

3. Demographics – Population and Housing

3.1 Population

Polk County is the most populated county in Iowa, with an estimated 2003 population of 388,180 (State Data Center), or about 13% of the State's estimated total population. Slightly over half of the County's population resides in Des Moines (196,021), with most of the remaining residents living in the suburban or exurban cities in the County.

Table 3-1: Polk County Population, 2000 and 2003

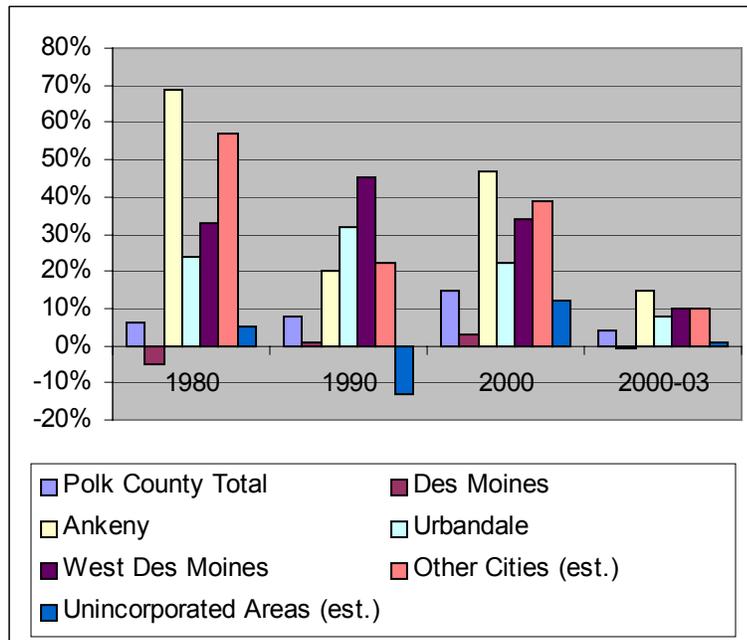
Area Name	July 1, 2003 estimate	Census 2000 population	Percent pop. in Polk Co.
Alleman	426	439	100%
Altoona	11,349	10,345	100%
Ankeny	31,144	27,117	100%
Bondurant	1,991	1,846	100%
Carlisle (pt.)	47	32	1.2%
Clive (pt.)	11,006	10,486	80.9%
Des Moines (pt.)	196,021	198,682	100%
Elkhart	373	362	100%
Granger (pt.)	2	0	0%
Grimes (pt.)	5,599	5,097	100%
Johnston	10,842	8,649	100%
Mitchellville (pt.)	2,088	1,708	99.7%
Pleasant Hill	5,752	5,070	100%
Polk City	2,680	2,344	100%
Runnells	372	352	100%
Sheldahl (pt.)	141	141	41.8%
Urbandale (pt.)	30,929	28,745	97.6%
West Des Moines (pt.)	46,914	42,525	91.3%
Windsor Heights	4,692	4,805	100%
Balance of Polk County	26,238	25,856	
County Total	388,180	374,601	

Source: Iowa State Data Center, Polk Co. Auditor, U.S. Census

Population Trends

Polk County has seen consistent population growth over the last 30 years, growing by approximately 102,000 people (36%) between 1970 and 2003. Most of the growth has occurred in the suburban cities around Des Moines, with Ankeny, Urbandale and West Des Moines accounting for the largest portion of the County’s population growth, approximately 68% (69,000 people). Des Moines, like many central cities of metropolitan areas, lost population from 1970 to 1980, although it has seen some slow population growth since 1980. The cities of Johnston, Clive, and Altoona accounted for 27 % of the population growth (27,000 people) in the County between 1970 and 2003.

Figure 3-1: Comparative Population Change in Polk County, 1970-2003



The County’s ten-year growth population rate accelerated from single digit growth to double-digit growth starting in 1990. Population growth, as measured in percent growth, from 1990 to 2003 was most prominent in Ankeny, Johnston, Clive, and Altoona.

The unincorporated areas of Polk County, while shrinking in size, have remained fairly constant in the number of residents. The 2000 Census showed the unincorporated portions of the County to be home to 25,826 residents, or only 7% of the total County population. Since 1980, the

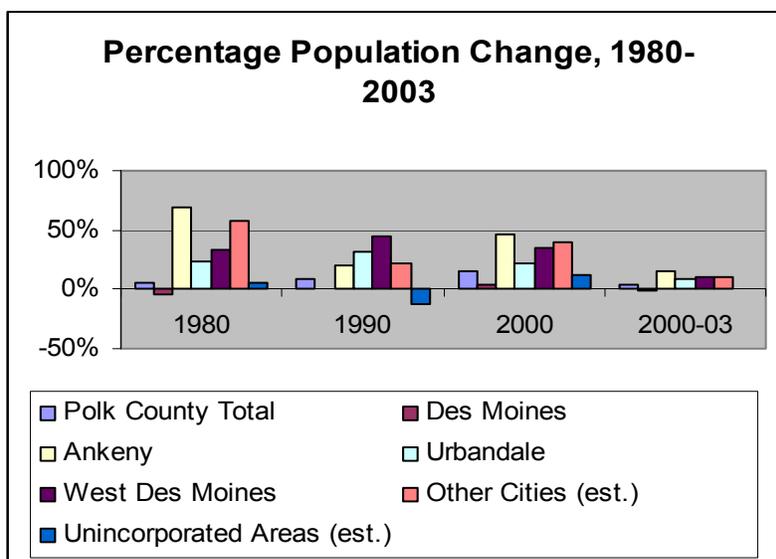
number of residents has remained quite close to 26,000 even as the rest of the County has grown significantly.

