



October 11, 2023

**Terri Rosonke**  
**Liesl Seibert**

Iowa Finance Authority | Iowa Economic Development Authority



# State of the Workforce

**UNEMPLOYMENT  
RATE**

**2.7%**

Source: Iowa Workforce Development, July 2023

**68.8%**

**LABOR FORCE  
PARTICIPATION**

Source: Iowa Workforce Development, July 2023

**JOBS RECOVERED  
SINCE PANDEMIC**

**171,000**

(+3,500 ABOVE)

Source: Iowa Workforce Development, June 2023

**WAGE GROWTH**

**+5.7%**

(AVERAGE ANNUAL WAGE)

Source: BLS, 2022

**MEDIAN HOUSEHOLD**

**3.5% INCOME**

(TWO-YEAR GROWTH RATE)

Source: U.S. Census Bureau, 2021



IN JUNE 2023, IOWA HAD  
**91,000 JOB OPENINGS, AND JUST  
46,300 UNEMPLOYED PEOPLE**

*SOURCE: IOWA WORKFORCE DEVELOPMENT*

**HOUSING DEMAND IS EXPECTED TO  
GROW BY 24,617 HOUSEHOLDS BY 2030.**

*SOURCE: MYSIDEWALK IOWA HOUSING AND COMMUNITY DASHBOARD, 2023*

**17,181 OF IOWA'S EXPECTED 2030  
HOUSING DEMAND WILL NEED TO BE  
OWNER-OCCUPIED UNITS, AND 7,436  
WILL NEED TO BE RENTAL UNITS.**

*SOURCE: MYSIDEWALK IOWA HOUSING AND COMMUNITY DASHBOARD, 2023*

# Housing Goals by 2030

- Current projections show that we are expected to meet our goal for new housing units by 2030.
- We must ensure we are building the RIGHT type of housing by:
  - Income
  - Housing Type
  - Location
- We also must ensure that we're preserving Iowa's aging housing stock, which is the eighth oldest in the nation.

Iowa

Demographic

Economic

Housing



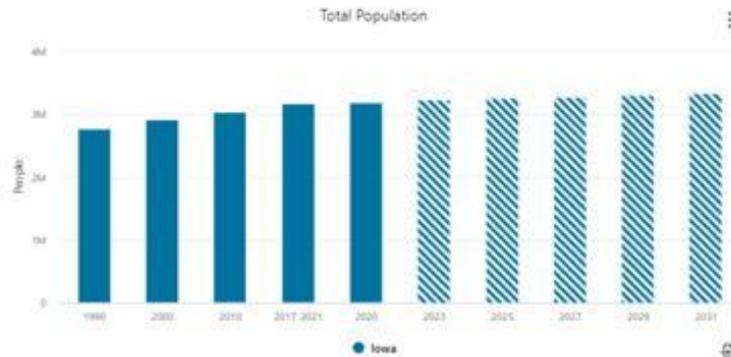
Total Population  
**3,179,090**

People  
Iowa

**329,725,481**

People  
United States of America

Source: US Census Bureau ACS 5-year 2017-2021



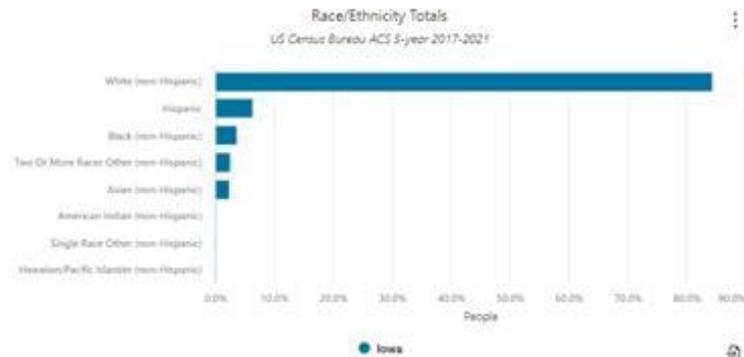
Minority Population per capita  
**15.6%**

