



**Date** July 14, 2025

**RECEIVE AND FILE THE DES MOINES CITYWIDE HOUSING STRATEGY  
WITH AMENDMENTS AND REFER THE STRATEGY TO THE CITY MANAGER TO  
DIRECT PREPARATION OF INDIVIDUAL ACTION ITEMS FOR FUTURE COUNCIL  
CONSIDERATION**

WHEREAS, on June 17, 2024, in Roll Call No. 24-0892, the City Council authorized the City Manager to enter into an agreement with czb LLC (Charles Buki, President, 48 Front Street, Suite 201, Bath, Maine 04530) to assist the City with researching, compiling information and public input, and drafting the City's first Citywide Housing Strategy; and,

WHEREAS, czb LLC presented information and discussed the Citywide Housing Strategy at three (3) City Council Workshops (1/13/2025, 2/10/2025, and 5/12/2025) and six (6) Steering Committee meetings (10/1/2024, 11/6/2024, 12/3/2024, 1/14/2025, 2/11/2025 and 5/12/2025); conducted two (2) on-line public surveys; and had numerous discussions with the City Manager and members of the Internal Technical Committee; and,

WHEREAS, czb developed a strategy that has been available and posted publicly on the website for the City of Des Moines and the strategy is designed to be both comprehensive and actionable, grounded in fiscal realities while addressing Des Moines' estimated \$3 billion affordability gap and \$1 billion market gap; and,

WHEREAS, the strategy includes steps to strengthen existing neighborhoods, with broader focus is on ensuring long-term affordability, increasing housing diversity, leveraging both public and private resources for maximum impact, and strengthening existing housing stock to ensure safe and livable environments; and,

WHEREAS, the strategy document is completed, and the City now needs to proceed with specific steps to implement portions of the plan.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Des Moines, Iowa, that:

1. The Des Moines Citywide Housing Strategy with amendments and is hereby received and filed.
2. The overall strategy is referred to the City Manager to direct preparation of individual action items for future consideration by the Des Moines City Council.



Roll Call Number

Agenda Item Number

49

Date July 14, 2025

(Council Communication No. 25-273)

Moved by \_\_\_\_\_ to adopt. Second by \_\_\_\_\_.

APPROVED AS TO FORM:

/s/ Thomas G. Fisher Jr.

Thomas G. Fisher Jr.

Deputy City Attorney

COUNCIL ACTION	YEAS	NAYS	PASS	ABSENT
BOESEN				
SIMONSON				
VOSS				
COLEMAN				
WESTERGAARD				
MANDELBAUM				
GATTO				
TOTAL				
MOTION CARRIED		APPROVED		

#### CERTIFICATE

I, LAURA BAUMGARTNER, City Clerk of said City hereby certify that at a meeting of the City Council of said City of Des Moines, held on the above date, among other proceedings the above was adopted.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal the day and year first above written.

\_\_\_\_\_  
Mayor

\_\_\_\_\_  
City Clerk





# CITYWIDE HOUSING STRATEGY AT-A-GLANCE



## Creating and Retaining Desirable Housing for Future Generations

The City of Des Moines is launching a comprehensive housing strategy to protect what makes our city special—affordability, neighborhood character, and opportunity for all families. Whether you rent, own, or are looking for your next home, this strategy aims to ensure Des Moines remains a great place to live for generations to come—affordable, fair, and thriving.

### Why the Need for a Housing Strategy



Des Moines is competing with our suburbs for new residents. While our homes are generally more affordable, many are often older, have been converted to rental units, and need repairs—which affects property values, neighborhood stability, and quality of life.



### Understanding Des Moines' Housing Challenges



#### Aging Housing Stock

**90% of homes**

in 2045 will be the same ones standing today. Many are aging and need, or will need, significant structural repairs.



#### Affordability Gap

Not unique to Des Moines,

**23,000+**

Des Moines households pay more for housing than they can afford.



#### Market Gap

For many homes,

**repairs cost more than the home is worth,**

which discourages residents from investing in their homes.



#### Competition with Suburbs

Higher-income families often choose newer homes in the suburbs, taking

**\$600M+**

in housing demand with them.

1

**Continue to Administer Federal Housing Programs**

2

**Scale Up and Modify ION and Invest DSM**

3

**Provide Qualified Buyers with Down Payment Assistance**

4

**TIF-Financed Nodes & Corridor Redevelopment**

5

**Support and grow the Central Iowa Community Land Trust (CICLT)**

6

**Undertake Selective Redevelopment**

**THE STRATEGY**

Scan the QR code to read the full strategy at [DSM.city/HousingSurvey](https://DSM.city/HousingSurvey)







## What are the key Strategic Goals?



### Preservation First

Preserve and improve as much existing housing as possible

### Balance Market & Affordability Gaps

Gains in one area should balance with gains in the other

### Build on What Works

Scale up successful programs like Invest DSM & ION

### Respect Neighborhood Integrity

Maintain neighborhood character and affordability

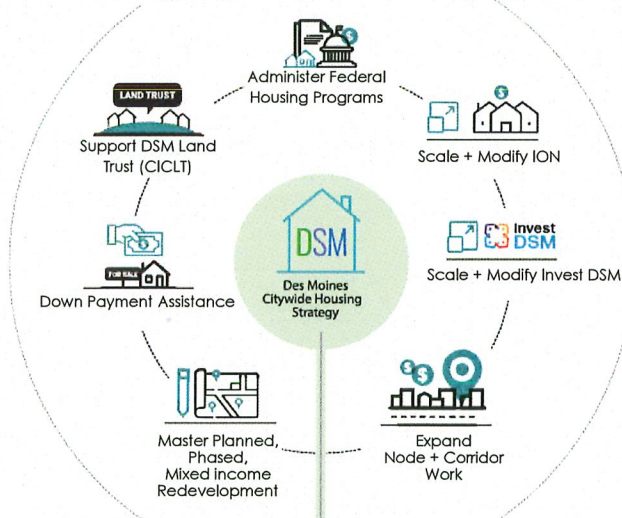
## What this strategy Does

- ✓ Expands home repair for residents
- ✓ Grows Invest DSM to support neighborhood improvements
- ✓ Offers down payment help to new buyers in key areas
- ✓ Builds new, mixed-income housing
- ✓ Reserves affordable homes using land trusts and partnerships

## What this strategy Does Not Do

- ✗ It does not call for widespread, large-scale demolitions
- ✗ It does not call for pushing out current residents from structurally safe living environments
- ✗ It does not focus on out-of-place luxury development

### Six Strategy Elements



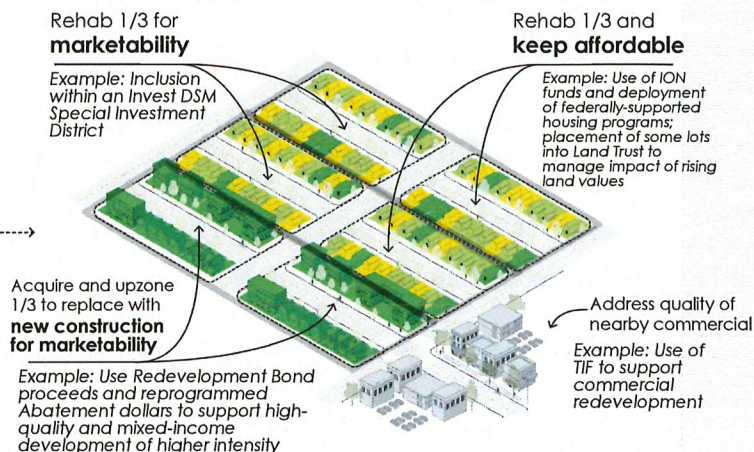
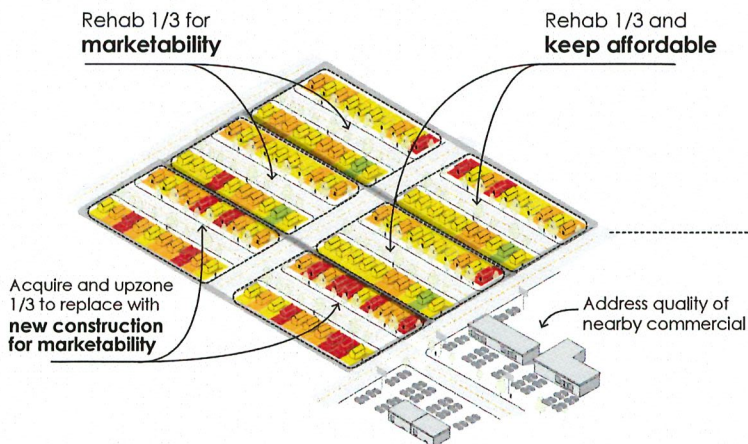
## Whole Block Redevelopment



### Each Whole Block Redevelopment...

- Will cost \$15-20M from all sources, public and private
- Will involve some voluntary acquisition, demolition, and infill
- Will increase marketability, demand, and home values
- Will involve intensive, concentrated work over several years
- Needs public, private, non-profit, and philanthropy sectors to work together

Where a Whole Block Redevelopment approach is appropriate, the residential investments can generally be expected to be divisible into thirds—and be reinforced by work in adjacent commercial areas





# DSM Citywide Housing Strategy - Dashboard

990

Viewed

314

Total Responses

204

Completed

64.97%

Completion Rate

110

Dropouts

9 min

Average Time

56% Desktop / LAPTOP

84% Windows

15% Mac

0% Linux

1% Other

43% SMARTPHONES

34% Android

66% iPhone

0% Windows

0% Other

1% TABLETS

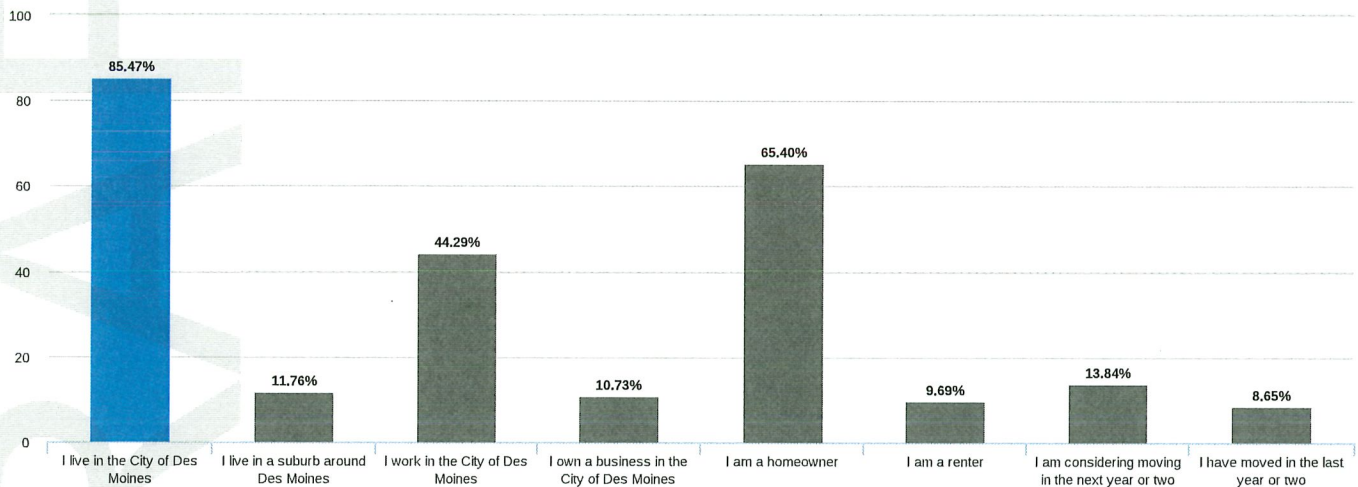
100% iPad

0% Android

0% Windows

0% Other

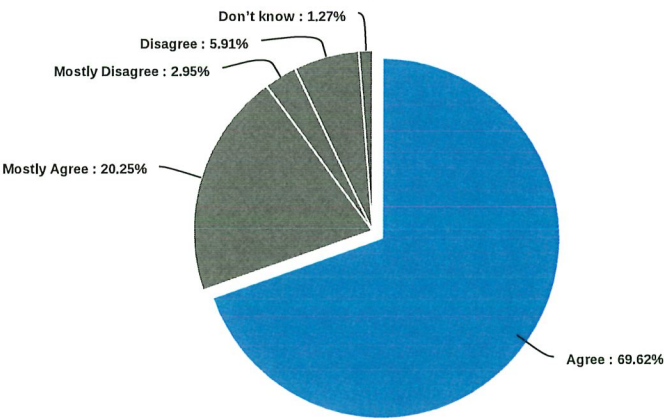
1. To help us better understand your perspective, we'd like to start by learning a little about you and your connection to housing in the Des Moines community. Your input will ensure the housing strategy reflects a wide range of experiences and needs. Please select any of the attributes that apply to you:



