AFFIRMATIVE FAIR HOUSING MARKETING PLAN GUIDE

INTRODUCTION

Affirmative Fair Housing Marketing Plan (AFHMP) should demonstrate meaningful efforts to identify and attract underserved populations in the housing market area. Underserved populations may not apply for housing without special outreach efforts.

This guide was developed to assist someone in developing or updating an Affirmative Fair Housing Marketing Plan (AFHMP) required by HUD, Low-Income Housing Tax Credit (LIHTC) Qualified Allocation Plan or National Housing Trust Fund.

BACKGROUND

HUD implemented Affirmative Fair Housing Marketing Plans to prevent redlining in communities (segregating race or ethnicity in defined housing areas). Properties need to make efforts beyond their normal or current advertising to directly reach and successfully attract underserved populations to increase diversity. The affirmative marketing plan should strive to house both majority and minority populations represented in the housing market area thus ensuring that segregation/redlining does not intentionally occur.

WHAT IS AFFIRMATIVE MARKETING?

Affirmative Marketing means to understand the housing market area's demographics, identify underserved populations then implement marketing efforts beyond current or usual methods of advertising to increase a more diverse applicant pool and house a more diverse population. It often requires taking extra effort to directly market to underserved populations living in the housing market areas.

Affirmative Marketing should demonstrate the efforts of the owner/agent to reach underserved populations through community contacts and other direct methods of advertising.

- Direct efforts may be advertising in minority or specialized publications that can reach targeted populations i.e., magazine, newspaper, radio or television or relationships with organizations, churches, agencies, or businesses who work directly with an underserved population.

- Consider the use of alternate advertising formats i.e., by translating advertising in a language used by a minority population then distributing to businesses or organizations that can help reach a targeted group locate housing, providing alternate formats i.e., braille, large print, audio tapes, etc.

- Periodically review the special marketing efforts and evaluate successes and failures. Determine how to expand on the successes or make changes in areas that need improvement.

AFHMP REGULATIONS

The regulations can be found in Title 24 Housing and Urban Development, Part 200-Introduction to FHA Programs, Subpart M—Affirmative Fair Housing Marketing Regulations.

https://www.ecfr.gov/current/title-24/part-200/subpart-m

IOWA HOME & NATIONAL HOUSING TRUST FUND & LIHTC PROGRAMS

Projects that have received HUD funding (HOME funds or National Housing Trust Fund) are required to provide an AFHMP. In addition, Projects allocated Low-Income Housing Tax Credits from 2009 forward are required to complete an Affirmative Fair Housing Marketing Plan (AFHMP). All programs follow the requirements at HUD Subpart M, CFR24 Part 200.620.

At a minimum, the AFHMP for multifamily rental projects should be reviewed every five years by pulling current demographics, comparing them with current resident percentages then describing successes and/or failures with community contacts and marketing methods. To research and locate new opportunities when not successful. For HOME Tenant Based Rental Assistance or Homebuyer Programs a new plan is required for each new contract.

*The Iowa Finance Authority requires **all properties to target Persons with Disabilities**, regardless of percentages listed. Most locations in Iowa have a sufficient population which may be underserved and can be targeted.*

HOUSING PROTECTED CLASSES:

Federal	**State**
Color	Creed
Race	Sexual Orientation
Sex	Gender Identity
National Origin	Retaliation
Religion	
Disability	
Familial Status	

Federal HUD requirements and Local protected classes may expand this list.

WHAT FORM DO I USE?

HOME, NATIONAL HOUSING TRUST FUND & LIHTC MULTIFAMILY RENTAL

- **Multifamily Rental** - The use of the most current HUD form. As of the date of this publication HUD-935.2A (12/2011) OMB Approval No. 2529-0013 (exp. 1/31/2021) please check for updates after this expiration date. However, please use this form until an update is available through HUD. This form can be found at:
  https://www.hud.gov/sites/dfiles/OCHCO/documents/935-2A.pdf

OTHER HOME PROGRAMS

- **Tenant-Based Rental Assistance (TBRA) -** Iowa Finance Authority has developed a form for TBRA HOME Programs.

- **Homebuyer -** Iowa Finance Authority has developed a specific form to be used for Homebuyer HOME Programs.

Contact Nancy Peterson at 515-452-0449 if you need a copy of either HOME form.

GETTING YOUR MULTIFAMILY AFFIRMATIVE FAIR HOUSING MARKETING PLAN STARTED…

This guide is specific to the Multifamily AFHMP form. However, the guidance provided is consistent with TBRA and Homebuyer requirements although form sections may vary.

1a. – 2d. GENERAL PROPERTY INFORMATION

Regardless of the type of program, each AFHMP form will request general project information. These sections should be self-explanatory.

1b. Project Contract Number

This section should contain all contract project numbers associated with the allocation. Therefore, LIHTC, state HOME, or state NHTF Project Numbers should be listed separately in this area.

GEOGRAPHIC AREAS

In order to complete an Affirmative Fair Housing Marketing Plan (AFHMP), demographics need to be pulled for the project from the geographic areas listed below:

- **1d. Census Tract** (based on Address) This link is helpful to confirm the census tract https://geomap.ffiec.gov/ffiecgeomap/

- **1e. Housing Market Area** (city/town – the area that attracts most applicants)
- **1e. Expanded Market Area** (county) or **Metropolitan Statistical Area** (MSA)

AFHMP sections not discussed in this guide should be self-explanatory or refer to the instructions on the HUD form.

The US Census Bureau's Data can be found at: https://data.census.gov/cedsci/

The US Census Bureau has been changing how data is pulled from the website since April of 2020. It is especially helpful to know the report number for information to pull data. This guide has a section to help navigate pulling data. Due to ongoing changes made to the site, variations could occur. This guide will be updated periodically. The basic guidance provided should still help navigate the site.

New Census Data is gathered every 10 years. **Use the most current 5-year estimates.** 2021 5-year estimates are the most current at time of this guide's revision. New data is typically updated annually in the first quarter, however, you should always check for the newest 5 year estimates for reports pulled.

THREE US CENSUS REPORTS ARE USED:

1. **DP05** Demographic and Housing Estimates (all projects); provides Race and Ethnicity Percentages
2. **S1810** Disability Characteristics; (all projects)
3. **S1101** Households and Families (family projects only); provides Households with one or more people under 18 years old.

See more detailed instructions on pulling US Census Data on Pages 13-25.

DEMOGRAPHIC WORKSHEET 1

Acquisition Rehab, Rehab, or an Existing Property – Project's Resident Column

If the property has existing tenants, the Project's Resident column on the Demographic Worksheet should be completed. The existing tenant percentages should be used to analyze if a minority group is still underserved at the property. Demographic percentages should be used to analyze if the property has been successful in housing underserved populations. The goal is to have a inclusive community which houses both minority and majority populations.

Applicant's Data Column
If demographic information is gathered from applicants at time of application, please complete the Project's Applicant Data column. Otherwise, this can be left blank. These percentages should be analyzed to determine if the property has been successful attracting minority applicants and evaluate reasons why minorities who applied were not approved (example: no vacancy, did not pass screening, did not meet income qualifications).

New Construction, Adaptive Reuse or Homebuyer
For properties that have not initially placed in service, the Project's Resident column and Applicant's Data column will be left blank on the Demographic Worksheet. Then the analysis will be based solely on the Census Tract, Housing Market Area, and Expanded Housing Market Area until the next evaluation.

Pull Census Data and Enter All Percentages
Once the percentages have been pulled from the US Census Data enter the percentages into the demographic worksheet. This allows you to start analyzing the information pulled:

Determine the Majority Population
The highest percentage of all races or ethnicity in each geographical area represents the Majority Population. The majority may not need special outreach because general advertising methods and word of mouth may reach the majority of the population. There could be exceptions, one example, if heavy concentration(s) of one or more minority group is found living at a property and the majority population is not present or extremely low. This indicates the need to make effort to attract the majority population to proactively overcome the appearance of segregation occurring in the rental community.

Minority Populations (Underserved)
Minority populations have lower percentages. Direct marketing efforts need to be made to invite them to apply at the property.

EVALUATE THE DEMOGRAPHIC PERCENTAGES USING A CONSISTENT METHOD OF MEASURE:

- ✓ **IF 1% OR GREATER -** Properties should attempt to **TARGET** the underserved population because there is an identifiable presence of a specific demographic group.

- ✓ **IF LESS THAN 1% - DON'T TARGET** unless you can explain why you are able to reach the population. Use Section 8 Additional Considerations in the AFHMP Form to explain.

Generally, there is not sufficient opportunity to directly advertise or reach populations with less than 1% in a demographic area. The plan should describe how the property can directly reach populations being targeted.

Are there exceptions to the 1% measure?
Yes. This guide cannot cover all exceptions or examples but here are a few:

Some demographic areas may not have a minority population with 1% or greater. The plan may need to be expanded to include a larger region or multiple counties surrounding the housing market area. This area should be expanded until you can identify at least one minority population closest to the property that has greater than 1%.

If an underserved population is known to exist in the housing area yet the demographics do not represent them in the census data, your knowledge of the community should be considered for direct marketing opportunities. If this occurs, list under "other" and specify the underserved population.

Section 8 Additional Considerations - Provide additional information if "Other" is selected or other exceptions are identified. Explain exceptions or additional information in this section. If necessary, attach an additional sheet with this information and place a note in this section "see attached".

