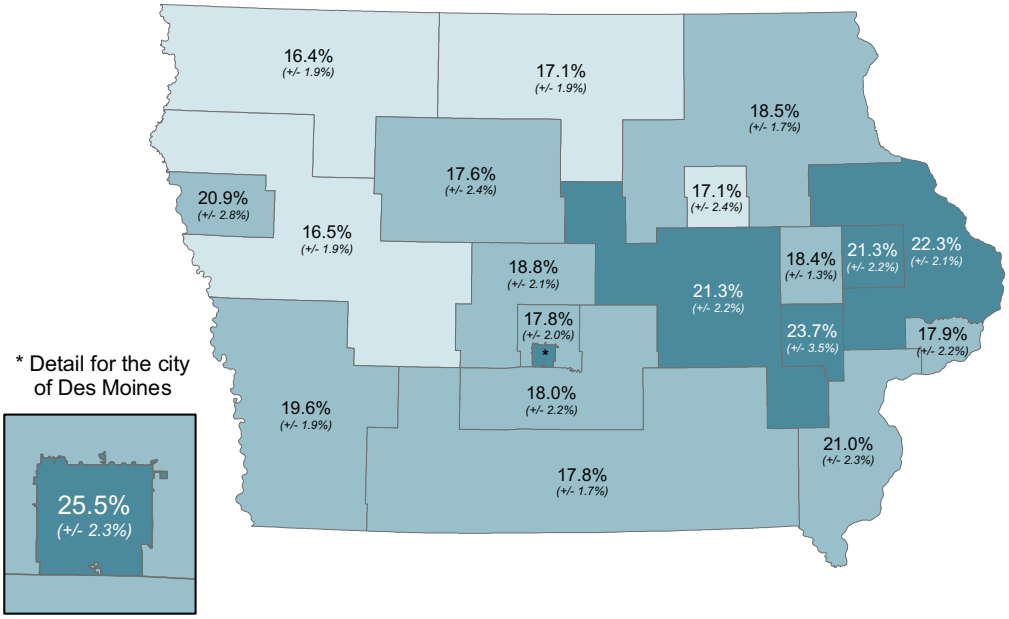
Source: 2005-2007 American Community Survey Public Use Microsample Data, U.S. Census Bureau

Table 18. Current Estimates of Cost Burden by Household or Family Type and Income Level, 2005-2007

Household Type	Estimated # of Households	% with Cost Burden >30%
1-Person Households	**339,346 - 349,594**	**36.1% - 38.5%**
Income <100% of poverty	56,042 - 61,740	74.8% - 79.9%
Income 100% to 200% of poverty	88,733 - 96,119	51.4% - 55.5%
Income >=200% of poverty	189,550 - 196,756	16.3% - 18.4%
Large Families	**87,592 - 93,272**	**19.7% - 23.5%**
Income <100% of poverty	8,736 - 11,426	71.3% - 82.6%
Income 100% to 200% of poverty	19,171 - 22,375	27.9% - 37.1%
Income >=200% of poverty	57,051 - 62,105	7.2% - 9.7%
Single Females with Own Children	**71,786 - 79,348**	**49.2% - 54.2%**
Income <100% of poverty	26,848 - 31,552	76.3% - 81.1%
Income 100% to 200% of poverty	21,192 - 25,586	44.6% - 53.8%
Income >=200% of poverty	21,070 - 24,886	16.6% - 23.3%

Source: 2005-2007 American Community Survey Public Use Microsample Data, U.S. Census Bureau

Figure 23. Cost-Burdened Homeowners, 2005-2007

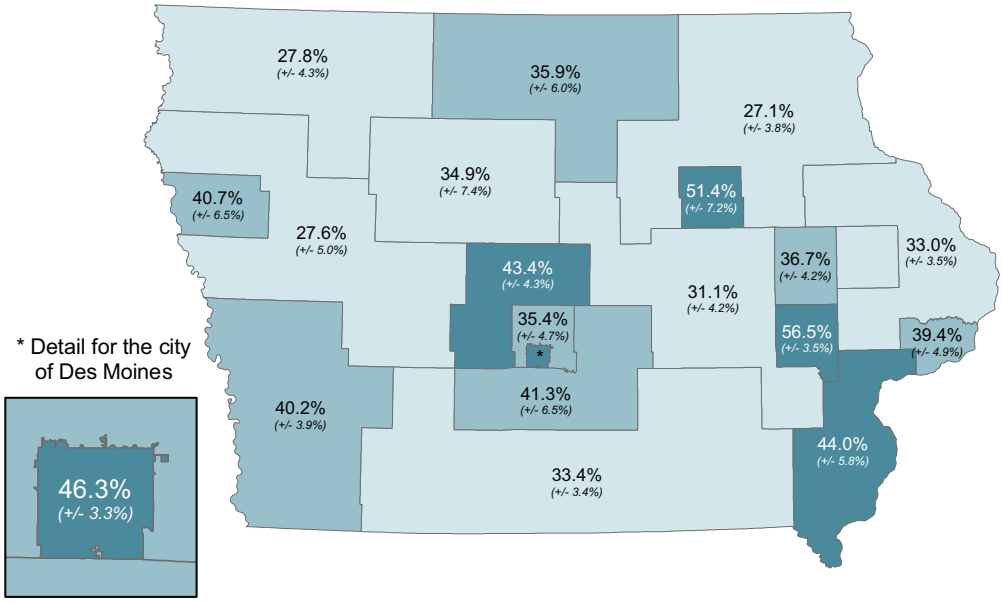


Percentage of households with monthly owner costs greater than 30% of household income

- 16.4 to 17.4 percent
- 17.4 to 21.3 percent
- 21.3 to 25.5 percent

Source: 2005-2007 American Community Survey Public Use Microsample Data, U.S. Census Bureau

Figure 24. Cost-Burdened Renters, 2005-2007



Percentage of households with gross rent greater than 30% of household income

- 27.1 to 34.9 percent
- 34.9 to 42.7 percent
- 42.7 to 56.6 percent

Source: 2005-2007 American Community Survey Public Use Microsample Data, U.S. Census Bureau

While not as high percentage wise, the region encompassing Ames and Story County also exhibits higher rates of renter housing cost burden due in large part to the Ames area college population. The Des Moines metro and surrounding region also shows significant housing burden with 46.3 percent of renter households in Des Moines having housing cost burden and 35-41 percent in surrounding areas having rental cost burden. Southeast Iowa and southwest Iowa also have higher rates of housing cost burden than other areas of the state for renters.

Lead-Based Paint Hazards

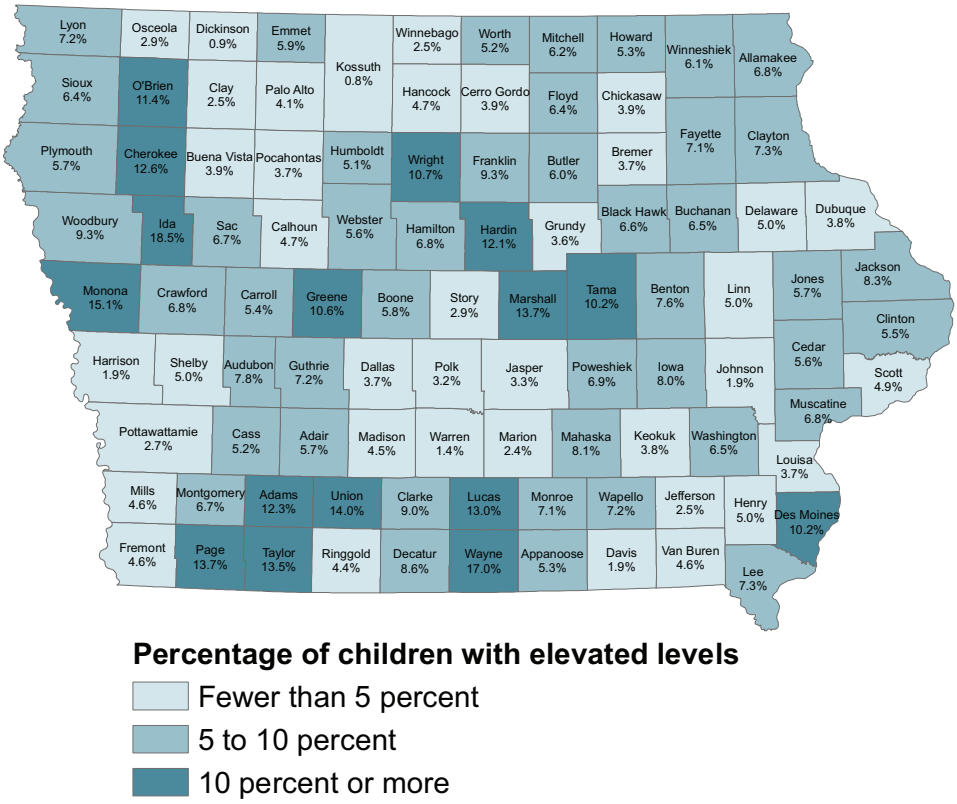
HUD requires the Consolidated Plan to address the prevalence of lead-based paint hazards in the state's housing stock and the risk to low-income households. This section discusses lead-based paint hazards, the prevalence of homes with lead-paint in Iowa, and the incidence of lead poisoning among Iowa's children.

Lead Poisoning

Lead adversely affects nearly all organ systems in the body. It poses an especially high risk to the developing brains and nervous systems of children under the age of six. Very high levels of lead in a child's blood can result in severe brain damage or death. Blood levels as low as 10 micrograms per deciliter (µg/dL) can impair a child's intelligence, hearing, and growth. The Centers for Disease Control and Prevention have established the value of 10 µg/dL as the threshold for lead poisoning in children.

Effective lead-poisoning prevention and testing programs are important because most lead-poisoned children demonstrate no visible symptoms and harmful exposures may go undetected. The Iowa Department of Public Health tracks and reports the results of blood lead testing for Iowa's children, which is required for all children covered by Medicaid and recommended for all children under the age of six. Among Iowa children who were born during 2001-2002, 5.6

Figure 25. Elevated Levels of Blood Lead Among Children Born 2001-2002



Source: 2009 Iowa Health Fact Book, University of Iowa and Iowa Department of Public Health

percent of those tested had levels exceeding 10 micrograms per deciliter (µg/dL). Figure 25 shows the percentage by county of children with blood lead levels exceeding the CDC threshold. In 16 counties, more than 10 percent of the children who were tested had levels that exceeded the threshold. Another 46 counties had between 5 to 10 percent of children with lead poisoning.

Lead-Based Paint Hazards

Lead-based paint and lead-contaminated house dust and soil are the most common high-dose sources of lead exposure for U. S. children.[1] Young children in homes with lead-based paint may become lead-poisoned when they ingest paint chips, house dust or soil, or exterior soil. This can occur either by putting the materials directly in their mouths or putting their hands in their mouths after handling the materials.

The mere presence of lead paint in a home does not necessarily constitute a health hazard. The U.S. Department of Housing and Urban Development defines lead-based paint (LBP) hazard based on specific thresholds for the surface area and condition of deteriorated paint, dust-lead loadings on floors or window sills, levels of soil lead in children's play areas, and concentrations of lead in other bare soil. A 2001 national survey of lead in housing found that an estimated 25.5 percent of homes in the United States have a significant LBP hazard, compared to the 38 percent of homes that contain lead-based paint.[2]

Older, poorly-maintained homes with cracked or peeling lead-based paint pose the greatest health risk to children and adults. Remodeling or painting efforts in older homes may also disturb lead paint. While homes built before 1940 have the highest likelihood of containing lead-based paint hazards, homes built during the period from 1940-1980 may pose a risk as well. Homes built after 1980 pose a very low risk because the U.S. Consumer Product Safety Commission lowered the legal maximum lead content in most kinds of paint to a trace amount in 1978.[3]

The 2001 national survey of homes tested for LBP hazards found that 67 percent of homes built before 1940 had significant LBP hazards. The incidence dropped to 51 percent for homes built between 1950 and 1959, and to 10 percent for homes built between 1960 and 1977. These percentages and their confidence intervals are summarized in Table 19.

Because LBP hazards can only be determined by physical testing, the actual number of homes in Iowa that present a lead hazard must be estimated.

Table 19. Prevalence of Housing Units with Significant Lead-Based Paint (LBP) Hazards in the United States

Construction Year	Percentage of Units with Significant LBPs	Lower 95% Confidence Interval	Upper 95% Confidence Interval
1978-1998	1%	0%	4%
1960-1977	10%	1%	19%
1940-1959	51%	39%	63%
Before 1940	67%	50%	84%

Source: "National Survey of Lead and Allergens in Housing, Volume I: Analysis of Lead Hazards, Final Report, Revision 6.0,"

1 "Preventing Lead Poisoning in Young Children," A Statement by the Center for Disease Control and Prevention, August 2005, U.S. Department of Health and Human Services, http://www.cdc.gov/nceh/lead/publications/PrevLeadPoisoning.pdf, accessed 10/2/09

2 Clickner, Robert P., et al, "National Survey of Lead and Allergens in Housing, Volume I: Analysis of Lead Hazards, Final Report, Revision 6.0," prepared for the Office of Lead Hazard Control, U.S. Department of Housing and Urban Development; April 18, 2001; http://www.nmic.org/nyccelp/documents/HUD_NSLAH_Vol1.pdf, accessed October 8, 2009.

3 "What You Should Know About Lead Based Paint in Your Home: Safety Alert," Document #54, U.S. Consumer Product Safety Commission, http://www.cpsc.gov/CPSCPUB/PUBS/5054.html, accessed 10/2/09.

Table 20. Estimated Number of Iowa Housing Units With Significant LBP Hazards*

	Rental Units			Owner Units		
	Estimate	Lower 95% CI	Upper 95% CI	Estimate	Lower 95% CI	Upper 95% CI
State Total	100,708	69,139	132,276	287,181	200,968	373,394
By County Type						
Iowa Metro	49,502	32,984	66,020	128,562	88,581	168,542
Iowa Micro	20,323	14,326	26,320	58,676	41,419	75,933
Iowa Remainder	30,883	21,829	39,936	99,943	70,968	128,918
By Household Income Level						
Extremely Low Income (<30% MFI)	20,524	13,834	27,214	19,810	14,168	25,452
Low Income (30% to 50% MFI)	18,799	12,793	24,806	30,563	21,772	39,355

Sources: "National Survey of Lead and Allergens in Housing, Volume I: Analysis of Lead Hazards, Final Report, Revision 6.0," Office of Lead Hazard Control, U.S. Department of Housing and Urban Development, 2001; and 2000 CHAS Data Table, U.S. Department of Housing and Urban Development

Based on the national percentages of homes with LBP hazards in Table 19 and the age composition of Iowa's housing stock, an estimated 387,888 housing units in Iowa have significant LBP hazards. The estimated distribution of these units by tenure and county type is displayed in Table 20. Estimates are also shown for the number of extremely low and low income households living in homes with significant LBP hazards.

Prevalence of Lead-Based Paint in Iowa's Housing Stock

As Iowa's housing stock continues to age, the incidence of hazards from deteriorating lead paint will likely increase. The prevalence of lead-based paint may be used to develop measures of potential risk from LBP hazards, even if the hazards are not yet present. In general, the higher likelihood that homes built before 1950 contain lead-based paint, combined with possible physical deterioration associated with their age, puts these pre-1950 homes in a "high-risk" category for exposure to LBP hazards. Many homes built between 1950 and 1980 also contain lead-based paint; however, their relatively newer condition puts them in a category of "moderate risk" for exposure to LBP hazards. U.S. Census data show that nearly 39 percent of Iowa's total housing stock was built before 1950, and another 41 percent was built from 1950 to 1980. This translates to a total of 445,060 units with a high risk and another 470,800 units with a moderate risk for exposure to LBP hazards.

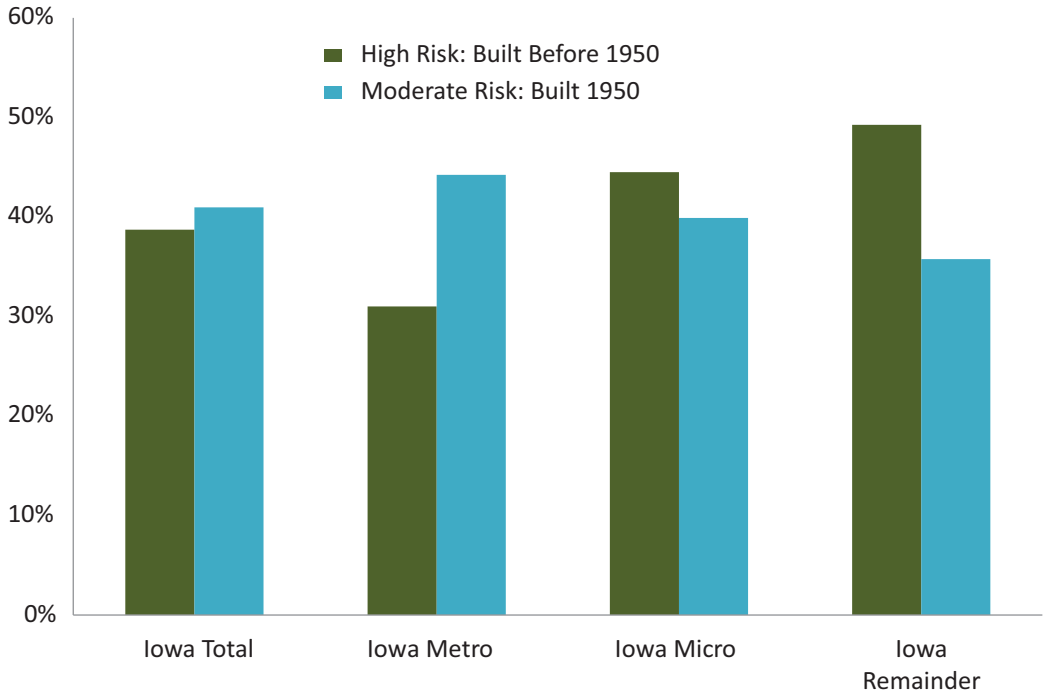
A relatively lower fraction (31 percent) of the housing stock in the state's metropolitan counties falls into the high risk category of units built before 1940. The fraction in Iowa's micropolitan counties was higher at 44 percent, and counties in the remainder of the state averaged 49 percent. Figure 26 illustrates the percentage of the total housing stock by period built for the state and the three county groups.

Table 21 and Table 22 provide more detailed estimates of the number of units with high and moderate risk of lead-based paint hazards by county type. Table 21 describes the number and percentages of owner units, while Table 22 shows the same information for rental units. Both tables also show the percentage of the at-risk units that housed low-income households with children under the age of 6 years in the year 2000.

A slightly larger fraction of Iowa's owner housing stock (39.5 percent) has a high likelihood of

*The Lower 95 percent confidence interval (CI) and the upper 95 percent confidence interval function the same way as the margins of error that were explained previously. In this instance, given the sample size involved, there is a 95 percent probability that the true LBP hazards in rental units for the state range between the values of 69,139 and 132,276 with an estimate value in the midpoint of that range.

Figure 26. Percentage of All Housing Stock That Might Contain Lead Paint by County Type, 2000



Source: 2000 CHAS Data Book, U.S. Department of Housing and Urban Development

containing lead-based paint (39.5 percent) compared to its rental housing stock (36.6 percent). Counties that do not fall within a metropolitan or micropolitan area have the highest percentage of housing units in this high risk category, with 49.6 percent of owner units and 48.1 percent of rental units built before 1950.

Among the state's high-risk owner units, only 1.8 percent contained a low-income household with children under six years of age in 2000. In contrast, 7.2 percent of the state's high-lead-risk rental units contained low-income children under age six. By type of county, metropolitan areas were the most likely to have low-income children living in owner and rental units with high risk for lead hazards.

Although non-metropolitan areas of the state have a larger fraction of their housing units with a high risk for lead-based paint hazard, those units are decreasingly likely to contain young children. Patterns of migration and natural population

Table 21. Owner Housing Stock by Risk of Lead-Based Paint Exposure

	High Risk: Built Before 1950				Moderate Risk: Built 1950-1980			
	Units at Risk		Units With Low-Income Children Under Age 6		Units at Risk		Units With Low-Income Children Under Age 6	
	Number	Percent of total stock	Number	Percent of at-risk units	Number	Percent of total stock	Number	Percent of at-risk units
Iowa Total	328,785	39.5%	5,840	1.8%	336,240	40.4%	4,100	1.2%
Iowa Metro	135,594	31.9%	2,662	2.0%	185,241	43.6%	2,387	1.3%
Iowa Micro	68,395	44.2%	1,148	1.7%	62,596	40.4%	710	1.1%
Iowa Remainder	124,750	49.6%	2,011	1.6%	88,671	35.3%	1,052	1.2%

Source: 2000 CHAS Data Book, U.S. Department of Housing and Urban Development

Table 22. Rental Housing Stock by Risk of Lead-Based Paint Exposure

	High Risk: Built Before 1950				Moderate Risk: Built 1950-1980			
	Units at Risk		Units With Low-Income Children Under Age 6		Units at Risk		Units With Low-Income Children Under Age 6	
	Number	Percent of total stock	Number	Percent of at-risk units	Number	Percent of total stock	Number	Percent of at-risk units
Iowa Total	116,275	36.6%	8,425	7.2%	134,560	42.3%	10,105	3.2%
Iowa Metro	53,219	29.0%	4,266	8.0%	84,086	45.8%	6,626	3.6%
Iowa Micro	24,770	45.4%	1,987	8.0%	20,945	38.4%	1,640	3.0%
Iowa Remainder	38,289	48.1%	2,151	5.6%	29,660	37.2%	1,853	2.3%

Source: 2000 CHAS Data Book, U.S. Department of Housing and Urban Development

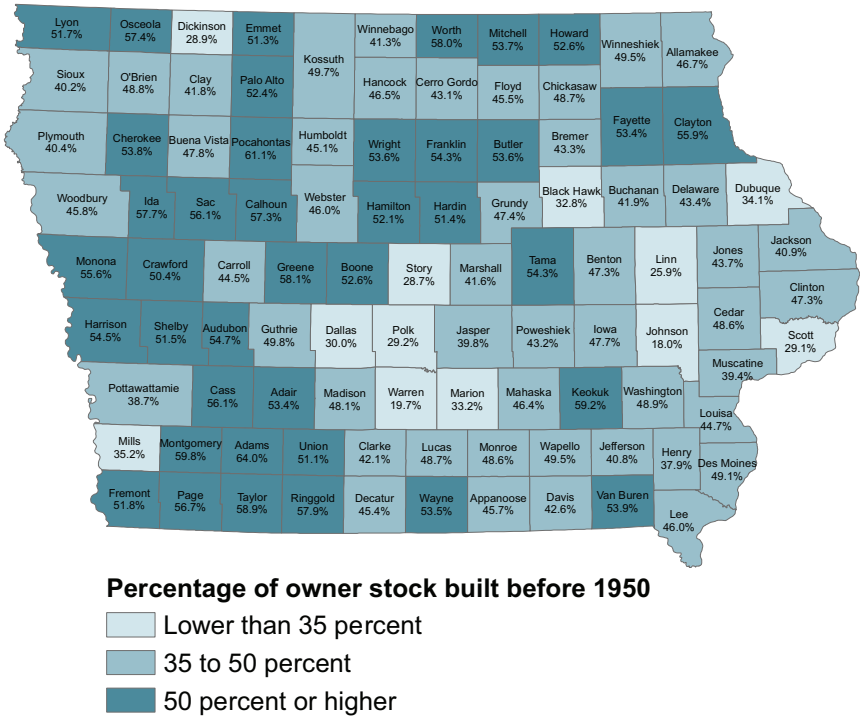
change in Iowa suggest that the state's population of young children is shifting to the state's metropolitan areas, often at the expense of its non-metropolitan counties.

Figure 27 and Figure 28 illustrate the portions of Iowa that have high lead-based paint risks, both for owned homes and for rented units. Owned home risk levels are much higher in the western portion of Iowa and much of the north-central and northeast part of the state. For rental units, the incidence of risk is much higher in the northeast and southwest quadrants of the state.

Prevention Efforts

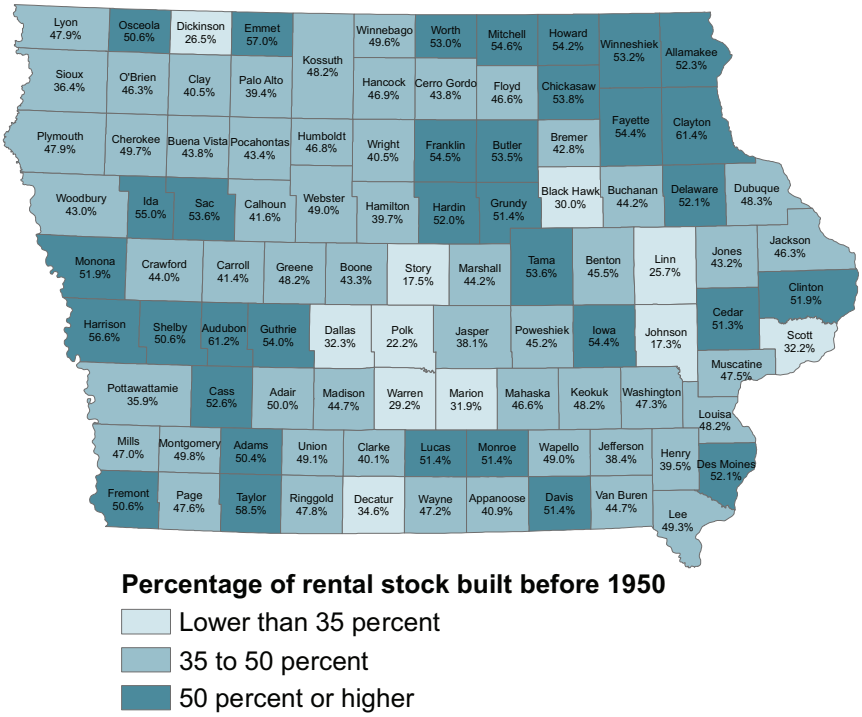
The state of Iowa's Childhood Lead Poisoning Prevention Program (CLPPP) conducts testing of children, provides medical and environmental case management for children with lead poisoning, conducts education and outreach regarding

Figure 27. High Risk of Lead-Based Paint: Owner Stock



Source: 2000 CHAS Data Book, U.S. Department of Housing and Urban Development

Figure 28. High Risk of Lead-Based Paint: Rental Stock



Source: 2000 CHAS Data Book, U.S. Department of Housing and Urban Development

childhood lead poisoning in communities, and manages blood lead testing and case management data. The CLPPP targets children under the age of six years. With funding from federal and state sources, the program provides direct services in 28 counties and contracted services to Title V child health clinics and public health agencies in 71 counties.

Recent legislative changes have expanded the scope of lead-poisoning prevention efforts in Iowa. In 2009, the state passed legislation giving the IDPH authority to certify renovators who work in target housing and child-occupied facilities. The legislation also gives IDPH authority to extend pre-renovation notification requirements to child-occupied facilities. In 2007, the state passed legislation that requires all children entering kindergarten to be tested for lead poisoning. This requirement helps to assure that children who are identified as lead-poisoned will receive interventions to reduce the effects of lead poisoning on their growth and development.

Section 2.2 Population Groups With Special Housing Needs

The Elderly

For purposes of program eligibility, the definition of the elderly population varies by federal and state agency. Many agencies, including HUD, define the elderly population based on a lower age limit of 62 years. Others use a lower limit of 60 years, and still others use a lower limit of 65 years. Unless otherwise noted, the elderly population described in this report includes individuals who are age 65 years and older.

Some programs and services for the elderly are targeted specifically for those who are considered frail. Frailty is determined by an individual's ability to engage in various activities of daily living (ADLs). Categories of ADLs include eating, which includes cooking and serving food; dressing; bathing, which includes getting in and out of a tub or shower; grooming; and home management, which includes housework, shopping, and laundry.

In 2008, Iowa had 444,550 residents over the age of 65 comprising nearly 15 percent of the state's total population. Specific data on the population of frail elderly are not collected; however, estimates from ACS data suggest that between 28 to 29 percent of Iowa's total elderly population may fall into this category.

Iowa's total population over the age of 65 is projected in this study to grow to nearly 450,000 persons by 2010 and to more than 500,000 by 2015.

Demographics

Iowa's population over the age of 65 exhibits the following demographic characteristics:

- Females comprise the majority of Iowa's elderly population representing 59 percent of the total.
- Half of Iowa's elderly population is over 75.7 years of age.
- 97 percent of the elderly are White alone, not Hispanic or Latino.

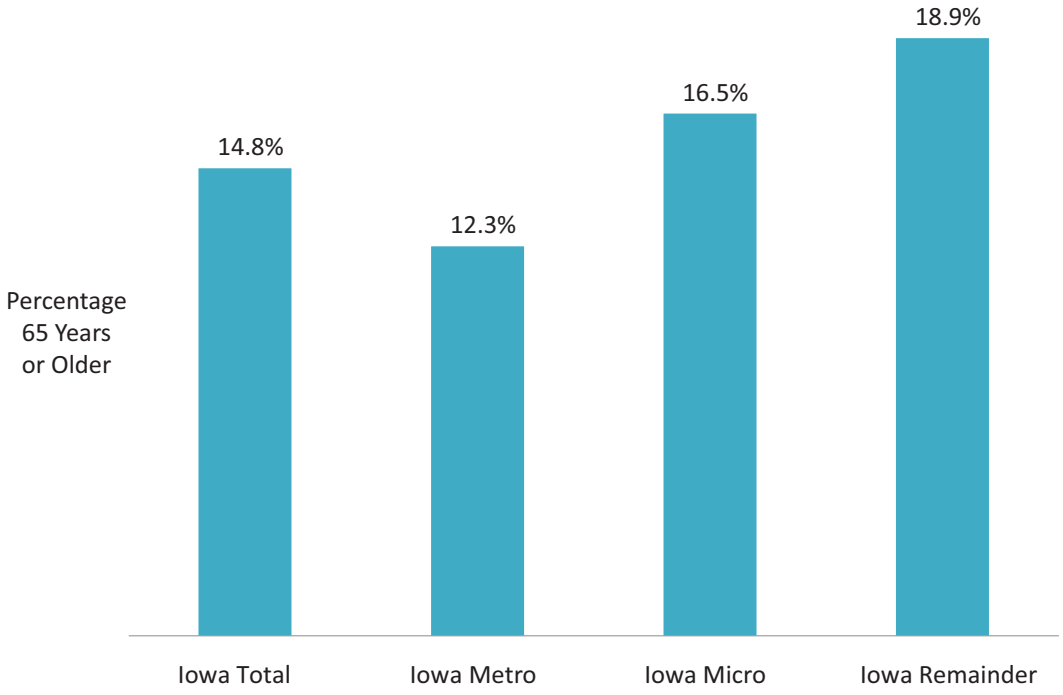
As a percentage of the total population of a county, Iowa's elderly population is more prevalent in the less urbanized counties. Figure 29 illustrates the percentage of residents 65 or older by type of county in Iowa. While the average for the state in 2008 was 14.8 percent, the average in the state's more rural counties was nearly 19 percent. In 29 of Iowa's 99 counties, the elderly percentage of the population exceeds 20 percent.

Needs

Among the elderly population, those most likely to have future unmet housing needs are those with a disability, those who live alone, those with constrained incomes, and those who will face medical diagnoses or mobility issues in the future.

Data from the ACS can be used to identify economic and other characteristics that may contribute housing needs among Iowa's elderly residents. Table 23 describes elderly households and individuals in Iowa, with comparative data included for the total population. In the table, values in bold type indicate areas where the elderly population

Figure 29. Elderly Percentage of the Population, 2008



Source:

group differs markedly from the total population. Of note are the following:

- Iowa's elderly population exhibits a slightly lower incidence of poverty than the overall population of the state. While the overall poverty incidence in Iowa is 11 percent, it is 8 percent for those over age 65.

- Nearly half of Iowa's elderly householders live alone and more than one third report having some type of disability.

- The majority of Iowa's elderly with household status lives in owner occupied units, with renters comprising only 19 percent of Iowa's elderly households.

- Elderly renters have a higher incidence of cost burden than homeowners, with 44 percent of renters considered cost-burdened.

During 2005-2007, only 16.8 percent of Iowa's over 65 population was participating in the labor force. Table 24 illustrates where the over 65 households derive their income. Ninety-six percent of Iowa's

Table 23. Characteristics of the Elderly Population, 2005-2007

	Age 65 Years or Older		Total Population	
	Estimate	Margin of Error*	Estimate	Margin of Error
Number of households	275,852	1,693	1,206,848	3,690
Average household size of owner-occupied units	1.69	0.01	2.49	0.01
Average household size of renter-occupied units	1.25	0.02	2.06	0.02
Percent living alone	**47.3**	0.7	28.3	0.3
Percent with any disability (civilian population age 5+)	**36.5**	0.6	14.4	0.2
Percent civilian veteran	**24.5**	0.4	11.1	0.1
Percent living in same house as 1 year ago	**93.6**	0.3	83.1	0.3
Percent in the labor force	**16.8**	0.4	68.7	0.2
Percent unemployed	0.5	0.1	3.4	0.1
Percent of households receiving Food Stamp benefits	3.1	0.2	7.5	0.2
Percent of individuals in poverty	8.0	0.3	11.0	0.2
Percent owner-occupied housing units	**81.4**	0.5	73.3	0.4
Percent with no vehicle available	**10.8**	0.6	5.3	0.2
Percent with no telephone service	1.10	0.2	4.7	0.2
% with 1.01 or more occupants per room	0.10	0.1	1.3	0.1
Percent cost-burdened owners	20.7	0.6	20.2	0.3
Percent cost-burdened renters	**44.2**	1.8	39.3	0.8
Median selected monthly owner costs with a mortgage ($)	911	18	1,092	5
Median gross rent ($)	476	13	587	4

Source: 2005-2007 American Community Survey, U.S. Census Bureau

*These values were reported with the 2005-2007 American Community Survey data for Iowa. They are important because they allow us to determine whether there are meaningful differences among different subcategories in the table. These values give us the range of possible values given a 90 percent probability that the ACS for Iowa was a representative sample of the Iowa population. This possible variability is important to note when describing subpopulation groups.

Table 24. Reported Sources of Incomes for Over Age 65 Households in Iowa in 2005-2007

	Percent	Mean Income
Earnings	33.7%	28,730
Social Security income	96.0%	15,429
Supplemental Security Income	3.7%	7,175
Cash public assistance income	1.5%	2,823
Retirement Income	43.6%	14,820
Food Stamp benefits	3.1%	---------

Source: American Community Survey, 2005-2007

elderly report social security income with a mean value of $15,429 annually and nearly 4 percent report supplemental security income with a mean value of $7,175 annually. Nearly 44 percent of elderly Iowans report some type of retirement or pension income with a mean value of $14,820 annually.

As shown above, many of Iowa's elderly residents live on a fixed income, which may constrain their ability to meet unexpected housing-related expenditures. Those living in older homes may require home repair services and some older housing stock may require retrofitting for it to remain habitable for its elderly residents. Iowa's rural elderly population may face additional barriers to remaining in their own homes. A decline in retail establishments such as grocery stores and pharmacies and the loss of service providers and doctors makes it harder for the elderly to continue living in rural communities. Limited access to transportation can compound these problems for the elderly in rural areas.

Resources

Home and Community-Based Services (HCBS): HCBS are personal services that are designed to keep an older individual in their home in their community. Such services are available to elderly residents in many HUD-subsidized housing units through programs such as the Congregate Housing program, the Service Coordinator program, the Resident Opportunity and Self Sufficiency (ROSS) program, and the Assisted Living Conversion program.

The Iowa Department on Aging (IDA) also administers HCBS programs for the elderly in Iowa. IDA is the primary state agency responsible for planning and coordinating services to elderly Iowans. In addition to the IDA, Iowa has 13 Area Agencies on Aging that provide services to elderly citizens through funding by federal and state programs. Among the HCBS programs administered by IDA are the Senior Living Program (SLP) and the Case Management Program for Frail Elders (CMPFE), which coordinates services for frail and vulnerable Iowans aged 60 and older. CMPFE also serves Iowans who qualify for the Home and Community Based Services Elderly Waiver offered by Medicaid.

In its annual State Performance Report for Fiscal Year 2009, the IDA reported the following client counts for selected HCBS to elderly residents. The counts may include multiple services delivered to the same client.

- 44,217 clients for congregate meals
- 13,419 clients for home-delivered meals
- 2,323 clients for transportation and assisted transportation services
- 1,567 clients for chore services (housework, yard work, sidewalk maintenance, etc.)
- 1,348 clients for homemaker services (shopping, managing money, light housework, etc.)

- 389 clients for personal care services (assistance with eating, bathing, dressing, etc.)

- 193 clients for home repair (improvement or maintenance of residence or appliances, etc.)

Chore service is assistance with activities of daily living including heavy housework, yard work, or sidewalk maintenance. Homemaker services include assistance with medication management, preparing meals, shopping for personal items, managing money, using the telephone, or doing light housework. Personal care services are assistance with eating, dressing, bathing, toileting, and transferring in and out of bed. Home repair includes improvement or maintenance of the residence or appliances.

Many needs for HCBS are unmet due to inadequate funding or the absence of a service provider in the area. During Fiscal Year 2009, the SLP reported a total of 5,259 unmet needs contacts. Among the unmet needs, homemaker services were reported most frequently. Inadequate or no funding was reported as the reason for most of the unmet need in homemaker, personal care, and home repair services; however, inability to staff was the primary reason for unmet needs for transportation services. Total reported CMPFE unmet needs contacts were 10,337 during FY2009. Chore services were reported as the highest number of CMPFE unmet need contacts at 2,265. Absence of a provider was the primary reason for unmet need in this category.

Nursing Homes and Care Facilities: Many elderly require access to residential care, intermediate care, skilled nursing, and longer-term hospitalization services. Services specifically geared towards the elderly are inventoried and licensed by the Iowa Department of Inspections and Appeals. At the end of Fiscal 2009 there were

- 408 free standing nursing facilities, within which there were 30,374 beds – the vast majority of these facilities are designed to assist the elderly

- 223 assisted living programs with 12,185 beds

- 7 elder group homes with 33 beds

- 192 residential care facilities with 4,747 beds, of which

    - ◊ 680 beds in 52 facilities were available for mentally retarded persons

    - ◊ 284 beds in 13 facilities were available for persons with mental illness

    - ◊ 134 beds were in 27 facilities that served persons with mental retardation, mental illness, or developmental disabilities

- 188 facilities provided 2,357 beds for persons with chronic confusion or dementing illnesses

- 82 critical access hospitals with 2,552 long term care beds

- 40 other hospital facilities with a total of 9,708 beds

People Living with Disabilities

The term "disability" applies to a broad spectrum of physical and mental conditions that may limit a person's activities and daily life to varying degrees. In national surveys, disabilities are frequently classified along two dimensions: domain and severity. Domain refers to the type of disability, whether sensory, physical, or mental. Severity refers to the degree to which a condition limits a person's ability to perform activities of daily living, including their ability to hold a job.

The U.S. Census Bureau identifies six different types of disabilities that help to characterize both the domain and the severity of disabilities occurring among the population. In the ACS, the Census Bureau uses the following definitions and descriptions:

- A physical disability is a condition that substantially limits one or more basic

physical activities. This could include activities such as walking, climbing stairs, reaching, lifting, or carrying items.

- A sensory disability refers to conditions such as blindness, deafness, or a severe vision or hearing impairment.

- A mental disability is defined as a person having a physical, mental or emotional condition lasting 6 months or more that has resulted in difficulties learning, remembering or concentrating.

- A self care disability is defined as a person having physical, mental or emotional condition lasting 6 months or more that has resulted in difficulties bathing, dressing or getting around inside the home.

- A go-outside-the-home disability is defined as a person having a physical, mental, or emotional condition lasting 6 months or more that has resulted in difficulties going outside the home alone to shop or visit a doctor's office.

- An employment disability is defined as a person having a physical, mental, or emotional condition lasting 6 months or more that has resulted in difficulties working at a job or business.

According to ACS data for 2005-2007, there were 397,420 people living in Iowa with one or more of the disabilities described above, representing 14.5 percent of the *non-institutionalized* population over the age of five. Among these individuals, approximately 196,000 to 205,000 may be characterized as having a severe physical disability, defined here as a disability in the sensory or physical domain that results in a self-care, go-outside-the-home, or employment limitation.

The population with a severe mental disability is more difficult to measure. ACS data suggest that an estimated 112,000 to 120,000 Iowans have a mental disability that results in a self-care, go-outside-the-home, or employment limitation; however, data from the ACS and other national surveys may fail to capture all disabilities falling within the mental domain. The mental domain covers a broad range of conditions from severe mental illness to developmental disabilities such as autism, mental retardation, fetal alcohol syndrome, Down syndrome, cerebral palsy, and brain injury.

The Developmental Disabilities Assistance and Bill of Rights Act defines a developmental disability as a severe, chronic disability which originated at birth or during childhood, is expected to continue indefinitely, and substantially restricts the individual's functioning in several major life activities. These life activities include self-care; receptive and expressive language; learning; mobility; self-direction; capacity for independent living, and economic self-sufficiency. A 2003 report by the Governor's Developmental Disabilities Council in Iowa estimated the population in Iowa with developmental disabilities was nearly 53,000 residents based on national incidence figure of 1.8 percent of the total population.

With the exception of the developmental disability figures above, the disability incidence data presented in this section exclude the population living in group quarters or other institutions for the disabled in Iowa. The most recent data on the specific disability characteristics of Iowa's institutionalized population come from the 2000 Census, which showed 5,782 persons under the age of 65 living in nursing homes and non-correctional facilities in Iowa. Another 32,703 Iowans ages 65 years or older lived in these types of institutions.

Demographics

Iowans living with some type of disability are most likely to be over the age of 65. Nearly 35 percent of the over 65 population has some type of disability, which is the highest of any age group. Children ages 5 to 15 have lower incidences of disability, with 7 percent of Iowa's population in this age group living with a disability. Of the children ages 5 to 15 with disabilities, nearly 82 percent are identified as having a type of mental disability.

In Iowa in 2007, the overall percentage (prevalence rate) of males with a disability ages 5 and older was 14.4 percent and for females it was 15.2 percent. Males had slightly higher rates of disabilities among most age cohorts, but women

demonstrated higher incidence of disabilities in the over 75 age group. For those children between 5 and 15, males had almost double the incidence of a disability than females. This could be due in part to the diagnoses of autism, which are statistically much higher for males than females.

Figure 30 illustrates the types of disability by age group in Iowa. For the age group 16-64 physical disabilities are most prevalent with employment disabilities a close second. For the over 65 population physical disabilities were the most common followed by sensory and go-outside-the-home disabilities.

Type of Disability by Age Cohort in Iowa

The incidence of disability status varies by race and ethnicity in Iowa, as evidenced in Table 25. In 2007 the highest incidence of disability was among Black African Americans and Native Americans. Asians in Iowa reported the lowest incidence of a disability with only 5.6 percent of the Asian population having some type of disability. Hispanics of any race had lower incidence than the non-Hispanic population.

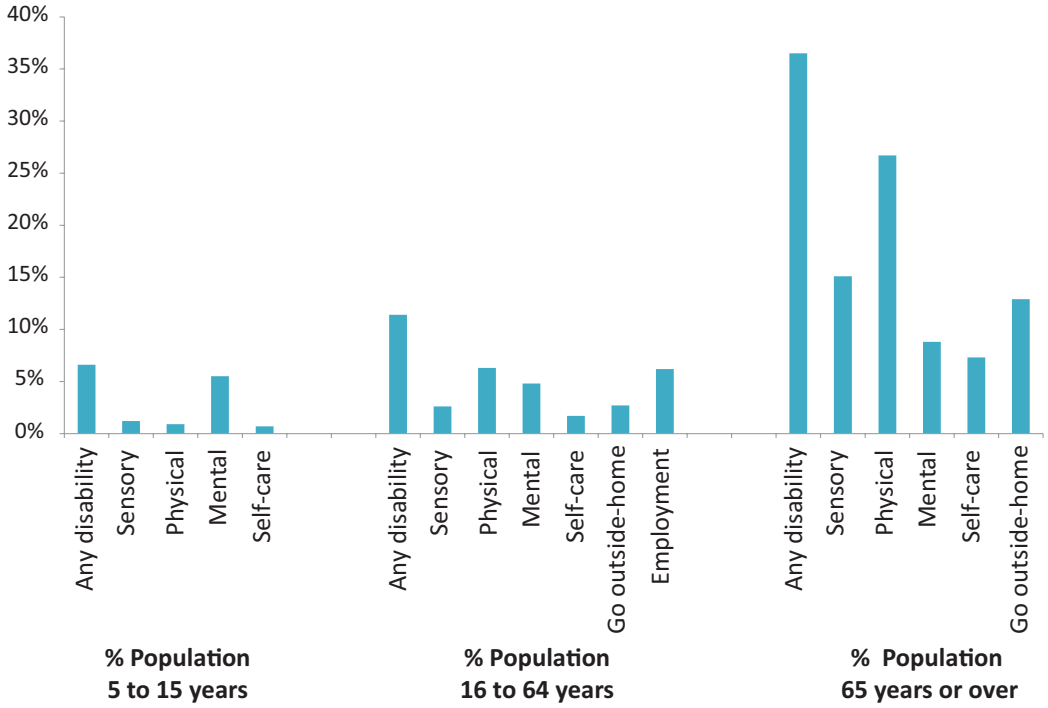
Needs

It can be difficult for people living with disabilities to remain employed or to find jobs they can perform given the type of disability they might have. Nearly 66 percent of householders with a disability did not participate in the labor force during 2005-2007, compared to just 30 percent of all householders.

Among those who do work, employment rates vary by type of disability. Data from the 2005-2007 ACS show that the highest rate of employment for a disability classification was for those experiencing a sensory disability, with almost a 56 percent employment rate. Physical and mental disabilities reported a 38 percent employment rate.

Persons with disabilities are less likely to have obtained a high school diploma or higher educational attainment compared to those without a disability. This likely contributes to lower average earnings levels among workers with disabilities. "Earnings" are the sum of wage and salary income and self-employment income. Earnings are often the largest part of overall income, however for people with disabilities this may not be the case.

Figure 30. Type of Disability by Age Cohort in Iowa



Source: American Community Survey, 2005-2007

Table 25. Percentage of Overall Non-institutionalized Adult Population Reporting a Disability by Race or Ethnicity

Race/Ethnicity	Incidence
White	12.2%
Black/African American	24.8%
Native American	21.0%
Asian	5.6%
Some other race(s)	15.9%
Non-Hispanic	14.9%
Hispanic	10.7%

Source: American Community Survey, 2005-2007

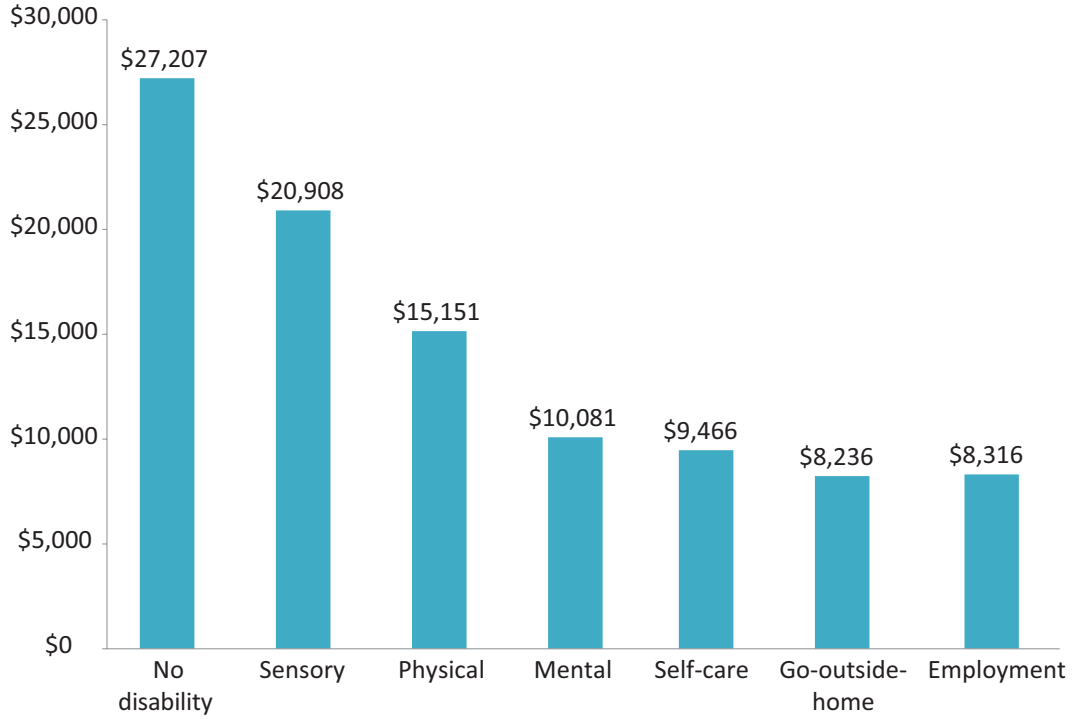
The median earnings for someone without a disability are nearly $7,000 higher than the earnings of the highest earning disability classification. Median earnings by type of disability range from the highest for those with a sensory disability whose earnings are 77 percent of the median earnings of Iowans without a disability to the lowest level of 30 percent for those with a go-outside-the-home disability. Figure 31 demonstrates the range in median earnings by disability status and type of disability.

Many people living with disabilities receive income that is not derived from employment due to an inability to work or a permanent disability status. In 2008, disabled workers receiving OASDI benefits represented nearly 12 percent of the statewide distribution of OASDI benefits, according to data from the U.S. Social Security Administration. Beneficiaries of OASDI also might receive Supplemental Security Income payments (SSI). In 2008,

- 41,315 disabled people received benefits through SSI representing 91 percent of all SSI recipients in Iowa.
- 17,450 or approximately 38 percent of disabled SSI recipients also received OASDI in Iowa.

Despite this assistance, poverty is a common problem for Iowans living with disabilities. The poverty rate for Iowans with disabilities is 20 percent while the rate for the population as a whole is 11 percent. Poverty combined with the complexities of life with a disability can place individuals in a precarious housing position.

Figure 31. Median Earnings by Type of Disability in Iowa: 2007



Source: American Community Survey, 2005-2007

Table 26. Characteristics of the Population With Any Disability (Non-Institutionalized), 2005-2007

	With Any Disability		Total Population	
	Estimate	Margin of Error*	Estimate	Margin of Error
Number of households	228,465	3,029	1,206,848	3,690
Percent of householders living alone	**45.3**	1.1	28.3	0.3
Percent of householders age 65 years or older	47.5	1.2		
Percent of householders with military service	21.3	0.9	11.1	0.1
Percent of householders not in the labor force	**65.6**	0.6	29.9	0.2
Percent of households receiving Food Stamp benefits	**17.0**	1.1	7.5	0.2
Percent of individuals with less than high school diploma	**22.2**	0.5	10.4	0.2
Percent of individuals in poverty	**19.9**	0.5	11.0	0.2
Percent owner-occupied housing units	**65.0**	0.7	73.3	0.4
Percent of households with no vehicle available	**15.9**	0.9	5.3	0.2
Percent of households with no telephone service	4.6	0.7	4.7	0.2
% with 1.01 or more occupants per room	1.1	0.4	1.3	0.1
Percent cost-burdened owners			20.2	0.3
Percent cost-burdened renters			39.3	0.8

Source: Public Use Micro-Sample Data, 2005-2007 American Community Survey, U.S. Census Bureau

Table 26 summarizes several key economic and other characteristics of householders with disabilities in Iowa. Comparative data are included for the total population. Table values in bold type indicate areas where the population with disabilities differs markedly from the total population.

People living with disabilities may require both housing and supportive services. For those with physical disabilities, housing must be accessible and safe. Often times housing must be retrofitted in order for it to be habitable for a disabled person, but for many that is not an affordable option. Community based housing or group housing can be in short supply forcing many disabled into nursing homes.

Given the lower income levels of those living with disabilities there is a significant risk of losing housing or being precariously housed. According to a report entitled "Priced Out in 2008", the housing crisis and economy have made it even more difficult for those with disabilities to find affordable housing. On average across the nation, people with disabilities face the dilemma of having to pay 112.1 percent of their monthly income to rent a one-bedroom unit. In Iowa in 2008, a person living on SSI would have to spend 77 percent of their payment to rent a typical one bedroom housing unit. To rent an efficiency unit would still require 68 percent of a person's SSI benefit.

The National Low Income Housing Coalition has computed a housing wage, described as the amount of income per hour a person would have

* These values were reported with the 2005-2007 American Community Survey data for Iowa. They are important because they allow us to determine whether there are meaningful differences among different subcategories in the table. These values give us the range of possible values given a 90 percent probability that the ACS for Iowa was a representative sample of the Iowa population. This possible variability is important to note when describing subpopulation groups.

to earn to be able to afford the average rent for a one-bedroom rental unit. Monthly SSI income would compute to an hourly wage of $3.86. In Iowa the NLIHC computation for a housing wage is $9.43 or almost 2.5 times more than what an SSI recipient receives in benefits.

Due to the functional limitations for people living with developmental disabilities and the likelihood of living in poverty, there is an increased likelihood that this particular group would be at risk of homelessness and precarious housing situations. More strain is to be expected for this group, particularly for families caring for children with a developmental disability due to the cost of therapies and supportive services, many of which are not covered by private health insurance.

The increase in the detection of the incidence of autism indicates that more housing needs may accumulate as Iowa's under 18 population ages into adulthood. Over time, the age of caregivers of those with developmental disabilities rises, and that could exacerbate needs as the caregivers might become less able to provide housing and care. It is likely that within the next 15 years this group could have significant unmet housing needs.

Resources

A range of services and agencies deal specifically with the needs of the disabled in Iowa. A primary service provider and service overseer is the Iowa Department of Human Services Division of Mental Health and Disability Services.

By law, each county in Iowa develops and implements a county management plan for its mental health, mental retardation, and developmental disabilities services. Counties may develop a managed care system, or they may contract services with other care providers either locally or in other areas for persons with disabilities. See for example Chapters 331.438 - 338.440 of the Code of Iowa.

In addition to public providers, many private entities provide a range of supportive services to include housing, counseling, and work opportunities for persons with disabilities. There are many accredited providers, typically non-profit operations, to persons with disabilities in Iowa. According to the Iowa Division of Mental Health and Disability Services, as of 1 August 2009 there were:

- 40 Community Mental Health Services providers
- 27 Mental Health Service providers
- 81 Supported Community Living providers

Home and Community-Based Services (HCBS): Supportive services to Iowans with disabilities are available through Medicaid-funded HCBS waivers. HCBS waiver programs provide services to maintain people in their own homes or communities who would otherwise require care in medical institution. HCBS waivers provide a variety of services in clients' homes that are not available through regular Medicaid; however, the total costs of these services and regular Medicaid cannot exceed the total cost of care and services provided in a medical institution. The HCBS program in Iowa is administered by the Iowa Department of Human Services. In 2005, there were 42,618 Medicaid HCBS participants in Iowa, of which 12,254 received HCBS waivers in the following disability target groups:

- 11,171 for mentally retarded or developmentally disabled recipients
- 579 for persons with traumatic brain or spinal cord injuries
- 504 for physically disabled recipients

Counties may provide additional HCBS beyond those covered through Medicaid; however, there is a wide discrepancy in the ability of counties to fund those services. Table 27 summarizes the top five categories of home-based service provided to persons with mental disabilities during 2008.

Institutional Care: Iowa has a range of residential, intermediate care, and skilled nursing services that serve the needs of the state's disabled citizens. According to the Iowa Department of Inspections and Appeals, as of June 30, 2009, there were a

Table 27. Categories Of Home Based Serviced Available to Persons With Mental Disabilities, 2008

	Mental Illness & Chronic Mental Illness	Mental Retardation	Developmental Disability & Other	Totals
Supported Community Living	2,236	3,511	249	5,996
Transportation (non-Sheriff)	1,136	3,277	137	4,550
Ongoing Rent Subsidy	684	85	27	796
Homemaker/Home Health Aid	142	76	7	225
Home Management Services	11	199	4	214

Source: Iowa Department of Human Services Division of Mental Health and Disability Services

total of 1,013 facilities providing 53,415 beds for persons needing long term care. Among the detail there were:

- 408 free standing nursing facilities, within which there were 30,374 beds – the vast majority of these facilities are designed to assist the elderly primarily, but are also used for the disabled population in Iowa
- 140 intermediate care facilities containing 3,152 beds
  - ◊ 3,127 of those beds were dedicated to persons with mental retardation
  - ◊ 25 were available for persons with mental illness
- 192 residential care facilities with 4,747 beds
  - ◊ 680 beds in 52 facilities were available for mentally retarded persons
  - ◊ 284 beds in 13 facilities were available for persons with mental illness
  - ◊ 134 beds were in 27 facilities that served persons with mental retardation, mental illness, or developmental disabilities
- 33 facilities provided 525 beds for psychiatric medical services for children
- 188 facilities provided 2,357 beds for persons with chronic confusion or dementing illnesses

Protection and Advocacy: The Iowa Civil Rights Commission is charged with investigating issues associated with any form of discrimination, which would include housing, and Iowa Protection and Advocacy Services investigates and oversees the care and treatment of Iowa's persons living with disabilities, to include housing as well.

- According to filings with the Iowa Civil Rights Commission for Fiscal 2009, out of 127 cases 52 or 41 percent were classified as persons with disability related.
- According to summaries of activities for Iowa Protection and Advocacy Services the agency has investigated 31 housing issues involving disabled persons during calendar year 2008.

Minority Population Groups

Minority population groups are defined on the basis of race and ethnicity. The major race groups include Black or African American, Asian, American Indian or Alaska Native, Native Hawaiian or other Pacific Islander, or some combination of two or more groups. The federal government defines Hispanic/Latino origin as a distinct and separate demographic characteristic; thus all of the race groups include people of Hispanic or Latino origin.

Of Iowa's more than 3 million residents, fewer than 10 percent belong to one or more racial and ethnic minority groups compared to 34 percent for the United States. Only 5.8 percent of Iowa's population belongs to a race group other than

White Alone, and just 4.2 percent are of Hispanic or Latino origin.

Demographics

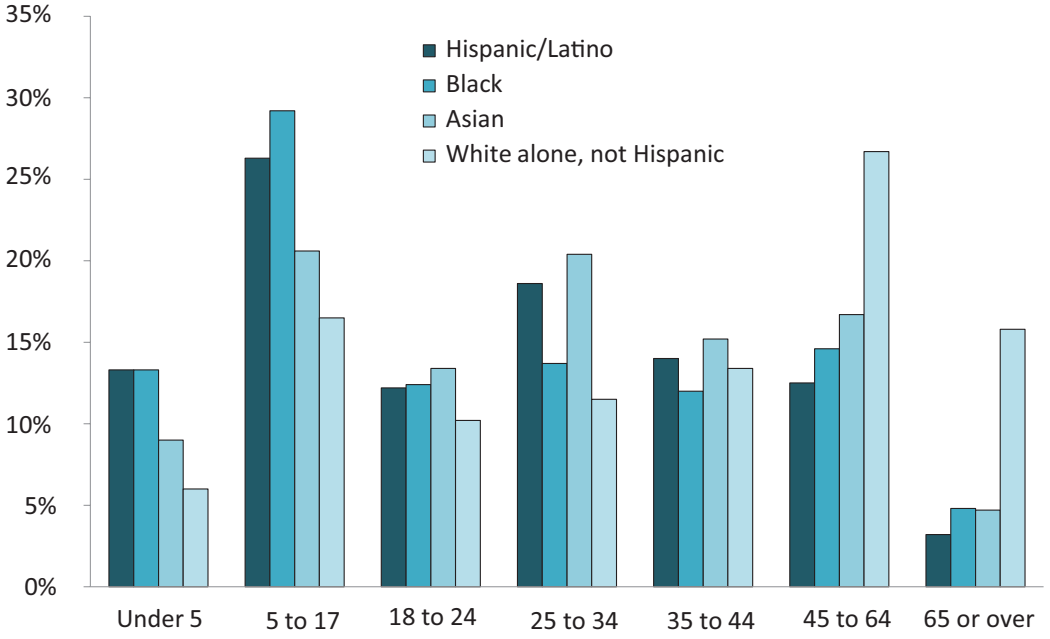
Iowa's largest racial minority groups include Blacks or African Americans (alone or in combination with other races) at 97,175 residents and Asians alone or in combination with other races at 55,965 residents. The American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander populations are 22,424 and 2,979, respectively. Overall, the population of Hispanic or Latino residents of any race was 126,453 in 2008, thus making this the largest minority group in the state.

The median age for Iowa's largest minority group populations is well below the median age of 39-40 years for the majority non-Hispanic white population, indicating a much younger age distribution among the state's minority residents. The Black population has the lowest median age at 22 years; Hispanics follow with a median age of 24 years; and the Asian population has a median age of 28-29 years. Children age 5 to 17 years account for nearly 30 percent of Iowa's total Black population and 26 percent of the Hispanic population. The Hispanic and Asian populations have relatively high fractions of young adults ages 25 to 34 years. For all three minority groups, the percentage of the population over age 54 is less than half that for non-Hispanic whites. Figure 32 compares age distribution of the state's top three minority groups with the distribution for non-Hispanic whites.

The Hispanic population in Iowa is predominantly White, with 92.3 percent of Hispanics reporting their race group as White Alone. Hispanic or Latino individuals account for 4.1 percent of the total White Alone population. Among the other race groups, the Hispanic or Latino share of the population is lowest among the Asian alone group and highest for the American Indian and Alaska Native alone group. Following are the Hispanic/Latino percentages for each major race group.

- 1.5 percent of the Asian alone population
- 4.1 percent of the White alone population
- 4.9 percent of the Black or African American alone population
- 7.0 percent of the population reporting two or more races
- 18.4 percent of the Native Hawaiian and Other Pacific Islander alone population

Figure 32. Percentage Distribution of Iowa's Racial and Ethnic Minority Populations by Age Group



Source: 2005-2007 American Community Survey, U.S. Census Bureau

- 19.8 percent of the American Indian and Alaska Native alone population

Needs

The needs of Iowa's minority population groups may be evaluated using a variety of economic indicators. Table 28 illustrates various characteristics of Black households and individuals in Iowa. Table 29 illustrates characteristics for Asian households and individuals. Table 30 shows characteristics of Hispanic/Latino households and individuals. In all three tables, comparative data are included for the white alone, non-Hispanic population. In all of these tables, values in bold type indicate areas where the group differs markedly from the standard comparison group, i.e., non-Hispanic or Latino Whites.

Multiple indicators suggest a high incidence of need among Iowa's Black or African American population. Particularly troubling are the high rates of family and individual poverty, low rate of home ownership, high percentage of households with no vehicle available, and high percentage of owners and renters who are cost-burdened.

Iowa's Asian population also demonstrates areas of need, although not to the same degree as the Black population. Specific indicators that stand out for the Asian population include the percentages who speak English less than "very well," the low rate of home ownership, and a relatively high incidence of overcrowding.

Iowa's Hispanic/Latino population also demonstrates several areas of potential need for specialized housing or housing assistance. Key indicators include average household and family sizes that exceed those for other population groups, high fractions of the adult population without high school diploma or equivalent education, high percentage of individuals with difficulty speaking English, a relatively high unemployment rate, a low rate of home ownership, high incidence of overcrowding, and a high percentage of cost-burdened owners.