Answer	Count	Percent	20%	40%	60%	80%	100%
I live in the City of Des Moines	247	85.47%					
I live in a suburb around Des Moines	34	11.76%					
I work in the City of Des Moines	128	44.29%					
I own a business in the City of Des Moines	31	10.73%					
I am a homeowner	189	65.4%					
I am a renter	28	9.69%					
I am considering moving in the next year or two	40	13.84%					
I have moved in the last year or two	25	8.65%					
Total	722	n = 289					



2. Strategy Element #1: Continue to Expertly Administer Federal Housing Programs Des Moines receives and deploys over \$35M each year in federal housing funds aimed at meeting the housing needs of low- and very low-income households, the vast majority of whom are renters. These funds relate to public housing as well as an alphabet soup of programs such as HOME, ESG (Emergency Solutions Grants), CDBG (Community Development Block Grants), and Section 8 or HCV (Housing Choice Vouchers). Assuming funding levels remain the same, Des Moines should continue to administer these programs to support housing affordability. Do you agree that this Strategy Element should be part of the Citywide Housing Strategy?



Answer	Count	Percent	20%	40%	60%	80%	100%
Agree	165	69.62%	<div></div>				
Mostly Agree	48	20.25%	<div></div>				
Mostly Disagree	7	2.95%	<div></div>				
Disagree	14	5.91%	<div></div>				
Don't know	3	1.27%	<div></div>				
Total	237	100 %					



### 3. Do you have other comments on this Strategy Element?

06/10/2025	138247662	I think more direct programs to help low income seniors afford to stay in their homes is needed. There is a tax credit form that shows I would qualify for that credit but our city does not allow use of the median percentage formula in deterring qualification. That formula is included on the application forms - but DSM leadership chooses not to use it. That excludes a lot of seniors who are struggling to afford their homes.
06/10/2025	138241409	I would like to see these funds spent on rehabbing existing structures and focusing on sustainable housing for the long term. Let's not demolish buildings to put up substandard structures.
06/10/2025	138240406	Would be worth it to expand these programs, as their rental rehab elements have been a good way to preserve naturally occurring affordable housing in the City's neighborhoods.
06/08/2025	138222967	I am most strongly in support of continuing Strategy 1. Please continue this. It's the right thing to do to make housing accessible to working class folks in DM. Additionally, from a fiscal responsibility perspective, if we stop investing in affordable housing, it doesn't ultimately save taxpayers money, because then people living in poverty end up homeless. This leads to more unpaid E.R. bills, more people drawing from social welfare programs, etc. that is passed on to us taxpayers.
06/07/2025	138217629	This goes entirely against Des Moines needing affordable housing. Pushing people out of current affordable housing into apartments is bullshit.
06/07/2025	138216492	We need to add more to the number of housing needs of low income households
06/06/2025	138210540	We desperately need more affordable housing in Des Moines. Even though my family is middle-class and can afford to pay our mortgage since my partner and I both work full-time, it's really important to me that working class people in DM can afford housing too. My understanding is that the primary barrier to that goal is a lack of affordable housing existing.
06/05/2025	138205118	A lot of the strategy seems negative about affordable housing and speaks almost zero about homelessness. Increase the fed fund services with some additional City dollars. I know the City thinks it can't pay for these things, but it can't afford not to and if homelessness rises, might not have a choice other than investing in affordability, psh, shelter, etc. If you don't address homelessness, the desirability/marketability of the city goes down too if folks struggle with campers in their back yards, etc. Devote more funds here with intentionality. You are going to be lobbied/pushed for these services so why not actually have a housing strategy that tells you how to invest in homelessness services, etc outside of just the federal requirements? Better that the city lead here than just be pushed. Also you keep crying that suburbs aren't investing funds, but how much is Des Moines investing in this part of the housing continuum that isn't pass through?
06/04/2025	138193809	I am wondering how anyone ever moves off of the assistance program and the quality of rental units
06/03/2025	138175694	Will there be any such programs going forward and what will DM do if there are none or considerably fewer funds? The City ought to focus on setting local goals and visions and as the goal implies, make the federal assistance work with those local values.
06/03/2025	138175296	Housing isn't the only reason people leave DSM - taxes are higher and our schools are in trouble. I am a huge advocate for Habitat for Humanity, but if we have sections of our city that need upgrading, especially near downtown, let's invest as a city with contractors to build unique quality more expensive options (single family, not just condos) so we build our tax base too. The suburbs basically have all of the shopping too - this causes people to think about where they live.
06/02/2025	138171134	Providing stable, safe housing for those most in need is essential to maintaining a thriving community and will have many positive downstream effects.
06/02/2025	138171019	Push Iowa Federal and State Senators and Representatives and Governorial Candidates to improve affordable housing funding.
06/02/2025	138169230	low income housing support should be spread everywhere within Polk County...quit putting it all in just certain neighborhoods in Des Moines
06/02/2025	138169048	I mostly worry that over the coming years the "Assuming funding levels remain the same..." caveat is a big risk to this piece of the strategy.
06/02/2025	138165038	Yes, Des Moines needs to go further and encourage building more affordable housing
06/02/2025	138164556	Home ownership is preferable to propping up landlords and out of state real estate investors
06/01/2025	138158914	Supporting + housing for low-income households is important to me.
05/31/2025	138154108	This funding is critical to keeping the city affordable for all renters.
05/30/2025	138149719	Assisting developers to gain access to these programs and helping the application process is a crucial to these programs.
05/29/2025	138137233	Federal housing funds should be focused on the lowest income category if possible
05/28/2025	138122808	Cities will be more resilient if they can be self-funded. Our reliance on federal funds has made us weak and is a large part of why we are facing our current budget shortfall. There are multiple other strategies that Des Moines needs to implement--the first of which should be zoning reform--so that we can make better use of the land we currently have and increase our tax base from the ground up. We need to use our existing land well, not rely on the federal government to bolster our existence.
05/28/2025	138116259	Strategy appears to be added to placate costs of everything else by including the \$35 million in funding from the feds. I don't know what the strategy is here. Continue to administer as opposed to rejecting the funds? This funding should remain untouched and used for its purpose of serving low- and very low- income households something the city does not provide its own money to accomplish. DO NOT attach more strings to this funding for nonprofits who are already supplemented the gap in the market vs affordability conundrum with their small pot of funds.
05/23/2025	138049993	These are federal dollars - this one seems like a no brainer, right!?



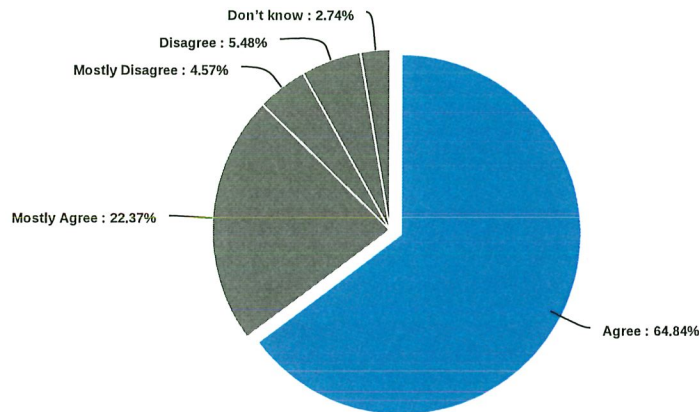
05/23/2025	138049261	Continue to fund LIHTC projects in DSM along transit corridors or neighborhoods with limited current LIHTC units
05/23/2025	138048399	In the current federal climate, Des Moines should not rely on current funding levels for administration. How and who should make up the federal difference or reduce service levels is the question if Des Moines is going to keep these programs going.
05/22/2025	138038954	It would be ideal for all of the levels of rent and housing costs be evenly represented throughout the city, to avoid having a concentration of low or high-cost dwellings in certain areas of the city to maintain diversity.
05/22/2025	138036100	more funding is needed for all housing assistance programs related to affordability
05/21/2025	138026269	I feel we have a greater need for low income housing. Alot of homeless and soon to b homeless people. I'm 59,and found myself to become disabled,I barely walk. Current residence is mouse infested,and not handicap accessible. I can rarely get in or out.....there needs to be more options for us poor people. My check is 967 a month,my rent 850..... don't leave much for the month for hygiene,and cleaning stuff. Haven't been able to get help anywhere. I have friends that are a couple they each got free apts,they stay in one,rent the other out....another friend....her and her husband plotted a story of abuse,so instead of her getting away from him, ....they both have lived together in a house,he works under the table....I know several of these stories,I can't even work to make. Money,and can get no help....her worker knows he lives there too,but let's the fraud go on.....somehow she even talked him into the shelter with her.....thought he was the reason she had to go....I don't get it....bigger and better scam awareness
05/21/2025	138023648	DSM needs all types of income levels. We have jobs that pay at varying levels and housing should match. Given our large non-taxable real estate portfolio due to the services we provide the entire metro, we need all the help we can to attract residents of all types.
05/21/2025	138020826	There is no mention of housing for the un-housed. I'm also concerned that developments out west of Des Moines proper don't include enough low-income housing. Des Moines has an unfair burden of concentrated poor.
05/21/2025	138019107	No
05/21/2025	138018289	This is imperative and I completely agree this strategy should be included.
05/21/2025	138017954	We need to look at what is actually affordable. The word is thrown around with rents that I would not consider to be so. Additionally, the income restrictions are too low, working families also need affordable housing.
05/21/2025	138017656	I believe this strategy is foundational to making Des Moines a livable place for all. I would like to challenge our city officials to acknowledge that those who live in the wealthiest neighborhoods are not the only constituents that live in their districts.
05/21/2025	138017423	As a landlord in the city, I am approached by companies wanting to buy my house at under market prices so they can cheaply flip them to investors at a considerable profit. This removes affordable housing that becomes market rate housing. This is as important as creating new affordable housing.
05/21/2025	138017081	They are other tools in the toolbox that encourage the development of affordable housing and create economic development.
05/20/2025	138003405	How does the strategy element actually is implemented in the city of Des Moines? How can we make it work? I don't understand logistically how to apply it?
05/19/2025	137995025	Help those that need it, not just those from other countries
05/18/2025	137985743	Federal funding is now not as stable as it one was and we will need to have a strategy that does not take this funding stream into strong consideration until the national political climate changes.
05/17/2025	137977658	I think this is a great path to stability here in des moines over the next 20+ years. However, there is no financial education or wellness tools. Please keep an eye out for 1Pod 1Purpose. Debt relief housing and financial wellness program coming to des moines. I think my strategy will be the key to creating a newly established middle class.
05/16/2025	137972910	Des Moines doesn't do nearly enough to ensure affordable housing. In fact, the city seems committed to pushing tax breaks for developers to create more and more downtown luxury apartments, condos and townhouses that nobody can afford. A lot of them sit empty. Therefore, I'm shocked that maintaining the few affordability programs for low-income people would even be a question on this survey. It would be much more productive for city leadership to question why so many middle class people (myself included) are priced out of even neighborhoods that have issues with crime, slum lords and general appearance/upkeep.
05/16/2025	137972102	I am very supportive of helping those who have aspirations of improving their overall financial wellness, but not those who will continue to take subsidies and expect these subsidies to permanently sustain their life. For example, if there is a situation where subsidies can help someone get into a more affordable place, allowing them to save for a college degree, complete the degree, make more money and purchase a nicer home, I can fully support that. This requires specific, actionable and timely milestones on an individual basis, however. On a very small scale, I used to review applications for smaller emergency expenses, such as a utility shut off or past due rent. We did not simply throw money at a problem that was likely to repeat, rather, we had specific criteria the individual was required to demonstrate before we offered even a penny. That's how it should work here; there should be no permanent expectation of a subsidy from any of the organizations involved.
05/15/2025	137965857	It putting older residents out that have their homes paid in full for a new tax based for the city instead of pushing out home owners stop give big corporations tax breaks on high rise housing they are making millions on the city and we home owners have to pay for their tax incentives this is wrong.
05/15/2025	137964891	Why would the city NOT continue on with these services if they receive \$35 million dollars in federal money to help keep people housed? If you didn't have these programs, where would all the people go; they would be homeless.
05/15/2025	137963956	Given proposed budget cuts to HHS and reorganization of HHS priorities under the new administration, much of this money may not be available beginning in the new fiscal year. What is the city's strategy to deal with a loss of federal funds?