Table 3-2: Population Change, 1980-2003

Population Area	Ten years ending			2000-03
	1980	1990	2000	
Polk County Total	6%	8%	15%	4%
Des Moines	-5%	1%	3%	-1%
Ankeny	69%	20%	47%	15%
Urbandale	24%	32%	22%	8%
West Des Moines	33%	45%	34%	10%
Other Cities (est.)	57%	22%	39%	10%
Unincorporated Areas (est.)	5%	-13%	12%	1%

Sources: U.S. Census, SETA

Figure 3-2: Percentage Population Change by Decade



Comparing these figures with the population projections in the County’s 1990 Comprehensive Plan reveals some interesting patterns. That plan included several population projections and forecasts. The first assumed that state forecasts for the entire County were accurate, and that none of this projected growth would be lost to neighboring counties. The second reduced the County growth rate because of assumed spill-over to adjoining counties. The third projection was a target forecast based on the implementation of the growth management goals in the plan. The projections for 2000 are shown in Table 3-3 and contrasted with actual 2000 population.

Table 3-3: 2000 Population Forecasts Compared to Actual Population

Population Area	2000 Forecasts in 1990 Plan			Actual 2000 Population
	Baseline	Spill-over	Target Policy	
Des Moines	174,656	174,656	183,675	198,682
Suburban Municipalities	122,657	112,872	108,348	144,379
Exurban Municipalities*	3,537	3,537	3,537	5,714
Unincorporated Areas	26,050	26,050	31,340	25,826
Polk County Total	326,900	317,115	326,900	374,601

* Exurban municipalities in 2000: Alleman, Carlisle, Elkhart, Mitchellville, Polk City, Runnells, Sheldahl

Source: 1990 Comprehensive Plan, U.S. Census

It is apparent that two factors have increased population beyond any of the 2000 forecasts: Des Moines reversed its population losses of the 1970s to grow modestly in the 1990s, while the suburban municipalities grew at a much faster pace than had been forecast. Exurban municipalities, notably Polk City, grew as well, while the unincorporated County population stayed fairly constant as its land base shrank.

Another perspective on population change is provided by the Iowa Office of Social and Economic Trend Analysis (SETA), which classifies population into urban and rural (farm and nonfarm) segments. Table 3-4 shows that both urban and rural populations increased in the 1990's, but that the rural increase was in the non-farm, residential population, while the farm population declined.

Table 3-4: Polk County Urban and Rural Population, 1990-2000

	1990	2000	% Change
Total Population	327,140	374,601	14.5
Total Population: Urban	307,565	352,865	14.7
Total Population: Rural	19,575	21,736	11.0
Total Population: Rural: Farm	2,088	1,677	-19.7
Total Population: Rural: Nonfarm	17,487	20,059	14.7

Source: SETA, www.seta.iastate.edu

Population Projections

A number of population forecasts have been completed for Polk County and the metropolitan region. Forecasts look at a variety of historic trends, predicted economic behavior, migration trends, birth and death rates, and other factors to project future population and population characteristics. Three projections are summarized below: a projection through 2030 provided by the Iowa State Data Center that was completed by a private socio-economic forecasting firm, Woods and Poole Economics, Inc.; a more detailed five – year projection provided by Claritas, Inc., and a projection for the metropolitan region by the Des Moines Area Metropolitan Planning Organization.

Table 3-5: Population Projections, Polk and Neighboring Counties

	2000		2010		2020		2030		Total Increase	Annual Increase
State of Iowa	2,928,742		3,023,313		3,157,890		3,322,010		13.4%	0.4%
Polk County	375,886	412,903	9.8%	450,558	9.1%	493,289	9.5%	31.2%	0.9%	
Dallas County	41,055	49,783	21.3%	57,205	14.9%	65,321	14.2%	59.1%	1.6%	
Jasper County	37,250	38,139	2.4%	39,469	3.5%	41,145	4.2%	10.5%	0.3%	
Madison County	14,060	15,144	7.7%	16,123	6.5%	17,265	7.1%	22.8%	0.7%	
Marion County	32,117	33,867	5.4%	35,679	5.3%	37,851	6.1%	17.9%	0.5%	
Story County	80,182	84,759	5.7%	90,696	7.0%	97,516	7.5%	21.6%	0.7%	
Warren County	40,791	45,195	10.8%	50,253	11.2%	55,841	11.1%	36.9%	1.1%	
Metropolitan Area (MPO)	395,174	506,480	28.2%	579,536	14.4%	650,715	12.3%	64.7%	1.7%	

Source: U.S. Census (2000), State Data Center of Iowa, MPO (Metropolitan Region)

Table 3-5 shows the current Iowa population projections. The 2030 population forecasts show continuing growth in the Polk County (and surrounding areas) population through 2030. Several trends are apparent:

- Polk County, with the greatest population base by far, is projected to experience a fairly consistent and moderate growth rate of 9 – 10 percent per decade. The projection shows an increase of 31% from 2000, or an average annual increase of just under one percent.
- Dallas County shows the highest overall rate of growth; almost 60% over the 30-year period, followed by Warren

County, with a 37% increase. Both counties start from a much smaller population base than Polk County.