Relatively low income levels among Iowa's minority groups may create barriers in finding affordable housing. In addition, their constrained economic circumstances can make it more difficult to qualify for credit to purchase their own homes. A tabulation of 2006 Home Mortgage Disclosure Act data illustrates the reasons for denial of home mortgage applications by major racial and ethnic group, see Table 31. Based on these data, a poor credit history was the primary reason for loan denials among all major racial and ethnic groups; however, the percentage of applicants denied for this reason was much higher among the Black and Hispanic population. Among the Asian population, their debt-to-income ratio was more often cited as the primary reason for loan denial compared to the other groups.

Table 28. Characteristics of Black Households, Families, and Individuals

	Black Alone or in Combination With Other Races		White Alone, Not Hispanic/Latino	
	Estimate	Margin of Error*	Estimate	Margin of Error
Number of households	26,962	1,038	1,126,122	3,449
Average household size	2.5	0.1	2.4	0.0
Average family size	**3.1**	0.1	2.9	0.0
% female-headed households with own children <18 years	**22.8**	2.2	5.6	0.2
Percent with less than high school diploma	**18.7**	1.8	9.5	0.2
Percent with any disability (civilian population age 5+)	**19.4**	1.3	14.4	0.2
Percent living in same house as 1 year ago	**67.3**	2.3	84.3	0.3
Percent who speak English less than "very well"	**2.3**	0.7	0.8	0.1
Percent in the labor force	**65.4**	1.7	68.6	0.2
Percent unemployed	**9.9**	1.3	3.1	0.1
Percent of households receiving Food Stamp benefits	**32.4**	2.7	6.6	0.2
Percent of families in poverty	**30.3**	3.5	6.2	0.3
Percent of individuals in poverty	**34.6**	2.7	9.5	0.3
Percent owner-occupied housing units	**37.4**	2.9	75.1	0.3
Percent living in a mobile home, boat, RV, van, etc.	1.8	0.7	4.0	0.1
Percent with no vehicle available	**18.2**	2.6	4.9	0.2
Percent with no telephone service	**8.6**	1.7	4.4	0.2
% with 1.01 or more occupants per room	**4.0**	1.2	0.8	0.1
Percent cost-burdened owners	**38.3**	4.9	19.8	0.3
Percent cost-burdened renters	**60.2**	4.0	37.9	0.8
Median household income ($)	24,963	2,161	47,272	337
Median selected monthly owner costs with a mortgage ($)	1,083	75	1,093	5
Median gross rent ($)	627	22	583	5

Source: 2005-2007 American Community Survey, U.S. Census Bureau

* These values were reported with the 2005-2007 American Community Survey data for Iowa. They are important because they allow us to determine whether there are meaningful differences among different subcategories in the table. These values give us the range of possible values given a 90 percent probability that the ACS for Iowa was a representative sample of the Iowa population. For example, the percentage of black householders with less than a high school education is reported as 18.7 percent. The margin of error of 1.8 means that value could range from 16.9 percent to 20.3 percent for that population subgroup. A margin of error of 4.0 for the percent of Black Households that are cost burdened means that value could range from 56.2 percent to as high as 64.2 percent. This possible variability is important to note when describing subpopulation groups.

Table 29. Characteristics of Asian Households, Families, and Individuals

	Asian Alone or in Combination With Other Races		White Alone, Not Hispanic/Latino	
	Estimate	Margin of Error	Estimate	Margin of Error
Number of households	16,225	664	1,126,122	3,449
Average household size	**2.7**	0.1	2.4	0.0
Average family size	**3.1**	0.1	2.9	0.0
% female-headed households with own children <18 years	5.4	1.7	5.6	0.2
Percent with less than high school diploma	**16.6**	2.0	9.5	0.2
Percent with any disability (civilian population age 5+)	7.2	1.3	14.4	0.2
Percent living in same house as 1 year ago	73.2	2.2	84.3	0.3
Percent who speak English less than "very well"	**30.9**	2.3	0.8	0.1
Percent in the labor force	70.6	1.9	68.6	0.2
Percent unemployed	3.5	0.9	3.1	0.1
Percent of households receiving Food Stamp benefits	7.2	1.9	6.6	0.2
Percent of families in poverty	**10.9**	3.0	6.2	0.3
Percent of individuals in poverty	**15.0**	2.0	9.5	0.3
Percent owner-occupied housing units	**55.4**	3.0	75.1	0.3
Percent living in a mobile home, boat, RV, van, etc.	2.1	1.2	4.0	0.1
Percent with no vehicle available	5.4	1.6	4.9	0.2
Percent with no telephone service	**8.3**	2.0	4.4	0.2
% with 1.01 or more occupants per room	**6.3**	2.0	0.8	0.1
Percent cost-burdened owners	**24.3**	3.9	19.8	0.3
Percent cost-burdened renters	40.4	6.0	37.9	0.8
Median household income ($)	52,102	3,744	47,272	337
Median selected monthly owner costs with a mortgage ($)	1,298	75	1,093	5
Median gross rent ($)	652	29	583	5

Source: 2005-2007 American Community Survey, U.S. Census Bureau

Table 30. Characteristics of Hispanic or Latino Households, Families, and Individuals

	Hispanic or Latino		White Alone, Not Hispanic/Latino	
	Estimate	Margin of Error	Estimate	Margin of Error
Number of households	31,033	1,047	1,126,122	3,449
Average household size	**3.1**	0.1	2.4	0.0
Average family size	**3.4**	0.1	2.9	0.0
% female-headed households with own children <18 years	**13.0**	2.0	5.6	0.2
Percent with less than high school diploma	**46.1**	2.5	9.5	0.2
Percent with any disability (civilian population age 5+)	10.1	0.9	14.4	0.2
Percent living in same house as 1 year ago	71.6	2.2	84.3	0.3
Percent who speak English less than "very well"	**38.1**	1.8	0.8	0.1
Percent in the labor force	72.7	1.4	68.6	0.2
Percent unemployed	**6.9**	1.0	3.1	0.1
Percent of households receiving Food Stamp benefits	**16.0**	2.0	6.6	0.2
Percent of families in poverty	**20.5**	2.4	6.2	0.3
Percent of individuals in poverty	**24.1**	2.3	9.5	0.3
Percent owner-occupied housing units	**52.6**	3.0	75.1	0.3
Percent living in a mobile home, boat, RV, van, etc.	8.3	1.6	4.0	0.1
Percent with no vehicle available	**7.1**	1.5	4.9	0.2
Percent with no telephone service	**7.7**	1.7	4.4	0.2
% with 1.01 or more occupants per room	**12.5**	1.9	0.8	0.1
Percent cost-burdened owners	**28.5**	2.8	19.8	0.3
Percent cost-burdened renters	40.9	3.8	37.9	0.8
Median household income ($)	35,936	1,448	47,272	337
Median selected monthly owner costs with a mortgage ($)	981	26	1,093	5
Median gross rent ($)	593	21	583	5

Source: 2005-2007 American Community Survey, U.S. Census Bureau

Table 31. Reasons for Home Mortgage Denial by Racial or Ethnic Group

Racial or Ethnic Group	Debt-to-income ratio	Employment History	Credit History	Collateral	Insufficient Cash	Incomplete Credit Application or Other
Total population	13.7%	1.5%	35.7%	17.8%	1.3%	29.9%
Black alone	12.3%	1.3%	43.9%	12.4%	1.4%	28.7%
Asian alone	22.1%	1.1%	31.4%	17.1%	1.4%	26.8%
Hispanic, any race	13.0%	1.5%	41.4%	14.3%	0.9%	28.9%
White NH	13.6%	1.5%	35.2%	18.2%	1.4%	30.1%

Source: Home Mortgage Disclosure Act data, 2006

Resources

Other than programs specifically for the Native American population, public housing assistance programs do not specifically target particular racial or ethnic groups. These population groups receive public assistance to the extent that they align with other categories of persons served, such as low income individuals, the disabled, and the elderly.

Advocacy groups and other non-profit organizations that focus on issues and assistance for particular racial or ethnic groups may provide housing-related services to individuals in these groups. Individuals in Iowa's minority groups also receive advocacy in matters relating to racial and ethnic discrimination that limits fair housing choice. An analysis of filings with the Iowa Civil Rights Commission for Fiscal 2009 indicated that of 127 total filings:

- 44 or 34.6 percent were race related
- 19 or 14.9 percent were national origin related
- 4 or 3.1 percent were color related

The Foreign-Born Population

The foreign-born population includes naturalized citizens, legal permanent residents, temporary workers, students, refugees, and unauthorized migrants, among others. Although the term "immigrant" is frequently used interchangeably with "foreign-born," the U.S. government uses the former term to refer to people who are granted lawful permanent residence in the United States and thus excludes people who are residing in the United States on a temporary or unauthorized basis.

Unauthorized Migrants

An "unauthorized migrant" is a person who resides in the United States but who is not a U.S. citizen, has not been admitted for permanent residence, and does not hold official temporary status that permits longer-term residence and work. This group includes people who entered the country without valid documents, people who entered with valid visas but stayed beyond their visas' expiration, or people who otherwise violated the terms of their admission.[4] According to a 2006 study by the Pew Hispanic Center, unauthorized migrants accounted for 30 percent of the foreign-born population in the United States in 2005.

Estimates by the Pew Hispanic Center suggest that as many as 55,000 to 85,000 unauthorized migrants were living in Iowa in 2005.[5]

Refugees/Asylees

The U.S. Department of State defines refugees and asylees as persons of special humanitarian concern who can establish persecution or a well-founded fear of persecution on account of race, religion, nationality, membership in a particular social group, or political opinion. Refugee status is granted to applicants outside of the United States, and asylum status is granted to applicants who are in the U.S. or a U.S. port of entry. Refugees and asylees are eligible to apply for adjustment of status to lawful permanent resident after a period of one year. They are authorized for employment upon their admission to the United States.

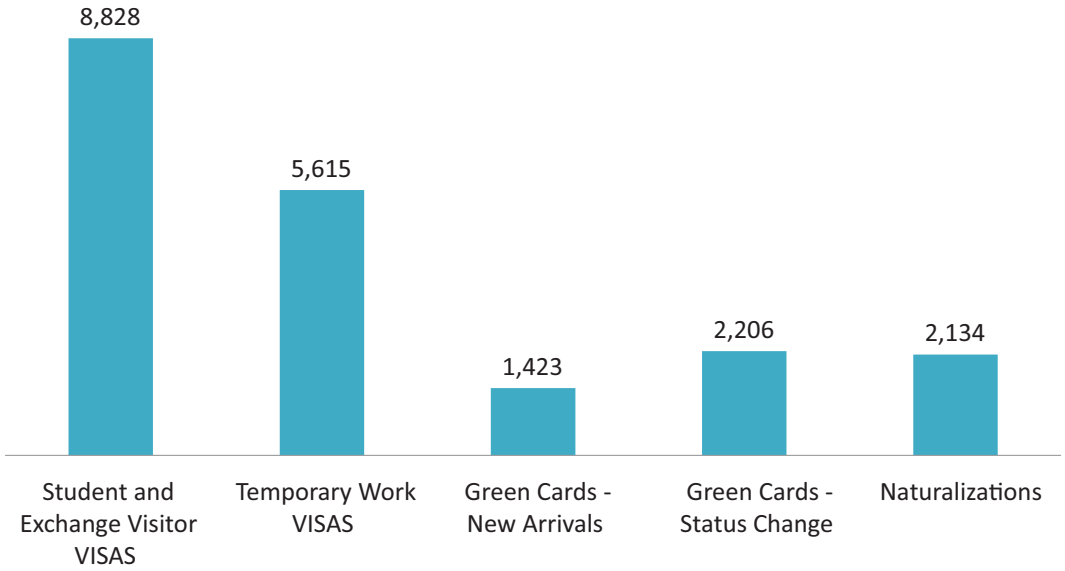
The President consults with Congress to establish an annual refugee admissions ceiling, with the total allocated across five regions and an unallocated reserve. In 2008, the total ceiling for refugee admissions to the United States was 80,000 persons. There is no ceiling on the number of persons who can be granted asylum status in a given year.

The state of Iowa Bureau of Refuge Services is one of 10 voluntary resettlement agencies within the United States. Since 1975, more than 25,000 refugees have arrived for resettlement in Iowa. Approximately 3,900 have arrived since the beginning of the year 2000, although the numbers

4 Passel, Jeffrey S., "The Size and Characteristics of the Unauthorized Migrant Population in the U.S.: Estimates Based on the March 2005 Current Population Survey," Pew Hispanic Center Research Report dated March 7, 2006, http://pewhispanic.org/files/reports/61.pdf, accessed 9/28/09.

5 "Estimates of the Unauthorized Migrant Population for States based on the March 2005 CPS," Pew Hispanic Center Fact Sheet dated April 26, 2006, http://pewhispanic.org/files/factsheets/17.pdf, accessed 9/28/09.

Figure 33. Iowa Immigration Statistics: Annual Averages, 2006-2008



Source: Yearbook of Immigration Statistics (2006, 2007, and 2008), U.S. Department of Homeland Security

dropped off sharply beginning in 2002. Between 2003 and 2005, the number of refugees arriving in Iowa was 360 per year.[6]

Temporary Workers

Temporary workers are actually classified as "non-immigrants" by the U.S. Department of Immigration and Naturalization. Temporary workers and their families may be admitted on temporary work visas, which require the sponsorship of an employer. The employer seeks the work visa on the applicant's behalf.

The number of admissions of temporary workers and family members who intended to reside in Iowa averaged 5,600 annually between 2005 and 2008. The number of admissions measures the count of events, not persons, so it may exceed the number of individuals.[7] About one quarter of the admissions involved workers on HIB visas, which are specialty occupations, about 10 percent were for seasonal agricultural workers on H2A visas, and another 2 percent were for seasonal non-agricultural workers on H2B visas. Spouses and children of all types of temporary workers accounted for 11 percent of the total admissions.

Students and Exchange Visitors

Students and exchange visitors represent another category of "non-immigrants" who are authorized to reside in the United States on a temporary basis. Under certain circumstances, and with permission from an authorized official at their school, students and exchange visitors may be allowed to work in the United States.

Admissions of students, exchange visitors, and family members who intended to reside in Iowa during their stay in the United States averaged 8,800 annually between 2005 and 2008.

Legal Permanent Residents

U.S. immigration law defines a legal permanent resident (LPR) or "green card" recipient as a person who has been granted lawful permanent residence in the United States. These individuals may live and work permanently anywhere in the United States, own property, and attend public schools, colleges, and universities, and join certain branches of the Armed Forces. LPRs may apply to become U.S. citizens if they meet certain eligibility requirements.

6 Statistics from the Bureau of Refugee Services, Iowa Department of Human Services.

7 Yearbook of Immigration Statistics: 2008, U.S. Department of Homeland Security, NONIMMIGRANT ADMISSIONS (I-94 ONLY) BY SELECTED CATEGORY OF ADMISSION AND STATE OR TERRITORY OF DESTINATION: FISCAL YEAR 2008.

There are three primary types of LPR flows: family-based, employment-based, and diversity-based. Each type of LPR has its own quotas and waiting periods. In any given year, a majority of people who are granted LPR status were already living in the United States.[8]

Between 2006 and 2008, approximately 4,300 new green card recipients listed Iowa as their intended state of residence.

Naturalized Citizens

In general, immigrants to the United States must reside here legally for a minimum of 5 years before they are eligible for naturalization. For spouses of U.S. citizens, the minimum is 3 years' residence. Shorter paths to naturalization exist for certain individuals such as with military personnel and other individuals who are engaged in specified activities serving a national interest.[9] The processing time for applications for naturalization may take as long as 15 to 18 months.

Slightly more than one third of Iowa's foreign-born residents have been naturalized as U.S. citizens, according to the U.S. Census Bureau's 2005-2007 American Community Survey. **Total Population Size**

Recent estimates from the U.S. Census Bureau show 112,640 foreign-born residents in Iowa, accounting for an estimated 3.8 percent of the state's total population.

Projecting the number of new immigrants that will arrive in Iowa in any given year is a complicated task, even when considering only legal immigration flows. Figure 33 uses available immigration statistics to provide some perspective on the number and types of new arrivals and status changes that occur on an annual basis. The chart shows annual averages based on immigration statistics for Fiscal Years 2006-2008. Estimates for unauthorized migrant flows and the number of refugees/asylees are not shown.

The U.S. Census Bureau provides estimates of overall international migration flows on an annual basis. These estimates include lawful permanent residents (immigrants), temporary migrants (students and temporary workers), humanitarian migrants (refugees/asylees), and people illegally present in the United States. The Census Bureau estimates also include net international movement of native-born residents and members of the Armed Forces, so they may over-state or under-state the net migration of the foreign-born. Recent estimates show a net gain of 36,665 residents due to international migration flows to and from Iowa during the period from April 1, 2000 through July 1, 2008. The state's net gain from international migration flows in the one-year period from 2007 to 2008 was 3,810 residents.

Demographics

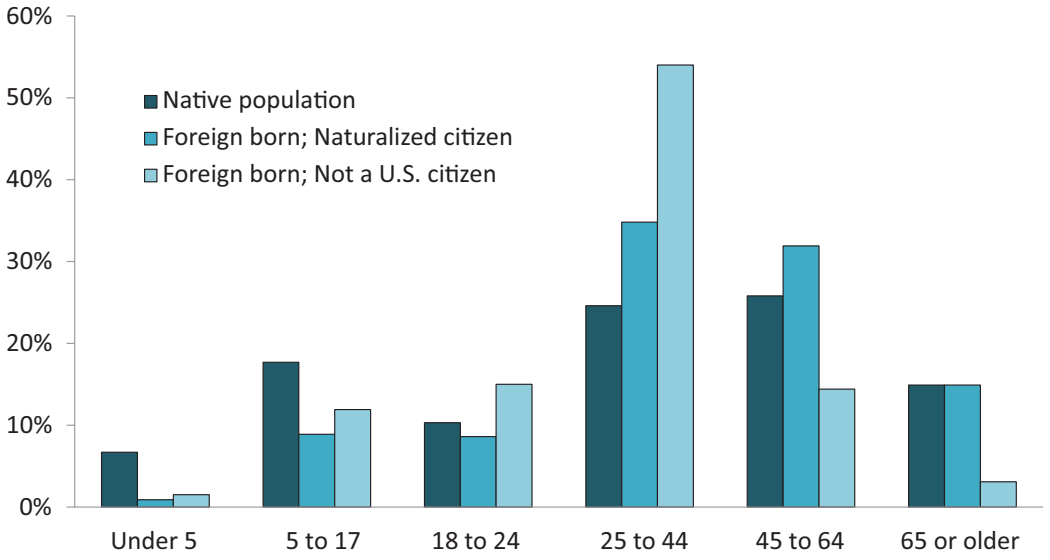
A slight majority (52-54 percent) of Iowa's foreign-born residents are male. The gender imbalance is even more pronounced among foreign-born residents without citizenship status, with males accounting for 53-56 percent of their total population. Among the native-born population, the proportion of males is 49 percent.

The foreign-born population in Iowa includes a very high fraction of young adults. Approximately 60 percent of all foreign-born residents in the state are between the ages of 18 and 44, compared to just 35 percent for the native-born population. This fraction is higher for foreign-born residents who are not U.S. citizens: among this group, nearly 70 percent are between the ages of 18 and 44. Very young children and elderly persons (under 5 years or 65 years and older) have very low representation among the foreign-born population, particularly in the non-citizen group. Figure 34 illustrates the percentage distribution by age group for the native-born and foreign-born populations in Iowa, including detail for naturalized citizens and those without U.S. citizenship.

8 Monger, Randall & Rytina, Nancy, "U.S. Legal Permanent Residents: 2008," Office of Immigration Statistics Annual Flow Report, U.S. Department of Homeland Security, March 2009, http://www.dhs.gov/xlibrary/assets/statistics/publications/lpr_fr_2008.pdf, accessed 9/28/09.

9 A Guide to Naturalization, U.S. Citizenship and Immigration Services, M-476 (rev 01/09), http://www.uscis.gov/files/article/M-476.pdf, accessed 9/25/09.

Figure 34. Percentage Distribution of Iowa's Native and Foreign-Born Populations by Age Group



Source: 2005-2007 American Community Survey, U.S. Census Bureau

Table 32. Foreign-born Residents by Race and Ethnicity

Race or Ethnicity	Percentage of Foreign-Born Residents
White alone, not Hispanic or Latino	24.2% - 27.4%
Hispanic, any race	38.1% - 40.7%
Asian alone	28.6% - 30.4%
Black alone	3.7% - 5.5%

Source: 2005-2007 American Community Survey, U.S. Census Bureau

Table 33. Foreign-born Residents by Decade of Entry to the U.S.

Decade of Entry	Number of Foreign-Born Residents
1980s or Before	34,350 - 37,670
1990s	37,020 - 41,980
2000 or Later	34,660 - 39,610

Source: 2005-2007 American Community Survey, U.S. Census Bureau

Nearly three quarters of Iowa's foreign-born population belong to a minority ethnic or racial group, compared to about 7 percent for Iowa's native born population. Table 32 shows the percentage of Iowa's foreign-born population belonging to particular racial and ethnic groups.

Recent data from the U.S. Census Bureau suggest that about one third of Iowa's total foreign-born population arrived during the 1980s or earlier. Another third arrived during the decade of the 1990s, and the remaining third arrived during the current decade. The estimated numbers of Iowa's foreign-born residents by their decade of entry to the United States are summarized in Table 33.

Needs

Iowa's foreign-born population is diverse in terms of its race, ethnicity, immigration status, and length of residence in the United States. As a consequence, housing needs vary considerably across sub-groups and over time. On average, however, the economic and household characteristics of the foreign-born population suggest that this group may have greater need for housing and related assistance than found among the state's population as a whole.

- The average family size for foreign-born residents in Iowa is between 3.3 and 3.5 persons per family, somewhat larger than the 2.9-person average for all families in Iowa.

Table 34. Characteristics of Foreign Born Households, Families, and Individuals

	Native-Born		Foreign-Born: Naturalized Citizen		Foreign-Born: Not a Citizen	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Number of households	1,162,520	3,817	17,875	1,112	26,453	1,347
Median household income	46,613	322	46,381	2,232	**37,415**	2,083
Average household size	2.4	0.01	2.7	0.1	3.1	0.1
Average family size	2.9	0.01	3.2	0.1	3.5	0.1
Percent with less than a high school diploma	9.8	0.2	22.8	2.2	**39.8**	2.2
Percent with graduate or professional degree	7.1	0.2	13.5	1.7	16.5	1.5
Pct. who speak English less than "very well"	0.8	0.1	34.7	2.1	**56.3**	1.8
Percent in the labor force	68.6	0.2	72.2	2.1	70.3	1.6
Percent unemployed	3.3	0.1	3.2	0.7	**5.5**	0.9
Percent of households receiving Food Stamps	7.4	0.2	9.2	2.1	10.9	1.8
Percent of families in poverty	6.9	0.3	10.9	2.4	**17.0**	2.5
Percent of individuals in poverty	10.8	0.2	9.5	1.7	**19.6**	1.9
Percent owner-occupied housing units	74.0	0.4	72.1	3.2	**45.4**	3.0
Percent with no vehicle available	5.3	0.2	6.0	1.6	8.0	1.6
Percent with no telephone service	4.6	0.2	4.1	1.6	7.7	1.5
Percent with more than 1.01 occupants per room	0.9	0.1	7.0	1.7	**12.2**	2.2
Percent cost-burdened owners	20.0	0.3	24.6	3.4	**33.0**	4.0
Percent cost-burdened renters	39.4	0.8	39.6	6.6	37.3	3.2

Source: 2005-2007 American Community Survey, U.S. Census Bureau

- The incidence of overcrowding is higher for the foreign-born population. Between 9-12 percent of foreign-born households average more than one occupant per room, compared to 1 percent among all households in Iowa.

- Foreign-born residents are much less likely to own their own homes. Only 54-58 percent of foreign-born households are living in owner occupied housing units, compared to 74-75 percent for the total population.

- A higher fraction of foreign-born individuals and families are in poverty. From 2005-2007, the poverty rate for foreign-born individuals was 15-18 percent, compared to 11 percent among the total population. The poverty rate for foreign-born families was 13-16 percent, compared to 7-8 percent for all families in Iowa.

- A high fraction of foreign-born residents have low educational attainment. Approximately 32-35 percent of foreign-born adults in Iowa have less than a high school education, compared to 10 percent of all adults in the state.

- Between 45-50 percent of foreign-born residents have difficulty speaking English, compared to 3 percent for all residents.

Table 34 summarizes various household and individual economic characteristics to illustrate key differences among native-born residents,

naturalized citizens, and foreign-born residents without citizenships status. The data on income, education, language ability, unemployment, poverty rates, home ownership, and housing cost burdens suggest that the need for housing and other assistance may be more acute among recent immigrants and temporary residents than for naturalized citizens and other immigrants who have resided in the United States for a longer period of time.

Values indicated in bold type above highlight several areas of potential need among Iowa's foreign-born population, particularly for recent immigrants. For example,

- Lower median household income levels and higher poverty rates suggest a need for affordable housing in general.

- The temporary residency status of many foreign-born individuals suggests a relatively greater need for rental housing, including units of sufficient size to accommodate large and/or extended families.

- Low ownership rates and a high incidence of cost-burdened owners suggest there may be a need for home ownership assistance for recent immigrants.

- Individuals with lower levels of educational attainment and/or poor English-speaking ability may require assistance in locating housing, negotiating leases and purchases, and applying for housing assistance.

More than half of Iowa's foreign-born residents arrived during the most recent two decades and do not hold citizenship status. While these recent immigrants and temporary residents appear to have relatively higher levels of need than other foreign-born residents, many are not eligible for public assistance due to their legal status. In addition to their eligibility issues, individuals without citizenship status or whose legal status depends on their employment may face other barriers to receiving housing assistance. These may include:

- Income levels among the immigrant population limit their housing choices.

- Language and cultural differences may create barriers to receiving housing assistance. Many individuals lack awareness of the housing assistance and other services available to them, especially if such programs were unavailable in their home country.

- Living arrangements that are typical in their home country might pose a problem in the United States. For example, the practice of extended families living together in crowded conditions may be commonplace in other cultures, but may result in occupancy code violations in many communities in the United States.

- Housing assistance may be limited due to the legal status of the individual. Many public assistance programs, including Section 8 housing, are limited to naturalized citizens and legal permanent residents. Temporary workers, students, and unauthorized migrants are excluded.

- Geographic mobility may be limited for students who are here on temporary work or student visas.

- Immigrants and temporary residents may encounter barriers to fair housing due to racial, ethnic, or other types of discrimination.

Resources

Refugees/Asylees: Resettlement services for refugees/asylees are provided through the Bureau of Refugee Services in the Iowa Department of Human Services. The Bureau provides core resettlement services, which include pre-arrival, sponsorship, reception, and orientation and referral services. The reception services include obtaining initial housing and furnishings for a minimum of 30 days, with initial expenses covered by the Bureau. After placement, orientation and referral services are provided to encourage self-sufficiency. Many services are provided by the refugees' sponsors,

which include churches, civic groups or interested individuals who assist in the resettlement process but have no legal or financial obligations for assistance. Social services are also provided through funding by the U.S. Department of Health and Human Services, including assistance with immigration status, employment, language, and transportation services among others.

Migrant workers: Employers arrange or provide many housing and other services for migrant and temporary workers. Services are also provided by non-profit organizations such as Proteus, which offers resources and advocacy for seasonal farm workers and migrant farm workers.

Students and exchange visitors: Educational institutions, host families, and other organizations provide much of the housing and other support services required by foreign students and exchange visitors.

Other immigrants and migrants: For immigrants and migrants without formalized support services, their needs are frequently met through assistance of their families, churches, social service providers, and volunteer organizations. For example, many new residents temporarily reside with relatives until they can find more permanent housing. A 2005 Pew Hispanic Center study found that 67 percent of survey respondents who were presumed to be unauthorized migrants from Mexico were living in the same town as a relative, and 54 percent were living in the same household as that relative.[10]

Persons Living With HIV / AIDS

After record setting HIV diagnoses in 2007, the Iowa Department of Public Health reports that in 2008 there were 108 diagnoses, down 20 from the previous year. These diagnoses represent all new diagnoses of HIV infection irrespective of whether they also received an AIDS diagnosis. There were 65 AIDS diagnoses in 2008, down 2 from the year before. While new diagnoses may be falling, the number of people living with HIV/AIDS is rising across Iowa. As of December 31, 2008 there were 1,616 persons living with HIV/AIDS up from 1,522 in 2007. Per every 100,000 persons in Iowa, 53.8 were living with HIV/Aids at the end of 2008 up from 51 per 100,000 at the end of 2007.

Demographics

The distribution of people living with HIV/AIDS is unbalanced with males representing nearly 80 percent of the total population living with HIV/AIDS diagnoses. Of new diagnoses, males represent a disproportionate amount of cases with 82 percent of new HIV diagnoses and 75 percent of new AIDS diagnoses attributed to males.

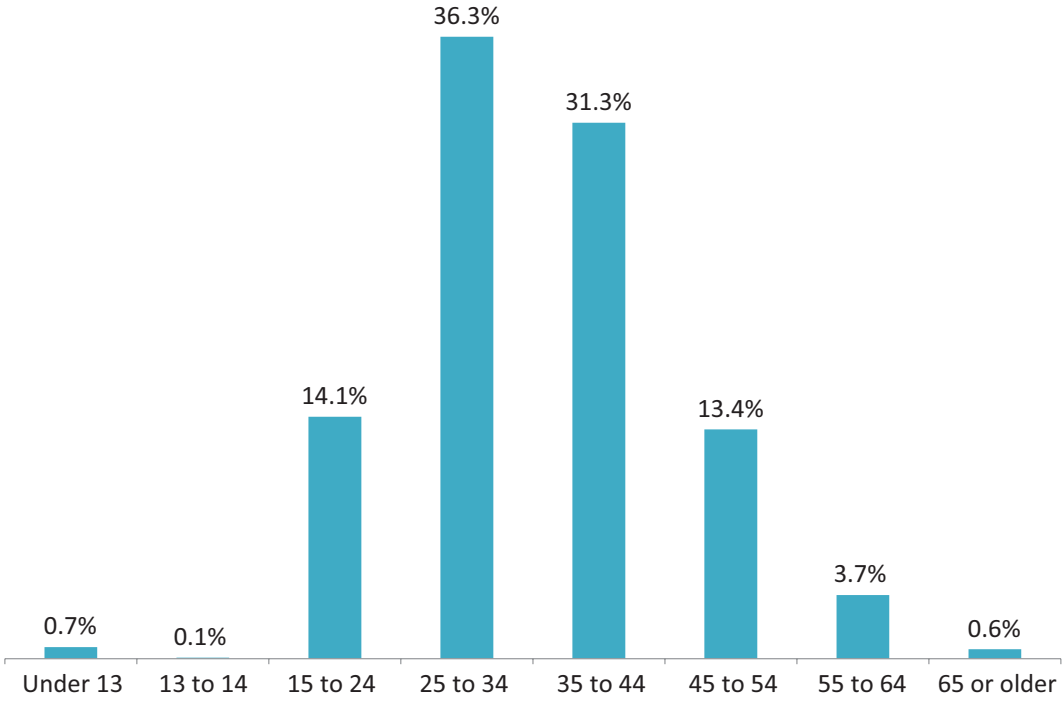
Figure 35 demostrates that of the population currently living with HIV/AIDS, 25 percent were diagnosed between the ages of 25 and 34, and 31 percent were diagnosed between the ages of 35 and 44. Only about 15 percent of those living with HIV/AIDS were diagnosed before the age of 24.

More than two-thirds of people in Iowa living with HIV/AIDS, see Figure 36, are over 35; 32 percent of Iowa's population living with HIV/AIDS are between 35 and 44, and 34 percent are between 45 and 54. Less than 4 percent of Iowa's HIV/AIDS population is under the age of 24. The aging of people living with HIV/AIDS will have significant impacts on continuing health and housing needs.

Certain races and ethnicities are disproportionately represented in the population of people living with HIV/AIDS in the State of Iowa. These contrasts are clearly evident in Figure 37. While African Americans only comprise 2.7 percent of Iowa's population, this racial group comprises almost 20 percent of the population of people living with HIV/AIDS. Hispanics and Latinos of any race, comprise 4.2 percent of the state's general population but account for approximately 8.5 percent of those living with HIV/AIDS. Non-hispanic whites make up the largest group of people living with HIV/Aids accounting for 70 percent of that population, though they account for 94.2 percent of the state's total population. All other races, including individuals with more than one race, do not exhibit disproportionate incidence of people living with HIV/AIDS.

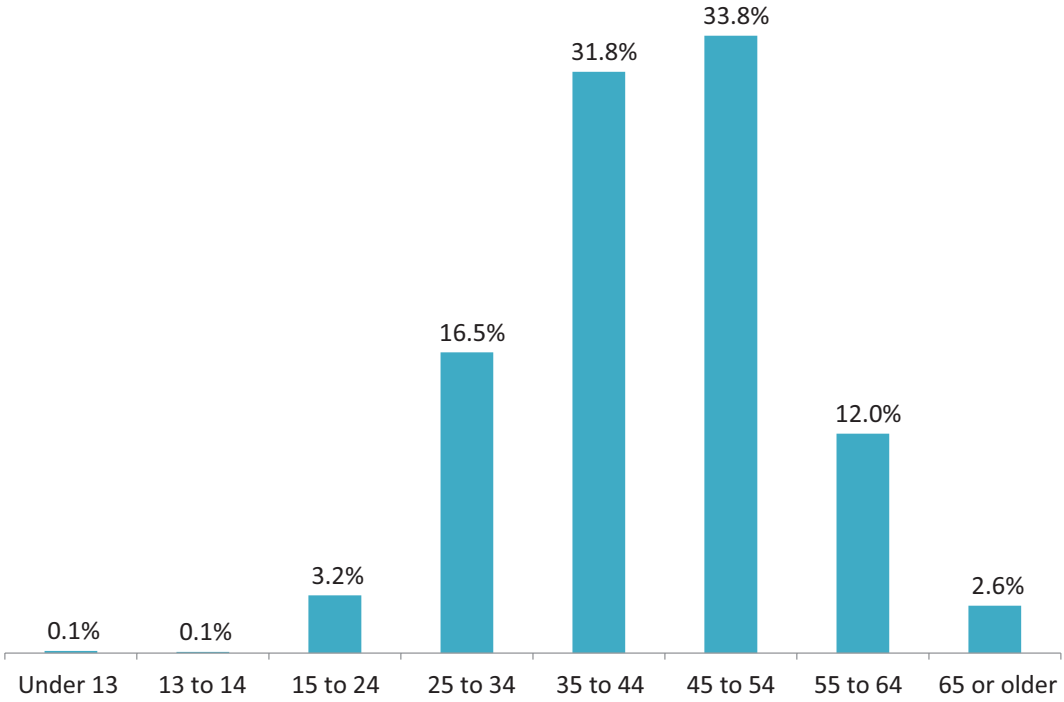
10 Kocchar, Rakesh, "Survey of Mexican Migrants, Part Three: The Economic Transition to America," Pew Hispanic Center report dated December 6, 2005, http://pewhispanic.org/files/reports/58.pdf, accessed 9/30/09.

Figure 35. People Living with HIV/AIDS: Age at Diagnosis



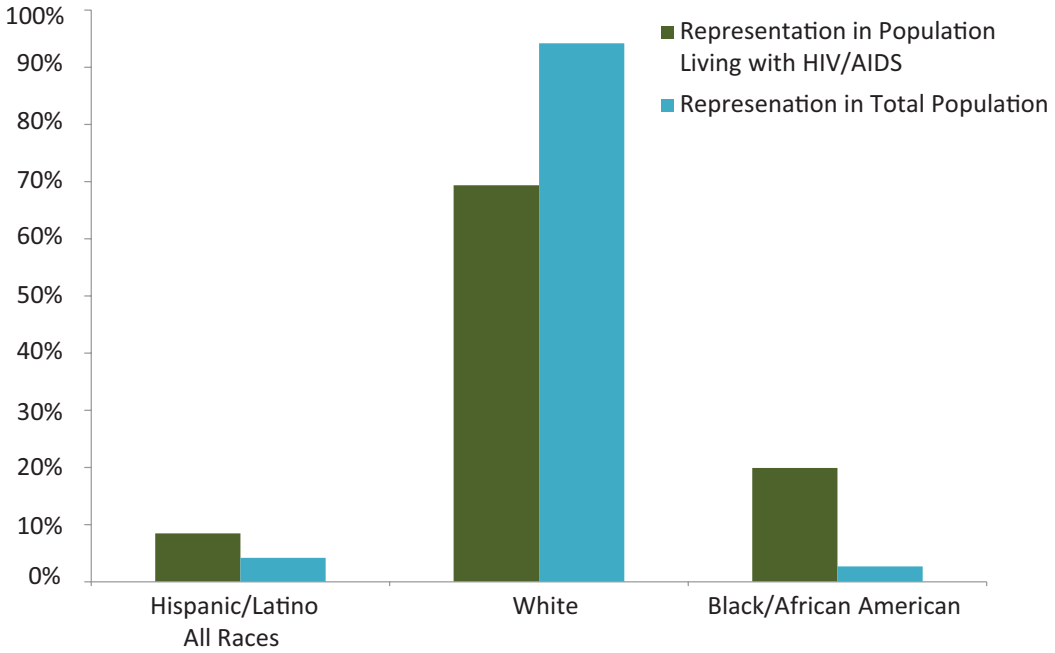
Source: Iowa Department of Public Health, 2008

Figure 36. People Living with HIV/AIDS: Current Age



Source: Iowa Department of Public Health, 2008

Figure 37. People Living with HIV/AIDS: Race and Ethnicity



Source: Iowa Department of Public Health, 2008

Needs

The majority of Iowans living with HIV/AIDS lived in metropolitan counties as of December 2008. Health care, supportive services and the agencies and groups providing those services to those living with HIV/AIDS are predominately found in our metropolitan core cities and counties. Access to important services necessary to those living with HIV/AIDS is not universal, not only for those in rural counties but for a majority of people living with HIV/AIDS.

As part of the Iowa Department of Public Health's 2007-2009 Comprehensive HIV Plan, a consumer needs assessment was performed through survey methods to identify gaps, needs and barriers to the care of Iowans living with HIV/AIDS. The survey respondents were representative of the state's population living with HIV/AIDS as a whole, both demographically and spatially. This survey identified some barriers and hardships related to housing for those living with HIV/AIDS. Transportation was identified as an important issue to the respondents of the survey. Twenty-four percent of those responding to the survey indicated that they required transportation assistance to get to appointments in the 12 preceding months. Almost half of those surveyed required help from friends or volunteers to make appointments, and 15 percent relied on an HIV/AIDS agency. These problems were likely exacerbated by the fact that 40 percent of the respondents traveled more than 36 miles each way for medical care related to living with HIV/AIDS and 23 percent traveled more than 60 miles one way.

The survey respondents living with HIV/AIDS were predominantly renters. Table 35 describes the housing characteristics of the survey sample.

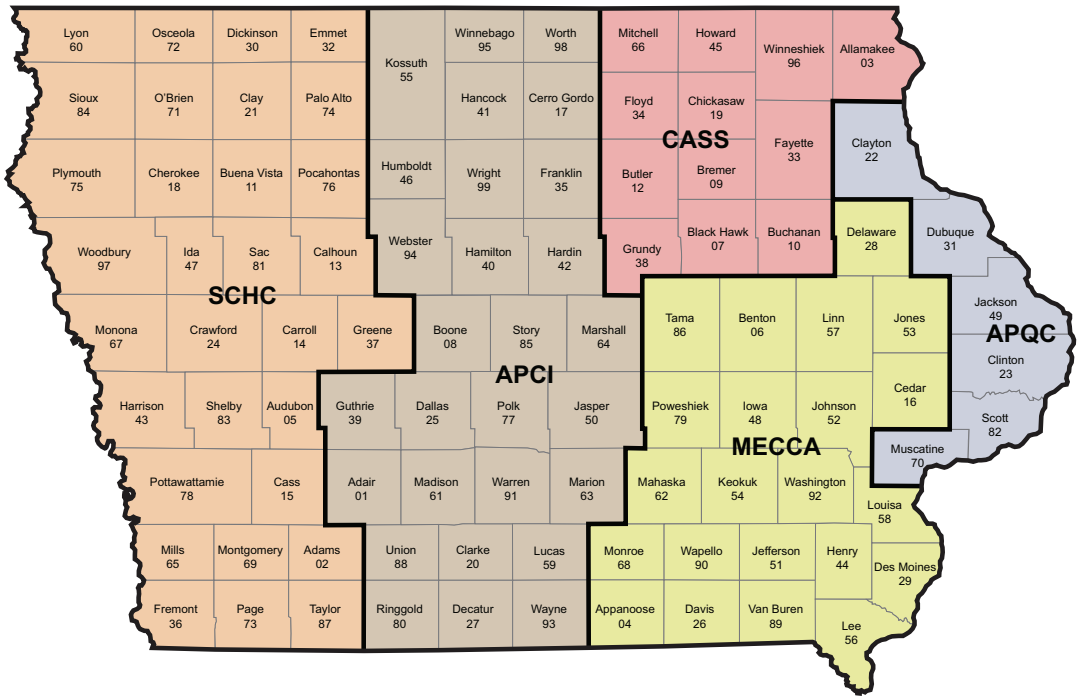
Thirty-six percent of those responding reported receiving assistance with housing at the time they completed the survey. Of those receiving assistance 58 percent were Black non-Hispanic, 31 percent were white non-Hispanic and 29 percent were Hispanic. Referring back to their respective incidences of HIV / AIDS, Blacks and Hispanics were 2 ½ to 3 times more likely to receive housing

Table 35. Housing Characteristics of Iowans Living with HIV / AIDS

Own home, condo, or mobile home	26%
Rent place of residence (apt, home, etc.)	50%
Lived with family or friends permanently	12%

Source: Iowa Department of Public Health 2007-2009 Comprehensive HIV Plan Needs Assessment

Figure 38. Housing Opportunities for People with AIDS (HOPWA)



Source: Iowa Finance Authority

assistance than their incidences would have suggested, and non-Hispanic whites were much less likely to receive assistance.

The survey respondents indicated that people living with HIV/AIDS are at risk of experiencing homelessness, with 32 percent of the respondents identifying themselves as having experienced homelessness at some point in their lives. Of those who had experienced homelessness, the majority were either black non-Hispanic or Hispanic. Only 29 percent of those who had experienced homelessness were white and non-Hispanic.

When the respondents were asked what supportive services they would use if they were available, housing ranked as the third most important service behind alternative therapies and help paying bills. Sixteen percent of the respondents indicated that they would use housing services if available. Again the respondents indicated that transportation provided a barrier to obtaining services necessary for those living with HIV/AIDS.

According to experts with agencies that provide assistance to those living with HIV/AIDS there are myriad unmet needs with respect to housing. The link between transportation and supportive services as it relates to housing was consistently identified as a major issue for people living with HIV/AIDS. Another unmet need for people living with HIV/AIDS stems from the positive fact that people are living longer once diagnosed. The downside is that programs focused on housing and care have been more short term in focus, requiring a reevaluation of long term solutions and stability for this population. As with much of Iowa's population, housing stability and affordability are vital needs for the population living with HIV/AIDS.

Resources

HOPWA: The Housing Opportunities for Persons with AIDS (HOPWA) Program is managed for the State of Iowa by the Iowa Finance Authority. Five regional project sponsors provide needed housing and support services for all 99 Iowa counties. See Figure 38. Information on the five regional sponsors was obtained using the Consolidated Annual Performance and Evaluation Report (CAPER) for the HOPWA program during the year 2008.

The AIDS Project of Central Iowa provides Tenant-Based Rental Assistance to approximately 41

households per month through the HOPWA grant. The AIDS Project served 320 HIV positive clients in 2008, offering all of them housing information services. The case management team at The Project requires that all clients receiving tenant based rental assistance sign up for the Section 8 list when available. Additional housing services are made available through partnerships with the United Way. With 82 percent of The AIDS Project's clients living below 200 percent of the federal poverty level, housing assistance provided through HOPWA and other programs is considered vital to the well being of those living with HIV/AIDS. In 2008, 91 percent of program participants achieved housing stability.

The Cedar AIDS Support System (CASS) of Cedar Valley Hospice provides a broad range of housing activities through HOPWA and other programs. CASS assists those living with HIV/AIDS with short term housing, rental assistances, applying for benefits, creating and completing housing goals, and broad based management and information assistance.

The Iowa Center for AIDS Resources and Education (ICARE) provides supportive housing services and enrolls clients in Short Term Rent, Mortgage and Utility (STRMU) HOPWA Services as well as Tenant Based Rental Assistance in 22 counties in Iowa. In 2008 ICARE served 41 clients with HOPWA funding. As of December 31, 2008 ICARE had a waiting list for housing assistance and reported that housing needs continue to grow.

The AIDS Project Quad Cities (AQPC) provided support and housing options for clients in 2008, focusing on preventing homelessness amongst people living with HIV/AIDS. AQPC became a sponsor after the closing down of the previous organization in September of 2008.

Siouxland Community Health Center offers those living with HIV/AIDS a broad range of housing services including short term housing, rental assistances, applying for benefits, creating and completing housing goals, and broad based management and information assistance.

The Consolidated Annual Performance and Evaluation Report (CAPER) for the HOPWA program indicates that there are households with unmet housing needs across the state. Many barriers were reported by these five agencies in providing housing assistance. For those serving a rural population, transportation was reported as a large issue particularly for working with case managers and obtaining health care. Another major barrier highlighted by many of the groups was the lack of affordable housing available to clients, particularly the long waiting list for Section 8 housing. These agencies indicated that there are approximately 115 households with unmet housing needs. In general, these agencies report a need for more funding to provide supportive services, including housing.

Victims of Domestic Violence

Some homes become unsafe to live in because of domestic violence or abuse. The Iowa Code defines domestic abuse as assaults between

- household members who reside together
- separated spouses or persons divorcing not residing together
- persons who are the parents of the same minor child or children
- persons who have been family or household members in the past year
- persons who are in an intimate relationship currently or in the past year

There were 7,069 domestic assaults in 2007, as reported to law enforcement authorities, a rate of 249 per 100,000 persons.

The Iowa Coalition Against Domestic Violence (ICADV) noted in their Domestic Violence Counts: 07 report for Iowa that 100 percent of the state's 17 primary domestic violence programs participated in a one day national census of domestic violence. On that day, 813 victims (to include dependent children) were provided services in Iowa. This report suggests that there are substantially more cases of domestic abuse than are reported by law enforcement agencies.

Demographics

According to the Iowa Department of Public Safety, over the years there has been a slight decline in the percentage of women assault victims and a slight increase in the percentage that were men. In 2007, 78 percent were women and 22 percent were men.

While the vast majority of assault victims are whites, the incidences of assaults among non-whites have been increasing as well. In 1998, 13.8 percent of assault victims were non-white; by 2007 that fraction had grown to 18.4 percent.

By age, 70.2 percent of all victims are between the ages of 16 and 35, and the rate of abuse by age of victim declines sharply. In all, just .75 percent of all victims were under age 16.

Nearly 75 percent of the victims were the spouse or the boyfriend or the girlfriend of the abuser. Nonetheless, children were present at the time of the abuse in 32 percent of the instances.

Needs

Persons suffering domestic abuse may need a range of services from none to legal, medical, counseling, and shelter. In 2007, 47.7 percent of all reported domestic abuse related cases resulted in no referral, but nearly 700, about 9 percent, received shelter referrals.

Of 813 victims (to include dependent children) served in one day in Iowa reported in the Domestic Violence Counts: 07 study,

- 433, or 53.3 percent, received emergency shelter or transitional housing by local domestic violence program services
- 380 received non residential assistance including counseling, legal assistance, and support groups for children
- Just 31 percent of the programs were able, however, to provide transitional housing assistance

Resources

The distribution of shelters and other transitional homes in Iowa is considered confidential even to the extent of quantifying the number of facilities or their capacities. By cross-checking the Iowa Coalition Against Domestic Violence (ICADV) information and other sources of assistance for women and children, 32 agencies were identified in Iowa that provided crisis services and can provide shelter assistance. The number of actual shelters is not listed.

According to the Domestic Violence Counts: 07 survey, 43 percent of the participants in Iowa indicated that they were unable to serve their victims adequately because there was not enough bed space to assist either the victim or the victim's family.

Because of the very important sensitivities that must be employed in dealing with housing issues for victims of domestic violence, it is likely that periodic surveys of providers will need to be administered to ascertain the availability of shelter services in light of need to provide a better sense of housing gaps, both long term and short term for this population. Whether the following quote from the ICADV is typical or truly anecdotal would be verified from such a survey: *The average stay in our shelter 5 years ago was 2 ½ weeks – today the average is 2 months.*

Nonetheless, because domestic violence shelters do not report to the HMIS system, the number of people experiencing homelessness due to domestic violence is underreported, and it is reasonable to assume that there is unmet need, the degree to which, however, is not well known.

Substance Abuse and Addiction

Persons experiencing substance abuse or addiction issues are at risk of increased incidences of homelessness. The underlying condition may be complicated because of recurring unemployment, an absence of access to health care, unavailability of treatment services, and temporary or transitional housing to assist such persons.

The 2002 State Treatment Needs Assessment Program (STNAP) for Adult Substance Abuse (2004) by the Iowa Department of Public Health is the most recent comprehensive survey in Iowa, and it provides most of the data that are used for substance abuse planning in the state.

Demographics

Of the Iowa population meeting medical criteria for alcohol dependence or past-year alcohol abuse that report determined that

- 14.2 percent of the state population fit those criteria.
- The incidence for males was 19.7 percent, and the incidence for females was 9.1 percent.
- The highest incidences were found for persons ages 18 to 24 at 20.9 percent, and among those ages 25 to 44 at 20.0 percent.
- Higher incidences were measured in urban (primarily metropolitan) counties at 16.8 percent, and lower than the state average incidences were found in less urbanized areas.

Other characteristics of alcohol abusers

- College graduates have a lower incidence than persons with less education.
- As income level increases, the incidence of abuse decreases. Nonetheless, for persons in the highest income grouping, those earning $40,000 or higher, the rate of alcohol abuse was only 0.3 percentage points less than the state norm.
- An unemployed person is significantly more likely to have an alcohol abuse issue at 21.0 percent of that population

Among those using drugs other than alcohol

- Marijuana was the most widely used at 29.6 percent who had ever used it, but only 4.0 percent indicated recent usage.
- Overall, 4.5 percent of the population was estimated to have used an illicit drug in the past year, but when marijuana was excluded, that figure dropped to 1.2 percent.
- Of the remaining substances, .7 percent reported using powder cocaine, .6 percent pain relievers, .5 percent reported using methamphetamines, and .5 percent used sedatives.
- 5.8 percent of males and just 2.2 percent of females were recent marijuana users, 14 percent of those ages 18 to 24 fit into this category, and the incidences were higher among those with very low incomes, those that were unemployed, and those living in more urban areas.

Needs

The STNAP places the total population that needs assistance at 343,100, or 15.6 percent of the population based on a pattern of past year heavy alcohol use. Of that group 18.8 percent are considered alcohol dependent, and 7.4 percent are considered drug dependent. Combined, 26.2 percent of those in need of assistance, or 90,100 persons, are estimated to have an acute treatment need. The remaining percentage would be classified as alcohol or drug abusers, but not in need of immediate treatment.

Needs for assistance vary by age of the abuser. Juvenile substance abusers may have a substantially higher propensity to have a dual-diagnosis, i.e., there may be an underlying or complicating mental illness coinciding with the substance abuse. Accordingly, a greater range of treatment services is necessary to deal with juveniles' substance abuse treatment needs and care.

According to the STNAP survey, slightly fewer than 3 percent of the population indicated receiving some form of assistance for their substance abuse issues. About a third of those receiving any assistance indicated that they obtained professional or other counseling services. The remainder reported relying primarily upon religious or self-help assistance.

There are personal and institutional barriers to receiving assistance. According to the STNAP, denial about the severity of the abuse, peer pressure and continued socialization with friends and coworkers who use alcohol, being part of a substance abusing family, being able to afford care, lack of confidentiality, and long waiting periods were reported as common reasons for not seeking assistance.

Resources

The state of Iowa has a variety of facilities to attend to the treatment needs of persons with substance abuse issues. The most up-to-date data are provided by the Iowa Department of Public Health, Division of Behavioral Health, Bureau of Administration, Regulation, and Licensure.

For adults, there are 22 residential or inpatient treatment programs. Of those:

- 16 are halfway houses
- 16 have extended residential capacities
- 22 are primary residential facilities (for the duration of treatment)

For juveniles, there are 10 residential or inpatient treatment programs. Of those:

- There is only one licensed halfway house
- 5 have extended residential capacities
- 7 are primary residential facilities (for the duration of treatment)

Other programs in Iowa include:

- 9 within institution programs in the state Corrections system
- 13 licensed outpatient and residential treatment facilities for OWI offenders
- 2 psychiatric medical institutions for children

There are non-state licensed programs that provide substantial assistance to substance abusers. The Salvation Army provides both residential, skill development, and direct assistance to substance abusers. Similarly, the Veterans Administration has long provided both outpatient and residential services to U.S. military veterans with substance abuse diagnoses.

While there are programs available statewide, the STNAP concluded that there was significant unmet need for care and assistance for substance abusers in Iowa. Their main point is that just one in nine persons in need of treatment received it during the survey year, which they further assert slows the pace of progress in reducing substance abuse in Iowa.

According to the STNAP survey, as high as 15.6 percent of the population is in need of attention for substance abuse issues. Depending on the definition of the severity of the disease, the range of unmet need annually is as low as 96,500 to as high as 306,100 persons (this latter number includes those that drove while impaired).

Comparative Measures for Special Population Sub-Groups (Non-Homeless)

Estimated Unmet Needs

Table 36 summarizes the current size and projected growth in various population groups with special housing needs. Both population values include residents in group homes and institutions. The table also provides two different measures of unmet need among the non-institutionalized population. The first describes current levels of unmet needs of non-institutionalized individuals who require supportive housing services. In most cases, these values were reported by various state agencies or organizations providing services to that particular group. The second measure is the estimated number of households currently experiencing housing problems such as housing cost burden, over-crowding, or sub-standard housing. Those estimates were derived from 2005-2007 ACS PUMS data sets.

Table 36. Summary of Special Needs (Non-Homeless) Subpopulations

Group	Estimated Current Population (Persons)	Projected Growth from 2010-2015 (Persons)	Current Unmet Needs for Supportive Services (Clients)	Current Housing Problems (Households)
Elderly	444,550	45,300	5,259	55,920 – 58,570
Frail Elderly	120,000 – 126,000	6,300	10,337	17,940 – 19,410
Physically Disabled	196,300 – 205,100	15,300	1,290	50,150 – 53,180
Mentally Disabled (including developmental disabilities and severe mental illness)	111,500 – 119,800	2,300	2,512	9,560 – 10,770
Persons with HIV/AIDS	1,616	35	149	Undetermined
Persons with Alcohol/Other Drug Addictions	343,100	6,900	Undetermined	Undetermined
Victims of Domestic Violence	7,069 (reported)	140	Undetermined	Undetermined

Source: Iowa State University research estimates

The elderly population identified here includes the population ages 65 years and older. The frail elderly group is a subset of the elderly population, and includes persons ages 85 years and over plus all other elderly with self-care limitations. Projections for the elderly and frail elderly populations were based on age group specific population projections. Unmet needs for supportive services to the elderly and frail elderly sub-groups were obtained from unmet needs reported under the Senior Living Program (SLP) and the Case Management Program for Frail Elders (CMPFE) submitted to the Iowa Department on Aging for the State Fiscal Year 2009.

The population with a severe physical disability includes persons with either a sensory or physical disability that imposes a self-care, mobility, or work limitation as reported in 2005-2007 ACS data. The expected growth in this population was projected on an age-specific basis considering the incidence of disabilities for those age groups. The unmet needs for supportive services to this group reflect the average number of persons on the waiting list for state Medicaid HCBS waivers in the physical disability category during 2009. These data likely understate the unmet needs for this group, as counties are not required to report unmet needs for services that are provided outside of Medicaid programs. The number of households with housing problems was estimated using 2005-2007 ACS PUMS data.

The population with a severe mental disability includes persons with a mental disability that imposes a self-care, mobility, or work limitation as reported in 2005-2007 ACS data, and is assumed to include persons with severe mental illness as well as developmental disabilities. The estimated populations of these groups were inflated by a projected statewide population growth rate of 2 percent. The unmet needs for supportive services to this group reflect the average number of persons on the waiting list for state Medicaid HCBS waivers in the traumatic brain injury, mental retardation, and mentally ill and handicapped categories during 2009. These data likely understate the unmet needs for this group, as counties are not required to report unmet needs for services unrelated to Medicaid. The number of households with housing problems was estimated using 2005-2007 ACS PUMS data.

The increase in the persons with HIV / AIDS was linked to statewide population growth absent any other reliable estimate for this group. The unmet needs were obtained from the Consolidated Annual Performance and Evaluation Report (CAPER) for the HOPWA program. The incidence of housing problems among householders with HIV/AIDS cannot be determined using available data.

The projected growth in the population with alcohol or drug addictions was estimated as a function of overall population growth. Unmet

needs for supportive housing-related services were undetermined; however, this research documents the number and types of facilities available to address those populations.

The incidence of domestic abuse comes from the number of investigated cases in Iowa, and the projection for growth in that population assumes a fixed incidence applied to a 2 percent growth rate in the state's total population by 2015. Unmet needs for supportive services were undetermined.

Measures of Household Economic Stress

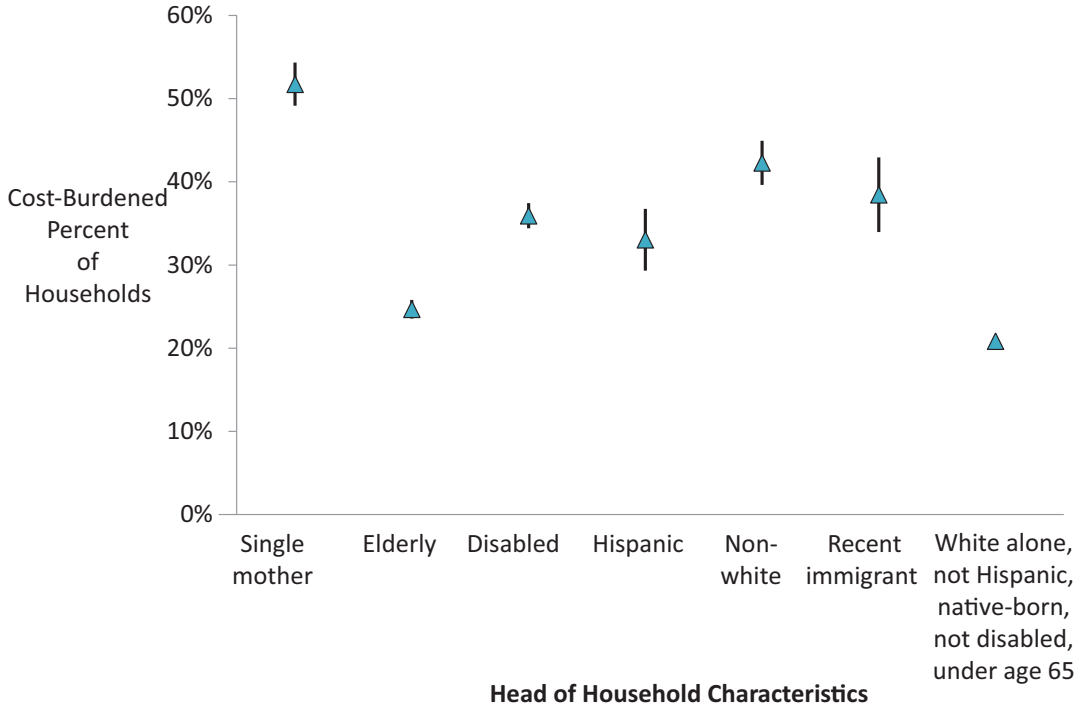
Figure 39 demonstrates how monthly housing costs and cost burden vary among differing types of households. For households run by a single mother there is an increased incidence of housing cost burden, defined as more than 30 percent of household income being devoted to monthly housing costs. Almost 52 percent of single mother households are cost burdened in the state of Iowa.

Non-white head of households, recent immigrants, the disabled, and Hispanic-run households all have high incidences of housing cost burden as well, with more than 30 percent of those household types experiencing housing cost burden. White alone households and the elderly lag other head of household groups in housing cost burden with fewer than 24 percent of those types of households experiencing housing cost burden.

Figure 40 illustrates the stress on households by the individual characteristics of the head of household. The size of the bubble represents the number of households in Iowa in the categorical head of household group. It shows that Iowa has a large number of households where the head of household is elderly or disabled. Other categories of household status have smaller representation across the state, with single mothers and non-white head of householders making up the next two largest groups. Recent immigrants and Hispanic run households lag all groups in size.