Iowa

**40.6%**

United States of America

Source: US Census Bureau ACS 5-year 2017-2021



Median Age

**38**

Years  
Iowa

**38**

Years  
United States of America



Median Household Income

**\$65,429**

USD  
Iowa

**\$69,021**

USD  
United States of America

Iowa Housing and Community Dashboard  
Coming Winter 2023

OUR MISSION

THE PROBLEM

HOW WE CAN HELP

YOUR OUTCOMES



**The reality is, it's really hard to do  
data storytelling.**



OUR MISSION

THE PROBLEM

HOW WE CAN HELP

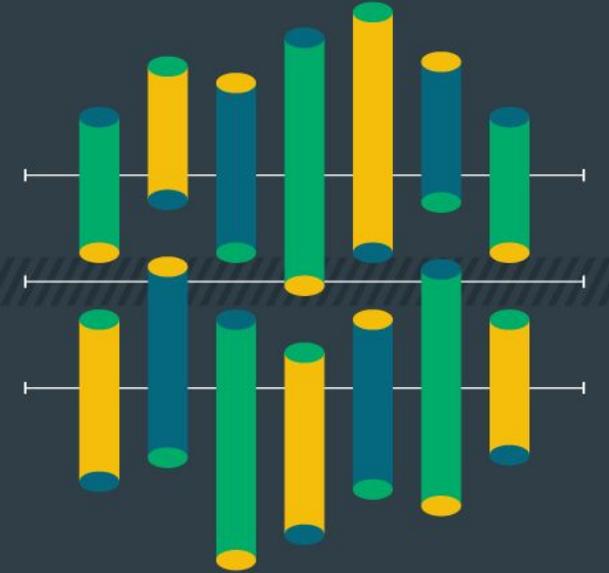
YOUR OUTCOMES



Access to the best  
data about places



Easily find insights  
about communities



Quickly build  
impactful data stories

# Iowa's Housing and Community Dashboard in partnership with mySidewalk

Data from 40+ trusted sources in one place with real-time updates, including:

- U.S. Census Bureau
- American Community Survey
- Center for Disease Control
- Department of Agriculture (USDA)
- Environmental Protection Agency
- Department of Housing & Urban Development (HUD)
- Federal Communications Commission (FCC)
- Bureau of Labor Statistics (BLS)
- Small Business Administration (SBA)

Indicators for housing, public health, economic conditions, demographics, education, public safety, community development, and more.

Full data library available at <https://catalog.mysidewalk.com>



# Housing Needs Forecast Methodology



**Supply:**

Total number of currently available housing units by tenure, and unit rent cost

**Demand:**

Total number of households ideally spending 30 percent of their income on housing, by tenure and household income

**Shortage:**

The difference between the supply of units and households seeking those units.

**Assumptions:**

Strong growth model

Continued development pattern similar to last 10 years

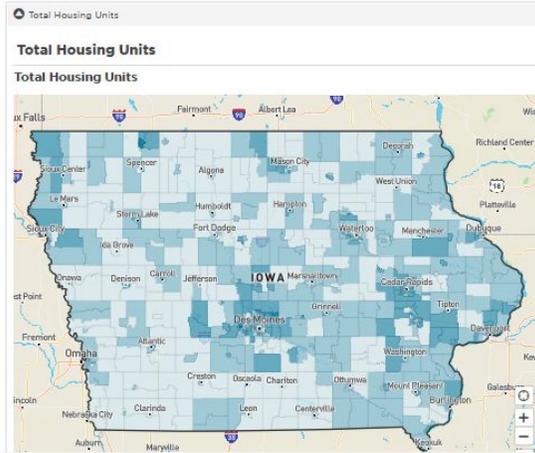
Re-upping of affordability restrictions



- | Housing
- | Homeowners
- | Renters

**Homes should be affordable and safe.**

We spend about two-thirds of our lives inside our homes. The place we call home should be comfortable, safe, and affordable no matter our income. When people with lower incomes pay more than 30% of their income for housing, they don't have much left each month to afford other basic needs. Some families even have to spend more than half of their paycheck just to live in a home. When families have access to **safe, affordable, quality housing**, it has a positive effect on their physical and mental health. All families deserve that kind of home.



## Select Your Community

- Census Tract
- Place (City)
- County

## Explore Your Community

- Housing Needs Forecast
- Housing
- Economics
- Demographics
- Quality of Life



**Product**  
Press

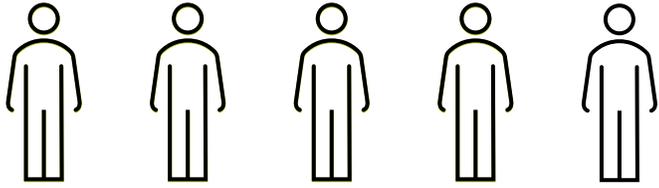
**Industry**  
State Government



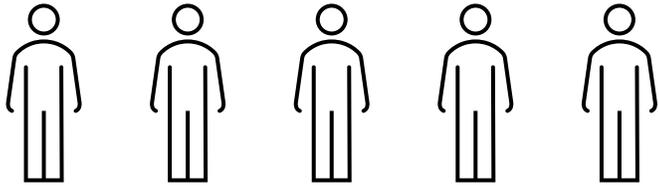
Reduce time & money on wrangling data



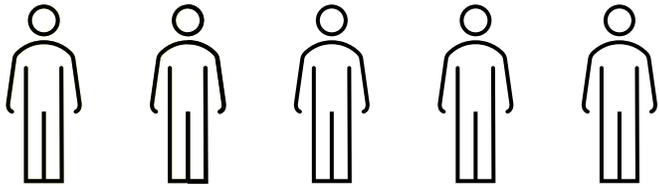
Build the capacity of your team & partners