- Jasper, Madison, Marion and Story counties have slow to moderate growth rates, the fastest-growing being Madison County, in proximity to Des Moines' western suburbs, and Story County, probably due to growth in and around the city of Ames.
- The MPO metropolitan area forecast, which focuses only on urban/suburban areas in Polk and surrounding counties, projects a significantly higher population growth for the region: 65% over the 30-year period or 1.7% annually.

The Claritas forecasts only look ahead 5 years, but provide more detail by including population forecasts by city. The population forecasts for the cities located in Polk County are shown below.

Seven communities are projected to have double digit percentage growth by 2009; Johnston, Ankeny, West Des Moines, Pleasant Hill, and Clive, Urbandale, and Altoona.

Some of the forecast growth in these communities will occur outside the County, as some of these communities now straddle the County line and the undeveloped land lies primarily outside Polk County. The growth in Ankeny, Pleasant Hill, Altoona, and Johnston will, however, occur entirely within County borders.

Table 3-6: City Forecasts, 2004-09

City Name	1990	2000	2004	2009	Total Percent Change	2004-09 Avg. Annual Change
Alleman	381	439	398	379	-5%	-1.0%
Altoona	7,191	10,345	11,366	12,603	43%	10.9%
Ankeny	18,482	27,117	31,726	37,131	50%	17.0%
Bondurant	1,584	1,846	1,875	1,918	17%	2.3%
Carlisle	3,376	3,497	3,449	3,430	2%	-0.6%
Clive	7,725	12,885	14,706	16,960	54%	15.3%
Des Moines	193,187	198,682	196,975	195,949	1%	-0.5%
Elkhart	388	362	392	421	8%	7.4%
Grimes	2,278	5,098	5,429	5,822	61%	7.2%
Johnston	4,702	8,649	11,040	13,761	66%	24.6%
Mitchellville	1,704	1,715	1,543	1,484	-15%	-3.8%
Pleasant Hill	3,671	5,070	5,828	6,735	45%	15.6%
Polk City	1,908	2,344	2,467	2,628	27%	6.5%
Runnells	306	352	373	383	20%	2.7%
Sheldahl	315	336	336	343	8%	2.1%
Urbandale	23,500	28,745	32,453	36,557	36%	12.6%
West Des Moines	32,549	46,403	53,880	62,822	48%	16.6%
Windsor Heights	5,190	4,805	4,696	4,584	-13%	-2.4%

3.2 Population Characteristics

Racial and Ethnic Background and Culture

Polk County residents are of mixed ethnicity, but primarily of European descent and culture, with 88% being characterized as 'white' in the 2000 Census. Most of the non-white population lives in Des Moines, which was 84% white in 2000. African Americans comprise approximately 5% of the total County population, residents of Asian descent comprise almost 3%, and another 3% are of other non-white descent. Hispanic or Latino residents (overlapping the racial categories) comprise almost 5% of the County's population.

The County is noticeably more diverse in 2000 than in 1990. Residents of European descent were almost 93% of the total population in 1990, five percent greater than in 2000. Most of the ethnic shift occurred in the City of Des Moines, which saw an increase of over 6,000 African-Americans and over 6,000 Asian-Americans in the 1990's.

The County also saw a noticeable increase in the Hispanic/Latino population. The 2000 Census shows over 10,000 more Hispanic/Latino residents than in 1990, comprising 4.4 percent of the total population in 2000. The Hispanic/Latino cohort is not considered a 'race' in the Census, and thus these residents can also be included under other 'race' cohorts.

Some of the change may be attributable to changes made in the 2000 Census form to allow more accurate self-description by Census respondents. Regardless, the trend is clearly toward more ethnic diversity in the County's population.