05/15/2025	137960277	These are great programs that helped me get money for a down payment for my house. This helps responsible people get over the finish line, if you will, to homeownership.
05/14/2025	137954141	These programs are a necessity for low to very low income residents.
05/14/2025	137950839	With current Federal cutbacks and extreme uncertainty, can you make any assumptions for planning at this time?
05/14/2025	137950531	N/A
05/14/2025	137950467	It is known that federal funding will be cut, at least for the next three years. Any plan implemented must plan for those cuts. The recently distributed federal "skinny" budget shows proposed drastic federal funding cuts (upwards of 43%), which will dramatically hurt any affordable housing efforts in Des Moines.
05/14/2025	137948593	1. Under Trump, Reynolds and GOP elected officials, federal housing programs are threatened with extinction or dramatic scaling back. Now is a poor time to plan to re-allocate. Will IA Senators and Representatives agree to fully support the plan and fight for more money? 2 Do not re-allocate homeless money. Its needed more than ever. 3 Central Iowa will have a shortage of home building and repair workforce. You will need to invest in training that workforce. That is a good thing but added expense. 4 What are you going to do about elderly homeowners who simply refuse to sell or move? 5 Your budgeting seems like re-arranging the deck chairs on the Titanic. 6 I strongly favor the neighborhood rehabilitation programs we have now. Where will the new money come from to expand? (re-arrange some deck chairs?) 7 Does the city currently have the admin staff to administer all this or is that added expense? I favor the spending but wonder of federal, state and local leaders will vote for the additional spending required, 8 Its magical thinking to believe additional, new money will not be required. .
05/13/2025	137944100	Seems like this money just goes straight to making easy money for landlords.
05/13/2025	137942661	Most of those federal funds are restricted to LMI households and would not be available for market rate housing investment.
05/13/2025	137942206	We need to support home ownership..... stop giving slumlords the chance to buy blighted properties, stop giving tax breaks to greedy corporations for cheap new-builds. Stop giving in... this could be an awesome place to live.... if only those with the purse strings actually LIVED in the areas that need help...
05/13/2025	137940561	I think this is critical to Des Moines' future
05/13/2025	137940238	I would like to see Des Moines better use the VA Support Housing (VASH) and feel it may be easier to overcome NIMBY attitudes for Veterans, and the VA puts emphasis on community support behind simply being housed
05/13/2025	137940061	suburbs should offer more housing for low income...quit putting it in areas that already have high % of low income
05/13/2025	137940016	Many of these programs consider income but not expenses i.e. if we make 100-120% of AMI but have medical conditions that cost us thousands per year or pay for medical insurance plus coinsurance and copays that bring us down in AMI
05/13/2025	137939689	Scaling up organizations like Invest DSM will lead to better overall investment in Des Moines neighborhoods.
05/13/2025	137939239	Many people continue to be houseless in Des Moines; and many of them are working and still can't afford housing. DSM needs to expand housing for the people at the lowest end of the spectrum.
05/13/2025	137937780	Utilization of federal funds will be important in the mix of options available for a whole scale approach.
05/13/2025	137937481	Caution should be taken on over-reliance on this source considering the current climate of the federal government.
05/13/2025	137937158	ensure rental units/stock are of quality and not in disrepair, allowing people to live with dignity and in a safe and healthy environment, especially households with children
05/13/2025	137937141	How are we going to pay for this?
05/13/2025	137936852	No
05/13/2025	137936488	What is your plan when the Federal well runs dry?
05/13/2025	137936433	Federal funding should be directly used to fund housing units not for city staff, code violation compliance, or other non-direct purposes.



4. Strategy Element #2: Scale Up Des Moines' Own Very Successful Programs, such as Improving our Neighborhoods (ION) and Invest DSM The City has established the innovative income-qualified ION program to help lower-income homeowners make needed improvements. ION focuses on critical exterior repairs including those that support the livability of the structure. ION operates citywide. The City also established Invest DSM, in partnership with Polk County, to strengthen city neighborhood markets by building resident capacity and improving physical housing conditions. Invest DSM is designed to help address the "market gap" described in the Key Findings. Its programming is not income-restricted and incentivizes owners with financial capacity to make investments that they might not otherwise be willing to make. Invest DSM programming is available in specific areas of the city called Special Investment Districts (SIDs). Both programs have been successful in achieving their goals and should not only be continued, but expanded. ION's reach should be expanded with additional resources, from \$2M each year to \$6M each year. Invest DSM's reach should be expanded with additional resources, from \$10M each year to \$17.25M each year. Do you agree that this Strategy Element should be part of the Citywide Housing Strategy?



Answer	Count	Percent	20%	40%	60%	80%	100%
Agree	142	64.84%	<div></div>				
Mostly Agree	49	22.37%	<div></div>				
Mostly Disagree	10	4.57%	<div></div>				
Disagree	12	5.48%	<div></div>				
Don't know	6	2.74%	<div></div>				
<b>Total</b>	<b>219</b>	<b>100 %</b>					



## 5. Do you have other comments on this Strategy Element?

06/15/2025	138292800	These are impactful programs and I believe the city would benefit significantly from their expansion.
06/13/2025	138280616	Great program, but many do not know about it. More visibility. More homes put on the market at affordable prices for lower income families
06/10/2025	138247662	I used InvestDSM grant last year and it was great. I just could not afford to do more. Now in this new bad economy with inflation and tariffs - I may not be able to afford to participate this year.
06/10/2025	138245502	I was a participant in InvestDM. It was great to have the assistance as I am retired and on a fixed income. If the opportunity to participate again presents itself, I will definitely be a participant.
06/10/2025	138241409	I support expanding both ION and Invest DSM programs. However, these programs should better leverage Des Moines' historic housing stock as a competitive advantage. Our older homes have architectural character and craftsmanship that cannot be found in suburban developments, which is valuable for attracting residents. The ION program should prioritize wood materials over vinyl for historic properties. Vinyl products contain toxic chemicals and cannot be repaired when they fail, while wood can be restored and maintained long-term. Using appropriate materials preserves the character that makes these neighborhoods appealing. Historic structures are a major asset for Des Moines. Well-maintained historic homes command higher property values and create neighborhood appeal that suburbs cannot replicate. These programs should recognize this competitive advantage and support repairs that enhance rather than diminish historic character. I support the proposed funding increases but recommend modifying guidelines to treat historic housing appropriately. This means using sustainable, repairable materials that preserve the authentic character that sets Des Moines apart from suburban alternatives.
06/10/2025	138240822	Too much red tape for Invest DSM. Also, can you provide contractors to make these improvements? Busy families don't have a lot of time to find the right person to make improvements.
06/10/2025	138240406	InvestDSM does not focus on affordability and raises some neighborhoods at the expense of others. This strategy doubles down on this approach. ION is also specifically focused on owner-occupied housing. While nice, this is a City that is majority renter.
06/09/2025	138232199	You are not using the existing housing agencies to help solve the housing issue that have a proven record of delivering results such as NFC, Rebuilding Together, Home Inc, Habita for Humanity. ION and Invest DSM are expenses to city government. Ideas could be shared with existing housing agencies with plans on how they should deploy funds and funds should be made to these agencies for the to deploy.
06/09/2025	138231937	I have a house from the invest Des Moines program and love it. Wouldn't have been able to afford something if not for this program.
06/09/2025	138230140	This doesn't address the many that want to invest in their property who can't.
06/08/2025	138222967	If given the choice I'd rather not increase funding for Invest DSM, since it is not income-restricted. I would prefer that more tax-payer money would go to BUILDING and SUSTAINING affordable housing for working class and income restricted people, rather than subsidizing home improvement for middle class and wealthy people. It doesn't make sense to me to spend more money financially helping housed folks with non-urgent home projects when there are people getting evicted because they can't afford rent even in the cheapest housing in DM.
06/08/2025	138221960	Invest Des Moines is an excellent program and has been used by many in my Beaverdale neighborhood.
06/05/2025	138205118	These have been really impactful. Keep up the great work!
06/03/2025	138175694	Build on local applications that work. Demolition ought to be a last resort.
06/03/2025	138175296	Our taxes should be spent in improving our city's tax base. I think we also need to figure out a way to have suburbs pay or absorb some of the cost of all of our state and federal properties - as well as hospitals that certainly are making large profits.
06/02/2025	138171134	These programs encourage people to stay in the DSM city limits who might otherwise move to the suburbs.
06/02/2025	138171019	We need to be equitable in how these programs are applied with incentives targeted to NEED and capability... not just capability.
06/02/2025	138170529	We have to help RENTERS, not just poor homeowners. If someone owns a home, they are in a better position than someone who rents. Less focus should go to homeowners and more to regulating rent and landlords to provide quality residences at affordable prices.
06/02/2025	138169461	Could these programs give more \$ to those engaging in sustainable actions such as weatherproofing, solar panels, Energy efficient window and doors, planting native flora, water mitigation ( rain barrels, french ditches, etc)
06/02/2025	138169406	I believe the city is on the right path
06/02/2025	138167622	Slower growth as to not strain the budget, this is due to uncertainty around property taxes and the possibility of state level restraint on property tax increases
06/02/2025	138167301	I would like to see the program be expanded into the Forestdale neighborhood which is in Beaverdale/Drake neighborhood. There are beautiful, historic homes alongside this area, however some maintenance and investments that could be made to ensure that these homes also do not become blighted. The cut off for the program has hit just on the outskirts of the neighborhood and has excluded an area that could really benefit from revitalization and investment. We are a younger family that bought our starter home in the neighborhood and could desperately use some resources to rehabilitate the home and make repairs to ensure that this home continues to stay in the community for the next 100 years after!
06/02/2025	138165977	Many home dwellers in my neighborhood do not have incomes sufficient to provide required matching funds for these programs. Also, many houses are becoming rental properties and landlords have no interest in exterior improvements.