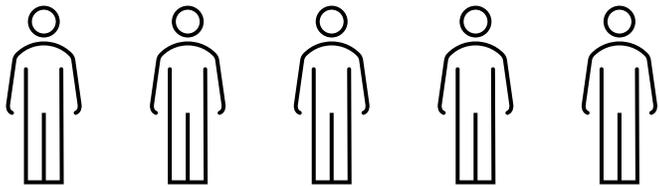
Nearly 40%  
of renters



spend more than  
**30% of their income**  
on housing



and 16% of  
homeowners



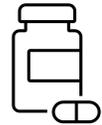
Housing cost burdened:  
**paying +30% of  
income on  
housing expenses**



Grocery store clerks



EMTs and paramedics



Pharmacy aides



Childcare providers



Food servers



Retail sales workers



Ambulance drivers



Home health aides



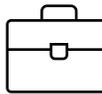
Teaching assistants



Bartenders



Laboratory assistants



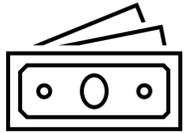
Young professionals



Childcare workers



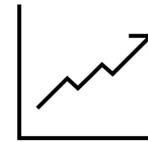
Nursing assistants



**Hard  
working  
lowans  
earning  
paychecks**



**Scarce affordable  
rental options**



**Increasing rent**

# The Gazette

## Iowa's next 10 years: Census figures provide challenges and opportunities

Our hopes for Iowa over the next decade: Sustain rural communities, support burgeoning urban centers, and embrace diversity.

Staff Editorial  
Aug. 23, 2021 4:49 pm



... As small towns become small cities and small cities become bigger ones, they face new sets of challenges. Those include issues related to **affordable housing**, transit, energy, infrastructure, diversity, workforce development, law enforcement and social services...



## Explaining what some call affordable housing crisis Quad Cities

For every 100 low income renter households, there are only 37 available and affordable units.



Today's News & Local Information

## KNIA-KRLS

Knoxville • Pella • Indianola

KNOXVILLE CITY COUNCIL DISCUSSING HOUSING TRUST FUND & VA CAMPUS

## Rural Iowa communities face housing shortage

Rural Iowa communities are struggling with a housing shortage despite many areas facing long-term population declines.



## Business Record

### Urbandale officials to consider revamped affordable housing project west of Merle Hay Mall

A proposal considered earlier this year failed to gain council approval

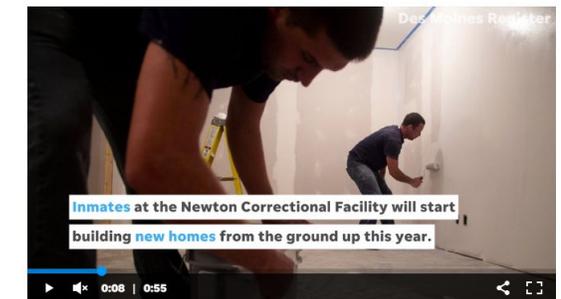
BY KATHY A. BOLTEN, Senior Staff Writer  
Wednesday, October 30, 2019 9:00 AM



## Iowa has a rural housing shortage. Here's how the state's prison inmates will help solve it.

Kim Norvell | The Des Moines Register  
Published 8:18 a.m. CT Jun. 6, 2019 | Updated 12:16 p.m. CT Jun. 7, 2019

View Comments



Iowa has a rural housing shortage. Here's how the state's inmates will help solve it. Inmates from the Newton Correctional Facility will build affordable homes from the ground up that will be moved to rural communities. Kim Norvell, knorvell@dmreg.com

## Business Record

### For Anawim, fight continues for affordable housing in Urbandale

BY KENT DARR, Senior Staff Writer

CITYLAB

## The NIMBY Fight That Rocked Cedar Rapids, IA

An uproar over an affordable housing complex in Cedar Rapids, IA, has become a part of the NIMBY debates of small-city America.

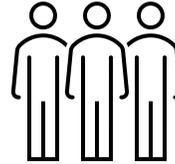
By Mimi Kirk  
September 8, 2017, 8:53 AM CDT





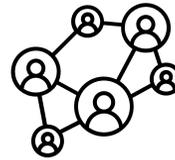
# Research Methodology

Audiences



**Iowans  
ages 18+**

---



**Diversity of gender, age,  
region, ethnicity, education,  
political affiliation**

---



**Scenario: developer building  
an affordable housing  
development in your ZIP code**

More information available at  
[www.welcomehomeia.com](http://www.welcomehomeia.com)



## Research Findings

**72%**

of lowans support affordable housing.