Table 3-7: Racial Distribution, 2000

Area	Total population	One race alone											
		White		Black/ African American		Am. Indian/ Alaska native		Asian		Pacific Islander		Some other race	
		Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Polk County	374,601	330,917	88.3%	18,113	4.8%	1,001	0.3%	9,858	2.6%	209	0.1%	8,299	2.2%
Alleman	439	436	99.3%	0	0.0%	0	0.0%	1	0.2%	0	0.0%	0	0.0%
Altoona	10,345	9,922	95.9%	95	0.9%	34	0.3%	48	0.5%	42	0.4%	80	0.8%
Ankeny	27,117	26,287	96.9%	206	0.8%	40	0.1%	254	0.9%	7	0.0%	102	0.4%
Bondurant	1,846	1,817	98.4%	0	0.0%	4	0.2%	3	0.2%	0	0.0%	6	0.3%
Carlisle (pt.)	32	27	84.4%	1	3.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Clive (pt.)	10,486	9,682	92.3%	137	1.3%	8	0.1%	318	3.0%	1	0.0%	156	1.5%
Des Moines	198,682	163,494	82.3%	16,025	8.1%	705	0.4%	6,946	3.5%	95	0.0%	6,987	3.5%
Elkhart	362	355	98.1%	5	1.4%	1	0.3%	0	0.0%	0	0.0%	0	0.0%
Grimes (pt.)	5,097	4,954	97.2%	17	0.3%	11	0.2%	45	0.9%	0	0.0%	14	0.3%
Johnston	8,649	8,320	96.2%	50	0.6%	9	0.1%	173	2.0%	0	0.0%	42	0.5%
Mitchellville (pt.)	1,708	1,665	97.5%	5	0.3%	2	0.1%	12	0.7%	0	0.0%	7	0.4%
Pleasant Hill	5,070	4,818	95.0%	40	0.8%	14	0.3%	88	1.7%	12	0.2%	57	1.1%
Polk City	2,344	2,299	98.1%	7	0.3%	6	0.3%	7	0.3%	0	0.0%	8	0.3%
Runnells	352	347	98.6%	0	0.0%	1	0.3%	0	0.0%	0	0.0%	0	0.0%
Sheldahl (pt.)	141	141	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Urbandale (pt.)	28,745	27,356	95.2%	440	1.5%	26	0.1%	502	1.7%	29	0.1%	146	0.5%
West Des Moines (pt.)	42,525	39,404	92.7%	736	1.7%	59	0.1%	1,223	2.9%	16	0.0%	552	1.3%
Windsor Heights	4,805	4,568	95.1%	83	1.7%	4	0.1%	60	1.2%	3	0.1%	28	0.6%
Balance of Polk County	25,856	25,025	96.8%	266	1.0%	77	0.3%	178	0.7%	4	0.0%	114	0.4%

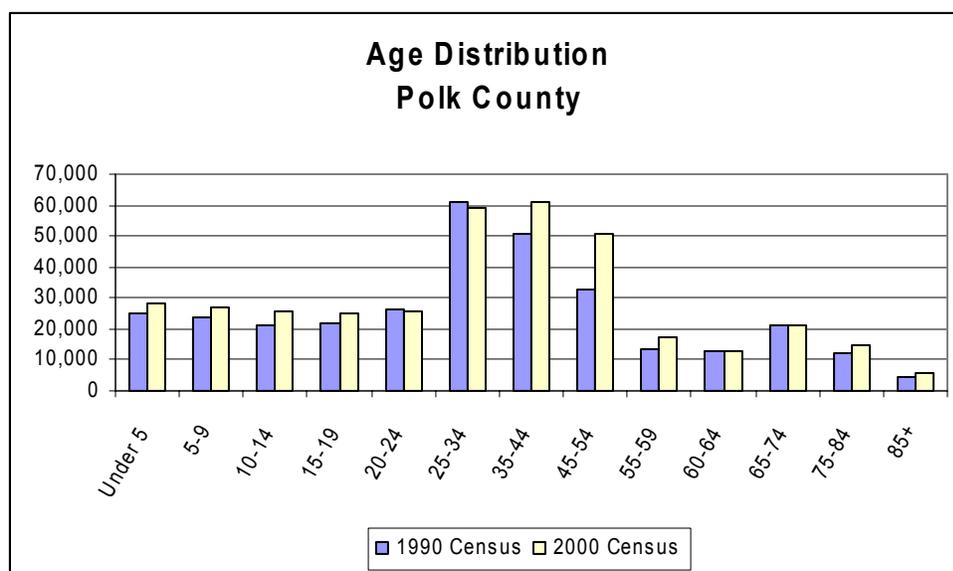
Table 3-7 continued

Area	Two or more races		Hispanic/Latino		White alone, not Hispanic/Latino	
	Number	%	Number	%	Number	%
Polk County	6,204	1.7%	16,490	4.4%	323,785	86.4%
Alleman	2	0.5%	2	0.5%	435	99.1%
Altoona	124	1.2%	171	1.7%	9,848	95.2%
Ankeny	221	0.8%	293	1.1%	26,137	96.4%
Bondurant	16	0.9%	16	0.9%	1,807	97.9%
Carlisle (pt.)	4	12.5%	0	0.0%	27	84.4%
Clive (pt.)	184	1.8%	312	3.0%	9,547	91.0%
Des Moines	4,430	2.2%	13,138	6.6%	158,095	79.6%
Elkhart	1	0.3%	1	0.3%	354	97.8%
Grimes (pt.)	56	1.1%	55	1.1%	4,915	96.4%
Johnston	55	0.6%	132	1.5%	8,246	95.3%
Mitchellville (pt.)	17	1.0%	23	1.3%	1,652	96.7%
Pleasant Hill	41	0.8%	123	2.4%	4,762	93.9%
Polk City	17	0.7%	16	0.7%	2,292	97.8%
Runnells	4	1.1%	0	0.0%	347	98.6%
Sheldahl (pt.)	0	0.0%	0	0.0%	141	100.0%
Urbandale (pt.)	246	0.9%	459	1.6%	27,102	94.3%
West Des Moines (pt.)	535	1.3%	1,332	3.1%	38,726	91.1%
Windsor Heights	59	1.2%	76	1.6%	4,529	94.3%
Balance of Polk County	192	0.7%	341	1.3%	24,823	96.0%

