

**2023
HOUSINGIOWA
CONFERENCE**

**Examining ROI and
Informing Data-Driven
Decision Making**

Charla Schafer

Community Foundation of Greater Muscatine

2023
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IOWA

Tippie College of Business

IOWA

College of Public Health

General Assumptions							
	Initial	Override	Used				
US Population (est. 12/31/2022)	334,229,745		334,229,745	Source:		https://www.census.gov/popclock	
Percentage of US Population in Affordable Housing	70.00%		70.00%	Source:		https://www.habitat.org/costofho	
Percentage of US Population in Unaffordable Housing	30.00%		30.00%	Source:		https://www.habitat.org/costofho	
Inflation Rate	3.00%		3.00%	<-- Initial Input is the average of the last 20 years on inflation			
Discount Rate	7.73%		7.73%	<-- Forecasted Return of Portfolio			
Cost to move a family from unaffordable to affordable housir	\$125,000		\$125,000	<-- Total Investment Amount			
Family size	2.6		2.6	<-- Avg Household Size			
Risk Free Rate	4.60%		4.60%	<-- 1Y Treasury Yield as of 11/15/22			
Probability that Unaffordable Housing --> Energy Insecurity	50.00%		50.00%	<-- Guess		You will need to figure out what's r	
Probability that Unaffordable Housing --> Household Mobility	50.00%		50.00%	<-- Guess		You will need to figure out what's r	
Legend							
Data that can be entered:							
Data needed:							

DATA ENTRY							
Condition: Unaffordable Housing --> Direct Health Care Outcomes (Press "+" at left to expand and see details or edit. "-" will collapse again.)							
	Put in EITHER the given rate in the US Population or the given rates in the two housing conditions. NOT BOTH!						Probability Causal
	Given Rate in	Given Rates in	Given Rates in			Condition Changes with	
Item	US Population	Affordable Housing	Unaffordable Housing	AOR	Annual Cost	Affordable Housing	
Poor Self Rated Health		10.97%	19.40%	1.767		1.000	
Hypertension		22.60%	30.90%	1.340	\$ 9,089.00	1.000	
Arthritis		13.00%	25.70%	1.920	\$ 5,700.00	1.000	
Cost-Related Healthcare Non-Adherence		10.80%	18.97%	2.053		1.000	
Cost-Related Prescription Non-Adherence		8.75%	21.75%	2.420	\$ 949.00	1.000	
Increased ER visits		2.90%	7.90%	1.430	\$ 1,865.00	1.000	
Increased Hospitalizations		8.60%	13.80%	1.300		1.000	
Food Insecurity		30.00%	76.70%	2.870	\$ 887.18	1.000	

Item	Given Rate in US Population	Given Rates in Affordable Housing	Given Rates in Unaffordable Housing	AOR	Annual Cost	Condition Changes with Affordable Housing
Asthma		28.50%	45.40%	2.010	\$ 3,266.00	50.0%
Pneumonia	1.51%			4.680	\$ 429.00	50.0%
Depressive Disorder	15.60%			1.820	\$ 6,256.25	50.0%
Sleep Quality	13.00%			1.640	\$ 7,199.23	50.0%

Item	Given Rate in US Population	Given Rates in Affordable Housing	Given Rates in Unaffordable Housing	AOR	Annual Cost	Condition Changes with Affordable Housing
Poor Child Health		11.00%	18.00%	1.480		50.0%
Childhood Behavioral Problems				2.300		50.0%
Repeating a Grade in School				1.600		50.0%
Lifetime Rate of Depression		21.20%	31.20%	1.360	\$ 4,032.96	50.0%

Item	US Population	Affordable Housing	Unaffordable Housing	AOR	Annual Cost	Affordable Housing
Difference in Rent vs Cost of Affordable Housing		0	1		\$ 1,269.23	1
Property Tax Impact		0	1		\$ 753.85	1
High School Graduation Rate Impact	92%			0.1	\$ (8,268.00)	1

Item	PV
Total Direct Health Care Outcomes Value	\$ 29,914.16
Total Indirect Energy Security Costs	\$ 16,208.85
Total Indirect Mobility Outcome Costs	\$ 2,455.05
Difference in Rent vs Cost of Affordable Housing	\$ 27,655.69
Property Tax Impact	\$ 16,425.80
High School Graduation Rate Impact	\$ 32,743.76
Overall Total	\$ 125,403.30
Cost of Providing Affordable Housing	\$ (48,076.92)
Net Present Value (NPV)	\$ 77,326.38
Internal Rate of Return (IRR)	15.33%
Payback Period (PB)	7.368 years
Valuation Components	
High School Graduation Rate Impact	\$ 32,743.76
Total Direct Health Care Outcomes Value	\$ 29,914.16
Difference in Rent vs Cost of Affordable Housing	\$ 27,655.69
Property Tax Impact	\$ 16,425.80
Total Indirect Energy Security Costs	\$ 16,208.85



**When you say ROI do you mean
Return on Investment or Risk of Inaction**

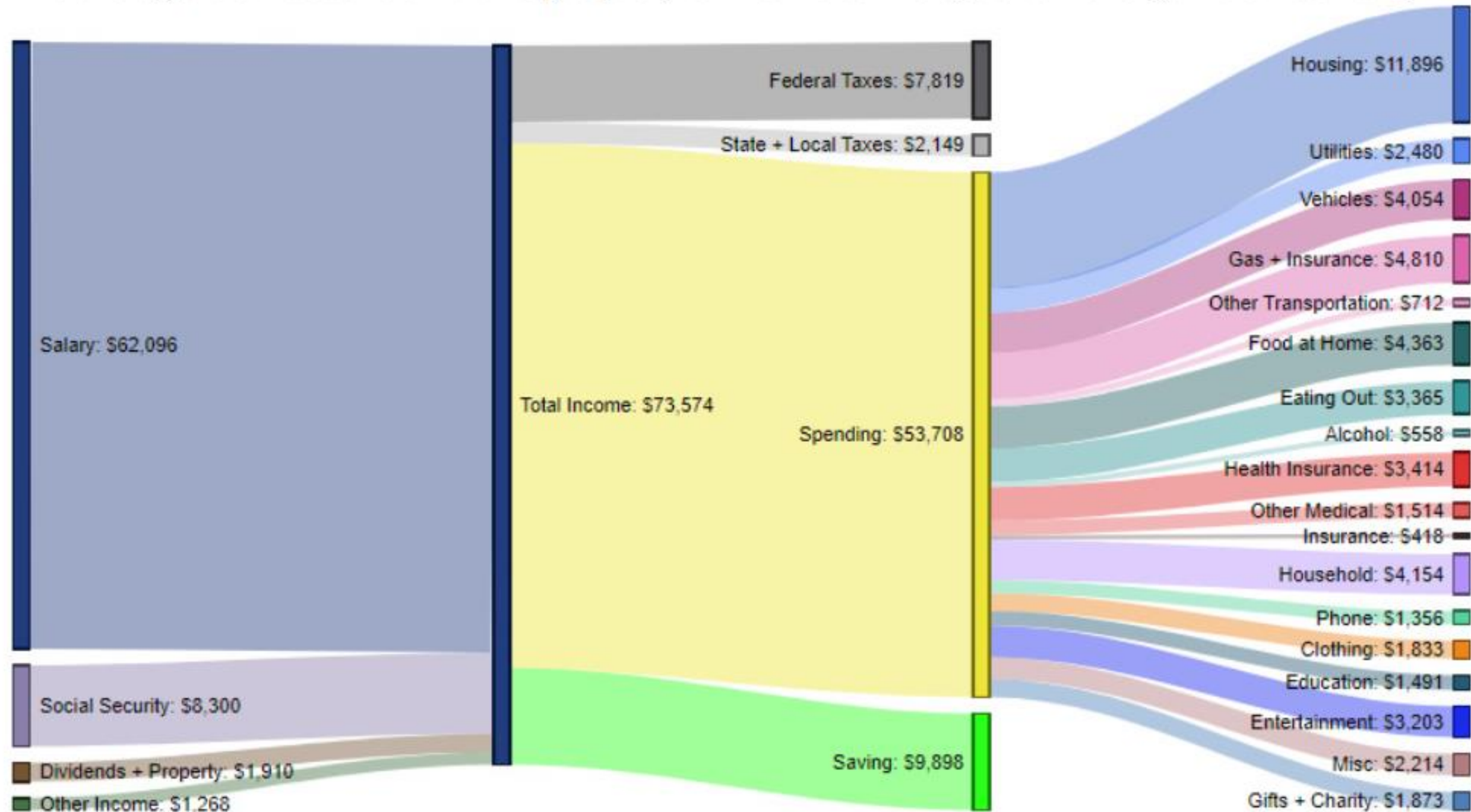
P. Gillin

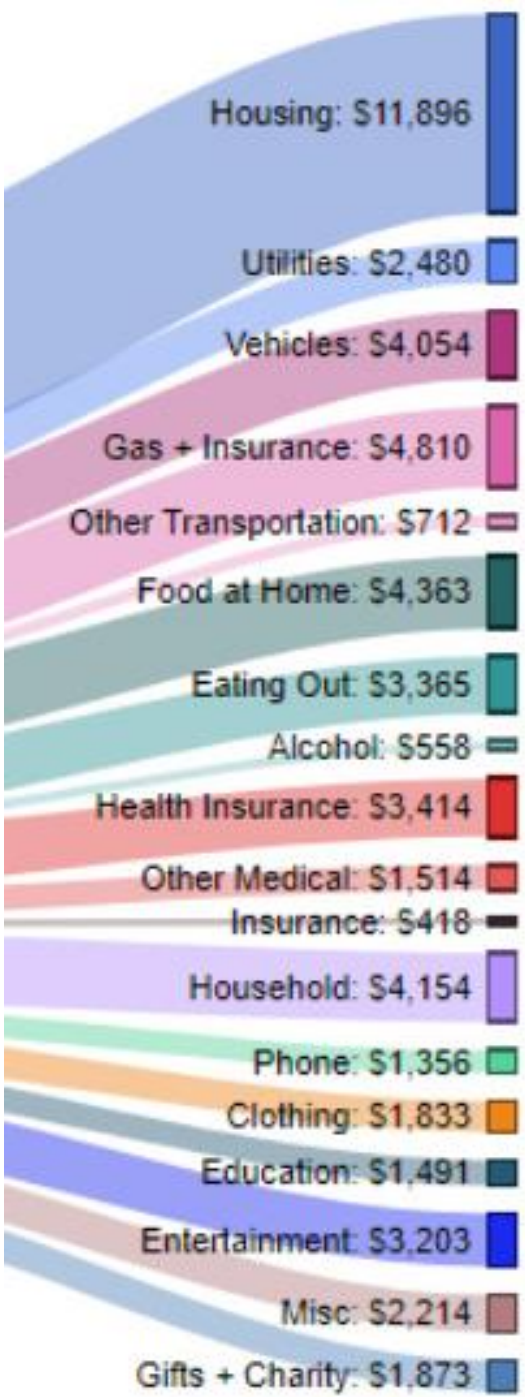
Building housing is a powerful community accelerant.