**Despite concerns, lowans see many benefits of affordable housing in their community – and are more likely to see benefits than concerns.**



## Research Findings

**65%**

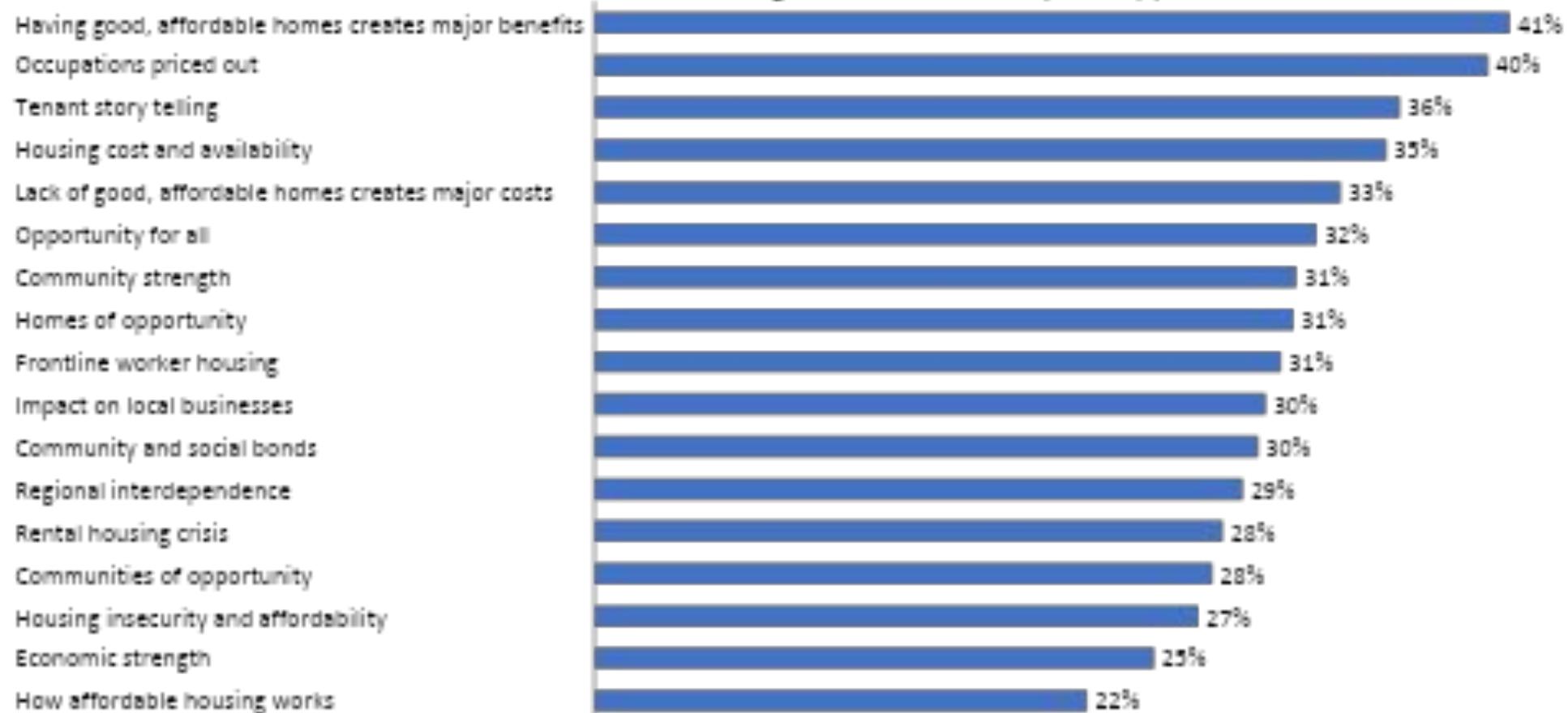
of lowans, who were told a developer has proposed an affordable housing development in their ZIP code support it.

**lowans see many benefits of affordable housing in their community – and are more likely to see benefits than concerns.**

The most effective messages describe the nature of the housing challenge in Iowa, explain the benefits of affordable housing to the entire community, and explain the occupations priced out.

### Top Performing Messages

*Showing "Much More Likely to Support"*



“[I was moved by] the idea that those who need affordable housing are young and just lack job experience and also that our seniors may be living on Social Security and deserve a nice home as well.”

“A lot of good points were made to improve quality of life and living situations for people who may otherwise not be able to have suitable housing.”

“Some of the information in this survey actually made me realize the types of people that may be under paid.”

“I don’t believe people should have to use half of their income for housing.”

“Knowing that affordable housing has a net positive and that Iowa has a shortage of affordable housing.”