3b. TARGETED MARKETING ACTIVITY
When **Worksheet 1** is complete, use this information to check populations identified in 3b. "Targeted Marketing Activity" in AFHMP FORM.

Each group checked in 3b. shall be identified in **Worksheet 3 - Community Contact Worksheet** and **Worksheet 4 - Advertising Methods Worksheet**.

WORKSHEET 3 - COMMUNITY CONTACTS AND WORKSHEET 4 ADVERTISING METHOD WORKSHEETS

- List each targeted group separately on each worksheet (preferred).
- USE LOCAL CONTACT'S and ADVERTISING SOURCES FIRST! The local area is the housing market area selected on the plan. It is the area that will likely attract applicants. If opportunities are not found in the housing market area, move to an expanded housing market area which is the 2nd most likely area to attract applicants. Only If necessary, expand further to regional opportunities. It is less likely a property can attract applicants if they are not shown to be living in the housing market areas. Statewide agencies or organizations typically will not be effective in helping many properties to attract applicants.
- **Ensure you have contacted and discussed with all contacts how they can assist your property to attract targeted underserved populations.**
- Develop positive relationships and have continued communication with these contacts. If you determine if another or additional contacts are necessary, these contacts should be used to build this outreach.
- Community Contacts and Advertising Methods should be known to effectively reach specific targeted populations prior to advertising.

SAMPLE WORKSHEETS - COMMUNITY CONTACT AND METHODS OF ADVERTISING

Attached to this AFHMP Guide are samples of two worksheets; one for Worksheet 3 Community Contact information required and the second Worksheet 4 Methods of Advertising. If you wish to develop your own WORD table or Excel Spreadsheet in place of the HUD worksheet this is acceptable.

MAINTAIN A FILE
A file helps you establish:

- HOW you determined what outreach was needed.
- WHAT was done? Document actions taken.
- WHEN actions were taken.
- WHY decisions were made to change or expand efforts.

Community Contact Journal is a good way to document all special outreach efforts. A sample journal is shown on the next page.

SAMPLE

Community Contact Journal

For each underserved population identified in the Affirmative Fair Housing Marketing Plan (AFHMP), please keep records like this journal to document special outreach efforts. This will assist you when completing Community Contacts and Methods of Advertising in the plan. This information may be helpful in evaluating your marketing activities for future activities and updates.

Project Name:
Project Contract Number(s):
Community Contact Name:
Contact Person:
Full Address:

Telephone Number:
Email Address:
Fax Number:
Website:

Describe the Organization:

Targeted Population:
Describe previous experience working with this population:

Describe how they will assist you to reach the targeted population:

Will alternate format(s) be used? (Example: Braille, large print, alternate language) Yes / No
If yes, briefly describe:

Date of Contact	Method of Communication (in person, telephone, email, US mail, etc.)	Description of Contact Made (highpoints of discussions, and outcome)	Person's Name Making the Contact

Attach a copy of the advertising or marketing material(s) used.

SECTION 504 ACCESSIBILITY REQUIREMENTS

Section 504 of the Rehab Act makes it illegal for federal agencies, programs or activities that receive federal financial assistance or are conducted by a federal agency, to discriminate against qualified individuals with disabilities. Requirements under Section 504 include reasonable accommodation for employees with disabilities, program accessibility, effective communication with people who have hearing or vision disabilities, and accessible new construction and alterations. HOME, NHTF and most Iowa LIHTC properties are required to meet or exceed Section 504 accessibility requirements in that 5% of the total units must be fully accessible for mobility impairments and 2% of the total units must be accessible for persons with visual and hearing impairments.

LIHTC properties should verify property requirements by reviewing the Land Use Restriction Agreement (LURA). The selections made by the property may require an increased percentage of accessible units.

EQUAL HOUSING OPPORTUNITY ADVERTISING

All advertising of residential real estate for sale, rent, or financing should contain an equal housing opportunity logo, statement, or slogan as a means of educating the home seeking public that the property is available to all persons. The choice of logo, statement or slogan will depend on the type of media used (visual or auditory) and size of the advertisement.

- See Part 109 Fair Housing Advertising: Microsoft Word - part 109.doc (hud.gov)

- *See HUD Web Publishing Standards:*
http://portal.hud.gov/hudportal/documents/huddoc?id=WebPubStandards.pdf

SYMBOLS OF ACCESSIBILITY

Accessible facilities which meet the Uniform Federal Accessibility Standards (UFAS) 4.1, Minimum Requirements, may use the international symbol of accessibility. Please ensure the property meets these requirements if the symbol is used. Generally, a wheelchair must be able to maneuver throughout the building and on all floors. Multiple floors would require an elevator. If you are unsure please obtain advice from your Architect. The symbol shall be displayed as:

Property Signs

Property signs shall contain the EHO logo, statement or slogan and should be visible to anyone viewing the sign. If the sign has not been constructed when the AFHMP is submitted provide copy of the planned sign design and content prepared by the sign manufacture or architect. If a site sign is not used please explain.

PUBLIC ACCESS

Fair Housing Posters, Affirmative Fair Housing Marketing Plans, Tenant Selection Criteria, and other management policies should be displayed and made available for public review.

INSTRUCTION/TRAINING

Agents and employees must be provided verbal and written instructions regarding policies of non-discrimination and fair housing. Training/instruction questions shall be asked about the Fair Housing Act and Affirmative Fair Housing Marketing. Dates, content, and anticipated training should be tracked, and copies of training materials should be kept.

HIRING PRACTICES

Owners are required to maintain a non-discriminatory hiring policy for staff engaged in the rental of properties under Affirmative Fair Housing Marketing Regulations.

EVALUATING THE PLAN (MINIMUM EVERY FIVE YEARS)

The Affirmative Fair Housing Marketing Plan shall be reviewed at least every five years for multifamily projects. The AFHMP needs to be reviewed and new demographics pulled for the housing market to identify changes or determine the property was unsuccessful attracting targeted underserved populations after implementing the previous plan.

Please send all updated plans to Vicky Ohrtman at vicky.ohrtman@iowafinance.com.

At minimum a new Worksheet 1 showing current Project Resident percentages with current demographic data needs to be pulled. Then compared to the previously implemented AFHMP plan. If the percentages indicate the property has been successful implementing the previous plan and has attracted underserved targeted minorities the following can be provided for review: A new Worksheet 1, a copy of last accepted AFHMP, and a letter summarizing the success. If the information provided is accepted this will be filed and used to evaluate the next plan in 5 years. Otherwise, properties will need to provide a new AFHMP to address lack of success to attract underserved populations by locating new opportunities to target underserved populations in the housing market areas. A new plan is required if management, owner, addresses, contact information or other substantial information changes have occurred since the last plan was provided.

Homebuyer and Tenant-Based Rental Assistance projects shall provide a new plan for each contract awarded. These contracts are not set up to continue over a 5 year period or beyond without receiving new funds under new contracts.

TO ASSIST WITH EVALUATION OF MARKETING

Determine from Tenants/Applicants:

- How have they heard about the property?
- If they could benefit from accessible features in the unit?
- Race and ethnicity information, if willing to provide. If race or ethnicity is unknown, a percentage for unknown should be tracked. HUD requires this to be asked of all programs.

The Property:

- Document advertising methods and maintain copies of ads used to attract targeted populations. This should be in addition to general public advertising.
- Consider if demographic data for current residents accurately represent the property over the last five years? If not, why.
- Determine if the demographic composition of the residents have changed?
- Document dates and content of communication with community contacts. Were relationships successful?
- Did the advertising methods attract targeted populations?
- Is training and instruction current? If no, update the plan and document updated training for staff.
- Describe why the current plan should be successful in the future.

THE GOAL

- **ATTRACT TARGETED APPLICANTS** – Ensure underserved populations have knowledge of housing opportunities and are offered housing without discrimination for persons who qualify.
- **DIRECT MARKETING IS ONGOING** – Demonstrate meaningful attempts to increase underserved populations. (Race, Ethnicity, Persons with Disabilities, Families with Children, etc.)
- **REVIEW AND ADJUST** – Review demographics by making a conscience effort to understand the community and changes in underserved populations in the market area. Adjust contacts or methods of advertising if needed.
- **INCLUSIVE AND DIVERSE** – The property should strive to house both majority and minority populations represented in the housing market areas thus ensuring that segregation or redlining does not intentionally occur.

FIRST TIME PLACE-IN-SERVICE PROPERTIES ARE CURRENTLY REQUIRED BY THE LIHTC PROGRAM QAP PROVIDE THE FOLLOWING IN ADDITION TO THE AFHMP:

- Tenant Selection Plan
- Lease
- Lease Addendums
- Community Rules and Regulations
- VAWA document requirements
- IowaHousingSearch.org advertising
- Public Housing Commitment to Notify of Vacancies

More detail on these requirements can be found in the on-line Application in the Prior to Placed-In-Service Tab.

COMMON ERRORS – REVIEW PRIOR TO SUBMITTING FOR REVIEW!

PROJECT NUMBER

Problem: The plan does not correctly list the project number that requires the AFHMP. The HOME Program, National Trust Fund and/or LIHTC project number are missing or incorrectly listed. LIHTC Projects allocated prior to 2009 that did not include HOME or NHTF did not require an AFHMP.