- **Construction**
- **Business**
- **Resident Spending**
- **Taxes**

The Average American Household – \$53,708 in spending (73% of total income)

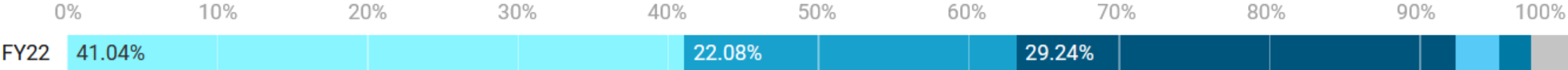
The average U.S. household has 2.5 people (1.3 income earners, 0.6 children, and 0.4 seniors)





Percent of Total Property Tax Dollars

K-12 Schools Counties Cities Community College Co Hospitals Other



Affordable Housing Leads to Better Health





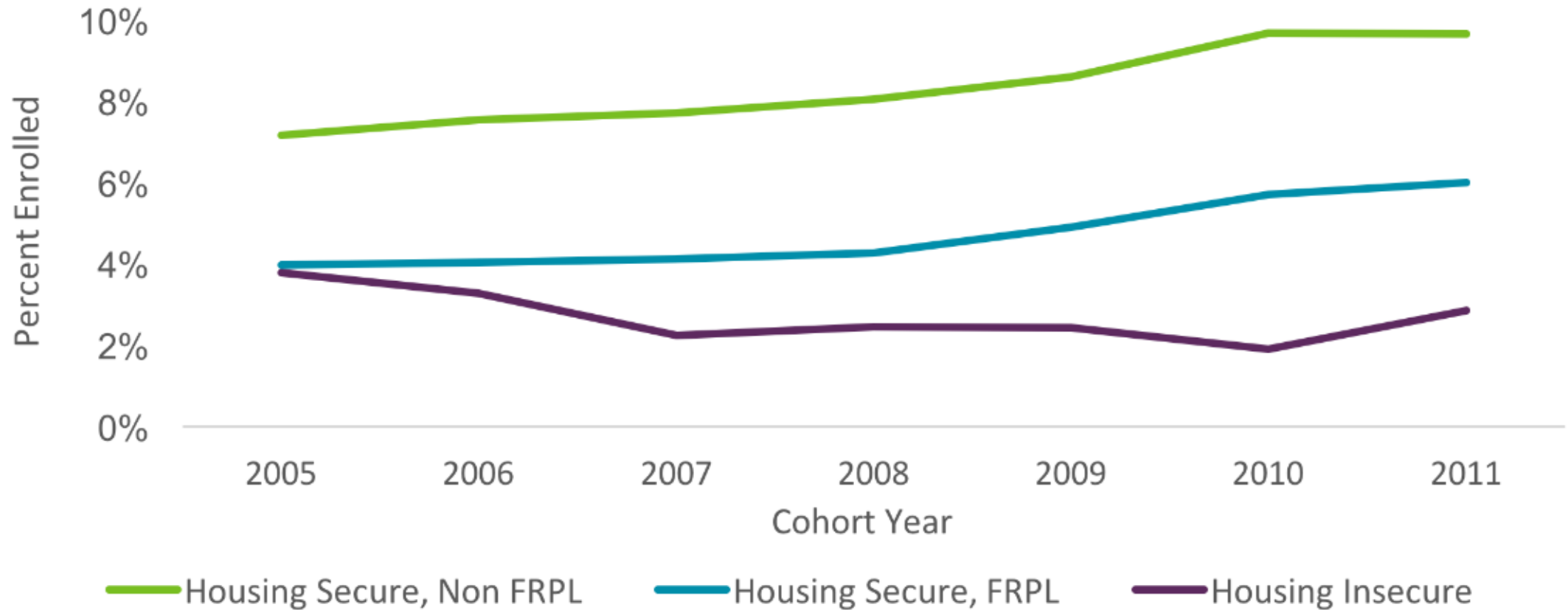
FACES of HOMELESSNESS



Figure 12: High School Graduation Rate (Any Time)



Figure 4: Enrollment in PSEO by Housing Status across Cohort Year



“

**There is no power for change greater
than a community discovering what it cares about.**

M. Wheatley

CHARLA SCHAFER

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Greater Muscatine



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Luke Lynch

United Way

**2023
HOUSINGIOWA
CONFERENCE**

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Combining Community Partnerships and Data to Impact Change



**United Way
of Central Iowa**

HousingIowa Conference

THE FIVE ELEMENTS OF A THRIVING COMMUNITY

United Way of Central Iowa focuses on issues in our community that fall within the Five Elements of a thriving community as listed below. Click the icon to find specific information about that issue here in central Iowa—and how United Way uniting central Iowans to thrive.



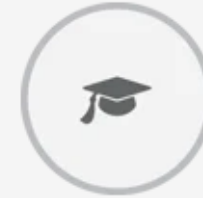
Essential
Needs



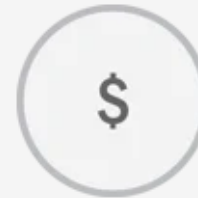
Early Childhood
Success



Education
Success



Economic
Opportunity



Health &
Well-Being



EXTREMELY POOR	VERY POOR/LOW INCOME	POOR/LOW INCOME	SELF-SUFFICIENT
<p>Less than 100% of the federal poverty level</p>	<p>100% to 184% of the federal poverty level 30% of Area Median Income</p>	<p>185% to 249% of the federal poverty level 50% of Area Median Income</p>	<p>250% and above of the federal poverty level 80% of Area Median Income</p>
<p>Struggling or unable to afford basic needs including food, housing, clothing, transportation, healthcare</p>	<p>Likely employed but income doesn't cover the basic household needs and often requires public assistance support</p>	<p>Likely employed, but income does not cover all the basic household needs; public assistance is not available</p>	<p>Reached economic success; able to afford basic needs, no longer need public assistance or family support</p>
<p>WORKING POOR Asset-Limited, Income-Constrained, Employed (ALICE)</p>			
<p>Central Iowa Population: 9.1%</p>	<p>Central Iowa Population: 12.2%</p>	<p>Central Iowa Population: 9.8%</p>	<p>Central Iowa Population: 68.9%</p>
<p>Individual or 1 person household annual income : less than \$14,580</p>	<p>Individual or 1 person household annual income : \$14,581 to \$26,972</p>	<p>Individual or 1 person household annual income : \$26,973 to \$36,449</p>	<p>Individual or 1 person household annual income : Above \$36,450</p>
<p>31.1% OF THE CENTRAL IOWA POPULATION</p>			

Source: U.S. Census Bureau, American Community Survey, most recent 5-year estimates for Polk, Warren, and Dallas Counties