Age Distribution

In contrast to the State and the country as a whole, Polk County's population is growing younger. Between 1980 and 1990, Polk County followed the aging trend, seeing an increase in median age from 36.3 years in 1980 to 38.2 years in 1990. Between 1990 and 2000, however, the median age of the County's population declined to 34.4 years. This trend is most likely attributable to two factors: immigration of young families from outside the U.S. to Des Moines and first-ring suburbs and in-migration of families from outside the region to the growing suburbs and exurbs.

Figure 3-3: Age Distribution, 1990-2000



The Census Bureau has estimated the median age to be slowly climbing again, with an estimated median of over 35 years in 2003.

In 2000 the largest age cohort (when evaluating by 10-year cohorts) was the 35-44 age bracket, followed closely by the 25-34 bracket. The younger age brackets (from under 5 to the 15-19 bracket) show significant increases in population from 1990 to 2000. The older age brackets also increased during the 1990s, but not as significantly as the younger groups.

Given the general aging of the national population, however, this trend is unlikely to continue. In-migration of families from outside of Polk County appears to be continuing, but at a slower rate than is sufficient to keep the median age from climbing.

3.3 Households

Current Households

According to 2003 estimates (American Community Survey 2003 Profile) Polk County has 155,831 households. Nearly 94% of all households are located in incorporated communities and slightly over half (53.5%) are located in the City of Des Moines. Only about 6% of all households are located in unincorporated areas of Polk County.

Current (2003) average household size is 2.44 persons per household (pph), a slight decrease from the average 2.45 pph reported in the 2000 Census and 2.47 reported in 1990. This reflects the continuing local, regional and national trend toward smaller households comprised of single adults, couples without children, and fewer children per household.

Household Trends

Changes in households in Polk County appear to reflect the major trends occurring across the nation, particularly in metropolitan areas. These include:

- **Overall increase in total households.** The total number of households increased slightly over 20% between 1990 and 2003, with an increase of slightly less than 5% occurring between 2000 and 2003. This is consistent with overall population growth.
- **Non-family households becoming more prevalent.** Between 1990 and 2003 the number of non-family households increased by over 38% while the number of family households only increased by 11.7%. Further, the number of family households declined slightly (-0.8%) between 2000 and 2003.
- **Declining household size.** As noted above, the average household size in Polk County is declining. The MPO predicts that household size will continue to decline through 2010 when it will stabilize at a size of about 2.0 pph (Polk Co. Housing Needs Assessment, 1/98).
- **More senior heads of household.** The number of households 65 years of age and older increased 11.8% between 1990 and 2003.
- **More female heads of household.** The number of female heads of household increased 14.4% between

1990 and 2003. However, a decline of 1.3% was reported between 2000 and 2003.

Table 3-8: Summary of Household Trends – Polk County

	1990	2000	2003 (est)	% Change 1990-2000	% Change 2000-2003
Total Households	129,237	149,112	155,831	15.4	4.5
Family HH	85,847	96,601	95,854	12.5	-0.8
Non-family HH	43,390	52,511	59,977	21.0	14.2
Household head 65+ years old	12,014	12,808	13,426	6.6	4.8
Female-headed household	13,237	15,334	15,141	15.8	-1.3
Ave. HH size	2.47	2.45	2.44	-0.8	-0.5

Sources: U.S. Census Bureau, Census 2000, 1990; American Community Survey 2003 Profile (US Census Bureau)

Household Income

Household income as reported in the 2000 Census was generally higher than average in Polk County, with the exception of the City of Des Moines. This information was not available for unincorporated Polk County. Median home values tend to parallel median household income, as shown in Table 3-11.

City	Median
	HH Income
Alleman	66,458
Altoona	50,162
Ankeny	55,162
Bondurant	52,877
Carlisle	47,528
Clive	74,127
Des Moines	38,408
Elkhart	33,000
Grimes	56,275
Johnston	76,094
Mitchellville	45,250
Pleasant Hill	60,694
Polk City	58,000
Runnells	41,250
Sheldahl	48,393
Urbandale	59,744
West Des Moines	54,139
Windsor Heights	55,931
DM – MSA	46,651
State of Iowa	39,469
Polk County	46,116

Blue = above state median
Red = below state median

3.4 Housing

Historically, Polk County has had relatively few issues or concerns regarding housing. The County enjoyed a sufficient supply of housing that was in relatively good condition and affordable to most residents. However, in the past decade or so concerns have emerged, particularly regarding housing affordability (including the concentration of lower-cost housing in the City of Des Moines), dealing with an aging housing stock, and providing a sufficient range of housing options to meet demand within Polk County and minimize the out-migration of residents to communities in neighboring counties.