06/02/2025	138164982	invest DSM is a disaster and makes investment decisions just like any other developer. in vest DSM's decisions to demolish existing affordable housing rather than help preserve v affordable housing is just plain bad policy.
06/01/2025	138158914	As a homeowner with an aging home in need of exterior repairs that are beyond my budget right now, I've been interested in these plans, but unsure whether I qualify/how to take advantage of them.
05/31/2025	138154108	I'm not as familiar with ION, but have seen firsthand how Invest is helping reinvigorate neighborhoods including helping individual homeowners build generational wealth by improving their homes. Let's continue the great momentum!
05/30/2025	138149719	I think the Special Investment Districts need to be analyzed every year and one new area added each year. Also, would be good to explore micro investment areas, versus entire neighborhoods. There are small pocket corridors that could be greatly impacted by Invest DSM dollars (cleaned up) and make the city a better place to live.
05/30/2025	138147827	These programs appear to be successful and should be continued and should be grown. Additionally, we should explore ways to ensure the future of these projects is preserved (e.g. sustainable materials, incorporating fire suppression systems, etc.)
05/30/2025	138147793	Would be helpful to see a report detailing financial results of InvestDSM.
05/28/2025	138122808	I think strategically investing in specific areas of our city to build ground-up momentum and growth is going to be crucial to our success.
05/28/2025	138116996	InvestDSM should maybe do some more affordable homes in the median income levels.
05/28/2025	138116259	ION should receive more funds than InvestDSM because it currently encompasses the entire city. InvestDSM is limited to certain areas. The goal of this plan appears to funnel all available assistance into the SIDs, how is it fair to ALL the residents of the city???? The areas with the most need get left behind because they are "too far in disrepair". Concentration of resources into specific areas, doesn't that sound like redlining 2.0???
05/27/2025	138105101	My cursory review of the financials seem to suggest that there are third-party non-profit organizations that, on a dollar-for-dollar basis, are providing just as good, if not better, returns to the community. This rapid and extreme increase in funding is likely to yield diminishing returns, and the funds (or at least a large portion of them) would have better impact to support organizations in the space (e.g., HOME Inc., Habitat, NFC, etc.).
05/27/2025	138103473	Rental properties are often in need of repairs but owner is absent landlord. Lower income home owners often don't have discretionary income for matching the grant.
05/23/2025	138049993	I'd love to see the expansion of the program, and expand eligible areas.
05/23/2025	138049231	ION 0 Yes Invest DSM - No
05/23/2025	138048399	Yes, please leverage those programs that work!
05/23/2025	138048122	The matching requirements for some homeowners is a barrier so would like to see increase in funds available to support investments.
05/21/2025	138026269	Help those that need the help,better vericationof case
05/21/2025	138025318	I live in the Drake area. There is a 3000 sq. ft. house being built on 40th Place, which will retail for \$400,000. Other houses on the same street are, in general, less than 1500 sq. ft. and are assessed at less than \$200,000. I understand the desire to raise the tax base, but placing a house twice as big and nearly twice the value may increase the taxes on the street enough that current house owners may not be able to afford to stay. Thus, you will replace current homeowners with people who can afford to own these homes. Where will the current homeowners go?
05/21/2025	138025204	People who have means to invest in their homes already often do. We need to focus these efforts on folks who need the financial support most.
05/21/2025	138018289	While I don't doubt Invest DSM and ION do great work, I think it is foolish to focus solely on these two programs. Particularly Invest DSM which as a matching funds and reimbursement model is solely focused on middle to upper class individuals. Invest DSM doesn't address all health and safety concerns in their work and doesn't even have an income limit, meaning anyone who lives in the SID could fund their project on their home with granted taxpayer dollars even if they don't need them? I think that it is a poor use of funds and doesn't justify a \$7 million raise to me. Also I know ION focuses on the exterior of the home. It feels as if through expanding Invest DSM and ION you are focusing on beautification and middle to upper class individuals. There are countless other programs in the area that could additionally be funded versus giving an extra \$11 million to these two. I think that \$11 million could be put to more equal use to address the issues in the homestock affordability as well as the market gap, currently you are funding \$11million for the market gap and do minimal for affordability.
05/21/2025	138017991	I support these programs but they are confusing to use. Some people feel it isn't worth the hassle so they don't use these programs to make improvements. I have seen the Invest DSM signs in some neighborhoods that have used this program but they seem to be in already nice neighborhoods. Is this program actually making a difference on those streets that need updating? Maybe have program leaders go door to door to actually help people and meet people where they are.
05/21/2025	138017656	While this program primarily targets lower-middle income homeowners in our community and is very beneficial, I would not want to see an expansion in these programs take away from the most vulnerable very low income residents.
05/21/2025	138017448	Invest DSM is a great program and should be expanded to more SIDs
05/21/2025	138017423	I have friends that have used the program to update their homes. This has helped them stay in their homes longer.
05/21/2025	138016818	While Invest DSM and ION are very important, I do not think they are a complete replacement for LIHTC and we should not pause LIHTC projects per outside consultant recommendations. Joe Gatto's NIMBY comments regarding LIHTC at a recent city council meeting were outrageous and counterproductive.



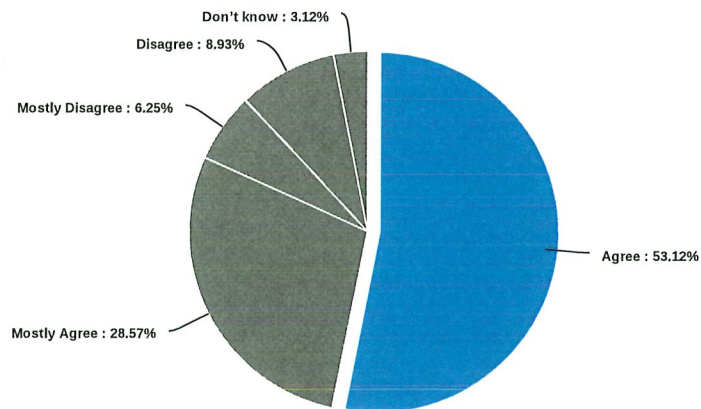
05/20/2025	138011218	I would like to see those increases in the budget put towards affordable housing for very low income families and individuals before doling it out to those two organizations after more families have been helped from being homeless and finding a place they can afford to live take care of them first and then give the money to these organizations building homes and rebuilding because it's causing gentrification to some extent and I think it needs to be slowed down.
05/20/2025	138003405	ION program needs to be opened up to Moore city of Des Moines homeowners, maybe by having more staff available to take applications. It is my understanding that no one else can enter because they are buried in previous repairs.
05/19/2025	137995025	Needs expanded, it's always the same areas that get help
05/19/2025	137993918	The City of Des Moines needs to consult with existing organizations for these activities. There is no reason to create and/or pay to administer programs when these services already exist in the community.
05/17/2025	137977658	A single female homeowner i appreciate some kind of assistance to help improve my home. Only program I've been aware of is the block challenge event. Which won't work out for me. I hope to learn more about these programs now.
05/16/2025	137975005	Invest DSM is a vital piece of the city's housing strategy
05/16/2025	137972910	I work a middle-class job and have money for a decent downpayment. Yet, it is nearly impossible to purchase a home for less than \$220k that doesn't either require extensive work, or is an obvious, quick-flip project, making these homes at best rolls off the dice. Even neighborhoods that aren't currently trendy/need a bit of work are too expensive. What you're doing is proposing mass gentrification. I literally can't afford to own a home where I work. I can barely afford rent, which is also going up. And you want to raise home values more?! It's becoming more and more clear all the time that city leadership is only interested in catering to the rich and upper-middle-class... just like the suburbs. I don't feel welcome in my own community at this point.
05/16/2025	137972102	I do not know a lot about these entities, but if they are doing work all pointing the right direction, I'm supportive.
05/15/2025	137965857	Increasing the cost of existing homeowners tax base is against the people corporations need to be taxed and the benefits to existing homeowners.
05/15/2025	137965518	Love this concept, and would love to even see it expand
05/15/2025	137964891	I believe helping homeowners stay homeowners while also increasing the value and taxation of the home are smart strategies for the City and should be considered before demolition and rebuilding of homes.
05/15/2025	137964637	Agree, but ION funds should also be used to make property improvements to commercial properties out in our neighborhoods and corridors where InvestDSM isn't active.
05/15/2025	137963956	I support efforts to build additional affordable housing and improve/repair existing affordable housing. The market gap has likely grown considerably since the survey was conducted given the jump in housing prices is recent and the economy is worsening rapidly.. I do not know any unmarried people or single parents under 40 who feel they can afford to buy in the current market.
05/15/2025	137961924	These programs have been great. Excited to see them possibly expand. If you do nothing else, these seem worthwhile.
05/15/2025	137960319	I personally have received funds from the ION Program. Its an amazing program. I was able to have repairs completed which I could never have afforded. The repares have upgraded my house & improved my neighborhood..
05/15/2025	137960277	This really helps especially since a lot of homes in Des Moines were built in the 1930s and 1940s and are expensive to update.
05/14/2025	137950531	N/A
05/14/2025	137950467	Not familiar with ION, but InvestDSM, while in some neighborhoods have had a dramatic effect, I have personally seen the result of a property which used InvestDSM money for repainting of the exterior, and the paint was peeling within two years. InvestDSM seems veiled in secrecy, purchasing units and land, then holding them, with no concrete plan. When I inquired about attending a public hearing, the then-President of InvestDSM told me I could not attend as it was only for that specific neighborhood. InvestDSM must be more clear about what they are doing, why they are doing it.
05/14/2025	137948593	These programs have been very effective and could help more people and places if they had a little more money. However, the impact is long term but requires more money in the short term. Increasing housing valuations takes years to reach the current year budget.
05/13/2025	137945121	ION should receive all of the additional funding for expansion and Invest DSM should be folded into ION so it can better serve neighbors who cannot afford the initial investment into their property for critical repairs.
05/13/2025	137943198	I don't think these programs should be increased.
05/13/2025	137942661	Both programs highly successful, but InvestDSM working in defined targeted geographies seems to be much more impactful.
05/13/2025	137942206	Some of ION's new builds are inappropriate.... too big, too cheaply built.... too many variance requests.... and there's STILL zilch sense of community! idea: reach out to neighborhood associations with ION future build sites.... if it's going to be a while, how about creating community garden spaces? Supplies can be reused for the next empty lot when it's time to build.... and if the lot(s) are not located within the many noise polluted areas that keep folks inside, maybe we'd get to know one another....
05/13/2025	137940826	Awareness and understanding around both programs seems to be lacking among residents.
05/13/2025	137940561	The plan is what we need to move into the future