TARGETED MARKETING (Selecting Underserved Populations)

Problem: All Race and Ethnicity boxes are checked. It is not typical that all demographic groups can be directly targeted in most areas of Iowa. Please review your demographic data and evaluate the demographic percentages, please reference page 4 of this Guide.

If you are aware of a specific group(s) which can be reached but not identified by the demographic percentages, please specify under other, then add a brief explanation in Part 8 Additional Consideration.

Problem: Persons with Disabilities was not checked. The Iowa Finance Authority requires all awarded projects to target Persons with Disabilities.

COMMUNITY CONTACT WORKSHEET – (See sample on page 11)

1st Column –Targeted populations – Separately list each group separately. This allows the reader to clearly understand the community contact which can assist in attracting that group.

2nd Column – Community Contact - Follow instructions at the top of the page of the worksheet. Provide the contact's name, organization, address, phone number and/or email address for each community contact. A brief

description of their previous experience working with the population listed in the first column. The date contact was made or will be made. How the contact plans to assist you with the AFHMP.

MARKETING ACTIVITIES – METHODS OF ADVERTISING WORKSHEET (See sample on page 12)

1st Column – Advertising Method – This column should list the name of the advertiser under the method of advertising.

List each targeted population in a separate column. The entire column should list advertising methods used to directly reach the population identified. List alternative formats (e.g., braille, large print, alternate language, etc.) used to advertise. Use a separate column if identifying general advertising methods used to attract anyone regardless of population. General methods of advertising it is not possible to determine specific demographic groups it will reach before an ad is placed.

Attach copies of advertising.

SIGN AND DATE THE PLAN
The person responsible for implementing and reviewing the plan is required to sign and date the plan before it is accepted.

SEE SAMPLES ON THE NEXT TWO PAGES.

AFHMP SAMPLE WORKSHEET 3

Worksheet 3: Proposed Marketing Activities – Community Contacts (See AFHMP, Block 4b) For each targeted marketing population designated as least likely to apply in Block 3b, identify at least one community contact organization you will use to facilitate outreach to the particular population group. This could be a social service agency, religious body, advocacy group, community center, etc. State the names of contact persons, their addresses, their telephone numbers, their previous experience working with the target population, the approximate date contact was/will be initiated, and the specific role they will play in assisting with the affirmative fair housing marketing. Please attach additional pages if necessary.	
TARGETED POPULATION(s)	COMMUNITY CONTACTS(s) including required information noted above.
List a specific population	List Name, Address, Contact Name, Phone Number, email of contact. Date of Contact. Explain how this contact has experience working with the group listed to the left. If more than one group listed please specify experience with each group. Then explain how they have agreed to assist you in marketing to the group(s).
Example:	
Black/African American	NAACP, 123 Street, City, State, Bob Jones, Director bobj@naacp.org September 1, 2016, NAACP is an organization which supports rights of Black/African American persons in the community. They will include advertising for the property in the monthly newsletter.
Latino/Hispanic	El Rodeo, 345 Street, City, State, Michael Gomez mgomez@elrodeo.com. August 25, 2016, Serves the local Latino/Hispanic community by promoting cultural activities. They have agreed to display the brochure on their bulletin board and make staff aware of this apartment community.
Asian	Korean Methodist, 789 Street, City, State, Lee Min-Ho, Pastor. Aug 3, 2016, Serves the Korean community in the XYZ area and holds Sunday services. Pastor will include information in the weekly bulletin translated in Korean and English to inform parishioners.
Persons with Disabilities	Aging Resources 1001 X Street, City, State, Lisa Smith, September 6, 2016, Works with a variety of individuals that have disabilities and provides referrals for services. Will provide brochures when housing assistance is needed.

AFHMP SAMPLE WORKSHEET 4

Worksheet 4: Proposed Marketing Activities – Methods of Advertising (See AFHMP, Block 4c)

Complete the following table by identifying your targeted marketing population(s), as indicated in Block 3b, as well as the methods of advertising that will be used to market to that population. For each targeted population, state the means of advertising that you will use as applicable to that group and the reason for choosing this media. In each block, in addition to specifying the media that will be used (e.g., name of newspaper, television station, website, location of bulletin board, etc.) state any language(s) in which the material will be provided, identify any alternative format(s) to be used (e.g. Braille, large print, etc.), and specify the logo(s) (as well as size) that will appear on the various materials.
Attach additional pages, if necessary, for further explanation. Please attach a copy of the advertising or marketing material.

Targeted Populations→		Black/African American	Hispanic/Latino	Asian	American Indian	Persons with Disabilities
Methods of Advertising ↓	General Advertising					
Newspapers: ABC Daily Journal XYZ Tribune	1 x 1 ad in apartment for rent section		El Conquistador 2x2 ad in Spanish		Reservation News 2 x 4 ad in English	
Radio Stations: Los El Radio KJJY KGGO			Ad in Spanish 6am, Noon, 5pm Monday-Friday			
TV Stations: KCCI WHO	12pm & 12am 1 minute segments for both stations.					
Electronic Media: Facebook Apartment.com Property Management.com	Facebook post Apartment.com ad Property website ad					
Bulletin Boards: Restaurants Agencies			American/Mexican AM Vets Club 8 ½ x 11 in Spanish	8 ½ x 11 Mandarin Restaurant		8 ½ x 11 housing information in braille.
Brochures Notices, Flyers: Hy-Vee NAACP Urban Dreams Diamante Aging Resources	Hung 8 ½ x 11 flyer in English at local grocery stores	Hung 8 ½ X 11 flyer to Director at NAACP in English. Brochure & provided to staff at Urban Dreams	Brochure provided in Spanish to Diamante, Inc.			Brochure to Aging Services in large print in English
Other (specify): Churches	Area Churches bulletins apartment rental info in English	AME Monthly Community information sheet in English		Church bulletin translated in Korean at Korean Service		Flyer will be posted at ABC Church & translated in sign language during deaf services.

STILL HAVE QUESTIONS?

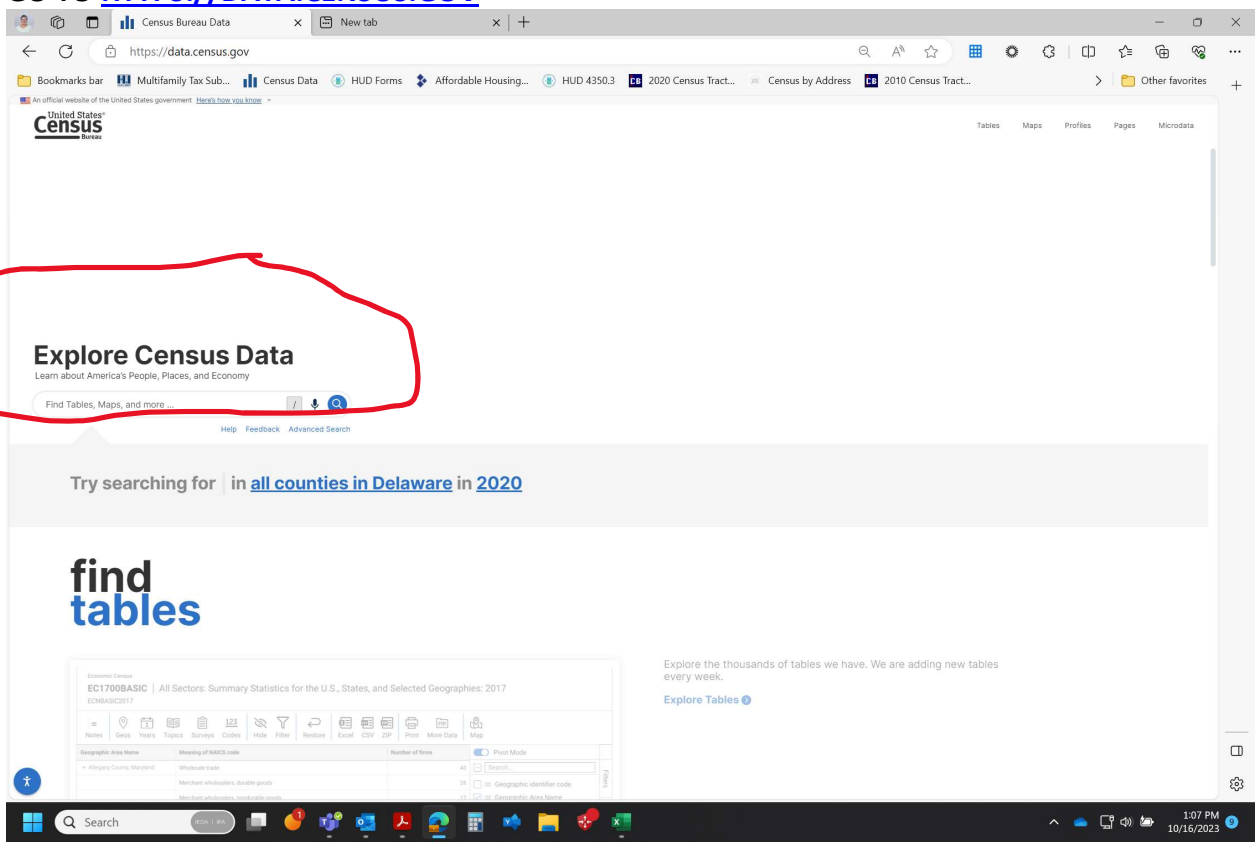
Please contact Nancy Peterson (Pete) with the Iowa Finance Authority if you have questions regarding your plan or need information on how to obtain demographic information. Instructions on pulling US Census Data can be found starting on page 13.