Total Units

The majority of housing units are located in the Des Moines metropolitan area or in the other exurban cities in the County. In 2000 almost 94% of all housing units were located in incorporated communities. Between 1990 and 2000 the proportion of housing located in incorporated communities versus unincorporated areas of Polk County remained virtually the same.

Currently, there are an estimated 166,010 (2003) housing units in Polk County. This reflects an increase of 6.1% since 2000 and 22.1% since 1990. As shown in Table 3-9, the communities experiencing the highest increases in total housing units between 1990 and 2000 are Grimes (+94.6%) and Johnston (+81.1%); located to the northwest of Des Moines. During the same period, the City of Des Moines increased its housing stock slightly (2.1%), mirroring a slight increase (2.8%) in population. It is interesting to note that while the population of Des Moines declined slightly (-1.4%) between 1970 and 2000, the number of housing units increased by about 17%. This likely reflects the decline in household size. The only community to experience a decrease in total housing units between 1990 and 2000 was Windsor Heights (-3.5%), probably due to its limited land area and older housing stock.

Overall, the number of housing units in Polk County increased by about 15% between 1990 and 2000. While the number of housing units increased throughout the County, more units were built in the incorporated communities than in unincorporated areas, which experienced increases of 15.4% and 10.3%, respectively.

Tenure

Of the 166,010 housing units in Polk County, over 67% are currently owner-occupied and 26.6% are renter-occupied.

This compares to 2000, when owner-occupied units accounted for almost 66% and 30% of units were renter-occupied. Thus, the proportion of owner-occupied and renter-occupied units in the County appears to be holding steady. At the same time, the number of vacant units has increased from 5% in 2000 to about 6% in 2003.

Table 3-9: Total Housing Units - Polk County, 1970-2000

Place	1970	1980	1990	2000*	Change 1970-2000		Change 1990-2000	
					Total	%	Total	%
Alleman		--	106	146			40	37.7
Altoona	849	1,963	2,582	3,959	3,110	366.3	1,377	53.3
Ankeny	2,641	5,611	6,983	10,882	8,241	312.0	3,899	55.8
Bondurant	n/a	414	549	682	n/a	n/a	133	24.2
Carlisle (pt)	0	0	1	12	12	n/a	11	
Clive (pt)	936	2,342	2927	4,000	3,064	327.4	1,073	36.7
Des Moines	72,639	79,891	83,289	85,067	12,428	17.1	1,778	2.1
Elkhart	n/a	--	149	163	n/a	n/a	14	9.4
Grimes (pt)	306	765	1005	1,956	1,650	539.2	951	94.6
Johnston	54	1,012	1881	3,406	3,352	630.7	1,525	81.1
Mitchellville (pt)		584	589	672			83	14.1
Pleasant Hill	401	1,182	1322	1,966	1,565	390.3	644	48.7
Polk City	n/a	552	620	842	n/a	n/a	222	35.8
Runnells	n/a	--	131	149	n/a	n/a	18	13.7
Sheldahl (pt)	n/a	--		55	n/a	n/a	n/a	n/a
Urbandale	4,276	6,902	9296	11,738	7,462	174.5	2,442	26.3
West Des Moines	5,061	8,920	13666	19,066	14,005	276.7	5,400	39.5
Windsor Hts.	2,040	2,217	2302	2,222	182	8.9	-80	-3.5
Incorporated				146,983			19,585	15.4
Unincorporated		9,300**	n/a	9,464			883	10.3
Polk County Total		122,075	135,979	156,447			20,468	15.1

Source: U.S. Census Bureau, Census 2000; Polk County Comprehensive Plan (1990)

*Note: Total housing units for partial municipalities assumed same ratio as % population in Polk County 2000. Data unavailable for cities with less than 1,000 pop.

**Estimate, Polk County Comprehensive Plan (1990)

Red = greatest increases

Median Values

Housing values have increased substantially throughout Polk County since 1990. The median value of an owner-occupied housing unit increased from \$73,200 in 1990 to \$103,100 in 2000; a 40.8% increase. All of the incorporated municipalities in Polk County experienced housing value increases of over 50% between 1990 and 2000, with the largest percent increase occurring in Ankeny (+107.4%). The lowest median value housing is located in Sheldahl (both 1990 and 2000), although values increased by almost 72% between 1990 and 2000. The highest value housing is located in the western suburbs, with Johnston reporting the highest median value at \$188,300, followed by Clive and West Des Moines.

The cost of rental housing has also experienced increases, although not as drastically as owner-occupied housing. The median gross rent increased from \$437 in 1990 to \$574 in 2000; an increase of 31.4%. The majority of incorporated communities experienced moderate increases in gross rent, with the highest increase reported in Johnston (+53.7%). However, gross rents decreased in four small rural cities: Runnells (-4.3%), Mitchellville (-13.1%), Elkhart (-17.8%), and Alleman (-23.4%).

Affordability

Over the last decade, housing affordability has become a growing concern in Polk County. Much of the newer owner-occupied housing being built is unaffordable to households making less than the area median income. There are two primary issues concerning affordability. One is simply the high cost of new housing, with housing prices increasing at a higher rate than household incomes; a trend affecting communities nationwide. The other is the uneven distribution of affordable housing, with a disproportionate amount of “affordable” housing being concentrated in Des Moines and other older communities.