05/13/2025	137940238	We can stand out as a community, and as the largest city in the State that hosts our legislature, Des Moines holds a unique opportunity to show effective solutions for improving housing with potential to inspire statewide programs
05/13/2025	137940061	combine ION with Invest DSM to work together more
05/13/2025	137940016	Invest DSM needs to expand i.e. if covering Highland Park and Oak Park, covering a wider area. So many members of the community are excluded, revitalizing some streets while leaving behind others. With Ion's income limitations it makes it impossible for some to get their work done. My home is sinking towards the sidewalk and needs new siding, has rooms with 0! insulation and a foundation which needs to be fully replaced. I make about 110% AMI but I can't afford \$70k+ in home repairs in a single year. Maybe considering project cost against income could be helpful?
05/13/2025	137939890	These programs are proven to be working and should absolutely be expanded.
05/13/2025	137939689	Invest DSM is a cornerstone of Des Moines' strategy to foster strong, resilient neighborhoods by addressing the root causes of disinvestment. By working within Special Investment Districts and targeting the "market gap"—where the private market alone is unable or unwilling to act—Invest DSM effectively mobilizes both public and private investment to catalyze neighborhood revitalization. Unlike many programs, Invest DSM is not income-restricted. This allows the organization to strategically engage homeowners and property owners with financial capacity who simply need the right incentives to invest. In doing so, they not only stabilize neighborhoods, but also generate momentum for broader, self-sustaining market growth. Invest DSM builds long-term neighborhood capacity by improving physical housing conditions, encouraging pride of ownership, and supporting resident-led revitalization. These efforts directly align with the City's vision for equitable and sustainable development. Expanding Invest DSM from \$10M to \$17.25M annually is a practical, strategic investment in the future of Des Moines. With greater resources, the organization can scale its impact, reach more neighborhoods, and accelerate measurable outcomes—stronger property values, safer and more attractive housing, and more engaged, connected communities. This is not just about funding a program. It's about deepening the City's commitment to equity, resilience, and the kind of transformational neighborhood change that benefits all residents—today and for generations to come.
05/13/2025	137939239	How about expanding Investment DSM to other neighborhoods?
05/13/2025	137938655	I personally know people that have benefited from Invest DSM program, which is a unique opportunity to Des Moines. I hadn't heard of a similar program in other cities I've lived in on the West Coast.
05/13/2025	137937780	Focus funding on physical improvements that both impact neighborhood 'curb appeal' improvements as well as living functionality
05/13/2025	137937541	Invest Des Moines is a great program. I have used it myself. I believe there are many homeowners that don't understand the program. It hasn't been marketed very well in my opinion. Lower income people should be able to get more than 20%.
05/13/2025	137937481	I am alright with the City contributing more to Invest DSM's budget but the increase should be leveraged with more funding from Polk County and their other funding sources as well.
05/13/2025	137937230	All for it as long as it Invest DSM doesn't end up being a tool for gentrification. Want to make sure it's accessible as possible.
05/13/2025	137937158	Reconsider income guidelines. our household earns just over \$100,000/year and cannot afford to improve our home (owner-occupied) or do necessary repairs. We're barely scraping by.
05/13/2025	137937123	We have done an Invest DSM project. In order to ensure more equity, I'd love to see more outreach. Programming held in the SIDs - overview, application support, loan info, how to find a company to work with, etc. It seemed that there would be many barriers in the process if you were not as well versed in this type of process.
05/13/2025	137937011	Invest DSM needs to be expanded to other low income neighborhoods such as ML King neighborhood, King Irving, Cheatom Park neighborhood etc. The neighborhoods they currently working in such as Beavertdale, home owners can afford to repair or update their homes without assistance than the neighborhoods I listed above.
05/13/2025	137936852	Most people who are on programs like section 8 . Can't afford to buy a home little own make repairs. With prices raising a lot of people are working overtime and on weekends to make ends meet.
05/13/2025	137936433	Federal funding should be used for housing units directly, not for city staff, code violation or compliance inspections, and/or indirect purposes.



6. Strategy Element #3: Provide Qualified Buyers With Down Payment Assistance Grants The homeownership rate in Des Moines has been declining in recent decades and, compared to the surrounding region, the city has a smaller proportion of households with incomes of at least \$100,000 than it should. To support homeownership, the City of Des Moines should provide up to \$15,000 in down payment assistance (in the form of conditional grants) to new buyers of homes in need of rehabilitation in Special Investment Districts served by Invest DSM programming. This is a new initiative, to be organized as a subset of the resources directed to Invest DSM. Do you agree that this Strategy Element should be part of the Citywide Housing Strategy?



Answer	Count	Percent	20%	40%	60%	80%	100%
Agree	119	53.12%	<div></div>				
Mostly Agree	64	28.57%	<div></div>				
Mostly Disagree	14	6.25%	<div></div>				
Disagree	20	8.93%	<div></div>				
Don't know	7	3.12%	<div></div>				
Total	224	100 %					



## 7. Do you have other comments on this Strategy Element?

06/15/2025	138292800	I do believe these downpayment assistance grants should be conditioned upon the homebuyer's financial ability to complete rehabilitation work and maintain the home in the long-term. Partnership with NFC's repair program should be a priority as this could significantly stretch the impact of the downpayment assistance dollars.
06/13/2025	138279552	If the homeowner has to use the \$15,000 to make improvements to the home, that it likely less than it would cost for a non-profit to purchase the home and make improvements before selling.
06/11/2025	138255371	This program sounds good however there is always a group of individuals that "dont qualify for the program but can get a rental property for triple the amount.
06/10/2025	138247662	I think more help needs to be handed to seniors too.
06/10/2025	138245502	I'd be curious to see what the definition of "in need of rehabilitation" means.
06/10/2025	138241409	I support this program, but there should be clear standards for how these funds are used to ensure rehabilitation work enhances long-term property values. Guidelines should prioritize quality, sustainable materials over cheap fixes that diminish home character and neighborhood appeal over time.
06/10/2025	138240822	why can't we just have more homes for people who make less than \$100K? There aren't enough jobs at that level so shouldn't housing prices reflect that reality? Doesn't this just keep housing prices inflated?
06/10/2025	138240406	Why just InvestDSM areas?
06/09/2025	138232199	IFA income limits are to households with incomes below \$163,000. This income limits should be lowered to families below 120% of AMI and assistance increased to help create affordability. Down payment assistance doesn't have to be forgivable money, it can be a deferred loan where those funds recaptured on sale of the property or in some cash out refinance situations can be recycled. Minimum \$30,000 down payment assistance.
06/08/2025	138223872	Should have income restrictions to ensure home ownership rates increase.
06/04/2025	138193809	I don't know how that makes the housing more affordable. It helps with the down payment so that may be more people can be in the housing, but it doesn't do anything about affordability.
06/03/2025	138175694	The problem going forward is declining income due to growing unemployment. DM had the highest national home ownership for cities of its size for 40 years-we should do that again.
06/03/2025	138175296	I agree with this, but they people need to live in the home for a certain amount of time and other qualifications.
06/02/2025	138171134	I benefited from a similar program, and it allowed me to purchase a home in Des Moines that I've been in for 14 years. The assistance allowed me to make critical updates that extend the life of my home, and the usability for my growing family.
06/02/2025	138171019	The term "Special Investment Districts" raises some concerns. Again these districts need to be defined to include NEED and capability... not just capability.
06/02/2025	138170529	Short term rentals like AirBnB take too many homes off the market & need more regulation. Investors should be limited by the number of homes they can convert into passive income properties.
06/02/2025	138170359	Doesn't NFC already offer something similar
06/02/2025	138169406	Any way you can help people to attain what they can afford or are willing to work for makes for a better neighborhood
06/02/2025	138169230	Young families will invest their money if they feel it will be a sound, secure investment...landlords are grabbing up these homes for their own investment strategies and NOT improving the property or the neighborhood
06/02/2025	138169048	Make the process of rehabing old homes easier (easier/cheaper to pull permits. responsive inspectors, etc.)
06/02/2025	138165977	Again. Homes are being bought to be used as rentals. I see no analysis/data on % rental houses in specific neighborhoods.
06/02/2025	138165038	An element of this would need to keep the home affordable when sold
06/02/2025	138164982	establish a program similar to the state historic tax credit for owners of single family residences.
06/02/2025	138164710	Invest Des Moines needs to expand into all the socioeconomic diverse neighborhoods with a low income populations. It is concerning to me when people who can easily afford to take advantage of these programs (such as much of the Drake neighborhood, where people used the funds to build tool sheds - people with incomes vastly higher than \$100,000), while the grants were not available to other areas where people cannot afford basic projects to improve their homes (such as Cheatom Park)
06/01/2025	138158914	I don't know. I do want to encourage income diversity in DSM, idk the best way to do it. Schools need the tax funding, but families sometimes don't want to live in DSM because of the school district. Feels like a catch 22.
05/31/2025	138154108	This is a good suggestion, but where will the funding come from?