800#: 800-432-7230
Direct Line: 515-452-0449
Email: nancy.peterson@iowafinance.com

PULLING CENSUS DATA INFORMATION CAN BE FOUND ON THE NEXT PAGE.

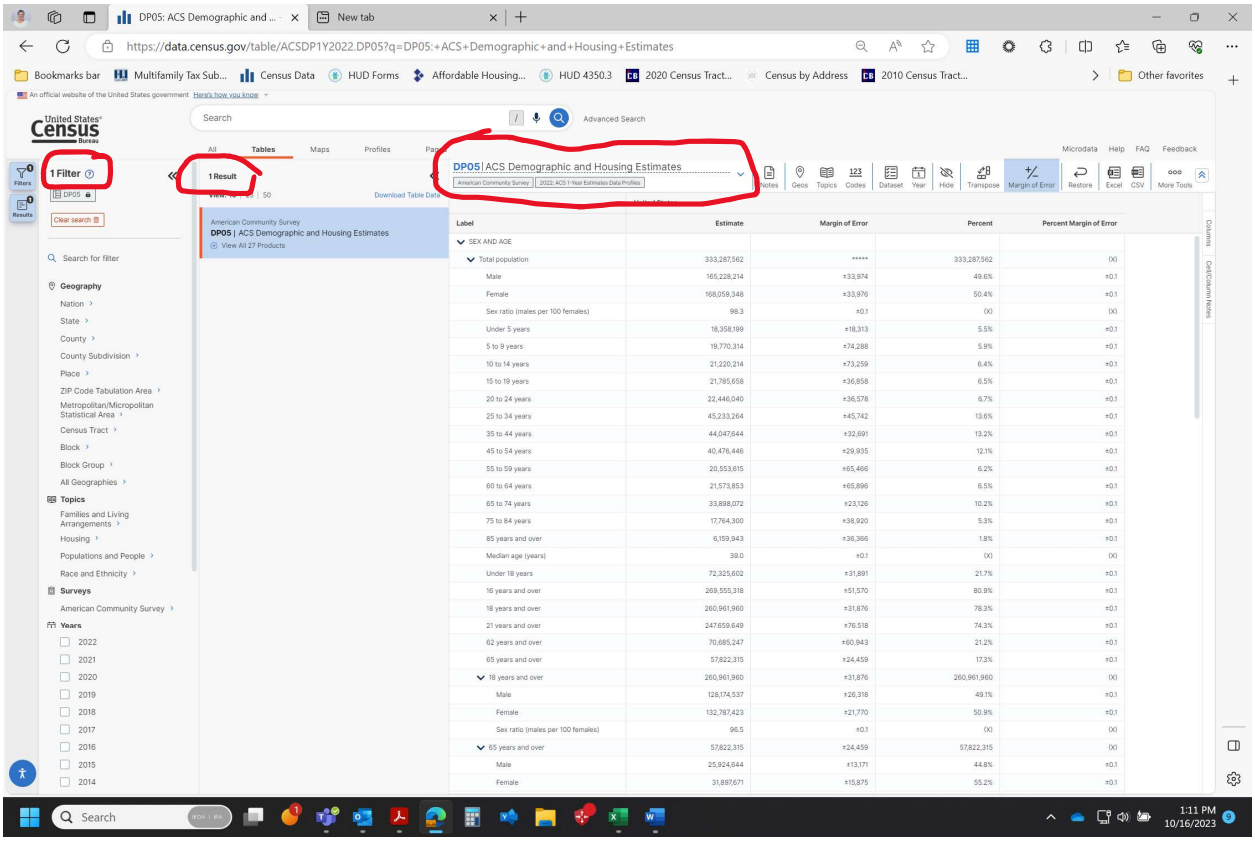
PULLING US CENSUS DATA

GO TO [HTTPS://DATA.CENSUS.GOV](https://data.census.gov)



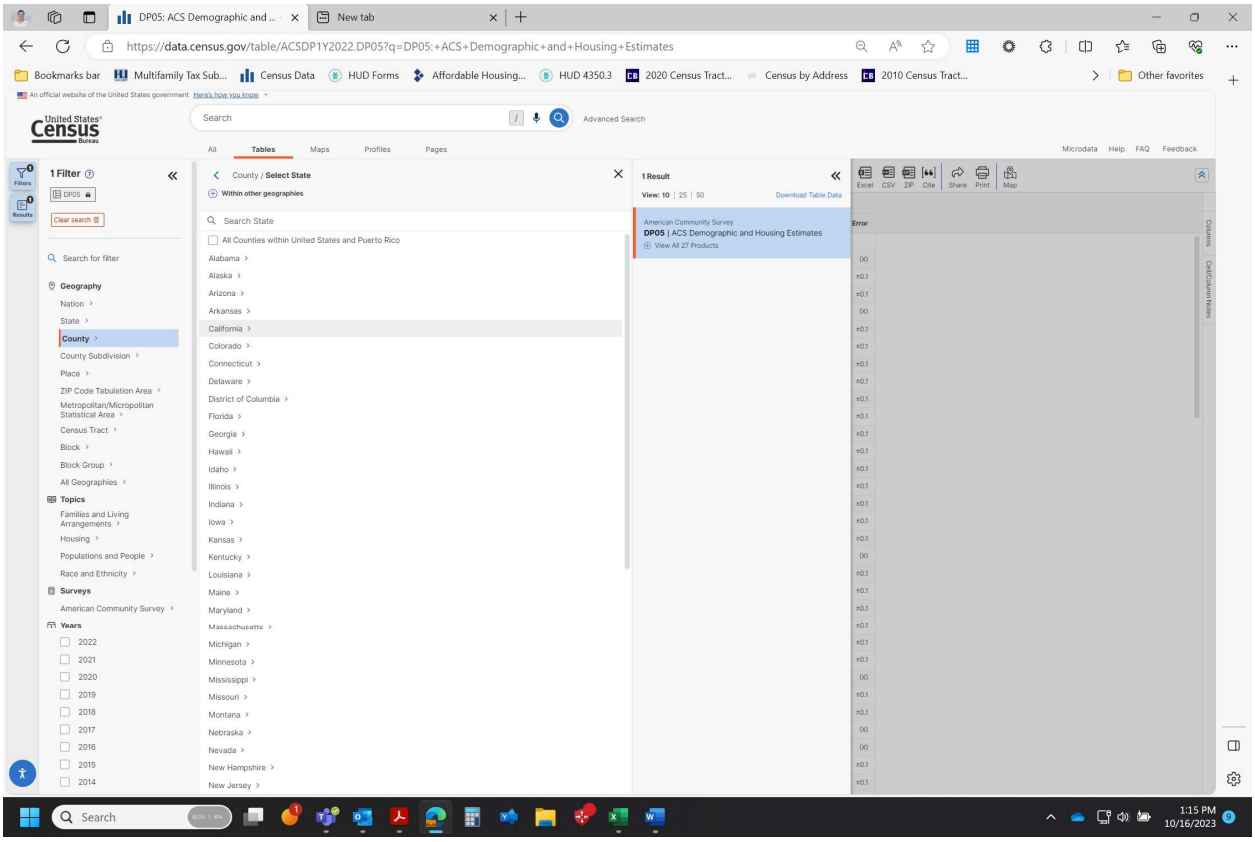
Enter the Table you wish to extract data: DP05, S1801, or S1101

COLUMNS – FILTER, RESULT, TABLE



First Column - identifies FILTERS selected;
Second Column – RESULTS expected;
Third Column - TABLE where specific data is found.