**HERE WE
GROW!**

Implementing the region's workforce housing strategy

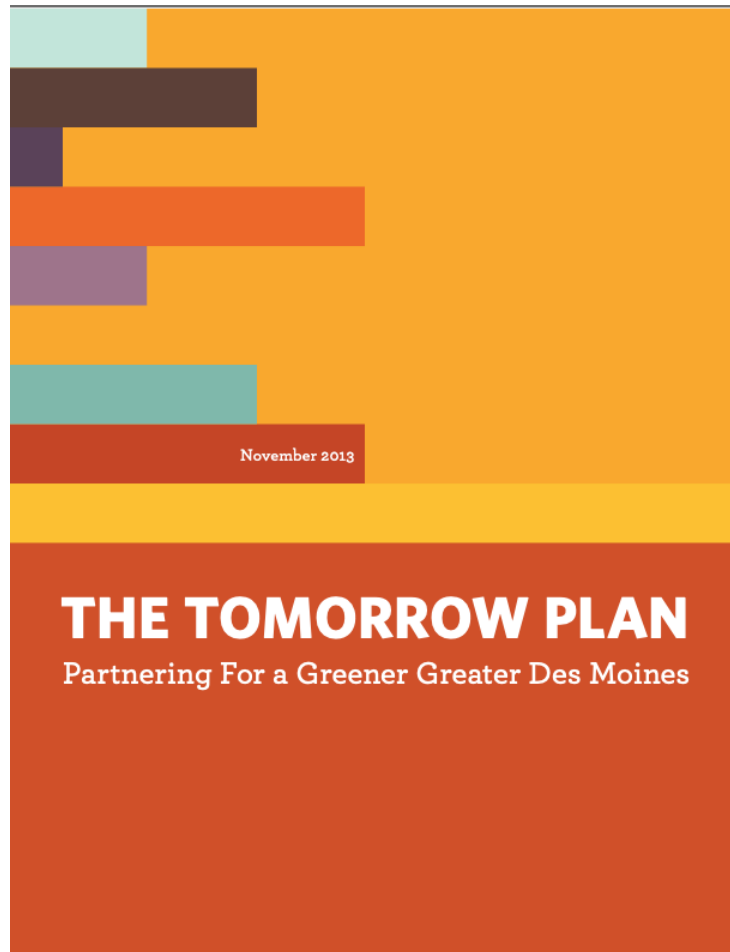


United Way
of Central Iowa



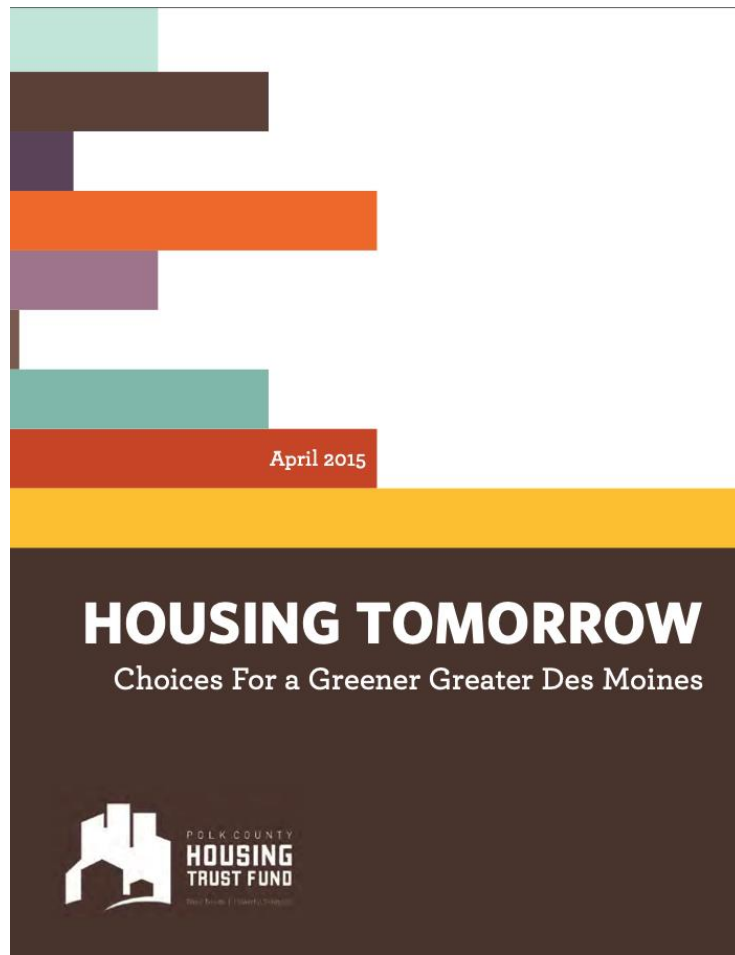
Scan for related content

Tomorrow Plan (2013)



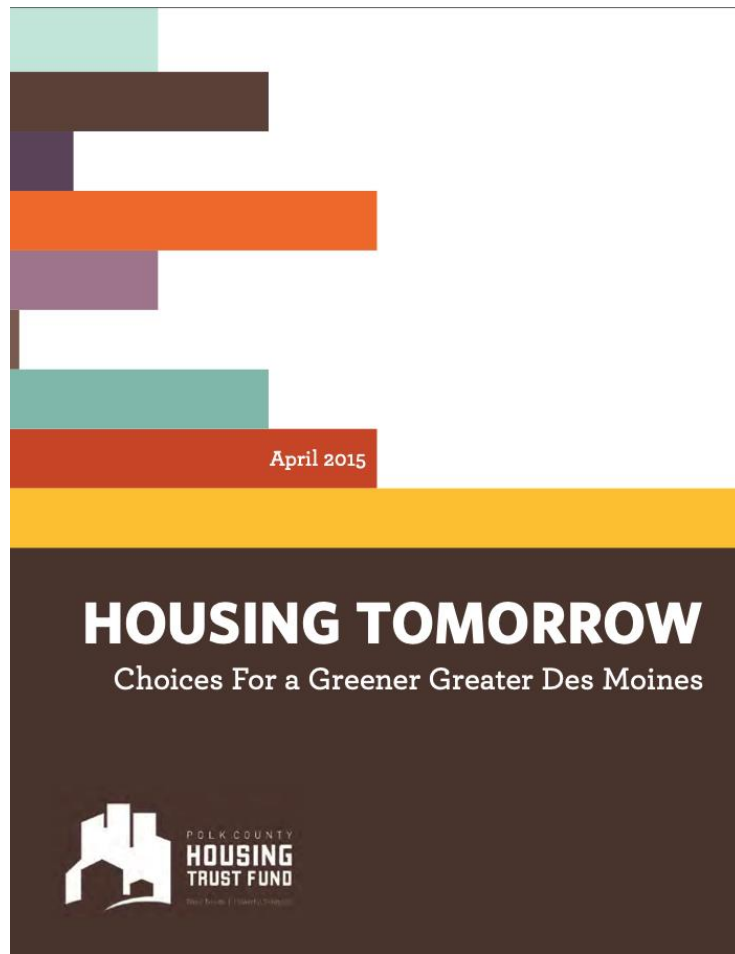
- Looked at the region's challenges moving from population of 500,000 to 750,000 by 2050

Housing Tomorrow (2015)



- Region's first plan focused on housing issues

Housing Tomorrow (2015)



- 1** **Our region will** offer a variety of housing choices for our diverse population.
- 2** **Our region will** preserve, maintain, and improve its existing housing inventory.
- 3** **Our region will** make strategic decisions about the location of new housing.
- 4** **Our region will** collaborate across sectors to address the impact of housing on community health and prosperity.
- 5** **Our region will** seek new resources for housing, and use existing resources responsibly.
- 6** **Our region will** foster a dynamic community dialogue about housing.

Downtown Workforce Study

Downtown Workforce Housing Study

Prepared for
Capital Crossroads
City of Des Moines
Polk County Housing Trust Fund

Prepared by
The Virginia Center for Housing Research at Virginia Tech
Mel Jones, Research Scientist
Sam Spencer, Research Associate
Lisa Buchanan and Associates
Lisa Buchanan, President
c/o, LLC
Charles Bull, Principal

In partnership with
Andrew Collins, Des Moines Area Metropolitan Planning Organization
Lisa Jordan, City of Des Moines
Lindsay Roe, City of Ankeny
Katie Gaudin, City of Urbandale
Christine Gordon, City of West Des Moines
Amanda Grunmachler, City of Elkhart
Carmel Hovey, City of Des Moines
Wendy Landrock, Polk County Housing Trust Fund
Amy Williams, City of Des Moines
Galen Ferris, City of Harlow

2018

- Completed in 2018
- Originally started as a downtown housing study

Regional Workforce Strategy



- Published in 2019
- Meant to add implementation guidance onto the workforce study

**HERE WE
GROW!**



JOHNSTON



ALTOONA



ANKENY



BONDURANT



GRIMES



URBANDALE



CLIVE



DES MOINES



PLEASANT HILL



WAUKEE



WEST DES MOINES



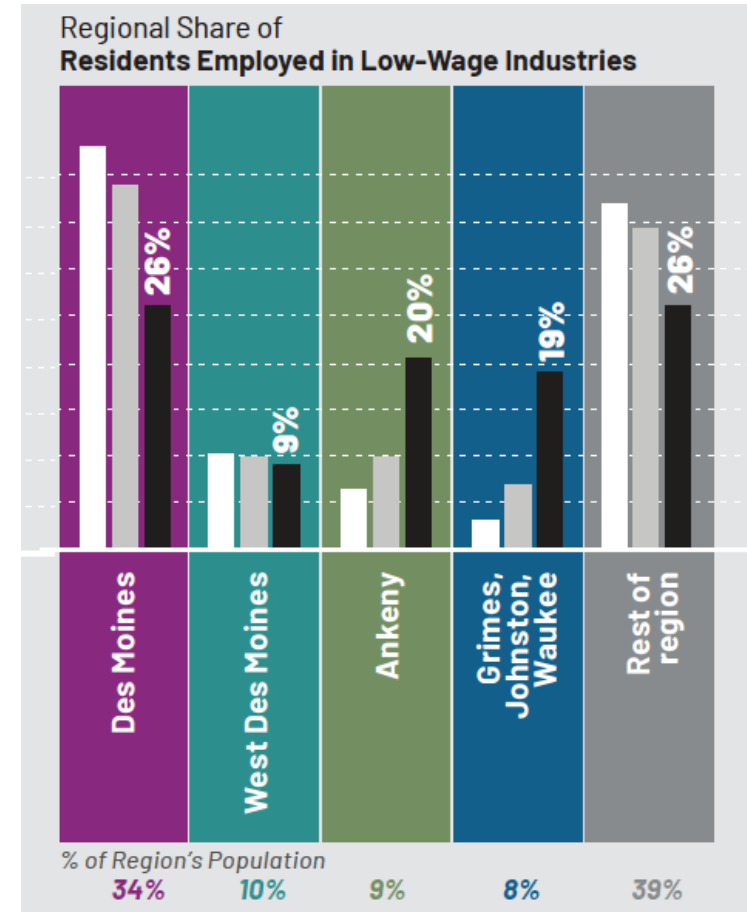
NORWALK

Three main principles

1. Increase housing near job centers
2. Make sure housing is affordable at wages being paid
3. Advance equitable access to housing in our communities

1. Increase housing near jobs

- Jobs, housing, and workers are all increasingly suburban.
- Affordability is concentrated in Des Moines.