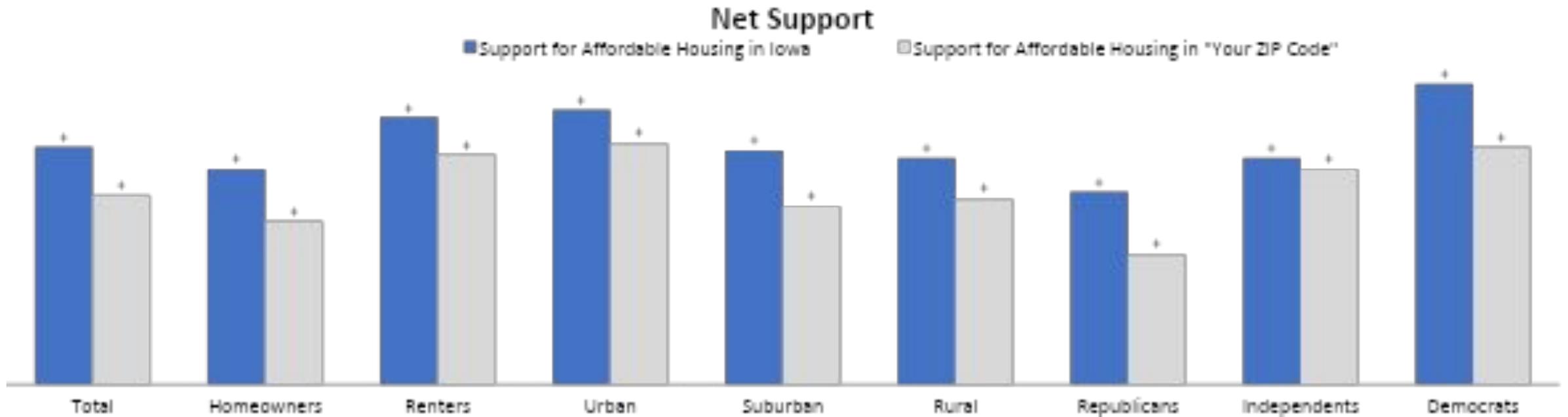
## Research Findings

**73%**

of lowans support development in their ZIP code after exposure to the messaging

# The effect of NIMBYism is apparent, but supporters still outnumber opponents by double digits

**NIMBY** • an acronym for the phrase "not in my back yard" or Nimby, is a characterization of opposition by residents to proposed developments in their local area, as well as support for strict land use regulations.



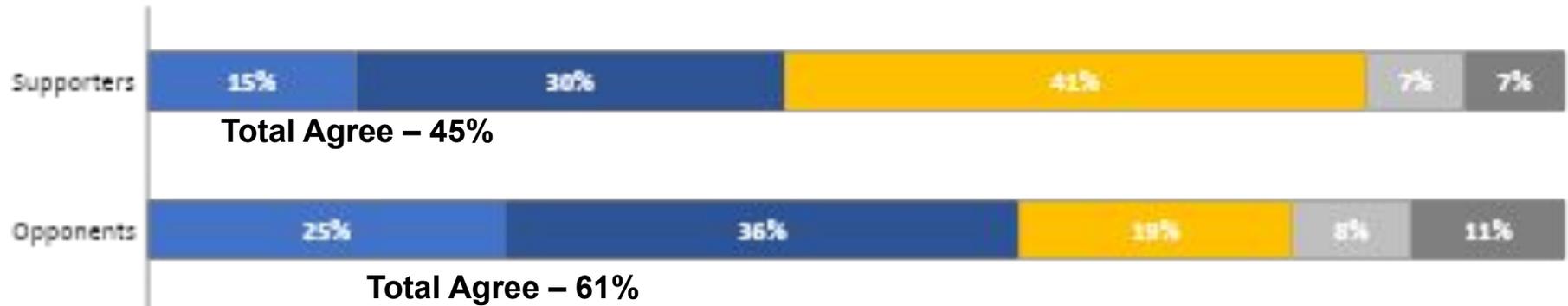
# Opponents are more likely to make their opinion heard, creating a misconception about where the public stands

## Verdict on Proposed Development

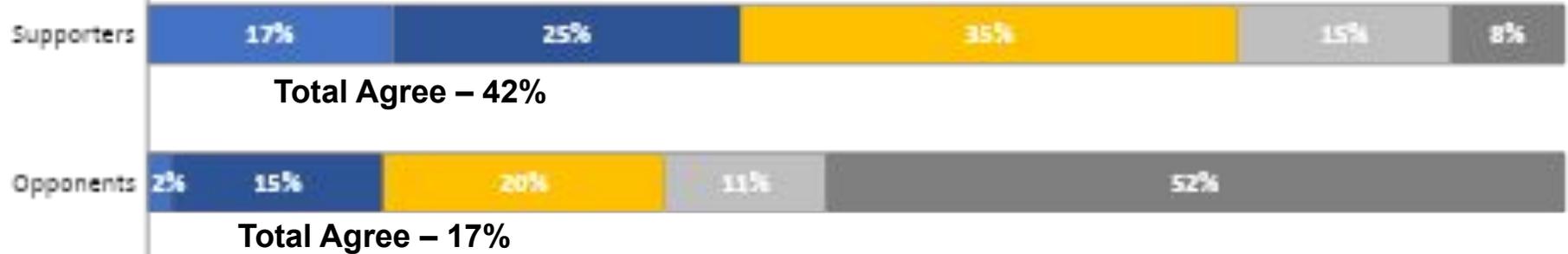
Q. Do you agree or disagree with the following statements?