SELECT FILTERS



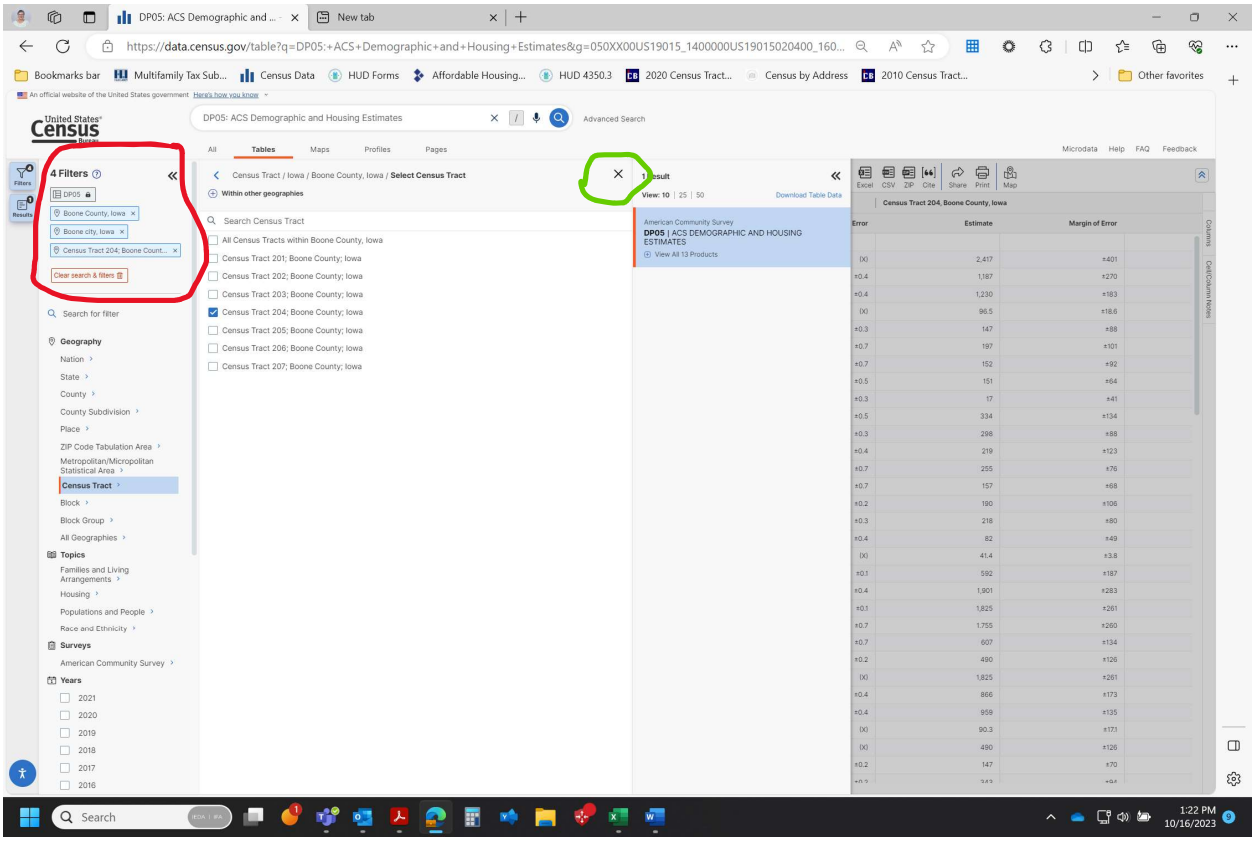
- **County** – Click on County; Select “Iowa” then select the “County” for the property location.
- **Place** – Click on Place; Select “Iowa” then select the “City” for the property location.
- **Census Tract** – Click on Census Tract; Select Iowa, then select the County, it will display all Census Tracts in that County. Select the Census Tract for the property location.

- **MSA** – Select All Metropolitan Statistical Areas within United States and Puerto Rico. Iowa has the following MSA Areas which can be checked:
    - Ames, IA Metro
    - Cedar Rapids, IA Metro
    - Davenport, Moline, Rock Island, IA-IL Metro
    - Des Moines, West Des Moines, IA Metro
    - Dubuque, IA Metro
    - Iowa City, IA Metro
    - Omaha, Council Bluffs, NE-IA Metro
    - Sioux City, IA-NE-SD Metro
    - Waterloo-Cedar Falls, IA Metro

MSA’s are at least 2 counties and often more than two. We do not suggest using the MSA unless at least 50% of the applicants come from various counties found in the MSA but does not include the county which the property is located.

Most areas of Iowa the county generates 75% or more of applicants and is the most common expanded housing market area.

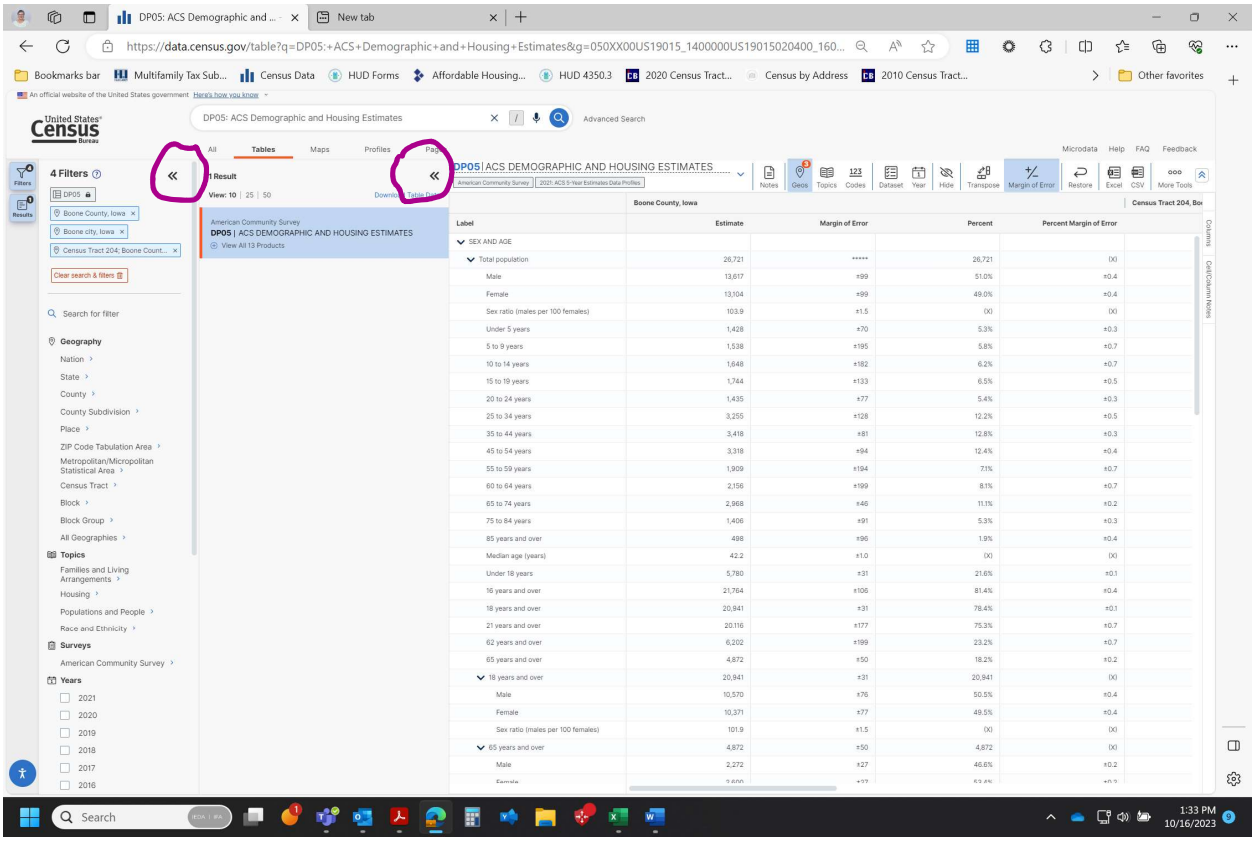
FILTER - VIEW



Once a County, Place, or Census Tract (or MSA) is selected it will be added under the Filter. DP05 was 1st Filter; County is 2nd Filter, Place is the 3rd Filter, and Census Tract is the 4th. (Circled in RED). Review the filter to confirm proper areas will be pulled.

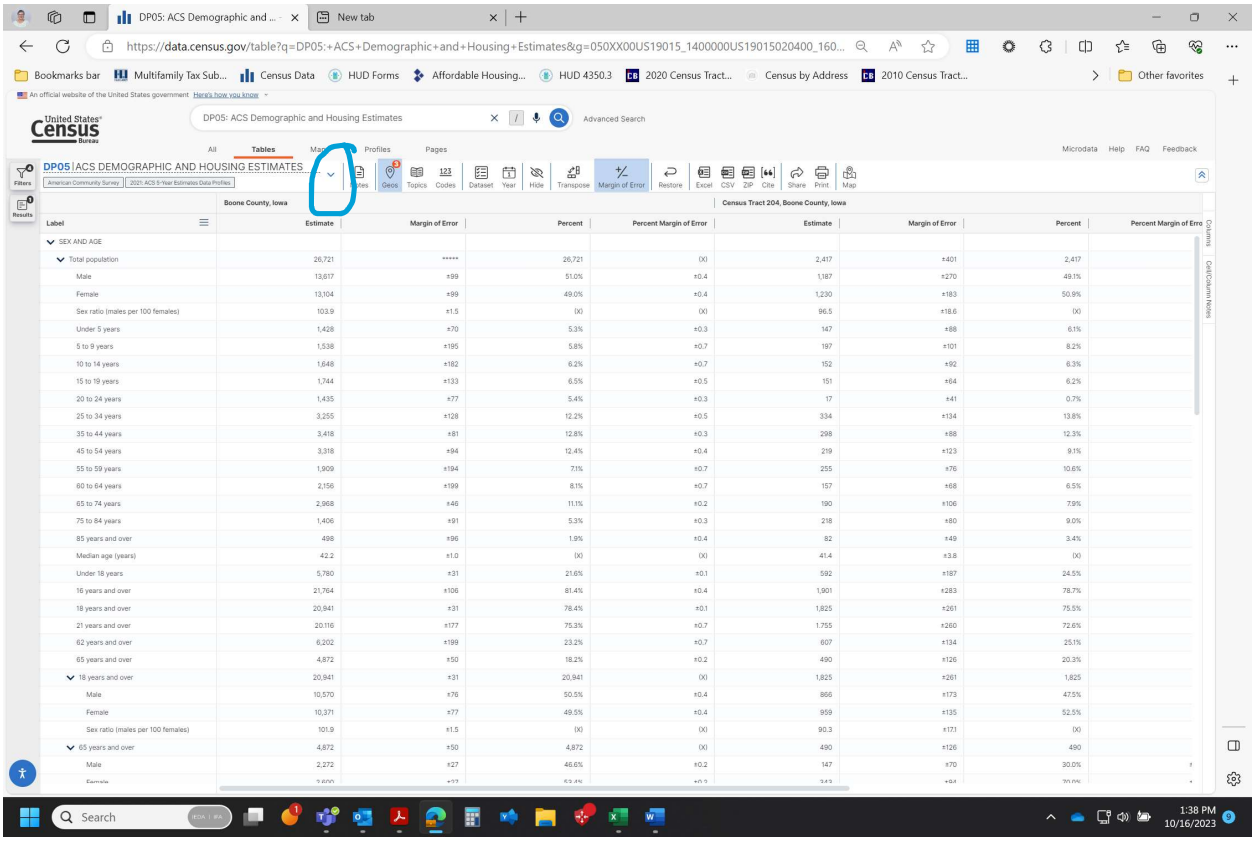
Once all filters are complete you can Click on X in the second column and it will take you back to normal view (Circled in Green).