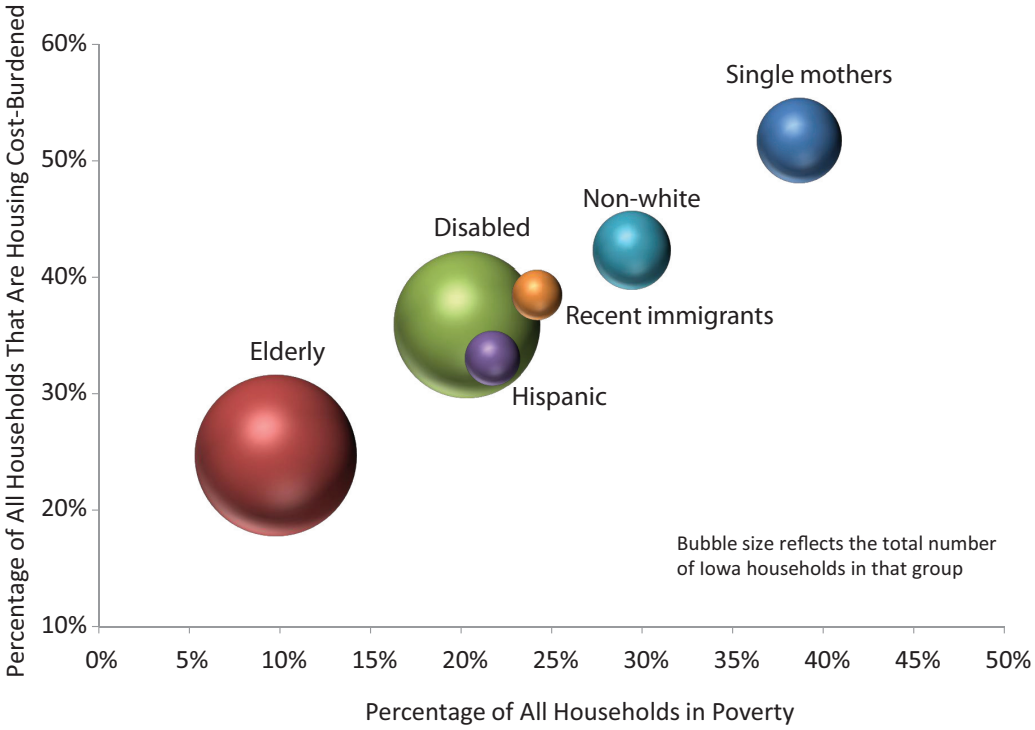
The figure also illustrates the percentage of all households in poverty by the characteristics of the head of householder as well as the percentage of those households that are cost burdened. The higher the bubble in the figure above and the further to the right on the chart, the greater likelihood that those

Figure 39. Households with Monthly Housing Costs Exceeding 30% of Household Income, 2005-2007



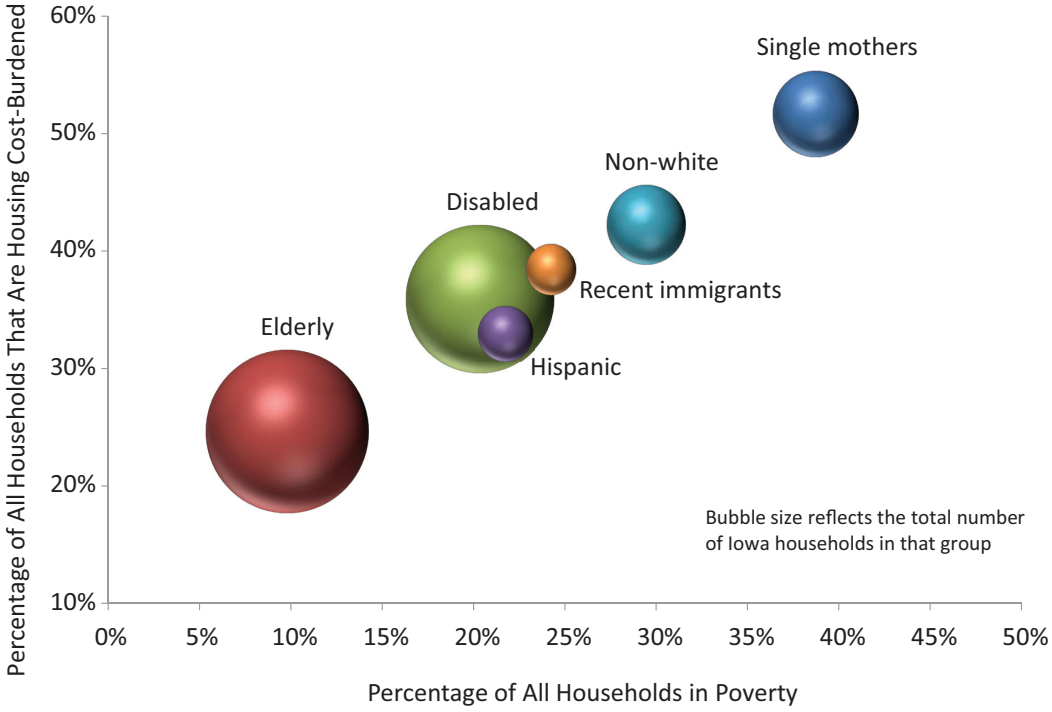
Source: ISU calculations from the Public Use MicroSample (PUMS) of the American Community Survey, 2005-2007

Figure 40. Special Population Groups: Size and Stress Measures



Source: 2005-2007 American Community Survey Public Use Microsample Data, U.S. Census Bureau

Figure 41. Special Population Groups: Size and Stress Measures



Source: 2005-2007 American Community Survey Public Use Microsample Data, U.S. Census Bureau

households are cost burdened and or living in poverty, respectively.

This figure suggests that while single mother and non-white households are much less prevalent than elderly and disabled run households, they are much more likely to both live in poverty and be housing cost burdened. Elderly run households are the least likely of the household categories listed above to live in poverty and be housing cost burdened. For single mother households and non-white households the incidence of both poverty and housing cost burden indicates these groups are more likely to have precarious housing situations.

There is a relatively high number of disabled heads of households that also experience poverty and housing cost burden, indicating this group is both vulnerable but is a relatively large group that might be precariously housed.

The bubbles in Figure 41 demonstrate the relationship between the size of households experiencing cost burden and poverty in relation to their total incidence in Iowa's household status. The larger the bubble the higher the incidence of householders experiencing cost burden and poverty. Again disabled, single mother, non-white, and elderly headed households are the largest numbers of households in Iowa experiencing cost burden and poverty.

Hispanic and recent immigrant households in Iowa do experience significant poverty rates and cost burden, however, in terms of the numbers of people that may require assistance or are precariously housed they significantly lag the disabled, single mothers, non-white, and the elderly respectively.

Section 2.3 Persons Experiencing Homelessness

General Definitions

This subsection is an overview of homelessness and specific populations at risk of homelessness. More detailed discussions of particular groups or issues pertinent to the state's housing plan and to HUD follow after this general discussion.

The U.S. Department of Housing and Urban Development defines homelessness to include an individual who lacks a fixed, regular, and adequate nighttime residence; and an individual who has a primary nighttime residence that is:

1. 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);

2. An institution that provides a temporary residence for individuals intended to be institutionalized; or

3. A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

The McKinney-Vento Act defines homelessness more broadly for children and youth. The term homeless children and youth is defined as individuals who lack a fixed, regular, and adequate nighttime residence and includes:

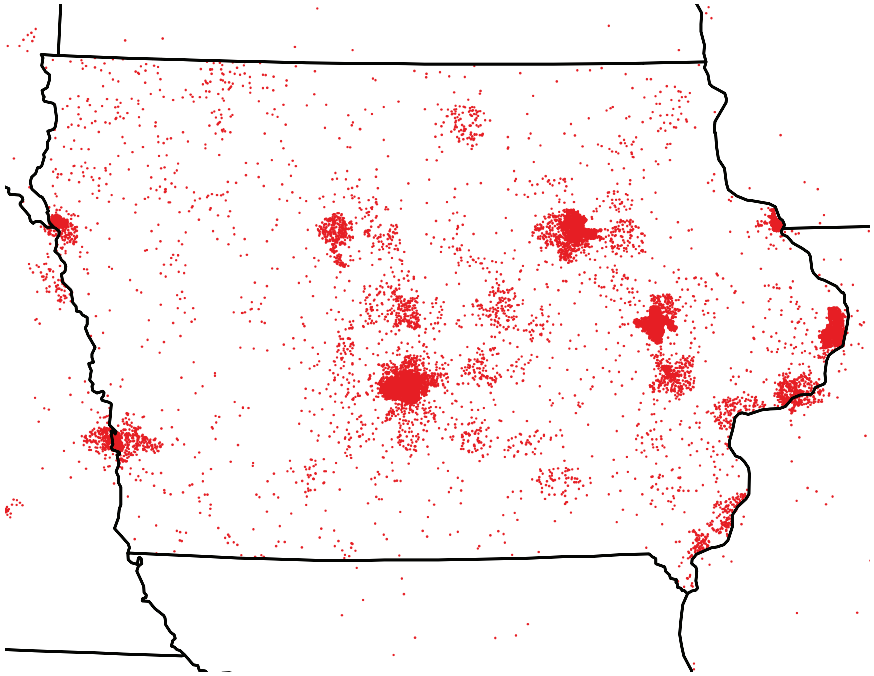
1. Children and youths who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations; are living in emergency or transitional shelters; are abandoned in hospitals; or are awaiting foster care placement;

2. Children and youths who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings;

3. Children and youths who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings; and

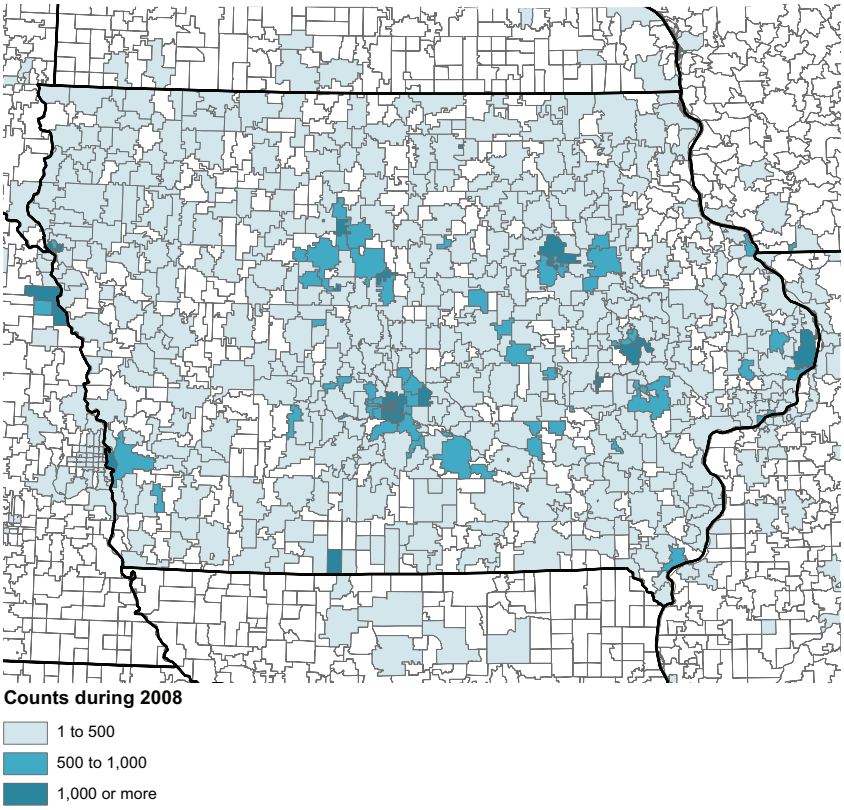
4. Migratory children (as such term is defined in section 1309 of the Elementary and Secondary Education Act of 1965) who qualify as homeless for the purposes of this subtitle because the children are living

Figure 42. Incidence of Homelessness in Iowa by Last Known Zip Code, 2008



Source: I-COUNT , 2008

Figure 43. Incidence of people experiencing homelessness weighted by population of the zip code



Source: I-COUNT, 2008

in circumstances described in sections 1-3 in the previous listing.

Incidences of Persons Experiencing Homelessness

According to I-COUNT, the Iowa Homeless Management Information System, Iowa's homeless population reported by the participating agencies totaled 17,476 in 2008. This number does not include the reported 12,130 people at risk of experiencing homelessness that received supportive services through these agencies. By way of comparison and magnitude, Iowa's population of people near homeless or almost homeless is larger than all but 15 cities in Iowa.

The participating agencies also reported 12,250 people stayed in either emergency shelter or transitional housing in 2008. Of the clients seen in 2007, the number returning in 2008 was 1,512.

It is important to note that the number of people experiencing homelessness is higher than what the data can report given that domestic violence shelters and most gospel missions in Iowa, two significant providers of shelter services, do not participate in the I-COUNT network. Additionally, those who don't seek out services, do not have access to services or shelters, or are turned away from shelters are not reported in the numbers.

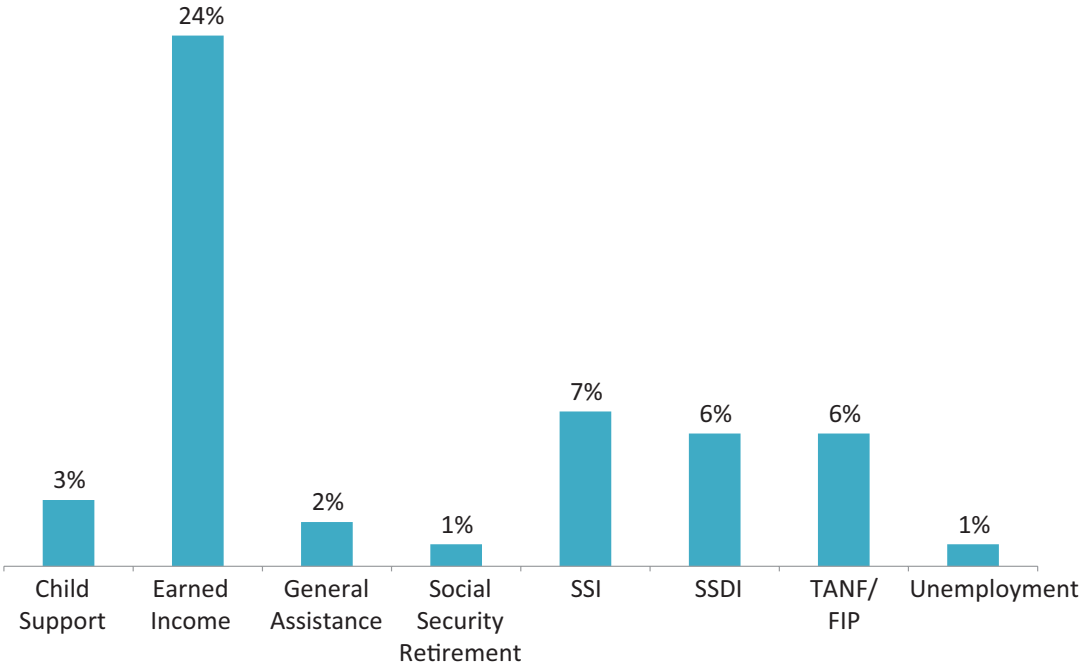
Another area where underestimation is prevalent is within families, as in the case where a child may be left with other adults while the parent is sheltered due to shortage of shelters that can house families. Other people who are "doubling up", that is, staying with others temporarily because of a lack of housing are not reflected in these counts either.

The I-COUNT data represent a minimum count of those experiencing homelessness and represent actual homeless individuals serviced by participating agencies, while the remainder of those experiencing homelessness can only be estimated.

Demographics of Persons Experiencing Homelessness

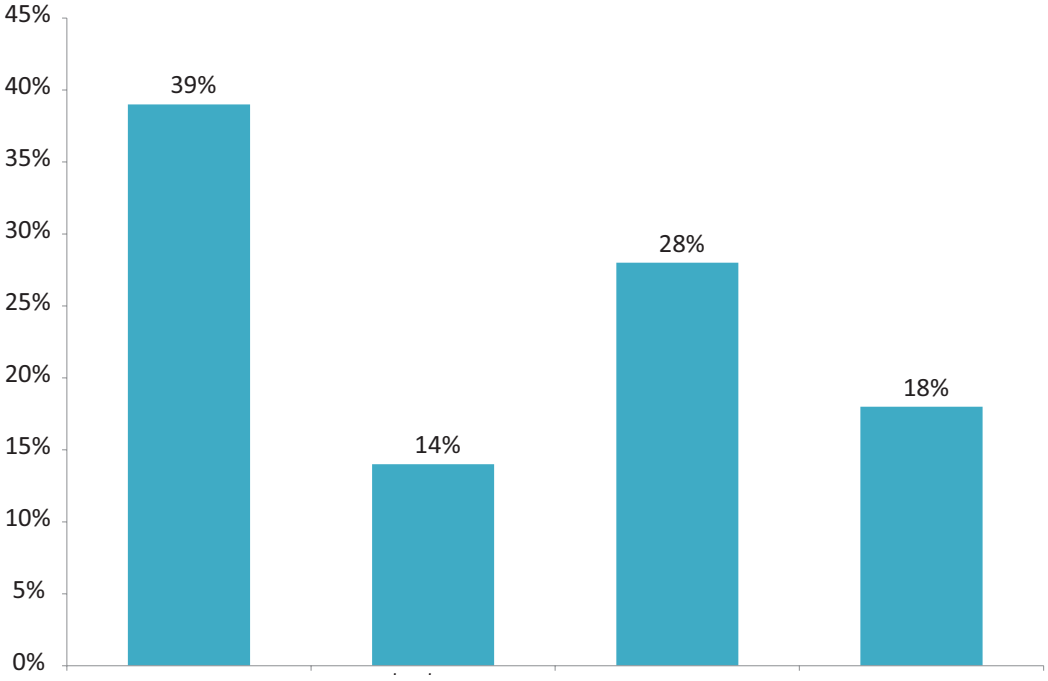
According to the I-COUNT data for 2008, 63 percent of those experiencing homelessness were adults and 34 percent were children. Roughly 3 percent of those experiencing homelessness were age unspecified. For those determined to be at-risk

Figure 44. Income Sources Identified at Intake



Source: I-COUNT, 2008

Figure 45. Monthly Cash Income at Intake



Source: I-COUNT, 2008

of experiencing homelessness, the percentage of children was higher at 44 percent, with adults representing 54 percent of this group, and age unspecified representing 3 percent of the total.

Those experiencing homelessness were distributed with a slightly higher occurrence among men with 52 percent of the population, 46 percent female, and 2 percent for whom gender was not specified. With respect to ethnicity, the Non-Hispanic/Latino population experiencing homelessness was the largest share at 87 percent, and those reporting as Hispanic or Latino representing 8 percent of the total population experiencing homelessness.

The majority of those experiencing homelessness were White or Caucasian, representing 62 percent of the total population. While Black or African American individuals make up only 2.7 percent of the total population of Iowa, they experience homelessness at a disproportionate rate. The I-COUNT data indicate that 24 percent of those experiencing homelessness are Black or African American. Multi-racial persons made up 6 percent of the homeless population, American Indians 3 percent, and there was no race specified for 4 percent.

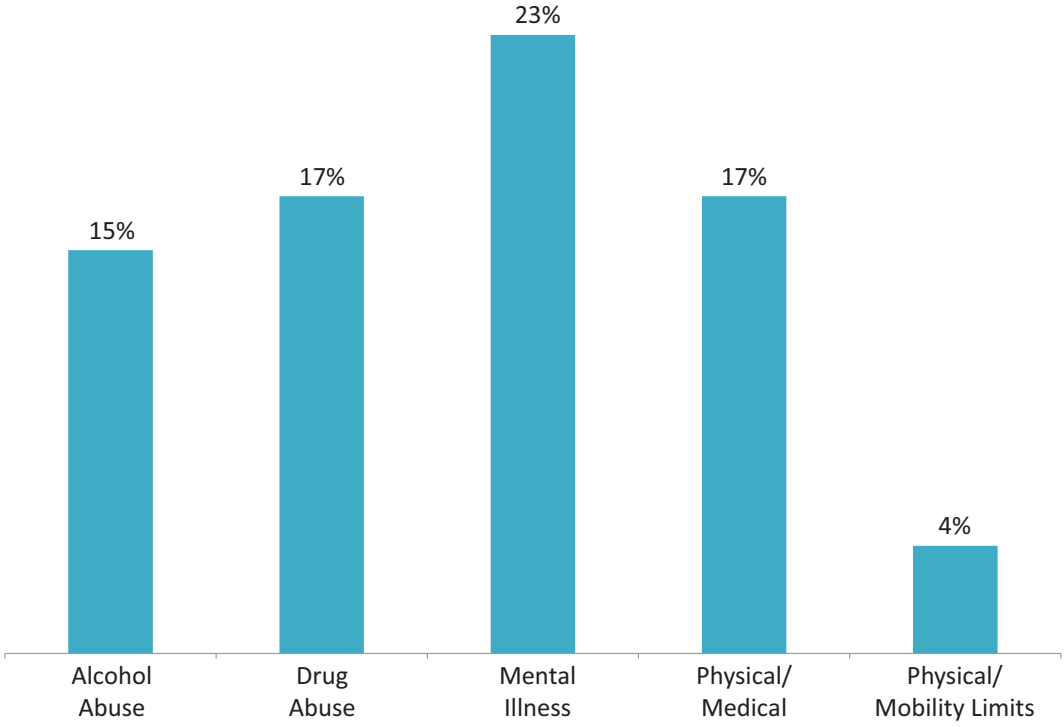
Finally, among the other I-COUNT compilations, sixty six percent of those experiencing homelessness in 2008 reported having a GED or high school diploma. Ten percent reported being a U.S. Military Veteran.

Spatial Characteristics

People experiencing homelessness come from nearly every county in the state, and while the majority of the homeless population lives in Iowa's urban areas there is considerable evidence that people from rural areas experience homelessness as well. Figure 42 illustrates the distribution of people experiencing homelessness based on their last zip code as reported through I-COUNT, with the density of the distribution indicated by the darkest areas.

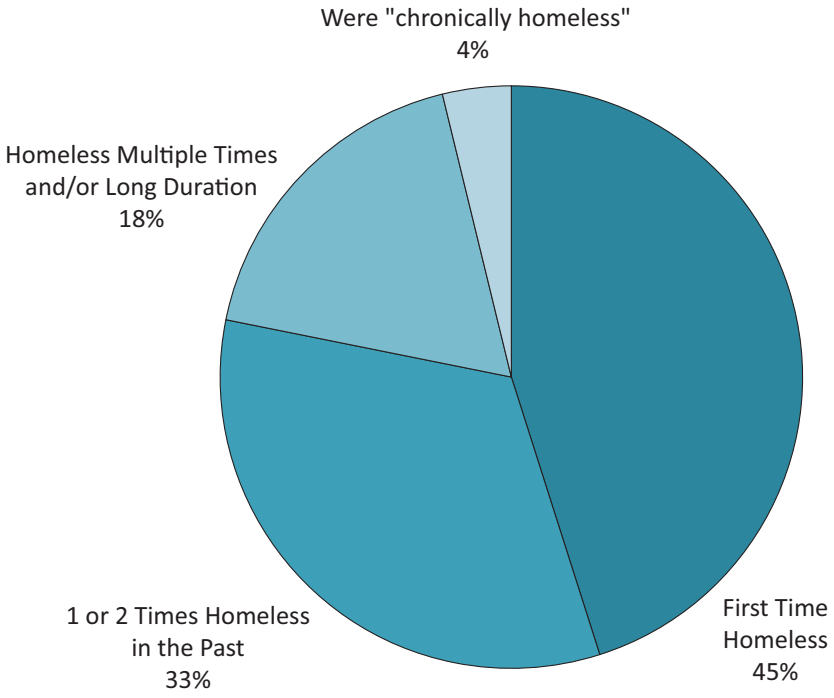
It is very evident that the vast concentrations of homelessness are aligned with the state's metropolitan regions – indicated by the most dense and tightly grouped distributions. It is also evident that many people experiencing homelessness originate from Iowa's medium sized communities like Fort Madison, Keokuk, Pella, Oskaloosa, Ottumwa, Mount Pleasant, Mason City, Newton, Fort Dodge,

Figure 46. Issues Identified at Intake



Source: Iowa Department of Education

Figure 47. Extent of Homelessness, 2008



Source: I-COUNT, 2008

Table 37. Iowa School Districts with Highest Incidence of Children Experiencing Homelessness

School District	Number of Homeless Children: 2008 - 2009
Cedar Rapids	814
Council Bluffs	712
Des Moines Independent	297
Ames	295
Interstate 35	268
Waterloo	148
College	118
Ottumwa	114
Muscatine	99
Clinton	95
Davenport	90
Southeast Polk	83
Sioux City	82
Iowa City	71
Bettendorf	71

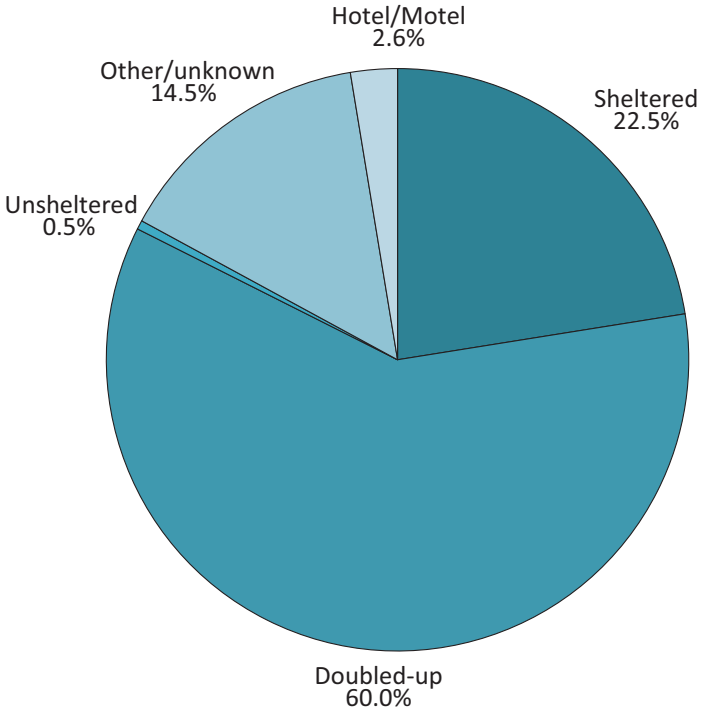
Source: Iowa Department of Education

Clinton, and Muscatine. It is also evident that there are much lower concentrations of homeless originations in the nonmetropolitan western and northwestern counties of the state.

The 2005 Iowa Statewide Homeless Study suggested that while the factors that contribute to homelessness are consistent between rural and urban communities, there are some slight differences in describing homelessness among differing levels of urbanization. For example, the inability to find affordable housing was more important in metropolitan counties than in more rural counties, whereas the threat of eviction and foreclosure was considered more significant in the more populous counties.

Figure 43 shows the numerical concentrations of the last addresses of the homeless. The darker blue areas provide a standardized representation of the severity of homelessness and indicate where the incidences of homelessness are more severe. Using the same zip code data provided as to the homeless person's last address, this map illustrates areas where homelessness is a larger problem relative to the population of the

Figure 48. Iowa's Homeless School Children: Primary Nightime Residence



Source: Iowa Department of Education

area. The areas around Ft. Dodge, Waterloo, Des Moines, Council Bluffs, Davenport, Des Moines, and Sioux City show the most stress with regard to this measure, but there are pockets of more severe stress in some rural parts of the state, as well.

Economic Characteristics

In 2008, 20 percent of people experiencing homelessness were employed at the time of intake. Figure 44 illustrates the sources of incomes of persons experiencing homelessness at the time of intake during 2008. Earned incomes were 24 percent of the total, followed at much lower levels by supplemental security income, family assistance, and child support.

Figure 45 provides the income levels at intake. A full 39 percent had no income, and of those for whom information was given, a full 62 percent had incomes of fewer than $500.

Adult Characteristics

At intake, 51 percent of the adults experiencing homelessness reported the presence of a disability of long duration. Figure 46 illustrates an array of characteristics identified at intake by those experiencing homelessness. Nearly a quarter of the homeless had mental illness issues, 17 percent had a physical or medical concern, another 17 percent had drug abuse issues, and 15 percent had alcohol abuse issues

Ten percent of those experiencing homelessness reported living on the street, according to I-COUNT summaries. The data for 2008 found that 45 percent of the homeless were experiencing homelessness for the first time, and 22 percent reported experiencing more than two bouts of homelessness.

Only 4 percent of those experiencing homelessness were classified as chronically homeless. To be classified as chronically homeless according to HUD definition, a person must be unaccompanied (this excludes families), have a disability of long duration, and have been homeless 1 year or longer or 4 or more times in the past 3 years. Figure 47 illustrates the identification in I-ICOUNT of the permanency or extent of homelessness.

For those experiencing homelessness and reflected in the I-COUNT data, the most identified reason for homelessness was economic or housing issues with 39 percent identifying this as the primary reason. Addiction, disability, or health issues were cited by 19 percent, and family issues were cited by 13 percent.

School Children Experiencing Homelessness

The Iowa Department of Education tracks Iowa's students experiencing homelessness through the Basic Educational Data Survey. Due to the expanded definition of homelessness used for children in public schools from kindergarten through twelfth grade, the counts of students experiencing homelessness provide an accurate picture of those children who are sheltered but might also be precariously housed or "doubled up".

In the 2008-2009 school year, there were 4,547 children experiencing homelessness in Iowa's public school system, representing just under 1 percent of Iowa's total public school enrollment. While some school districts reported no homeless children, the larger school districts and those in metro areas had the highest numbers of children experiencing homelessness. Table 37 lists the 15 districts with the most children reported as homeless during the 2008-2009 school year.

Six out of 10 of Iowa's school children experiencing homelessness reported a doubling up situation as their most recent nighttime residence. Almost 23 percent of homeless school children are sheltered through a homeless agency or service, 14.5 percent reported other nighttime residence arrangements, and almost 3 percent reported living in a hotel or motel. Only 23 of Iowa's 4,547 homeless school children were classified as unsheltered. Figure 48 illustrates the breakdown of nighttime residences for Iowa's school children based on their most recent nighttime residence or shelter.

2005 Homeless Study

The 2005 Iowa Statewide Homeless Study was commissioned by the Iowa Council on Homelessness. Through surveys and point in time data, estimates of the population of people experiencing homelessness were made along with an analysis of the causes and effects of homelessness.

The findings of the study with respect to demographics, factors leading to homelessness and the spatial dispersion of the homeless population reflect the same trends reported in the I-COUNT data. Some key findings from the study are:

- Lack of insurance is common among people experiencing homelessness. Forty-four percent were uninsured and 43 percent were covered by Medicaid.
- The recession of 2001 increased the incidence of homelessness throughout Iowa as employment opportunities decreased.
- Race as related to homelessness was correlated to the urbanization level of the area. In urban areas the majority of people experiencing homelessness was Black or African American while in rural areas, the majority was white.
- Service providers indicated that the top five contributing factors (in order of significance) to homelessness were family break up, substance abuse, loss of employment income, lack of affordable housing, and domestic violence.

The survey also suggested there are multiple reasons for homelessness to include a precipitating cause which might be eviction or foreclosure, an underlying cause which could include loss of job or divorce, and personal circumstances that may go underreported such as substance abuse or mental illness. As with any study of homelessness, estimates in this study were made based on a stricter definition of homelessness and is limited by the lack of information and data on those not counted or those people at risk of homelessness that cannot be readily quantified.

Persons At Risk of Experiencing Homelessness

Current Economic Factors

The 2008 Annual Homeless Assessment Report to Congress indicated that the economic crisis may already be increasing the number of people at risk of experiencing homelessness. A key finding

Table 38. Estimated Population Under Age 65 Without Health Insurance

2006 Estimates for Iowa	Estimated # Uninsured	% Uninsured in Iowa	% Uninsured in the U.S.
Total under age 65	272,711	10.8	17.8
Under 19 years	45,893	6.1	12.0
18 to 64 years	230,413	12.7	20.2
50 to 64 years	46,493	8.6	13.3
Hispanic, any race	31,337	27.7	35.6
Black alone, not Hispanic	10,787	16.1	21.7
White alone, not Hispanic	218,976	9.7	12.5
Male	147,118	11.5	NA
Female	125,593	10.0	NA
Income below 200% of poverty	142,259	22.1	32.2
Living in a metropolitan county	158,447	10.9	NA
Living in an urban county	93,055	10.1	NA
Living in a rural county	21,209	13.7	NA

Source: 2007 Small Area Health Insurance Estimates, U.S. Census Bureau

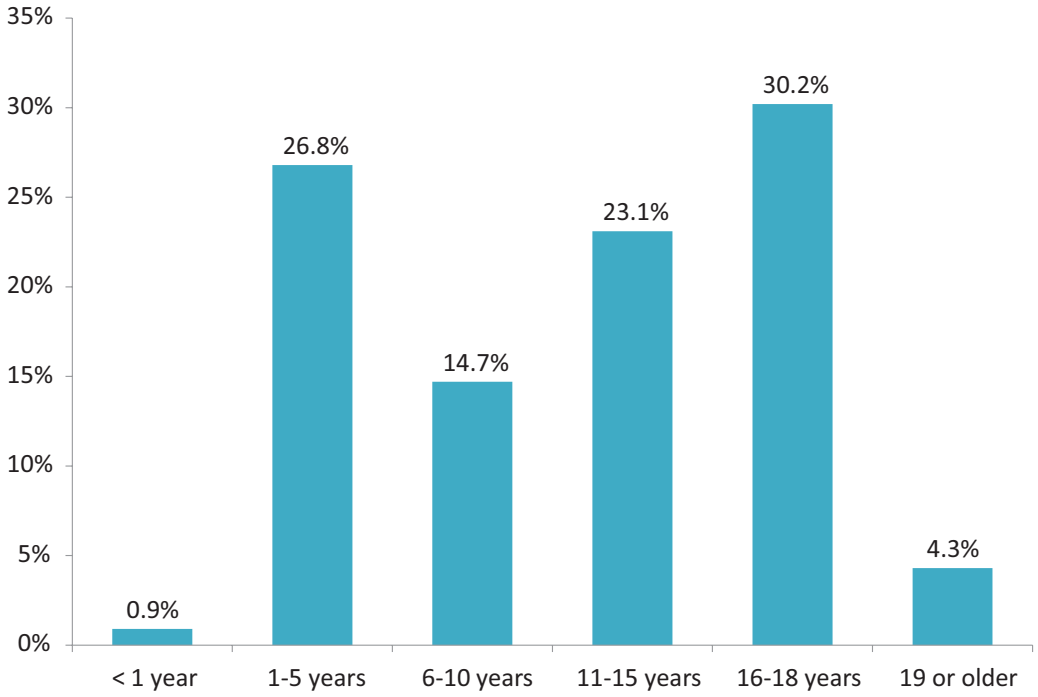
was that more people who previously had stable housing were entering the homeless system.

The state of the economy and prospects for could have tremendous impacts on the number of people at risk of experiencing homelessness. A lack of employment opportunities will both reduce the ability for those working poor to remain employed, but is increasing the number of people approaching poverty status. This group will become more vulnerable as benefits expire regardless of whether they own or rent a home. The decrease in household wealth and personal income leads to a greater chance that housing payments, utilities, and necessities will be more difficult to meet and will require unfortunate tradeoffs.

Another risk due to the economic climate and uncertaninty surrounding recovery is a direct result of the foreclosure crisis. For owners of affordable homes that are in foreclosure, rental options may be constrained due to poor credit and the lack of funds for a security deposit and first month's rent. Exacerbating this problem is the lack of employment opportunities and the overall trends in declining wealth.

For those in rental housing, the foreclosure crisis also puts more people at the risk of experiencing homelessness. With foreclosures in investment properties intended for rental increasing rapidly, there is significant risk that more people will experience temporary homelessness due to being forced out of their current housing if the owner is foreclosed upon.

Figure 49. Average Age of Children in Foster Care in Iowa



Source: Department of Health and Human Services, AFCARS data

Subpopulations

Obviously lack of affordable housing and poverty are major contributors to homelessness, however there are at risk groups more likely to face these issues and eventually experience homelessness. This section discusses subpopulations of the mentally ill, disabled, Veterans, those living in poverty, victims of domestic violence or tenuous family environment, individuals with addiction disorders, and individuals without health insurance.

Absence of Health Insurance

Those without access to health insurance run considerable risk that an illness or disability could start a chain of events that leads to homelessness. If the illness leads to a lost job the slip into poverty could happen quickly as financial resources are depleted. While Iowa lags the nation in its rate of uninsured, according to Census estimates, almost 11 percent of Iowans under 65 are without insurance.

As Table 38 illustrates, the groups with the lowest rates of insurance are those with incomes below 200 percent of the poverty level, Hispanic and Latinos, and Black Alone persons. These groups represent much larger portions of those experiencing homelessness in Iowa compared to their representation in the general population. Lack of health insurance may have already contributed to the numbers of people currently experiencing homelessness in these specific groups, and likely will lead to future increases in the numbers of Blacks, Hispanics, and people in poverty that find themselves experiencing homelessness. These groups face a substantially greater potential of experiencing homelessness at some point due to their health insurance status than the White Alone population or the elderly, who have access to Medicare services.

Table 38 also shows the percentage of uninsured residents by level of urbanization. In metropolitan counties, the average was 10.9 percent, slightly higher than the statewide average. In urban counties, which have between 2,500 to 50,000 residents living in cities, 10.1 percent of the population lacks health insurance. Iowa's rural counties, which have no city with more than 2,500 residents, have the highest percentage of uninsured residents. An estimated 13.7 percent of the under-65 population living in Iowa's rural counties did not have health insurance in 2007. Compounding this problem, rural areas often lack supportive services for those at threat of becoming homeless.

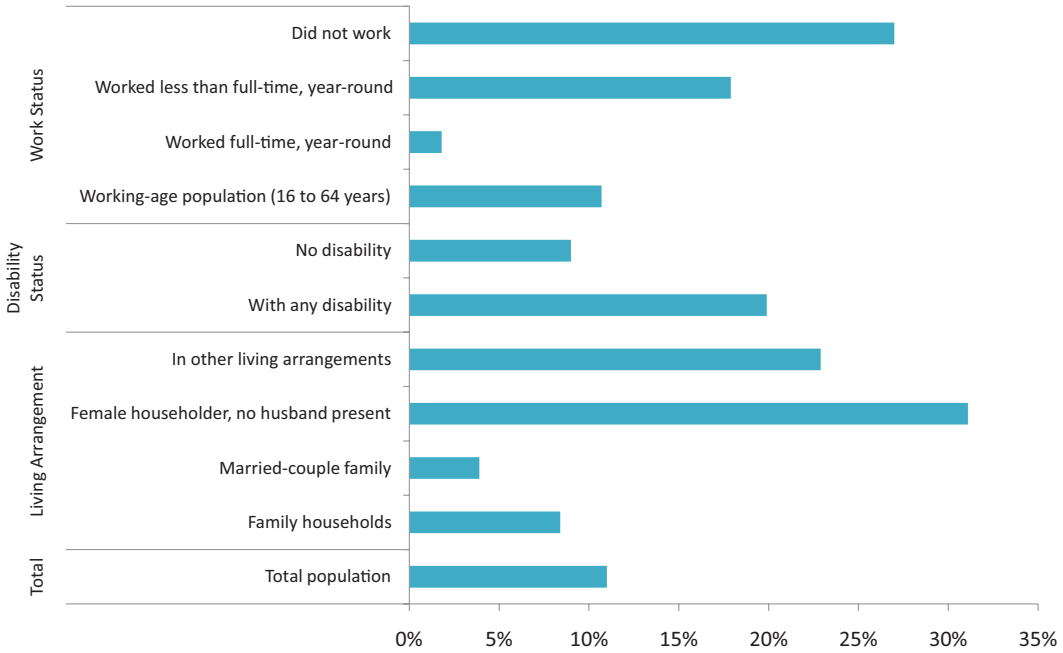
Persons living with Addiction

Table 39. Detailed Poverty Characteristics for Iowa, 2005 - 2007

	Families	Married	Single Female Householder
Families	7.3%	3.1%	29.1%
With related children < 18	12.1%	4.3%	36.5%
No child	2.9%	2.2%	9.1%
1 or 2 children	10.0%	2.9%	30.3%
3 or 4 children	19.1%	8.0%	62.1%
5 or more children	25.7%	17.3%	73.5%
White	6.6%	2.8%	27.9%
Black or African American	24.5%	6.1%	38.2%
No workers	16.0%	6.8%	61.9%
1 worker	14.9%	6.3%	30.7%
2 workers	2.8%	1.8%	14.0%
3 or more workers	1.1%	1.0%	3.7%

Source: 2007 American Community Survey, U.S. Census Bureau

Figure 50. Poverty Rates by Living Arrangement, Disability Status, and Work Status, 2005-2007



Source:

Addiction increases the risk that a person may become displaced from housing and can be complicated by unemployment, lack of health services necessary to treat addiction, lack of supportive services, and the increased likelihood of not obtaining future services or housing once shelter or precarious housing is not available.

In the I-COUNT data, 32 percent of those defined as homeless identified alcohol or drug abuse at intake. While the I-COUNT data do not report substance abuse statistics for those at risk of homelessness, the 2005 Iowa Homeless Study found that 7 percent of those near homeless reported substance abuse issues. The 2005 study also indicates that substance abuse was prominent among those individuals under 18 considered homeless.

Addiction and substance abuse is complicated as it relates to people experiencing homelessness. It's linkage with other at risk populations such as veterans, the mentally ill, domestic violence, and those with disabilities make it difficult to infer causality. National data and reports suggest that the people who are both poor and addicted are at a greater risk of experiencing homelessness. Further complicating the issue is the possibility that addiction issues may worsen when an individual experiences homelessness.

Victims of Domestic Violence

Because domestic violence victims are often forced to choose between financial security and their safety, the incidence of homelessness or near homelessness is high in this group. Victims of domestic violence may lack financial resources, support networks, income, or may not meet necessary requirements to obtain rental housing.

The I-COUNT 2008 data showed that 17 percent of homeless families identified family issues as the primary reason for homelessness and 12 percent of the homeless singles identified the same. Because domestic violence shelters do not report to the HMIS system, the number of people experiencing homelessness due to domestic violence is underreported. However, in the 2005 Homeless Study service providers identified family break up as the single greatest contributing factor to homelessness and domestic violence to be the fifth largest contributing factor. Nationally, surveys by the U.S. Conference of Mayors indicate that between 44 and 50 percent of homelessness in their cities could be attributed to domestic violence.

Tenuous Family Environment

Other family situations can increase the risk of homelessness. The National Alliance to End Homelessness report entitled "Web of Failure: The Relationship between Foster Care and Homelessness" (1995) calls attention to the over-representation of people with a history of foster care in the homeless population. The report suggests that homeless people with a foster care history are more likely to have their children in foster care as well, creating a generational link in people experiencing homelessness. While the report doesn't suggest that the majority of people in foster care will become homeless, it does demonstrate that foster care can increase other personal risk factors that may contribute to the chances that a person experiences homelessness in their lifetime.

In fiscal year 2008, 12,566 children were served in the foster care system in Iowa with the majority placed temporarily in foster care due to parental abuse or neglect. The average length of stay for children in foster care during 2008 was 19.3 months. While the majority of children in the foster care system are reunited with their parents or primary caregivers within one year, another 33 percent are not.

The rate of foster care incidence for Blacks is almost four times greater than the proportion of Black children to the total state child population, 14.5 percent of those in foster care are Black while on 3.8 percent of the general child population is Black. Whites are underrepresented in the foster care system with 72.1 percent of foster care children identified as white, but nearly 92 percent of the state's total child population reporting as white. There are a large percentage of children in foster care that will be considered adults within the next few years: nearly 34 percent of foster children are over age 16 years indicating they will potentially need to find housing on their own in the near future. Figure 49 illustrates the age distribution of the foster care population in Iowa.

Individuals in Poverty

Poverty is an issue in Iowa, for single adults, children, as well as families. Poverty when combined with other risk factors for homelessness can increase the likelihood that an individual experiences homelessness in their lifetime. The incidence of poverty amongst families is significant across the state and is highly correlated to the incidence of single parent households and the number of related children in the household. Estimates of poverty status based on whether someone works in the home is not significantly different from those households where no one works, except for single female householders where when no one is working the stress is greater.

Table 39 illustrates the incidence of poverty by type of household status. By far the highest incidences of poverty are concentrated among single female householders with related children under 18 and among those households that are Black. As the number of children grows, so too does the likelihood of being in poverty. Not surprisingly, as the number of workers within a family increases, the incidence of poverty decreases.

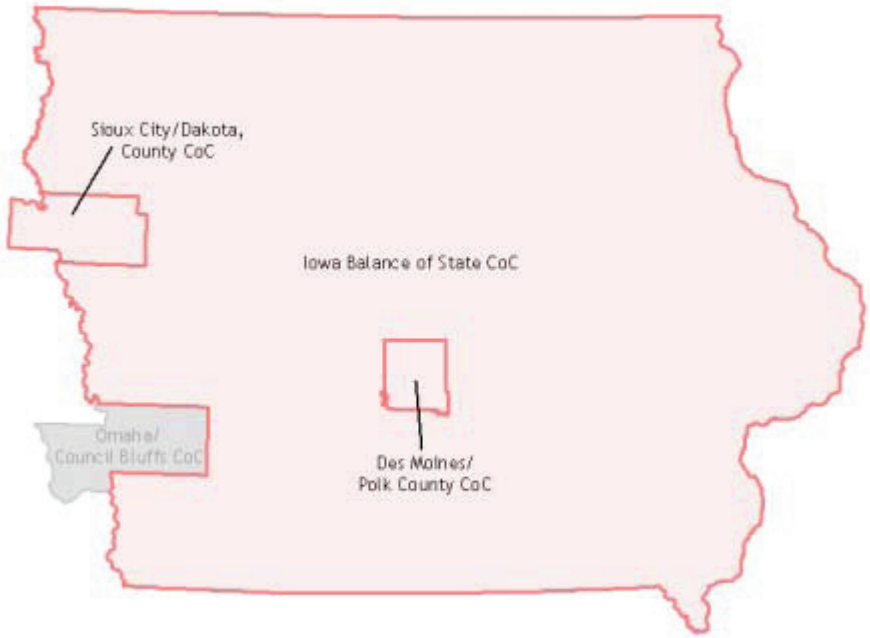
Figure 50 shows poverty rates by personal characteristics of the individual. Again, poverty rates for female householders are higher than for families and married-couple families. Poverty rates for those identified as living in other arrangements may indicate potential stress for those precariously housed and living in poverty who may be at greater risk of experiencing homelessness. Those living with disabilities experience poverty at greater rates than those without a disability. With respect to work status, the highest rates of poverty were found among those who did not work or who were not employed in full time, year round positions.

U.S. Military Veterans

I-COUNT data indicate that 13 percent of single homeless in Iowa and 10 percent of the Iowa's overall homeless population are U.S. military veterans. Des Moines had a higher incidence of veteran status among its homeless population than the balance of the state, where 14 percent of those experiencing homelessness were identified as a U.S. military veteran.

Veteran status is another complicated issue as it relates to homelessness given that many factors contributing to being at risk for experiencing homelessness such as disability status and addiction

Figure 51. Iowa's Continuum of Care Network, Areas of Coverage 2008



Source: HUD

have relatively high incidences in the veteran population. While veterans have more resources available with respect to health insurance and income support through the Veterans Administration, there is still a relatively high incidence of veterans among those experiencing homelessness. National Point In Time Count Data from January of 2006 through January of 2008 suggests that about 15 percent of homeless nationally were U.S. Military Veterans.

Service providers that work with homeless veterans cite increasing difficulties for younger veterans who are losing jobs, experiencing divorce, and facing increasing financial hardship. The potential for more veterans to experience homelessness is likely to increase given the United States involvement in wars in Afghanistan and Iraq resulting in a historically large increase in veterans with war-related issues, issues associated with multiple

Table 40. Characteristics of Continuum of Care Services, Iowa

Summary of all beds reported, aggregated to the state level:

	Family Units	Family Beds	Individual Beds	Total Year-Round Beds	Seasonal	Overflow/ Voucher
Emergency, Safe Haven and Transitional Housing	751	2,451	1,860	4,311	17	26
Emergency Shelter	195	702	899	1,601	17	26
Transitional Housing	556	1,749	961	2,710	N/A	N/A
Permanent Supportive Housing	122	442	349	791	N/A	N/A
Grand Total	873	2,893	2,209	5,102	17	26

Source: Continuum of Care Reports

deployments, and the sheer number of persons involved during this decade.

People Living with Disabilities

U.S. Census Data from the American Community Survey show that Iowa had 397,420 persons in 2007 reporting some type of disability, representing about 14.5 percent of the total population over five that is not institutionalized. Some 233,794 Iowans reported a physical disability with roughly half of that population reporting their disability made working difficult. This group has special needs in terms of housing whether facing accessibility issues, poverty issues due to inability to work, and the potential for discrimination.

I-COUNT data demonstrate the threat to this group of experiencing homelessness. Of those 17,476 homeless individuals receiving services from agencies in 2008, 58 percent of homeless adults identified themselves with a long term disability. Below average earnings for those with disabilities relative to the non-disability population coupled with increased needs for medical care and supportive services contribute substantially to the increased incidence of disabled people in the population of people experiencing homelessness.

People Living with Mental Illness

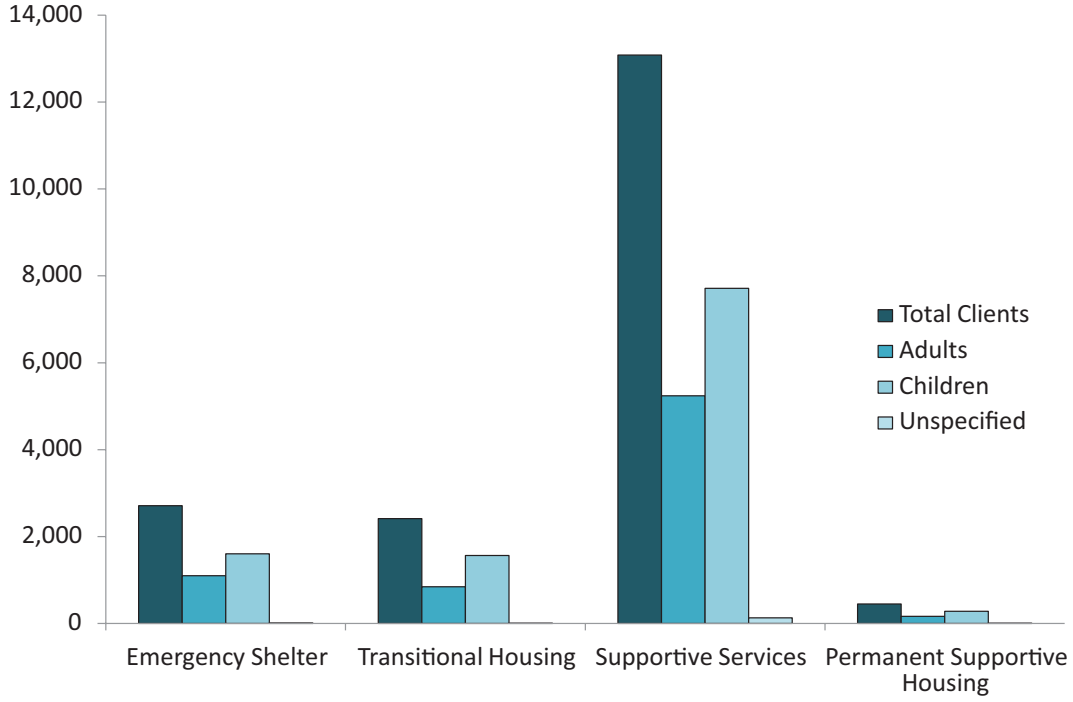
I-COUNT data for 2008 demonstrate that 23 percent of Iowa's total homeless population reported having a mental illness. Mental illness can be dually diagnosed with alcohol addiction, and can be a contributing factor for other groups more at risk of experiencing homelessness. A 2006 Iowa Policy Project report on mental health and homelessness reported that 60 percent of Iowans experiencing homelessness that reported mental health issues were female, and about 30 percent are older than 45. The study reports that approximately 70 percent of people who are both struggling with mental health issues and are experiencing homelessness are not employed.

This population is especially at risk as illustrated in the study due to the increased incidence of chronic homelessness among this group. The mentally ill are more likely to be classified as chronically homeless than other at risk populations. Lack of access to medical care and inability to work may be complicating factors for this at risk group as well, leading to a higher incidence among the population of people experiencing homelessness.

Figure 52. Single Homeless Receiving Services, 2008

Source: Continuum of Care Reports

Figure 53. Homeless Families Receiving Services, 2008



Source: Continuum of Care Reports

The state of Iowa provides mental health assistance services to eligible recipients of state aid. Approximately 75,800 persons received services in 2008 and 45.6 percent were aged 20 and under. This suggests that there are a substantial number of youths that will eventually become adults with potential housing issues that are distinct from the population of Iowans without mental health or chronic mental health issues.

Needs

Iowans experiencing homelessness and those at risk of homelessness have a diverse set of needs. The immediate need may be shelter or financial assistance to avoid becoming homeless but supportive services are important to this group over the long term. Health care needs are great in this group as many have lived in substandard living environments, on the streets, and/or in poverty. As discussed in the subpopulations above, disability status and mental health issues are often found in people experiencing homelessness and require ongoing and expensive care.

For those trying to move out of homelessness into more permanent housing, educational services, child care services, transportation, food, rent and energy assistance, counseling, and job training may all be required during the individual's journey into a stable housing environment.

Resources

Iowa has three Continuums of Care providing housing services to Iowans at risk of homelessness and those experiencing homelessness. Figure 51 illustrates their coverage areas. The three Continuums include various shelters and service agencies across the state. Iowa's Continuum of Care facilities reported to HUD that Iowa had 5,102 year round beds available. The Des Moines/Polk County Continuum of Care accounted for 33 percent of the total capacity, Sioux City/Dakota, Woodbury Counties Continuum of Care accounted for 9 percent, and the Iowa Balance of State Continuum represented 58 percent of total capacity.

Table 40 illustrates the distribution of these beds by individual or family beds and type of housing available. Emergency shelter is for those individuals who require immediate shelter to avoid living on the streets or in substandard or dangerous situations. Transitional housing can be provided to

those individuals requiring additional services such as mental health services, substance abuse treatment, or while obtaining counseling to address issues that could lead to the possibility of that individual or family experiencing homelessness again. It is intended as a bridge to permanent housing. Permanent supportive housing is provided to those with disabilities, presence of mental illness, as well as individuals or families in need of affordable housing on a permanent basis.

Of the year round beds available, 43 percent are individual beds, and another 57 percent are considered family beds. Of the total, 84.4 percent are considered emergency, safe haven, and transitional housing, and just 15.6 percent are considered permanent supportive housing.

In 2008 those single people experiencing homelessness and receiving emergency shelter through the Iowa Continuum network were largely adults. Transitional housing, support services and permanent supportive housing were largely distributed to adults within the single persons experiencing homelessness group. Figure 52 illustrates the distribution of services to single persons experiencing homelessness.

Families often require different facilities and resources than the single homeless. More than half of homeless families were experiencing homelessness for the first time in 2008, and the majority of homeless people in families are children. The classification of "working poor" is prevalent among homeless families, with 30 percent of homeless families having this status. The services utilized by families experiencing homelessness in the Continuum are predominantly made to children, as Figure 53 illustrates.

Supportive services to the homeless are available in many areas, but may not be easily accessible to everyone experiencing homelessness due to transportation issues. Many groups provide these services to the homeless population, but there are individual groups that do not provide all services. The Iowa Institute for Community Alliances keeps a comprehensive list of resources available with addresses, phone numbers, and detailed information for those providing shelter or supportive services.

Barriers and Unmet Needs

People experiencing homelessness face considerable barriers to achieving permanent and sustainable housing. The availability of permanent supportive housing and affordable housing in general makes it difficult for some people to transition out of homelessness. As mentioned previously, individual and personal circumstances including disabilities, mental illness, and health can all present significant barriers to those currently experiencing homelessness.

Economic problems within Iowa and the nation are exacerbating the likelihood that more people will experience homelessness, and also add to pressures for the working poor who are experiencing homelessness. The gap between wages and housing costs is likely to grow during and following the recession beginning in 2007, compounding the erosion of wages that the state was already experiencing. Competition for lower wage jobs is increasing given the rate and the overall size of Iowa's job loss. For people experiencing homelessness who might have a criminal history there are additional barriers to finding employment that pays a living wage.

A reoccurring theme in homeless service provider reports is that transportation is a barrier for homeless people not only in terms of finding work, but at the basic level of obtaining the services necessary to aid their transition to permanent housing. Transportation resources are in limited supply and are not distributed evenly across the state or within Iowa's communities.

For homeless families these problems can be compounded by the lack of ability to pay for childcare and/or lack of access, higher incidences of poverty, and difficulty in finding affordable housing that will allow or support families. For larger families these problems are more pronounced. With occupancy limits and affordable housing often being units with fewer bedrooms, compliance and overcrowding become barriers to obtaining permanent housing.

In general people experiencing homelessness face a number of obstacles in pursuit of permanent housing. Many lack credit histories or have

poor credit making it difficult to obtain housing. For homeless individuals with a criminal history, a background check may also prohibit them from obtaining suitable permanent housing. Due to the poverty level among people experiencing homelessness, obtaining funds for deposits and application fees presents an additional obstacle toward attaining long term housing.

Housing Gap Analysis and Continuum of Care Tables

Table 41 is specifically required by HUD and identifies potential housing gaps for individuals and for families.

The Continuum of Care Applications required by HUD provided the baseline for the unmet need with respect to sheltering those experiencing homelessness. The applications tend to focus on the need for permanent supportive housing, and those numbers were used to determine the unmet need in this area. Due to methodology, these applications understate the importance of emergency and transitional housing so the numbers had to be estimated based on existing stock and projections of increased incidence of homelessness. In addition, data from the Department of Education detailing the number of children experiencing homelessness was used to project need, as were estimates of those precariously housed who might slip into homelessness. Due to Iowa's HMIS system not systematically reporting those turned away from shelters, it is difficult to quantify unmet need by those who requested but did not receive services.

According to I-COUNT, the Iowa Homeless Management Information System, Iowa's homeless population reported by the participating agencies totaled 17,476 in 2008. This number does not include the reported 12,130 people at risk of experiencing homelessness that received supportive services through these agencies. By way of comparison and magnitude, Iowa's population of people near homeless or almost homeless is larger than all but 15 cities in Iowa.

Table 42 reports the homeless populations and subpopulations counts that were provided to HUD by Continuums of Care in Iowa in 2008. The reader is cautioned to not conclude that these represent an accurate count of individuals experiencing homelessness. The reporting of households and individuals for the Continuum of Care applications uses a different methodology than that used to define the total population experiencing homelessness.

Table 41. Housing Gap Analysis

Group	Current Inventory	Unmet Need/Gap
Individuals		
Total Beds	2,209	
Emergency Shelter Beds	899	457
Transitional Housing Beds	961	519
Permanent Supportive Housing Beds	349	597
Chronically Homeless		111
Persons in Families With Children		
Total Beds	2,893	
Emergency Shelter Beds	702	261
Transitional Housing Beds	1,749	596
Permanent Supportive Housing Beds	442	828

Source: Current Inventories from Iowa Continuum of Care Reporting, Unmet Need/Gap Iowa State University research estimates based on Continuum of Care Applications, 2008

Table 42. Continuum of Care: Homeless Population and Subpopulations as Reported to HUD in 2008

	Sheltered		Unsheltered	Total
Group	Emergency	Transitional		
Part 1: Homeless Population				
Total Households				
Households without children	669	746	176	1,591
Households with children	109	424	25	558
Total Persons				
Persons in Households without children	671	750	188	1,609
Persons in Households with children	647	1,319	71	1,737
Part 2: Homeless Subpopulations				
Chronically homeless	225		52	277
Seriously mentally ill	446		47	493
Chronic substance abuse	650		40	690
Veterans	271		13	284
Persons with HIV/AIDS	3		0	3
Victims of domestic violence	612		6	618
Unaccompanied youth (under 18)	72		23	95

Source: Iowa Continuum of Care Applications, 2008

Section 3. Housing Market Analysis

Section 3.1 Housing Market Characteristics

Changes in Housing Units

According to Census estimates from the American Community Survey in 2007, Iowa had 1,329,596 housing units. Seventy-two percent of those units were located in both metropolitan and micropolitan counties, and just 28 percent were located in Iowa's rural and less urbanized counties. Since 2000 the metropolitan counties have increased their share of the total units in the state. Micropolitan counties and the less urbanized counties both lost shares of total units between 2000 and 2007. Table 43 illustrates the counties where housing unit increases between 2000 and 2007 outpaced the state average of 7.9 percent and those counties with housing unit loss or slower growth.

Housing Unit Growth

According to U.S. Census Population and Housing Estimates Iowa added 97,066 housing units between 2000 and 2007, approximately an 8% increase statewide. Of the new units Iowa added during this time 81% were added in Iowa's metropolitan counties. Micropolitan and rural counties accounted for 10% and 9% of the housing unit growth respectively, between 2000 and 2007.

The counties with the greatest growth in percentage terms were metropolitan counties with the exception of Dickinson County, a recreation and second home destination. Only twelve counties experienced housing unit growth greater than the state average.

Two counties lost housing units between 2000 and 2007, Osceola and Calhoun. An additional 18 counties experienced growth of 1 percent or less during the same time period.

Housing Units and Households

The number of housing units in Iowa remained fairly level during the 1980's, experienced moderate growth in the 1990's, and considerably more rapid growth since 2000. The number of households in Iowa has grown since 1980 but not in an even fashion. During the farm crisis of the mid 1980's, Iowa actually lost households. Moderate growth in the number of households occurred in the late 1990's with a slight acceleration since 2000. Between 2000 and 2007, housing

Table 43. 2000-2007 Growth in Housing Units

Strong Growth		Slow Growth or Decline	
Dallas County	39.3%	Calhoun County	-0.4%
Johnson County	19.3%	Osceola County	-0.2%
Polk County	17.0%	Montgomery County	<0.1%
Madison County	14.9%	Franklin County	0.2%
Dickinson County	14.4%	Page County	0.2%
Linn County	13.9%	Kossuth County	0.3%
Warren County	13.2%	Adams County	0.3%
Story County	12.0%	Audubon County	0.3%
Pottawattamie County	10.5%	Wright County	0.6%
Dubuque County	9.3%	Lee County	0.6%
Marion County	8.8%	Pocahontas County	0.6%
Bremer County	8.2%	Buena Vista County	0.7%

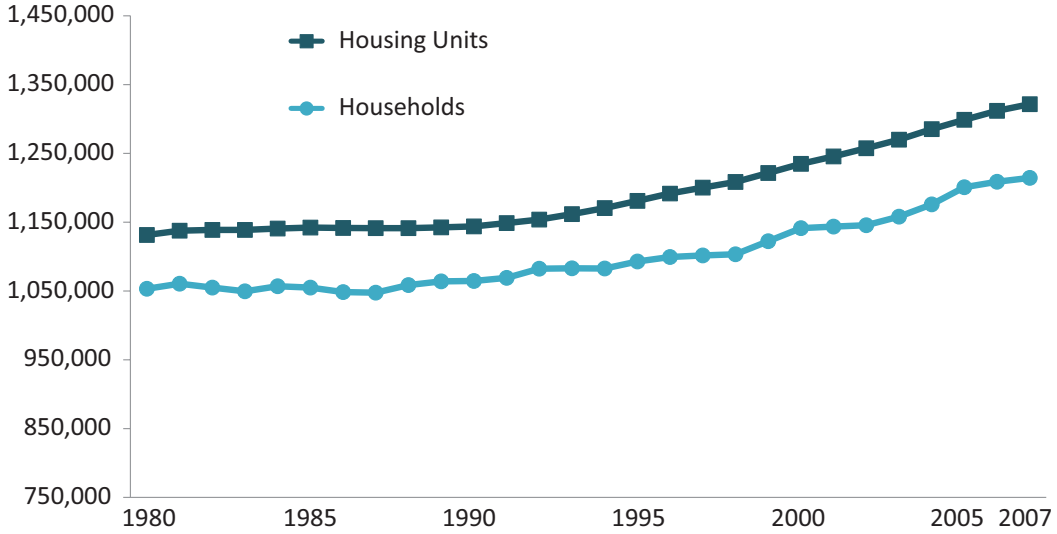
Source: U.S. Census Bureau Population and Housing Estimates, 2000-2007

units grew by 7 percent, and households grew by 6.4 percent.

As Figure 54 illustrates, Iowa has more housing units than households on balance. There may be areas in the state where the gap is wider or narrower, but as a whole this suggests Iowa has some excess capacity in housing units given its population. In addition, the average size of households has been declining for some time in Iowa which leads to the potential for a mismatch with a historic housing stock designed for larger families. This pattern may be more pronounced in rural areas.

For micropolitan counties and the less urbanized counties (balance of state), the valuation of permits has followed the same basic trend as the state. Both micropolitan and the Balance of State counties are experiencing permit valuations in recent years much below 2000 levels; however, the decline of valuation has been much more severe in micropolitan counties than for the balance of the state. This is due in part to the historically lower valuations in the less urbanized counties, but also reflects population and employment trends across the state. Figure 56 demonstrates how permit valuations have fluctuated for micropolitan counties and the balance of the state.