1: Increase housing near jobs

Jobs/Housing Balance in Top Five Job Centers
(2017)

	# of Jobs, 2017	% Change in Jobs, 2002-2017	% Change in Employed Residents, 2000-2017	% Change in Housing Units, 2000-2017	Ratio of Housing Units to Jobs, 2017
Des Moines (Not Downtown)	82,000	-2%	7%	6%	0.93
West Des Moines	65,000	59%	33%	29%	0.45
Downtown	59,000	8%	238%	217%	0.13
Urbandale	28,000	44%	40%	44%	0.61
Ankeny	26,000	74%	105%	104%	0.85
TOTAL REGION	361,000	26%	30%	30%	0.72

Source: czb analysis of data from City of Des Moines Office of Economic Development, 2000 Census, 2013-2017 American Community Survey 5-Year estimates, 2002-2017 Longitudinal Employer Household Dynamics data from the U.S. Census Bureau's Center for Economic Studies

2: Housing mix should match jobs mix

VCHR Employment-Driven Housing Demand
Forecasts for Polk County (2018-2038)

Annual Household Income Range	Renter	Owner	Total
Less than \$25,000	5,126	3,389	8,515
\$25,000-\$49,999	13,139	13,966	27,105
\$50,000-\$74,999	3,875	8,457	12,332
\$75,000-\$99,999	693	3,662	4,355
\$100,000 or more	746	4,119	4,865
TOTAL	23,579	33,593	57,172

■ Cannot afford new construction.

- People earning under \$12/hour are struggling the most
- Substantial numbers of new workers won't likely be able to afford new construction

3: Focus on Equity

- Support authentic housing choice
- Recognize what it will take to improve the situation for people in historically disadvantaged populations

Our perspective

- Start with good data about the regional workforce & future housing needs
- Then build local momentum in partnership with each community
- New construction won't get us there alone; many strategies will be needed

Rigorous focus

- *Greatest* need is on households with incomes under \$50,000 who will rent
 - But not the only need
- Can't solve these issues only by building
- Multiple strategies are needed

“Workforce” AMI

- Classically, workforce AMI is sometimes described as 80-140% of AMI
- This effort encourages you to see AMI percentages of 30-50% are also essential to the workforce challenge
- The greatest need for housing in our communities is among households with the lowest incomes

**More than 58,000
households in the MSA
need more affordable
housing.**

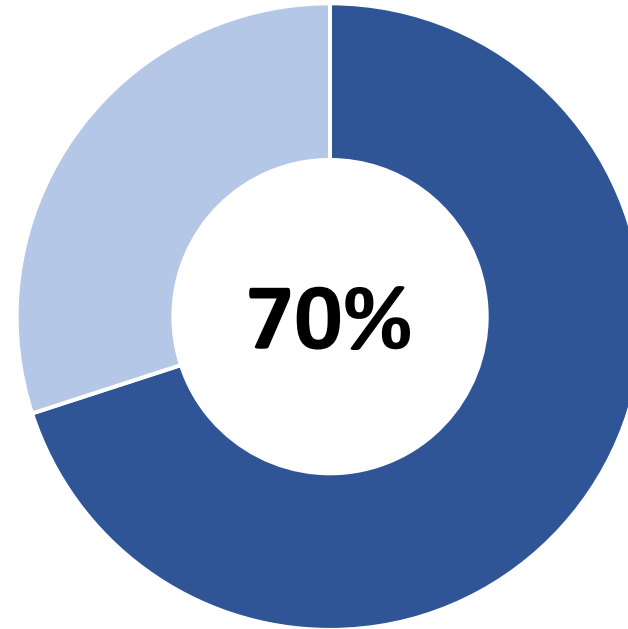
\$17.35/hr

Needed to afford a 2BR in Polk County

Over 41,000 workers can't afford to live on their own, even when earning at the 90th percentile for their occupation.

The Next 20 Years

- The MSA is expected to add 150,954 net new jobs.
- 70% of new working households will have annual incomes below \$75,000



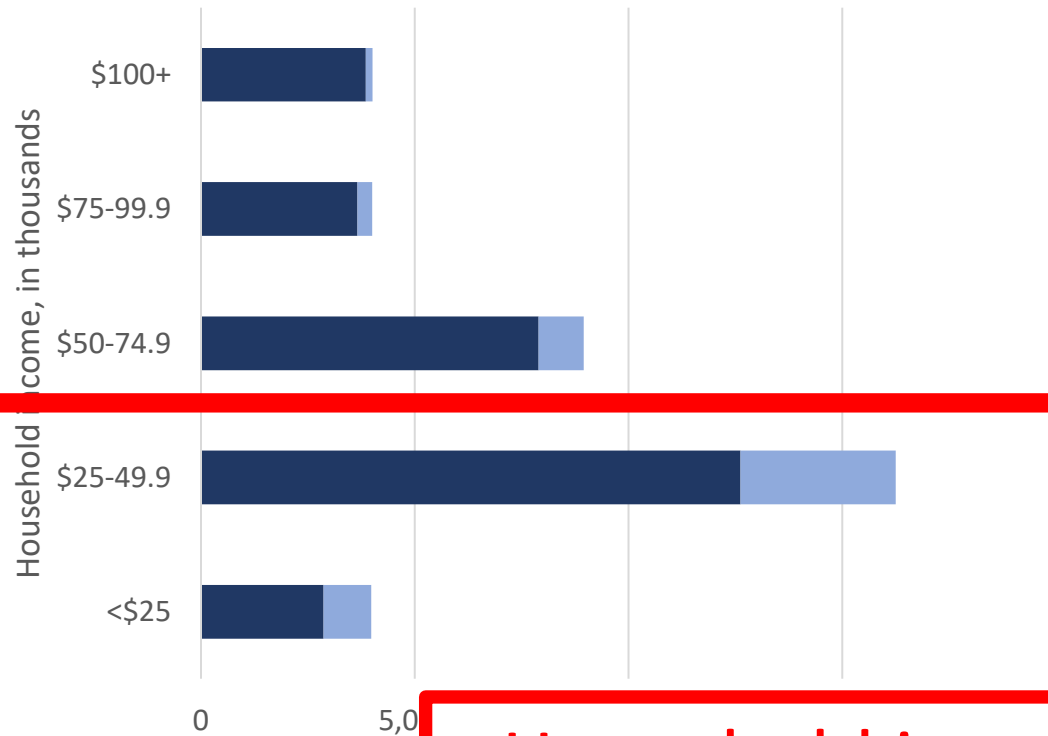
Incomes under \$75k

The Next 20 Years

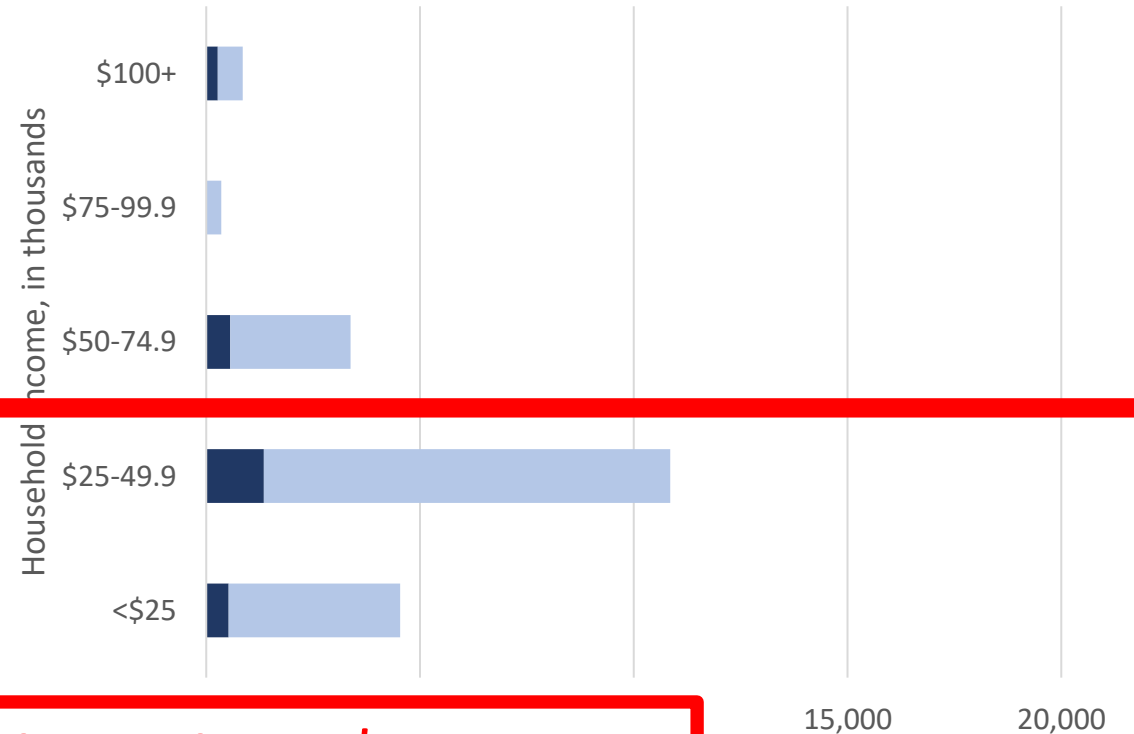
- Polk County needs to add approximately 57,170 new units for these workers.
- This is beyond existing housing.
- This doesn't include folks who aren't working.

New housing will need to be attainable for people on a tighter budget

Forecast Demand for Single Family Homes
2018-2038, Polk County



Forecast Demand for Multifamily Homes
2018-2038, Polk County

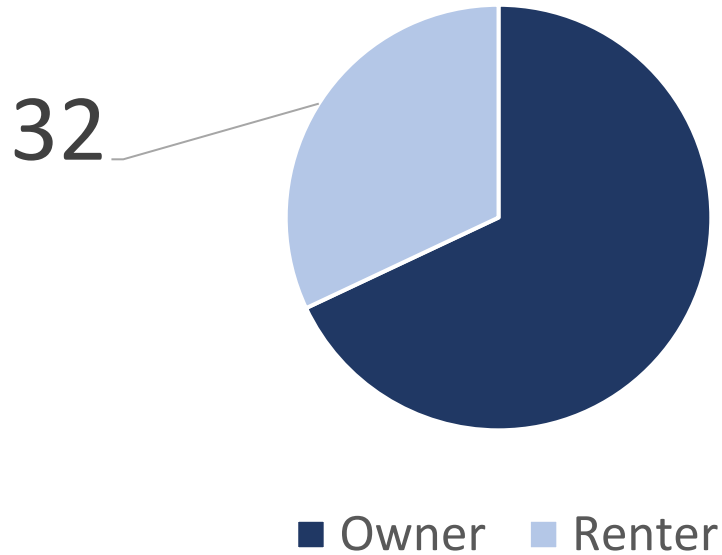


Household incomes less than \$50,000

Households with incomes under \$50,000 represent the largest share of housing demand—and they are the folks struggling most today.