COLAPSE COLUMNS TO VIEW ENTIRE TABLE



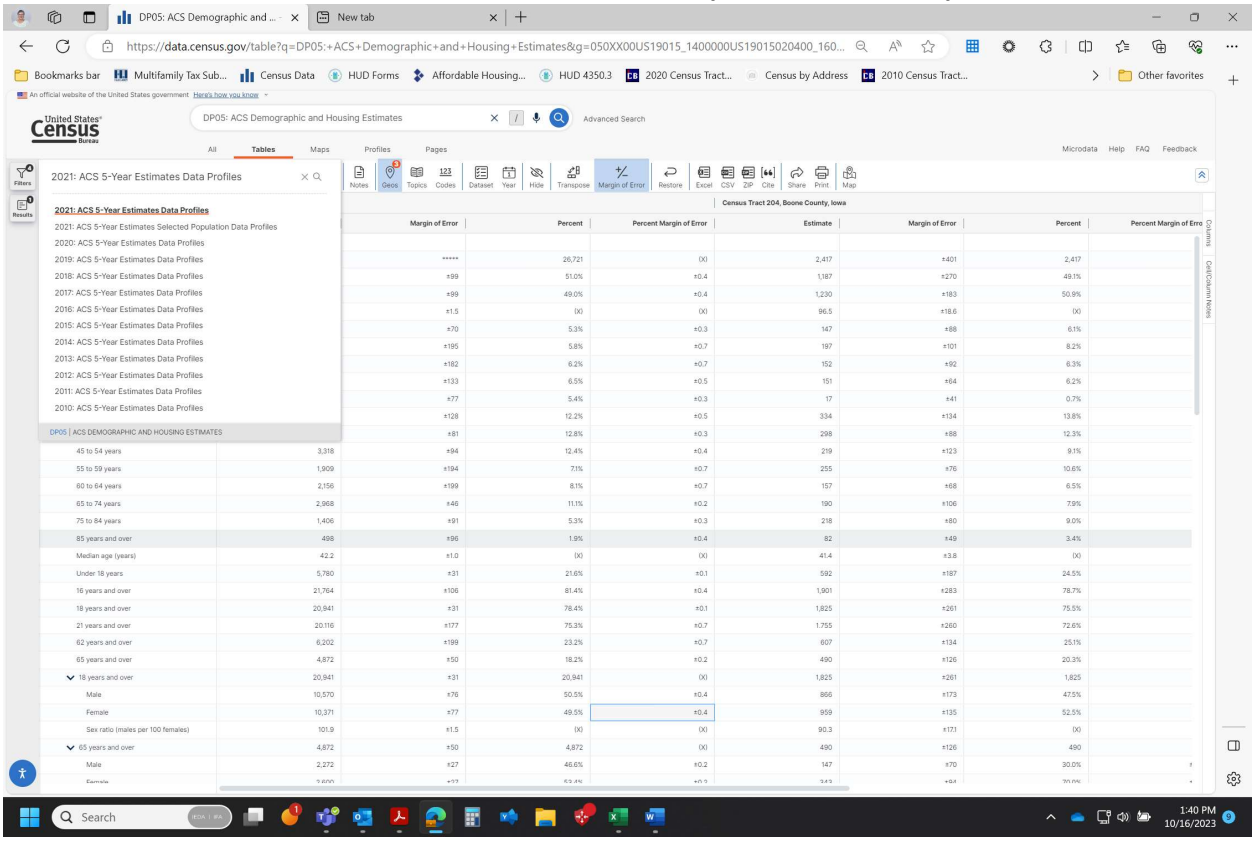
Once all geographic areas desired are selected then click on double arrows (circled in purple). This allows you to have a full view of the table.

SELECT REPORT TO BE PULLED



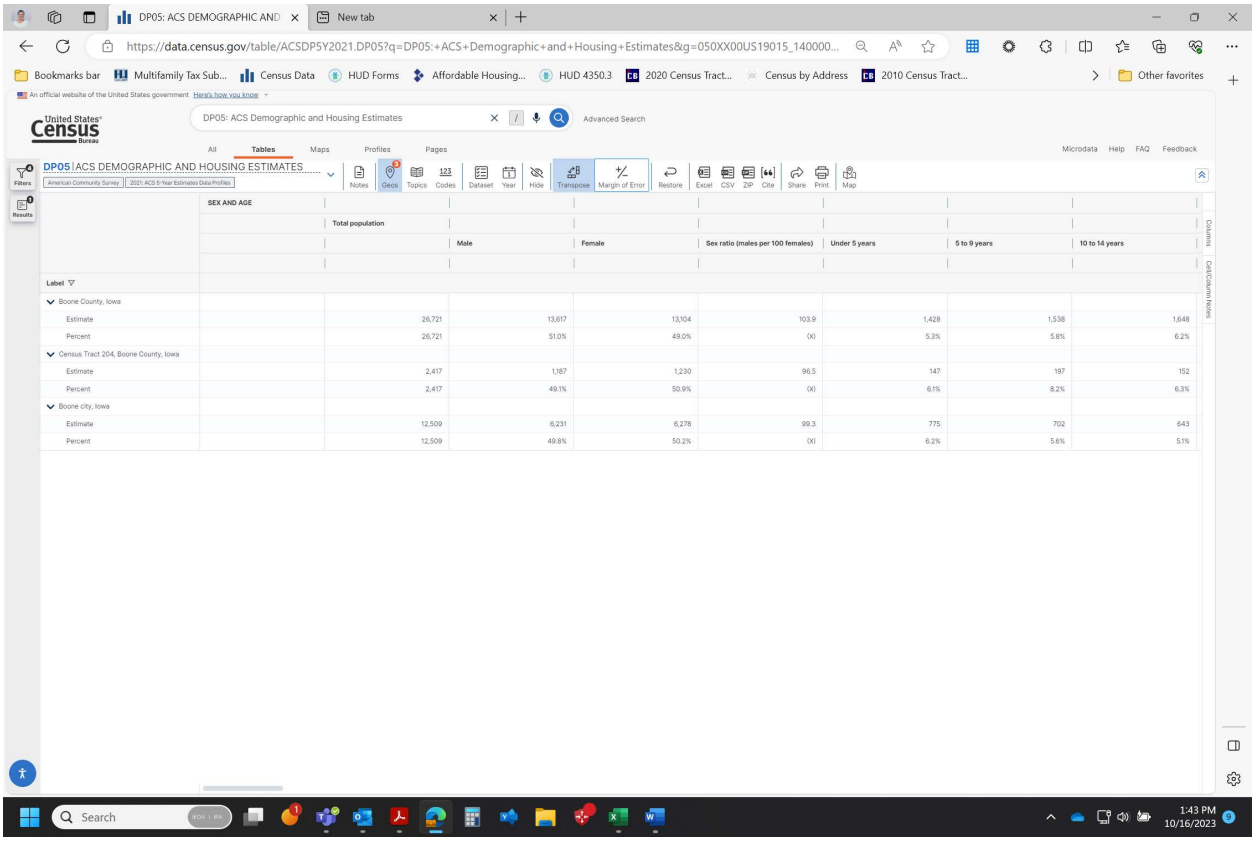
Click on drop down arrow (circled in aqua) to select the most current 5 year Estimate.