Figure 54. Iowa Housing Units and Households, 1980 to 2007



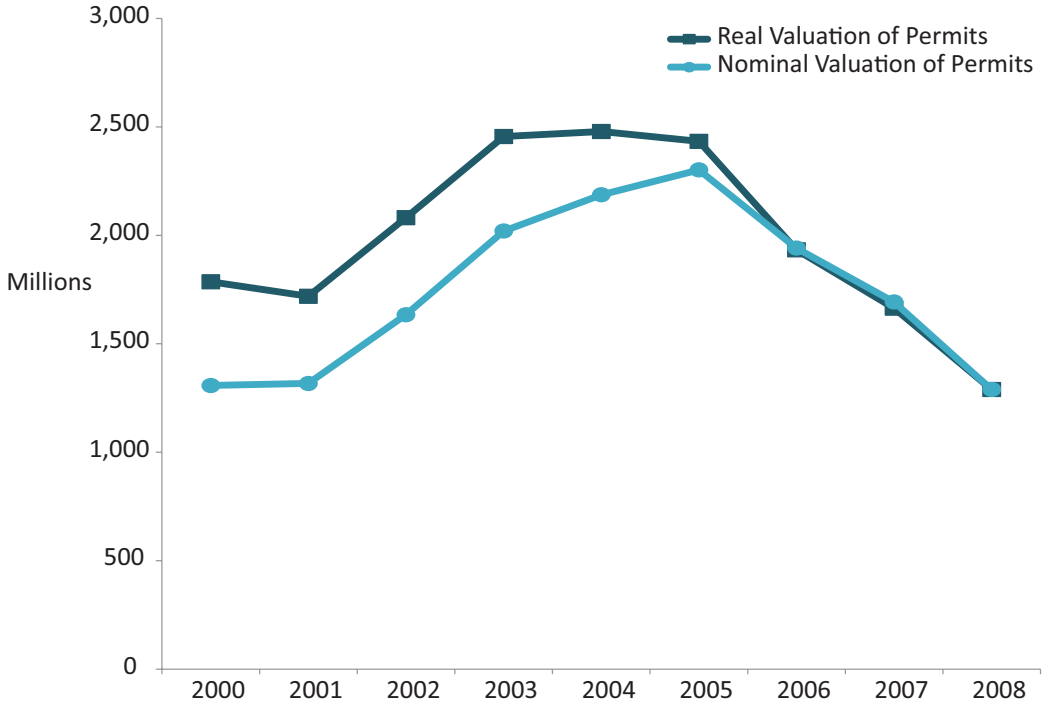
Source: State of Iowa Data Center compilation of Census and HUD data, various years.

During the housing market boom between 2003 and early 2007, the total number of housing permits issued increased across the state of Iowa, but the valuation of those permits started to decline prior to the bursting of the housing bubble. Figure 55 illustrates how the value of permits has fallen in both real, or inflation adjusted terms. In real terms, Iowa's permit valuation statewide is well below its 2000 levels, and even in actual value or nominal terms, the permit valuations are near the same level as in 2000.

In inflation adjusted numbers, the peak of permit valuation occurred in 2004 while in nominal terms the peak occurred in 2005. The decline in valuation has been consistent and rapid since 2005.

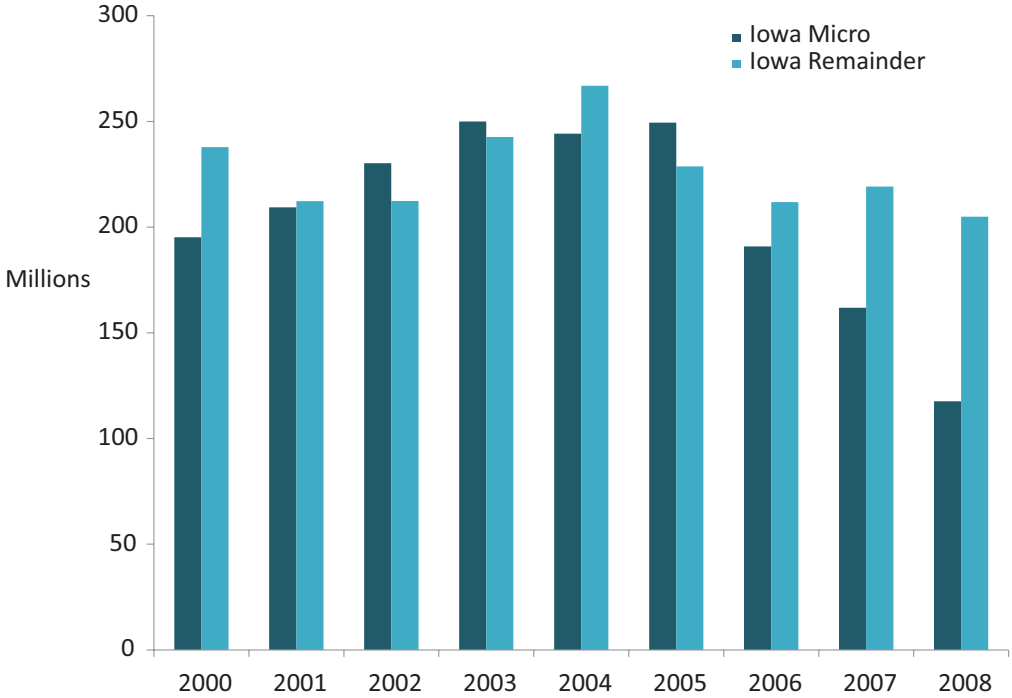
Because the bulk of new permits and the largest percentage of the state's total valuation is in Iowa's metropolitan counties it follows that the metropolitan counties explain much of the changes in the statewide housing permit valuations. Metropolitan counties also are experiencing permit valuations lower than 2000 levels, having peaked during the 2003 and 2005 period. Figure 57 demonstrates the fluctuation of permit valuations for metropolitan counties relative to the statewide total.

Figure 55. Statewide Valuation of Permits, 2000-2008



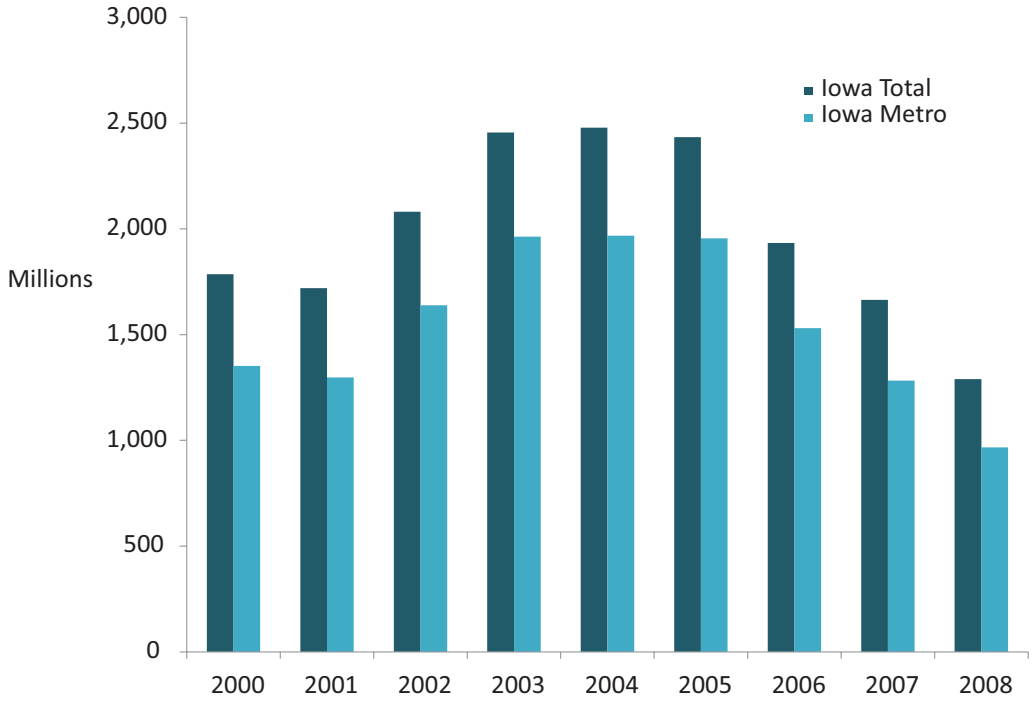
Source: U.S. Bureau of the Census, Manufacturing, Mining and Construction Division

Figure 56. Housing Permit Valuation, 2000-2008



Source: U.S. Bureau of the Census, Manufacturing, Mining and Construction Division

Figure 57. Housing Permit Valuation, 2000-2008



Source: U.S. Bureau of the Census, Manufacturing, Mining and Construction Division

Projected Losses in Iowa's Housing Inventory, 2010-2015

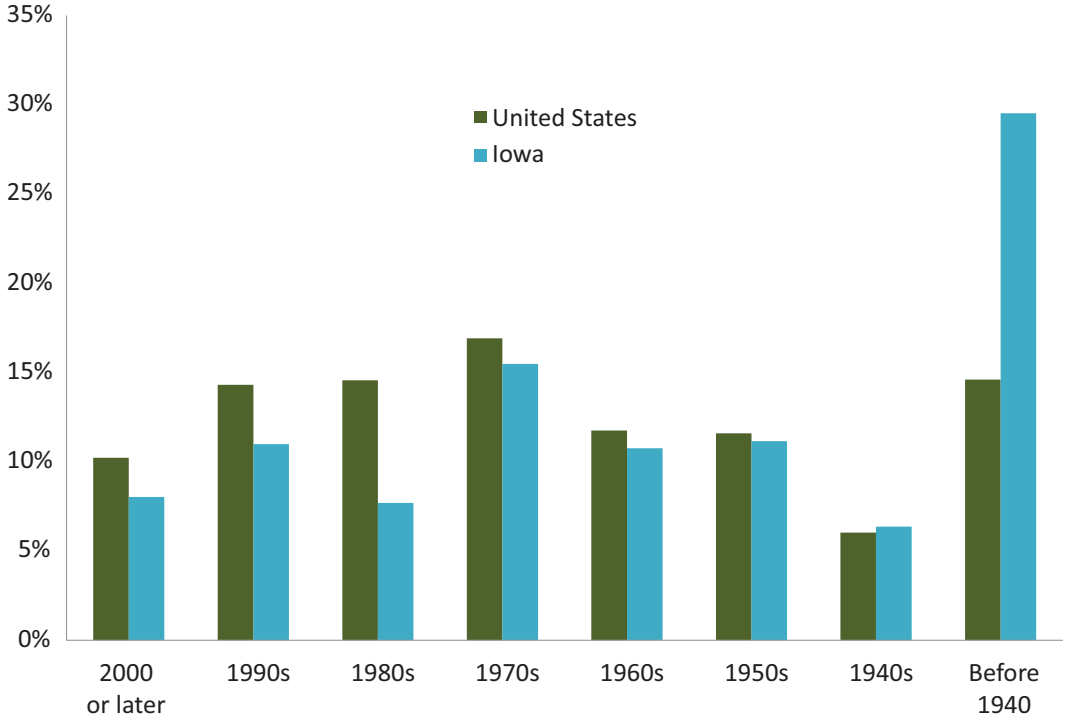
The 2005-2007 Components of Inventory Change (CINCH) report from the U.S. Department of Housing and Urban Development provides the basis for projecting the number of housing units that will be lost from Iowa's inventory during the 5-year period beginning in 2010.

The 2005-2007 CINCH report provides an accounting of gains and losses to the nation's housing stock during a 2-year period. According to this report, the following factors contributed to an overall 1.8 percent loss of housing units over that period: losses due to conversion or merger; units changed to nonresidential use; losses from demolition or disaster; units badly damaged or condemned; and units lost in other ways. The CINCH data also reveal that rates of loss in housing units varied by the age and type of the building structure. For example, the loss rate for single family structures was 1.2 percent compared an average of 2.2 percent for multi-family structures. The loss factor among units built before 1940 was 2.7 percent – nearly twice the 1.4 percent average for units built in 1980 or later.

In applying the national rates of loss to Iowa's housing units, considerations were made for the unique age and structural characteristics of the state's housing stock. In Iowa, 32 percent of housing units were built before 1940, more than twice the national average of 15 percent. While the median year built for the U.S. housing stock is 1974, half of Iowa's housing units were built before 1963. Iowa also differs from the U.S. in the composition of housing units by building type, with a higher percentage of single family units and correspondingly lower percentages of multi-unit structures and mobile homes. The comparative distributions of the Iowa and U.S. housing stock by age and type of structure are illustrated in Figure 58 and Figure 59.

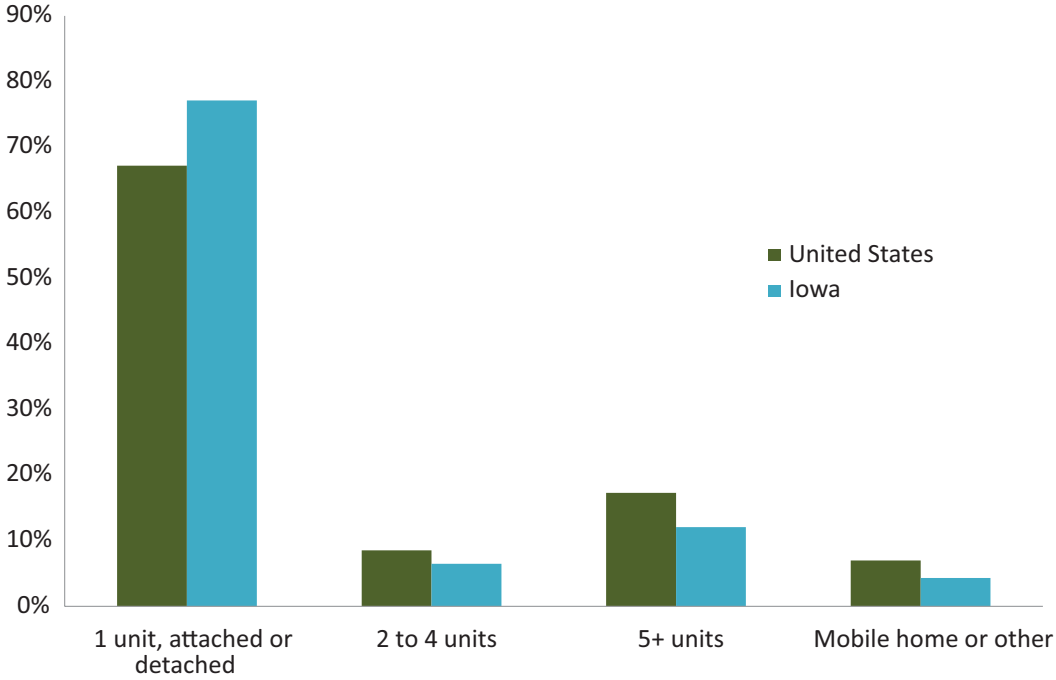
Table 44 contains Iowa-specific annual loss factors by tenure and occupancy status, type of structure, and urbanization level. The loss factors represent the expected percentage loss during any given year due to conversion, merger, commercial use, damage or condemnation, demolition or disaster, and other causes. The estimates were derived from national rates of loss, with adjustments to reflect the relative age of Iowa's housing stock. The differences in values across the county types

Figure 58. Distribution of All Housing by Year Structure Built



Source: 2005-2007 American Community Survey, U.S. Census Bureau

Figure 59. Distribution of All Housing Units in Structure



Source: 2005-2007 American Community Survey, U.S. Census Bureau

Table 44. Annual Estimated Percentage Loss Factors for the 2010 Housing Stock by County Type

	Estimated Percentage of Total Units Lost Per Year			
Tenure and Occupancy Status	Iowa Total	Iowa Metro	Iowa Micro	Iowa Remainder
Owner occupied	0.8	0.8	0.9	0.8
Single family	0.7	0.7	0.7	0.7
2 to 4 multifamily	1.6	1.6	1.7	1.6
5+ multifamily	0.8	0.8	0.8	0.7
Mobile home	2.9	2.8	2.9	2.9
Renter occupied	1.0	1.0	1.1	1.1
Single family	0.8	0.7	0.8	0.8
2 to 4 multifamily	1.6	1.6	1.6	1.6
5+ multifamily	0.8	0.8	0.9	0.8
Mobile home	3.0	2.9	3.1	3.0
Vacant	1.9	1.5	2.0	2.1
Grand Total	1.0	0.9	1.0	1.0

Source: Iowa State University estimates

primarily reflect the differing age composition of the housing stock in the state's metropolitan, micropolitan, and all other regions.

Readers should note that the annual loss factors apply only to the inventory that exists in the year 2010, and they exclude new units that will be built during the 5-year time horizon. In addition, the loss factors do not account status changes within or across categories, such as changes from occupied to vacant status or from owner-occupied to renter-occupied status. Such changes may involve a considerable fraction of the housing inventory. As examples, the following national average rates of status change were observed during the 2005-2007 period covered by the CINCH report:

- 9.0 percent of owner-occupied units changed to renter-occupied status
- 22.1 percent of renter-occupied units changed to owner-occupied status
- 8.4 percent of all occupied units changed to vacant or seasonal status
- 28.2 percent of vacant units changed to occupied or seasonal status

Table 45 applies the annual loss factors from Table 44 against Iowa's estimated 2010 housing inventory to obtain projections of the number and type of units that will be removed from the housing stock by the year 2015. The first column describes the tenure and occupancy characteristics of the units. The second column contains the estimated number of units of that type in the year 2010. The third column contains the estimated number of beginning units that will remain in the state's housing stock in the year 2015. The fourth and fifth columns detail the estimated number and percentage of beginning units that will be lost from the state's housing stock during the 5-year period.

As Table 45 illustrates, a projected total of nearly 62,000 housing units will be removed from Iowa's inventory between 2010 and 2015. These losses will include at least 32,800 occupied single family units; 10,850 multi-family units; and at least 6,700 mobile homes. In addition, an estimated 11,600 vacant housing units of undetermined type will be lost.

Table 45. Estimated Units That Will Be Lost from the 2010 Housing Stock by the Year 2015

Tenure and Occupancy Status	Beginning Inventory, 2010	Remaining Inventory, 2015	5-Year Numeric Loss	5-Year Percentage Loss
Owner Occupied	875,576	840,842	34,734	-4.0%
Single Family	817,788	789,504	28,284	-3.5%
2 to 4 Unit Multifamily	7,880	7,267	613	-7.8%
5+ Unit Multifamily	9,631	9,264	367	-3.8%
Mobile Home or Other	40,277	34,807	5,470	-13.6%
Renter Occupied	318,518	302,895	15,623	-4.9%
Single Family	121,674	117,141	4,533	-3.7%
2 to 4 Unit Multifamily	62,111	57,400	4,711	-7.6%
5+ Unit Multifamily	126,133	120,972	5,161	-4.1%
Mobile Home or Other	8,600	7,383	1,217	-14.2%
Vacant	110,927	99,296	11,630	-10.5%
Seasonal; Recreational; Occasional	18,999	16,408	2,591	-13.6%
On the Market	54,019	51,573	2,446	-4.5%
Other Vacant	37,909	31,315	6,594	-17.4%
Grand Total, All Units	1,305,021	1,243,034	61,988	-4.7%

Source: Iowa State University projections

Housing Values by Region

By processing the Public Use Microsample (PUMS) data base from the American Communities Survey for 2005 – 2007 we are able to calculate the estimated median value of owner-occupied housing units by large PUMS region. There are 19 PUMS regions, one for each of the metropolitan areas, one especially for the city of Des Moines, and seven for the remaining areas of the state.

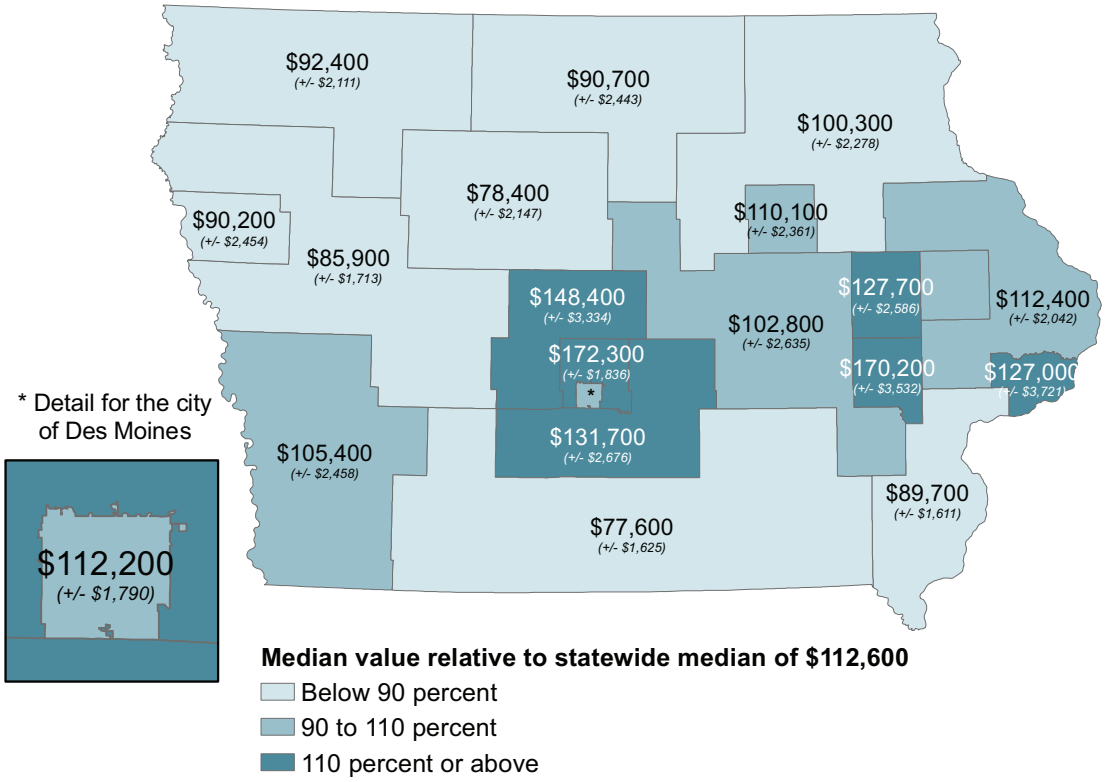
There is a wide range of median values displayed in Figure 60. The lowest is $77,600 in the southern PUMS region that extends to the Missouri border. Second lowest is the area of west-central Iowa at $78,400. The suburban areas of Polk County (excluding Des Moines) have the highest values at $172,300, and the Iowa City metropolitan area has the second highest at $170,200.

Figure 61 shows the value of the first quartile of housing in Iowa where housing is ordered from lowest to highest in value and the first 25 percent of homes in that ordering represent the first or lowest quartile. This lowest value housing PUMS areas produced a wide range of values as well. The lowest was in the southern-most PUMS area and the northwest central region. The remainder of Polk County and Johnson County again had the highest values in this group. The first quartile value in suburban Polk County was $134,100 and the first quartile in Johnson County was $127,700. The larger metropolitan PUMS regions that include Dubuque, Waterloo, and Council Bluffs had quartile values ranging from $73,100 to $77,500.

Age of Housing by Region

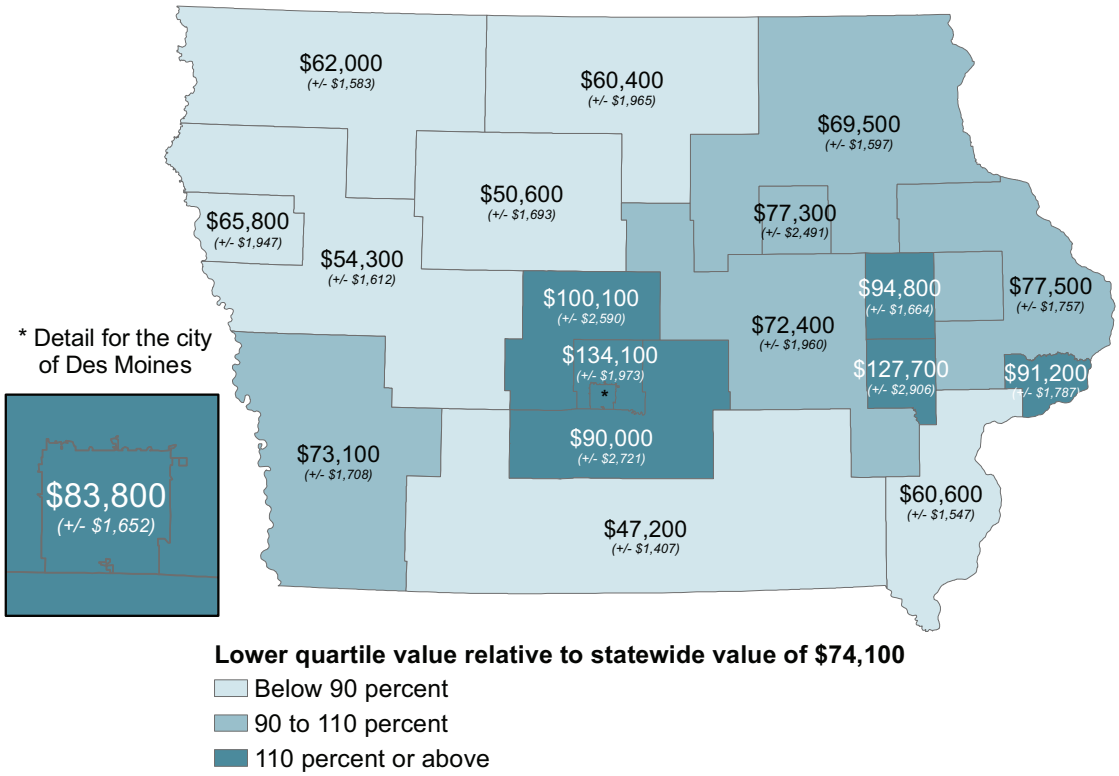
There is wide variance in the median age of owner occupied housing units in Iowa as evidenced in Figure 62. The oldest values are found in both northwest central Iowa and in the city of Des Moines where the median year built was 1952. Nearly the entire top third of the state, much of the western part of the state, as well as the southern-most PUMS area extending to Missouri have median ages that are very similar.

Figure 60. Median Value of Owner-Occupied Units, 2005-2007



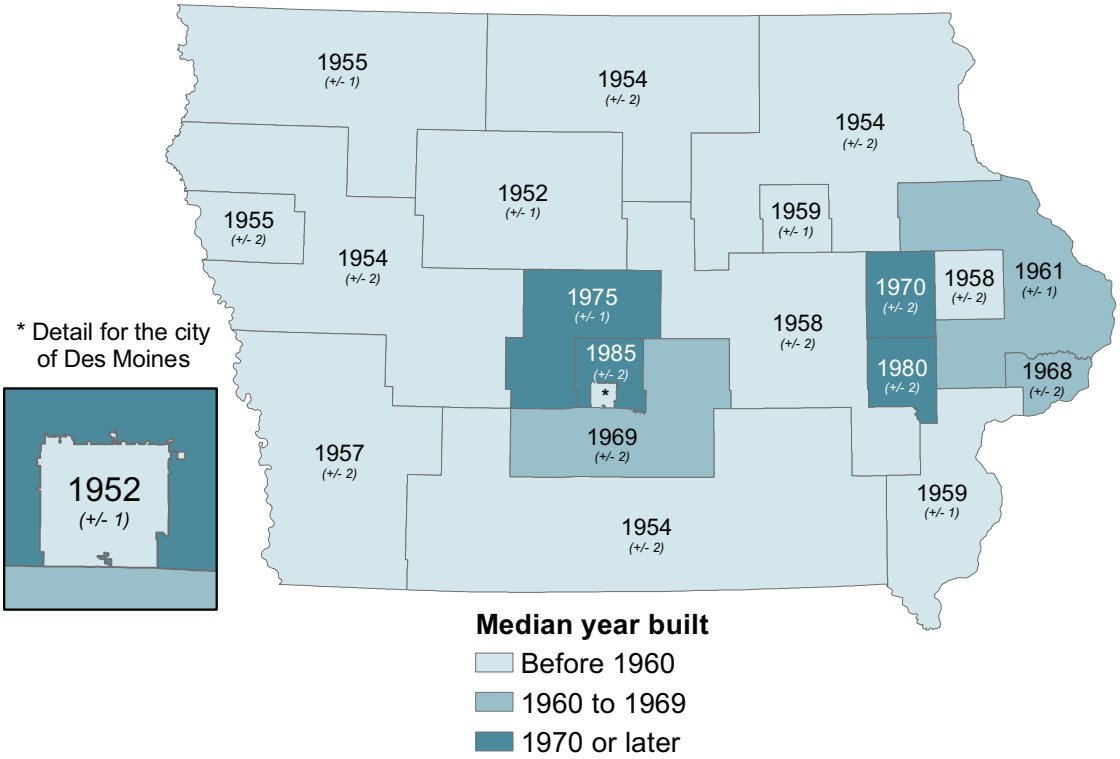
Source: American Communities Survey, 2005-2007

Figure 61. Lower Quartile Value of Owner-Occupied Units, 2005-2007



Source: American Communities Survey, 2005-2007

Figure 62. Median Year Built for Owner-Occupied Units



Source: American Communities Survey, 2005-2007

Much more recent values are found in suburban areas around Polk County where the median is 1985, followed by 1980 in the Iowa City region, 1975 in the Dallas, Boone, and Story County PUMS, and 1970 in Linn County.

Figure 63 illustrates the median age for rental housing across the state of Iowa. Rental housing across the state exhibits a lower median age than owner occupied housing as a rule. One exception is the eastern part of the state around the Dubuque metro area where the rental housing stock is much older than its owner occupied housing stock. Western Iowa, Southern Iowa, and Northeastern Iowa demonstrate some aging rental housing stock as gauged by median age.

For those areas with aging rental stock there may be an increased likelihood of burden due to utility costs as the correlation between older housing stock and increased utility costs has been established previously.

Areas of Low Income and Minority Population Concentrations

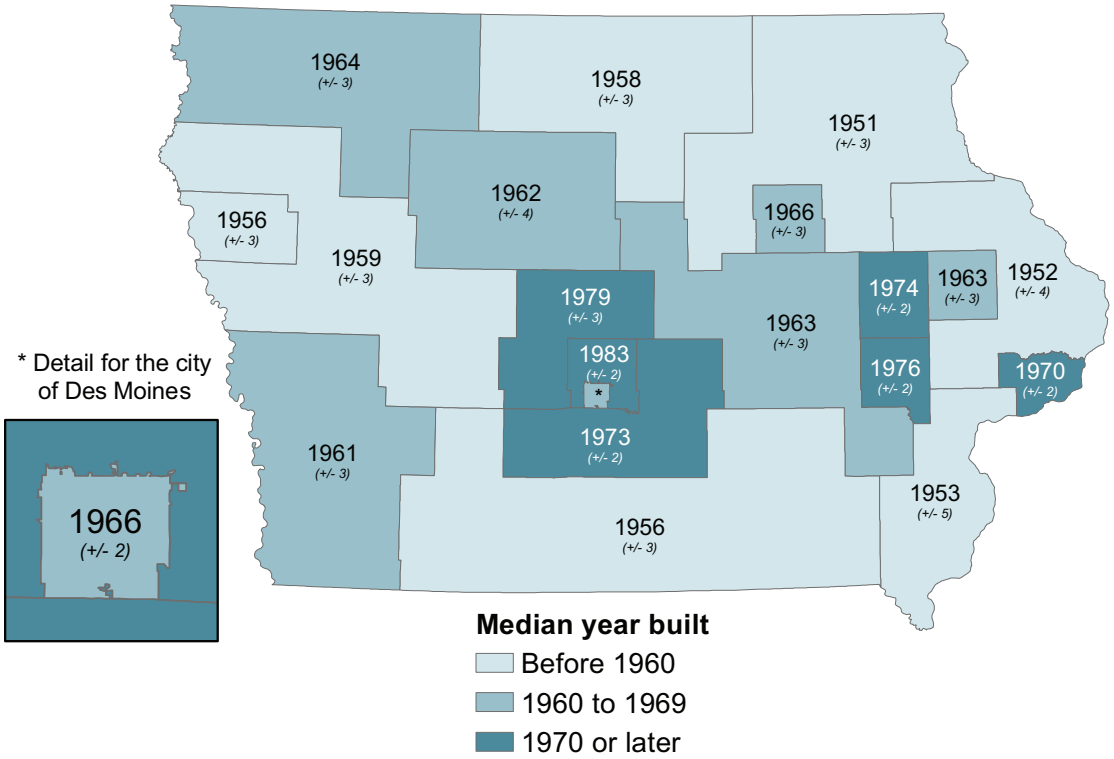
The percentage of households with extremely low income (< 30% MFI), very low income (30% to 50% MFI), and low income (50% to 80% MFI) are illustrated in Figure 64, Figure 65, and Figure 66.

Figure 67 shows the census tracts with a relatively high fraction of the population whose race is Black Alone. Figure 68 shows areas with a high percentage of Asian Alone residents. Figure 69 shows areas with a relatively high fraction of residents who are Native American Alone, and Figure 70 shows areas with a relatively high percentage of Hispanic or Latino residents.

Home Ownership

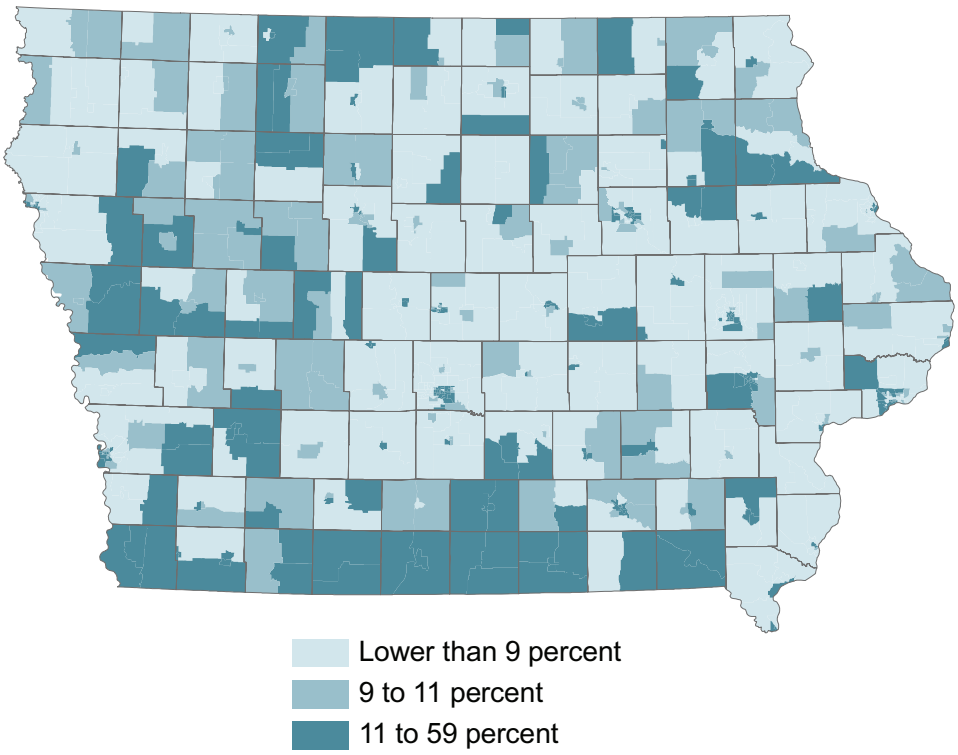
When compared to the national average, Iowa exhibits high levels of homeownership. Owner-occupied households account for 73.3 percent of total households in Iowa, compared to the U.S. rate of 67.3 percent.

Figure 63. Median Year Built for Rental Units



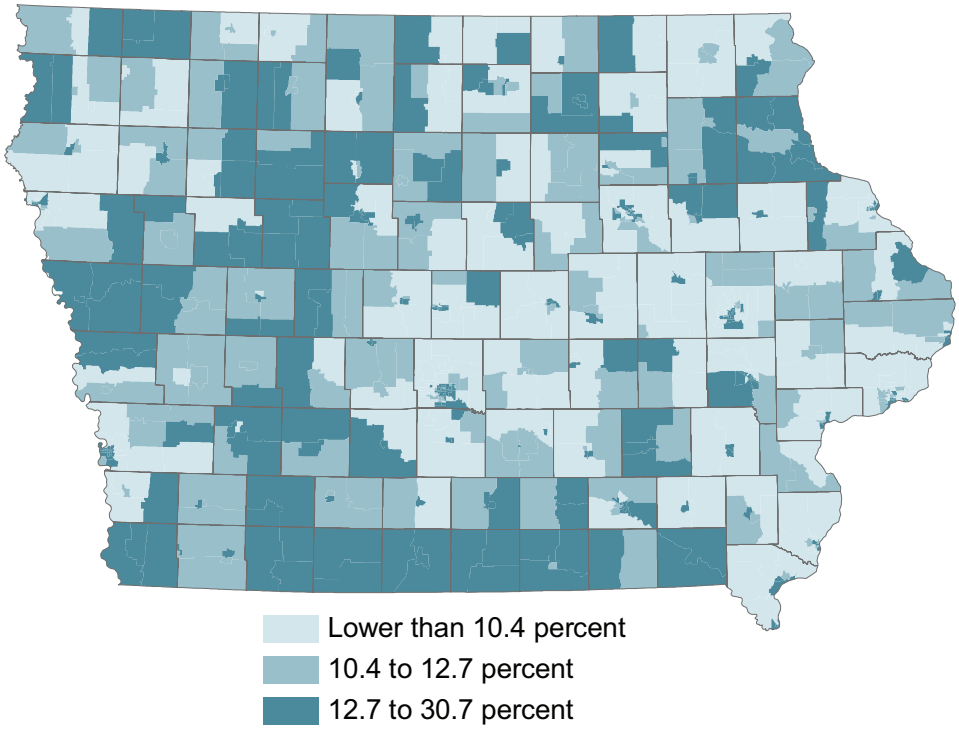
Source: American Communities Survey, 2005-2007

Figure 64. Extremely Low Income Household Percentage



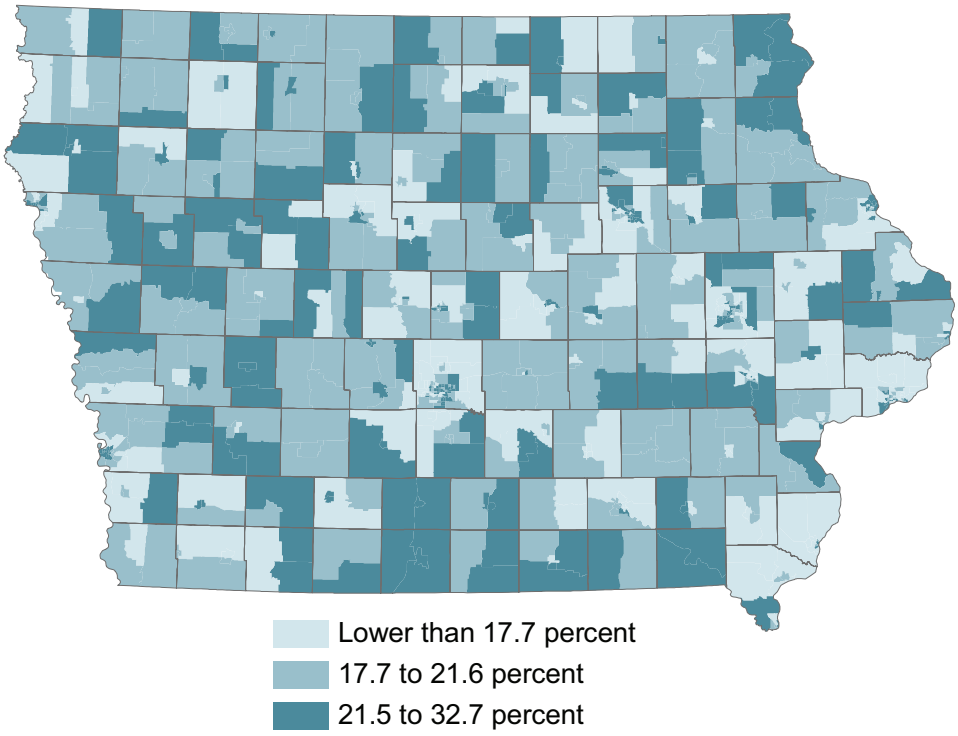
Source: 2000 Census of Population and Housing

Figure 65. Very Low Income Household Percentage



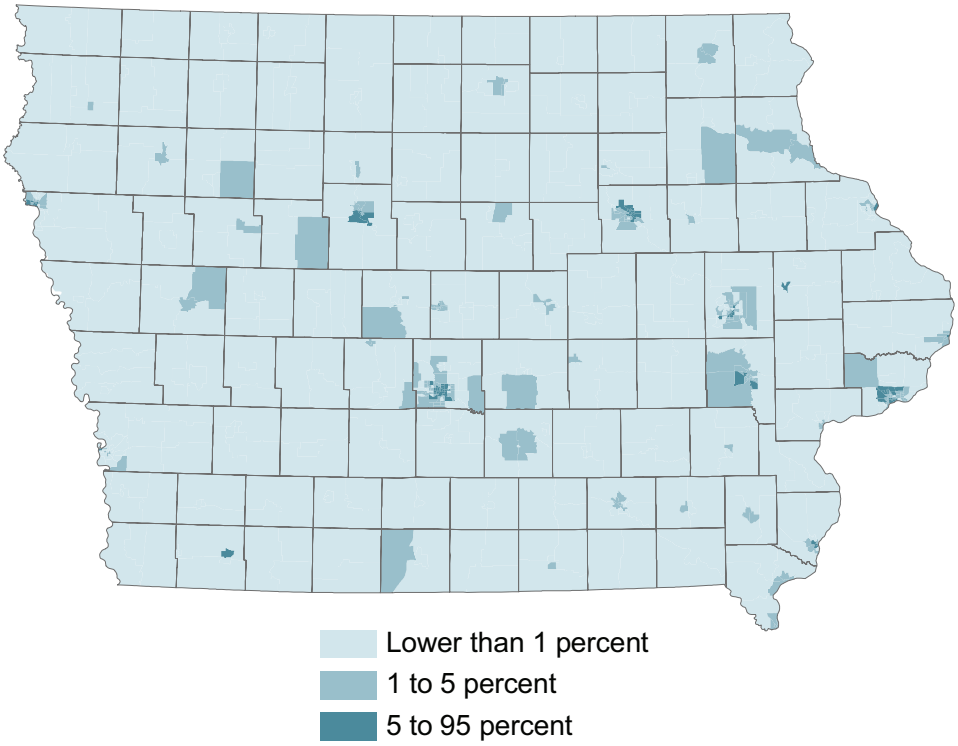
Source: 2000 Census of Population and Housing

Figure 66. Low Income Household Percentage



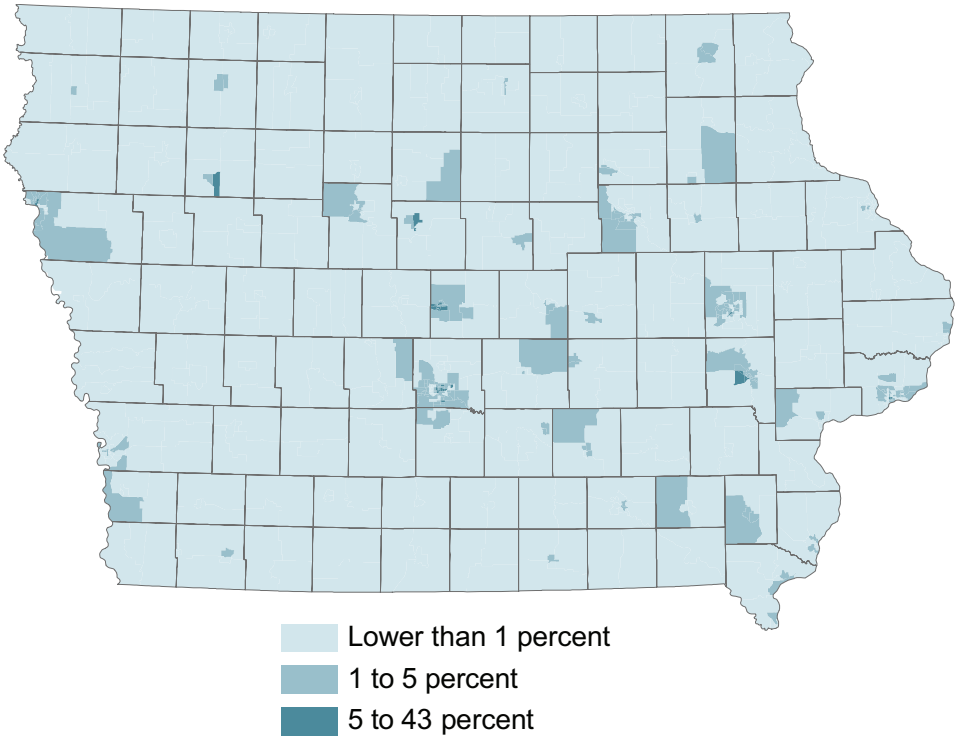
Source: 2000 Census of Population and Housing

Figure 67. Black Alone Population Percentage



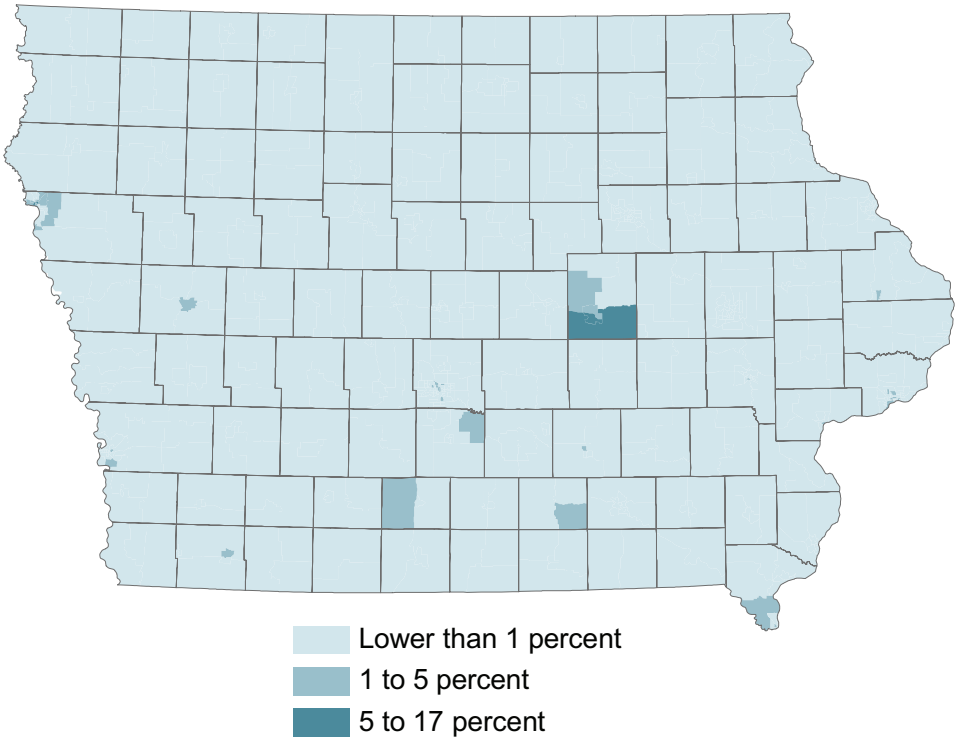
Source: 2000 Census of Population and Housing

Figure 68. Asian Alone Population Percentage



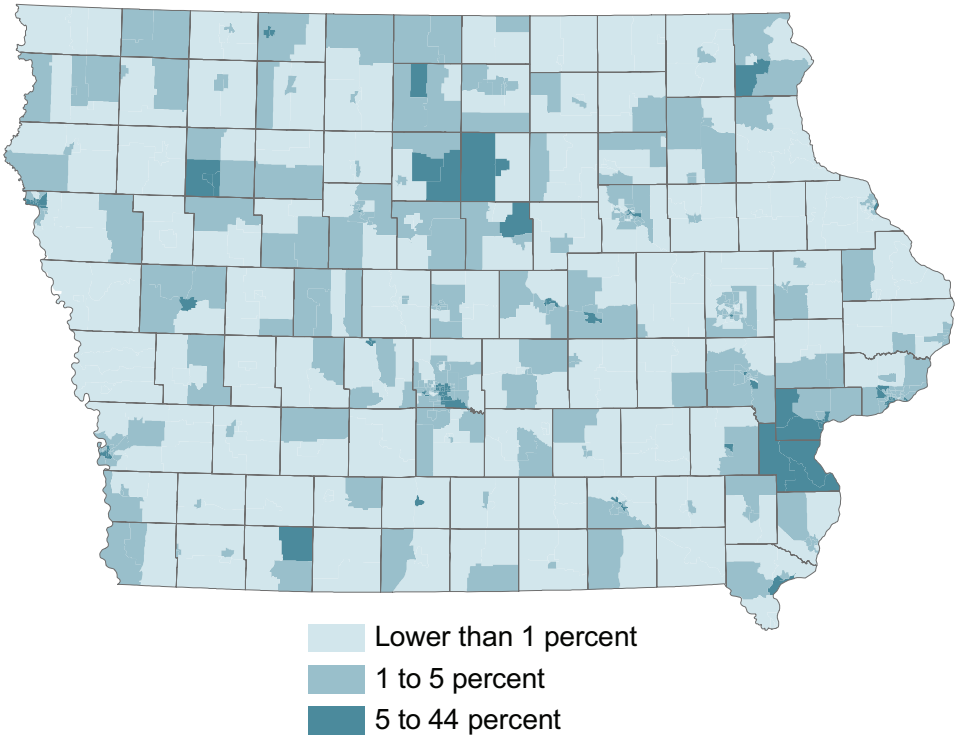
Source: 2000 Census of Population and Housing

Figure 69. Native American Alone Population Percentage



Source: 2000 Census of Population and Housing

Figure 70. Hispanic Population Percentage



Source: 2000 Census of Population and Housing

Demographics can help explain Iowa's higher rate of homeownership to some degree, as the state's overall home ownership rate is weighted by its predominantly White alone, non-Hispanic population. Non-Hispanic White alone households, which account for 93 percent of households in Iowa compared to just 72 percent nationally, tend to have the highest rates of home ownership among all racial and ethnic groups. Recent data from the U.S. Census Bureau show that 74 percent of all non-Hispanic White alone households in the United States have home ownership status. Iowa's rate of 75 percent is only slightly higher than the national average for this group.

Statewide and national rates of home ownership among racial and ethnic minority groups are lower than among non-Hispanic Whites. For the Black alone population in Iowa, homeownership is significantly lower than the national average of 46 percent. Only 37 percent of Black alone households in Iowa have homeowner status, plus or minus 2 percent. Homeownership amongst Hispanic and Latinos in Iowa is statistically on par with the national average of 49.5 percent. Iowa's estimated rate of 53 percent for this group has a margin of error of 3 percent. Figure 71 summarizes Iowa's similarities and divergence from national home ownership trends by race and ethnicity.

Trends in Building Permit Activity

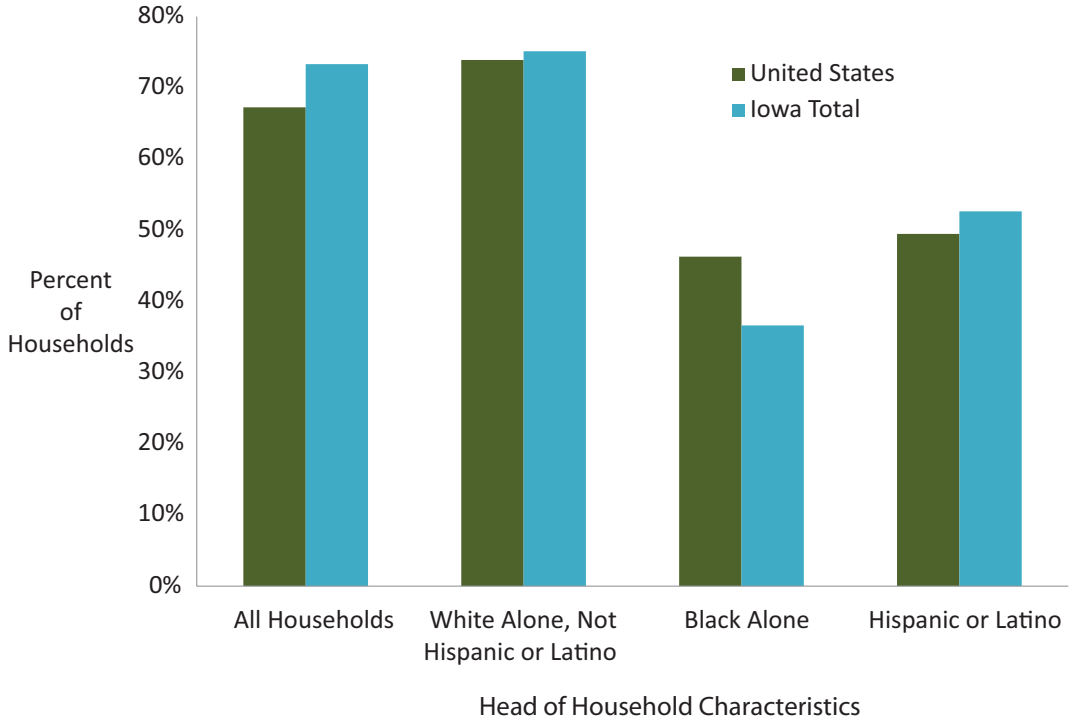
Total Building Permits Long Term Trends by Levels of Urbanization

Total building permit activity in Iowa was relatively flat for much of the 1980s, but picked up sharply in the 1990s through the middle part of this decade before declining sharply beginning in 2006. See Figure 72. Metropolitan remainder (suburban) housing permits peaked at nearly 9,300 in 2005 and were down 54 percent by 2008. Metropolitan core city permits also peaked at 4,442 in 2005 and declined by 58 percent by 2008. The rate of gain and loss is much less pronounced among the state's micropolitan communities and its remaining, mostly rural counties.

Total Building Permits by Level of Urbanization by Decade

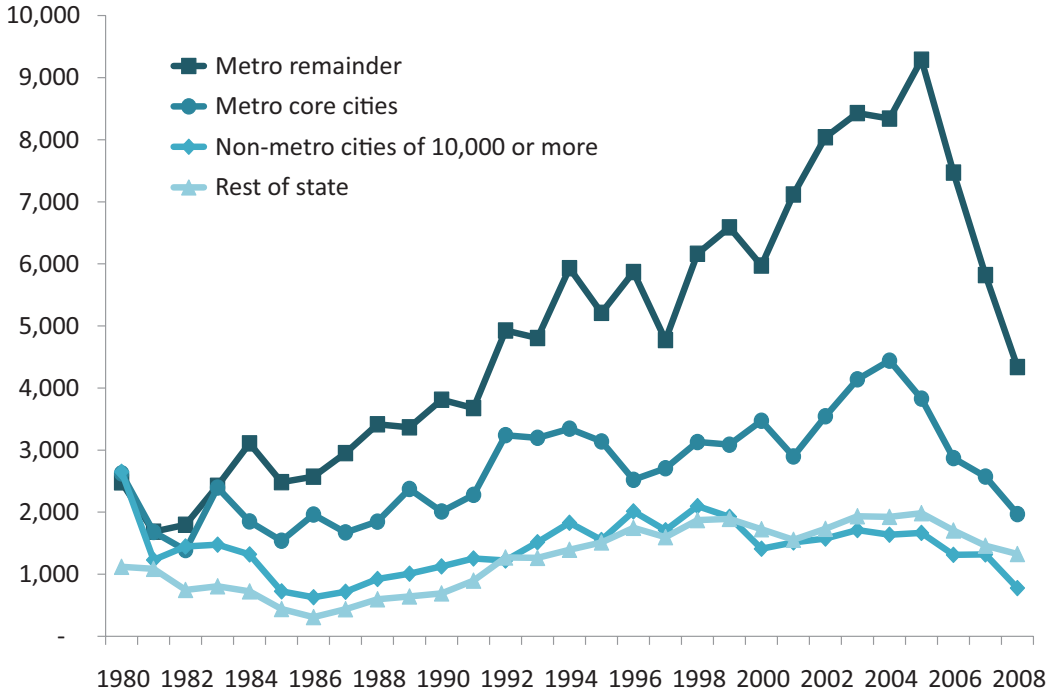
Figure 73 documents the decade by decade shift in the distribution of housing permits in Iowa since the 1980s. Over the past three decades, the

Figure 71. Home Ownership Rates by Race and Ethnicity



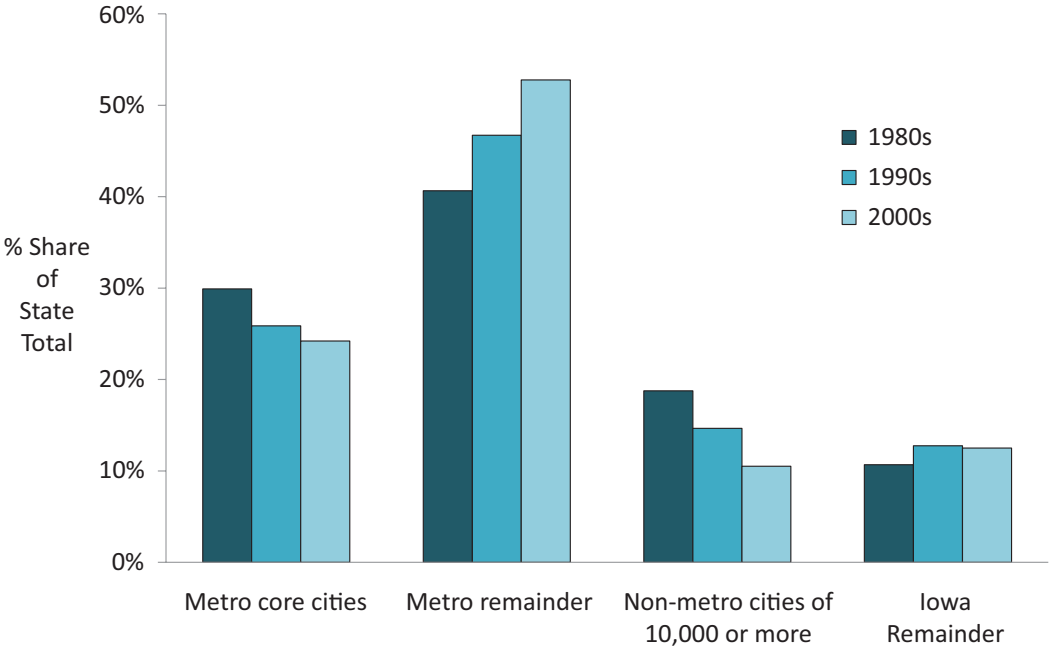
Source: 2005-2007 American Community Survey, U.S. Census Bureau

Figure 72. Annual Total Building Permits Issued by Authorizing Jurisdictions



Source: HUD State of the Cities Building Permits Database

Figure 73. Shares of Total Building Permits Issued by Jurisdiction Type, by Decade



Source: HUD State of the Cities Building Permits Database

share of statewide housing permits in Iowa's core metropolitan cities has declined from 29.9 percent to 24.2 percent. Micropolitan cities claimed just 10.5 percent this decade versus 18.8 percent in the 1980s. The remainder of the state saw a minor increase in its shares from 10.7 percent to 12.5 percent.

The remainder of the metropolitan areas, however, realized phenomenal growth in their share of statewide permits. In the 1980s they were 40.7 percent, but by this decade they commanded nearly 53 percent of all housing permits issued.

Single Family Building Permits Long Terms Trend by Level of Urbanization

It is evident in Figure 74 that the preponderance of single family building permits are concentrated in the state's metropolitan remainder (suburban) areas and that the levels in all of the other categories have been relatively flat over the years, though both metropolitan core cities and the remainder of the state realized gains in the late 1990s through the mid 2000s.

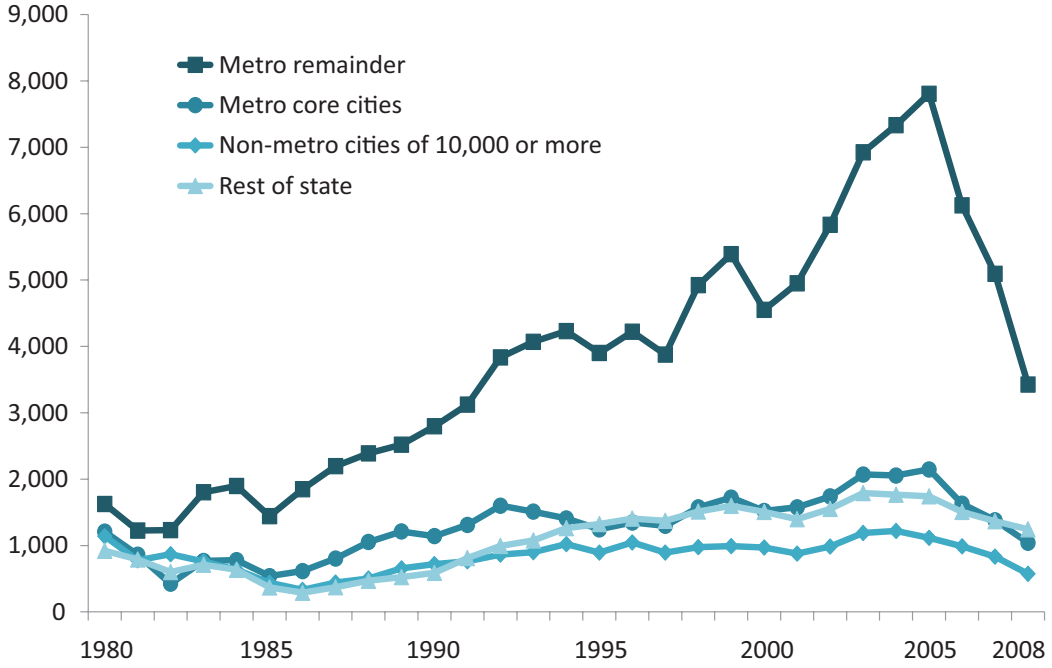
The sharp downturn since 2005 is mostly concentrated in the metropolitan suburbs where permits in 2008 were 56 percent lower than in 2005. Metropolitan permits were down 51 percent over that period, and the remaining two community groups saw their rates decline by 28 percent in the rest of the state and 48 percent for the micropolitan communities.

Single Family Building Permits by Level of Urbanization by Decade

Single family permits declined to 16.9 percent of the total in Iowa's metropolitan core cities this decade from about 21.4 percent in the 1980s, as displayed in Figure 75. Micropolitan shares declined to 9.7 percent this decade compared to 16.9 percent in the 1980s. The remainder of the state has basically held close to the same share of single family permits.