As shown in Table xx, median family and household incomes in Polk County are generally sufficient to cover median monthly housing costs, whether through mortgages or rent. However, the increase in non-family household income is not keeping pace with the increase in median monthly mortgage costs. Consequently, it will become increasingly difficult for non-family households to afford owner-occupied housing.

Table 3-10: Median Housing Costs, 1990, 2000, 2003 – Polk County

	Median Monthly Housing Costs		30% Median Monthly Income	
	Rent	Mortgage	Family	Household
1990	\$437	\$683	\$942	\$780
2000	\$574	\$1,007	\$1,414	\$1,153
2003	\$654	\$1,125	\$1,598	\$1,223
Change 1990-2003	+49.7%	+64.7%	+69.6%	+56.8%

Sources: US Census, 1990, 2000; American Community Survey 2003 Profile

Table 3-11: Housing Value- Polk County, 1990-2000

Place	Owner Occupied (\$)		Change 1990-2000		Gross Rent (\$)		Change 1990-2000	
	1990	2000	Total (\$)	%	1990	2000	Total (\$)	%
Alleman	73,100	133,900	60,800	83.2	563	431	-132	-23.4
Altoona	62,000	115,600	53,600	86.4	433	559	126	29.1
Ankeny	62,000	128,600	66,600	107.4	473	596	123	26.0
Bondurant	54,900	91,500	36,600	66.7	379	420	41	10.8
Carlisle	-	96,300	-	-	-	483	-	-
Clive	105,000	180,700	75,700	72.1	473	587	114	24.1
Des Moines	49,500	81,100	31,600	63.8	473	532	59	12.5
Elkhart	45,800	75,000	29,200	63.8	450	370	-80	-17.8
Grimes	60,800	119,500	58,700	96.5	403	516	113	28.0
Johnston	95,000	188,300	93,300	98.2	473	727	254	53.7
Mitchellville	54,100	94,500	40,400	74.7	473	411	-62	-13.1
Pleasant Hill	67,700	121,400	53,700	79.3	438	607	169	38.6
Polk City	56,900	109,400	52,500	92.3	--	619		
Runnells	46,600	85,000	38,400	82.4	392	375	-17	-4.3
Sheldahl	43,000	73,800	30,800	71.6	381	525	144	37.8
Urbandale	79,500	133,100	53,600	67.4	575	645	70	12.2
West Des Moines	90,400	140,600	50,200	55.5	526	674	148	28.1
Windsor Htgs.	79,200	121,300	42,100	53.2	578	717	139	24.0
Polk County	73,200	103,100	29,900	40.8	437	574	137	31.4

Source: U.S. Census Bureau, Census 2000, 1990

Highest value, Lowest value, Largest % increase

Table 3-12 illustrates the percent of households in Polk County paying more than 30% of their income on housing costs. While there is a decline in cost-burdened renter-occupied households, the number of cost-burdened households continues to increase. While the overall number of cost-burdened households in the County is relatively low, it appears that homeownership may become increasingly difficult for households with median incomes.

Table 3-12: Cost Burdened* Households - Polk County, 1990-2003

	1990	2000	2003	Change 1990-2000	Change 2000-2003
Owner	8.1%	10.6%	10.9%	30.7%	2.8%
Renter	12.5%	10.2%	9.6%	-18.4%	-5.9%

Sources: US Census, 1990, 2000; American Community Survey 2003 Profile

* Note: Cost burdened = households paying greater than 30% of income on monthly housing costs

Among low-income families (< 80% of median) 43% pay more than 30% of their income for housing or live in overcrowded conditions.

According to a recent study¹, only 2.2% of owner-occupied units are located in low-income census tracts, whereas 65% of units in these tracts are renter-occupied.

Housing Conditions

The housing stock in Polk County appears to be in moderately good condition. However, there are pockets within the County with concentrations of housing in substandard condition. One of the primary indicators of housing condition is whether the unit has complete plumbing facilities. Only a small portion of the housing stock lacks plumbing. In 2003, it is estimated that 170 units, or 0.1% of all units, lacked complete plumbing facilities. This indicates a slight improvement since 2000 when 468, or 0.3% of all units lacked plumbing.

Other characteristics that suggest substandard housing condition include lack of complete kitchen facilities and telephone service. In 2003, it was estimated that 4,677 units (2.8% of total) lacked plumbing, complete kitchens, or telephone service. This is a slight increase over 2000 when

¹ “Polk County: Analysis of Availability and Affordability of Housing Stock for Low to Moderate Income and Minority Residents,” Sept. 2004

2.1% of all units lacked those facilities. It is interesting to note that the increase is mostly attributed to an increase in housing units without telephone service. However, it is unclear whether this reflects an increase in cellular phone use and subsequent decline in traditional telephone service

According to the “Analysis of Affordability” report, 5,280 housing units within Polk County are classified by the County Assessor as being in below normal, poor or very poor condition, or 9.4% of the 55,916 housing units classified². According to the Housing Trust Fund, 13% of the single-family dwelling in Polk County have been classified by the Assessor as being in poor condition.