SELECT THE MOST CURRENT 5 YEAR ESTIMATE DATA (CURRENTLY 2021)



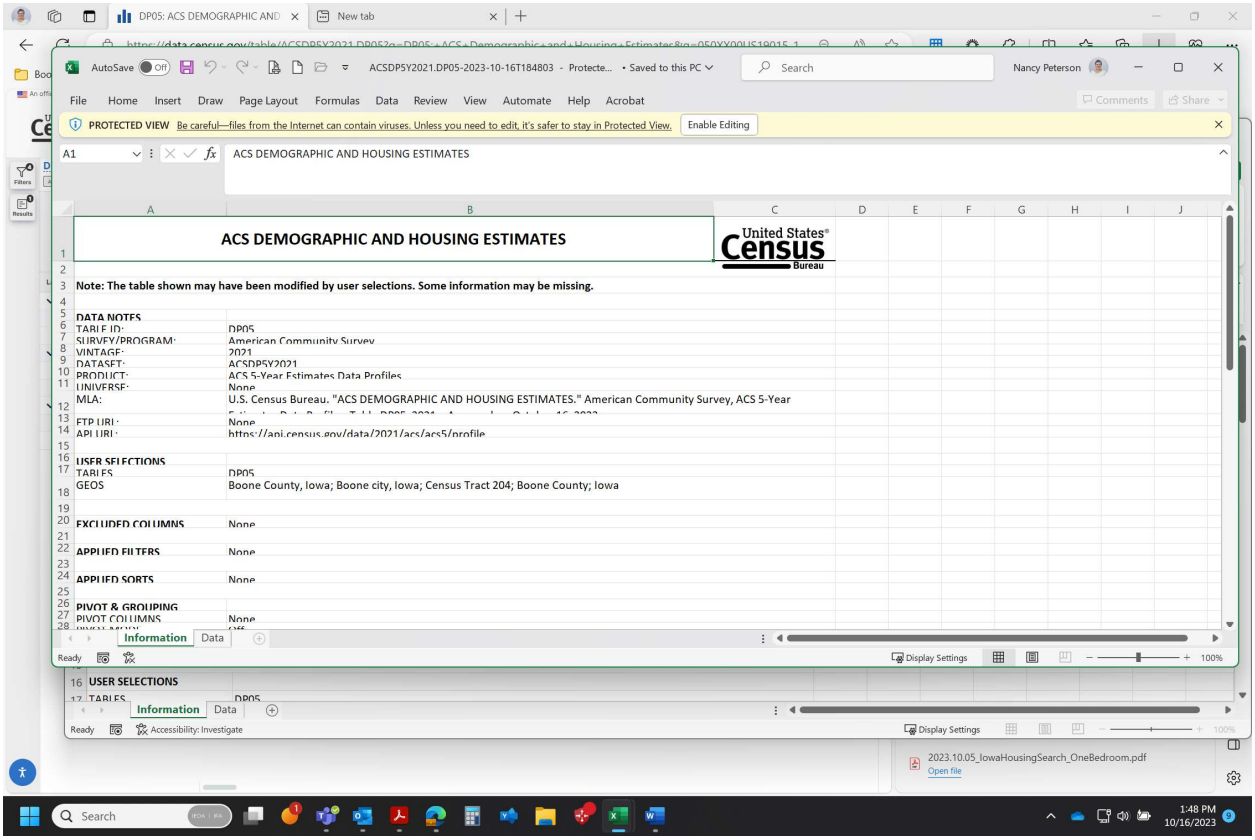
"2021 ACS 5-Year Estimates Data Profile" is the most current on this screen. The Census Bureau will update this annually.

CUSTOMIZE THE TABLE



- Click, **Transpose (will highlight in blue)**. Then **click on Margin of Error to unhighlight.**
- **Click Excel,** this will download the table as an excel file.

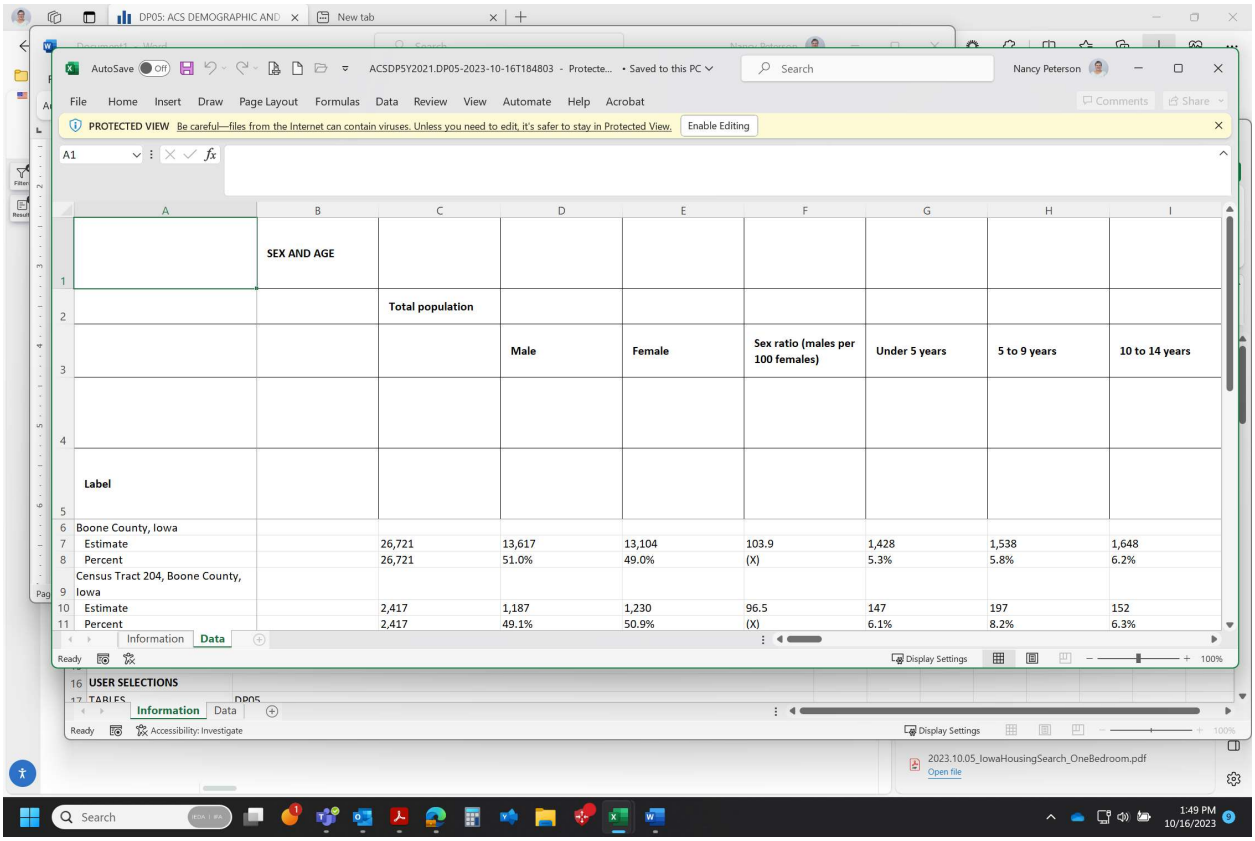
DOWNLOAD THE EXCEL FILE



Once Downloaded “open the file”.

- There will be two worksheets one “INFORMATION” and the other “DATA”
- The Information Worksheet provides information on what data has been pulled.

DP05 DATA



	A	B	C	D	E	F	G	H	I
1		SEX AND AGE							
2			Total population						
3				Male	Female	Sex ratio (males per 100 females)	Under 5 years	5 to 9 years	10 to 14 years
4									
5	Label								
6	Boone County, Iowa								
7	Estimate		26,721	13,617	13,104	103.9	1,428	1,538	1,648
8	Percent		26,721	51.0%	49.0%	(X)	5.3%	5.8%	6.2%
9	Census Tract 204, Boone County, Iowa								
10	Estimate		2,417	1,187	1,230	96.5	147	197	152
11	Percent		2,417	49.1%	50.9%	(X)	6.1%	8.2%	6.3%

The “Data” worksheet is used to obtain percentages for Worksheet 1.

To reduce the data for DP05 to be more manageable by: **Enabling Editing**

- Column A replace the heading **LABEL** by Typing in **DP05 2021 5 year Estimates (or year used)**
- Delete Column B Sex & Age
- Delete Column C through Column BV
- Delete Column D through Column H
    - Column A should be **DP05 2021 5 Year Estimates** and lists County, Place, and Census Tract below.
    - Column B should be **Total Population**
    - Column C should be **Hispanic or Latino (of any race)**
    - Column D should be **White Alone**
    - Column E should be **Black or African American Alone**
    - Column F should be **American Indian and Alaska Native Alone**
    - Column G should be **Asian Alone**
    - Column H should be **Native Hawaiian and Other Pacific Islander Alone**
    - Delete Columns I through Q
- This provides you with the basic groups and percentages required on Worksheet 1 for Race & Ethnicity
- I suggest moving all column headings to row 5 then delete rows 1-4 before printing the worksheet.
- The column with the **highest percentages** is the **majority population.**
- Highlight all percentages which are lower than the majority population but **higher than 1.0%**.
    - **If lower than 1% these groups have very limited or no presence in the housing areas.** These groups may be difficult or impossible to directly target. Do not check in 3b. of the AFHMP unless you can specify additional information in #8. Additional Considerations in the AFHMP.
    - Print as a PDF so it can be incorporated in 1 PDF when assembling the AFHMP Package.

Worksheet 1 – Rehab or Updates:

REHABS OR PLAN UPDATES

If the Affirmative Fair Housing Marketing Plan is an initial rehab plan or if the plan is to update and evaluate changes (every 5 years) list current resident percentages in the first column of Worksheet 1. This is information HUD requires to be requested for LIHTC, HOME or NHTF Programs by the property when accepting applicants. However, it is optional for the applicant to complete. Consider listing a percentage for "no response".

REHAB - consider who is living in the property. Determine if it is necessary to target a specific minority population.