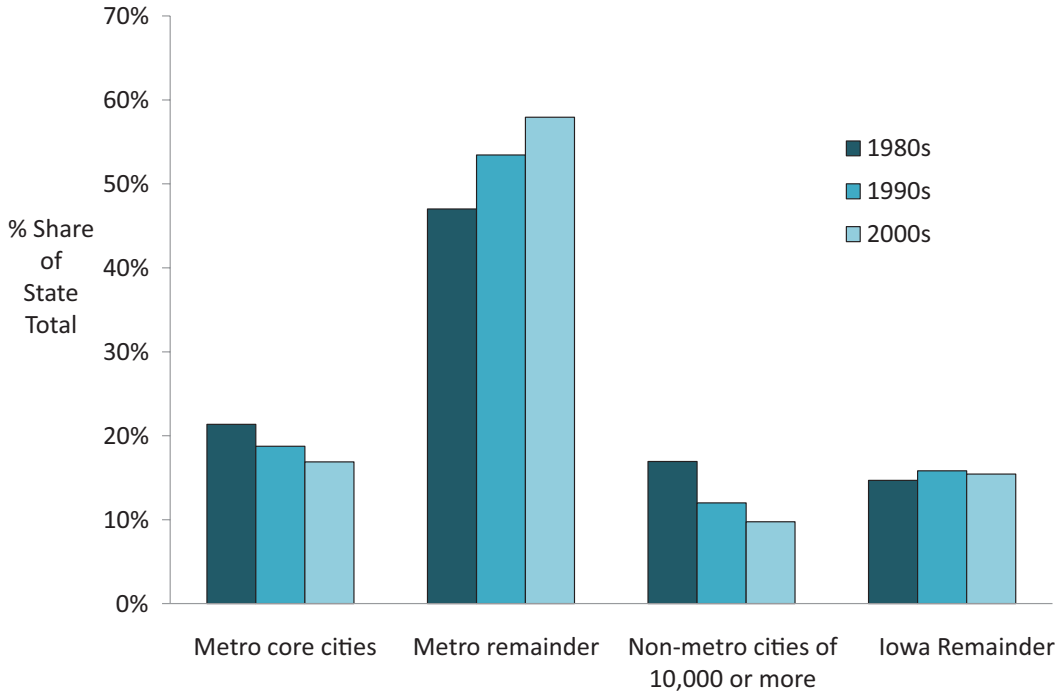
Iowa's remaining metropolitan areas, the suburbs, have witnessed strong growth in their shares. In the 1980s they were 47 percent of permits, and this decade they were 57.9 percent. More than half, and a continuing growing fraction, of single

Figure 74. Annual Single Family Building Permits Issued By Authorizing Jurisdictions



Source: HUD State of the Cities Building Permits Database

Figure 75. Shares of Single Family Building Permits Issued by Jurisdiction Type, by Decade



Source: HUD State of the Cities Building Permits Database

family homes are accumulating on the fringes of the state's metropolitan cities. Combined, the entire metropolitan areas were about two-thirds of the total in the 1980s and about three-fourths of the total this decade.

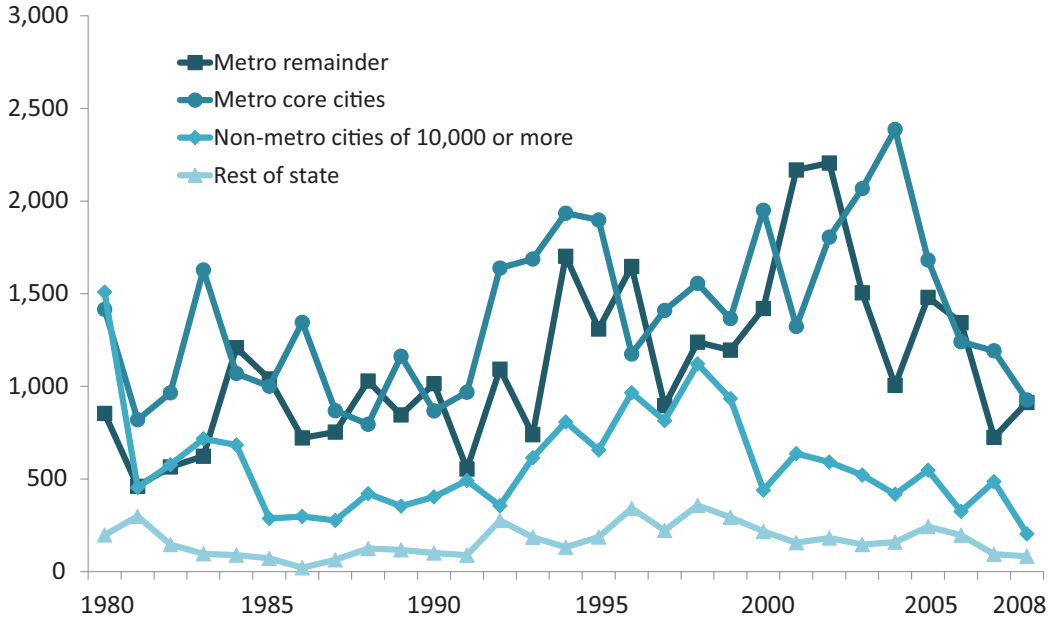
Multi-family Building Permits Long Term Trend by Level of Urbanization

Multi-family building permits over time and by level of urbanization look much different than single family permits. See Figure 76. The pace of building is more erratic than for single family homes, but we do see different periods of expansion. In the 1990s, the rest of the state category did not realize strong increases in permits. For the most part, we also see that most of the permits are issued in the state's metropolitan core communities, and that the metro remainder places, the suburbs, are a close second. We also see a sharp decline in permit activity in the micropolitan areas in the late 1980s, and general declines among the larger cities between 2001 and 2003.

Multi-Family Building Permits by Level of Urbanization by Decade

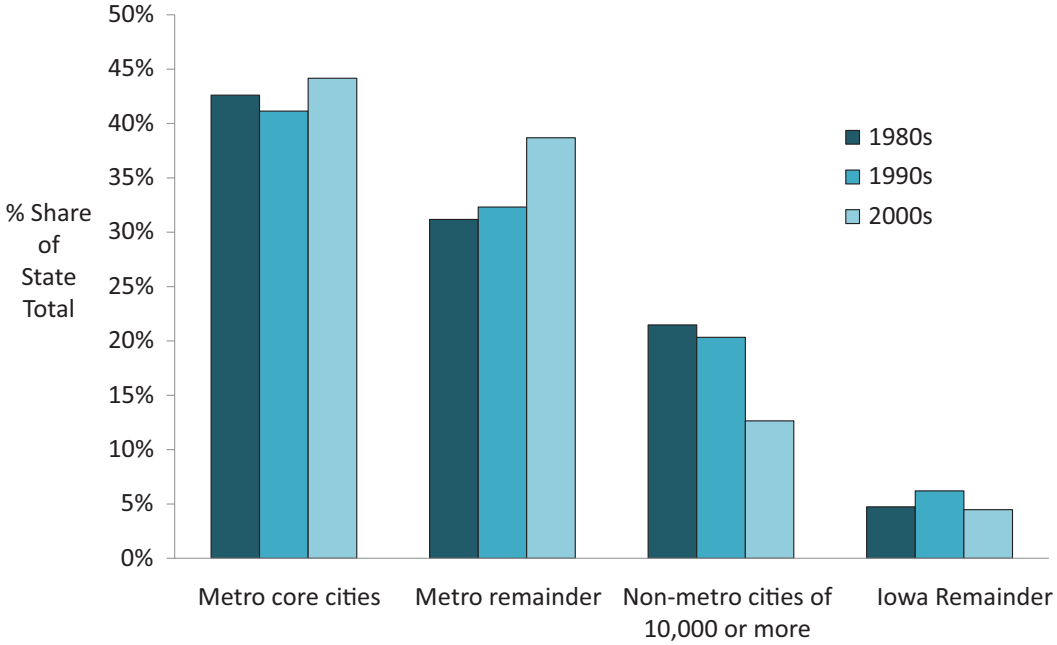
Multi-family building permit activity is strongly concentrated in metropolitan core communities and in the suburban metro cities, according to the display in Figure 77. Iowa's core metros saw their share of the total increase to 44.2 percent this decade compared to 42.6 percent in the 1980s. The suburban areas of the metros saw sharp increases in their shares from 31.2 percent of permits in the 80s to 38.7 percent this decade. Sharp declines were realized by the micropolitan communities. They commanded 21.5 percent in the 1980s, and 20.3 percent in the 1990s, but their levels this decade dropped sharply to 12.6 percent. Iowa's remaining counties' shares were 4.5 percent this decade, which is less than a third of their single family home building permit share.

Figure 76. Annual Multi-Family Building Permits Issued by Authorizing Jurisdictions



Source: HUD State of the Cities Building Permits Database

Figure 77. Shares of Multi-Family Building Permits by Level of Urbanization, by Decade



Source: HUD State of the Cities Building Permits Database

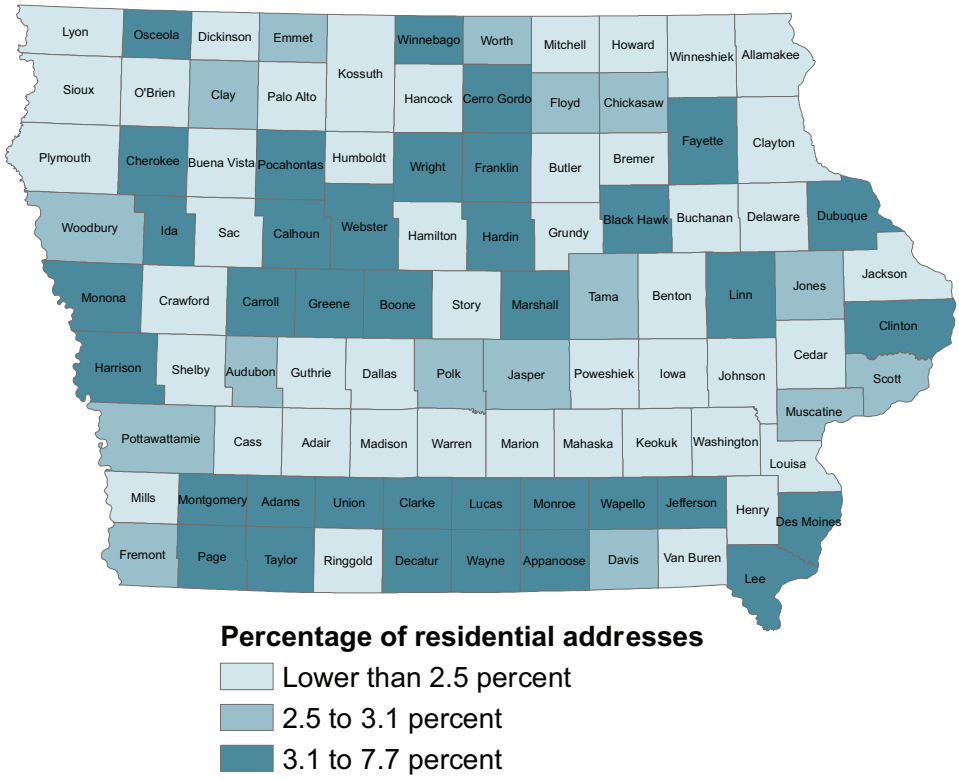
Vacancy Rates

The United States Postal Service (USPS) tracks vacancies through a contract with HUD. The USPS considers a property vacant when no mail is collected at a given address for 90 days or more. The counties in Figure 78 with high rates of vacancy are represented in the dark blue and are generally rural counties that may are likely losing population or counties that have experienced more severe economic stress, such as the closing of a major employer. The higher rates of vacancy may indicate not only economic stress, but counties that could potentially have additional and accumulating excess housing capacity.

The number of days a property remains vacant can indicate where excess capacity might exist due to a lower demand for housing than the existing supply. Again, in Figure 79, the areas with the longest vacancies are primarily rural counties with a few exceptions. For example, Dickinson County as a resort destination is expected to have longer periods of vacancy due to the seasonal demand for housing there. The darker blue the county shows up on the map the more housing mismatch may exist. The mismatch could be an oversupply of housing given population, aging housing stock that would require rehabilitation to become habitable, or a mismatch in the types of housing available to the types of housing people require in those areas.

Other potential reasons for longer vacancy rates are counties with aging populations moving into alternative living situations, areas where housing speculation occurred and/or rapid growth, as well as areas where employment options may be limiting the demand for housing. In the main, however, longer average vacancy rates in rural areas is a strong indicator of potential housing abandonment.

Figure 78. Residential Vacancy Rates



Residential vacancy rates by county, quarter ending June 2009.

Source: U.S. Postal Service Vacancy Data as Reported to HUD

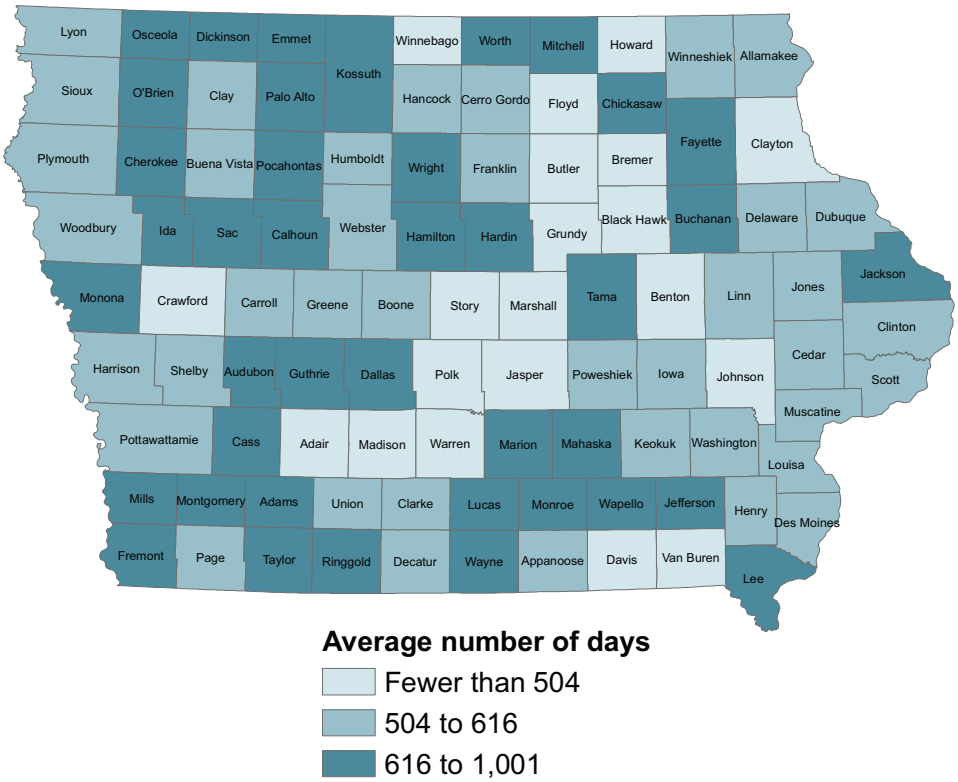
Selected Monthly Housing Costs by PUMS Region

American Community Survey data for 2005 – 2007 report the estimated median monthly housing costs by large PUMS region in Iowa. There are 19 PUMS regions, one for each of the metropolitan areas, one especially for the city of Des Moines, and seven for the remaining areas of the state.

For owner-occupied units, monthly housing costs include mortgage payments, real estate taxes, property insurance, utilities and fuels, condominium fees, and mobile home costs. For renter-occupied units, costs include the contract rent plus the estimated average monthly cost of utilities.

These costs vary widely across Iowa, as evidenced by Figure 80. Iowa's west-central PUMS area posted a median monthly cost of $533, and the extreme northwest PUMS region and the most southern region have a median cost of $547. Costs are highest in the Polk County suburbs at $1,065, more than twice the monthly costs of the previously noted lower three PUMS. Monthly costs are much lower in the Johnson County area at $875.

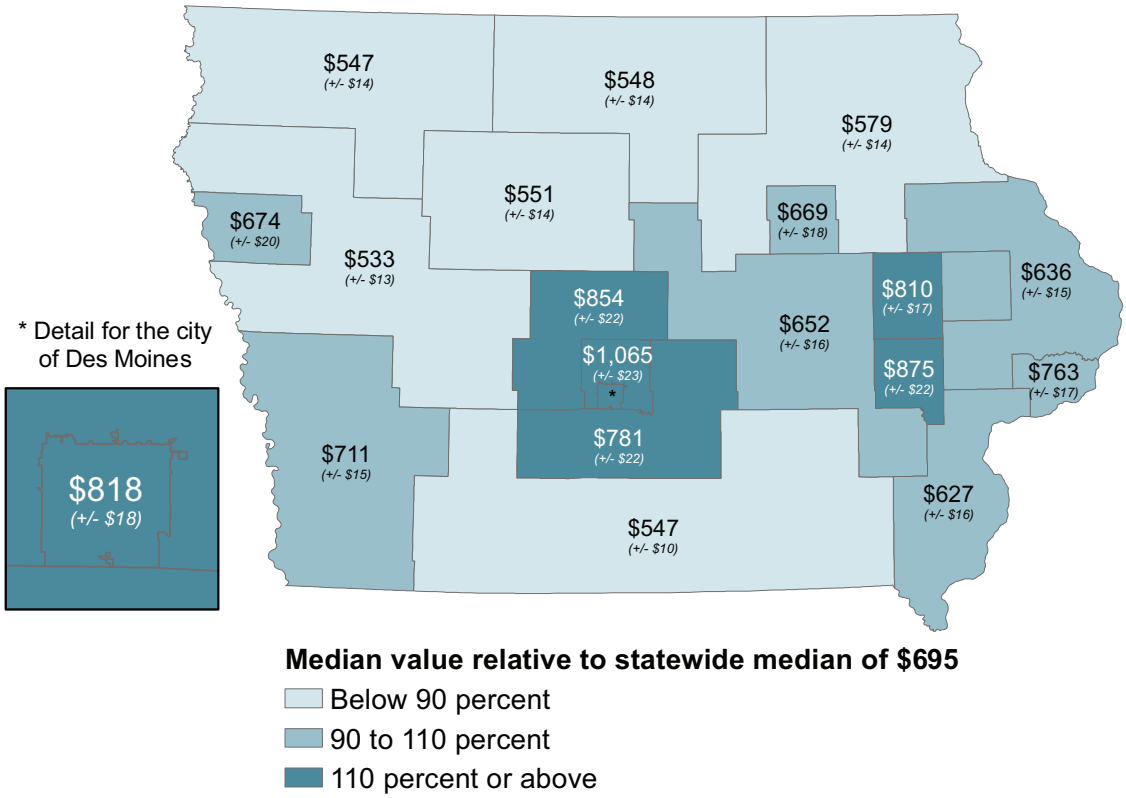
Figure 79. Average Days Vacant for Residential Properties



Average vacancy time for residential properties by county, quarter ending June 2009.

Source: U.S. Postal Service Vacancy Data as Reported to HUD

Figure 80. Median Monthly Housing Costs, 2005-2007



Source: American Community Survey, 2005-2007

Section 3.2 Public and Assisted Housing

Rental Assistance Programs by Type

Public policy approaches for ensuring an adequate supply of affordable rental housing have evolved through the decades from publicly-owned housing projects to tax-based incentives that encourage private developments. Some of the key mechanisms for creating affordable rental housing are summarized below.

Public housing: Assistance is provided through the public ownership of housing units that are made available to low-income residents. Iowa currently has 4,247 publicly-owned units across 48 of the state's 70 Public Housing Authorities (PHAs). HUD Resident Characteristics Reports for 3,845 of these units show occupancy by 1,927 house extremely low income families; 1,132 very low income families; and 444 low income families in 2009. Elderly households occupied 1,929 units, and households with a disabled person occupied 1,295 units.

Subsidized loans: Some programs provided subsidized mortgage loans to facilitate construction or substantial rehabilitation of low-and moderate-income housing. Examples of these programs include Section 221(d)(3) Below Market Interest Rate loans, Section 236 program loans with subsidized interest rates, and Section 515 Rural Rental Housing loans. Iowa currently has 10,278 units financed under these three programs. Some of these programs, such as the Section 515 program, may provide additional rent subsidies to tenants. Even if they do not provide additional rent subsidies, these programs qualify as subsidized housing programs because their below-market interest rates allow for lower rent structures.

Rent subsidies: Several programs offer rental subsidies paid to property owners on behalf of tenants. Examples of programs that offer project rental subsidies through housing assistance

payment contracts include HUD Section 8 New Construction and Substantial Rehabilitation; USDA Rural Housing Section 515 Properties with Section 8 Contracts; and Loan Management Set-Aside Contracts on projects experiencing financial difficulties. Iowa has 12,206 units covered under these housing assistance payment programs. Another 1,266 units for elderly and disabled tenants receive rent subsidies through project rental assistance contracts on Section 202 and Section 811 projects. Finally, an additional 44 units receive rent subsidies through various programs such as the Section 8 Moderate Rehabilitation program and other PHA vouchers and certificates. Many assisted rental units are targeted for specific population groups with special needs. According to HUD and USDA data sources as of 2009, a total of 7,278 project-based and tax-based units were targeted toward the elderly population and 5,131 units were designated or targeted for the disabled population. Additionally, 7,124 subsidized units were targeted for families.

The HUD Housing Choice Voucher program provides housing vouchers directly to tenants, who may select their own apartments. Landlords then contract with a local PHA to receive rent subsidies for the duration of the tenant's lease. Iowa's 70 PHAs currently have an allotment of 21,234 vouchers. Waiting lists for the vouchers vary by PHA, and some waiting lists are currently closed. The PHAs have the option of converting some of their housing choice vouchers to project-based assistance. HUD Resident Characteristics Reports for 2009 showed that 12,321 voucher recipients had extremely low income, 3,865 had very low income, and 281 had low income. Income data were unavailable for the remaining 21 percent of households. Among the voucher recipients in 2009 were 4,120 elderly households and 9,158 disabled households.

Tax-based subsidies: Low Income Housing Tax Credits are designed to encourage more private sector involvement in the low- to moderate-income housing market. Tax credits are granted for a period of 10 years to owners of new and rehabilitated properties that provide rent-restricted units to low-income individuals or families. The project must be a residential rental property with apartments, single-family houses, duplexes, town homes or condominiums. Iowa has 4,254 units covered by these arrangements, including 1,089 units for elderly residents; 401 units for disabled residents; and 1,489 units for families.

Table 46 provides a current snapshot of the types and amounts of multi-family rental assistance available in Iowa.

Rental Assistance Programs by Authority

Part of the challenge in maintaining Iowa's inventory of affordable rental housing units is the division of contract and administrative authority among various public agencies. Table 47 re-categorizes Iowa's subsidized units and households by primary

Table 46.

Type of Program	Units	Households
Public housing	4,247	
Subsidized mortgage loans	10,278	
Rent subsidies		
Housing assistance payment contracts	12,206	
Project rental and project assistance contracts	1,266	
Other project-based vouchers	44	
Housing choice vouchers		21,234
Low Income Housing Tax Credits	4,254	
Totals	32,295	21,234

Sources: HUD Multifamily Assistance and Section 8 Contracts Database; HUD Resident Characteristics Report; HUD REMS Survey of Elderly and Disabled Multi-Family Housing; HUD Low Income Tax Credit Database; USDA Rural Development

Table 47. Rental Assistance by Authority

Primary Authority	Public Housing (units)	Project-Based Assistance (units)	Tenant-Based Assistance (households)	Tax-Based Assistance (units)
Public Housing Authorities	4,247	44	20,965	
Iowa Finance Authority		12,206		4,254
U.S. Dept. of Housing and Urban Development		1,266		
U.S. Department of Agriculture		8,911	269	
Other		1,367		
Totals	4,247	23,794	21,234	4,254

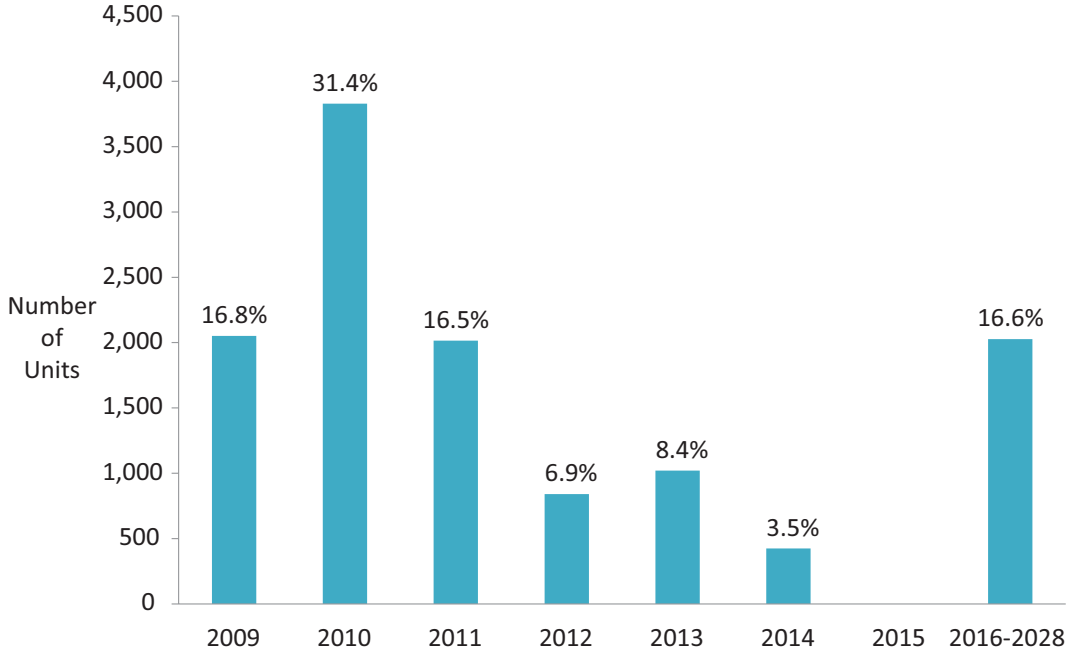
Sources: HUD Multifamily Assistance and Section 8 Contracts Database; HUD Resident Characteristics Report; HUD REMS Survey of Elderly and Disabled Multi-Family Housing; HUD Low Income Tax Credit Database; USDA Rural Development

authority and type of assistance. Section 8 tenant-based assistance administered by Iowa's PHAs now constitutes the largest share of rental assistance in Iowa, with 20,965 households receiving subsidies. Project-based assistance under Section 8 and related HUD programs are the second largest category, with subsidies on 13,472 units. Most of the contracts for these units are administered by the Iowa Finance Authority through a contract with HUD. The Low Income Housing Tax Credit Program is also administered by the Iowa Finance Authority, independently of HUD. HUD administers project assistance and project rental assistance contracts for 1,266 units. The U.S. Department of Agriculture has primary authority for 8,911 project-based units financed under the Section 515 program, of which 6,698 units receive additional rental assistance payments. The USDA also administers a nominal number of tenant-based vouchers under a short-term demonstration program for households displaced due to maturing loans under the Section 515 program.

Projected Decline in Affordable Rental Unit Inventory, 2010-2015

Contracts for all but 2,155 of the 13,472 units under HUD project-based program contracts are

Figure 81. Number of Units Under Housing Assistance Payment (HAP) Contracts by Expiration Year of Contract



Source: HUD Multifamily Assistance and Section 8 Contracts Database

set to expire by the year 2015. A fraction of those contracts will likely be renewed, but some of the units may be lost from the inventory of subsidized housing. The number and percentage of units under expiring contracts is illustrated in Figure 81.

Research by the U.S. General Accountability Office showed that 13.7 percent of Iowa owners opted out of expiring HUD contracts during Fiscal Years 2001-2005. If this opt-out rate continues, an estimated 1,550 units receiving assistance under HUD programs will be removed from the state's inventory of subsidized housing by the year 2015.

The potential loss of units financed under the USDA's Section 515 program present a challenge for the state's rural areas. Between Fiscal Years 2001-2008, loans on a total of 214 properties with 2,333 units were prepaid in Iowa. Assuming this pattern of prepayment continues, as many as 1,460 units could be released back to market rent levels during the 5-year plan horizon.

Together, the potential losses in affordable rental units that are currently covered under HUD and USDA programs could reach 3,000 or more units by the year 2015.

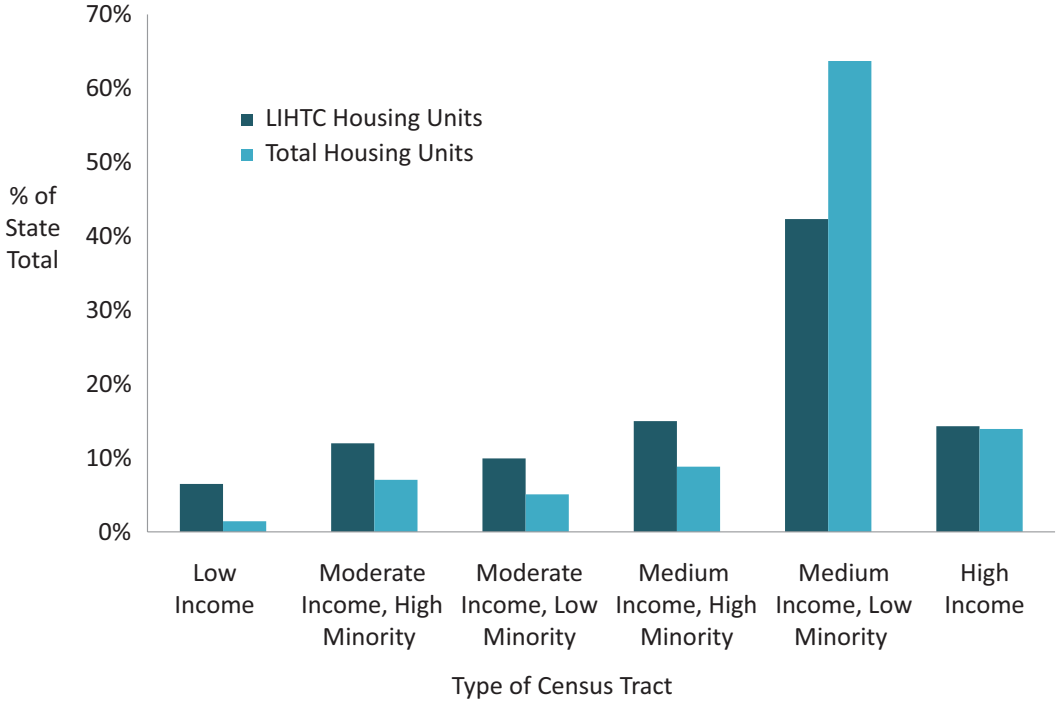
Low Income Housing Tax Credits by Census Tract in Iowa

Low income housing tax credits are intended to induce housing investment for low income or other groups with special housing needs. Accordingly, one would expect that the preponderance of the activity would be found in areas of Iowa with higher fractions of low income residents.

Figure 82 compares two variables. The first is the distribution of all low income housing tax credits by census tract cumulatively for 1996 through 2005. Those tracts were classified on a continuum from low income to high income and also as to whether there is a low or a high minority composition. For comparison purposes, the percentage of housing units in each tract in 2000 is also displayed.

There are several important factors evident. First, the shares of low income housing tax credits are higher than the shares of homes in the first four categories of low income tracts. We also do not see variation across low and high minority tracts with medium incomes or lower. There are significantly fewer low income housing tax credits as a fraction of the total as compared to their shares of total

Figure 82. Distribution of Low Income Housing Tax Credit Units by Census Tract, 1996-2005



Source: HUD Low Income Tax Credit Database and 2000 Census

housing in the medium income but low minority areas. Nonetheless, those medium income but low minority areas claim a full 42 percent of all credits, and high income tracts another 14 percent. In Iowa, better than half of the credits are accumulating to the last two income tracts on the right side of the figure.

Low Income Energy Assistance

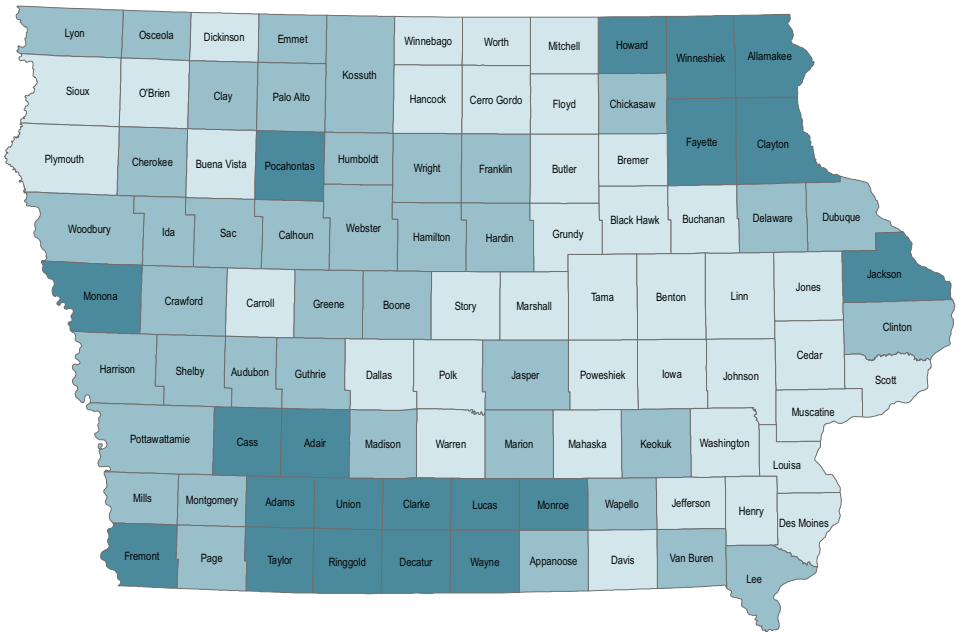
An important component of overall housing affordability is the ability to maintain a home's basic utility needs. The Low Income Home Energy Assistance Program (LIHEAP) is administered by the U.S. Department of Health and Human Services. It has a narrowly focused mission to assist low income households to meet their immediate home energy needs. According to their guidelines, to be eligible, a household must not exceed the greater of 150 percent of the poverty level or 60 percent of the state median income (but in FY 2009 that level was raised to 75 percent of the State median income). The grantees, states and Indian Tribes primarily, may not set income eligibility standards below 110 percent of the federal poverty level, but they may give priority to those households with the highest home energy costs or needs in relation to their incomes.

Figure 83 demonstrates the spatial dependence on LIHEAP funding to meet housing utility needs. To standardize the comparison, total LIHEAP allocations are expressed as a per capita figure. Southern Iowa counties have much higher dependence on energy assistance, as do a cluster of northeastern Iowa counties. In general, however, there is a much greater incidence of dependence among the state's western counties.

Housing Assistance and Need by County Type

Low income households are primarily found in Iowa's metropolitan areas and the usage of Section 8 vouchers and the units of housing created by low income housing tax credits are correspondingly higher in our metropolitan areas, according to the display in Figure 84. There is a fairly even

Figure 83. Low Income Home Energy Assistance Program Per Capita Funding, Fiscal Year 2008



Source: 2008 Consolidated Federal Funds Report, U.S. Census Bureau

relationship in metropolitan areas between the number of households as a percentage of the state total and the allocation of Section 8 vouchers as a percentage of the state total. However, there is a much larger share of low income housing tax credits used in metropolitan areas relative to their low income household shares.

In micropolitan areas of the state the usage of section 8 vouchers and low income housing tax credits as a percentage of the state total also outpaces the percentage of low income households located in those communities. These micropolitan areas include suburbs of Iowa's metropolitan cities as well as Iowa's larger trade centers.

The balance of the state, which represents all communities with fewer than 10,000 persons, demonstrates a different pattern in terms of allocation of resources and households in need of those resources than the metropolitan and micropolitan communities in Iowa. The number of low income households as a percentage of the state's total low income households is greater in these areas than its usage of Section 8 vouchers or low income housing tax credits.

Section 3.3 Programs/Assistance for Those Seeking Homeownership

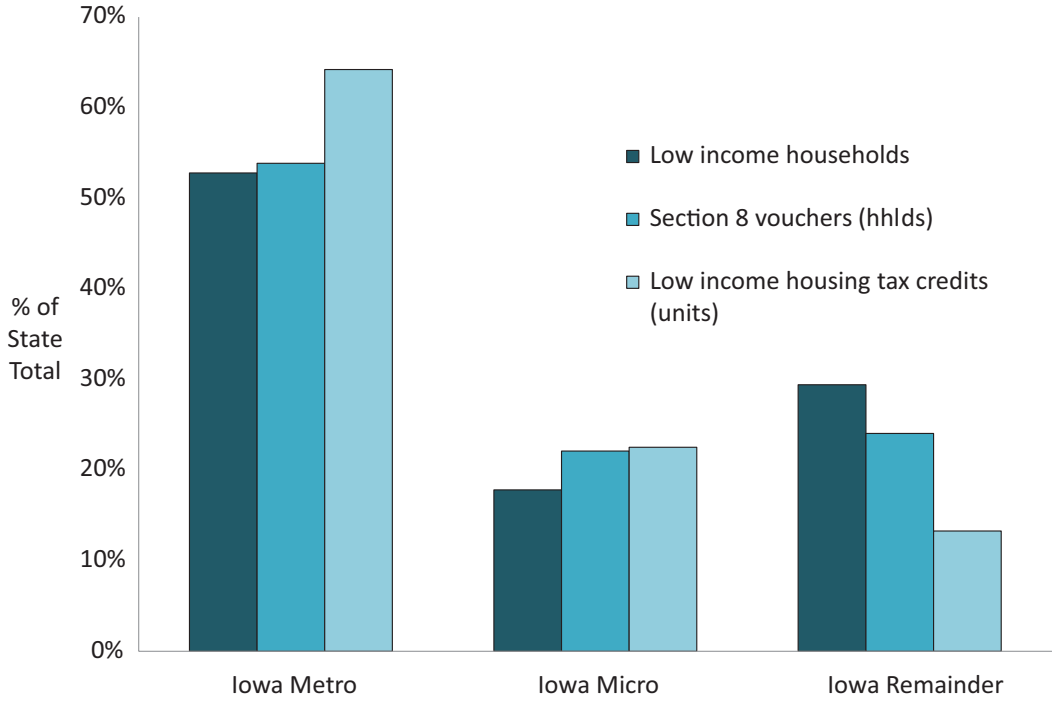
There are a number of programs and agencies that provide distinct opportunities for Iowans seeking homeownership. Iowa's Councils of Government, individual municipalities, and non-profit groups such as Citizens for Community Involvement may also provide financial assistance and supportive services to those seeking homeownership. The major statewide programs to advance homeownership are:

Habitat for Humanity

In the 2007-2008 fiscal year, Iowa's Habitat for Humanity built 68 homes and recycled or repaired an additional 21. Partnerships with Wells Fargo, Federal Home Loan Bank, AmeriCorps and the State Housing Fund made a number of projects designed to provide affordable housing possible.

In 2008, through a partnership with the HOME program from the Iowa Department of Economic Development, funding was awarded to help 20 Iowa families attain homeownership though Iowa's Habitat for Humanity.

Figure 84. Shares of Housing Assistance by County Type



Source: HUD Low Income Tax Credit Database; HUD Resident Characteristics Report; and 2000 Census

IDED Programs

The Iowa Department of Economic Development manages the HOME Investment Partnership Program, which offers down payment assistance, rehab monies and financial assistance to lower income people seeking home ownership. The HOME program expands the supply of affordable housing and can provide assistance to renters as well as potential homebuyers. The IDED also uses a portion of the federal CDBG (Community Development Block Grant) program to rehabilitate substandard owner-occupied housing throughout the state.

IFA Programs

The Iowa Finance Authority (IFA) offers qualifying homebuyers a low fixed rate home loan with lower down payment options and more flexible credit guidelines through its First Home Program. More than 400 lenders participate in this program providing opportunities for buyers to qualify for home loans and achieve homeownership. The First Home Plus Program also provides qualifying individuals with up to $2,500 in down payment assistance.

Additionally, IFA offers grants through its Military Service Member Home Ownership program of up to $5,000 towards a down payment on a qualifying home.

Through IFA's management of the State Housing Fund and numerous tax credit programs including Low Income Housing Tax Credits, the IFA provides a number of options to preserve or create affordable housing across Iowa.

USDA Rural Development Programs

The Rural Development section of the USDA provides financing for rehabilitation of qualifying properties as well as loans for the purchase of rural properties through Section 502 loans. These loans offer a no down payment for qualifying borrowers, a low fixed rate of interest, and the ability to roll some closing costs into the loan. The limits on income are set at 80% of median income in the applicant's county of purchase, ensuring the availability of credit for lower income people seeking homeownership. Typically these loans are made in towns with populations under 20,000, offering homeownership opportunities in areas traditionally underserved by traditional mortgage lending.

Section 3.4 Housing Tax Increment Financing Authority[1]

Tax increment financing authority is granted under urban renewal statutory provisions in the Iowa Code. It was originally a mechanism designed to underwrite the investment costs for rehabilitating blighted urban areas primarily. The authority was extended, however, to include all economic development activities, whether blighted or not, to include undeveloped land, and is now widely used as a municipal and county mechanism for underwriting economic development activities.

The use of TIF authority for housing was first granted in 1996, with the allowance of all housing development and promotion specifically categorized in the Iowa code as an essential corporate purpose. This meant that the governing authorities, city or county governments, could authorize housing TIF projects and indebtedness by affirmation instead of submitting the project to the public for approval via a super majority vote, as is required, for example, for general obligation bonds.

This authority was limited to "the construction of housing for low and moderate income families" in its first year of authorization, but was subsequently amended to include all housing.[2] As a result, the vast majority of TIF housing projects in Iowa is not designed to directly address low and moderate income housing needs. The growth in this category has been robust.

- In fiscal 1997, $222.5 million in residential taxable valuation was located within the state's TIF districts.
- By fiscal 2006, that value had climbed to $1.577 billion.

1 This section was adapted and updated from Swenson, David and Liesl Eathington, Tax Increment Financing Growth in Iowa, 2006. Staff Research Paper, Department of Economics, Iowa State University. April, 2006.

2 Chapter 403.2(3) Iowa Code.

- By fiscal 2009, total residential TIF values were $1.964 billion – a 25 percent increase in three years.

Not all of the valuation increases over the years highlighted above are due to TIF housing projects; some are due to the appreciation of existing homes within TIF districts. Nonetheless, housing TIF utilization has become quite popular in Iowa, most especially among smaller communities and suburban communities trying to entice residential growth. It is not possible, however, to reliable estimate the number of TIF-related housing units that have been developed, just the change in the taxable value.[3]

Low Income Set-Aside

The use of TIF authority for housing does contain, however, a provision requiring the diversion of a portion of TIF revenues to support the housing needs of low and moderate income Iowans.[4]

- For communities with populations of 15,000 or more, TIF housing revenues must be set aside for low and moderate income housing assistance in the amount matching the percentage of low and moderate income in the community. This amount is determined by the U.S. Department of Housing and Urban Development (HUD) "section 8" housing guidelines, which qualify families for federal housing assistance. These cities must divert a floor level of at least 10 percent of TIF housing revenues to low and moderate income housing programs.
- Communities under 15,000 in population must provide the required percentage for low and moderate income housing, unless they receive approval from the IDED for a reduction in the required percentage.
- Communities with populations of 5,000 or fewer need not provide any low and moderate income housing assistance from a housing TIF project provided they have completed a housing needs assessment following rules established by the Iowa Department of Economic Development that show the community does not have a need for low and moderate income housing.
- Communities over 15,000 must limit their housing TIFs to 10 years; communities under 15,000 can extend the projects to 15 years.

There are no compilations documenting the total amounts diverted into housing TIF revenues for low and moderate income housing since the beginning of the program, nor is there a compilation of the uses to which those funds may have been put. It is evident, however, that the vast majority of benefits of TIF housing incentives have accumulated to housing developers and generally middle to upper middle class home purchasers. During the rapid housing development of the early part of this decade, TIF authority was used very aggressively to induce higher-end housing development in many areas.

Housing TIF projects also gained popularity in the rural portions of Iowa, and have been used to develop rural, often resort-like, subdivisions by county governments, although the evidence is very clear that the majority of valuation gains have accumulated to metropolitan counties with much higher average incomes than rural areas. There is scant evidence that housing TIFs developments or TIF set-aside allocations have significantly increased the availability of low and moderate income housing in the state.

Section 3.5 Supply of Affordable Housing Units

Rental Housing Units

Figure 85 compares the number of rental households by income type with the number of available rental units that would be considered affordable for the state of Iowa as a whole. The steeper the

3 Readers are reminded that Iowa residential taxable valuation contains a "rollback" that deflates the market value for tax purposes. In fiscal 1997, the residential rollback was 54.5 percent. In fiscal 2006 and in fiscal 2009 it was 45.5 percent. Dividing the taxable values by these amounts approximates the market value of properties.

4 See, in particular, Chapter 403.22 Iowa Code.

slope of decline of the black lines between the two columns, the greater the supply of affordable units in relation to the number of households that would demand those units. It is presumed that as income levels increase, households are able to afford units in their income level as well as units in income levels below their own. The data suggest that on a statewide basis Iowa has more affordable units than households in all income categories.

There is a small surplus in affordable units on a statewide basis for extremely low income households and a larger surplus for very low income households and those considered low income. For moderate or higher income households there is plentiful supply of affordable units.

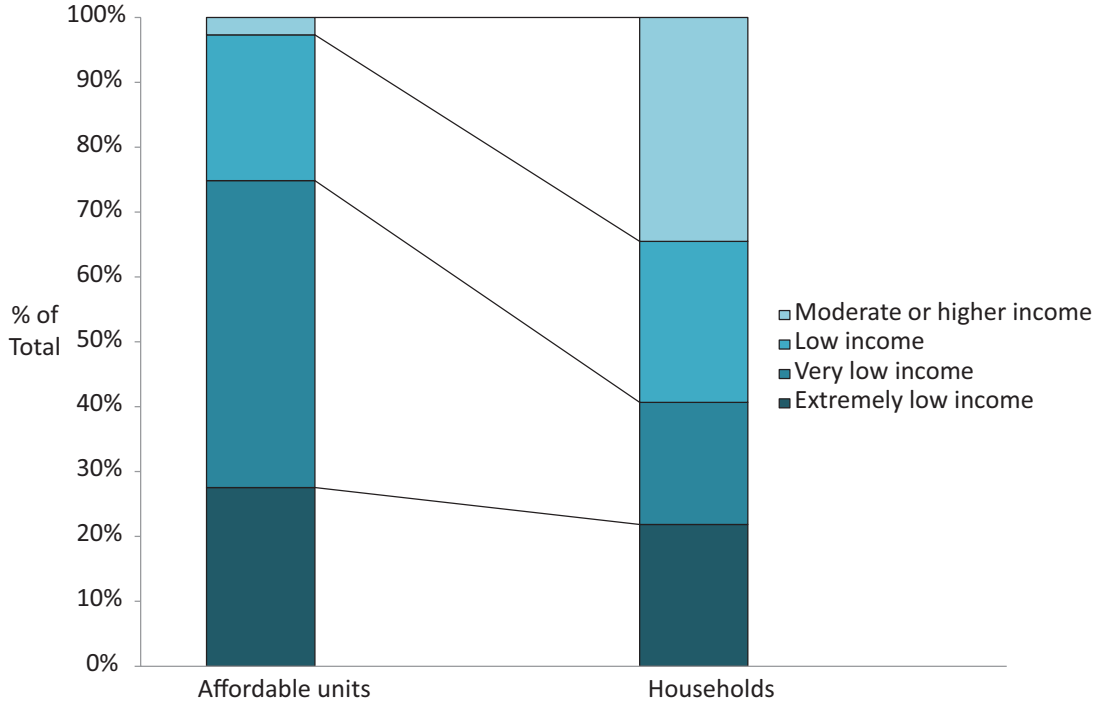
There are some limitations to this analysis because comparing the units available to households does not account for the potential of higher income levels to squeeze the lower incomes out of housing affordable to those groups. It is important to note that not all income households of a certain level live in housing considered strictly affordable to their income group. It is also important to note that there may be significant spatial mismatches between areas with relatively high housing availability and the actual demand in that area.

Consideration also must be given to the fact that credit histories, financial ability for deposits and application fees, and overall financial stress may make it difficult for lower income households to get into housing considered affordable relative to their income levels in light of apparent surplus availability.

Figure 86 shows the relationship between the supply of affordable rental units and the number of households that the units would be affordable for. Unlike Figure 85 (previous), this next figure shows the supply and demand for affordable units in Iowa's metropolitan counties. The availability of affordable units to low income and very low income households follows the statewide trend with the supply exceeding the number of households presumably demanding those units in metropolitan counties.

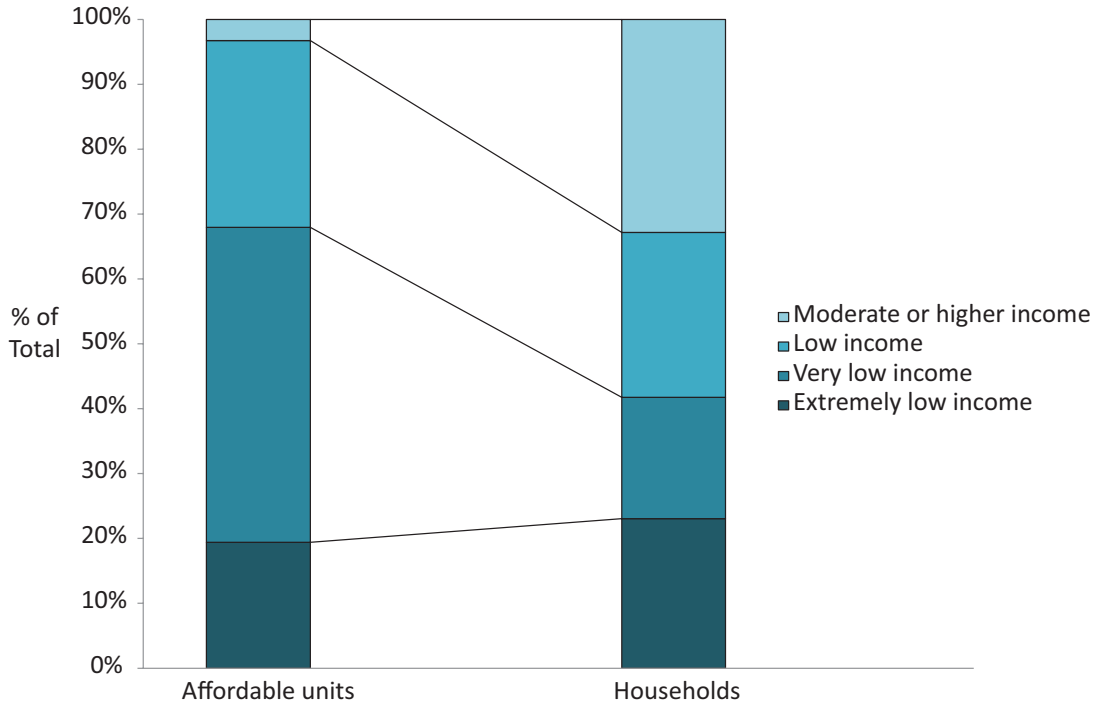
The reverse relationship is true for extremely low income households in our metropolitan counties. Affordable units for extremely low income households are less prevalent than the number of households, indicating that there is an unmet need for affordable housing to those households classified as extremely low income in the metropolitan counties.

Figure 85. Distribution of Rental Units and Renter Households by Affordability and Income Level in Iowa, 2000



Source: 2000 CHAS Data Book, U.S. Department of Housing and Urban Development

Figure 86. Distribution of Rental Units and Renter Households by Affordability and Income Level in Metropolitan Counties, 2000



Source: 2000 CHAS Data Book, U.S. Department of Housing and Urban Development

Figure 87 demonstrates that the percentage of affordable units is greater than the percentage of households of all income levels that would classify those units as affordable in non metropolitan counties in Iowa. While the gap in percentage terms is smallest for those considered extremely low income, the percentage of affordable units for very low income and low income is almost double the percentage of the households in those categories.

Figure 88 shows, on a statewide basis, the greatest percentage of Iowa's rental housing units available are affordable to very low income households, with metropolitan and micropolitan counties also having the largest portion of their total number of rental units affordable to very low income households.

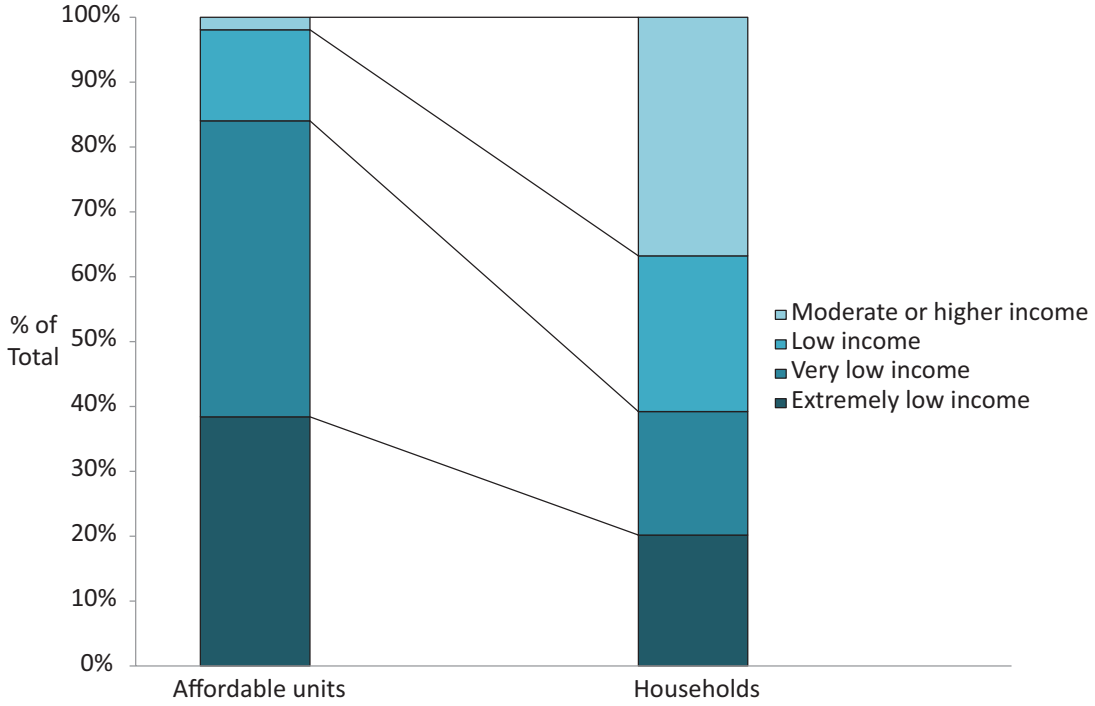
The only county urbanization level where very low income rental units were not the majority of the supply of total rental units is found in Iowa's rural or less urban counties. These counties have the greatest percentage of their rental housing units affordable to extremely low income households, with very low income households making up just a slightly smaller share in terms of the total rental units.

In the metropolitan counties, low income housing is a larger share of the total number of rental units than those affordable to extremely low income groups. In micropolitan counties, there are more extremely low income units available as a percentage of the total units than in the metropolitan counties or the state as a whole.

Owner Housing Units

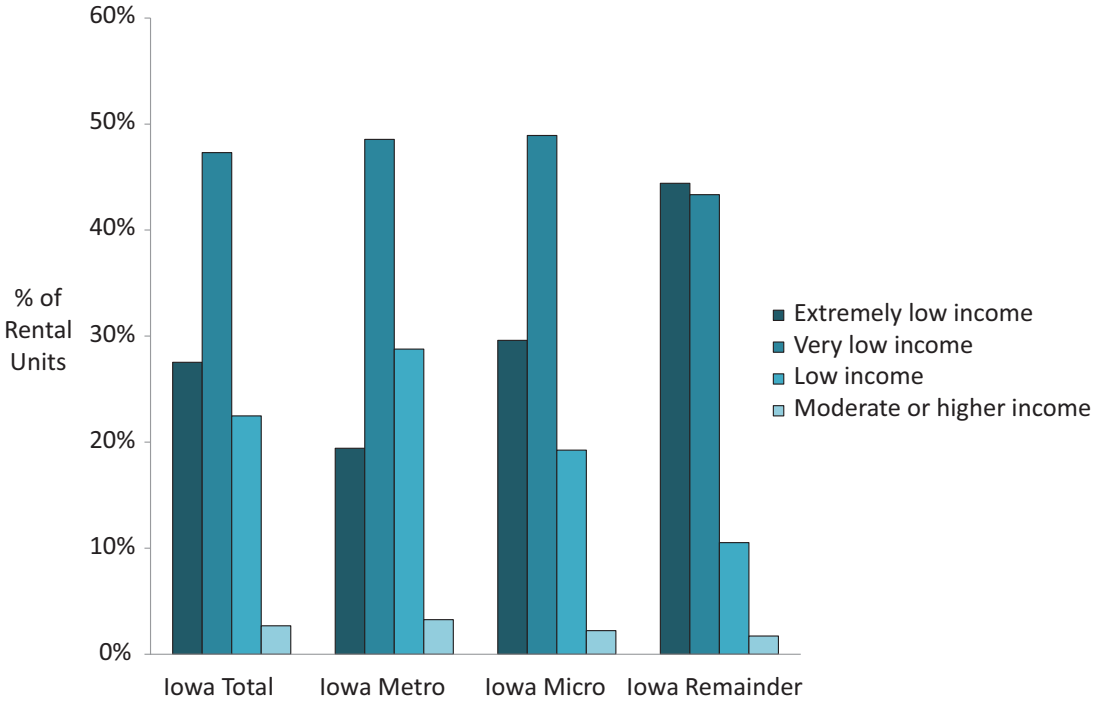
Figure 89 illustrates the relationship between the availability of affordable owner units and the number of households that would find them affordable across the State of Iowa. For households considered very low income there is a higher incidence of affordable units than the incidence of households at that income level. The same relationship holds true for households considered low income. The data suggest that the largest gap in owner housing stock is for those considered very low income where the percentage of households that could afford those units is approximately 25

Figure 87. Distribution of Rental Units and Renter Households by Affordability and Income Level in Non-Metropolitan Counties, 2000



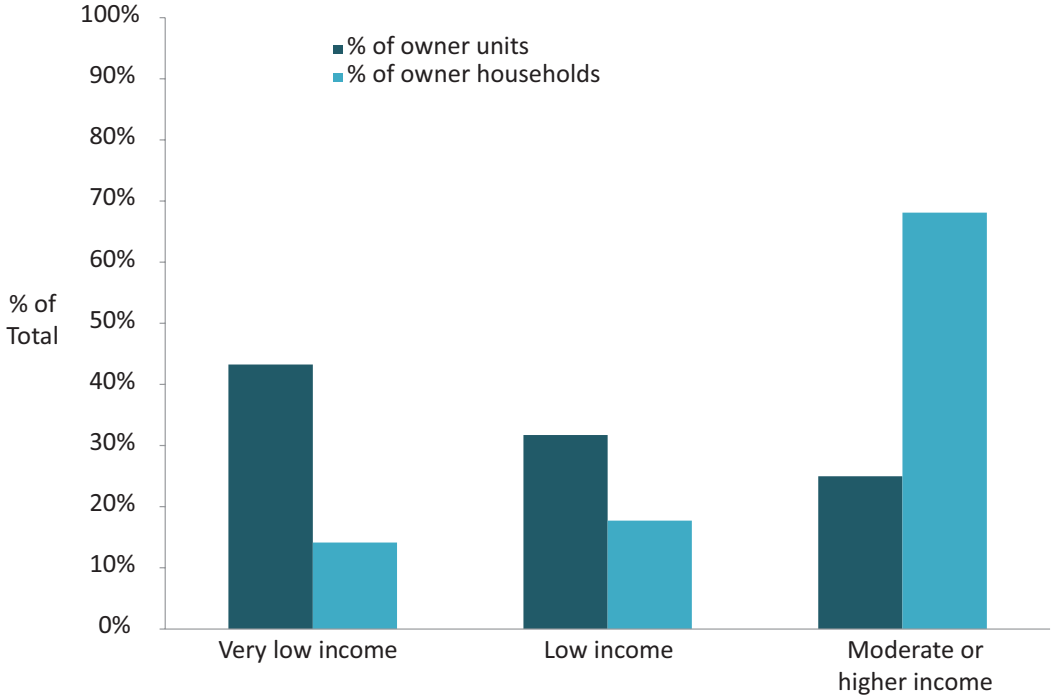
Source: 2000 CHAS Data Book, U.S. Department of Housing and Urban Development

Figure 88. Distribution of Rental Units by Affordability and County Type, 2000



Source: 2000 CHAS Data Book, U.S. Department of Housing and Urban Development

Figure 89. Distribution of Owner Units by Affordability and Households by Income Level in Iowa, 2000



Source: 2000 CHAS Data Book, U.S. Department of Housing and Urban Development

percent of the supply of owner units affordable to very low income groups.

There are economic and personal characteristics of very low income households that may explain some of this surplus of housing stock. For households considered very low or low income, the ability to obtain financing may be difficult due to credit histories, lack of financial resources for down payments, and minimal disposable income.

Across the state, owner units affordable to very low income households are the greatest share of Iowa's owner housing stock. This is followed by owner units affordable to low income, and the smallest share of Iowa's owner housing stock is available to those households considered moderate or higher income.

As Figure 90 shows, this same relationship holds in metropolitan counties as it does across the state as a whole, with the difference being that the degree to which stock exceeds demand is slightly smaller in metropolitan counties than across the state.

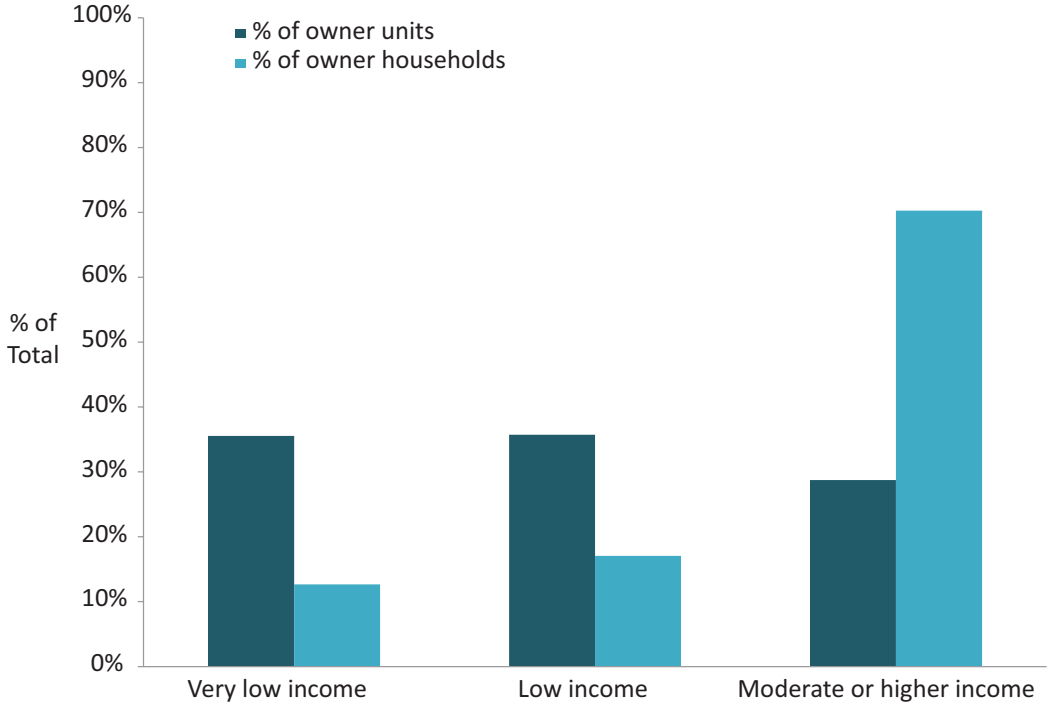
Figure 91 demonstrates this relationship for micropolitan counties. As with metro counties and the state as a whole, micropolitan counties have a greater supply of owner units affordable to very low income and low income households than the number of households in those classifications. In micropolitan counties the excess supply is even greater for very low income households.

For Iowa's less urban and more rural counties, see Figure 92, there is also a greater percentage of owner units affordable to very low income households than households actually considered very low income. However, the gap in the percentage of owner units available to households considered low income is much smaller than counties of more urbanization.

The overall supply of owner units available to very low and low income households may be difficult to equalize given the financial characteristics of these households and the barriers to obtaining credit to purchase homes these households face.

