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


After analyzing the above sources, the DMMHA has found that the main barrier that renters encounter in our jurisdiction of Polk County, Iowa is the affordability and availability of rental units. Regardless of age, race, ethnicity or disability, 38,545 renters in the jurisdiction have incomes of less than 80% of the area median income (AMI). Of those, 14,995 have incomes of less than 30% of AMI. The 2018-2019 AMI for Des Moines MSA is $79,600-88,000.

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

According to the 48th-49th Annual Des Moines Metro Multifamily Apartment Survey 2018-2019, Quarter 1, prepared by Commercial Appraisers of Iowa, Inc. in January of 2018-2019, the average rents by unit type for Greater Des Moines were: Efficiency - $714-741, 1 bedroom - $797-820, 2 bedrooms - $866-878, and 3 bedrooms – $1,181-1,176. The HUD Fair Market Rents for October 1, 2018-2019 are: Efficiency - $614-603, 1 bedroom - $736-730, 2 bedrooms - $910-900, 3 bedrooms – $1,226-1,215 and 4 bedrooms - $1,357-1,323.

According to the 2018-2019 Out of Reach Report prepared by the National Low Income Housing Coalition (NLIHC), in Polk County, a minimum wage worker earns an hourly wage of $7.25 per hour. In Iowa, in order to afford the Fair Market Rent for a two-bedroom apartment, a minimum wage earner must work 83-85 hours per week, 52 weeks per year. Or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom Fair Market Rent affordable. In both Des Moines and Polk County as a whole, the average hourly wage necessary to afford the Fair Market Rent for a two-bedroom unit is $16,831-50. At minimum wage in Polk County, 2.32-4 full-time jobs are needed to afford the Fair Market Rent for a two-bedroom unit.

According to the United Way 2016 Asset Limited, Income Constrained, Employed (ALICE) Report, 42% of renters in Polk County pay more than 30% of their income towards rent. ALICE measures households in our communities who do not earn enough to afford basic necessities.

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

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

The DMMHA maintains waiting lists of eligible applicants for its Section 8 and Public Housing Programs. The Public Housing waiting list is open at all times. The Section 8 waiting list was opened for two days on July 19 and 20, 2018 using an on-line application process. During that two day period the Agency received 3863 applications. Of those, the DMMHA’s computer randomized the applications and the top 3500 were selected to be placed on the Section 8 waiting list for 2018. We do not anticipate opening the Section 8 waiting list again for approximately one to two years six months.

The waiting list for the Public Housing Program is open and averages around 900 to 1000 applicants throughout the past fiscal year.

The average wait time for DMMHA’s Section 8 program is approximately one to two years. The average wait time for DMMHA’s Public Housing program for a family that does not qualify for a one bedroom is over two years. The DMMHA maintains a referral listing of other subsidized housing opportunities in the area, which is provided to all families and individuals inquiring about rental assistance. The wait times for these housing providers vary dependent on availability.

Average turnover for participants in the Section 8 Program is 36 families per month. Average turnover for participants in the Public Housing Program is 7 families per month.

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

According to the US Census Bureau, American Fact Finder “2017 American Community Survey 1-Year Estimates” for Polk County, Iowa there are 9,202 families with disabilities in the rental market with incomes of less than 80% of AMI.

The DMMHA includes a listing of properties with accessible units in the briefing packet given to applicants at the time they receive their Section 8 voucher. The DMMHA also has 27 units in its Public Housing Program that are 504 accessible units.
To identify and address the needs of individuals with Limited English Proficiency (LEP), the DMMHA conducted the four factor analysis recommended by Housing and Urban Development to determine which LEP groups should be addressed to ensure meaningful access to our programs and activities. This analysis, based on data received from the US Census 2017-2018 American Community Survey 1-Year estimates for Polk County, Iowa, showed that the percent of Spanish speaking people in the DMMHA jurisdiction was 5.35.8% with 2.41.9% that speak English “less than very well”. HUD’s recommended guideline for considering translating documents into another language is 5.0% of the population served by the Agency.

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