05/30/2025	138149719	Down payment assistance programs would help entice buyer to move to DSM and assist with combatting urban sprawl.
05/29/2025	138137233	This needs to be paired with pre-qualified properties so that sellers are investing to a certain standard for first time home buyers
05/28/2025	138122808	Could be helpful. Part of why homeownership is declining is also because we're not building enough homes that are affordable to own. We need to look at strategies that will increase housing density and diversify our housing stock.
05/28/2025	138116996	If you are providing assistance to already low income on homes that need rehabilitation, how will they be able to afford the repairs also?
05/28/2025	138116259	The same nonprofits mentioned as needing alignment to "strengthen the city's housing market" are already doing this. Why don't you give them (NFC, HOME INC, Habitat) that funding instead??? This strategy seems like an additional funnel of funds towards InvestDSM and their target areas concentrating yet more resources benefit a few areas. Again, no mention of focus on existing residents in those areas to benefit from this funneling.
05/27/2025	138105101	Anecdotally, it seems the decline in interest of homeownership in DSM is strongly correlated to non-competitive property tax rates compared to neighboring suburbs. Instead of isolated grants to distinct buyers, special reduced property tax rates in SIDs may have stronger impact.
05/27/2025	138103402	While the down payment assistance will be helpful. The biggest thing for people i talk to is convinces. Exp "how far is the nearest grocery store, gas station, hospital?" While a lot of suburbs has a lot of these amenities near by. The city has them but more spread out, especially grocery stores.
05/23/2025	138049993	As long as they demonstrate they can keep up with mortgage payments and commit to keeping the property looking okay. Homeownership is a key to long-term financial security.
05/23/2025	138048399	The question I have is, will those receiving the down payment assistance continue to improve the property or just live in it with no additional renovations. If yes, then let's support investment in homeownership and neighborhoods.
05/21/2025	138026460	This is a great idea
05/21/2025	138025318	I don't quite understand this Element. But, if there aren't "enough" people making \$100,000 in Des Moines, how will \$15,000 help them buy a house that they may not be able to afford the taxes on?
05/21/2025	138025204	We also should consider assistance with keeping our primary residence or preventing foreclosures.
05/21/2025	138021375	Depends on the conditions of the conditional grants - would not want to create longer-term financial issues for homebuyers to solve an issue in the short-term.
05/21/2025	138017530	Home ownership is becoming out of reach for so many young families. They need all the help they can get.
05/21/2025	138016059	Rehabbing a house is expensive. \$15K is helpful for the down payment but bringing a property up to code plus meeting minimal efficiency standards can out weigh that figure (which presumably the buyer didn't have in the first place) right out of the gate.
05/20/2025	138003405	The strategy element should seek out young families and help with a grant to make a down payment on affordable housing purchase.
05/19/2025	137995025	\$15K won't do much
05/19/2025	137994256	As someone who has a higher household income, down payments for a home are the primary barrier to homeownership. I would love to buy a house in an older, historic neighborhood but it is not feasible at this time
05/19/2025	137993918	These services are available through other existing non-profits in the community. If you choose to fund this activity, do it through one of the highly qualified existing non-profit organizations
05/18/2025	137985743	I know from experience that most first-time home buyers in Des Moines (and Iowa in general) have access to zero down loans for those who qualify. I realize my stance leaves some without access to home buying opportunities, but I'm worried that those homes would not appreciate in value in the long run if the owner cannot qualify for a zero-down loan.
05/17/2025	137977658	I benefited from some grants to buy my first home through greenstate. Single female middle income. Am so thankful to this day. Most people don't believe they can own a home. Neither did I until I reached my credit score goal and available grants. Great program
05/16/2025	137974863	As a renter in Des Moines looking to buy in the next couple years (and hoping to stay in the city!!) down payment assistance would help me greatly. I hope the city invests in this initiative.
05/16/2025	137972910	Down payment assistance is a great move. However, I worry that like many programs, it will leave out middle class folks who don't qualify for low-income assistance, but aren't wealthy enough to swing a home purchase on their own. Also, what happens when property values subsequently go up? Will the people you helped with downpayment assistance find themselves priced out of their own homes in a few years? Also, with the economy so uncertain, and continuous layoffs at employers like Wells Fargo, I think you really need to think through how to ensure people can stay in their homes once they've signed their mortgages.
05/16/2025	137972102	Similar to my comments in item #1, there have to be parameters. This should not just be a handout. I wasn't given a free down payment in my first home purchase, but I can fully support someone trying to get themselves out of a hole, so long as they have a goal, action steps and are held accountable.
05/15/2025	137965857	I had to save my down payment why can't they.
05/15/2025	137965518	Like the idea, seems like a large amount of money for one family. Would there be any kind of requirement that they fix up the house?



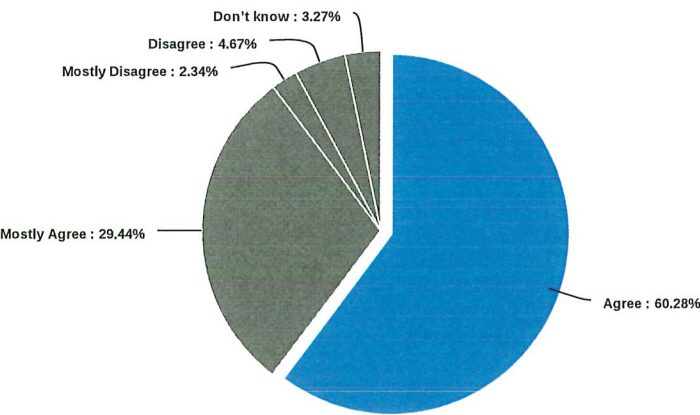
05/15/2025	137964891	I understand you are trying to lure people that make lots of money back to Des Moines to increase your tax base but I have questions about the right of first refusal when it comes to an owner selling the home that uses these funds. Also, would you be giving the down payment assistance to people who buy new or rehabbed homes in the SID or in order for them to move into the homes and then use funds to rehab it themselves?
05/15/2025	137964637	I agree, but this should NOT be limited to Special Investment Districts. Instead, we should apply an equity lens to this investment and not create a program that is effectively government-back redlining.
05/15/2025	137963956	I think there should be an income cap on who should be eligible for such a grant, and that it should be tied to current Des Moines residents who will live full time in the purchased property for a certain number of years. Wealthy people do not need this money. It sure as heck should not go to house flippers, investment groups, or people who plan to use the money for Air BnB or similar short term rentals,
05/15/2025	137961924	It seems really weird to me to give people who can afford housing down payment assistance. Seems like people with means will be converting our tax dollars to profit. This doesn't guarantee housing quality improvements or some of the longer-term things we want as a community benefit.
05/15/2025	137960277	This sounds like a really good idea to help motivate buyers to improve older homes
05/14/2025	137955612	I don't understand why folks making > \$100k need financial assistance. Money should be focused on providing the amenities that would attract these buyers.
05/14/2025	137954141	Do you really want to encourage low-income individuals to buy houses that are in major disrepair? Rehabbing houses is expensive even with ION/Invest DSM. \$15000 in down payment assistance will not help to rehab a home.
05/14/2025	137950531	There should be a sliding income restriction scale (not a cliff) so that individuals/buyers who are more well off are not taking advantage of the system from those who are more in need of this type of assistance.
05/14/2025	137950467	Why not expand NFC? Seems like this could fall under one umbrella.
05/14/2025	137950084	This would help make homeownership much more attainable for people. It should not be restricted to just LMI households since, due to the burden of student loan debt, it's impossible to really save up for a downpayment despite making higher incomes.
05/14/2025	137949260	Money should be spent on protection services - fire, police
05/14/2025	137948593	Great idea. To be effective needs new money. NFC is a tremendous asset. work with them and help it grow.
05/13/2025	137942781	The down payment assistance should be increased if possible
05/13/2025	137942661	Amount of assistance should vary based on buyer resources, other sources of downpayment assistance in the market and requirements from residential mortgage lenders.
05/13/2025	137942206	Depends on who's buying it.... people who will live there? Companies? Developers? A program like this could go further by connecting rehab efforts with ADU opportunities. Offering incentives to add neglected properties to adjacent lots, fix them up, and use them as ADUs could boost small-scale housing, support neighborhood stability, and keep things more affordable. (pretty please? I'm tired of living next door to one)
05/13/2025	137942035	There is enough help out there for homeless in Des Moines, SHOULD they accept it and follow through with all that it entails for secure housing.
05/13/2025	137940238	As a Veteran, the ability to use a competitive interest rate loan with zero down and no private mortgage insurance has helped me secure myself in the middle class, but it is increasingly rare for people in their 20s or early 30s to have a down payment either with low wages or burden of college debt
05/13/2025	137940061	down payment help is essential !
05/13/2025	137940016	I think this should expand beyond first time homebuyers. I was a first time homebuyer who was unable to make a down payment which raised my mortgage. I didnt know everything I should've looked for when checking out my house. Now I'm stuck with \$70-100k of NECESSARY repairs to a home that cost me \$200k. I won't have any equity if I put work into making the house safe (all mechanical or foundation work). Is there any other way people can qualify for down payment grants that acknowledges the various struggles of residents?
05/13/2025	137939890	I like the idea of down payment assistance but I'm concerned that new buyers don't have the capacity to take on the rehabilitation work needed. Would it be better to work with developers to rehab homes and then provide down payment assistance for those?
05/13/2025	137939689	Des Moines faces a critical challenge: a declining homeownership rate and a lower-than-expected proportion of higher-income households compared to the surrounding region. These trends threaten long-term neighborhood stability, economic diversity, and the city's ability to retain and attract residents with the resources to invest in their communities. To reverse this trend, targeted, strategic interventions are essential. Offering up to \$15,000 in down payment assistance—structured as conditional grants—to new buyers purchasing homes in need of rehabilitation within Invest DSM's Special Investment Districts is one such intervention. This approach does more than help individuals become homeowners; it catalyzes reinvestment in underperforming housing stock, attracts middle-income households, and reinforces the revitalization already underway through Invest DSM programming. This initiative directly supports equity and inclusion by opening doors for first-time and historically excluded homebuyers while simultaneously addressing the physical and economic conditions that contribute to disinvestment. By focusing this assistance within neighborhoods already receiving coordinated investment, the City ensures that these efforts are both efficient and transformative. Organizing this initiative as a subset of Invest DSM resources strengthens its impact by leveraging existing infrastructure, relationships, and neighborhood momentum. It is a practical, forward-looking investment in people, place, and long-term prosperity. In short, supporting homeownership through targeted down payment assistance is not only the right thing to do—it is a smart, sustainable strategy for building a stronger Des Moines.
05/13/2025	137937780	I feel the risk of people to abuse the system from this method are much higher -- If a homeowner or landlord doesn't rehabilitate their property after the grant how much in legal fees are we willing to accept to attempt to re-coup \$15,000. Are there measures in place that can assure this money goes only to those planning to live in the unit or will developers and for-profit entities also going to get these funds?



05/13/2025	137937541	It's very disheartening to drive out to the western suburbs (Grand Prairie Parkway) and see all the beautiful new construction in housing and amenities. Perfectly manicured lawns and very clean. I've thought often—why not just go? Des Moines really needs to clean up some neighborhoods. Too many properties and yards are not maintained
05/13/2025	137937481	I am alright with this additional funding if it is not in excess of the \$7.2 million/year additional funding discussed in Strategy Element #2.
05/13/2025	137937230	If this part of the portfolio of things we need to do, im here for it. Would prefer we work on densifying and hope this would be applied to townhomes/condos.
05/13/2025	137937158	Makes home ownership a reality. Couple with homebuyer education so people understand the associated costs and responsibilities with owning a home
05/13/2025	137937141	We are not a bank and can not give money away.
05/13/2025	137937123	We have done an Invest DSM project. In order to ensure more equity, I'd love to see more outreach. Programming held in the SIDs - overview, application support, loan info, how to find a company to work with, etc. It seemed that there would be many barriers in the process if you were not as well versed in this type of process.
05/13/2025	137937111	Down payment assistance should be conditional, requiring the amount to be spent on household renovation or upgrade within 1 year of purchase. Or something to that affect
05/13/2025	137937011	Again the city keeps investing money in areas that don't need the assistance as much as the lower income neighborhoods. Without investing in low income neighborhoods they will continue to be low income neighborhoods.
05/13/2025	137936852	Most of those houses that in desperate repair are in bad neighborhoods. Police are stretched thin enough.
05/13/2025	137936488	Please make sure it is not income qualified, this will limit the opportunity for homeowners that may have the means to continue reinvesting in their property. Please also make it at least a 5 year forgivable loan that requires a homestead accreditation with County assessor.
05/13/2025	137936433	Program should give priority to existing DSM residents. Even more important is prioritizing the existing DSM residents within those special investment districts who will otherwise be displaced.
05/13/2025	137936363	I don't know if I'm in a special investment district but the area where I live is certainly mixed with many homes in need of updates/repair, so would support home specific assistance.



8. Strategy Element #4: Expand “Node + Corridor” Development Work According to the city's PlanDSM policy, Des Moines uses planning rules and financial tools to support new development along important roads and intersections. This “node and corridor” strategy helps the city use vacant or underutilized sites to build more housing and businesses. When this new development includes apartment buildings and uses a tool called Tax Increment Financing (TIF), the city requires that some of the homes be affordable for people with different income levels. Des Moines should keep using this strategy and expand it to other parts of the city that are not being fully used. Do you agree that this Strategy Element should be part of the Citywide Housing Strategy?