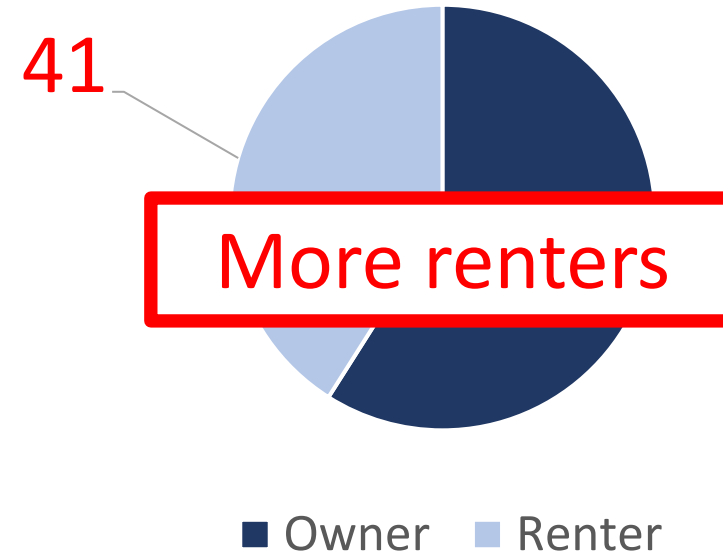
In new housing, demand shifts toward rental

Rental units in the housing market, 2017



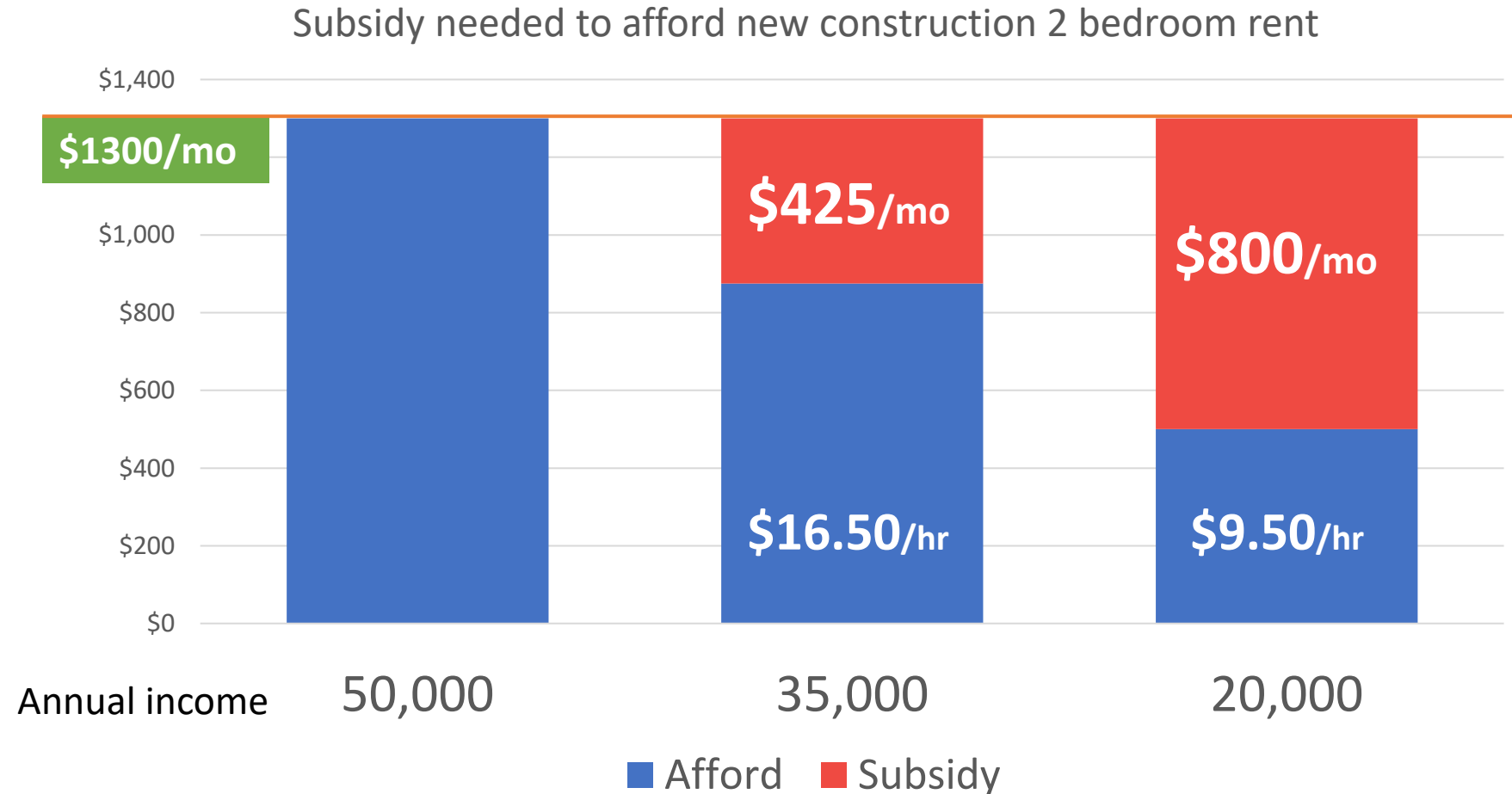
Today

Rental units as a forecast percentage of new housing



New Housing

New construction rent challenge



SUPPLY	STABILITY	SUBSIDY
Zoning, mainly	NOAH protections	Tax vacant property
Upzoning	Eviction diversion	LIHTC – Section 8 – boost both
Mixed use zoning	Ban source of income discrimination (preempted at state level)	Increase development gap financing opportunities (zero interest loans
Increasing density/gentle density		
Process improvements/by right approvals		

Here We Grow

- Purpose
 - Increase collaboration and data sharing
 - Assist each community as it develops strategies
 - Support for actions that can benefit from regional action, like funding



Policy Toolkit

Policy & Planning

Implementation
Mechanisms

Funding

Programs











Land Banking

Regional Capacity



Communities

Select a community to learn more.

-  Altoona
-  Ankeny
-  Bondurant
-  Clive
-  Des Moines
-  Grimes
-  Johnston
-  Pleasant Hill
-  Waukee
-  West Des Moines

HereWeGrow.city/communities

Our newest resource

Stay Up To Date

- Zoom over to our website and sign up for updates! [HereWeGrow.city](https://www.HereWeGrow.city)



Sarah Buck

City of Cedar Rapids

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National Alliance to End Homelessness System Design Clinic – Cedar Rapids & Linn County

September 7, 2023

National Alliance to End Homelessness

The NAEH is the leading national voice on the issue of homelessness

- Work collaboratively public, private, and non-profit sectors
- Analyze local data and trends
- Provide data and research to agencies and policy makers to make informed decisions, leading to stronger programs and policies that help communities achieve their goal of ending homelessness



Why invite the NAEH to our community?

- Individuals experiencing homelessness are part of this community, they are our friends, family, and neighbors
- City of Cedar Rapids City Council and Linn County Board of Supervisors have identified the need to find solutions as a priority
 - City of Cedar Rapids utilized ARPA funding to contract with the NAEH to complete a Systems Design Clinic for all of Linn County



Systems Design Clinic

Two-day visit with front line staff, leaders, and individuals with lived experience – May 1st and 2nd

Two-day event held on June 21st and 22nd

Who was in attendance:

- Shelter and social services provider leadership
- Medical providers, including substance abuse and mental healthcare providers
- Law enforcement
- Local churches
- Funding agencies
- Board of Supervisors and City Council members
- County and City staff



IA-501: Iowa BoSCoC

Focused: Cedar Rapids/Linn County, Iowa



Clinic Objectives

- Identify the goals of an effective homeless response system
- Discuss how to improve system performance across the CoC
- Recognize system flow and bottlenecks within the homeless response system
- Illustrate how to align interventions of the homeless response system
- Discuss the role of a local/regional CoC planning in making homelessness rare, brief, and one-time
- Identify local priorities



Effective, Equitable and Effective Homeless Response System: **GOAL**

House people as quickly as possible and
divert people from imminent homelessness whenever possible



Effective, Equitable and Effective Homeless Response System: **APPROACH**

Use a systemic approach

to align interventions and resources across programs in a coordinated way around this common goal



Effective, Equitable and Effective Homeless Response System: **ENDGAME**

Homelessness is rare, brief, and one-time

- People in a housing crisis have access to immediate help, including a safe place to go
- People are not unsheltered
- People do not spend long periods of time homeless
- People exit homelessness quickly and do not quickly cycle back into homelessness
- Black people are not overrepresented in those experiencing homelessness