■ Strongly agree
■ Somewhat agree
■ Neither agree nor disagree
■ Somewhat disagree
■ Strongly disagree

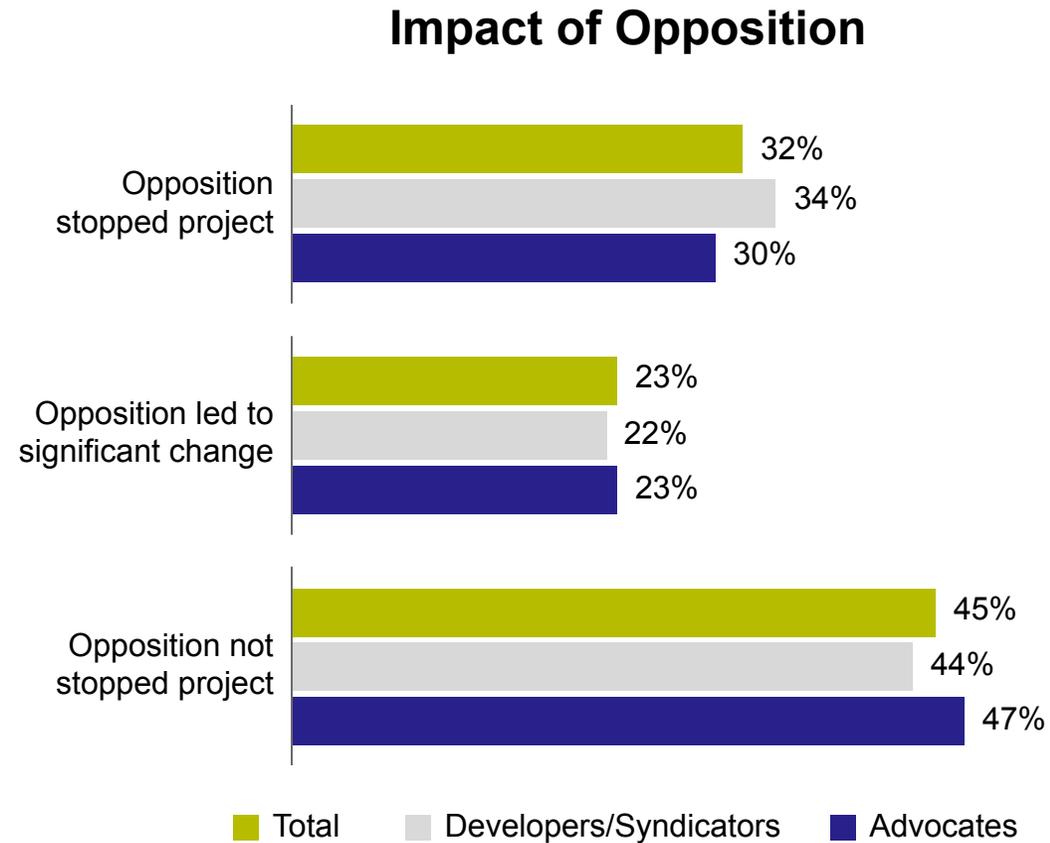
I am going to make sure my elected officials know how I feel