Answer	Count	Percent	20%	40%	60%	80%	100%
Agree	129	60.28%	<div></div>				
Mostly Agree	63	29.44%	<div></div>				
Mostly Disagree	5	2.34%	<div></div>				
Disagree	10	4.67%	<div></div>				
Don't know	7	3.27%	<div></div>				
Total	214	100 %					



## 9. Do you have other comments on this Strategy Element?

06/11/2025	138255371	Question is whom are they developing these areas for it appears the are pushing the long residents out and allowing others outside of community and state to buy properties and buildings .
06/10/2025	138241409	I mostly agree with expanding the node and corridor development strategy, but there needs to be careful consideration of how affordable units are distributed citywide. While this approach efficiently uses vacant and underutilized sites, we should ensure affordable housing is spread evenly throughout all neighborhoods rather than concentrated in specific areas. A balanced distribution across the entire city is healthier for residents who need affordable housing and prevents the creation of concentrated poverty. The city should actively work to include affordable housing in every neighborhood in similar proportions, not just along designated corridors.
06/10/2025	138240822	There is not enough information in this question. I need to know how much of the housing is affordable.
06/10/2025	138240406	The City needs to be ready to allocate funds to do aggressive property acquisition and "play developer." Is the City ready to do this? Is there political will and staffing to do this? I think it's a great idea, but it will involve more than just shifting a few peoples' work responsibilities around.
06/08/2025	138222967	I am in favor of almost any policy / strategy that gets creative about finding more space for affordable housing. I'd love to climate provisions to be considered in these new projects, so that my children can have a live-able planet.
06/05/2025	138206241	I am highly suspicious of TIFs, and feel they often subsidize development that would happen anyway. Also, TIFs can take away tax funding from schools and libraries, which are of higher importance to me.
06/05/2025	138203385	You need more subsidies for low-cost housing. Period. And an end to gentrification.
06/03/2025	138175694	DM started out with copycat developments (downtown skywalk system) and wondered why more harm than good resulted. Then the great Gongwhatever plan was endorsed and was substantially compromised, though it is a challenge to see how a seasonal river could be made a visual/recreational asset. The build corporate office canyons also displaced the downtown business incubator. The great disaster is the city offices abandoning their traditional/symbolic locations on the premise of hiding the fact that the corporate malls are standing increasingly empty.
06/03/2025	138175296	Don't waste money on unnecessary road changes like 4 lanes to 3 and round about...waste of tax payer money. Use it to improve housing, parks and schools.
06/02/2025	138171019	This should a key focus element of the strategy.
06/02/2025	138169461	Would this strategy be able to wrap around mixed use buildings ( commercial on first floor and living space above for different income levels.
06/02/2025	138169230	The "node" strategy really increases "creeping commercial intrusion"
06/02/2025	138167301	Corridor improvements are necessary to attract and build new developments and bring in new neighborhood style commercial businesses (like ice cream shops, coffee stores, etc., closer to the neighborhoods so that they are easy to walk to). Traffic calming also needs to be installed and created multi-modal for a variety of transportation needs. Would like to see road dieting of some major roads, including University (create into a super 3) as well as the street that is north, off of the Art Center access. The lanes are already narrow, but road dieting or having some portions of the road where they are two lanes on one side where the school is and one on the other side to accommodate traffic but also slow down traffic and accident incidents would be an idea to consider; very common in Europe to not have an equal amount of lane on both sides.
06/02/2025	138165038	Make a higher percentage affordable
06/01/2025	138158914	If this actually encourages development that wouldn't happen otherwise, and if it actually produces affordable housing, I'm in favor. If it just ends up giving developers rebates for something that would have been developed anyways, and/or it's not actually increasing affordable housing, I'm not a fan. I remember apartment hunting when I first moved to Des Moines, and the income restricted apartments were unaffordable, but a non-restricted apartment slightly outside downtown was 1/2 the price. Felt like something wasn't working.
05/31/2025	138154108	Strongly agree - studies show the greatest indicator of an individual's upward financial mobility is having connections with other people who are in higher income brackets. It will be very important to make sure a proportion of homes/rental units stay affordable in areas of new development to ensure that the housing is accessible to all income levels.
05/30/2025	138149719	I think the city should adopt some easier zoning amendment practices to further promote the "missing middle" housing and in-fill development along these nodes and corridors.
05/30/2025	138147793	Will be a key strategy.
05/29/2025	138137233	Must be cautious not to spread to thin. Extension should occur after initial areas are brought up
05/28/2025	138122808	Will be most powerful and effective if it is combined with road diets, street safety reforms, and having a ridership-based public transit system that people actually want to use.
05/28/2025	138116259	Again, this should be open to the entire city not only SIDs. In addition, this should look beyond just corridors and nodes but also to the adjacent streets over. The emphasis should shift to missing middle housing.
05/26/2025	138092313	Commercial development is better placed in important roads and intersections, not housing
05/23/2025	138049993	Yes, I am in favor of more a more dense housing strategy.



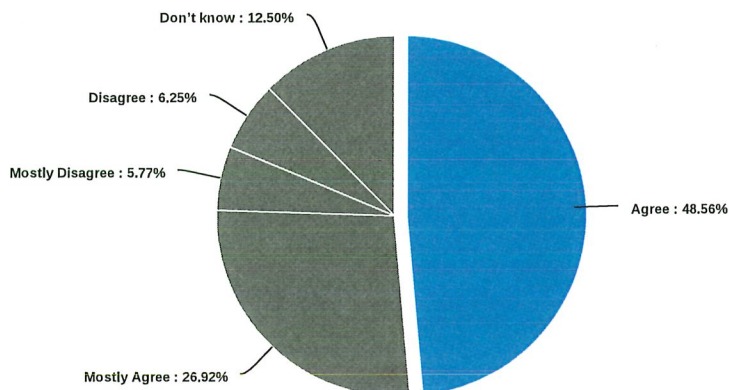
05/23/2025	138048399	Yes and the affordable units should be the range of % to AMI. So 50% to 300% to get a mix of housing.
05/23/2025	138048122	I hope the design doesn't always take the look of suburb, strip mall approaches. Some recent developments and commercial enhancements (i.e. Bauders on Ingersoll) has taken away the historical nodes and architectural interest.
05/21/2025	138026269	Better verification that a person's situation is
05/21/2025	138025318	Shouldn't this also include repositioning buildings?
05/21/2025	138025204	I see certain parts of the city already bearing much of the burden. The main corridor of Grand Ave on the west side of the city seems to think they are special and sacred. The whole city needs to support density initiatives and helping folks find a place to live.
05/21/2025	138018289	This feels costly and I feel it may be stronger to utilize the building stock we already have and focus on rehabilitation wherever possible. This corridor strategy also butts up into gentrification territory as it would make a large swath of these unaffordable.
05/21/2025	138017991	I think we need to focus more on mixing business with housing. Not have all housing in one area and all businesses in one area. Also, I do not agree on this use when we are just building more strip malls and gas stations. Des Moines should not try to be a suburb but should be more mixed use.
05/21/2025	138017656	I agree this strategy could be beneficial if done intentionally. If housing for very low income residents is being eliminated due to unsafe living conditions and in an effort to make them more safe and livable, then I believe there needs to be an equal number of housing units created that are affordable for the same population of residents displaced by revitalization.
05/21/2025	138017530	I think it's important to have a mix of income levels in new housing.
05/21/2025	138017081	We need to maximize density along the corridors to encourage business development and transit use.
05/20/2025	138011218	We need units that provide all utilities included for very very low income people because a lot of people cannot adhere to the policies of the utility companies when they're starting out from being homeless or rebuilding from a financial crisis
05/20/2025	138004267	How would you anticipate this working if you are also planning to eliminate new construction LIHTC awards in Des Moines, thereby eliminating a major funding source?
05/20/2025	138003405	Yes, vacant housing in the city of Des Moines Eastside, should be promoted to put on the market for resale to young families, as a fixer upper to improve our neighborhood.
05/17/2025	137977658	Des Moines has too many vacant buildings. Also not enough infrastructure for family activities. We need things like Pizza Ranch and Air trampoline to keep kids and families doing positive activities. Allen Park project will have a major positive impact!
05/16/2025	137974863	I agree with the general sentiment of this, but am not sure TIF is the way to get there. Please remember the impacts of TIF on school districts and the potential for gentrification, which is already a concern in the city (Sherman Hill, Highland Park...)
05/16/2025	137972910	Again, this is a mass gentrification project, and precisely how you price people out of housing markets. Case in point: Highland/Oak Park. I scraped together a good downpayment. Couldn't find decent housing for \$200k. Yes, it's "up and coming," but it's not looking quite that "up." There are still a lot of dilapidated buildings in that area. When my mom visited from out of town and showed her the neighborhood I'd been priced out of, she was gobsmacked. Nothing about the DSM market is affordable. If you gentrify faster than wages rise across the city (those pay increases are unlikely in this economy), you're going to do the opposite of what you claim you're aiming to do.
05/15/2025	137965518	Seems like smart, data driven planning
05/15/2025	137964891	If you are wanting to integrate all levels of income into neighborhoods, you should use all tools available. In this instance, that means using TIF to make housing affordable in an area where a lower income individual would not normally be able to afford a home. Redeveloping areas along with the commercial corridors is vital if you want to keep or lure individuals back to Des Moines. People like new, nice, safe, with amenities; that is why so many people go to the suburbs.
05/15/2025	137963956	I don't believe the city encourages useful development right now. I live along a major street (Grand) and the efforts I have seen on Grand and Ingersoll have primarily resulted in cheaply built "luxury" condos that are prohibitively expensive for most people in the city to own, with no affordable units. The city already turns a blind eye towards building code violations during construction of these properties. For example, the eyesores in the stretch from 4003-4019 Grand were framed with wet wood and visible mold was growing on some interior wall studs as the plasterboard was being hung. One of these occupied units had particle board nailed across the opening for the door for several months (visible on Google Earth street view). These condos looked aesthetically dated as they were constructed and will bring down the neighborhood as they age... which will happen quickly. The lot was more appealing as a grass field with old trees in it.
05/15/2025	137961924	Some of our main roads are where our most challenged homes are and this makes a lot of sense to me. I hope you will consider nodes that aren't just the "middle neighborhoods" because where you could really stabilize and change perception of Des Moines are nodes like 2nd, 6th, MLK.
05/15/2025	137960277	People who work hard, save their money, and buy a home are different than people who have 5+ kids, live off of government food and housing assistance and sit in their driveway getting drunk at 10 am because they figured out how to succeed without working very much. I know that you want to think we are all the same because to all of you, we are all poor people. But we are not the same. If you can't afford to own your own home, get a better job. The answer isn't to tear down nice single family homes to build cheap town homes and duplexes for these people so they can feel like a homeowner. Their children and them, have been given enough sympathy and handouts for a lifetime.
05/14/2025	137950839	One or two units of affordable apartments per building are not meeting housing needs
05/14/2025	137950531	N/A