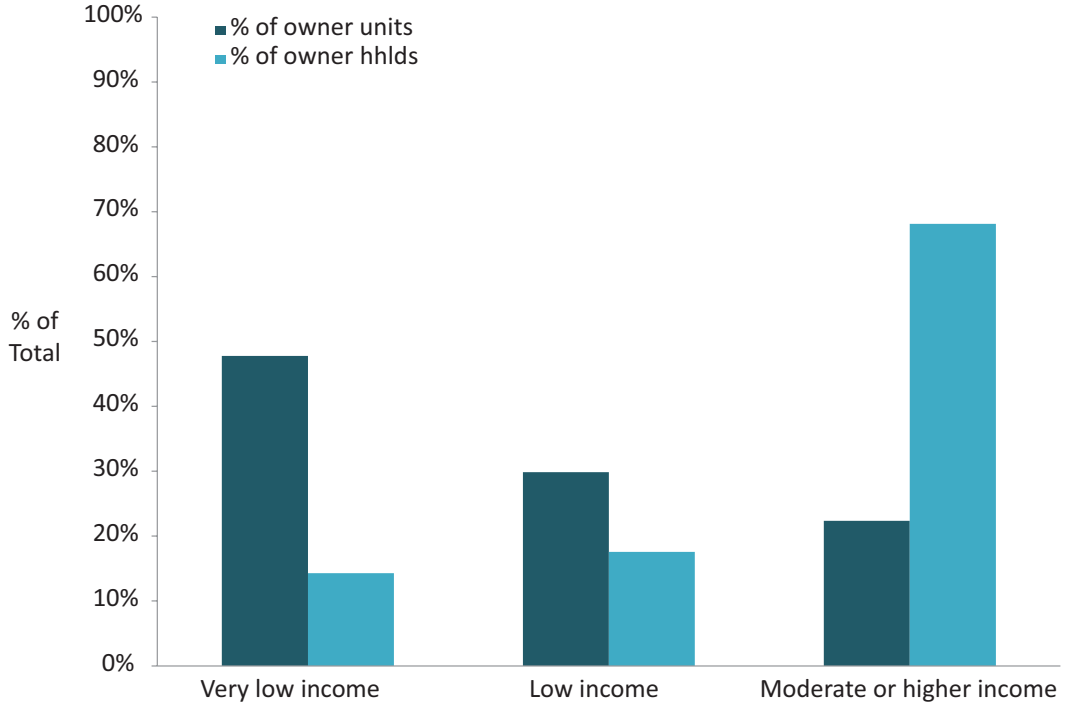
Figure 93 summarizes the distribution of owner units by the household income levels that would

Figure 90. Distribution of Owner Units by Affordability and Households by Income Level in Metropolitan Counties, 2000



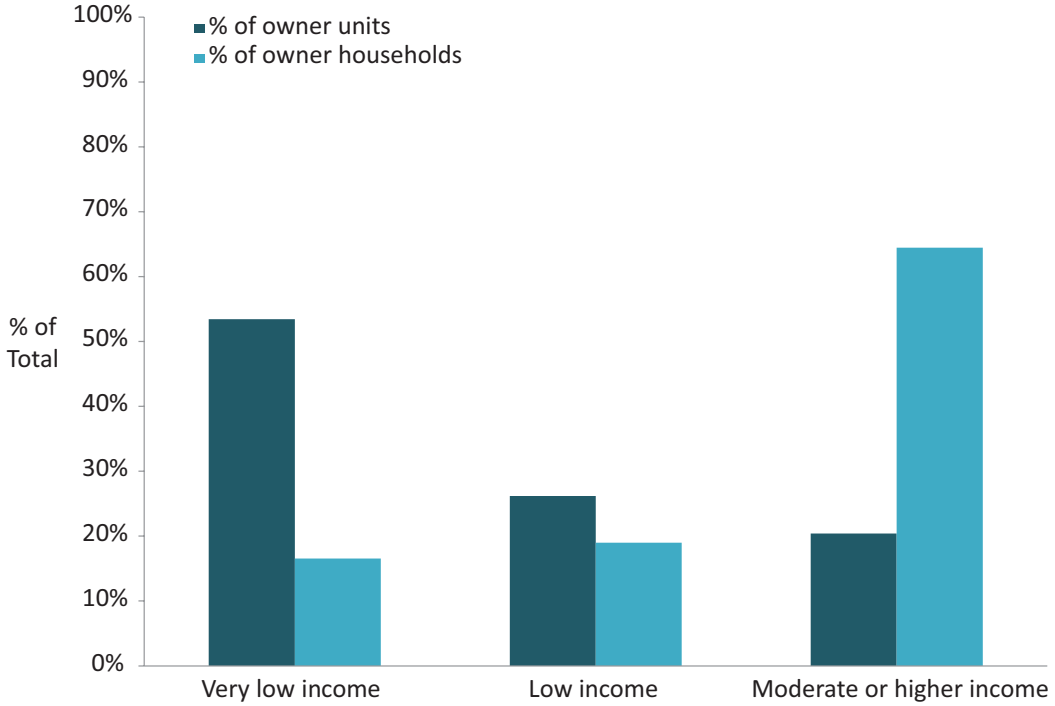
Source: 2000 CHAS Data Book, U.S. Department of Housing and Urban Development

Figure 91. Distribution of Owner Units by Affordability and Households by Income Level in Micropolitan Counties, 2000



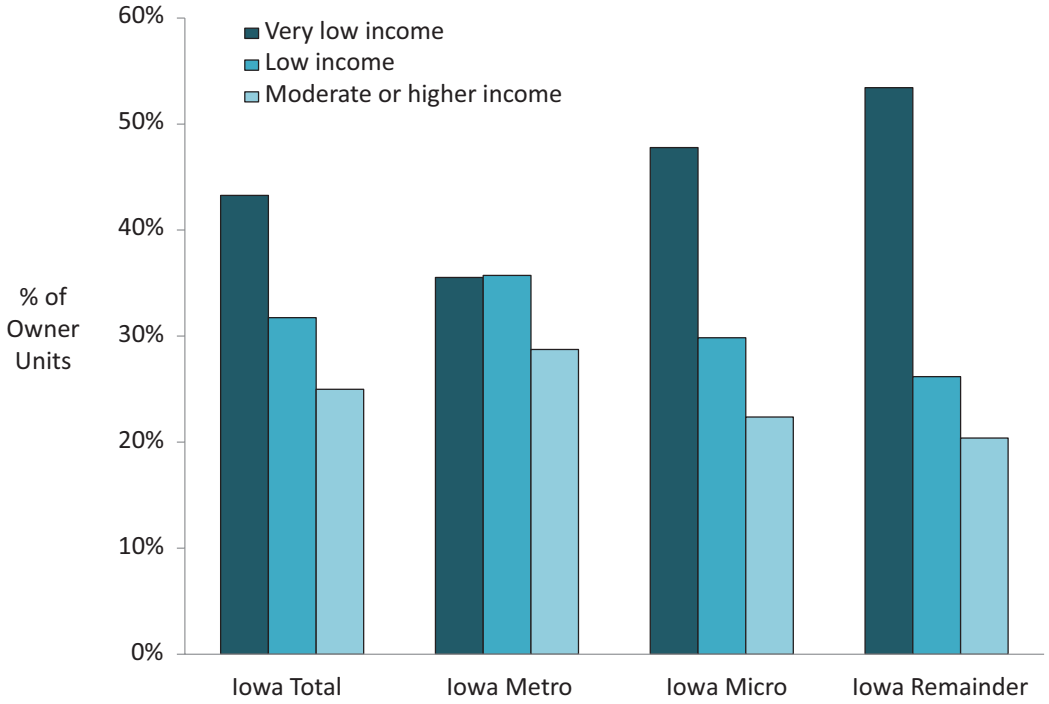
Source: 2000 CHAS Data Book, U.S. Department of Housing and Urban Development

Figure 92. Distribution of Owner Units by Affordability and Households by Income Level in All Other Counties, 2000



Source: 2000 CHAS Data Book, U.S. Department of Housing and Urban Development

Figure 93. Distribution of Owner Units by Affordability and County Type, 2000



Source: 2000 CHAS Data Book, U.S. Department of Housing and Urban Development

find them affordable as well as the urbanization of the county. Iowa's owner housing stock is primarily made up of units affordable to very low income households, followed by low income owner units, and finally moderate or higher income units. The counties where this statewide trend is not reflected are in Iowa's metropolitan counties, where there is roughly equal composition in the total owner units available between very low and low income units.

Table 48. Affordability Mismatch for Renter Units

Jurisdiction: Iowa	Renter Units by Number of Bedrooms			
Housing Units by Affordability	0-1	2	3+	Total
Rent <= 30%				
# occupied units	29,925	23,590	31,035	84,550
%occupants <=30%	54.4	34.4	15.6	34.6
%built before 1970	44.9	62.0	80.5	62.7
%some problem	23.4	19.7	9.2	17.1
#vacant for rent	3,225	3,875	2,455	9,555
Rent >30 to <=50%				
# occupied units	50,110	67,250	32,860	150,220
%occupants <=50%	50.0	37.0	29.2	39.6
%built before 1970	61.3	54.0	77.8	61.7
% some problem	39.6	34.1	27.3	34.4
#vacant for rent	4,460	5,300	1,675	11,435
Rent >50 to <=80%				
# occupied units	20,065	36,245	18,200	74,510
%occupants <=80%	65.4	49.9	48.4	53.7
%built before 1970	44.1	47.2	64.8	50.6
%some problem	50.6	36.9	37.1	40.6
#vacant for rent	940	1115	255	2,310
Rent >80%				
# occupied units	4,085	2,535	1,945	8,565
#vacant for rent	375	170	30	575
Total Units	**113,185**	**140,080**	**88,455**	**341,720**

Source of Data: 2000 CHAS Data Book

Table 49. Affordability Mismatch for Owner Units

Jurisdiction: Iowa	Owned or For Sale Units by Number of Bedrooms			
Housing Units by Affordability	0-1	2	3+	Total
Value <= 50%				
# occupied units	14,435	109,975	232,480	356,890
%occupants <=50%	38.5	29.3	17.1	21.7
%built before 1970	80.2	76.6	79.0	78.3
% some problem	30.3	19.6	15.0	17.1
#vacant for sale	965	3,915	5,305	10,185
Value >50 to <=80%				
# occupied units	5,910	62,310	197,460	265,680
%occupants <=50%	50.7	35.8	21.4	25.4
%built before 1970	73.4	71.1	64.7	66.4
% some problem	36.9	16.4	12.4	13.9
#vacant for sale	235	1,375	2,000	3,610
Value >80%				
# occupied units	3,520	26,760	178,560	208,840
# vacant for sale	175	740	2,250	3,165
Total Units	**25,240**	**205,075**	**618,055**	**848,370**

Source of Data: 2000 CHAS Data Book

Section 3.6 Manufactured Housing

Manufactured housing represents affordable housing to many Iowans with lower costs to purchase and rent than traditional stick built homes. In addition to providing ease of access and mobility for people living with disabilities and the elderly, manufactured housing is an affordable alternative for many of the lower income households in Iowa.

In the 2000 Census, Iowa's manufactured housing stock was estimated to be 64,719 units. See Table 50. Forty-eight percent of those were located in Iowa's metropolitan counties, 21 percent were in the micropolitan counties, and 32 percent were in Iowa's rural and less urbanized counties. Manufactured housing is not strictly a rural phenomenon; it may represent the most affordable supply of housing in suburbs and the outskirts of metropolitan areas as well.

Manufactured homes are considered to have shorter life spans than stick built houses and are subject to replacement and dilapidation more than other types of housing. According to the Census Bureau, Iowa placed 3,000 new manufactured homes in 2008 with two thirds being doublewides and the remainder classified as single wide manufactured homes. The pace of placement of new manufactured homes has been declining since 2000. In 2000 approximately 14,000 new manufactured homes were placed in Iowa and since then there has been considerable decline in the number of new units. See Figure 94.

Some manufactured housing growth may have been in Iowa's lake resort area where manufactured housing provides affordable vacation housing in a desirable second home and vacation market. In 2000, nearly 10% of housing units in Dickinson County were mobile homes.

Barriers

While manufactured housing provides an affordable option for people with lower incomes, disabilities, or the elderly it is difficult to obtain financing for a manufactured house. Very few lenders will lend money on a single wide mobile home and while there are more lenders for doublewides they tend to charge higher interest rates, have stricter qualifying rules and require larger down payments.

Home Mortgage Disclosure Act data suggest that in 2007, 2,875 Iowans applied for some type of financing on a manufactured home. Nearly 42 percent of those applications were denied by the financial institution. Due to the affordability of mobile homes the very people who would find them affordable tend to be lower income or in an at risk subpopulation where credit scores, financial resources, and income may all play a role in the denial of the loan.

Veterans Administration (VA), Federal Housing Administration (FHA), and Rural Development (RD) loans often provide the best option for people with smaller down payments to purchase a manufactured home. In areas where residential land values are not appreciating, as with vast parts of rural Iowa, financing is more difficult because the primary collateral for the loan will be the land it sits on. These barriers may make manufactured housing in our rural areas more difficult to obtain financing for or to sell if it is already owned.

Table 50. Iowa Manufactured Homes, 2000 Census

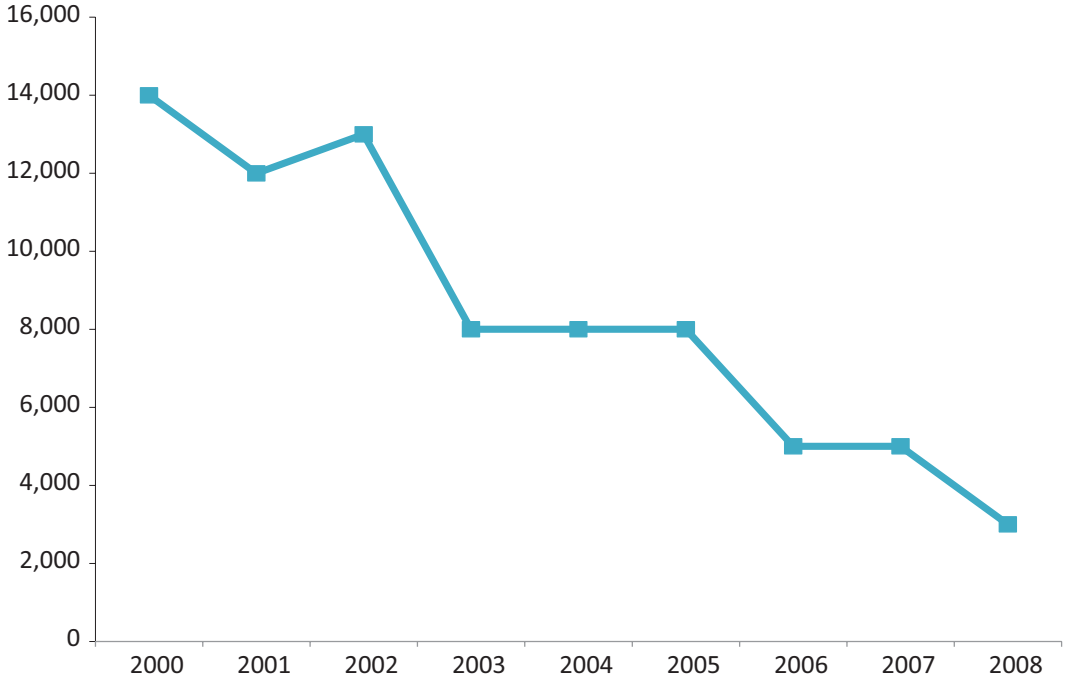
Iowa Total	64,719
Iowa Metro	31,051
Iowa Micro	13,273
Iowa Remainder	20,395

Source: U.S. Census Bureau, 2000 Census

Section 3.7 Foreclosures

In the second quarter of 2009 Iowa ranked 26th among the 50 states in terms of foreclosure inventory and 41st in terms of new starts. The Center for Responsible Lending projects that Iowa will have 10,420 foreclosures in 2009 and 34,691 over the next five years. The stress of foreclosures has considerable impacts on housing values, property tax revenue, and opportunities for lower income individuals to find housing. When foreclosures occur on rental properties it often forces renters

Figure 94. New Manufactured Home Units Placed in Iowa 2000-2008



Source: U.S. Census Bureau, Manufacturing and Construction Division

to find alternative housing in what might become an increasingly competitive market given previous homeowners entering the rental market. This could mean that the lower income individuals and those with poor credit may find themselves squeezed out of the rental market and create even more homelessness and individuals precariously housed.

It is important to note that Iowa has a longer foreclosure process than many other states so anticipating the number of foreclosures is not an exact science. Many loans sit in a bank's portfolio seriously delinquent before foreclosure proceedings are started in Iowa, and the actual judicial foreclosure process is lengthy. Further complicating the forecasting of foreclosures is the deteriorating economy which may recover slightly in terms of GDP in late 2009 but will likely not recover in terms of household wealth and employment until 2012 or beyond. This means that the foreclosure estimates may be grossly underestimated.

The Mortgage Bankers Association (MBA) conducts a survey of bankers to discover how many loans are delinquent, by type and length of time delinquent, and compiles the information by state and quarter. In Iowa this data suggests that our foreclosure problem is getting worse, not better, and may hamper the housing market through 2010 and leave lingering impacts over a considerable number of years.

Currently in Iowa 23.2 percent of subprime loans are in some stage of delinquency, according to the values in Table 51. Subprime loans may be made to people with poor credit or who may be purchasing or refinancing a property that is considered too risky to qualify as a prime loan. A little over 11 percent of FHA loans are delinquent right now, with the majority of FHA borrowers either being first time home buyers, people with poorer than average credit, or people with little in the way of downpayment and assets.

Table 52 illustrates the percent of delinquencies by loan type in Iowa from June of 2008 to June of 2009.

Only 6 percent of Iowa's total loan pool is delinquent; however, the fact that delinquencies are rising across the board regardless of loan type indicates that we will have considerable stress into 2010 and possibly 2011 in our housing markets. Most concerning is that the rate of prime delinquencies in Iowa is increasing more rapidly than delinquencies on loans backed by the FHA or VA as well as loans considered subprime. The rate of delinquency on prime loans increased 37 percent from June of 2008 to June of 2009. Prime loans are made to those with good credit, verifiable assets, and good to excellent repayment expectations.

Table 51. Percentage of All Loans Delinquent by Type, Annual Mortgage Bankers Survey, (not seasonally adjusted)

	6/30/2008	12/31/2008	6/30/2009	Year Over Year Change
Total	4.7%	6.3%	6.3%	35.5%
Prime	3.0%	4.0%	4.1%	37.3%
Subprime	17.7%	23.4%	23.2%	31.4%
FHA	10.2%	12.4%	11.2%	9.2%
VA		7.1%	7.2%	9.9%

Source: Mortgage Bankers Association Survey Data

Loans approaching foreclosure, or more than 90 days delinquent, are rapidly rising in Iowa as are the year to year changes in the rate of delinquency as noted in Table 52. Nearly 10 percent of subprime loans are 90 plus days over due, and while all other loan types have less than 4 percent of total loans 90 plus days delinquent, the rate of change in delinquencies in this category is also rising across the board. Since June of 2008, the change in the rate of delinquency has increased nearly 114 percent for all loans , it has increased 136 percent for prime loans and nearly 100 percent for subprime loans. The increase in the delinquencies of prime loans indicate that the overall stress on the economy and rising unemployment may be contributing as much to the foreclosure problem now as the lack of due diligence performed by banks and the loose underwriting guidelines during the peak of the housing boom. The number of 90 plus day delinquent loans indicate the next wave of properties to enter foreclosure and indicate that Iowa's housing market issues and credit issues are not resolved yet.

Table 52. Percentage of All Loans 90 Days or More Delinquent by Type, Annual Mortgage Bankers Survey, (not seasonally adjusted)

Loans 90+Days	6/30/2008	12/31/2008	6/30/2009	Year Over Year Change
Total	1.0%	1.9%	2.2%	113.9%
Prime	0.6%	1.1%	1.3%	136.4%
Subprime	4.6%	8.3%	9.3%	99.6%
FHA	2.4%	3.8%	3.7%	51.4%
VA	1.4%	2.2%	2.3%	57.6%

Source: Mortgage Bankers Association Survey Data

Section 4. Strategic Plan

The Iowa Department of Economic Development presents the following Strategic Plan for the use of U.S. Department of Housing and Urban Development Community Development Block Grant (CDBG), HOME Investment Partnership, Emergency Shelter Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA). The plan is informed by the following sources:

1. The multiple-sourced statistical data provided in Sections 1-3 of this Consolidated Plan which have quantified Iowa's current demographics, the needs of special populations, and the inventory, condition and projected need for housing in the next five years.

2. Historical program-level data from our housing programs and those provided by partnering agencies and subgrantees.

3. Analysis of projected need, dollars available to address the need, target audiences to be served and gaps in existing programming.

4. Consultation with housing stakeholders in Iowa.

The format of the Strategic Plan follows the structure of Required Table 2A "State Priority Housing/ Special Needs/Investment Plan Table" with a plan and action steps for owners and renters by family size and special need designation. The tables are also reproduced in Section 2 of this report as Table 14 on page 42 (renter) and Table 15 on page 43 (owner).

Priority Housing Needs

Elderly: 1 and 2 Member Low-and Moderate Income Renter Households

Analysis

1. There are 60,943 elderly renter households in Iowa. This is the income composition of those households:

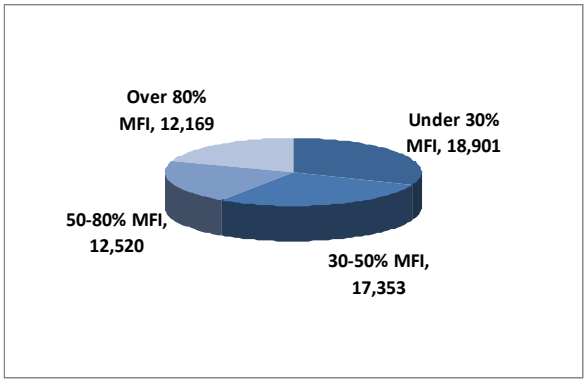


Figure 4.1 Low and Moderate Income Elderly Renter Households

2. The percentage of all elderly renter households that report housing problems is 34.9 percent with 33.9 percent paying in excess of 30 percent of their gross monthly income for housing and an additional 15.1 percent paying in excess of 50 percent of their gross monthly income for housing. Elderly renter households in the under 30 percent of Moderate Family Income (MFI) category report cost burdening of 49.2 percent of households paying in excess of 30 percent of monthly gross income and 30.3 percent paying in excess of 50 percent of monthly gross income for housing.

3. Fifteen percent of Iowa's current population is in the 64-84 and 85+ age categories (364,501 and 85,162, respectively); projections are that the first wave of retiring Baby Boomers will swell those ranks by 15 percent in the next five years and into the foreseeable future. Projected populations in 2015 will be 409,809 citizens from ages 64-84 and 91,437 in the 85+ categories. This will require housing that is not only affordable, but suitable to an aging population with physical limitations.

4. Table 7 on page 29 points out that as a subset of the population, the elderly, whose incomes are often based on transfer payments in the form of Social Security and Medicare, have a median family income within their cohort that is equal to only 62 percent of the statewide median family income. This illustrates the financial limitations faced by elderly citizens on "fixed incomes." In 2007, median gross rent in Iowa was $476 per month for elderly renters.

5. Nearly 35 percent of the entire population over the age of 65, at all income levels has some type of disability.

6. Figure 47 on page 86 shows that Iowa's elderly are primarily located in rural counties.

7. Within this group, demographics suggest that those most likely to have future unmet housing needs are those with a disability, those that are widowed, those over the median age of Iowa's over 65 population, and those that will face medical diagnoses or mobility issues in the future.

Priority Identification

Elderly renters in the bottom two tiers of income (0-30 percent MFI and 30-50 percent MFI) will continue to rank as a HIGH priority for IDED's housing programs. Cost burdened elderly renters from 51-80 percent of MFI are also a HIGH priority. The analysis above, drawn from Sections 1-3 of this Consolidated Plan, shows that the top needs of elderly renter households are:

1. Affordability

2. Physical accessibility and appropriateness

3. Geographic location – matching supply with demand

4. Increasing the total number of units as the aging population cohort increases

Strategy Development

The strategy for assisting elderly renter households involves the primary activity of rehabilitation to address the quality of the rental stock available, particularly in non-metropolitan rural areas. The strategy's secondary activities are new construction and rental assistance, particularly to create supply in geographic locations with elderly populations and provide funding needed to allow individual elderly clientele to access decent, safe and sanitary rental housing that meets their needs affordably.

Investment Plan

Activity	1 Year Goal	5 Year Goal	Funding Sources
Rehabilitation	290 households	1450 households	CDBG, HOME, LIHTC
New Construction	303 households	1515 households	HOME, LIHTC
Rental Assistance	40 households	200 households	HOME TBRA

Table 4.1 Investment Plan for Elderly 1 and 2 Member Low-and-Moderate Income Renter Households

Small Related Low-and Moderate-Income Renter Households (2-4 Persons)

Analysis

1. Low-income individuals and households predominantly experience cost burdening; however, larger percentages of certain types of low-income households have a greater likelihood of experiencing cost burdening. As Figure 56 on page 117 illustrates, 51.7 percent of female-headed households have cost burdens in excess of 30 percent of gross monthly income spent for housing costs. The next two highest categories of households most likely to be cost burdened are non-white households at 42.3 percent and recent immigrant households at 38.4 percent.

2. Cost-burdened renters are geographically dispersed. Excluding college towns (Ames, Cedar Falls and Iowa City), Des Moines has the highest percentage of cost-burdened renters at 46.3 percent of renting households. While the percentage of cost-burdened renters decreases

in suburban areas, 35-41 percent of renting suburban households are cost-burdened. Even within the rural portions of the state, areas with higher poverty rates also have higher percentages of cost-burdened renters particularly in the southwest (40.2 percent) and southeast (44 percent) corners of the state. This is illustrated in Figure 60 on page 122.

3. Table 14 on page 42 shows 77.3 percent of households at or below 30 percent of MFI are paying in excess of 30 percent of their gross monthly income for rent and 56.8 percent of them are paying in excess of 50 percent of their gross monthly income for housing expenses. Of the 107,814 households under 80% MFI, 27.6 percent of them report having some kind of housing problem.

4. The Housing Market Analysis section of this plan indicates that there are distribution problems in regard to where affordable rental units have been built and the population in need of these units. A large percentage of the new units constructed have been in metropolitan areas and targeted at 30-60% of Median Family Income. This has created an oversupply for that income category, but not enough units for households with very low incomes below 30% of MFI. (See Figure 94, page 164.) The distribution disparity is even more marked in non-metropolitan counties as shown on Figure 95, page 165.

5. There is a potential loss of 11,317 units of affordable rental housing throughout the state when HUD Housing Assistance Program contracts expire. A total of 31.4 percent of the contracts expire in 2010 and another 16.5 percent expire in 2011 (see Figure 89, page 155). Likewise, 1,460 USDA 515 Program units will be released to market rate opportunities, generating a loss of affordable rental units in rural places.

6. Table 43 on page 132 estimates a loss of affordable rental units of all sizes and all locations at 4.9 percent. Of note is the 14.2 percent decline in the number of manufactured homes available for rent which represents a vanishing form of affordable housing choice.

7. The safety of rental units where children may reside is also a cause for concern. As shown in Table 38 on page 112, 39,323 rental units affordable to populations under 50% of MFI have significant lead-based paint hazards.

Priority Identification

Small related renter households in the bottom two tiers of income (0-30 percent MFI and 31-50 percent MFI) will continue to rank as HIGH priorities. Small related renter households with incomes between 51-80 percent of MFI with cost burdens in excess of 50 percent will also remain a HIGH priority while 51-80 percent MFI households with 30 percent cost burdens will be a MEDIUM priority. The analysis above, drawn from Sections 1-3 of this Consolidated Plan, shows that the top needs of small related renter households are:

1. Affordability for cost burdened households

2. Number of units available and affordable to households under 30 percent of MFI

3. Geographic distribution of new subsidized housing

4. Stemming the expected loss of existing affordable rental units

Strategy Development

The strategy for assisting small, related renter households involves the primary activities of rehabilitation, new construction and rental assistance. Rehabilitation addresses the quality of the rental stock available, particularly in non-metropolitan areas. New construction addresses needed replacement of existing units and addition of units to rental housing stock in targeted areas. The strategy's secondary activity is rental assistance, to help renters experiencing cost burden and for whom HUD Section 8 assistance is not available.

Investment Plan

Activity	1 Year Goal	5 Year Goal	Funding Sources
Rehabilitation	144 households	720 households	CDBG, HOME, LIHTC, MF Bonds
New Construction	261 households	1305 households	HOME, LIHTC, MF Bonds
Rental Assistance	30 households	150 households	HOME

Table 4.2 Investment Plan for Small Related Renter Households

Large Related Low- and Moderate-Income Renter Households (five or more persons)

Analysis

1. There are 20,894 large low and moderate-income renter households. Of this number, 42.6 percent of them report having housing problems with the most acute problems and cost burdens at the 0-30 percent MFI income bracket. In the lowest income tier, 88.6 percent have housing problems; 77 percent pay in excess of 30 percent of their gross income for housing costs and 51.8 percent pay in excess of 50 percent of their gross income for rent. (See Table 14, page 42).

2. Table 23 on page 62 indicates that 25.7 percent of all families, whether in traditional two-parent homes or female-headed households, with five or more children are living below the poverty rate. More than 17 percent of two-parent families with five or more children are living in poverty, while the percentage jumps to 73.5 percent for female-headed households with five or more children.

3. Table 31 on page 98 indicates that households of Hispanic/Latino descent are likely to have large related household compositions that may require special assistance in finding adequate, affordable rental units with three or more bedrooms to relieve situations of overcrowding. The incidence of overcrowding is higher for the foreign-born population. Between 9 and 12 percent of foreign-born households average more than one occupant per room, compared to 1 percent among all households in Iowa.

4. The temporary residency status of many foreign-born individuals suggests a relatively greater need for rental housing, including units of sufficient size to accommodate large and/or extended families. This is particularly needed in targeted communities with employment bases likely to attract large numbers of low-skill jobs.

5. Homes large enough for large related families were often constructed prior to 1950 and may pose an elevated risk of exposure to lead-based paint. Additionally, such larger and older homes may require substantial rehabilitation to make them code compliant and energy efficient.

6. Conversion of 22.1 percent of rental properties in the state into owner-occupied structures between 2005 and 2007 may indicate that former larger homes that had been cut up into smaller rental units are reconverting to single family usage with the potential to house large families.

7. As Table 43 on page 132 indicates, there is an expected loss of 5,161 rental homes for large families in the next five years.

Priority Identification

Large related renter households, particularly those in the bottom two tiers of income (0-30 percent MFI and 31-50 percent MFI) will continue to rank as HIGH priorities. Large related households with incomes 51-80 percent MFI are a MEDIUM priority. The analysis above, drawn from Sections 1-3 of this Consolidated Plan, shows that the top needs of large related renter households are:

1. Affordability for cost burdened households

2. Availability and spatial match of large units where they are needed geographically

3. Housing programs targeted to Hispanic/Latino and other recently arrived immigrants

4. Lead-based paint remediation for large, older homes occupied by families with young children

Strategy Development

The strategy to assist large related renter households involves the primary activities of rehabilitation and new construction. Rehabilitation addresses the quality and safety of the rental stock available to large families, particularly in non-metropolitan areas. New construction deals with needed replacement of existing housing units and addition of new units of rental housing, particularly units with 3 or more bedrooms and larger useful areas. The strategy's secondary activity is rental assistance to help renters experiencing cost burden and for whom HUD Section 8 assistance is not available.

Investment Plan

Activity	1 Year Goal	5 Year Goal	Funding Sources
Rehabilitation	134 households	670 households	HOME, LIHTC, MF Bonds
New Construction	142 households	710 households	HOME, LIHTC, MF Bonds
Rental Assistance	6 households	30 households	HOME TBRA

Table 4.3 Investment Plan for Large Related Renter Households

Other Low-And Moderate-Income Renters

Analysis

1. "Other" renters are those households made up of a single non-elderly person or two or more unrelated persons. Table 14 on page 42 identifies a total 128,080 such households in the state.

2. Households in the bottom two tiers of income (0-30 percent MFI and 31-50 percent MFI) both experience high degrees of cost burden. In the lowest income category, 75.2 percent of households pay in excess of 30% of their gross income for housing and 58.1 percent pay in excess of 50 percent of their gross income for housing expenses. The 31-50 percent MFI bracket has 58.1 percent of households paying in excess of 30 percent of their gross income for housing and only 11.5 percent paying more than 50 percent of their gross income for housing expenses.

3. "Other" low and moderate-income renters without children are often not eligible for Section 8 assistance given local preferences or stay on waiting lists longer unless they have some other condition, aside from poverty, to gain assistance.

4. The quality and condition of rental housing units for "Other" low-and moderate-income households is often the same need as those expressed by both elderly, and small or large-related households.

5. The spatial match between available and affordable units and the individuals who need them affects all income levels and household formations.

Priority Identification

Other renter households in the bottom two income tiers (0-30 percent MFI and 31-50 percent MFI) will continue to be a HIGH priority. Households in the 51-80 percent MFI bracket with cost burdens in excess of 50 percent of gross monthly rent for housing expenses will also be a HIGH priority. Households at 51-80 percent MFI with less than a 50 percent cost burden will be a MEDIUM priority. The analysis above, drawn from Sections 1-3 of this Consolidated Plan, show that the top needs of "Other Low Income Renter Households" are:

1. Affordability for cost burdened households

2. Availability of rental assistance

3. Condition of existing housing

4. Availability of units where they are needed geographically

Strategy Development

The strategy to assist other renter households involves the primary activities of rehabilitation and new construction. Rehabilitation addresses the quality of the rental stock available, particularly in non-metropolitan areas. New construction addresses needed replacement of existing units and addition of new units to the housing stock. The strategy's secondary activity is rental assistance to help renters currently experiencing cost burden and for whom HUD Section 8 assistance is not available.

Activity	1 Year Goal	5 Year Goal	Funding Sources
Rehabilitation	24 households	120 households	HOME, LIHTC, MF Bonds
New Construction	67 households	335 households	HOME, LIHTC, MF Bonds
Rental Assistance	6 households	30 households	HOME TBRA

Table 4.4 Investment Plan for Other Low- and Moderate-Income Renters

Existing Low-and Moderate-Income Homeowners

Analysis

1. Table 15 on page 43 shows that there are 831,454 owner-occupied households throughout Iowa. Only households at the bottom two tiers of income (0-30 percent MFI and 31-50 percent MFI) are much cost burdened. In the 0-30 percent MFI bracket, 68.9 percent pay in excess of 30 percent of their gross monthly income for housing expenses and 67.9 percent pay in excess of 50 percent of their gross monthly income for housing. In the 31-50 percent MFI bracket, 39.6 percent pay in excess of 30 percent of their gross monthly income for housing and 15.1 percent pay in excess of 50 percent.

2. While there are 246,875 elderly owner-occupied households, the elderly households are generally poorer and elderly households are more likely to own their homes rather than rent. While elderly homeowners are more likely to have paid off mortgages, their fixed incomes may not stretch far enough to satisfy other costs of occupancy such as property taxes and insurance, home maintenance and repairs, utility costs, or rehabilitation to meet changing physical needs.

3. Deferred maintenance may result in the deteriorating condition of older owner-occupied homes, particularly those owned by elderly and low-income residents. Additionally, older homes may face a need for rehabilitation to maintain building code compliance, improve energy efficiency, remediate lead-based paint, add useful life to an existing structure, or address other structural concerns. Only five of the 19 PUMS (Public Use Micro Sample) districts in Iowa have a median age of housing newer than 1960. See Figure 68 on page 133 for a detailed map.

4. Table 16 on page 44 shows that minority populations have a disproportionately higher rate of housing problems than the general population.

5. The current economic downturn has led to a large amount of foreclosures. The Center for Responsible Lending predicts that there will be 10,420 foreclosures in Iowa in 2009 and 34,691 over the next five years. This trend may indicate that keeping families in their present housing will be an issue and that some current homeowners may become renters thereby putting new pressures on the existing rental market.

6. Not reflected in the statistical data at this time is the need for replacement owner-occupied housing units in areas negatively impacted by the Iowa floods of 2008 and the spatial mismatch between available housing and jobs in the affected areas.

7. While the statistical data in the Housing Market Analysis shows an overall excess in owner-occupied single-family detached housing units, there are rural places with need for new affordable housing for ownership and where the value of even a new home would be less than the cost of construction. Many of these communities may need additional new housing in response to the needs of a particular employer or to replace homes lost in natural disasters.

Priority Identification

Existing owner households at the two lowest income tiers (0-30 percent MFI and 31-50 percent MFI) will continue to be HIGH priorities. Existing owner households at 51-80 percent MFI will be a MEDIUM priority. The analysis above, drawn from Sections 1-3 of this Consolidated Plan, shows the top needs of existing low-and moderate-income homeowners are:

1. Housing rehabilitation assistance to address deferred maintenance, code compliance issues, energy efficiency improvements, lead-based paint remediation, and other structural concerns

2. Targeted rehabilitation assistance to Black, Asian and Hispanic minorities disproportionately represented in substandard owner-occupied housing

3. Targeted rehabilitation assistance to elderly homeowners to allow them to safely stay in their homes

Strategy Development

The strategy to assist existing homeowners involves rehabilitation to upgrade units which otherwise might deteriorate due to lack of funds for maintenance and investment.

Investment Plan

Activities	1 Year Goal	5 Year Goal	Funding Sources
Rehabilitation	216 households	1,080 households	CDBG, HOME

Table 4.5 Investment Plan for Existing Low-and Moderate-Income Households

First Time Low-and Moderate-Income Homebuyers

Analysis

1. Black homeownership rates are significantly below the national average with only 36.6 percent of Iowa Blacks owning homes compared to 46.3% nationally. The next lowest minority homeownership rate is Hispanic/Latino at 52.6%.

2. Table 33 on page 100 is a tabulation of 2006 Home Mortgage Disclosure Act data that illustrates the reasons for the denial of home mortgage applications by major racial and ethnic groups. A poor credit history was the primary reason for loan denials among all major racial and ethnic groups; however, the percentage of applicants denied for this reason was much higher among the Black and Hispanic population. Among the Asian population, their debt-to-income ratio was more often cited as the primary reason for loan denial compared to the other groups.

3. There is a geographic component for homeownership in particularly high cost areas. As shown in Figure 59 on page 121, eastern Iowa near Dubuque, the Des Moines area, and the Cedar Rapids/Iowa City corridor have a high incidence of housing cost burden for homeowner households. Additionally, following the Iowa floods of 2008, new homebuyers face more competition for scarcer available and affordable units in some geographic locations.

Priority Identification

First time homebuyers at all eligible incomes will be a HIGH priority. Increased homeownership, particularly for minority subpopulations lagging behind national homeownership levels is of particular interest. For households with 0-30 percent MFI, homeownership can be unrealistic without subsidies. A greater potential for sustaining homeownership exists among families at 51-80 percent MFI. The presence of children in the family increases the desirability of homeownership. The analysis above, drawn from Sections 1-3 of this Consolidated Plan, shows the highest needs for first time homebuyers are:

1. Down payment assistance

2. Homebuyer education

3. Credit counseling

Strategy Development

The strategy to assist first time homebuyers involves the primary activity of homebuyer down payment assistance.

Activity	1 Year Goal	5 Year Goal	Funding Sources
Down payment assistance	1,105 households	5,525 households	HOME, IFA First Home
Homebuyer Assistance	105 households	525 households	HOME, IFA First Home
Rehabilitation	77 households	385 households	CDBG, HOME, IFA First Home

Table 4.6 Investment Plan for First Time Low-and Moderate-Income Homebuyers

Priority Homeless Needs

Analysis

1. A total of 17,476 homeless individuals were served in 2008 by agencies reporting to the I-COUNT Homeless Management Information System with an additional 12,130 receiving supportive services rather than shelter nights. Because some of the faith-based shelters and none of the domestic violence shelters report through the HMIS, the actual number of homeless is even higher.

2. Sixty-three percent of people experiencing homelessness are adults and 34 percent are children. (Roughly 3 percent of those experiencing homelessness were age unspecified.)

3. While homelessness is more prevalent in Iowa's 10 metropolitan areas, it is also evident as well that many of Iowa's medium sized communities like Fort Madison, Keokuk, Pella, Oskaloosa, Ottumwa, Mount Pleasant, Mason City, Newton, Fort Dodge, Clinton, and Muscatine contain a substantial fraction of the state's homeless persons.

4. The inability to find affordable housing was more important as a cause of homelessness in metropolitan counties than in more rural counties, but the threat of eviction and foreclosure was considered more significant in the larger counties across the state.

5. A full 39 percent of homeless clients had no income at intake and another 14 percent had incomes of less than $500.

6. At intake, 51 percent of the adults experiencing homelessness reported the presence of a disability of long duration. Nearly a quarter of the homeless had mental illness issues, 17 percent had a physical or medical concern, another 17 percent had drug abuse issues, and 15 percent had alcohol abuse issues

7. Ten percent of those experiencing homelessness reported living on the street, according to I-COUNT summaries. Forty-five percent of people experiencing homelessness in 2008 had never been homeless before. Seventy-eight percent of those surveyed had been homeless at least 1 or 2 times during their lifetimes, but only 4 percent were classified as "chronically homeless."

8. For those experiencing homelessness in the I-COUNT data, the most identified reason for homelessness cited was economic or housing issues with 39 percent identifying this as the primary reason. Addiction, disability, or health issues were cited by 19 percent, and family issues cited by 13 percent.

Priority Identification

Homeless individuals and families are a HIGH priority. The current economic recession coupled with the foreclosure situation are resulting in new homeless families who had previously been housed and a rise in the number of families that could be described as "precariously housed." Iowa's nonprofit homeless service providers can only serve the number of people for whom they have beds available, but efforts to rapidly rehouse individuals can make best use of scarce resources. The analysis above, drawn from Sections 1-3 of this Consolidated Plan, shows the highest needs for the homeless population are:

1. Emergency Shelters

2. Transitional Housing

3. Permanent and permanent supportive housing

4. Rental assistance

Strategy Development

The strategy to assist homeless individuals and families involves the primary activities of providing shelter and meeting basic health and clothing needs. The strategy's secondary activities are homelessness prevention and crisis intervention. The State's overall strategy is to promote a continuum of housing and services for the homeless including the following:

Maintain existing State funding through the Iowa Finance Authority homeless assistance program which funds shelter staff, outreach/assessments and operations.

Continue use of federal ESGP funds in conjunction with Real Estate Transfer Tax (RETT) funding and IFA funds to support coordination of resources.

Continue to seek increased funding to expand transitional and permanent housing options, with special emphasis on "at-risk" youth and families.

Continue to support and certify the need for locally-initiated policies to develop transitional, permanent, and single room occupancy housing for the homeless, including those with special needs. Seek flexible funding for case management and client services aimed at helping the formerly homeless and those at risk of homelessness maintain permanent housing and independent living.

Investment Plan

Activity	1 Year Goal	5 Year Goal	Funding Sources
Rehabilitation	20 households	100 households	CDBG, HOME, ESGP/ HSOG, IFA
Transitional Housing	25 units	125 units	CDBG, HOME, ESGP/ HSOG, IFA
Rental Assistance	10 households	50 households	ESGP/ HSOG
Emergency Shelter	888 households	4440 households	ESGP/ HSOG

Table 4.7 Investment Plan for Priority Homeless Needs

Priorities for Other Persons With Special Needs

Analysis

1. Special needs populations include the frail elderly, mentally ill, developmentally disabled, physically disabled, persons with substance abuse addictions, persons with HIV/AIDS, and victims of domestic violence. Iowa's growing senior citizen population includes 268,542 individuals over the age of 85 or otherwise considered frail with some living independently and others living in senior housing, assisted living or nursing homes. Individuals with some mental illness number at 180,000. There are 42,000 developmentally disabled Iowans. There are 397,420 citizens with some type of physical disability. There are 90,100 individuals with substance abuse addiction. The population living with HIV/AIDs is 1,650 individuals. There are 7,069 victims of domestic abuse.

2. Special populations have a need for housing that is tailored to their living situations. The need for housing is often complicated by other issues such as lack of transportation to access services, higher incidences of poverty, and a lack of health insurance.

3. Poverty is a common problem for Iowans living with disabilities. The poverty rate for all Iowans

with disabilities is 20 percent while the rate for those without disabilities is 9 percent. Poverty combined with the complexities of life with a disability can put Iowans living with disabilities in a precarious housing position. For Iowans over 16 years, 24 percent of those identified as living below the poverty level also indicate a go-outside-the-home disability. For Iowans between 16 and 64 with a poverty status nearly 32 percent report an employment disability.

4. While some of the developmental disability population may be aging, the increase in the detection of the incidence of autism indicates that more housing needs may accumulate as Iowa's under-18 population ages. Additionally, the age of caregivers of those with developmental disabilities is rising and that could exacerbate needs as the caregivers might become less able to provide housing and care. It is likely that within the next 15 years this group could have significant unmet housing needs.

5. According to the Domestic Violence Counts: 07 survey, 43 percent of the domestic violence victims service providers surveyed in Iowa indicated that they were unable to serve their domestic violence victims adequately because there was not enough bed space to assist either the victim or the victim's family.

6. The State of Iowa provides mental health assistance services to eligible recipients of state aid. Of nearly 75,800 persons that received services in 2008, 45.6 percent were ages 20 and under. This suggests that there is a substantial number of youths that will eventually become adults with potential housing issues that are distinct from the population of Iowans without mental health or chronic mental health issues.

7. In fiscal year 2008, 12,566 children were served in the foster care system in Iowa with the majority placed temporarily in foster care due to parental abuse or neglect. The average length of stay for children in foster care during 2008 was 19.3 months. While the majority of children in the foster care system are reunited with their parents or primary caregivers within one year, 33 percent are not. There is a large percentage of children in foster care that will be considered adults within the next few years: nearly 34 percent of foster children are over age 16 indicating they will potentially need to find housing on their own in the near future.

Priority Identification

Persons with special needs will continue to be a HIGH priority. Providing a variety of suitable and appropriate housing choices for individuals with special needs could entail making homes handicapped accessible or providing modifications that make the homes safer. Assisting special needs populations in accessing existing housing appropriate to their needs is also important. The analysis above, drawn from Sections 1-3 of this Consolidated Plan, shows the highest needs for the special needs populations are:

1. Accessible and appropriate housing

2. Transportation

3. Emerging future housing needs of developmentally disabled and caregivers

4. Emerging future housing needs of youths aging out of foster care

Strategy Development

The strategy to assist persons with special needs involves a primary activity of rehabilitation to address the condition and accessibility of rental stock and the secondary activities of new construction and rental assistance to provide access to suitable and affordable rental units.

Investment Plan

Activity	1 Year Goal	5 Year Goal	Funding Sources
Rehabilitation	15 households	75 households	CDBG, HOME, LIHTC
New Construction	50 households	250 households	HOME, LIHTC
Acquisition	20 households	100 households	HOME, LIHTC
Rental Assistance	140 households (80 HOPWA)	700 households	CDBG, HOME, HOPWA

Table 4.8 Investment Plan for Other Persons With Special Needs

Priority Housing Needs (Households)			Priority Need Level (High, Medium, Low, No Such Need)			Estimated Units	Estimated Dollars to Address
			0-30% MFI	31%-50% MFI	51-80% MFI		
Renter	Small Related	Cost Burden . 30-50%	H	H	H	14,025	$355M
		Cost Burden > 50%	H	H	H	11,460	$298M
		Substandard	H	H	H	2,432	$63M
		Overcrowded	H	H	H		
	Large Related	Cost Burden 30-50%	H	H	H	2,547	$66M
		Cost Burden > 50%	H	H	H	1,751	$46M
		Substandard	H	H	H	2,832	$74M
		Overcrowded	H	H	H		
	Elderly	Cost Burden . 30-50%	H	H	H	10,879	$283M
		Cost Burden > 50%	H	H	H	9,002	$234M
		Substandard	H	H	H	377	$10M
		Overcrowded	H	H	H		
	All Other	Cost Burden . 30-50%	H	H	H	20,201	$525M
		Cost Burden > 50%	H	H	H	19,984	$520M
		Substandard	H	H	H	1,233	$32M
		Overcrowded	H	H	H		
Owner		Cost Burden 30-50%	H	H	H	54,345	$1,412M
		Cost Burden > 50%	H	H	H	39,026	$1,015M
		Substandard	H	H	H	4,706	$122M
		Overcrowded	H	H	H		

Table 4.9 Priority Housing Needs

Priority Homeless Needs	Priority Need Level (High, Medium, Low, No Such Need)			Estimated Dollars to Address
Assessment/ Outreach	Families	Individuals	Persons with Special Needs	**$10M**
	H	H	H	
Emergency Shelter	Families	Individuals	Persons with Special Needs	**$10M**
	H	M	H	
Transitional Housing	Families	Individuals	Persons with Special Needs	**NA**
	M	M	M	
Permanent Supportive Housing	Families	Individuals	Persons with Special Needs	**NA**
	M	M	H	
Permanent Housing	Families	Individuals	Persons with Special Needs	**NA**
	H	H	H	

Table 4.10 Priority Homeless Needs

Non-Housing Community Development Needs

Non-housing community development needs are categorized generally as public infrastructure, particularly water and sewer systems, flood and drainage projects, public services and community-based centers and facilities. Communities competitively apply for funding. The types of community facilities projects that have been funded include public utilities, public services, day care centers, medical support systems, senior centers, homeless shelters, public facilities, handicap centers and storm sewers. A comprehensive study of what communities would identify as non-housing community development needs has not been done, but would be very helpful to IDED in identifying new allowable uses for community development funds. Needs expressed through the application process do not identify needs that the applicant may not feel are eligible for funding or which IDED may not have funded in the past.

Needs as Expressed in CDBG Applications

IDED administers the HUD-funded Community Development Block Grant program for all Iowa counties and all but the largest 11 cities. The metropolitan Entitlement Cities receive their CDBG funds directly from HUD. A variety of community development projects are eligible under the CDBG program, generally in the categories of housing, public infrastructure (water and sanitary sewer), public facilities and services, and economic development.

Almost all CDBG-funded projects must benefit Low and Moderate-Income persons. The practical application of this requirement means that more than half of those persons benefitting from the project must come from households with incomes less than 80 percent of area MFI. Assistance provided directly to an income eligible recipient is considered direct benefit. When a project serves an area, rather than an individual or individuals, it is said to have an “areawide benefit” and at least half of the population must be income eligible to qualify. Non-housing CDBG applications are almost exclusively limited to projects where residents of the area are predominantly from low-and

moderate-income households. Projects which by their nature benefit an entire jurisdiction (ex. sewer plants or water supply wells) are allowable CDBG applications only for those communities where more than 51 percent of the citizens in the entire community are income eligible.

Needs shown through CDBG applications are also shaped by local match for projects and by local government initiative and capacity. Local match is not required, but since it is a rating factor, it has become standard practice for communities to match their local efforts to CDBG funds in a ratio of one-to-one or one-to-two. Local government capacity is constrained by lack of full-time, experienced planning staff, although this lack of full-time capacity is often backfilled by the Regional Councils of Government, Iowa State University Extension (ISUE), the United States Department of Agriculture Resource Conservation and Development (RC&D) offices and private planning and design consultants who serve as resources for communities.

Communities often cite a lack of initiative as a reason for not participating in the CDBG program. The State uses outreach to communities that may benefit or who are facing an imminent threat or need. Table 51 shows the distribution of non-housing community development projects applications and awards in Iowa from 2005-2009.

Applications for infrastructure, public facilities and public services projects are reviewed during an annual competition. In 2009, water and sewer projects and facilities applications represented 40 percent of all non-housing projects funded. Community facilities and services made up 7 percent of funded projects. Opportunities and Threats were 5 percent of funded projects. Economic development projects with job creation, retention and enhancement were 20 percent of all funded projects. 25 percent of CDBG funds were directed to the Housing Fund.

Services to Empower Families

Families in poverty face barriers to self-sufficiency including economic, social, cultural and political isolation. These barriers must be addressed before and during participation in workforce development or employment activities. The following service delivery approaches are part of the current state effort to reduce the number of families in poverty:

1. Focusing on the family unit rather than the individual.

2. Orienting services linking families with the community.

3. Combining sources of funding for all programs so needs can be met at a single point of contact.

Workforce Development

A network of 55 Workforce Development Centers across the State delivers comprehensive employment and job training services. State and federal programs and providers are co-located in these centers to provide client intake, assessment, employability development planning, placement and referral services. Other strategies include providing employment and training to FIP recipients, initiating “school-to-work” programs to link students to the workplace and mentoring programs to link entry-level and experienced workers.

Career Link is a part of the CDBG set-aside for economic development activities, providing additional training resources for unemployed and under-employed workers. Clients can access vocational training and post-secondary education programs for up to two years. Career Link funds provide direct assistance to fund transportation, child care and some classroom costs. The Career Link program links job training directly to employers’ needs and job availability. Classroom training is designed by the employer and the training provider.

Other workforce development strategies include the Promise Jobs program which provides employment training to FIP recipients and initiates career academies linking high school students to workplace and post-secondary opportunities. Through existing state training programs prospective employees, who were initially unqualified because of a single or minor skill deficiency, can

Applications					Awards				
Types	**#**	**% of #**	**$ Amount**	**% of $**	**Activity**	**#**	**% of #**	**$ Amount**	**% of $**
COMMUNITY FACILITIES & SERVICES	**245**	31%	**$75,800,458**	33%	**COMMUNITY FACILITIES & SERVICES: Subtotal**	**121**	**27%**	**$29,993,243**	**27%**
					Planning	0	0%	$0	0%
					Public Services	2	0%	$249,306	0%
					Public Utilities	3	1%	$999,000	1%
					Sidewalks	0	0%	$0	0%
					Day Care	38	9%	$13,318,225	12%
					Medical Support Systems	5	1%	$1,349,460	1%
					Senior Centers	7	2%	$1,991,714	2%
					Homeless Shelters	4	1%	$498,407	0%
					Public Facilities	30	7%	$2,973,790	3%
					Fire Protection	0	0%	$0	0%
					Handicap Centers	18	4%	$5,312,890	5%
					Neighborhood Facilities	0	0%	$0	0%
					Streets	0	0%	$0	0%
					Storm Sewers	14	3%	$3,300,451	3%
WATER & SEWER	478	60%	$136,228,236	60%	WATER & SEWER Subtotal:	249	56%	$64,132,820	59%
					Rural Water	32	7%	$11,669,853	11%
					Non-rural Water	83	19%	$21,117,185	19%
					Sanitary Sewer	134	30%	$31,345,782	29%
ECONOMIC DEVELOPMENT*	73	9%	$15,254,174	7%	ECONOMIC DEVELOPMENT Subtotal:	73	16%	$15,254,174	14%
TOTALS	**796**	**100%**	**$227,282,868**	**100%**	**TOTALS**	**443**	**100%**	**$109,380,237**	**100%**

Table 4.11 Community Development Block Grants Applicatians and Awards

be provided training to address those deficiencies, making those individuals qualified to meet a company's workforce needs.

The Accelerated Career Education (ACE) program is designed to provide businesses with an enhanced skilled workforce. This innovative program assists Iowa's community colleges to either establish or expand programs that train individuals in the occupations most needed by Iowa businesses.

The program consists of two different parts: ACE dollars to fund the necessary infrastructure construction/rehabilitation needed to increase student capacity in the new or expanded classes. In addition, program job credits help fund the

additional program costs associated with establishing a new or expanding a current program.

To participate in ACE, businesses enter into an agreement with a community college to sponsor a portion or all of the positions created by the establishment or expansion of a current educational program. By sponsoring open positions in a program, a company agrees to consider the student for employment upon the completion of their respective training program. Businesses must assist with program design and provide a 20 percent match of the program costs, pro-rated by the percentage of positions sponsored.

Several workforce development programs of a more temporary nature have been developed to address the short-term economic and disaster recovery processes. The I-JOBS – Iowa's Infrastructure Investment Initiative is directing $830 million into infrastructure replacement, creating jobs for an expected three-year period of time. Additionally, Federal Stimulus funds from the American Recovery and Reinvestment Act (ARRA) are being directed both toward disaster recovery, job retention in light of other state budget revenue shortfalls, and additional transportation infrastructure and housing construction employment opportunities.

Welfare to Work

The State of Iowa Department of Human Services contracts with Iowa Workforce Development to implement the State's welfare-to-work initiatives.

Individual Development Accounts are also being used by a variety of agencies. As a form of asset development, Iowa Code 541A allows IDAs to encourage savings for long-term family self-sufficiency and stability goals such as college education, work-related trainings and certifications, business development, and savings for mortgages and down payments on homes. IDAs are tax-sheltered. IDAs are available to all households with gross incomes of under 200 percent of federal poverty limits. Provisions have also been made to invest matching contributions from other public and private sources into IDAs. Some of these matching gifts are contingent upon successful completion of various kinds of self-sufficiency programs.

Head Start

Head Start is a locally operated, federally funded program that provides a comprehensive child development program for 3-to 5-year-old children from low-income families in 98 of Iowa's 99 counties. The program provides services to promote academic, social and emotional development, as well as providing social, health and nutrition services. Program eligibility is for children and families at or below the federal poverty level, those who receive Supplemental Security Income benefits or with children have disabilities. Eighteen programs operate Head Start services in Iowa, serving 7,915 children (2006-07) from 7,312 families.

The Head Start program is administered by the Office of Head Start, the Administration for Children, Youth and Families (ACF), and the U.S. Department of Health and Human Services. Grants are awarded by ACF Regional Offices and the Office of Head Start's American Indian – Alaska Native and Migrant and Seasonal Program Branches directly to public agencies, private organizations, Indian Tribes and school systems for the purpose of operating Head Start programs at the community level. Currently, grants in Iowa are awarded by the ACF Regional Office in Kansas City. There are two Migrant and Seasonal Head Start programs in Marengo, Iowa, and Muscatine, Iowa. These programs are operated by the Texas Migrant Council.

Head Start provides comprehensive services. Every program is expected to deliver high quality services in the following areas:

1. Early childhood education

2. Family and community partnerships

3. Health (including oral health and mental health services)

4. Services to children with disabilities

State and Local Programs

Many state and local agencies, nonprofit organizations, churches and community groups offer

programming to empower families or to reduce poverty. Financial assistance for rental, mortgage and utility payments are available from the Iowa Department of Human Services offices, County General Relief offices, and Community Action Agencies. Community Action Agencies also provide the Low Income Home Energy Assistance Program (LIHEAP) and utility companies throughout the state participate in an utility shut-off moratorium through Iowa's winter months to keep families housed until payment arrangements can be made. Several types of nonprofit agencies offer emergency shelter and transitional housing using the ESGP and HSOGP programs that provide operating costs. Housing and credit counseling services are offered from a variety of nonprofit agencies including Community Action Agencies, Consumer Credit Counseling of Iowa, domestic violence shelters and mental health providers.

Housing rehabilitation programs are offered in the metropolitan Entitlement Cities and statewide through the CDBG program. The Community Action Agencies provide a Weatherization program that often works well with other rehabilitation programs. Many communities throughout Iowa have also established Local Housing Trust Funds (LHTFs) and are operating both rehabilitation programs and new construction projects. Habitat for Humanity is also very active in Iowa and there are several Youthbuild programs located around the state that couple the teaching of housing construction skills with sweat equity programs for first time homeowners. Habitat also works in conjunction with private banks to offer free homebuyer training courses for their clients and often these courses are opened to any interested homebuyers in the community. Iowa State University Extension offers an online homebuyer education program which is also offered in Spanish.

A couple of programs offer legal counseling for households who have experienced housing discrimination or landlord/tenant disputes. Iowa Legal Aid offices, local Human Rights Commissions in the Entitlement Cities, and the Iowa Civil Rights Commission all offer various programs and advocacy on behalf of individual clients. The Iowa Attorney General's Office is currently working with two nonprofit agencies to assist clients statewide on the legal issues surrounding foreclosure and mortgage modification processes.

Within the last five years, even more communities throughout Iowa are participating in the 2-1-1 Program administered by the Iowa Alliance of Information and Referral Systems. By dialing 211 on their phones, clients can easily locate a range of social services available in their community and receive instant referrals for programs and services. An online version is also available at: http://www3.irissoft.com/iowa/index.html.

While these are some of the primary services related to housing, there are a host of other social service programs available to low- and moderate-income households for health care services, including the State's Hawk-I children's health insurance program, mass transit in urban areas and rural transit offered by Regional Councils of Government throughout the state, mental health and substance abuse services and treatment centers and a variety of educational programs designed to assist people in careers and employment options. Five Iowa regions including 30 of Iowa's 99 counties have received federal designations as Regional Innovation Grant (RIG) recipients through the U.S. Department of Labor to retool their workforces to meet new challenges, particularly in the areas of energy, biotech, and advanced manufacturing. These programs are being paired with STEM (Science, Technology, Engineering and Math) programs at the middle, high school, and post-secondary levels to train tomorrow's workforce.

Anti-Poverty Strategy and Affordable Housing Activities

Homeownership has long been believed to be one way to build family wealth through asset accumulation. Historically, property ownership has been a way of creating stable communities. Historically, property has increased in value over time. People have been able to borrow against the equity in their homes to pay for college tuitions or to start their own businesses. Sadly, in recent years, some of this thinking has changed in light of the recent housing mortgage crisis. While certainly, housing still can be considered a form of personal wealth building, it can also be an enormous expense for

households with stagnating incomes and increasing costs of living. It is now believed that homeownership, without a very deep subsidy, isn't always an appropriate first step for households under 40 percent of MFI in particular. For those families, increasing income through education or job training, repairing credit problems, or provision of social services that get at the underlying causes of poverty are better first steps with the eventual goal of increasing the family's income so that homeownership can be pursued when the family qualifies for conventional mortgage financing. Down payment assistance is available from the Iowa Finance Authority's FirstHome Program. The FirstHome program is designed to help first time homeowners and households that have not owned a home for at least three years by paying for down payments, closing costs and some initial repairs. By using this program, lenders are able to alleviate or at least to diminish one of the biggest concerns of first-time homebuyers who are able to make a house payment but don't have the necessary cash reserves to pay for loan costs and move-in expenses. The FirstHome program for first-time homebuyers also helps borrowers obtain below-market interest rate loans on their mortgages. The income limits for this program are a little bit higher than the under 80 percent Low-and moderate-Income(LMI) restrictions on HUD programs. CDBG funds may also be used for a variety of programs that are aimed at moving families out of poverty and preventing the neighborhoods and communities they live in from becoming blighted.

Section 5. Action Plan

The Consolidated Plan guidelines require the State to set forth its methods for distributing funds made available under the HOME, CDBG and ESG programs to meet housing and community development objectives for the 2010-2014 time period. This section also addresses some specific program requirements of the HOME Program. Annual Plans are submitted to more accurately reflect actual budgeted dollars received and how they will be expended. Yearly Consolidated Annual Performance and Evaluation Reports (CAPERS) are submitted that detail how budgeted dollars were spent and the number of units produced by program. The estimated service units in the five-year Strategic Plan are based on actual program numbers from the last five year period as entered in IDIS and projected forward assuming level funding.

Federal Housing Resources

The following Federal resources are available to the State for implementing housing strategies.

Community Development Block Grant (CDBG)

The State CDBG program is funded by HUD, and administered by IDED. The State has set aside 25 percent of CDBG funds for housing, which are combined with State HOME Investment Partnership funds in what is called the IDED Housing Fund. Eligible uses of the CDBG portion of the Housing Fund include rehabilitation of owner- and renter-occupied housing, homebuyer assistance programs, property acquisition and, in limited circumstances, new construction. Applications for the CDBG program are accepted on an annual application basis from all counties and from cities with populations less than 50,000.