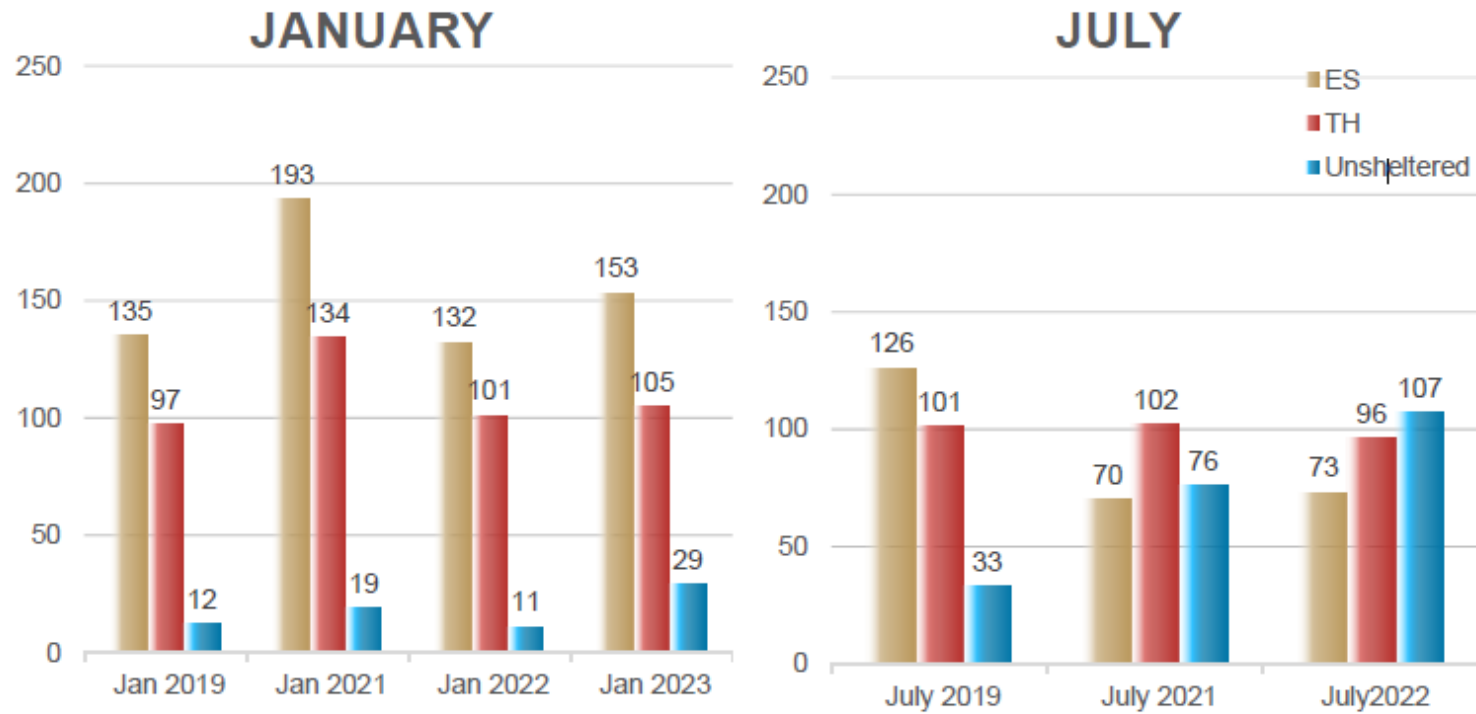
Effective Homeless Response System: **PERFORMANCE**

Establish systemic performance measures

- Reduce in-flow into homelessness
- Increase exits to permanent housing
- Decrease average length of homelessness
- Decrease returns to homelessness