I am willing to volunteer on this issue



# Opposition has a large impact, stopping nearly one-in-three projects and significantly changing another one-in-four



# What We Know

1

Real people are hurt by the shortage of housing, and fixing it benefits everyone

# What We Know

2

Giving voice to the silent majority is key to success

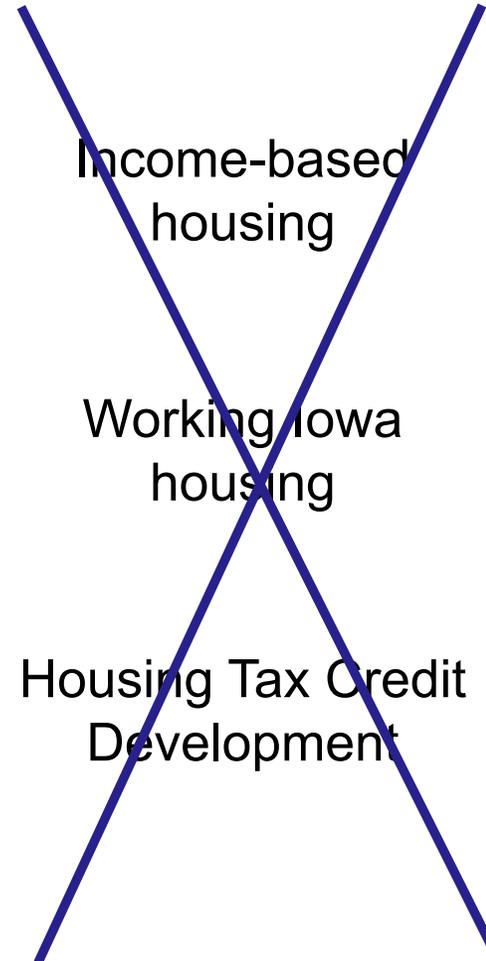
Address their concerns

Make it easy/convenient to make their support known

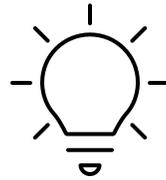
# What If We Could ...



Rebranding  
Affordable Housing  
**To just ...  
HOUSING**



## Insight



**lowa grows when we  
embrace the economic  
diversity of housing.**

# HOUSING CONTINUUM

ALL IOWANS SHOULD BE ABLE TO LIVE NEAR THEIR WORK

**HOMELESS/AT-RISK  
OF HOMELESS**



**AFFORDABLE  
RENTAL**



**MARKET  
RENTAL**



**FIRST-TIME  
HOMEBUYER**



**REPEAT/MOVE-UP  
HOMEBUYER**



**0 - 30% MFI | \$0 - \$26,070**

**30.1% - 50% MFI | \$26,071 - \$43,450**

**50.1% - 80% MFI | \$43,451 - \$69,520**

**50.1% - 80% MFI | \$43,451 - \$69,520**

**80.1% - 99% MFI | \$69,521 - \$86,900**

**99.1% - 115% MFI | \$86,901 - \$99,900**

**115%+ MFI | \$99,900+**

**IT'S GOING TO TAKE A STRATEGIC,  
THOUGHTFUL AND CONCERTED PUBLIC  
AND PRIVATE EFFORT, INCLUDING  
FROM IOWA COMMUNITIES AND  
EMPLOYERS TO ENSURE THAT ALL  
IOWANS CAN AFFORD AND HAVE THE  
OPPORTUNITY TO LIVE IN THE  
COMMUNITIES WHERE THEY WORK.**

# IOWA THRIVING COMMUNITIES

THE INITIATIVE WILL PROVIDE COMMUNITIES THAT ARE **LEVERAGING INNOVATIVE METHODS TO ATTRACT HOUSING OPPORTUNITIES** FOR THEIR WORKFORCE WITH A CHANCE TO BE RECOGNIZED FOR THEIR EFFORTS.

# ABOUT

- A limited number of communities will be awarded the designation, which comes with highly sought after and lucrative scoring points for the Federal Housing Tax Credit and/or Workforce Housing Tax Credit programs.
- The scoring points will be available through the end of the calendar year following the community's designation as an Iowa Thriving Community.

# WHAT DOES THIS MEAN?

- Developers will be highly incentivized to select a community that has been designated as an Iowa Thriving Community for a proposed development through the 2024 Federal Housing Tax Credit or Workforce Housing Tax Credit programs.
- Both programs accept applications from developers for specific housing development proposals through an intensive and competitive scoring process.
- The extra points awarded to a development through the Iowa Thriving Communities designation increase the likelihood that a project may be awarded credits.
- Assistance sharing your community's story with developers.

# IOWA THRIVING COMMUNITY COMPONENTS



**FINANCIAL  
SUPPORT**



**PLANNING AND  
ASSESSMENT**



**PROPOSED  
HOUSING  
DEVELOPMENT  
SITE**



**STRATEGIC  
LEADERSHIP &  
PARTNERSHIPS**



**WORKFORCE  
ATTRACTION &  
RETENTION**



**THRIVING  
COMMUNITY  
ATTRIBUTES**

# 2024 IOWA THRIVING COMMUNITIES

Cedar Rapids – WHTC

Charles City – WHTC & LIHTC

Creston – WHTC

Dubuque – WHTC

Jefferson – WHTC & LIHTC

Knoxville – WHTC

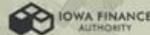
Manning – WHTC

Muscatine – WHTC

Oskaloosa – WHTC & LIHTC

Stanton – WHTC

West Des Moines – LIHTC



\*WHTC- Workforce Housing Tax Credit

\*LIHTC- Low Income Housing Tax Credit



# Jefferson

## Major Employer Cooperation

- A \$1,000 relocation incentive is available to be used for housing costs; provided by major employers through Greene County Development Corporation
- A \$2,000 relocation incentive is available to be used for housing costs by veterans; provided by major employers through Greene County Development Corporation facilitated by Home Base Iowa.
- Major local employers including Greene County Medical Center and New Way Trucks have introduced a sign-on bonus to be used for housing costs.
- Landus Cooperative has acquired and renovated two homes in Jefferson
- New Way Trucks and the County Board of Supervisors have committed funding for new housing built by Rowland Real Estate
- Bauer Built Manufacturing is building housing for their employees
- Jefferson Wants You Incentive Fund & Recruitment Initiative
  - Rural Return Grant helped create a new initiative & website to attract people re-locating to Jefferson