HOME Investment Partnership Program (HOME)

The State combines its annual HOME allocation from HUD with the 25 percent CDBG housing set-aside to form the IDED Housing Fund. Eligible uses of HOME funds include rehabilitation of rental housing, acquisition, new construction, home-ownership assistance and tenant based rental assistance. Local governments and private for-profit and nonprofit entities (including Community Housing Development Organizations – CHDOs) are eligible for HOME assistance through the Housing Fund. Applications for HOME are made on an annual basis through the Housing Fund. The Iowa Finance Authority participates in the review of projects requesting both HOME funding and Low Income Housing Tax Credits.

Emergency Shelter Grants Program (ESGP)

The IDED contracts with the Iowa Finance Authority to administer the State's annual ESG allocation from HUD. It is used to fund a variety of services for homeless persons and homelessness prevention. Shelters apply for ESG funds as part of a joint funding process that includes ESG and other state homeless assistance funds such as the Homeless Shelter Operations Grant (HSOG). All funded shelters are served by a joint contract with the Iowa Institute of Community Alliances which manages the Homeless Management Information System (HMIS). Several Entitlement Cities also contract with the Iowa Institute of Community Alliances.

Housing Opportunities for Persons with AIDs (HOPWA) Program

The State's annual HOPWA allocation from HUD is used to provide housing assistance and related supportive services for low-income persons living with HIV/AIDs and their families to prevent homelessness. Iowa Finance Authority (IFA) administers the funds and partners with the AIDS Service Organizations (ASO) and housing agencies across the state to create the AIDs Housing Network of Iowa

(AHNI) to conduct eligible activities throughout the state. Eligible activities include housing information services, resource identification, tenant based rental assistance, emergency assistance and supportive services.

Weatherization Assistance Program (WAP)

WAP is a federal grant program administered by the Iowa Department of Human Rights, established to reduce the heating and cooling costs for low income persons, particularly the elderly, disabled, and children, by improving energy efficiency of their homes. The program uses trained crews and certified contractors to install permanent cost-effective measures that address both the building shell and the heating and cooling systems in the building. Most of the programs are operated by Iowa's Community Action Agencies and are often coupled with energy efficiency programs sponsored by Iowa utility companies.

Federal Historic Tax Incentive

Administered by the Iowa Department of Cultural Affairs, the Historic Preservation Tax Credit provides for the preservation and rehabilitation of historic structures including residential structures. Federal income tax credits are valued at 20 percent of eligible costs when approved as meeting the federal rehabilitation standards and the Secretary of the Interior's Standards for Historic Properties. Buildings must be listed on the National Register of Historic Places within two years to qualify for the credit.

Low Income Housing Tax Credits

Administered by the Iowa Finance Authority, this program provides a federal tax credit as an incentive for the development of affordable rental housing projects. The purpose of the program is to encourage investment in affordable rental housing projects, which will in turn increase the availability of rental housing units in Iowa.

Iowa FirstHome (First Time Homebuyer Mortgage Loan Program)

By selling tax exempt mortgage revenue bonds, the Iowa Finance Authority provides mortgage loans for first-time homebuyers or individuals who have not owned a home in the last three years. The loans may be for either new or existing homes and are available through a statewide network of participating lenders.

Other Federal Resources

Several other federal sources of funding for housing activities are available through other agencies. HUD loans, loan guarantees and other forms of assistance are made directly to local affordable housing project owners (ex: Section 811 Supportive Housing for Persons with Disabilities; Section 202 Supportive Housing for Elderly and Section 8 rental programs). The US Department of Agriculture's Rural Housing Service (RHS) provides loans, loan guarantees and grants directly to local households and affordable housing project owners through programs such as the Section 502 Homeownership Direct and Guaranteed Loan and Section 515 Rural Rental Housing Loan and Housing Preservation Grants.

Non-Federal Housing Resources

FirstHome Plus

This Iowa Finance Authority administered program helps Iowa families with an income of less than $49,600 to purchase a home by providing assistance in the form of grants to help pay eligible closing costs, down payment or necessary repairs. The assistance is for $2,500. An applicant must

be a first time homebuyer and use the FirstHome program to receive FirstHome Plus assistance.

Military Service Member Homeownership Assistance Program

The Iowa Legislature created the Military Service Member Homeownership Assistance Program (MHOA) in 2005 to help eligible armed forces service members purchase a primary residence in Iowa. The program provides up to $5,000 that may be used toward down payment and closing costs on a qualifying home purchase. The Iowa Finance Authority (IFA) administers the program. The program is available to service members who at the time of applying for a grant under the program:

- Have served 90 days active duty since September 11, 2001. Active duty need not be consecutive; it may be cumulative. Inactive Duty Training (IDT), Annual Training (AT) and Active Duty for Training (ADT) may not count toward active duty;

- Is a federal status injured service person having served in active duty since September 11, 2001; or

- Is a surviving spouse of said eligible service person, all who have served honorably.

State Housing Trust Fund

A State Housing Trust Fund is held within the Iowa Finance Authority. The two programs operated under the trust fund are the Local Housing Trust Fund program and the Project-Based Housing Program. Sixty percent of the available money is allocated to the LHTF and 40 percent is targeted to serve Extremely Low-Income People. 40 percent of available funds from the fund have been allocated to the Project-Based Housing Program.

- Local Housing Trust Fund Program – The goal of this program is to provide financial assistance to local housing trust funds so that they can provide additional affordable single family or rental housing (production of new or rehabilitation of existing), infrastructure, transitional housing, homeless shelters and capacity building. Three cities, 9 counties and 5 multi-county regions are certified as Local Housing Trust Funds.

- Project-Based Housing Program – The goal of this program is to assist in funding the development and preservation of affordable single and multi-family housing units. The housing must be affordable to low-income people. Eligible applicants are cities and counties, nonprofit and for-profit housing development organizations, recognized neighborhood associations, economic development organizations, homeless service providers, transitional housing providers and domestic violence shelters.

Federal Home Loan Bank (FHLB)

Through the Affordable Housing Program (AHP), successful projects are dedicated to the purchase, rehabilitation or construction of owner-occupied or rental homes that benefit very low, low and moderate income households. The FHLB also works through its member banks to administer the Community Investment Program (CIP) to make a source of low cost funds available for financing for homeownership and rental housing.

Tax Increment Financing (TIF)

Local governments can use TIF to support housing. TIF funds may be used to build infrastructure that facilitates a housing project or the local government may loan the TIF funds directly to the housing developer. The increased tax revenue from property that has been improved by the housing project is used to pay off the loan.

Housing Enterprise Zone Tax Credits

The IDED administers the HEZ Tax Credit Program which provides an investment tax credit of 10 percent to developers of qualifying single-family and multi-family housing located in one of the State's Enterprise Zones. Benefits can also include the refund of sales taxes paid on construction materials.

Private Organizations

There are several nonprofit agencies, charitable or faith-based groups in the State working to support affordable housing. These organizations include Habitat for Humanity and the Iowa Partnership Office of the Fannie Mae Corporation.

State Historic Preservation Rehabilitation Tax Credit

An historic preservation tax credit is granted against the income tax imposed for the rehabilitation of eligible historic property located in the state. The tax credit is 25 percent of the qualified rehabilitation costs made to the eligible property. The eligible property for which a taxpayer may receive the property rehabilitation tax credit includes:

1. Property listed on the National Register of Historic Places or is eligible for such listing.

2. Property designated as having historic significance to a district listed in the National Register of Historic Places or is eligible for such designation as a contributing property.

3. Property or district designated as a local landmark by a city or county ordinance.

Senior Living Revolving Loan Fund Program

This program is designed to assist with the development of affordable assisted living properties and service-enriched affordable housing for senior citizens by providing loans to qualified projects.

Multi-Family Housing Loan Program

This program provides low interest loans for the preservation and creation of affordable housing. The program is for projects that are using State or Federal HOME funds, Low Income Housing Tax Credits, Tax Exempt Bonds or other qualified HUD or USDA programs serving low income tenants.

Homeless Shelter Operations Grant

This grant program provides funds to improve the quality of services to the homeless, make available additional needed services, and help meet the costs of providing essential social services so that the homeless have access not only to decent, safe and sanitary shelter, but also to supportive services and other types of assistance to improve their situations. Applicants are providers of homeless services in Iowa.

Home and Community Based Services (HCBS) Rent Subsidy Program

Administered by the Iowa Finance Authority, the HCBS rent subsidy program provides temporary rental assistance for people who receive medically necessary services through Medicaid 1915 (c) waivers until the person becomes eligible for Housing Choice or any other kind of private or public subsidy.

Aftercare Rent Subsidy Program

Administered by the Iowa Finance Authority on behalf of the Department of Human Services, the aftercare rent subsidy program provides financial assistance for youth who are aging out of foster care and are participants in the DHS Aftercare Services program. The program's goal is to teach Iowa youth independence, life skills, and renter rights and responsibilities.

Non-Housing Community Development Resources

The State expects the following resources to be available to implement non-housing community development strategies.

Community Development Block Grant (CDBG) Non-Entitlement Program

The Iowa Department of Economic Development administers the CDBG in all of the state's non-Entitlement areas. The State reserves 75 percent of its annual CDBG allocation from HUD for non-housing community development needs that principally benefit low and moderate-income persons (LMI). Twenty percent of the total CDBG allocation is set aside for job creation, job retention and enhancement activities. Most of the remainder of the 75 percent is available through an annual competition for public works and community facilities and services. This annual competition is divided into two parts: one competition for community facilities and services and another for traditional water and sewer projects. Cities with populations under 50,000 and all counties are eligible for CDBG Non-Entitlement assistance.

Clean Water State Revolving Loan Fund

The U.S. Environmental Protection Agency has capitalized a revolving loan fund for sewage treatment system improvements. The Iowa Department of Natural Resources (DNR) administers the program. DNR assigns priority for use of the fund according to potential for water quality enhancement. The loans are provided to local governments at below market interest rates, but specific rates depend on bond sales and interest rate subsidies that may be available.

Drinking Water State Revolving Loan Fund

The Water Supply Section of the state DNR also administers the drinking water state revolving loan fund, which provides low-interest loans to Iowa public water suppliers for improvements in their drinking water systems.

Planning and Design Loans

The Iowa Finance Authority uses a revolving loan fund to provide 3-year, interest free loans for the completion of planning and engineering costs associated with water and wastewater projects.

Other Federal Resources

Several other federal sources of funding for non-housing activities are not administered through the State. These include the following:

- U.S. Department of Agriculture (USDA) Rural Development loans and grants are made directly to local governments for water improvements, sewer systems and other community facilities.

- U.S. Economic Development Administration (EDA) regional revolving loan funds for economic development projects and funds for public works projects designed to stimulate economic development.

Wastewater Treatment Financial Assistance Program

The Iowa Finance Authority administers this state grant program to assist communities with less than 3,000 population in their efforts to comply with state water quality standards.

Tax Increment Financing

Local governments often use TIF bonds to support economic development and public infrastructure projects. An eligible project borrows funds in the form of a bond in an amount equal to the tax increment expected to be generated by the increased value resulting from improvements made by the project. The incremental tax revenue increases then repay the bond.

Councils of Government Assistance

IDED administers this program, through which the State financially supports regional Councils of Governments and regional planning agencies. The recipient organizations help communities plan and administer a variety of community development projects.

Community Attraction and Tourism Program

The Community Attraction and Tourism (CAT) Program supports smaller community betterments project and promotes Iowa tourism. There is no minimum or maximum award amount. Funding for the CAT program is through an appropriation from the Iowa Legislature.

Vision Iowa

The IDED's Vision Iowa Program has distributed $228,550,000 in funds for community facilities such as recreation centers, event centers, and tourist destinations in order to spur economic development and improve quality of life in Iowa's communities.

Iowa Department of Transportation Revitalize Iowa's Sound Economy (RISE) Program

RISE funds are available only to city and county governments who apply for Local Development funds through an annual grant process that awards funds for economic development projects designed to meet a long-term goal. Cities and counties may apply for RISE funds for use on city street, secondary road, or primary road projects. Funds may be requested and committed as either a loan or grant or a combination of those two financing tools.

Leveraging Private and Non-Federal Funds

The State of Iowa makes every effort to leverage CDBG, HOME, ESG and HOPWA funds with non-federal funding resources, including many of the programs identified above. In the past, HOME and CDBG funds have been leveraged by significant amounts and varying types of private and non-federal public funds. Rental projects typically tend to be better leveraged than owner-occupied rehabilitation or homeownership assistance projects. Tax credits available to investors under the Low Income Housing Tax Credit program represent an increasingly large funding share in affordable rental housing production. The non-housing community development program also generates considerable leveraging by local and private funds through local effort requirements built into the state's funding strategy.

The ongoing cooperation of the Housing Application Review Team (HART) will continue to increase the leveraging of funds for our housing activities. The HART team includes representatives from a variety of state and federal funding and service agencies including IFA, Federal Home Loan Bank, USDA-Rural Development, Fannie Mae and the

Des Moines HUD Office. Project sponsors have the opportunity to bring their proposal to the HART team for a "one-stop" pre-application review of their proposal, including an assessment of the probability and timing of funding from each of the different funding sources represented by HART.

Program Activities

Home Method of Distribution

The goals of the HOME Investment Partnership Program are as follows:

1. To ensure a continued supply of decent, safe, sanitary and affordable housing for low-income Iowans.

2. To develop and strengthen the capacity of local governments and other housing development entities to identify, design and implement strategies addressing affordable housing needs.

3. To provide financial assistance for affordable housing initiatives

The State of Iowa is a HUD Participating Jurisdiction. The State assigned administration and implementation of the HOME program to IDED in 1992. IDED staff will work in consultation with other agencies and organizations to further refine HOME program design and implementation. The State will coordinate internal activities with funding opportunities from the CDBG program when appropriate.

IDED will administer the HOME program through State administrative rules consistent with 24 CFR 92. Staff will provide technical assistance to eligible applicants in the course of project development through training sessions and consultation available to all interested participants. IDED will perform required monitoring, performance and evaluation reviews to ensure compliance with all applicable federal rules, including 24 CFR 92.650.

IDED will reserve up to 10 percent of its HOME allocation for administration. The State uses these funds to pay for state administrative costs and to provide support for the direct administrative costs of successful applicants, contractors, and Community Housing Development Organizations (CHDOs). Unallocated administrative funds may be made available to fund additional projects.

The remaining 90 percent of the HOME allocation are combined with a 25 percent CDBG set-aside in the Housing Fund. Funds are distributed to eligible applicants through a competitive application process. At least 15 percent of the total HOME funds are used to support projects from CHDOs. Applications for rental housing activities proposed to be jointly funded through the Housing Fund and the Low Income Housing Tax Credit (LIHTC) program will file a joint application. Applications will be reviewed and award decisions made through an annual competition for funds. Up to 60 percent of the State's HOME funds will be reserved for this purpose. Applicants to the Housing Fund may request staff assistance in project development prior to submitting an application. IDED also provides regular and ongoing training for applicants and recipients. Additionally, the Housing Fund application form, administrative rules and Housing Fund Management Guide make accessing the Housing Fund easy for customers. All application materials are available on the IDED web site. Joint HOME/LIHTC applications are customarily due in early November. General Housing Fund applications (including non-LIHTC HOME applications) are customarily due in late November.

IDED staff review Housing Fund applications using a threshold and competitive criteria review system, taking into account need, impact and feasibility. The criteria reflect the State's Consolidated Plan priorities. The following list of questions will be used to evaluate the Owner-Occupied Housing Rehabilitation funding requests, and reflect the type of review and evaluation that will be done for each application.

Review Criteria for HOME Owner-Occupied Rehabilitation Projects

1. How well does the applicant explain the program objectives?

   High Score = Complete, accurate, concise description of all necessary details

   Medium Score = Missing pieces of information which raises some questions

   Low Score = Incomplete, inaccurate, confusing or contradictory information

2. What level of need is explained and documented in the application?

   High Score = Well documented and explained, references to supporting data given (excerpts/attachments, etc.)

   Medium Score = Weaker arguments, references or support documentation

   Low Score = Insufficient need arguments given, little or no support documentation

3. Number/percentage of low- and moderate-income homeowners in the community?

   High Score = High percentage of LMI in community, high percentage of homeowners vs. renters, likelihood of greater numbers of participants that are both homeowners and LMI

   Medium Score = Mid-range percentage of LMI and/or homeowners in the community, reduced likelihood of number of participants (LMI and homeowners)

   Low Score = Very few LMI and/or homeowners, very little likelihood of sufficient numbers of participants

4. What level of impact will the completion of this program have on the community?

   High Score = High degree of need met with proposal, high beneficiary numbers, high LMI benefit

   Medium Score = Meets identified need but not high LMI benefit, or has high LMI percentage benefit but low beneficiary numbers

   Low Score = Very little of the identified need impacted, low beneficiary number, few LMI served

5. What level of involvement does the community have in other housing/community improvement activities?

   High Score = Active in housing, has other related programs/projects/activities, lots of active players (lenders/realtors, etc.), comprehensive and complementary activities

   Medium Score = Some efforts underway but few players and/or little coordination

   Low Score = Little or no other housing/community improvement activities, little community involvement

6. At what level is the program part of an ongoing, comprehensive local housing effort?

High Score = This proposal is part of a much larger comprehensive effort, many related or complimentary housing projects being undertaken

Medium Score = Related to other housing efforts, more could be accomplished

Low Score = Few or no other housing related activities undertaken, little or no relationship

7. What level of readiness does this community show?

High Score = Public hearings and meetings, have already marketed the activity, pre-apps taken, documented interest in participation, players lined up

Medium Score = Not quite as ready, potential for success and timely completion but less effort made to line the participants and players up

Low Score = Little or no effort made to ensure success or timeliness

After the applications have been evaluated using the above review criteria, all applications are summarized and funding recommendations are presented to the IDED Community Development Division Administrator and IDED Director, and a final funding decision is determined.

HUD requires IDED to evaluate each proposal to ensure the minimum federal funds necessary, in combination with other sources of capital, be provided to produce affordable, safe and decent housing units. IDED does not intend to duplicate local risk analyses or penalize proposals because of unique packaging of local, state or other federal resources. Where program awards are made to local recipients for unspecified sites, the recipient is asked to establish the project investment methodology to be used to select project sites and the feasibility of establishing the sites in a timely manner. IDED will maintain oversight of those recipients throughout the period of affordability to ensure compliance with the approved investment methodology.

IDED will make Housing Fund resources available for the following types of activities:

1. Rehabilitation of existing housing units (owner-occupied, rehabilitation in support of homeownership and rental, including conversion and preservation)

2. Homeownership assistance for first-time homebuyers (existing units and newly constructed units)

3. Tenant-based rental assistance

4. Rental (new construction)

5. Transitional housing

The State administrative rules for the Housing Fund allow IDED to limit the amount of funds that will be awarded for any single activity type. For all single-family activities, there is a $500,000 ceiling per proposal, and a general limit of $24,999 per unit. For all multi-family activities there is an $800,000 ceiling per proposal and a general limit of $50,000 per unit.

IDED will provide additional outreach and technical assistance in rural areas to increase capacity for participation in housing programs. Building local capacity for housing production is a State priority. To achieve equitable geographic distribution, technical assistance may be targeted.

IFA has established standards and procedures for monitoring HOPWA funded activities. These standards and procedures ensure long-term compliance with applicable regulations and statutes.

Sufficient CHDO projects are awarded funds to assure that the CHDO reserve of all HOME funds is never less than 15 percent. IDED also reserves the option to make up to 10 percent of the set-aside available as loans to qualified CHDOs for site specific technical assistance and site control activities (pre-development loans).

The State will continue to work with the State's Community Action Agencies and other nonprofits to establish interest in and eligibility for CHDO participation in the HOME program. Eligible CHDO activities will not be more restrictive than those contained in the federal rules. CHDOs will be encouraged to be subrecipients for administration and management of proposals submitted by other applicants.

Many HOME projects include match to the program. The match includes property tax abatement, tax increment financing, cash, and property donations. The State of Iowa normally gathers match at a rate sufficient to avoid using the substantial match that has already been accumulated or "banked." We have asked that HUD waive the match requirement for 2008 and 2009 due to hardship brought about by the flood and other 2008 disasters.

Housing Fund Recapture or Resale Provisions

IDED will continue to invest Housing Fund resources to benefit qualified (first-time LMI) homebuyers through direct acquisition assistance and/or supplemental rehabilitation activities when appropriate to further the state's housing goals. To maintain maximum flexibility and potential to further these goals, IDED will require recipients to enforce the recapture or resale provisions of HOME Final Rule 92.254. The recapture and/or resale provisions will be enforced through conditions in the IDED-recipient contract, implemented through local agreements and monitored for compliance with recorded legal instruments containing the necessary provisions. IDED encourages the recapture through receding forgivable loans due upon sale or transfer within the period of affordability. The recapture of funds will be based on the net proceeds of the sale. Applicants are required to address in their applications the recapture/resale provision they intend to use. Housing Fund recipients will be encouraged to counsel homebuyers, to maximize their ability to maintain the property and pay the mortgage. The Iowa land sales recording and abstracting processes will assist IDED and recipients in ensuring long-term affordability of Housing Fund projects.

Tenant-Based Rental Assistance Compliance

Rental assistance payments remain an eligible use of Housing Fund resources. Local market information substantiates a significant level of need in this area. IDED will consider applications for tenant-based rental assistance (TBRA) when the applicant certifies compliance with the following:

1. Such use is an essential element of its current housing planning strategy for expanding the supply, affordability and availability of decent, safe, and sanitary housing and clearly specifies the local market conditions that lead to such a determination.

2. Tenants assisted with these funds may be selected from the local public housing authority Section 8 waiting list based on local preferences or selected by virtue of existing occupancy in a site designated for rehabilitation assistance. TBRA may be provided to low- and very-low income families in accordance with written policies and criteria related to preference rules, such as those established by the Federal Housing Act.

The local recipient will be required to execute a memorandum of understanding with the participating project owner(s) delineating further requirements. Local recipients will be required to consider the tenants' need for rent subsidies, utility deposits and security deposits as part of determining tenant need.

Other Forms of Investment

IDED will continue to search out creative and collaborative means of supplementing the Housing Fund for housing activities or projects. Most of the additional forms of assistance are established by federal rule. Accordingly, the State administrative rules establish the following eligible forms of assistance under the Housing Fund:

- Equity investments;
- Interest bearing loans or advances;
- Non-interest bearing loans or advances;
- Interest subsidies;
- Deferred payment loans;
- Forgivable loans;
- Grants.

IDED may seek to amend the administrative rules to allow additional types of investment activity.

Other resources that may be used in a project or activity include the following:

- Federal Home Loan Bank Affordable Housing Program
- Iowa Finance Authority (various programs)
- Low Income Housing Tax Credit equity
- Local tax abatement
- Local Tax Increment Financing
- State Housing Enterprise Zone benefits
- Foundation loans/grants
- Charitable source contributions
- Local bond revenues
- Discounted loans from private lenders
- Market rate loans from private lenders
- USDA-RD
- Fannie Mae or Freddie Mac
- HUD
- Local community funds
- Local volunteers and service corps

Affirmative Marketing

The State requires Housing Fund program recipients and owners of rental projects to adopt affirmative marketing procedures and requirements for all housing containing five or more units. Recipients pattern their affirmative marketing efforts from the Housing Fund Management Guide, distributed to recipients. The affirmative marketing plan is a required element of the administrative plan recipients must submit to IDED.

The Guide outlines the following required components of recipients' marketing plans:

- Description of methods for informing the public, owners and potential tenants about fair housing laws and policies;
- Description of what owners and/or recipient will do to affirmatively market housing assisted with Housing Fund resources;
- Description of what owners and/or the recipients will do to inform persons not likely to apply for housing without special outreach;
- Maintenance of records to document actions taken to affirmatively market Housing Fund-assisted units and to assess marketing effectiveness.

IDED staff members provide technical assistance to recipients in the development of and compliance with affirmative marketing plans. IDED apprises potential recipients and recipients of the need for affirmative marketing strategies at both

the applicant workshops, and at recipient workshops. IDED also monitors projects for affirmative marketing policies and activities during the administration of the projects.

Affirmative marketing efforts by the IDED include contracting with the Iowa Civil Rights Commission. The contract provides financial assistance to the Iowa Civil Rights Commission to conduct fair housing outreach, testing, education, and training to landlords, tenants, and developers, and to provide diversity training at conferences and workshops. IDED will continue its contract in coming years with the Iowa Civil Rights Commission to promote housing by conducting Fair Housing training and other fair housing-related activities.

Minority and Women Business Outreach

The State requires recipients to make every effort to solicit the participation of minority and women-owned businesses (MBE/WBEs) in Housing Fund program projects. Recipients should include qualified MBE/WBEs on solicitation lists and solicit their participation whenever they are potential sources. The Housing Fund Management Guide, distributed to program recipients, addresses the State's Minority/Women Business Enterprise (MBE/WBE) policy. It states that recipients must specify the outreach actions they will take to ensure the inclusion, to the maximum extent possible, of minorities and women and entities owned by minorities and women in all contracts. The guide provides recipients with a list of clearinghouses for solicitation of MBE/WBEs.

Through project monitoring and reporting, IDED project managers review each recipient's documentation of efforts and results in securing contracts with MBE/WBEs. IDED staff members also apprise recipients of MBE/WBE issues at recipient workshops.

The State has an ongoing program of identifying and assisting MBE/WBEs. A component of this effort is the Iowa Department of Inspections and Appeals' targeted small business certification program. The list of certified businesses maintained as part of this program is available to Housing Fund program recipients at the website www.iowai.net/iowa/dia/tsb. The Iowa Targeted Small Business Act requires all State departments, agencies, commissions and public education institutions to promote the procurement of goods and services from certified targeted small businesses. IDED's Targeted Small Business Financial Assistance Program provides funding to MBE/WBEs in the form of loans, equity substitution grants or loan guarantees.

Training from the Minority Enterprise Construction Council is available to minority small business residential construction contractors. Training is now provided in the following areas:

- Business Plan
- Marketing Plan
- Certification in weatherization and lead-safe work practices/lead interim control
- Insurance
- Financing
- Bidding
- Managing a Business
- High performing building construction and rehabilitation practices

CDBG Method of Distribution

As outlined in Title I of the Housing and Community Development Act, the primary goal of the CDBG program is "the development of viable communities, by providing decent housing, a suitable living environment and expanding economic opportunities, principally for persons of low and moderate incomes." In addition to the national program goals and objectives outlined by this Act, the State designs its CDBG program to do the following:

- To be flexible enough to address community priorities;

- To ensure neutrality and fairness in the treatment of all applications;
- To promote the development of sustainable affordable housing;
- To assist communities to preserve and develop, in a sustainable manner, basic infrastructure;
- To support economic development activities that principally benefit low- and moderate-income persons through job training and job creation.

All incorporated cities and counties in the State, except those designated as HUD Entitlement Cities, are eligible to apply for and receive funds under this program. Those activities outlined as eligible under Title I, Section 105, of the Housing and Community Development Act of 1974, as amended, are considered eligible under Iowa's CDBG program. Eligible activities include public facilities (such as streets, water and sewer facilities, parks and community buildings), public services, housing rehabilitation, economic development and job training. State administrative rules for the program contain a complete listing of eligible activities. At least 70 percent of the CDBG funds allocated to local governments will be used for activities that principally benefit low- and moderate-income persons.

The State will reserve about 2 percent of its CDBG allocation for administrative costs. IDED will use 1 percent of the allocation for specialized technical assistance programming and/or regional planning and development, or additional administrative activities. Iowa's CDBG program is comprised of the following:

- Annual competitive program for public facilities and services (two separate competitions: the Community Facilities and Services Fund and the Sewer and Water Fund);
- Job creation, retention and enhancement fund (including the Economic Development/Public Facilities set-asides (EDSA/PFSA) and Career Link);
- Contingency Fund
- Housing Fund set-aside
- Interim financing program
- Downtown Revitalization
- Sustainable Communities

General Selection Procedures

Applicants for CDBG funds must meet the following threshold criteria:

- Show the project addresses at least one of the three national objectives (primarily benefit low- and moderate-income persons, prevent slum and blight or alleviate conditions which pose a serious and immediate threat to the health or welfare of the community's residents);
- Show project funds will be used only for eligible activities;
- Provide evidence of local capacity to administer grant (past experience with state or federal grants, staff qualifications or plans to contract for grant administration);
- Show acceptable past performance in administering a CDBG project;
- Show it is feasible to complete the project with the funds requested;
- To the greatest extent feasible, CDBG funds are to be used as gap financing. Applications are to identify and describe any other sources of funding for proposed activities;
- Identify community development and housing needs;
- Satisfy the Iowa Citizen Participation Plan requirements;
- Present signed certifications as required.

In addition to satisfying the general program minimum threshold requirements, proposed CDBG

projects must follow the specific rules pertaining to the applicable individual program component (annual competitive program, EDSA, PFSA, Housing Fund, Opportunities and Threats Contingency Fund and Short-term Interim Financing programs).

Annual Competitive Program

Between 40 and 54 percent of the State's annual CDBG allocation from HUD will be distributed through an annual competition for non-housing community development projects. The competitive program is divided into two competitions: the Community Facilities and Services Fund and the Water and Sewer Fund. The Community Facilities and Services Fund will represent 7-14 percent of the State's CDBG allocation; the Water and Sewer Fund will represent 33-40 percent (precise amounts will be determined at the discretion of the IDED Director). The split in competitions is designed to allow different types of activities to compete well, resulting in the best possible projects being funded.

Application workshops are held for the Water and Sewer Fund in June in cooperation with other funders of water and sewer projects. An e-mail announcing the availability of applications and technical assistance for the Community Facilities and Services Fund is sent to customers and partners. Applications, application instructions, program rules, rating criteria, instructions to complete an income survey, contact information for other funding sources, and workshop powerpoint presentations are available on the IDED website. Award decisions are typically made in March. Eligible activities for the Community Facilities and Services Fund include childcare centers, group homes and employment facilities for persons with disabilities, primary health and mental health facilities, services for the homeless or migrant workers and facilities or services for elderly persons. Eligible activities for the Water and Sewer Fund include water and sanitary sewer facilities and storm sewer projects related to sanitary storm sewer facilities.

All eligible applicants compete with every other city and county eligible for funding. Communities with populations less than 1,000 may receive up to $300,000, those with populations between 1,000 and 2,500 may receive up to $500,000, those with populations between 2,500 and 15,000 may receive up to $600,000, and those with populations greater than 15,000 may receive $800,000 each year. Communities with populations less than 300 are limited to $1,000 per capita, as are unincorporated areas of a county proposing direct service projects.

Review Criteria for Non-Housing CDBG Projects

1. What is the magnitude of need for the project?

   High Score = Relatively immediate health or safety concern

   Medium Score = Action needed sometime in the next few years

   Low Score = Proposed project is an "amenity"

2. To what degree can the project be completed in a timely fashion?

   High Score = Construction to commence quickly, minimum length, realistic time-frame

Medium Score= Average/reasonable construction timetable based on project type

Low Score = Late start, lengthy/unrealistic/unclear timetable

3. To what degree will CDBG funds be leveraged by other funds?

High Score = One-half or more of project financed with leveraged (non-CDBG) funds

Medium Score = One-third to one-half of project financed with leveraged funds

Low Score = Less than one-third of project financed with leveraged funds

4. To what degree is the cost per beneficiary within a reasonable range?

High Score = Approximately $1,000 or less CDBG dollars per beneficiary

Medium Score = Approximately $5,000 or less CDBG dollars per beneficiary

Low Score = Approximately $10,000 or more CDBG dollars per beneficiary

5. What is the potential degree of impact the activity will have on the identified need and the standard of living or quality of life of the proposed beneficiaries?

High Score = Activity directly and substantially addresses the identified need

Medium Score = Partial impact on the identified need

Low Score = Does not have substantial impact on the identified need

6. To what degree is the proposed activity appropriate for CDBG funding?

High Score = Clearly furthers most aspects of the federal objective

Medium Score = Relates to some aspects of the federal objective

Low Score = Does not appear to further the federal objective in any meaningful way

7. To what degree is the project ready to proceed?

High Score = Preliminary work is done and needed financial resources are secured

Medium Score = Some preliminary work done, but some important elements remain undetermined (ex: site, some financing)

Low Score = Little preliminary work done on site or financing

8. What is the capacity of the recipient or subrecipient to operate and maintain the proposed activity to ensure its continuing viability?

High Score = Qualified personnel are already on staff and condition of existing systems indicates past record of proper maintenance

Medium Score = Some problems with maintenance and/or lack of staff, but clear and manageable plans for improvement

Low Score = Existing facilities have been neglected, no qualified personnel on staff and inadequate plans for improvement

9. To what degree does the project promote orderly, compact development supported by affordable public infrastructure?

High Score = Clearly promotes orderly, compact development

Medium Score = Does not create unnecessary sprawl

Low Score = Promotes sprawl

After the applications have been evaluated using the above ranking criteria, all applications are summarized and presented to the IDED Director, and a final ranking of the projects is compiled.

Job Creation, Retention and Enhancement Fund

The State will reserve 20 percent of its CDBG funds for job creation, retention and enhancement. Activities include Economic Development Set Aside (EDSA), Public Facilities Set Aside (PFSA), and the Career Link programs.

EDSA funds will be used for direct loans and forgivable loans to private enterprise when it can be shown new jobs will be created or jobs will be retained that would otherwise be lost. PFSA funds will be used for infrastructure in direct support of economic development opportunities.

EDSA applications are taken and awards made on a continual basis. Funds are utilized as direct loans and forgivable loans to a business. Assistance is provided to leverage private financing in business activities resulting in the creation or retention of jobs principally for low- and moderate-income persons. There is a ceiling of $1,000,000 per project.

Applications for direct loans and forgivable loans are evaluated on the following criteria:

- Impact of the project on the community;
- Appropriateness of the jobs to be created or retained by the proposed project;
- Appropriateness of the proposed wage and benefit package available to employees in jobs created or retained by the proposed project;
- Degree to which EDSA funding would be leveraged by private investment;
- Degree of demonstrated business need

In evaluating applications, IDED gives supplementary credit to applicants who have executed a Good Neighbor Agreement with the business to be assisted.

The PFSA program finances construction and improvements to public facilities that aid in economic development (i.e., water systems, sanitary and storm sewer systems, streets and rail and airport facilities). There is an award ceiling of $500,000 per project. Local governments must provide matching funds of at least 50 percent of the CDBG amount requested.

Applications are evaluated on the following criteria:

- Impact of the project on the community;
- Number of jobs created or retained per funds requested;

- Degree to which PFSA funding would be leveraged by private investment;

- Degree of demonstrated need for the assistance.

Projects funded under EDSA and PFSA must meet a number of minimum threshold criteria. At least 51 percent of the jobs created or retained must be taken by or first consideration must be given to low- and moderate-income persons. A ratio of at least one job created or retained for every $10,000 of CDBG funds must be maintained. The average starting wage of jobs to be created or retained under the EDSA Program by a proposed project must meet or exceed the lower of 100 percent of the average county wage, or 100 percent of the average regional wage. Funding must also be justified as necessary and appropriate.

For both the EDSA and the PFSA programs, any funds remaining at the end of the program year will revert to the competitive program. Applications are taken and awards made on a continual basis. A decision for funding will be made within 60 days of receipt of a complete application.

Career Link

Career Link is targeted to Iowa's underemployed population who may benefit from training opportunities to develop sustainable wages. Career Link seeks to bridge the gap between employers' need for skilled workers and the aspirations of low skilled and under-employed workers to advance into more skilled positions. Individuals are provided with the training necessary to move up the employment ladder and access jobs in demand by Iowa businesses.

Career Link is designed to serve employers and the targeted employee group. On the employer side, current workforce programs often serve new or expanding businesses, but offer few choices for existing firms that lack qualified skilled workers to fill current positions. Even when employers can tap into available training resources, they face limitations such as lack of funding for childcare and/or transportation costs necessary for many workers to access training opportunities. These limitations restrict the ability of employers to reach workers farther down the employment ladder. Career Link fills gaps in existing training resources, enabling employers and service providers to link training opportunities with motivated individuals in the targeted population.

In addition to meeting employer and worker needs, Career Link seeks to demonstrate the efficacy of training as an essential component to accomplishing self-sufficiency. The program also emphasizes the Iowa Department of Economic Development's (IDED) commitment to a quality-trained workforce as a foundation to economic development efforts. Partnerships between employers and program operators ensure that training matches Iowa's high-wage job opportunities. Funds do not replace existing training resources but target a currently under-served population. Career Link is designed to fill the gap in existing job-training resources, completing a continuum of training opportunity.

Persons earning up to 80 percent of the area median family income will be eligible to participate in the program. The program will be the payer of last resort, providing assistance only to fill needs unmet by existing resources. Eligible activities include training, childcare and transportation costs. Potential training providers or service delivery mechanisms include community colleges, community action agencies, Job Training Partnership Act contractors, workforce development centers or other regional contractors. Up to 5 percent of a contract amount will be allowed for administrative costs.

Program funds will be awarded on a competitive basis. The most qualified competitors will be selected based on established evaluation review criteria. IDED staff members will work with the selected providers to design appropriate program models and negotiate contracts.

Models must be based on documented training needs in the defined service area and must establish partnerships linking potential program participants with business needs and job opportunities. Training provided must be in job occupations paying 100 percent of the average county or

regional wage, whichever is lower. Participating businesses must provide and pay at least 80 percent of the cost of a standard medical and dental insurance plan (or equivalent) for a single employee or 50 percent of the cost of a standard medical and dental insurance plan (or equivalent) for a family. Only proposals documenting job openings equal or greater to the number of persons to be trained will be considered.

Only cities and counties are eligible applicants (they can apply on behalf of other entities). CDBG Entitlement Cities are not eligible to apply. A county in which an Entitlement City is located may be an eligible applicant for a project that benefits residents and businesses located within an Entitlement City. The total project length may not exceed 24 months.

Housing Fund Set-Aside

IDED will reserve 25 percent of its CDBG allocation to support activities designed to address the affordable housing needs of low- and very low-income persons. This CDBG set-aside is combined with the State's HOME allocation in the IDED Housing Fund.

All eligible applicants for the Housing Fund compete with every other city and county eligible for funding. Applications are due in early November for joint HOME/LIHTC applications and in late November for the remaining HOME/Housing Fund applications. Funds are used to provide grants that assist in the preservation or creation of affordable housing. There is a $500,000 per project grant ceiling for all single-family activities, and a general limit of $24,999 per unit. Rental projects may receive up to $800,000 per project, with a general limit of $50,000 per unit. A city or county may apply for more than one project a year under this project.

Factors considered in reviewing project applications are as follows:

- Need – proportion of substandard housing concentration, population growth; constraints to affordability; significant factors which have prohibited the development of affordable housing (preference may be given for projects proposed in areas with economic growth).

- Impact – degree of CDBG and other federal funds in overall project, local commitment to project, direct benefit to low- and moderate-income persons, degree to which project addresses identified need and magnitude of need.

- Feasibility – administrative capacity; long term affordability; subsidy level proposed; amount of firm financial commitment to project from other sources; indicators of community readiness.

Additional details about the Housing Fund and more detail on the review and rating of applications are included in the HOME Method of Distribution section above.

Downtown Revitalization

Downtown revitalization funds are reserved for eligible CDBG activities that assist in the revitalization of downtown areas. The maximum grant award for individual applications is $500,000. Factors considered in reviewing project applications are as follows:

- Impact of the project on the community.

- Readiness to proceed with the proposed activity and likelihood that the activity can be completed in a timely fashion.

- Level of community support for a downtown revitalization effort.

- Degree to which downtown revitalization fund assistance would be leveraged by other funding sources and documentation of applicant efforts to secure the maximum amount of local financial support for the activity.

- Degree to which the activity meets or exceeds the minimum building and site design criteria established by IDED to be eligible for funding.

- Level of planning completed for comprehensive downtown revitalization efforts.

Contingency Fund

Up to 5 percent of the State's CDBG allocation is reserved to assist communities that experience an imminent threat to public health, safety or welfare that necessitates corrective action sooner than could be accomplished through the annual competitive program. Communities in need of these funds submit a written request to IDED. The request must include a description of the problem, the amount of funding requested, projected use of funds and an explanation of why the problem cannot be remedied through the regular competitive CDBG program. Requests are accepted any time during the year. Upon receipt of a request for imminent threat funding, IDED will determine whether the community and project are eligible for funding. This determination will be made in consultation with appropriate federal, state and/or local agencies. IDED will consider funding a contingency project only if it meets all of the criteria below:

The project must meet one of the three national objectives of CDBG;

- It must be eligible;
- An immediate threat must exist to health, safety or community welfare that requires immediate action;
- The threat must result from unforeseeable and unavoidable circumstances or events;
- No known alternative project or action would be more feasible than the proposed project;
- Sufficient other local, state, or federal funds (including the competitive CDBG program) either are not available or cannot be obtained within the time frame necessary to address the problem.

If IDED determines the community and the proposed activity are eligible for funding, it shall notify the community of its decision to fund the project.

Contingency Fund – Sustainable Communities Projects

A portion of CDBG Contingency Funds are set-aside for sustainable communities demonstration projects. IDED will consider funding a project in this category if it meets the following project review criteria:

- The project is consistent with sustainability and smart growth principles.
- The project provides a beneficial impact on the standard of living and quality of life of proposed beneficiaries.
- The project can be ready to proceed and be completed in a timely manner.
- The project leverages the maximum amount of local funds possible.
- The project will continue to remain viable after CDBG assistance.
- The project meets the funding standards established by the funding criteria set forth in the administrative rules.
- The applicant provides adequate information to IDED on total project design and costs as requested.
- The project is innovative and could be replicated in other communities.
- The project meets or exceeds the minimum building and site design criteria established by IDED.

Interim Financing Program

This program provides short-term or interim financing for projects which create or retain employment opportunities, prevent or eliminate blight or accomplish other federal and state

community development objectives. Financing may be used for construction or improvement of public works; purchase, construction, rehabilitation or other improvement of land, buildings, facilities, machinery and equipment, fixtures and appurtenances or other projects undertaken by a for-profit or nonprofit organization; or assistance for otherwise eligible projects.

Applications are accepted at any time and are processed, reviewed and considered on a first-come, first-served basis. IDED makes funding decisions within 30 days of receipt of a complete application and to the extent funds are available. Awards may not exceed $20 million, and projects must be completed within 30 months of the date of the award. The total of awards in any particular year is not expected to exceed $25 million.

Selection is based on the following threshold criteria: evidence of local capacity to administer funds; acceptable performance in the administration of prior state and federal grants; feasibility that the project will be completed with funds requested (the applicant must identify other funding sources and the terms of the assistance); the ability of the recipient to comply with repayment requirements; an irrevocable letter of credit or equivalent security instrument from an AA-rated lender; and commitment of permanent financing for the project. If an application satisfies all threshold criteria, it is evaluated on the following:

- Do CDBG funds leverage substantial local financial participation?
- Is the ratio of CDBG funds per person benefited reasonable?
- Is the need for CDBG assistance reasonable?
- Does the public benefit substantially exceed the value of assistance (measured by the present value of assistance compared to the projected increase in jobs and wages, or the potential dislocation and loss of economic activity if the project is not funded).

Plans to Minimize Displacement

The State takes several steps to minimize displacement resulting from CDBG activities. All applicants for CDBG funds must certify they will make every effort to minimize displacement. Upon review of an application, the State assesses the need for any displacement identified in the application. The State also requires grant recipients to pay relocation costs in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 as amended and implemented at 49 CFR, Part 24 or other approved Local Displacement Plans.

Program Income/Remaining Funds/ Recaptured Funds

If a recipient receives program income before the contract end date, it must be expended before requesting additional CDBG funds. If a recipient receives program income on or after the contract end date, the recipient may re-use the program income according to an IDED-approved re-use plan, or the recipient may return the program income to IDED. If a recipient receives less than $25,000 of program income cumulative of all CDBG grants in a program year, it will be considered miscellaneous revenue and may be used for any purpose.

Any funds recaptured or remaining for any reason and not covered by an IDED-approved re-use plan must be returned to IDED. Recaptured funds will be committed to current (open) contracts. Any funds reallocated to the State by HUD will be distributed in the established percentages to each of the existing programs. Any remaining or redistributed funds at the end of a program year will be carried forward to the next program year upon receipt of the next year's funding allocation from HUD. These funds will be reallocated in amounts and to funds as approved by the IDED Director.

ESG (Emergency Shelter Grants) Method of Distribution

Eligible ESG activities are those permitted by HUD regulations, authorized by the Steward B. McKinney Homeless Assistance Act of 1987, as amended, and as further defined in 24 CFR 576. IDED will assist the following activities through the ESG program:

- Renovation, rehabilitation or conversion of buildings for use as emergency shelters for the homeless.
- Provision of essential services if the service is new or is a quantifiable increase in the level of service. Up to 30 percent of the grant may be used for this purpose.
- Payment for activities that assist in homelessness prevention (ex. Short-term subsidies to defray rent and utility costs to prevent eviction or termination of utility services, security deposits or first month's rent for an apartment; programs to provide mediation for landlord/tenant disputes; programs to provide legal representation to indigent tenants in eviction proceedings; payment assistance to prevent foreclosure on a home). Up to 30 percent of the grant may be used for this purpose.
- Payments for shelter maintenance, operation, insurance, utilities and furnishings, including up to 10 percent of grant funds for staff costs.
- Administration (up to 5 percent of the grant) . The State will forward available administrative funds to local government grant recipients and encourage them to make funds available to the local shelters as needed.

ESG funds are available to all cities, counties, and private nonprofit organizations in Iowa. IDED has partnered with the Iowa Finance Authority to administer this program. Applications are solicited from eligible applicants each fall. Applicants have at least 60 days to submit an application.

Applicants must address the following:

- The amount of funds requested;
- The need for the funds and other available funding;
- Historical records of expenses (a recent audit report is requested);
- The impact on shelter operations if funds are not granted;
- The amount and source of the required local match;
- The number of persons served – using HMIS data;
- Participation in the Local Homeless Coordinating Board/Continuum of Care process.

Funding decisions will be coordinated with other homeless assistance programs within the State. The process attempts to eliminate duplication and maximize utilization of scarce resources to alleviate the effects of homelessness in Iowa. IDED will continue to ensure that assisted shelters remain in service as required by federal rule, and that they meet local government safety and sanitation standards. ESG recipients must match the grant amount with an equal amount of other resources. This may be provided by a unit of local government or a nonprofit subrecipient. IDED will evaluate pledged local effort to determine eligibility and require each source to certify the amount, source and dedication of match.

HOPWA Method of Distribution

Eligible HOPWA activities are those permitted by HUD regulations, authorized by the AIDS Housing Opportunity Act (42 U.S.C. 12901) as amended, and further defined in 24 CFR Part 574. The HOPWA Program was established by HUD to address the specific needs of low-income persons living with HIV/AIDS and their families. IFA will assist the following activities through the HOPWA program:

- Housing information services including, but not limited to, counseling, information, and referral services to assist an eligible person to locate, acquire, finance, and maintain housing. This may

also include fair housing counseling for eligible persons who may encounter discrimination on the basis of race, color, religion, sex, national origin, familial status, or handicap.

- Resource identification to establish, coordinate and develop housing assistance resources for eligible persons (including conducting preliminary research and making expenditures necessary to determine the feasibility of specific housing-related initiatives).

- Acquisition, rehabilitation, conversion, lease, and repair of facilities to provide housing and services.

- New construction (for single room occupancy (SRO) dwellings and community residences only).

- Project- or tenant-based rental assistance, including assistance for shared housing arrangements.

- Short-term rent, mortgage, and utility payments to prevent the homelessness of the tenant or mortgagor of a dwelling.

- Supportive services including, but not limited to, health, mental health, assessment, permanent housing placement, drug and alcohol abuse treatment and counseling, day care, personal assistance, nutritional services, intensive care when required, and assistance in gaining access to local, State, and Federal government benefits and services, except that health services may only be provided to individuals with acquired immunodeficiency syndrome or related diseases and not to family members of these individuals.

- Operating costs for housing including maintenance, security, operations, insurance, utilities, furnishings, equipment, supplies, and other incidental costs.

- Technical assistance in establishing and operating a community residence, including planning and other pre-development or pre-construction expenses and including, but not limited to, costs relating to community outreach and educational activities regarding AIDS or related diseases for persons residing in proximity to the community residence.

- Administrative expenses for project sponsors receiving amounts from grants made under this program may use not more than 7 percent of the amounts received for administrative costs.

- Iowa Finance Authority (IFA) has partnered with AIDS Service Organizations (ASO), housing agencies and the HIV Community Planning Group (CPG). Six HOPWA sponsors cover the entire state. These sponsors must use HOPWA funding to assist eligible participants that meet both of the following categories:

- Low-Income – Individuals and families whose income does not exceed 80 percent of the median income for a county or metropolitan statistical area, as determined by HUD, adjusted for household size. The restriction of income level is not applicable if individuals or households are receiving supportive services information only.

- Living with HIV/AIDS – At least one individual in the household must have AIDS or HIV infection. Households may include those who are connected by law, blood or are of special significance to the individual with HIV/AIDS.

Section 6. Performance Measures and Monitoring

Monitoring

IDED has established standards and procedures for monitoring CDBG and HOME-funded housing and community development activities. These standards and procedures ensure long-term compliance with applicable regulations and statutes.

IDED has had responsibility for the CDBG program since 1982, and has developed thorough and effective monitoring procedures for the program. These include comprehensive reviews of applications, monitoring during project implementation and formal procedures for closing projects. HUD has made few findings in its review of the State's program over the years. IDED has applied similar standards and procedures for monitoring activities funded under the HOME program.

Performance Measures

Optional Table 2C provides the performance measures that align IDED's CDBG, HOME, ESGP and HOPWA program activities with HUD's Decent Housing, Suitable Living Environment, Economic Opportunity and Community Revitalization objectives.

Table 2C Summary of Specific Objectives

Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed
DH-1	**Availability/Accessibility of Decent Housing**						
DH-1.1	Provide shelter and transitional housing to the homeless.	ESG	Number of homeless persons served.	2010	888	0	0
				2011	888	0	0
		HOPWA		2012	888	0	0
				2013	888	0	0
				2014	888	0	0
			MULTI-YEAR GOAL		4,400	0	0
DH-2	**Affordability of Decent Housing**						
DH-2.1	Provide affordable, decent housing with owner-occupied rehabilitation	CDBG	Owner-Occupied houses rehabilitated.	2010	235	0	0
				2011	235	0	0
		HOME		2012	235	0	0
				2013	235	0	0
				2014	235	0	0
			MULTI-YEAR GOAL		1,175	0	0
DH-2	**Affordability of Decent Housing**						
DH-2.2	Provide affordable, decent housing through assistance to households seeking homeownership.	HOME	Homes purchased with assistance	2010	110	0	0
				2011	110	0	0
		CDBG		2012	110	0	0
				2013	110	0	0
				2014	110	0	0
			MULTI-YEAR GOAL		550	0	0
DH-2	**Affordability of Decent Housing**						

Table 2C Summary of Specific Objectives							
Specific Obj. #	**Outcome/Objective Specific Objectives**	**Sources of Funds**	**Performance Indicators**	**Program Year**	**Expected Number**	**Actual Number**	**Percent Completed**
DH-2.3	Provide affordable, decent housing through assistance for rental units.	HOME	Units developed or rehabilitated for renters	2010	300	0	0
				2011	300	0	0
				2012	300	0	0
				2013	300	0	0
				2014	300	0	0
			MULTI-YEAR GOAL		1,500	0	0
DH-2	**Affordability of Decent Housing**						
DH-2.4	Provide affordable, decent housing through assistance to tenants for rental housing.	HOME	Households given rental assistance	2010	30	0	0
				2011	30	0	0
				2012	30	0	0
				2013	30	0	0
				2014	30	0	0
			MULTI-YEAR GOAL		150	0	0
DH-3	**Sustainability of Decent Housing**						
DH-3.1				2010	0	0	0
				2011	0	0	0
				2012	0	0	0
				2013	0	0	0
				2014	0	0	0
			MULTI-YEAR GOAL		0	0	0
SL-1	**Availability/Accessibility of Suitable Living Environment**						
SL-1.1	Provide assistance to Day Care facilities to make a suitable living environment available and accessible.	CDBG	Day Care Facilities Assisted	2010	6	0	0
				2011	6	0	0
				2012	6	0	0
				2013	6	0	0
				2014	6	0	0
			MULTI-YEAR GOAL		30	0	0
SL-1	**Availability/Accessibility of Suitable Living Environment**						
SL-1.2	Provide assistance to other public facilities to make a suitable living environment available and accessible.	CDBG	Facilities Assisted	2010	2	0	0
				2011	2	0	0
				2012	2	0	0
				2013	2	0	0
				2014	2	0	0
			MULTI-YEAR GOAL		10	0	0
SL-1	**Availability/Accessibility of Suitable Living Environment**						

Table 2C Summary of Specific Objectives							
Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed
SL-1.3	Provide assistance to facilities serving the disabled to make a suitable living environment available and accessible.	CDBG	Persons with disabilities served	2010	250	0	0
				2011	250	0	0
				2012	250	0	0
				2013	250	0	0
				2014	250	0	0
			MULTI-YEAR GOAL		1,250	0	0
SL-2	**Affordability of Suitable Living Environment**						
SL-2.1				2010	0	0	0
				2011	0	0	0
				2012	0	0	0
				2013	0	0	0
				2014	0	0	0
			MULTI-YEAR GOAL		0	0	0
SL-3	**Sustainability of Suitable Living Environment**						
SL-3.1	Provide assistance to Day Care facilities to make a suitable living environment sustainable.	CDBG	Day Care Facilities Assisted	2010	1	0	0
				2011	1	0	0
				2012	1	0	0
				2013	1	0	0
				2014	1	0	0
			MULTI-YEAR GOAL		5	0	0
SL-3	**Sustainability of Suitable Living Environment**						
SL-3.2	Provide assistance to communities to upgrade water and sewer facilities in order to make a suitable living environment sustainable.	CDBG	Number of water/ sewer systems upgraded	2010	25	0	0
				2011	25	0	0
				2012	25	0	0
				2013	25	0	0
				2014	25	0	0
			MULTI-YEAR GOAL		125	0	0
EO-1	**Availability/Accessibility of Economic Opportunity**						
EO-1.1	Assistance to businesses to create or retain jobs	CDBG	Jobs created/retained	2010	800	0	0
				2011	800	0	0
				2012	800	0	0
				2013	800	0	0
				2014	800	0	0
			MULTI-YEAR GOAL		4,000	0	0
EO-1	**Availability/Accessibility of Economic Opportunity**						

Table 2C Summary of Specific Objectives							
Specific Obj. #	Outcome/Objective Specific Objectives	Sources of Funds	Performance Indicators	Program Year	Expected Number	Actual Number	Percent Completed
EO-1.2	Day care facility to allow accessibility of Economic Opportunity	CDBG	Day Care Facilities Assisted	2010	1	0	0
				2011	1	0	0
				2012	1	0	0
				2013	1	0	0
				2014	1	0	0
			MULTI-YEAR GOAL		5	0	0
EO-2	**Affordability of Economic Opportunity**						
EO-2.1				2010	0	0	0
				2011	0	0	0
				2012	0	0	0
				2013	0	0	0
				2014	0	0	0
			MULTI-YEAR GOAL		0	0	0
EO-3	**Sustainability of Economic Opportunity**						
EO-3.1	Sustain Economic Opportunities through the upgrading of water/ sewer systems.	CDBG	Number of water/ sewer systems upgraded.	2010	5	0	0
				2011	5	0	0
				2012	5	0	0
				2013	5	0	0
				2014	5	0	0
			MULTI-YEAR GOAL		25	0	0
CR-1	**Community Revitalization**						
CR-1.1				2010	0	0	0
				2011	0	0	0
				2012	0	0	0
				2013	0	0	0
				2014	0	0	0
			MULTI-YEAR GOAL		0	0	0
O-1	**Other**						
O-1.1				2010	0	0	0
				2011	0	0	0
				2012	0	0	0
				2013	0	0	0
				2014	0	0	0
			MULTI-YEAR GOAL		0	0	0

Appendix A—Key Persons

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Key Persons

Researchers

IOWA STATE UNIVERSITY
OF SCIENCE AND TECHNOLOGY

The Iowa State University research team responsible for research, analysis, and writing of significant portions of this Consolidated Plan included a number of individuals with diverse expertise. The research team was comprised of:

- Timothy Borich: Principal Investigator, Director of Extension Community and Economic Development, and Associate Dean, College of Design.
- Liesl Eathington: Participating Researcher and Assistant Scientist, Department of Economics.
- Susan Erickson: Participating Researcher and Program Coordinator, Extension Community and Economic Development.
- Abbie Gaffey: Participating Researcher and Field Specialist, Extension Community and Economic Development.
- Meghan O'Brien: Participating Researcher and Extension Program Specialist and Economist, Department of Economics.
- Dave Swenson: Principal Investigator and Associate Scientist, Department of Economics.

The research team relied on support and contributions from the following individuals also of Iowa State University:

- Kimberly Ann Greder, Associate Professor, Department of Human Development & Family Studies.
- Nora Ladjahasan: Assistant Scientist, College of Design.
- Renea Miller: Desktop publishing specialist and Technical Support Specialist, Department of Sociology.
- Tian Zhu: Graduate student, College of Design.

Outside Content Experts

Many housing experts across Iowa provided access to data, information, and knowledge that contributed significantly to this Consolidated Plan. These individuals were from a diverse group of state agencies, non-profit service providers, and other organizations providing housing related services and information.

- Rebecca Buch, Veterans Affairs
- Mickey Carlson, Iowa Finance Authority
- David Eberbach, Iowa Institute for Community Alliances
- Julie Eberbach, Iowa Institute for Community Alliances
- Donna Eggleston, Iowa Department of Education
- Charlene Joens, Iowa Protection and Advocacy Services
- Bret Mills, Iowa Finance Authority
- Hillary Mitchell, Citizens for Community Improvement
- Kimberly Neal, Veterans Affairs
- Joe O'Hern, Iowa Finance Authority
- Dawn Peterson, Iowa Civil Rights Commission
- Carla Pope, Iowa Finance Authority
- Ralph Rosenberg, Iowa Civil Rights Commission
- Terri Rosonke, Iowa Finance Authority
- Lyle Schwery, Iowa Finance Authority
- Darren Whitfield, The AIDS Project of Central Iowa

Appendix B—Informant and Expert Interviews

Informant and Expert Interviews

In an effort to provide context to the data and analysis presented in the 2010 Consolidated Plan, the researchers conducted a number of personal interviews and solicited input through the distribution of questionnaires to individuals associated with housing throughout the state. [1] The respondents include individuals involved in housing through state and local agencies, non-profit organizations, and others providing service and support to at risk populations.

The questionnaire[2] consists of 11 questions as well as the opportunity for the respondent to identify three other experts in housing they believe should contribute to the process. Some of the questions were designed to better understand how agencies serve populations and who they coordinate with. Other questions were designed to better understand Iowa's overall housing context in terms of issues, needs, and barriers and a summary of those responses is provided here.

Primary Housing Issues

The respondents identified a number of housing issues in Iowa with the most frequently cited being lack of affordable housing, age of housing stock, and a mismatch between available housing and livability for those demanding housing. Affordable housing was the most identified issue and included responses that wages are not livable in Iowa making housing even less affordable, as well as identifying a value/affordability gap created by lack of economic opportunities in areas of the state.

The mismatch identified ranged from housing not being livable for the disabled and elderly to structural issues such as failure to follow building codes or unsuitable affordable housing for larger families due to lack of bedrooms needed.

Other issues identified were:

- Lack of transportation near affordable housing and/or lack of economic opportunity near affordable housing
- Lead based paint issues
- Lack of transitional and permanent supportive housing for at risk populations
- Shortage of Section 8 housing
- Lack of energy efficiency in many housing units
- Discrimination (Intentional and latent)
- Housing replacement after disasters
- Misconceptions of what constitutes affordable housing on both the supply and demand side of the equation
- Disconnect between economic development initiatives and housing needs

[1] Specific acknowledgements to agencies and individuals that contributed data, expertise, and guidance can be found in the Key Persons appendix.

[2] The questionnaire can be found in the Tools and Instruments appendix.

Underserved Populations

The respondents were fairly uniform in their responses to which groups of people in Iowa are currently the most underserved regarding housing access and housing quality. The most commonly cited groups were the working poor regardless of family status and those considered low income. Because income tends to be negatively correlated with some of the characteristics that make someone at risk of being precariously housed, the responses may include at risk populations in the low income categories.

Other populations described as underserved in the responses were:

- Racial and cultural minorities
- Those at risk of experiencing homelessness
- The disability community
- Those with medical conditions (including HIV/Aids and the uninsured)
- Families with children
- People with poor credit
- Ex-offenders and former prisoners transitioning to housing
- Elderly

Barriers for Agencies Providing Services

Nearly all the respondents described lack of funding as a major barrier in providing housing services to Iowans in need. Also frequently cited was a lack of coordination and dispersion of information between agencies and stakeholders that work in housing.

Other barriers identified in the responses were:

- Perception that no problem exists
- Economic climate
- Planning for future needs and problems

Barriers for Individuals Seeking Housing

Due to the diverse group of respondents, the range of responses to the question of what barriers Iowan's are finding Iowan's in obtaining housing were equally diverse.

Frequently cited barriers for individuals finding suitable housing were:

- Lack of credit history or poor credit
- Lack of resources to pay for background and credit checks
- Lack of resources to pay application fees and deposits
- Lack of rental history, particularly for ex-offenders or those transitioning from other shelter
- Lack of emergency resources
- Shortage of Section 8 housing

Summary and Conclusion

The respondents uniformly agreed that Iowa faces serious housing issues and that the current economic climate is likely to exacerbate existing issues and create new ones. Most all of the respondents were concerned about affordability, economic value gaps, and transportation issues regardless of the population their agency or organization serves.

The dominant viewpoint seemed to be that certain areas in Iowa were more likely to experience housing gaps and issues than others. Western Iowa, rural communities and Des Moines neighborhoods were all identified as having affordability and demand issues due to lack of economic opportunity and transportation access.

Despite the fact that Iowa has a number of experts in housing, it remains clear that with the broad range of issues Iowa faces, coordination and dissemination of information will be crucial in successfully addressing these issues through 2014.

Appdendix C.—IDED Survey Responses

Summary of Open-Ended Responses on Iowa Department of Economic Development 2010-2014 Consolidated Plan Survey

Question 1: Please rank the following issues concerning affordable rental housing for low-income families in their order of importance (with 1 being the highest need) based on your understanding of housing needs in your community.

Narrative responses to the open-ended question: "Other Issue?"

- Rental for women with past felonies or bad credit ratings
- Not enough Section 8 vouchers
- Mentally ill Homeless needing supportive housing
- Cost of utilities for low income families
- Housing in safe locations
- Availability of housing for families above 30% but below 100%
- Low income home financing
- Abandoned property
- Replacement of flooded "affordable or low income rental" properties due to June 2008 flood using HUD programs
- Lack of Funds to build affordable housing
- Programs to (provide) assistance (to) low income with repairs & updates
- Eligibility requirements for subsidized housing
- Long wait for Section 8 vouchers
- General affordable housing
- Affordable housing all located in same area so all families residing in the area are labeled low income
- Living wage jobs for people who have lost their housing. You can't pay rent and put food on the table if you don't have any money. Deposits for utilities are out of sight for some people. The worst crisis is for the people who have become homeless because they have probably messed up with the housing agency or owe too much in back rent/utilities to be re-instated without considerable financial help.
- The renter being a good renter regarding cleanliness and health issues
- Lack of housing

- Do not feel that very low income should own a home

- Affordable housing for senior citizens

- Renters that are uneducated or do not understand the importance of paying rent on time and being a good steward.