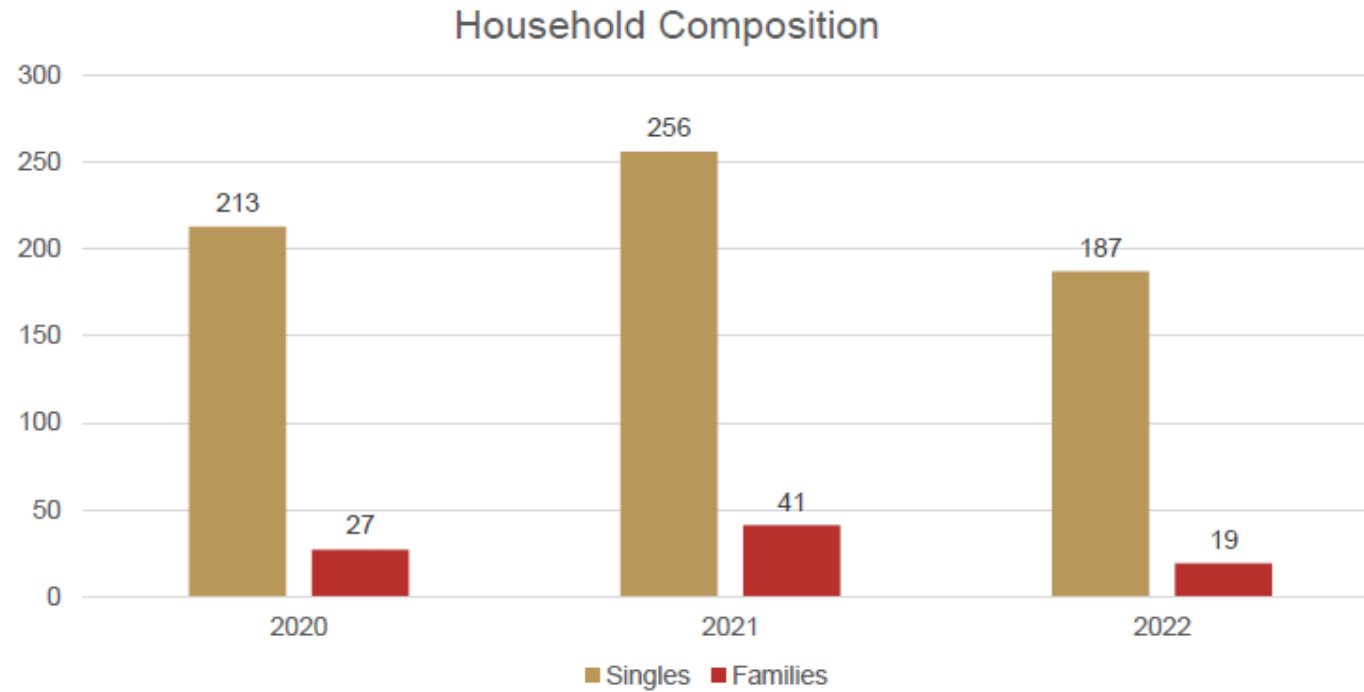


Cedar Rapids County Trend's



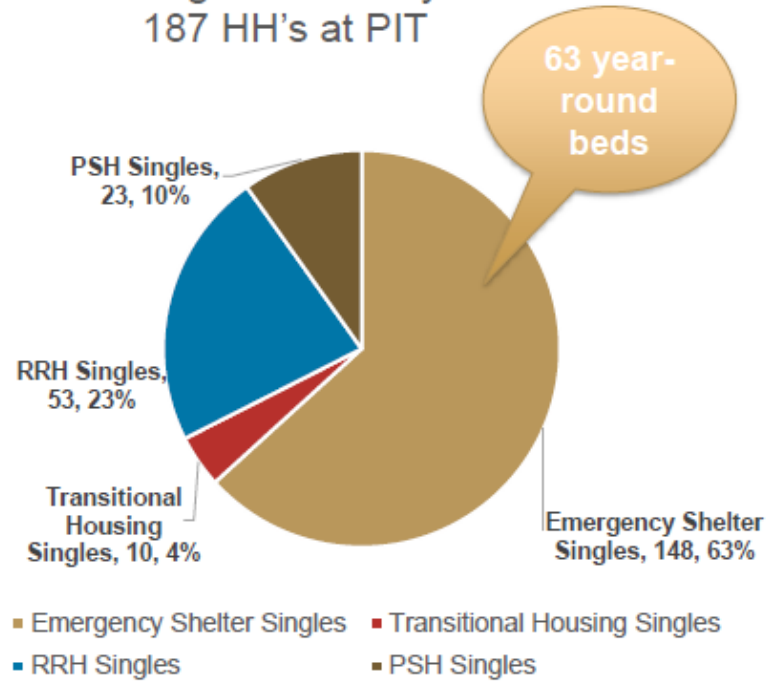
PIT*

Families vs. Singles

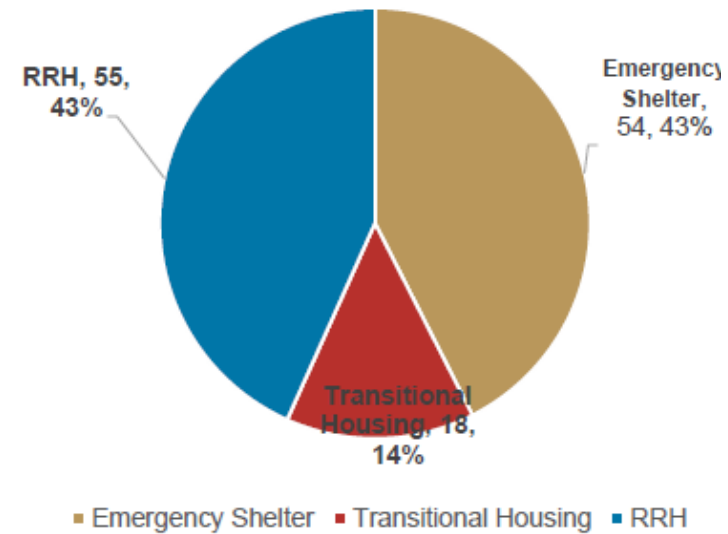


Cedar Rapids/Linn County Bed Inventory 2022

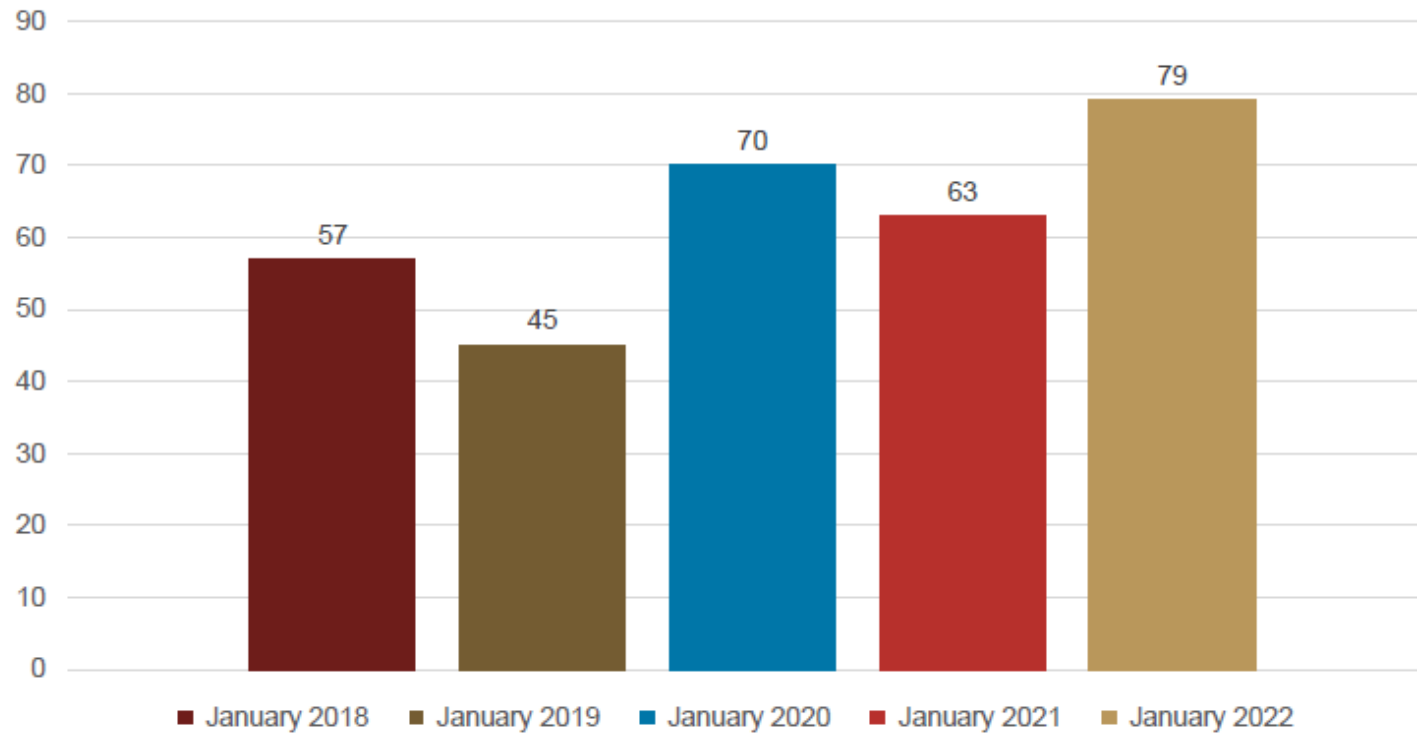
Singles Inventory
187 HH's at PIT



Family Inventory
19 HH's at PIT

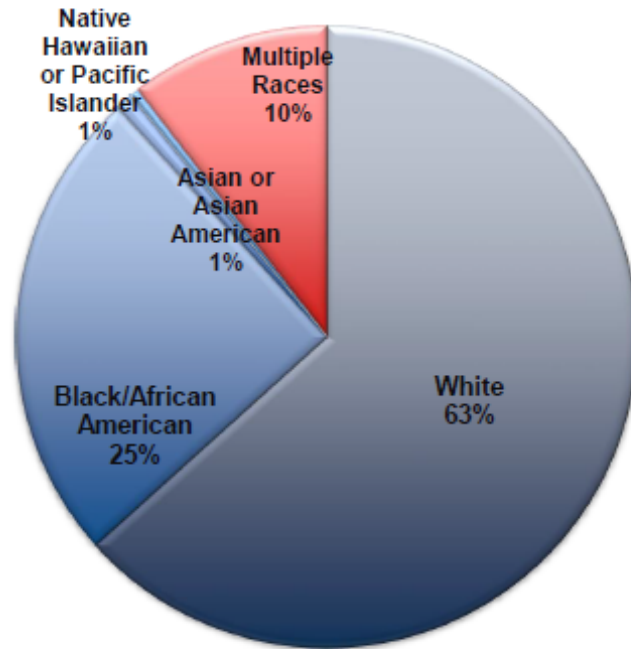


Chronic Homelessness



Race and Ethnicity

Race



Census Data

- White – 87.4%
- Black – 6.5%
- Asian or Asian American – 2.6%
- Native Hawaiian or Pacific Islander - .2%
- Multiple races – 3.0%

*Hispanic are 3.7% is overrepresented in homelessness

Sources: [Census](#)



Why Data?

Good data is essential to plan an end homelessness, evaluate programs, and properly (re-)allocate resources.

1. **Point-in-time (PIT) and Housing Inventory Count (HIC) data**
 - Identifies at any one time numbers and characteristics
 - Identifies trends
2. **System-Wide Data**
 - Continuously collected and reviewed at minimum quarterly by governance board
 - Used to assess cost; to plan solutions; to implement prevention measures; and to measure outcomes.
3. **Program Level Data**
 - Collect and review monthly – look for trends and respond to them quickly
 - Use to improve outcomes to increase exits to PH and decrease LOS
 - Identifies what programs are best in each intervention; where can reallocation be made



Use Your Data to Design Your System

Is Cedar Rapids/Linn County using HMIS data to monitor and manage programs and make (re-)allocation decisions based on what your system needs and performance?

Is there a regional planning body that uses HMIS data to evaluate programs and interventions and make changes accordingly (at least quarterly)

Are Providers across Cedar Rapids/Linn County using HMIS data to monitor, manage, and improve their programs?

- What can the HMIS do to provide agencies with useful information they can use?