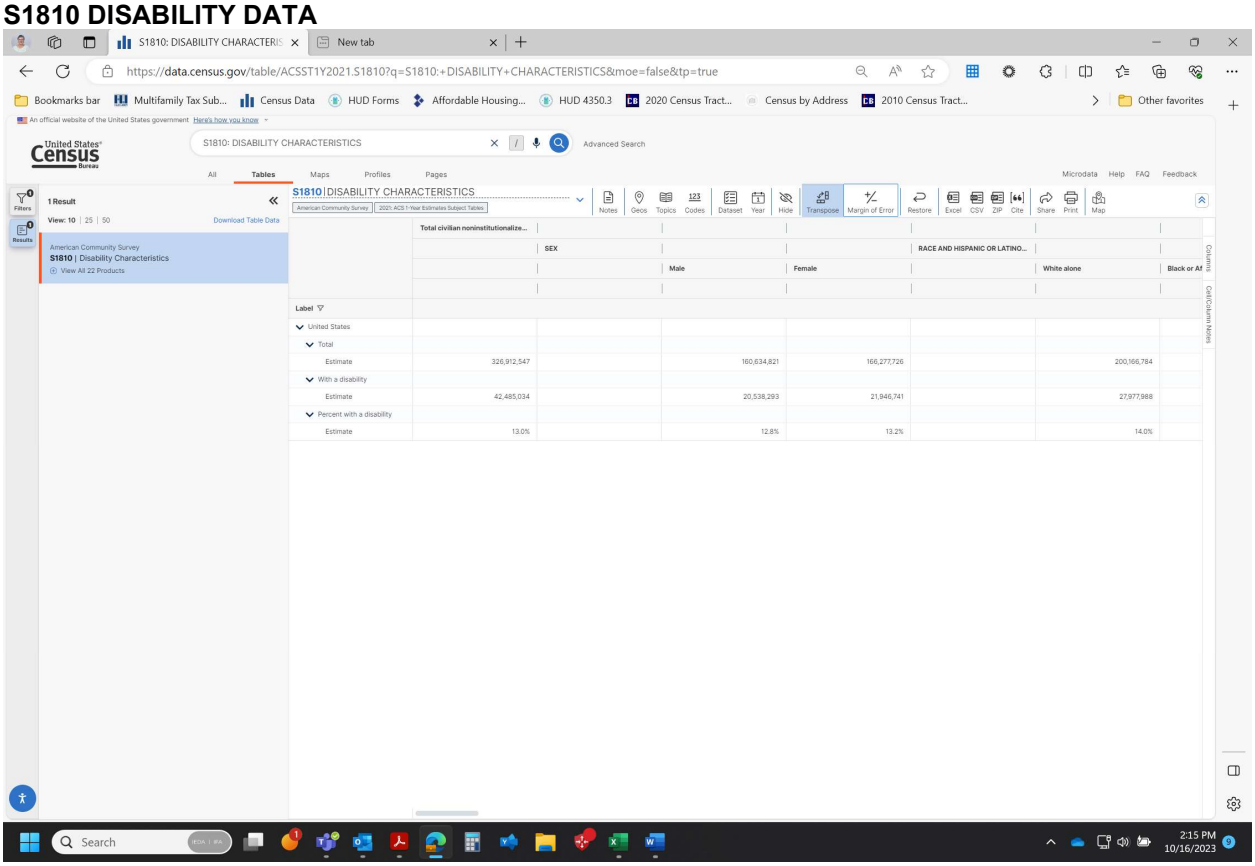
- **Is a specific minority group underserved?**
- **Does one or more minority groups have a high percentage living at the property? This may determine if a population should be targeted.**

UPDATING (every 5 years) – consider the last plan's resident percentages compared to the current resident percentages.

- **Have underserved populations grown? It may be possible community contacts and marketing methods have been effective.**

- **Have underserved populations remained the same or decreased? Previous community contacts and marketing methods likely have not been effective and new efforts should be made to locate new contacts and advertising methods.**

S1810 DISABILITY DATA

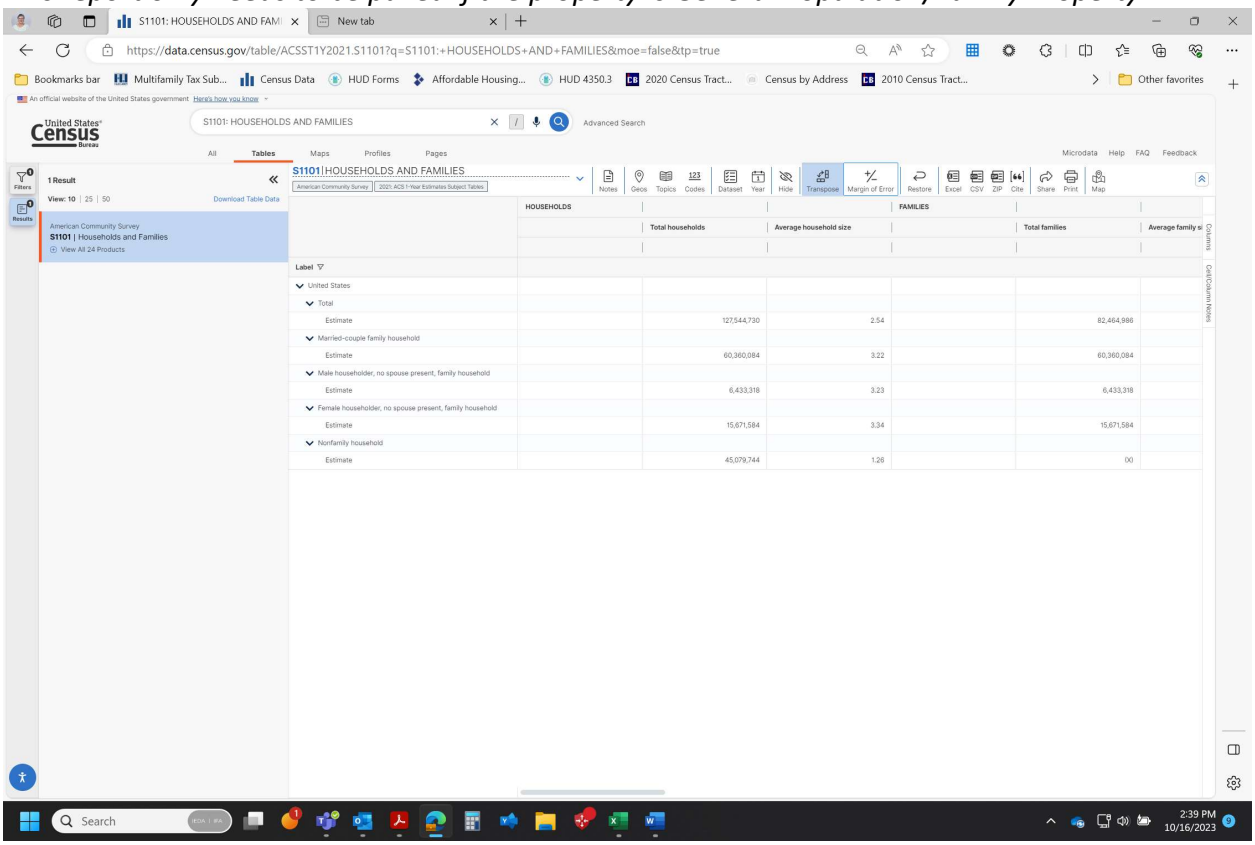


To Locate Disability Percentages: Search for US Census Data table **S1810 (Disability Characteristics)**

- **Select this table by entering table number S1810 in the search box.**
- Geographic Locations will need to be selected again by clicking on **Filters. As instructed in DP05 directions above, if no longer showing.**
- To view the entire Table click on double arrows to collapse "filters" and "results".
    - To customize the table click, **Transpose (will highlight in blue)**. Then **click on Margin of Error to unhighlight.**
    - **Download as an Excel file. Then open the file.**
        - **It will contain two worksheets "Information" and "Data"**
    - **Click on the "Data" worksheet.**
        - Reduce the data for S1810 to be more manageable by: **Enabling Editing**
            - Column A replace LABEL by Typing in **S1810 2021 5 year Estimates** (or current year)
            - Delete Column C through Column BV
                - Column B should be **Total civilian noninstitutionalized population. It is the only column with data used on this report. USE PERCENTAGE LISTED FOR TOTAL ESTIMATE PERCENTAGE.**
            - Suggest moving all column headings to row 5 then delete rows 1-4 to read the entire worksheet and printing as a PDF.

S1101 HOUSEHOLD MEMBERS UNDER 18

This report only needs to be pulled if the property is General Population/Family Property



Select this table by entering table number S1101 (Households and Families) in the search box.

- Geographic Locations will need to be selected again by clicking on **Filters. As instructed in DP05 directions above, if no longer showing.**
- To view the entire Table, click on double arrows to collapse "filters" and "results".
  - To customize the table, click, **Transpose (will highlight in blue)**. Then **click on Margin of Error to unhighlight.**
  - **Download as an Excel file. Then open the file.**
    - **It will contain two worksheets "Information" and "Data"**
  - **Click on the "Data" worksheet.**
    - Reduce the data for S1101 to be more manageable by: **Enabling Editing**
      - Column A replace LABEL by Typing in **S1101 2021 5 year Estimates**
      - Delete Column B through Column N
      - Column B should now be **Households with one or more people under 18 years. It is the only column with data used on this report.**
      - Delete remaining columns
      - Suggest moving all column headings to row 4 then delete rows 1-3 to read the entire worksheet and before printing as PDF.

NOTE: The US Census has updated the way reports are pulled and it may change over time. If you have questions please contact Nancy Peterson at the Iowa Finance Authority by email nancy.peterson@iowafinance.com or by phone 515-452-0449 or Vicky Ohrtman vicky.ohrtman@iowafinance.com or by phone 515-452-0415.