Much of the substandard housing in Polk County is concentrated in Des Moines and some rural townships. A study conducted in April 2002 (“Polk County Housing Business Case”) reports that 85% of substandard housing is located in Des Moines. In addition, four rural townships report significant amounts of their housing stock as below normal condition: Washington Township (26%), Lincoln Township (24%), Saylor Township (21%) and Allen/Delaware Township (18.5%). In contrast, Ankeny, Altoona, Johnston, and West Des Moines have less than 1.5% of their housing stock rated as below normal condition. As new (and therefore higher-quality) housing is constructed within the County, the rate of substandard housing has decreased, but remains a concern outside of the suburban cities.

Housing Age

Housing age can also have a bearing on housing condition, although many older houses are in excellent condition. As might be expected, most of the older housing is located in Des Moines and rural cities such as Sheldahl, while most of the new construction is occurring in the metropolitan area suburbs, particularly in the western “growth cluster.” The table below illustrates the age breakdown of housing units in Polk County. As shown, over 30% of all housing units have been constructed since 1980 and less than 19% were built before 1940. However, with about half the housing stock between 25 and 50 years old, there is likely a growing need for rehabilitation programs and a healthy market for home remodeling.

² These classifications relate to the need for major system repair (roof, windows, furnace, etc., and other structural or environmental problems.

Table 3-13: Housing by Age, Polk County

Construction Period	# Units	% Total
2000-2003	7,069	4.4
1990- 1999	24,041	15.0
1980-1989	19,433	12.1
1970-1979	27,193	17.0
1960-1969	19,304	12.0
1940-1959	33,076	20.6
1939 or earlier	30,275	18.9
Total	160,391	100

Sources: U.S. Census Bureau, Census 2000; American Community Survey 2003 Profile

Housing Programs/Resources

There are several organizations and programs aimed at improving the supply and access to affordable housing in Polk County. The primary organization working at the county level is the **Polk County Housing Trust Fund (HTF)**. HTF is a non-profit organization established in 1995 to develop county-wide affordable housing strategies, primarily serving residents at or below 80% of median income, with a special emphasis on residents below 50% of median income. The organization was initially administered by the Neighborhood Finance Corporation and became an independent non-profit in 2000. The County was actively engaged in the Fund's establishment and contributes funding and assistance with its ongoing programs. HTF has funded construction of over 600 new single- and multi-family housing units and the rehabilitation or repair of over 1,650 units since its inception in 1995.

Organizations supported by the Housing Trust fund include:

- Community Housing Development Corp. (CHDC)
- Home Opportunities Made Easy (HOME, Inc.)
- The Home Connection
- Des Moines Habitat for Humanity

Other agencies and organizations engaged in housing assistance and advocacy include:

- City of Des Moines Housing Services
- Affordable Housing and Homeless Partnership Board
- Affordable Housing Partnership

- Human Services Planning Alliance

Polk County Housing Services, a division of the Department of Planning and Development, offers several housing programs targeted to unincorporated areas of the County. These are:

- **Owner-occupied housing rehabilitation** is offered to low and moderate income homeowners in designated areas of Delaware and Saylor Townships. Families with incomes up to 80% of median are eligible for rehabilitation to meet building code standards, as well as property cleanup and landscaping. A five-year forgivable lien is recorded against the property upon completion.
- **Emergency repairs** are provided to eligible low income families (up to 150% of poverty limit) throughout Polk County.
- **Weatherization services** are provided to very low income renters and homeowners in four counties: Boone, Warren, Marion and Polk (exclusive of the City of Des Moines). Polk County works with Community Action Agencies in each county, which establishes priority lists. Landlords are expected to contribute 20% of the total project cost.
- **Tax Deed Property Management** – The Polk County Treasurer holds a delinquent tax sale each year. Properties not sold at the auction are turned over to the Housing Services Division, and are then upgraded or demolished, depending on their condition. Properties are then sold by auction or proposal for fair market value.

Housing Issues

Many of the housing issues identified in the 1990 Comprehensive Plan are still pertinent, while others have been identified by housing agencies and nonprofits. These include:

- Housing costs are escalating while the pool of affordable housing shrinks. The median housing price in 2003² in Polk County was \$134,000. To be able to afford housing at this price, a family would need to earn more than \$42,900 annually (\$20.63 per hour for a single wage-earner).
- The provision of better quality housing outside of Polk County and subsequent movement of residents to communities in adjacent counties, particularly Dallas, Madison and Warren Counties.

- Continued market demand for larger, more expensive housing and related impacts on housing affordability.
- Need for improved coordination of housing policies between Polk County, the City of Des Moines, other municipalities (particularly the growing suburbs), and adjacent counties.
- Over-supply of lower cost and substandard housing in Des Moines.
- Need for housing rehabilitation and redevelopment, particularly in Des Moines.
- The uneven distribution of “affordable” housing, which is currently concentrated in Des Moines.
- The disproportionate amount of poor quality housing in low-income neighborhoods.
- The lack of owner-occupied housing in lower-income neighborhoods.
- Growing need for life-cycle housing, for example, for seniors within their home communities, or for younger families.