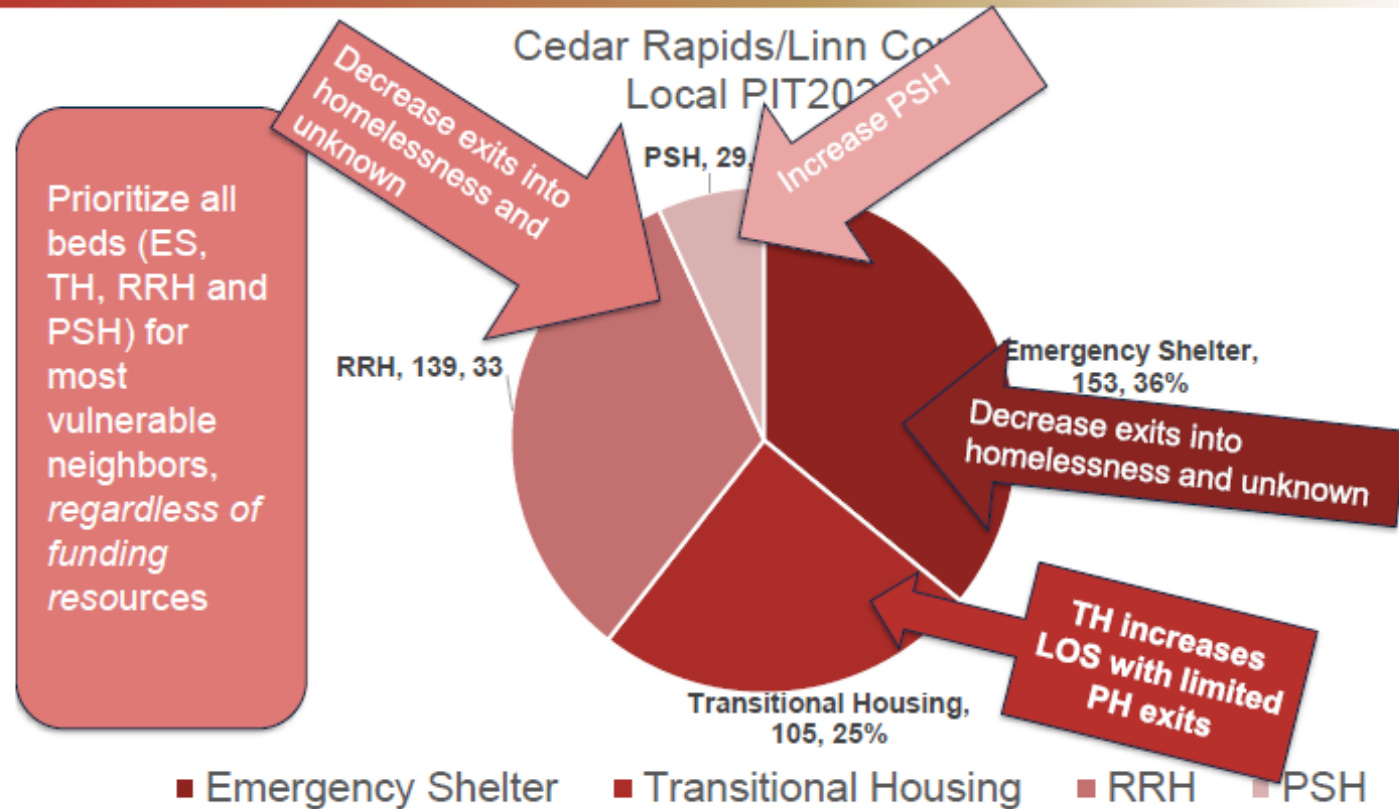
Investments

What do we get for our \$\$

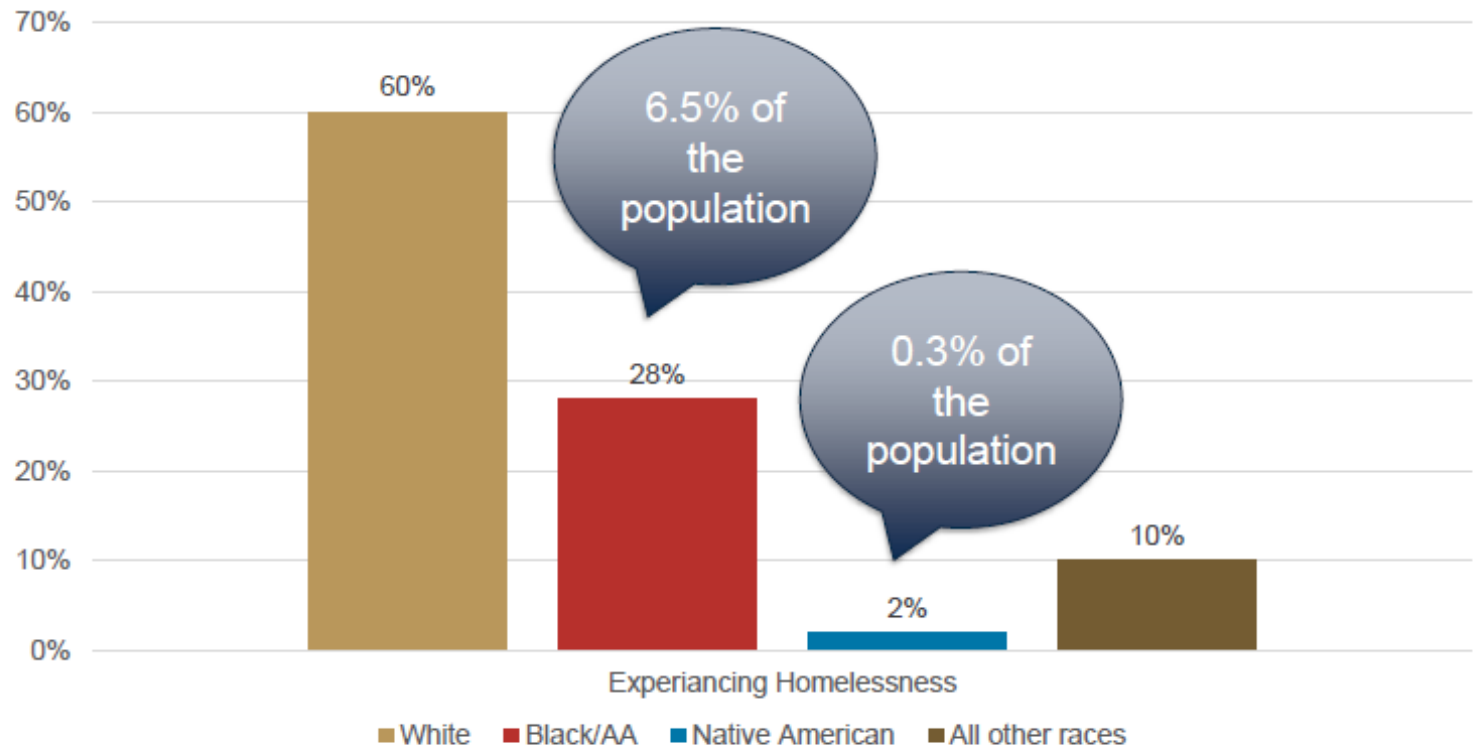
	Cost Per Exit	Cost per Exit to Permanent Housing	Rate of Return to Homelessness
Emergency Shelter			
Single Adult	\$1,860	\$6,957	22%
Family	\$1,181	\$1,485	21%
Transitional Housing			
Single Adult	\$7,767	\$15,015	6%
Family	\$0	\$0	0%
Rapid Re-Housing			
Single Adult	\$3,036	\$5,694	19%
Family	\$3,090	\$4,336	9%



Right Size the Cedar Rapids/Linn County



Racial Disparities 10/1/2021-9/30/2022



Source: Racial Equity Tool

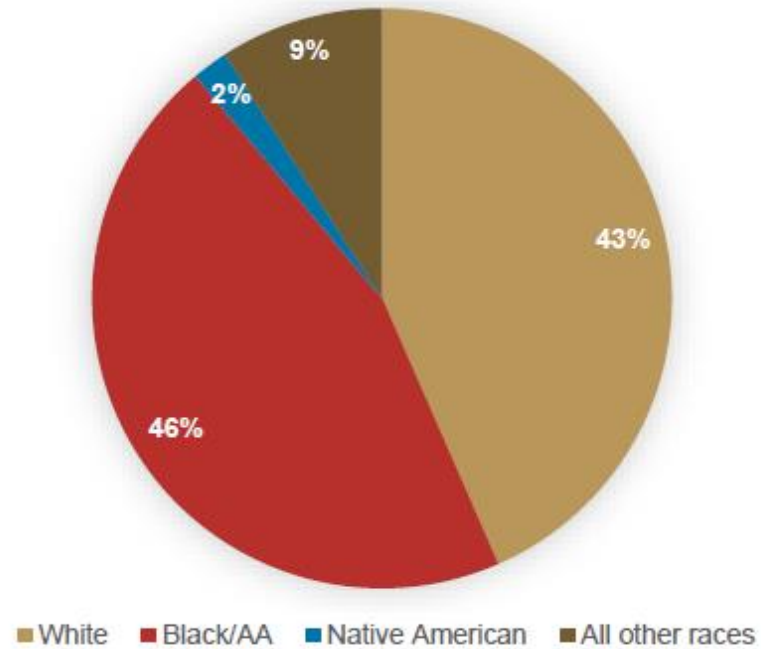
 National Alliance to
END HOMELESSNESS

[ENDHOMELESSNESS.ORG](https://endhomelessness.org)



Racial Equity Tool

Who returns to homelessness?

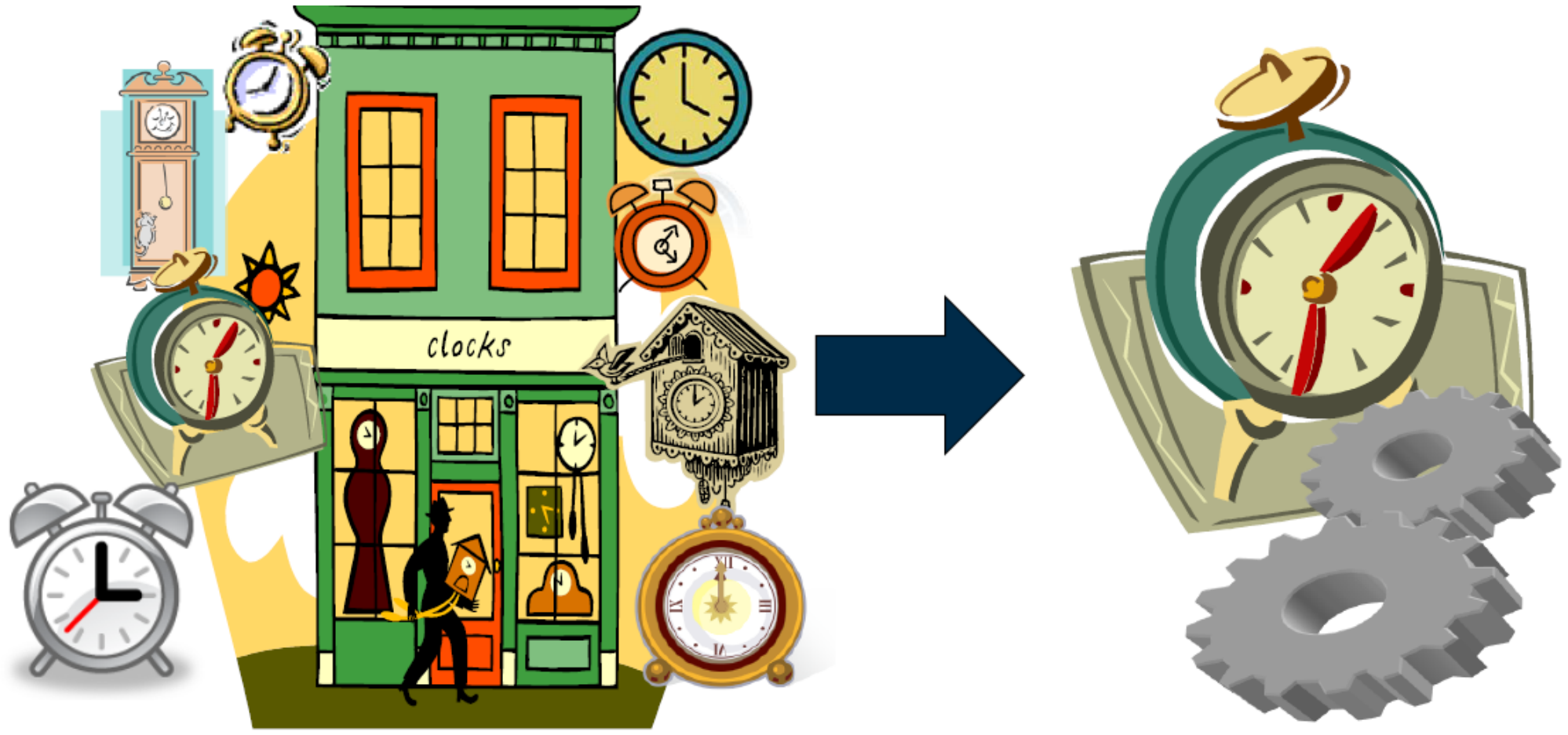


Make sure you have the right interventions and programs...working as a system

Next Steps

1. Set system performance benchmarks for each intervention
2. Measure and reward project performance
3. Reallocate from low performing strategies to effective strategies
4. Make sure your “pie” is cut correctly
5. Engage **all funders** in the strategy
6. Measure and adjust





Prioritization for Cedar Rapids/Linn County

To improve system flow in Cedar Rapids/Linn County, I believe we should:

Create	Create a regional planning body
Reimagine	Reimagine the Coordinated Entry System to engage in effective diversion and prioritize people for Shelter, TH, RRH and PSH
Improve	Improve Community Wide data collection, data quality, and data-driven decision making
utilize	Utilize and Invest in Diversion/Problem Solving across the system
Improve	Improve and Right Size Crisis Housing (ES and TH)
Right Size	Right Size and Improve Rapid Re-Housing
Invest	Invest in Permanent Supportive Housing (with supportive services) prioritize for those with highest barriers, and include move-on strategies
Make	Make funding decisions across ALL funding resources using System Performance Standards to support strategies/projects with system flow outcomes to determine new funding or reallocations
Improve	Improve strategies for individuals experiencing unsheltered homelessness: Encampment resolution, multidisciplinary outreach



Our community will implement a homeless assistance system that makes homelessness rare, brief, and one-time



What are the three most important areas we need to focus on to move closer to an effective homeless response system and create system flow?



Recommendations

Top Three Recommendations:

1. Establish a local oversight board
2. Reimagine the Coordinated Entry System
3. Invest in diversion - problem solving across the system



Questions?

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