<http://www.experiencejeffersoniowa.com/>



An Affiliate of  UnityPoint Health



**NEW WAY**<sup>®</sup>



# Manning

- Belief in housing for all: "**Those people are us.**"
- The City of Manning is committing **\$1.2 million** towards the Stadium View Subdivision neighborhood. While that may not sound like a lot, it's definitely a lot to a town that only receives \$750,000 a year in property taxes. To put this in perspective, if you were to scale that to a mid-sized community project, it'd be like the City of Carroll self-funding a **\$10 million** project. Or to scale it to a metro, it'd be like the City of Des Moines self-funding a **\$242 million** housing development. This doesn't even count the \$500,000 that's being put in by Manning Municipal Utilities and the \$400,000 of land donated by the farmer and the school.

*vimeo*

# Knoxville

## Why Does the Hospital Care About Housing?

- Recruiting Professional/Entry Level Staff
- Nursing/Technologists/Technicians
- Retention of Staff- 60%-70%
- Incentivizing Housing Decisions



An Affiliate of **MERCYONE**



## KNOXVILLE RESIDENCY INCENTIVE FOR WEILER EMPLOYEES

EFFECTIVE  
01/01/2023

Weiler is implementing a new program to incentivize current employees who move to Knoxville by offering to pay a total of **\$2,000**

**\$1,000** payment when you move to Knoxville from another town and another **\$1,000** payment after you have lived in Knoxville for 1 year.

# Muscatine

- Large workforce demand
- Employer support
- Housing Navigator position
- Vacant and abandoned buildings, City Council allocated funding annually to help address, and code changes implemented in 2020
- Created Housing Steering Committee county-wide housing plan adopted (Ignite Vitality)
- Work with the University of Iowa on a housing ROI model.
- Community Foundation and Community College partnership in 3D printed housing
- Innovation and new ideas focused



## TELEGRAPH HERALD

---

### **Dubuque council approves additional downtown housing incentive**

Dubuque City Council members this week approved a new tax incentive for downtown housing developments, nearly a year after approving several other incentives officials say have spurred residential development in the community.

*The council voted, 7-0, to approve the new incentive, which lets developers of housing projects in Dubuque's Greater Downtown Urban Renewal Area choose between receiving 15 years of tax increment financing rebates or 10 years of tax abatement followed by five years of TIF rebates.*

The Greater Downtown Urban Renewal Area covers a large swath of the city's downtown area, including the Central Avenue corridor, Washington neighborhood, Kerper Boulevard and Main Street.

"This could be a game changer for the empty spaces above businesses (and) for the empty storefronts people living downtown, where you can walk to work and walk to services that you need," said

City Economic Development Director Jill Connors wrote in council documents housing projects were offered 10 years of TIF rebates but "developers

# Oskaloosa

## WORKFORCE ATTRACTION & RETENTION

### Local Employer Engagement

#### Musco - Marje Subdivision

Musco is a worldwide leading manufacturer in sports stadium and infrastructure lighting with their corporate headquarters located in downtown Oskaloosa. Musco now has approximately 700 employees in Oskaloosa and their workforce is rapidly expanding. Musco has helped guide residential development for the community and their employees by helping the city form a housing trust fund, forming a separate development company, acquiring land, and platting and constructing Marje subdivision. "Marje" contains 60 single-family residential lots, 12 duplex/condo lots, a 5-unit townhouse lot, and approximately 5 additional acres available for expansion. Musco's platted lots are 92% developed and all built units have been sold or are occupied.



#### Clow

Clow Valve is a manufacturer of quality waterworks products including pipes, valves, hydrants, and fittings. They have approximately 430-486 employees and operate two foundry facilities in Oskaloosa. Similar to Musco, Clow recognizes our need for local housing and helped the city create a housing trust fund. Clow assists their employees with home construction and purchasing.





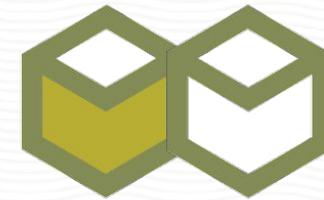
**Liesl Seabert**

Rural Community Revitalization Program Manager

515.348.6154

Liesl.Seabert@iowaeda.com

[www.iowaeda.com](http://www.iowaeda.com)



**IOWA FINANCE**  
**AUTHORITY**

**Terri Rosonke**

Housing Programs & Strategic Initiatives Manager

515.452.0440

Terri.Rosonke@iowafinance.com

[www.iowafinance.com](http://www.iowafinance.com)