- Lack of shelter space for families with children

Question 3: Please rank the following issues concerning affordable owner-occupied housing for low-income households in their order of importance (with 1 being highest need) based on your understanding of affordable owner-occupied housing needs in your community.

Narrative responses to the open-ended question "If 'Other,' what is the issue that is important to you?

- Assistance with property taxes and utility deposits

- Tax assistance

- Adapting program to small towns of less than 500 people

- Lack of enough homelessness prevention case managers to help at-risk families

- Major home repair projects such as new roofs tend to be prominent

- General affordability

- New high-end development has resulted in many low-income units being razed, reducing overall availability.

- There needs to be some oversight or involvement to help ensure people are not cluttering up there titles and borrowing against their house for risky loans.

Question 4: The IDED offers rehabilitation assistance to existing low-income homeowners. Does rehabilitation assistance meet the needs you see or are there other types of programming that should be considered?

Narrative responses to open ended question "If 'yes,' what programs should be offered?

- Need to be able to address major systems and energy efficiency for households above 150% which is what Weatherization services does, but not necessarily doing a full rehab.

- Yes. But more is needed.

- Legal assistance -- options for families when they do not qualify for CIRHA or other funding sources due to things like criminal history and payment/ past due issues with landlords-

- Education on the programs that are out there.

- It would be great to see more rehabilitation dollars for “green” buildings and energy efficient rehabilitation for low-income homeowners

- Mobile home repair and owner-occupied rehab.

- Far more for homeless

- Haven’t heard of program so need to publicize it because we see homeowners who really need this.

- In general low income households struggle with the affordability or maintenance

- Rehab of flood damaged properties.

- Other programs should be offered to teach and assist in home maintenance and care.

- Rehabilitation assistance is not well publicized in our area. More should be done to let low income families know of availability for rehabilitation of homes with inefficient energy audits because our local weatherization program is pathetically inadequate.

- This is actually 2 questions. Does rehab. asst. meet the needs? Yes - where it’s available - the program needs additional funding. Are there other types of programming that should be considered? No

- Provide Federal funds to the regions so “local people can make local decisions”

- Housing counseling

- Rehabilitation of unused downtown apts.

- Programs without HUD/CDBG tags in the flood hazard areas. Almost all programs using CDBG funds cannot be put back into flood compliant housing due to their location in the flood hazard areas.

- Meets the need

- More grant funds available to cities to rehab low income housing.

- Encourage HUD to raise the $24,999.00 number.

- Additional funds to Green up projects.

- Help to single mothers.

- Small towns 250 and under do not have resources to match re-hab projects. Projects need to be structured to work in smaller rural communities.

- Add homelessness prevention case managers to help at-risk families, preferably through existing agencies that already have case management in place.

- The CDBG Housing Fund Grant is great

- Programs to bring the property up to minimum housing standards, that were not present prior to the rehabilitation programs being offered!

- Rehab assistance meets the needs (this is a poorly worded question)

- Low financing costs, low interest rates

- Energy efficiency, appearance / safety

- Our houses were rehabbed in the early 1990's and they are in need again, but we can't rehab houses that have already been rehabbed and we can't rehab in the flood plain. It is my understanding that the city must contribute to the rehab and that is not an option.

- Emergency repair

- We have nothing in place in this community for homeless men, homeless families and homeless custodial fathers. You can rehabilitate until your heart's content, but if you've lost everything -- job, home, transportation -- you're not being helped.

- Don't know for sure

- Assistance to landlords under some restrictions

- Teach them proper budgeting, cleaning, & care for the homes

- With additional costs of IMRS the basic $24,999 without LBP abatement is getting to be quite a challenge

- Re-hab assistance for owners (landlords) to ensure quality and safe rental units for low-income families

- I think there needs to be more awareness because I wasn't aware that this option was out there.

- Credit counseling; simple home maintenance training;

- Many of our renters are too "poor" to purchase a home, but too "rich" to qualify for assistance.

- They live in low quality rental units and are financially unable to make a move. I feel more assistance programs to help renters turn into buyers are needed.

- We need more money in the fund and we need to increase the income limits.

- Need to be able to help more households with money. Offer more grants to persons with bad credit.

- No it does not meet the needs in smaller communities and it does need to be more accessible in areas that have an older housing stock for rehab.

- How does our community access these programs?

- Families are struggling with costly repairs that do not meet the current income guidelines.

- Fund it more

- There just is not enough money to do the programs and contractors, especially those with LSWPs, willing to do quality rehab work are hard to find.

- Entitlement City's are not included in single family rehab programs. I like to see less money allocated to Tax Credit applications and more for regula single family rehab. The fact that Iowa has very old housing stock and a growing number of low income demonstrate the need for assistance to help residents to keep a roof over their head.

Question 5: Please rank the following issues concerning first-time low-income homebuyers in their order or importance (with 1 being highest need) based on your understanding of affordable housing in your community.

Narrative responses to open-ended question "If 'Other,' what is the issue that is important to you?

- Budget counseling needs to be offered to new homeowners who lack ability to stay on a budget.

- Lack on understanding homeowner responsibilities

- Rehabilitation

- Lack of trying on the low income families part.

- Long term planning for mortgage payments

- Not everyone is suited for homeownership. If you cannot pay for a mortgage, don't by a home.

- Don't make loans for people who cannot safe for a down payment.

- Inability of home buyer to understand and follow through with the responsibility of ownership.

- Some should not be purchasers

Question 8: You have been identified by the IDED as a housing stakeholder. What, in your opinion, is the biggest housing concern that the IDED should be addressing in the next five years?

- Family homelessness

- Iowa has a large number of older housing units. Funding is important for rehabilitation of those units as well as lead based paint hazard control.

- Affordability of units for households below 40% AMI.

- Reasonable rent rates against what families receive in FIP or minimum wage jobs. Also taking into account utility payments with rent combined not affordable for those on FIP or working for min. wage.

- Supply does not meet demand in our community.

- Affordable housing - rental assistance

- Adequate numbers of good quality affordable housing in safe neighborhoods

- Incorporating universal design features into all homes constructed with public support/need for affordable rental units in urban areas

- More available housing options for displaced families. Homeless Prevention!

- Additional low income housing would be great, but most people do not want to live in low rent housing because of the thugs and gang activities after the managers leave the property. Police presence isn't an option because I've heard officers say they don't want to go into that area either. The gang members have more fire power than the police. Please build more low rent housing, but give the managers enough money to maintain the property and pay for security.

- Transitional housing with use of supports such as Team Meetings accessing community based mentors in teams to support families in developing skills and learning how to access and maneuver the system as well as develop self esteem through accomplishments-in accountability and self sufficiency

- Affordable housing addressing and preventing homelessness

- Monies to successfully rehab Iowa's aging housing structures

- Increasing safety and stability of existing neighborhoods - thereby increasing availability of housing

- IDED should be addressing the unmet need for affordable rental housing

- Rural - rehab of homes and mobile homes Urban - affordability of rental housing and owner occupied homes

- Affordable rental options for very low income households

- Affordability, accessible housing

- Age and condition of existing housing; unemployment increasing will cause need for more low-income units

- Affordable housing for low- moderate-income households either rental or owner occupied

- Sustainable affordable housing that is safe

- Availability of affordable, well-maintained housing for all groups-low-income, minorities, and senior citizens

- Affordability

- Affordability of homes that are in code compliant condition.

- Availability of appropriate, safe housing options for low income families.

- Mechanisms that make housing affordable through rental assistance programs.

- Lack of affordable housing and the aging housing structure

- Assistance with deposits, down payments, and initial rehabilitation to increase energy efficiency, and then educating new homeowners and the public about what's available and how to get the most bang for their buck - housing wise.

- Availability of low income housing options, such as Section 8

- Rehabilitation of the existing housing stock. New construction is cost-prohibitive for low-income families, therefore we need to keep our existing affordable housing stock in good shape.

- Housing rehab.

- Aging populations and their need for more handicapped accessible housing that is energy efficient so lower income elderly are not paying high costs for housing. This would include apartment modifications for those in wheelchairs (having cabinets built lower). Most handicapped elderly a difficult time locating housing, particularly if there is a special needs requirement.

- Owner-Occupied Housing Rehabilitation

- Affordability of housing

- Helping property owners who own rental units to make them energy efficient and affordable to rent out to young families and senior citizens

- Preservation of existing housing stock

- Affordability, and rehabilitation of older homes

- Programming and funding to address neighborhood decline. Focus on entire blocks, not scattered sites.

- Aging housing for low income families, the need for low income housing rehabilitation

- Affordable housing for families with children

- Affordability of low income families ever being able to buy a house that is livable. Need down payment and then can only afford a house that is substandard. Being a small small town, most of IDED programs don't work, we do not have enough need by them. We would only have one or two houses with need, they say this is not enough.

- Affordable housing and rental units

- Affordable low income housing.

- Housing needs of all types for low-income individuals. Also, lead-based paint education.

- More funds available to cities for rehab of existing LMI housing.

1.) Energy conservation 2.) lead paint hazard reduction 3.) additional funds for owner -occupied rehabilitation.

- Rental assistance for single mothers.

- For small communities: Re-hab for low income and elderly.

- The condition and affordability of low income housing.

- Funding to non-entitlement communities for variety of housing programs serving populations in small and rural communities.

- Increasing the amount of rental and ownership housing units available to low income individuals and families

- Updating existing rental homes. Several are getting past repair and the owners are just walking away from them leaving the City and neighbors to deal with them.

- Rehab & energy efficiency of homes

- Help existing homeowners bring their properties up to city or county housing standards, NOT ONLY the lower income, but also the middle income homeowner. The middle income homeowner is the one who is trying to be responsible and most likely has homeowner's insurance and flood insurance - but cannot keep up with the unexpected repairs that crop up!

- Downpayment assistance

- Meeting housing needs for an aging population.

- More assistance to rehabilitate existing homes for low-income people and to increase the first time homebuyer program.

- When considering IDED programs, IDED should consider staging their programs for small, medium and large cities. A one size fits all approach does not work well in addressing low to moderate income programs.

- Getting the homeless into affordable housing.

- Affordable housing for the couple working a manufacturing job, minimum wage earner - there are no options for houses for these people to buy and rental units here are few and far between.

- Affordable housing for first time buyers, down payment help and low interest rates

- Rehabilitation

- Availability of affordable housing

- Iowa has a very high percentage of very old housing that needs to be sustained.

- Rehabilitation of existing units to keep them affordable.

- Poor condition of housing for lower income

- Availability of affordable housing in safe neighborhoods

- The availability of affordable housing

- To produce more housing that folks pay 30% of their income towards their rent.

- While Iowa has been fortunate to receive stimulus money to help keep people in their homes, Iowa leaders are short-sighted if they believe the need for the state's homeless shelters is going to go away. I was disheartened that the shelter restoration grant left 25 worthy projects unfunded. The existing shelter programs in this state provide the final solution for those who fall through the cracks. If we don't keep these programs alive, many people (children) will suffer. Think about this: some shelters actually try and connect people with opportunities to become self sufficient. If you are a child who sees his mother (or mother and father) receive the kind of help they need through counseling, referral for service, mental health and physical health care, work preparedness and eventually a living wage job that can support their family, don't you think you might be breaking the perpetuation of homelessness? You can assist people with rent, utilities and whatever else they need to get them into a home, but if there is no case manager to insist on accountability the funds will run out before the problem has been solved. I hope that five years from now when all the shelters have been closed we don't find that rapid rehousing was too short-sighted because it didn't address the root causes of homelessness. If that happens, those shelter we closed are going to be desperately needed.

- Banks are getting too tight with their lending requirements therefore the State will need to come up with financing tools to address the shortage of households that are able to secure credit for home purchases.

- Energy efficiency of rental housing and 1st time homeowners houses

- Small towns need assistance in either fixing up or building new living quarters for any people

- Reducing spending to be within revenue limits

- There are several programs for the low income buyers. There needs to be programs for the next income level buyers who would like to purchase a home or move up from a starter home. This would open up additional houses for sale for the low income buyers. This group of people are working 2 jobs, both household members are employed and busting their butts to purchase a home and they get no help

- Single family low income houses

- Teach them how to properly care (maybe a checklist of what to do daily, weekly, monthly, seasonally), Teach them budgeting to be able to continue paying for a place instead of "house-hopping" to avoid bills

- Even disbursement of the funds throughout the state

- Increased number of affordable, safe units through re-hab - Not thru new development improving existing affordable housing

- Due to the shortage of affordable housing it has made the renting market very competitive so people with less desirable histories such as poor credit, criminal background, etc. are quickly excluded as candidates for rental properties and there is no alternative available to them.

- Availability of housing affordable to very low-income families (less than 30 percent Median Family Income)

- Down payment assistance

- Utility assistance

- Affordable, mid to high quality rental housing, first time home buyer assistance programs, rent and utility assistance for senior citizens

- Change in the income qualifications for participants in housing programs – the current thresholds are to low - the people that need the money make more money but it's not enough to do the needed repairs

- Property tax levels making it hard for homeowners to purchase and keep their homes

- Affordable rental units for retired, median- level- income seniors with green space for gardening, etc.

- Affordable Housing

- Affordability, senior housing subsidy

- Affordibility of housing and utilities for homeowners especially heating, electric and water. Also assistance for purchase or building homes.

- The physical condition (code compliant) and energy efficiency of the existing homes.

- Affordable housing for single families. Not just low income families! Moderate (average) income families are struggling to purchase homes in our community.

- Affordable and adequate housing for low income and seniors

- Housing affordability and accessibility

- Keeping families stable in their current home

- Rehabilitation and energy efficiency of existing owner occupied and rental housing for low-mod income families.

- Owner and renter-occupied housing rehabilitation

- Credit history problems with down payment assistance

- Availability of safe, energy efficient homes, affordable (particularly in flood impacted areas)

- Housing rehabilitation and availability of modern housing for modern needs at a modest price, not necessarily for the lowest income. Allowing growing families to purchase a nicer home will open up low-cost housing (with rehab assistance) for small new families with limited income and elderly.

- Affordable safe housing for first time buyers, low-income and elderly.

- Lack of safe, affordable, appropriate housing

- Saving the existing housing stock

- Availability and affordable.

- Number of quality long term assisted low income housing ie transitional housing with services attached

Question 12: The IDED divides its CDBG funding into four major categories – approximately 25% for housing rehabilitation, 7 to 14% for public facilities, 33 to 40% for water/sewer projects, and 20% for economic development. In your opinion, should we increase the percentage allocated to one of these categories, and if so, which one?

Narrative responses to open-ended question "If 'yes," in which category would you increase the percentage of funding allocated?"

- Public facilities

- Housing rehabilitation

- Public services

- Economic development

- Housing rehabilitation

- Housing rehabilitation

- Housing rehabilitation

- Housing rehabilitation

- Public facilities and housing rehab

- Public facilities

- Increase rehab and public facilities. The economic development will take care of itself

- Housing rehab

- Public facilities

- Housing
- Housing rehabilitation
- Economic development -community sustainability projects
- Housing rehab
- Housing rehabilitation
- Housing rehab
- Housing rehabilitation
- Housing rehabilitation
- Increase amount for public facilities
- Housing rehabilitation
- Housing Rehabilitation
- Housing rehabilitation to 35-40%
- Housing rehabilitation of homes that are not energy efficient, not safely
- Maintained, not handicap-accessible needs more like 30-35% locally. For rural
- Public living in communities with outdated sewer systems, grants need to be
- Available to keep monthly cost to low-income families affordable.
- Economic Development
- Housing rehabilitation
- Sanitary sewers. Also providing assistance to those mid sized communities that don't currently qualify.
- Housing Rehabilitation. Since there are not a lot of new housing starts, there needs to be more rehabilitation of the housing that is currently in place. This is vital in communities as more and more people are being forced to rent verses purchasing their own homes.
- ED money is not helpful since it follows Values Fund rules. Money should be set aside for planning, too, for the COGs to best aid communities in preparing for projects and providing technical assistance. Career Link/workforce programs should be ended from CDBG. Housing should increase.
- Housing Rehabilitation
- WATER / sewer and decrease economic development

- Would increase the housing rehabilitation to at least 35%, people are struggling every day to make ends meet
- Economic Development
- Economic development
- Public facilities
- More for housing rehab
- Housing rehabilitation
- Housing Rehabilitation
- Water/sewer
- Public Facilities
- Water/sewer projects
- Water/Sewer projects
- Housing rehab
- Housing Rehabilitation is a large need especially for the lead paint issues needing to be addressed!
- Housing rehab. We've completed 3 CDBG housing programs and still have many homes that need updating and the competition for funding is getting tougher and tougher
- Increase the percentage for housing rehabilitation and lower it for economic development.
- Public facilities
- Water/sewer
- Water / sewer projects
- Housing rehabilitation
- Housing rehabilitation
- Non-profit public facilities
- Economic development for smaller communities. The large citys get all the funding. With economic development for the smaller cities, the increase tax base would take care of some the other community needs.
- Housing rehabilitation

- Economic development-our town needs jobs!!!
- Housing rehabilitation
- Public facilities
- Water/sewer
- If public facilities includes programs that serve homeless or near homeless then I would say that area could benefit from more funding. Many of the programs exist in buildings that are “recycled” and are not ideal for the type of programming that they provide.
- Housing rehabilitation
- Economic development
- Water/sewer systems
- Water/sewer projects
- Economic development and water/sewer projects
- Housing rehabilitation
- Housing
- Economic development
- For our area we need to be able to provide incentives to encourage economic development so that we can create jobs and income for those who wish to stay in the area.
- For long term goals economic development but in short term there is a need for housing rehab.
- Water/Sewer
- Housing rehabilitation
- Housing rehab (owner) should get slightly higher percentage. So many small towns can never compete.
- 40 to 50% for water/sewer projects
- Housing rehabilitation
- Housing rehabilitation

Question 14: Are there unmet needs in your community that have not been discussed in this survey?

Narrative responses to the question "If 'yes,' what are those unmet needs?"

- Senior housing for special dementia needs
- Affordable housing in communities outside of the entitlement city
- Transportation
- Jobs
- Transitional housing as described above
- We need more financial support of our homeless shelter. Without the shelter, these people would be on the streets.
- More affordable educational opportunities
- More money needs to be put towards homelessness prevention.
- Funds for service dollars to support permanent supportive housing.
- Accessible homes, homeless prevention, affordable housing for low income, particularly with mental illness
- Men/women being paroled from prison, people on sex offender registry, more funding for case management and training for homeless prevention, safety of former meth houses
- Mental health services, transitional housing, youth housing services
- Food
- Poor local delivery of services: The efficiency of local programs that ARE in place but are poorly managed by CAP agencies who take too much "off the top" and then poorly deliver should stop being given preference over private non-profit agencies to perform the service instead. To give CAP agencies the total stimulus funding for homelessness prevention because the state CAP agency director shamed CAP agency directors into writing for the funding is ludicrous. This eliminated the involvement of other efficient and well-performing private non-profit agencies to at least be allowed to serve the populations they are already dealing with on other programs.
- Domestic Violence Shelters. These are also vital to woman who need a safe residence to go to with their children. Many of these woman have no place to go to be safe and the shelters provide these services in the local communities.
- Question 13 assumes that it is either the two new areas or nothing. Planning and technical assistance to make things like the two new initiatives is critical for their success.

- Each community's needs are different and any category could be of more importance than another community. It's hard to designate one area more important than another. Some years it's water, others it could be sewer issues.

- Youth centers

- Smaller projects for housing. Most money goes to hiring someone to administer and help write grant. The application process is too much for small communities.

- The relocation of existing housing from inside 100 year flood hazard areas to outside flood hazard areas. Removing affordable housing to outside the hazard area to a new non-hazard location can be an attainable goal to allow communities to retain historical and unique homes in lieu of demolition.

- The ability to create enterprise zones and use other tools in downtown commercial areas to help current owners and attract new owners.

- Transportation for low income families

- Help for small town parks

- Coordination of outreach to and services for refugee/immigrant families

- The unmet needs are numerous due to the economy. There are very few families that do not have unmet needs. Lower income have to worry about being homeless, Middle income have to worry about how to pay the bills, and everyone worries about their job and medical needs!

- Downtown revite is one of the major things we are looking at right now. We'd like to be able to offer the building owner & more specifically the business owners options for incentives to start a business, expand a business in an older downtown building. if there was more funding opportunities available for business owners to reasonably want to purchase the building that they were operating it might spur them to move forward with building purchase, business expansion and would help the community reduce the number of absentee owners.

- Sewer extension to unsewered part of community.

- Public safety/law enforcement

- Emergency shelter for single woman, production of Housing First Programs

- I feel that I addressed the unmet needs earlier -- homeless and transitional housing for intact families, men and custodial fathers. While we do a pretty good job of taking care of women and children in my community, the funding has to be continued or those two population segments could easily begin to experience unmet needs.

- All small towns need funds for infrastructure improvements. Do to the cost we can not TIF enough to pay back the bonds or can not bond to get the projects done.

- Touched on downtown revitalization - but there are strong needs there in many communities

- Where to find companies to come to our town & start their manufacturing businesses to create jobs

- The highly localized concentration of Iowa's impoverished citizens in Polk County (more than 11%) creates a significant burden on human service agencies and local governments in central Iowa. Policy-makers must begin to take this into consideration when identifying revenue streams to meet the need. Distribution of funds cannot be made solely based on population - there are other factors to consider!

- Availability of affordable housing for very low income families, youth aging out of foster care and persons who are mentally ill. Funding for emergency shelters, transitional housnig for homeless and affordable day care. Rental assistance to make existing units affordable to very low income families, seniors and individuals.

- Youth centers

- Educational opportunities and training for those whom we have made dependent on the 'system' for their living and devise a way to get them off help.

- There is a provision that prohibits an elderly retired person from receiving aid for housing, or medical needs if they own land. However if the land is sold the person has no income to continue to live. Its a catch 22, the land provides a continuing income even if it is low income but it is enough to provide a living and it is better then the interest would be on the dollar sale value of the land. If the cash is used eventually the senior would not have income to live on their own. Aid should be based on the available income for living purposes.

- There is a great need in our community to demolish condemned homes but the city does not have the funding to take the needed action.

- Funding streams for agencies that span the continuum with shelter care through transitional housing. Also permanent supportive housing needs.

- Public transportation

- Emergency Home Repair needs for the low income.(at or below 150% of poverty)

- I think question 13 is important but not at the expense of traditional funding

- Yes, too many, but IDED CDBG funding is too diluted when we try to cover them all. However, we have needs like: 1. energy efficiency and renewable energy 2. Stormwater control 3. Youth programming 4. health and education 5. Fire and police protection 6. community centers 7. Recycling, and more

Question 19: What type of organization do you represent?

Narrative responses to open-ended question "Other"

- Community Action Agency

- I own a business, work for the city, and have 3 rental houses in town

Appdendix D—Tools and Instruments

Questionnaire

Data Analysis for 2010 through 2014 Consolidated Plan – Housing and Community Development. Housing Agency / Provider Questionnaire

Following are the questions that we will ask of all respondents. We will summarize your responses to each question in writing. This questionnaire will be stored and filed separately from the written answers in order to assure the confidentiality of the responses.

1. What are the primary housing issues in Iowa?

2. Which groups or specific populations in Iowa are most underserved regarding housing access or housing quality?

3. What are major barriers your organization faces in providing housing services, or more broadly what barriers do the public and private sector face?

4. Which other community or social services are most important to the groups that you serve, or more broadly to at risk populations?

5. Who are your organizational or institutional partners in providing housing services?

6. Are you aware of particular regions of the state where housing access issues are more acute?

7. In what ways has the current recession influenced the demand for housing?

8. In what ways has the current recession affected your ability to provide housing services, or more broadly either the private or public sector?

9. What types of data do you rely on to inform your housing policies or services?

10. Please describe any unmet information needs that you may have relating to housing, housing services, or specific populations in need of housing assistance.

11. Do you have any other comments or concerns about housing in Iowa that we have not covered? If so would you describe them?

12. Please name at least 3 individuals whom you feel are experts on housing issues in Iowa.

Name: _____ Title / Agency _____

Name: _____ Title / Agency _____

Name: _____ Title / Agency _____

Survey Tool

Iowa Department of Economic Development
2010-2014 Consolidated Plan and Strategy
Stakeholder Input Survey Tool

1. Please rank the following issues concerning affordable rental housing for low-income families in their order of importance (with 1 being the highest need) based on your understanding of housing needs in your community.

   A. Low-income families paying more than 30 to 50 percent of their incomes for housing
   B. Availability of housing affordable to very low-income families (less than 30 percent Median Family Income)
   C. Presence of Lead-Based Paint in homes with young children
   D. Condition of existing affordable rental housing for low-income families
   E. Availability of affordable rental housing big enough to accommodate large families
   F. Loss of affordable housing choices for low-income families
   G. Other issue? (Prompt to text box for open-ended narrative reply)

2. The following types of programs are available through the state to address rental housing for low-income families. Please rank them in their order of importance (with 1 being most important) in addressing affordable rental housing needs in your community.

   A. Rehabilitation of existing affordable rental units
   B. Addition of newly constructed affordable rental units
   C. Rental assistance to make units affordable for low-income families

3. Please rank the following issues concerning affordable owner-occupied housing for low-income households in their order of importance (with 1 being highest need) based on your understanding of affordable owner-occupied housing needs in your community.

   A. Overall condition (structural, maintenance, code compliance) of existing affordable single-family homes
   B. Energy-efficiency of existing affordable single-family homes
   C. Presence of Lead-Based Paint in existing single-family homes
   D. Safety and accessibility in existing single-family homes occupied by senior citizens
   E. Loss of existing affordable single-family homes due to foreclosures
   F. Loss of existing affordable single-family homes due to Iowa Floods and other disasters
   G. Other issue? (prompt to text box for open-ended narrative reply)

4. The IDED offers rehabilitation assistance to existing low-income homeowners. Does rehabilitation assistance meet the needs you see or are there other types of programming that should be considered? (Open-ended text reply?)

5. Please rank the following issues concerning first-time low-income homebuyers in their order of importance (with 1 being highest need) based on your understanding of affordable housing in your community.

   A. Affordability of single-family homes in my community
   B. Availability of single-family homes in my community
   C. Physical condition of single-family homes in my community
   D. Low-income families' lack of down payment
   E. Poor credit history or other credit issues for low-income families
   F. Lack of knowledge in process of purchasing a home
   G. Homeownership assistance for minority populations
   H. Other issue? (Prompt to text box for open-ended narrative reply)

6. The following types of programs are available through the state to address first-time, low-income homebuyer issues. Please rank them in their order of importance (with 1 being most important) in addressing first-time homebuyer needs in your community.

   A. Down payment assistance
   B. Homebuyer assistance (combination down payment and rehabilitation)
   C. Housing rehabilitation

7. The following types of programs are available through IDED to address rental housing for senior citizens. Please rank them in their order of importance (with 1 being most important) in addressing elderly housing needs in your community.

   A. Rehabilitation of existing senior rental units
   B. Addition of newly constructed senior rental units
   C. Rental assistance to make units affordable for low-income senior citizens

8. You have been identified by the IDED as a housing stakeholder. What, in your opinion, is the biggest housing concern that the IDED should be addressing in the next five years? (Open-ended question.)

9. The following types of programs are available through the IDED to address the needs of the homeless. Please rank them in their order of importance (with 1 being most important) in addressing homeless needs in your community.

A. Funding for nonprofit emergency shelter providers
B. Funding for nonprofit transitional housing providers
C. Rental assistance to place homeless households in affordable rental units
D. Funding for social services designed to prevent homelessness

10. The state also provides financial support to address the housing needs of individuals and households who have special needs. For each of the populations below, please identify whether housing is a HIGH, MEDIUM or LOW need based on your knowledge of services available in your community.

    A. Frail elderly (homebound, assisted living, nursing home, long-term care facilities)
    B. Mentally ill
    C. Developmentally Disabled
    D. Physically Disabled
    E. HIV/AIDs
    F. Youths Aging Out of Foster Care

11. The IDED also makes funds available for a variety of non-housing community development activities. Please choose your top six types of projects in their order of importance (with 1 being highest need) based on your understanding of community development needs in your community.

    A. Public services
    B. Public utilities
    C. Day care
    D. Medical support systems
    E. Senior Centers
    F. Homeless shelters
    G. Public facilities
    H. Handicap Centers
    I. Storm sewers
    J. Rural water systems
    K. Non-rural water systems
    L. Sanitary sewers
    M. Economic development

12. The IDED divides its CDBG funding into 4 major categories – approximately 25% for housing rehabilitation, 7 to 14% for public facilities, 33 to 40% for water/sewer projects, and 20% for economic development. In your opinion, should we increase the % allocated to one of these categories, and if so, which one?

13. The IDED recently established two new funding categories within CDBG – community sustainability projects and downtown revitalization fund. Do you favor creating new funding opportunities for specific uses such as these or would you favor retaining funding in the traditional areas (as in Question 12 above)?

14. Are there unmet needs in your community that have not been discussed in this survey? (Yes/No) If yes, prompt to open-ended narrative reply – What are those unmet needs?
15. In regard to IDED's CDBG Program, in which areas would improvement be most helpful to you – (rate the top 3 as 1, 2, 3.)

Timeliness of processing grant requests	
Responsiveness of IDED staff	
Usefulness of website in finding answers and resources	
Ease of grant application forms and processes	
Value of workshops and trainings	
Programs match community needs	
Program funds are distributed fairly by population or regions	
Usefulness of technical assistance from IDED	

16. Repeat question 15, in regard to IDED's Housing Fund programs.
17. Repeat question 15, in regard to IFA's LIHTC program.
18. Repeat question 15, in regard to IFA's Homeless and HOPWA programs.

19. What type of organization do you represent?
    A. Municipal government
    B. County government
    C. Council of governments
    D. State agency

E. Federal agency
F. Nonprofit organization
G. Private business
H. Real estate developer
I. Other? (prompt to text box for open-ended narrative response)

20. What type of area does your agency serve?

A. Rural
B. Urban
C. Both

21. What part of the state does your agency primarily serve?

A. Northwest
B. North Central
C. Northeast
D. Southeast
E. South Central
F. Southwest
G. Central

Appendix E—County Level Data Tables

.

Iowa Demographic Data by County

FIPS	County Name	2000 Population	2008 Population	2000 White Only Population (Not Hispanic)	2008 White Only Population (Not Hispanic)	2000 Minority Population	2008 Minority Population	2000 Population Age 25 to 44	2008 Population Age 25 to 44	2000 Population Age 65 and Over	2008 Population Age 65 and Over
19001	Adair	8,208	7,506	8,091	7,340	117	166	2,001	1,635	1,812	1,703
19003	Adams	4,475	4,040	4,412	3,958	63	82	1,076	841	957	884
19005	Allamakee	14,668	14,538	13,992	13,156	676	1,382	3,737	3,487	2,703	2,712
19007	Appanoose	13,700	12,850	13,369	12,423	331	427	3,424	3,021	2,732	2,611
19009	Audubon	6,807	6,033	6,721	5,907	86	126	1,540	1,119	1,601	1,298
19011	Benton	25,338	26,532	24,935	25,904	403	628	7,407	6,991	3,903	3,762
19013	Black Hawk	127,997	128,347	112,695	110,849	15,302	17,498	32,159	30,429	17,882	17,978
19015	Boone	26,255	26,349	25,765	25,576	490	773	7,081	6,783	4,289	4,240
19017	Bremer	23,282	23,690	22,801	23,021	481	669	5,543	5,132	3,737	4,048
19019	Buchanan	21,078	21,032	20,666	20,508	412	524	5,519	5,214	3,064	3,141
19021	Buena Vista	20,348	19,702	16,710	14,261	3,638	5,441	5,160	4,109	3,422	3,098
19023	Butler	15,290	14,644	15,075	14,333	215	311	3,797	3,146	3,071	2,840
19025	Calhoun	11,089	9,887	10,825	9,548	264	339	2,739	2,119	2,448	2,216
19027	Carroll	21,371	20,926	21,076	20,398	295	528	5,518	4,522	3,992	4,239
19029	Cass	14,671	13,840	14,446	13,458	225	382	3,627	3,019	3,039	2,972
19031	Cedar	18,200	18,079	17,833	17,519	367	560	5,018	4,268	2,957	2,901
19033	Cerro Gordo	46,351	43,786	43,979	41,129	2,372	2,657	12,176	10,420	8,196	7,884
19035	Cherokee	13,006	11,552	12,720	11,153	286	399	3,108	2,238	2,648	2,557
19037	Chickasaw	13,064	12,121	12,876	11,802	188	319	3,337	2,533	2,341	2,200
19039	Clarke	9,187	9,032	8,707	8,221	480	811	2,434	2,195	1,556	1,458
19041	Clay	17,370	16,691	16,908	15,931	462	760	4,651	3,989	3,117	3,214
19043	Clayton	18,607	17,566	18,325	17,159	282	407	4,823	3,876	3,457	3,357
19045	Clinton	50,048	48,942	47,676	45,874	2,372	3,068	13,458	11,681	7,923	8,115
19047	Crawford	16,925	16,415	15,135	12,763	1,790	3,652	4,343	3,613	2,898	2,741
19049	Dallas	41,069	59,930	37,990	54,003	3,079	5,927	13,169	20,170	4,523	4,913
19051	Davis	8,542	8,569	8,374	8,336	168	233	2,144	2,043	1,484	1,415
19053	Decatur	8,659	8,409	8,269	7,916	390	493	1,860	1,705	1,528	1,580
19055	Delaware	18,388	17,301	18,167	17,029	221	272	5,047	3,893	2,768	2,808
19057	Des Moines	42,285	40,629	39,284	36,911	3,001	3,718	11,009	9,379	7,059	6,799
19059	Dickinson	16,461	16,775	16,209	16,412	252	363	3,921	3,716	3,397	3,682
19061	Dubuque	89,231	92,724	86,188	87,718	3,043	5,006	24,204	22,030	13,103	14,209
19063	Emmet	10,992	10,457	10,390	9,661	602	796	2,607	2,244	2,128	1,998
19065	Fayette	21,992	20,273	21,325	19,426	667	847	5,463	4,386	4,197	4,077
19067	Floyd	16,854	16,183	16,425	15,484	429	699	4,102	3,668	3,242	3,226
19069	Franklin	10,685	10,477	9,985	9,110	700	1,367	2,558	2,334	2,186	2,004
19071	Fremont	7,996	7,446	7,747	7,066	249	380	1,935	1,571	1,580	1,437
19073	Greene	10,338	9,293	10,074	8,959	264	334	2,500	1,948	2,228	1,930
19075	Grundy	12,362	12,183	12,199	11,947	163	236	3,095	2,623	2,379	2,362
19077	Guthrie	11,342	10,956	11,124	10,583	218	373	2,801	2,547	2,326	2,022
19079	Hamilton	16,413	15,357	15,781	14,484	632	873	4,428	3,623	2,960	2,734
19081	Hancock	12,096	11,354	11,701	10,797	395	557	3,075	2,366	2,163	2,157
19083	Hardin	18,816	17,371	18,094	16,456	722	915	4,466	3,485	3,874	3,566
19085	Harrison	15,691	15,222	15,413	14,787	278	435	4,222	3,639	2,761	2,622
19087	Henry	20,292	20,213	19,115	18,712	1,177	1,501	5,896	5,253	2,976	3,214
19089	Howard	9,914	9,484	9,780	9,303	134	181	2,506	2,088	1,992	1,923
19091	Humboldt	10,369	9,514	10,186	9,152	183	362	2,543	1,891	2,178	1,924
19093	Ida	7,796	6,862	7,700	6,714	96	148	1,862	1,354	1,704	1,417
19095	Iowa	15,708	15,877	15,429	15,440	279	437	4,354	3,696	2,688	2,828
19097	Jackson	20,302	19,965	20,018	19,541	284	424	5,362	4,670	3,500	3,735
19099	Jasper	37,215	36,583	36,092	35,099	1,123	1,484	10,591	9,357	5,957	5,937
19101	Jefferson	16,156	15,463	15,332	14,459	824	1,004	3,930	3,425	2,232	2,237

Iowa Population Projections and Economic Data by County

FIPS	County Name	2010 Projected Population (Woods & Poole)	2012 Projected Population (Woods & Poole)	2007 Total Jobs	2007 Average Earnings Per Job ($)	2007 Per Capita Income ($)	2007 Percent of all Persons in Poverty	2007 Percent of Children (under 18) in Poverty	2008 Estimated Population Without Health Insurance
19001	Adair	7,538	7,628	5,683	27,350	33,151	11.3	14.2	699
19003	Adams	4,019	3,973	2,756	27,444	31,471	10.8	16.5	403
19005	Allamakee	14,593	14,747	9,795	27,884	28,503	10.2	17.2	1945
19007	Appanoose	12,793	12,668	7,413	26,044	25,337	18.5	24.6	1098
19009	Audubon	6,013	5,971	3,973	32,084	34,713	10.2	13.0	747
19011	Benton	26,715	27,205	11,952	27,335	32,419	7.2	9.4	2199
19013	Black Hawk	128,968	130,684	92,179	39,804	32,915	16.9	18.9	11489
19015	Boone	26,364	26,436	14,790	32,020	35,131	10.7	10.7	2074
19017	Bremer	23,830	24,209	14,934	33,254	35,830	6.8	6.6	1725
19019	Buchanan	21,091	21,267	10,438	31,807	30,355	10.3	16.0	1873
19021	Buena Vista	19,664	19,596	14,070	33,473	30,847	10.6	13.4	2493
19023	Butler	14,631	14,617	7,197	28,982	32,335	9.7	12.8	1516
19025	Calhoun	9,820	9,666	6,001	31,534	33,364	11.0	14.5	961
19027	Carroll	20,982	21,150	17,169	32,012	34,600	8.6	9.7	1597
19029	Cass	13,741	13,513	9,279	29,585	31,929	13.0	19.0	1046
19031	Cedar	18,070	18,071	9,992	26,709	34,240	7.4	8.4	1450
19033	Cerro Gordo	44,045	44,748	34,175	35,124	34,636	11.4	15.7	3183
19035	Cherokee	11,495	11,368	8,217	34,258	34,350	8.3	12.8	932
19037	Chickasaw	12,096	12,048	7,822	31,073	31,992	8.0	11.2	1179
19039	Clarke	9,136	9,406	6,685	30,195	28,867	11.4	17.1	891
19041	Clay	16,705	16,763	12,895	34,629	32,929	10.2	14.1	1507
19043	Clayton	17,530	17,464	11,731	28,645	30,524	10.9	15.0	2013
19045	Clinton	48,829	48,612	31,599	35,357	32,118	11.5	16.5	3381
19047	Crawford	16,371	16,282	11,431	33,286	30,185	11.3	15.1	2053
19049	Dallas	62,179	67,861	38,310	42,380	40,423	5.3	6.1	5037
19051	Davis	8,575	8,603	4,357	26,290	25,108	12.9	20.4	1245
19053	Decatur	8,370	8,283	4,551	21,961	22,237	19.3	23.1	922
19055	Delaware	17,257	17,168	11,471	31,506	32,674	9.9	11.9	1695
19057	Des Moines	40,356	39,732	28,542	39,924	33,877	13.1	22.0	2734
19059	Dickinson	16,978	17,507	13,234	29,640	38,738	7.3	9.1	1377
19061	Dubuque	93,303	94,864	68,457	37,664	33,505	8.8	11.2	6944
19063	Emmet	10,373	10,179	6,782	34,308	31,929	11.0	14.7	971
19065	Fayette	20,169	19,938	11,779	29,524	28,580	11.9	15.9	1728
19067	Floyd	16,132	16,025	8,893	35,048	31,429	12.1	17.6	1289
19069	Franklin	10,412	10,263	7,228	36,021	34,824	10.1	15.6	1202
19071	Fremont	7,444	7,449	5,171	35,064	33,431	11.4	16.4	748
19073	Greene	9,219	9,048	5,637	32,243	33,586	10.3	14.1	764
19075	Grundy	12,279	12,534	6,550	34,436	35,819	6.0	7.5	1159
19077	Guthrie	10,922	10,853	5,372	33,465	34,059	9.0	12.4	1220
19079	Hamilton	15,277	15,097	11,325	36,887	35,530	8.4	11.2	1160
19081	Hancock	11,379	11,458	10,190	39,120	34,878	8.4	10.7	1064
19083	Hardin	17,259	17,002	10,918	35,265	32,377	9.6	14.1	1643
19085	Harrison	15,343	15,665	7,038	28,456	31,587	10.2	12.9	1207
19087	Henry	20,195	20,177	14,410	34,696	29,918	11.8	15.3	1223
19089	Howard	9,559	9,757	7,170	32,631	32,057	12.0	14.7	803
19091	Humboldt	9,491	9,446	6,731	31,696	34,887	9.5	13.7	757

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19025	Calhoun	9,820	9,666	6,001	31,534	33,364	11.0	14.5	961
19027	Carroll	20,982	21,150	17,169	32,012	34,600	8.6	9.7	1597
19029	Cass	13,741	13,513	9,279	29,585	31,929	13.0	19.0	1046
19031	Cedar	18,070	18,071	9,992	26,709	34,240	7.4	8.4	1450
19033	Cerro Gordo	44,045	44,748	34,175	35,124	34,636	11.4	15.7	3183
19035	Cherokee	11,495	11,368	8,217	34,258	34,350	8.3	12.8	932
19037	Chickasaw	12,096	12,048	7,822	31,073	31,992	8.0	11.2	1179
19039	Clarke	9,136	9,406	6,685	30,195	28,867	11.4	17.1	891
19041	Clay	16,705	16,763	12,895	34,629	32,929	10.2	14.1	1507
19043	Clayton	17,530	17,464	11,731	28,645	30,524	10.9	15.0	2013
19045	Clinton	48,829	48,612	31,599	35,357	32,118	11.5	16.5	3381
19047	Crawford	16,371	16,282	11,431	33,286	30,185	11.3	15.1	2053
19049	Dallas	62,179	67,861	38,310	42,380	40,423	5.3	6.1	5037
19051	Davis	8,575	8,603	4,357	26,290	25,108	12.9	20.4	1245
19053	Decatur	8,370	8,283	4,551	21,961	22,237	19.3	23.1	922
19055	Delaware	17,257	17,168	11,471	31,506	32,674	9.9	11.9	1695
19057	Des Moines	40,356	39,732	28,542	39,924	33,877	13.1	22.0	2734
19059	Dickinson	16,978	17,507	13,234	29,640	38,738	7.3	9.1	1377
19061	Dubuque	93,303	94,864	68,457	37,664	33,505	8.8	11.2	6944
19063	Emmet	10,373	10,179	6,782	34,308	31,929	11.0	14.7	971
19065	Fayette	20,169	19,938	11,779	29,524	28,580	11.9	15.9	1728
19067	Floyd	16,132	16,025	8,893	35,048	31,429	12.1	17.6	1289
19069	Franklin	10,412	10,263	7,228	36,021	34,824	10.1	15.6	1202
19071	Fremont	7,444	7,449	5,171	35,064	33,431	11.4	16.4	748
19073	Greene	9,219	9,048	5,637	32,243	33,586	10.3	14.1	764
19075	Grundy	12,279	12,534	6,550	34,436	35,819	6.0	7.5	1159
19077	Guthrie	10,922	10,853	5,372	33,465	34,059	9.0	12.4	1220
19079	Hamilton	15,277	15,097	11,325	36,887	35,530	8.4	11.2	1160
19081	Hancock	11,379	11,458	10,190	39,120	34,878	8.4	10.7	1064
19083	Hardin	17,259	17,002	10,918	35,265	32,377	9.6	14.1	1643
19085	Harrison	15,343	15,665	7,038	28,456	31,587	10.2	12.9	1207
19087	Henry	20,195	20,177	14,410	34,696	29,918	11.8	15.3	1223
19089	Howard	9,559	9,757	7,170	32,631	32,057	12.0	14.7	803
19091	Humboldt	9,491	9,446	6,731	31,696	34,887	9.5	13.7	757
19093	Ida	6,877	6,922	5,563	35,247	35,099	9.4	13.1	731
19095	Iowa	15,898	15,971	13,475	35,266	35,040	6.2	7.6	1415
19097	Jackson	19,936	19,889	10,721	24,685	29,221	10.8	16.0	1906
19099	Jasper	36,636	36,817	17,592	35,214	30,030	8.8	10.3	2401
19101	Jefferson	15,504	15,627	12,581	29,146	34,928	12.2	18.8	1826
19103	Johnson	133,071	145,645	103,168	40,385	36,453	15.5	10.9	14867

FIPS	County Name	2010 Projected Population (Woods & Poole)	2012 Projected Population (Woods & Poole)	2007 Total Jobs	2007 Average Earnings Per Job ($)	2007 Per Capita Income ($)	2007 Percent of all Persons in Poverty	2007 Percent of Children (under 18) in Poverty	2008 Estimated Population Without Health Insurance
19105	Jones	20,360	20,421	10,099	29,147	27,140	10.0	11.2	1995
19107	Keokuk	10,608	10,402	5,019	25,946	28,925	12.1	16.8	1227
19109	Kossuth	15,417	15,323	11,050	36,974	37,584	9.0	12.3	1437
19111	Lee	35,132	34,493	21,974	37,180	29,883	13.7	19.3	2611
19113	Linn	212,543	222,706	152,042	46,434	38,419	9.9	11.6	19316
19115	Louisa	11,757	11,851	6,056	33,354	31,534	10.6	14.8	1555
19117	Lucas	9,263	9,209	5,477	27,815	25,364	13.9	20.8	667
19119	Lyon	11,198	11,124	6,821	28,437	30,235	7.0	8.7	1278
19121	Madison	15,739	16,337	7,241	29,769	34,027	7.4	9.3	1336
19123	Mahaska	22,326	22,367	12,551	31,873	31,533	13.5	15.9	1616
19125	Marion	32,909	33,793	23,939	38,222	32,907	10.0	11.3	2095
19127	Marshall	39,582	39,780	24,342	38,554	33,165	14.1	18.8	3250
19129	Mills	15,341	15,929	6,471	32,525	38,051	12.6	11.6	1135
19131	Mitchell	10,740	10,830	6,256	36,534	32,480	9.0	13.9	965
19133	Monona	8,913	8,794	5,307	27,135	29,551	13.4	19.9	734
19135	Monroe	7,532	7,430	5,320	35,808	33,733	10.4	16.7	587
19137	Montgomery	10,810	10,674	6,856	31,645	29,760	11.1	17.9	774
19139	Muscatine	42,760	43,453	29,478	44,000	36,207	10.7	14.9	3603
19141	O'Brien	13,887	13,743	9,706	30,489	34,467	8.4	10.9	1171
19143	Osceola	6,413	6,344	3,631	34,351	30,845	8.3	11.2	582
19145	Page	15,577	15,381	9,724	32,616	30,284	12.2	19.3	996
19147	Palo Alto	9,258	9,054	5,713	35,795	31,782	9.9	12.6	830
19149	Plymouth	24,416	24,679	16,607	34,748	35,562	6.4	8.4	1920
19151	Pocahontas	7,463	7,230	4,597	34,285	32,699	11.2	15.5	794
19153	Polk	434,416	458,980	340,358	49,644	41,992	9.4	12.1	36070
19155	Pottawattamie	89,645	89,761	51,360	36,127	33,292	10.9	16.3	9929
19157	Poweshiek	18,658	18,853	14,282	35,960	35,361	10.6	13.0	1387
19159	Ringgold	5,123	5,047	3,010	26,231	26,138	14.0	23.7	628
19161	Sac	10,200	9,938	5,919	34,051	34,065	10.6	15.1	1231
19163	Scott	166,229	170,278	111,708	40,509	38,543	11.4	15.8	15152
19165	Shelby	12,043	11,841	7,935	32,499	34,131	9.5	11.8	1028
19167	Sioux	32,461	33,154	25,307	34,732	32,302	7.0	7.6	3320
19169	Story	88,310	92,300	57,510	41,307	33,942	14.4	9.2	11958
19171	Tama	17,643	17,550	8,514	31,543	29,039	10.8	13.4	1745
19173	Taylor	6,235	6,088	3,239	32,246	29,170	11.1	15.4	778
19175	Union	12,219	12,129	8,669	31,682	29,095	13.3	18.4	909
19177	Van Buren	7,655	7,612	3,766	28,501	25,295	13.3	21.3	831
19179	Wapello	35,328	34,913	21,282	35,522	29,201	17.7	24.7	2883
19181	Warren	46,143	48,901	15,593	27,119	35,605	6.9	8.1	3459
19183	Washington	21,459	21,775	11,369	30,761	34,457	8.2	12.0	2037
19185	Wayne	6,202	6,084	3,434	25,871	26,134	15.6	22.4	702
19187	Webster	38,274	37,719	25,475	37,821	31,790	13.3	16.8	2909
19189	Winnebago	10,878	10,834	6,751	35,504	31,487	9.3	12.7	745
19191	Winneshiek	20,992	21,215	16,272	34,318	34,861	10.4	10.2	1847
19193	Woodbury	102,736	103,311	65,292	37,050	30,733	14.3	18.1	10214
19195	Worth	7,641	7,601	4,134	30,089	30,072	9.0	11.8	785
19197	Wright	12,800	12,560	8,030	38,390	37,134	11.1	14.2	1200

Sources: Woods & Poole Economics, Inc. (population projections); U.S. Bureau of Economic Analysis (jobs, earnings, per capita income); U.S. Census Bureau Small Area Income and Poverty Estimates; U.S. Census Bureau Small Area Health Insurance

Iowa Housing and Valuation Data by County

FIPS	County Name	2000 Occupied Housing Units	2000 Renter-Occupied Units	2000 Owner-Occupied Units	Renter Units Built Before 1950	Renter Units Built 1950-1979	Owner Units Built Before 1950	Owner Units Built 1950-1979	2000 Total Housing Units	2007 Housing Units	Total Building Permits Issued, 2000 to 2008	2009 Total Taxable Property Valuation ($)	2009 Residential TIF Taxable Valuation ($)
19001	Adair	3,398	838	2,560	422	292	825	1,366	3,700	3,802	143	105,904,576	3,729,716
19003	Adams	1,867	470	1,397	236	159	336	890	2,109	2,115	50	43,128,539	-
19005	Allamakee	5,722	1,343	4,379	715	398	1,362	2,040	7,162	7,647	232	248,010,842	11,265,317
19007	Appanoose	5,779	1,499	4,280	606	748	1,507	1,958	6,705	6,747	111	153,098,925	7,506,115
19009	Audubon	2,773	583	2,190	365	194	807	1,186	2,991	3,004	52	62,768,372	2,154,179
19011	Benton	9,746	2,011	7,735	911	729	2,253	3,669	10,390	11,015	646	523,145,589	35,169,645
19013	Black Hawk	49,683	15,444	34,239	4,643	8,197	18,713	11,229	51,796	54,757	3,968	2,440,333,953	34,873,961
19015	Boone	10,374	2,528	7,846	1,097	901	2,333	4,133	10,976	11,610	1,085	513,706,841	45,215
19017	Bremer	8,860	1,937	6,923	826	762	2,889	2,998	9,365	10,100	936	536,051,298	11,568,389
19019	Buchanan	7,933	1,736	6,197	769	654	2,329	2,598	8,718	9,130	294	358,982,941	17,382,531
19021	Buena Vista	7,499	2,210	5,289	970	893	2,137	2,525	8,147	8,198	276	268,958,594	420,258
19023	Butler	6,175	1,209	4,966	640	448	1,741	2,674	6,574	6,668	509	252,644,191	12,463,229
19025	Calhoun	4,513	1,018	3,495	426	442	1,128	2,009	5,221	5,198	54	146,590,587	-
19027	Carroll	8,486	2,183	6,303	902	740	2,324	2,798	9,036	9,301	513	334,069,657	6,071,165
19029	Cass	6,120	1,556	4,564	813	600	1,509	2,563	6,593	6,715	182	195,574,690	1,753,934
19031	Cedar	7,147	1,653	5,494	847	565	1,784	2,651	7,550	8,037	648	380,299,442	9,273,567
19033	Cerro Gordo	19,374	5,513	13,861	2,416	2,236	6,109	5,987	21,433	21,913	890	999,380,727	33,812,829
19035	Cherokee	5,378	1,425	3,953	702	572	1,461	2,119	5,852	5,904	174	150,276,270	2,453,107
19037	Chickasaw	5,192	1,020	4,172	544	325	1,372	2,035	5,595	5,744	141	192,031,667	3,102,138
19039	Clarke	3,584	994	2,590	397	385	962	1,095	3,940	4,143	237	129,149,373	5,145,808
19041	Clay	7,259	2,239	5,020	907	1,078	2,269	2,092	7,840	8,090	374	293,952,948	5,528,803
19043	Clayton	7,375	1,726	5,649	1,050	442	1,607	3,152	8,632	8,942	504	319,785,453	14,207,135
19045	Clinton	20,105	5,450	14,655	2,828	1,874	6,289	6,946	21,601	22,314	1,127	804,785,980	39,117,019
19047	Crawford	6,441	1,735	4,706	763	694	1,762	2,367	6,967	7,085	293	181,200,985	8,304,148
19049	Dallas	15,584	3,681	11,903	1,200	1,035	3,462	3,577	16,635	23,056	4,408	1,854,142,293	33,294,482
19051	Davis	3,207	649	2,558	333	269	981	1,079	3,536	3,650	34	104,458,585	2,942,245
19053	Decatur	3,337	963	2,374	336	477	734	1,078	3,843	3,876	66	80,809,457	-
19055	Delaware	6,834	1,505	5,329	785	440	1,880	2,311	7,686	7,918	157	350,804,190	7,884,107
19057	Des Moines	17,270	4,450	12,820	2,308	1,548	4,768	6,295	18,648	18,899	477	619,996,087	16,509,498
19059	Dickinson	7,103	1,560	5,543	419	726	2,317	1,606	11,399	13,007	1,805	1,407,749,405	118,207,168
19061	Dubuque	33,690	8,937	24,753	4,319	3,368	11,360	8,441	35,539	38,820	4,233	1,895,357,521	32,133,275
19063	Emmet	4,450	1,105	3,345	629	394	1,370	1,716	4,906	4,948	167	121,156,663	4,220,363
19065	Fayette	8,778	2,139	6,639	1,168	708	2,239	3,550	9,515	9,708	248	257,147,358	11,154,708
19067	Floyd	6,828	1,770	5,058	820	838	2,169	2,305	7,316	7,449	277	244,403,698	8,864,392
19069	Franklin	4,356	1,098	3,258	606	411	1,259	1,781	4,761	4,770	69	125,773,450	1,361,819
19071	Fremont	3,199	817	2,382	411	361	810	1,233	3,533	3,576	169	106,753,615	923,429
19073	Greene	4,205	1,027	3,178	488	393	1,018	1,849	4,627	4,675	148	118,934,273	-
19075	Grundy	4,984	1,013	3,971	526	393	1,571	1,886	5,314	5,660	387	215,689,539	24,199,995
19077	Guthrie	4,641	949	3,692	510	365	1,129	1,840	5,485	5,813	403	303,495,483	76,035,085
19079	Hamilton	6,692	1,821	4,871	716	773	1,757	2,547	7,093	7,293	210	255,197,319	5,492,485
19081	Hancock	4,795	1,046	3,749	494	481	1,507	1,745	5,174	5,310	231	168,594,773	4,290,725
19083	Hardin	7,628	1,939	5,689	1,015	706	2,299	2,917	8,318	8,417	207	234,498,510	2,626,359
19085	Harrison	6,115	1,432	4,683	805	441	1,267	2,547	6,618	6,957	485	251,318,272	3,653,142
19087	Henry	7,626	2,051	5,575	808	755	2,196	2,112	8,258	8,510	309	277,692,727	13,248,295
19089	Howard	3,974	827	3,147	446	276	1,003	1,671	4,333	4,432	133	124,188,892	879,405
19091	Humboldt	4,295	1,034	3,261	488	360	1,417	1,473	4,658	4,782	220	138,176,335	6,095,969
19093	Ida	3,213	860	2,353	470	241	671	1,357	3,507	3,548	97	77,137,651	2,426,305
19095	Iowa	6,163	1,364	4,799	744	314	1,575	2,291	6,561	6,815	187	313,748,300	11,293,220
19097	Jackson	8,078	1,951	6,127	903	648	2,538	2,500	8,954	9,376	516	347,314,890	12,463,259
19099	Jasper	14,689	3,564	11,125	1,362	1,372	4,526	4,413	15,649	16,244	852	628,568,717	33,140,374
19101	Jefferson	6,649	2,170	4,479	836	665	1,571	1,830	7,262	7,615	239	254,680,852	3,001,056
19103	Johnson	44,080	19,094	24,986	3,301	9,312	9,749	4,498	46,331	54,673	9,956	3,203,519,815	130,343,269
19105	Jones	7,560	1,826	5,734	791	679	1,894	2,514	8,128	8,416	258	341,722,574	23,135,979
19107	Keokuk	4,586	971	3,615	471	375	1,014	2,128	5,020	5,050	68	132,243,224	404,909

FIPS	County Name	2000 Occupied Housing Units	2000 Renter-Occupied Units	2000 Owner-Occupied Units	Renter Units Built Before 1950	Renter Units Built 1950-1979	Owner Units Built Before 1950	Owner Units Built 1950-1979	2000 Total Housing Units	2007 Housing Units	Total Building Permits Issued, 2000 to 2008	2009 Total Taxable Property Valuation ($)	2009 Residential TIF Taxable Valuation ($)
19109	Kossuth	6,974	1,563	5,411	756	646	2,084	2,680	7,608	7,625	165	204,093,639	1,120,968
19111	Lee	15,161	3,718	11,443	1,836	1,373	4,577	5,272	16,612	16,707	265	425,101,601	133,280
19113	Linn	76,753	20,932	55,821	5,376	10,293	26,367	14,430	80,770	91,733	12,840	4,705,251,568	187,627,607
19115	Louisa	4,519	1,025	3,494	491	352	1,286	1,563	5,136	5,227	211	163,689,933	6,045,877
19117	Lucas	3,811	825	2,986	425	299	1,016	1,454	4,242	4,275	21	115,658,635	-
19119	Lyon	4,428	809	3,619	395	307	1,246	1,868	4,761	4,901	265	157,335,237	2,839,646
19121	Madison	5,326	1,173	4,153	522	399	1,118	2,009	5,690	6,502	967	360,033,604	8,731,169
19123	Mahaska	8,880	2,570	6,310	1,208	906	2,026	2,929	9,482	9,803	285	335,056,619	-
19125	Marion	12,017	2,940	9,077	946	1,339	3,787	3,011	12,794	13,881	1,410	654,082,882	7,506,611
19127	Marshall	15,338	4,025	11,313	1,775	1,618	5,392	4,712	16,334	17,040	877	625,275,911	16,379,079
19129	Mills	5,324	1,093	4,231	516	450	1,425	1,482	5,682	5,896	164	343,521,319	7,784,289
19131	Mitchell	4,294	796	3,498	427	259	1,016	1,883	4,599	4,672	145	149,052,282	3,999,180
19133	Monona	4,211	1,001	3,210	518	377	1,050	1,782	4,669	4,786	151	113,930,904	1,564,023
19135	Monroe	3,228	694	2,534	364	223	816	1,241	3,589	3,623	141	95,880,522	-
19137	Montgomery	4,886	1,308	3,578	658	493	1,088	2,131	5,399	5,401	115	133,486,420	639,467
19139	Muscatine	15,847	3,901	11,946	1,844	1,384	4,746	4,708	16,804	17,856	1,391	795,881,193	6,082,508
19141	O'Brien	6,001	1,390	4,611	649	611	1,799	2,244	6,518	6,673	228	173,194,702	29,221,736
19143	Osceola	2,778	618	2,160	309	212	713	1,231	3,011	3,007	50	65,413,048	115,368
19145	Page	6,708	1,901	4,807	905	699	1,564	2,739	7,304	7,317	183	204,969,828	1,155,904
19147	Palo Alto	4,119	1,071	3,048	415	555	1,136	1,587	4,635	4,737	106	130,380,627	9,038,878
19149	Plymouth	9,372	2,117	7,255	1,017	849	2,601	2,920	9,896	10,510	802	494,969,208	30,824,451
19151	Pocahontas	3,617	754	2,863	327	367	899	1,749	3,986	4,012	39	63,508,623	53,672
19153	Polk	149,112	46,489	102,623	10,318	21,649	43,289	29,908	156,793	183,015	32,123	9,571,008,930	300,043,600
19155	Pottawattamie	33,844	9,792	24,052	3,520	4,222	10,372	9,297	35,962	39,568	4,078	1,871,039,611	75,603,421
19157	Poweshiek	7,398	2,082	5,316	942	676	1,951	2,309	8,572	9,060	479	382,517,562	23,093,131
19159	Ringgold	2,245	549	1,696	267	189	464	983	2,793	2,886	28	95,629,850	2,534,437
19161	Sac	4,746	1,103	3,643	589	375	1,317	2,048	5,372	5,560	130	150,284,370	1,126,023
19163	Scott	62,334	18,384	43,950	5,927	9,451	22,223	12,798	65,840	70,328	6,484	3,614,913,841	73,562,028
19165	Shelby	5,173	1,187	3,986	602	476	1,399	2,047	5,417	5,481	166	216,928,128	15,997,708
19167	Sioux	10,693	2,098	8,595	769	943	3,392	3,453	11,264	11,932	901	502,338,311	49,927,046
19169	Story	29,383	12,260	17,123	2,129	5,880	7,688	4,923	30,697	34,308	5,610	1,784,528,843	106,823,683
19171	Tama	7,018	1,575	5,443	847	474	1,707	2,958	7,593	7,827	309	249,916,070	2,088,616
19173	Taylor	2,824	660	2,164	380	222	653	1,267	3,203	3,231	38	64,659,740	-
19175	Union	5,242	1,466	3,776	723	563	1,294	1,927	5,663	5,777	183	165,401,226	14,198,985
19177	Van Buren	3,181	657	2,524	286	249	653	1,361	3,588	3,652	39	80,856,970	874,407
19179	Wapello	14,784	3,602	11,182	1,766	1,336	4,175	5,560	15,887	16,404	562	446,248,992	9,687,549
19181	Warren	14,708	2,958	11,750	867	1,261	5,910	2,312	15,279	17,304	2,649	1,077,189,084	17,396,909
19183	Washington	8,056	1,987	6,069	942	665	1,803	2,965	8,553	8,917	385	402,203,183	16,192,494
19185	Wayne	2,821	578	2,243	271	252	733	1,204	3,363	3,390	13	63,354,542	332,676
19187	Webster	15,878	4,569	11,309	2,243	1,824	5,072	5,202	16,969	17,272	546	505,606,878	479,906
19189	Winnebago	4,749	1,135	3,614	553	390	1,652	1,491	5,070	5,179	120	170,188,593	9,545,991
19191	Winneshiek	7,734	2,044	5,690	1,085	578	1,642	2,819	8,219	8,671	721	378,394,292	6,657,842
19193	Woodbury	39,151	12,292	26,859	5,286	4,532	10,744	12,288	41,407	42,049	1,652	1,392,439,451	50,000,876
19195	Worth	3,278	687	2,591	364	182	839	1,513	3,535	3,564	67	115,757,273	7,582,290
19197	Wright	5,940	1,538	4,402	626	714	1,665	2,359	6,557	6,595	137	173,706,553	4,169,229

Sources: U.S. Census Bureau (housing units and building permits); Iowa Department of Management (property valuations)