05/14/2025	137950467	Why not give developers incentives if they develop along a corridor and put in a bus stop in front of their building? This would build up DART at the same time.
05/14/2025	137950084	TIF should be focused solely on housing affordability
05/14/2025	137949260	Need to maintain green space
05/14/2025	137948593	I agree with the approach, but commercial property owners might try to overcharge the City. Working on these existing commercial buildings could take longer and cost more than you are planning. I like the 20-30% affordable units in a new building, but it will create new units too slowly to improve the current shortage of affordable units. Can you get 2-3 times more of mass timber places such as are going up on Ingersoll, each year? I'm not asking for the building design rather the number of and affordability of the units. Will IFA cooperate? Help Anawim expand and try to create 2-3 more property managers like them.
05/13/2025	137945121	The vague use of the term underutilized concerns me. TIF as a strategy for making housing affordable is fine, but please don't bulldoze or use eminent domain to displace people. If anything enact laws that fine owners of properties that are clearly held for speculation.
05/13/2025	137943492	Pair with investment in transit along those corridors
05/13/2025	137942661	Due to cost of construction increases, it becomes very difficult to accommodate too many affordable units. The income level restriction needs to be reviewed closely to determine the impact on project feasibility. Too many units under 60% of AMI is probably not going to work without substantial subsidies (like WFHousing, LIHTC, CDBG, etc.)
05/13/2025	137942280	Anything to get rid of single family zoning would be a good move, but it shouldn't be limited to busy roads. These aren't desirable places to live and won't be attracting any suburbanites. Mixed use and mixed density neighborhoods are the places desirable to young affluent residents.
05/13/2025	137942206	No way—don't put more money into big development projects until the basics are covered. Roads, sidewalks, lighting—if the city wants growth, it has to start with the foundation. Prioritize the parts of the city that are already here but ignored.
05/13/2025	137940238	We need to expand incentives for developers who create affordable housing near public transit locations, schools, healthcare centers, grocery stores, and other locations that provide fundamental needs to the people in Des Moines
05/13/2025	137940061	stick to the corridors...nodes or intersections development leads to single family homes removal and and creeping commercial into neighborhoods
05/13/2025	137940016	Yes! Varied housing options for varied residents to bring together the different people that make Des Moines the great place that it is
05/13/2025	137939890	In my mind, this should be the City's top priority. The City's corridors are ugly, blighted, and underperforming. This is the best opportunity to build long-term value for the City. How many visitors does Cowie Soccer Park see each year? And we send them down E 14th Street - great impression. Think of visitors to the zoo that drive SW 9th or Army Post. What about the stark difference of Merle Hay Road from Johnston into Des Moines? E 14th and 2nd Ave from Ankeny? If we want to change perceptions of Des Moines and make it a community of choice where people WANT to live, let's build curb appeal (and tax revenue) on the streets that people see most.
05/13/2025	137939689	Des Moines' "node and corridor" strategy, as outlined in PlanDSM, is a forward-thinking approach to land use and economic development. By focusing planning tools and financial incentives along key roads and intersections, the City maximizes the potential of underutilized sites to create new housing, commercial opportunities, and more connected neighborhoods. As this strategy expands, Invest DSM must play a pivotal role in ensuring its success—particularly in making corridor development both equitable and sustainable. Invest DSM brings a proven model of neighborhood-based investment that complements larger-scale redevelopment efforts. Their deep local knowledge, established trust with residents, and ability to align incentives for property owners and developers uniquely position them to bridge the gap between high-level planning and on-the-ground revitalization. Moreover, when apartment developments along these corridors use Tax Increment Financing (TIF), the City rightly requires a portion of homes to be affordable. Invest DSM can support this goal by helping ensure these affordability requirements are not just met on paper but integrated into healthy, mixed-income communities. Their experience with holistic neighborhood stabilization—physical improvements, resident engagement, and market alignment—adds value that pure financial tools alone cannot deliver. As Des Moines looks to expand the node and corridor strategy beyond the current focus areas, the City should formalize Invest DSM's role as a core implementation partner. Doing so will help ensure that corridor development is not only economically viable but also rooted in community needs, neighborhood character, and long-term equity. In short, corridor work without neighborhood alignment risks missing the mark. Invest DSM ensures the city's growth strategy uplifts both places and people—making revitalization more impactful and enduring.
05/13/2025	137937815	Make sure to have a mix of apartments not just low income and quality construction.
05/13/2025	137937780	TIF as a measure to encourage development projects seems to be working very strongly in Des Moines. Continue or expand these programs with a long-term vision on growth over properties that would potentially otherwise sit stagnant.
05/13/2025	137937541	I thought the City of Des Moines wanted to improve existing housing stock. Not build low income housing.
05/13/2025	137937481	A larger percentage of units in projects that receive TIF assistance should be designated as affordable.
05/13/2025	137937158	Has TIF worked? How long is TIF available? What is the strategy to ensure affordability is sustained?
05/13/2025	137937141	This was the plan back in 2015 and the city has done nothing to encourage development along major roadways.
05/13/2025	137937011	Include areas such as University and East 14th. University near GrandView stadium, that corridor needs new development. Tired of being left out of the process.
05/13/2025	137936433	Strategically used for specific housing products (More middle housing is needed in the nodes/corridors not 4 over 1s). The affordability requirement should be increased to 20% of units. TIF would be better used for housing than for parking structure.



10. Strategy Element #5: Create and Support a Community Land Trust to Support City Affordable Housing Efforts A community land trust (CLT) is a nonprofit entity that controls land and property, using a variety of tools to ensure affordability over long periods of time. CLTs are especially effective in markets where land prices are at risk of rapidly rising. Because some neighborhoods are divided by income and others are changing quickly due to new investment, the city should support the work of Community Land Trusts (CLTs). CLTs help keep housing affordable for the long term by leasing land and building strong communities. This support is especially important in neighborhoods where home prices are rapidly rising. Do you agree that this Strategy Element should be part of the Citywide Housing Strategy?



Answer	Count	Percent	20%	40%	60%	80%	100%
Agree	101	48.56%	<div></div>				
Mostly Agree	56	26.92%	<div></div>				
Mostly Disagree	12	5.77%	<div></div>				
Disagree	13	6.25%	<div></div>				
Don't know	26	12.5%	<div></div>				
<b>Total</b>	<b>208</b>	<b>100 %</b>					

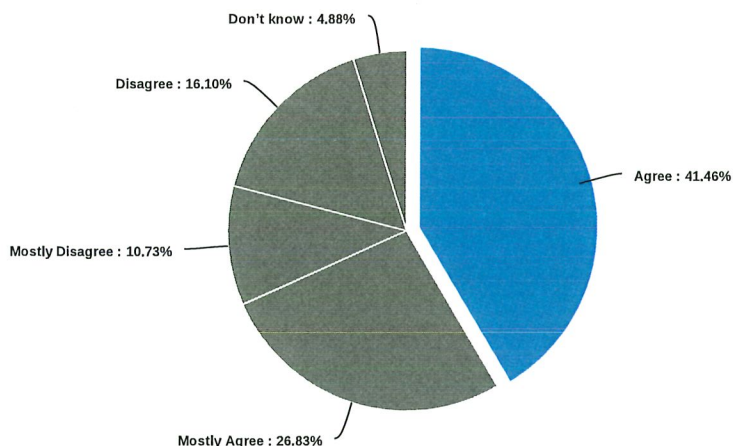
## 11. Do you have other comments on this Strategy Element?

06/10/2025	138241409	I agree with creating and supporting a Community Land Trust to preserve affordable housing. However, the CLT should expand beyond just housing to also own apartments and commercial buildings. This would keep these properties away from outside investors who extract profits from the community without reinvesting locally. A CLT would better serve tenants and small business renters because it prioritizes community benefit over profit maximization. The CLT should also be empowered to purchase distressed properties for rehabilitation, serving as a tool to improve and stabilize neighborhoods. Rather than profits leaving Des Moines, revenue would be reinvested through the CLT to build stronger communities. This approach ensures that development benefits local residents and businesses while maintaining long-term affordability and neighborhood character.
06/10/2025	138240406	This is a nice to have, not necessarily a need to have element in my opinion as Des Moines does not face rapid price increase pressures like other (mostly coastal) metros.
06/09/2025	138231937	Don't really understand this but sounds interesting and could be good.
06/03/2025	138175694	The enemy is equity investment firms that sweep up housing/property. Doubt that any non-market overlay would have much impact.
06/02/2025	138171019	This should be a key element of the strategy.
06/02/2025	138170529	A land trust is great, but until it actually has several properties in its trust, its impact is limited
06/02/2025	138169406	Very important tool
06/02/2025	138169230	let the market determine price...price controls do not work.
06/02/2025	138165977	Affordability in perpetuity is the goal
06/02/2025	138165264	Can't evaluate without more information.
06/02/2025	138164982	very confusing mission statement. hard to understand the true intent?
06/01/2025	138158914	In theory, I am in favor of this, I just don't know a ton about it.
05/30/2025	138149719	I am not familiar with how CLT's work. I think there should be a grant fund to help developers who have identified a great site for re-development and can prove the topographical or financial hardship to successfully develop the site.
05/30/2025	138147793	Great to see this finally become a working tool for the community.
05/29/2025	138137233	City should not be the primary entity for facilitation but a strong partner with influence
05/28/2025	138122808	I like the idea of the CLT but it should only be one tool in our toolbox. Why is ZONING REFORM not one of our top priorities?
05/28/2025	138116259	Another placate/feel good strategy for the critics. There is already a CLT. The strategy should focus on how the city would fund it in a significant manner. Where is the \$ commitment? Everything else has funding commitments except the CLT. How is are the millions of tax abatement funds reclaimed and disbursed without a \$ amount to CLT?
05/27/2025	138103473	The long term affordability is s especially important.
05/23/2025	138049993	I really like this one. Keeps homes affordable and passes the benefit on to the next family. City also benefits from rising property values.
05/23/2025	138048399	I don't know enough about land trusts to know if this is an effective strategy, or if this works in multiple locations.
05/21/2025	138026269	Help us
05/21/2025	138025318	They are also important in neighborhoods that are deteriorating.
05/21/2025	138018289	Strong concept, the polk county land trust is getting underway and I think this work could tie in nicely with theirs.
05/21/2025	138017081	I don't see the need for this tool in the Des Moines market as it exists today.
05/19/2025	137993918	The City of Des Moines needs to consult with existing organizations for these activities. There is no reason to create and/or pay to administer programs when these services already exist in the community.
05/18/2025	137985743	THIS IS THE BEST STRATEGY! Although it won't solve all our problems...
05/16/2025	137972910	I'm ok with this, as long as it's city-administered, and not yet another giveaway to developers to build homes that are ostensibly "affordable," but are anything but.
05/16/2025	137972102	I believe this level of intervention is going to be required. I'm always bothered by people who want to help others, but you aren't allowed to do it in their back yards. I see this is addressed in the strategy document, but I think there is one very incorrect word used in the document - 'consensus'. You will never get everyone to agree because people are motivated in different ways. This should be a democracy, not an 'everyone needs to agree' situation. If the latter is used, it will take a decade to come to consensus.



05/15/2025	137965857	Don't need more government control.
05/15/2025	137965518	I would need to do more research on this
05/15/2025	137964891	While I agreed I still have questions on the CLT: Are they using houses that are already built in neighborhoods or designating a large area and building homes, almost like an HOA? What are the prices of the homes? What are the sizes of the homes? How are purchasers determined? Do the homeowners still pay property taxes? What is the max appreciation value for the homes? How are maintenance issues resolved since the homeowners owns the home but the CLT has an interest in keeping the value of the house high.
05/15/2025	137961924	I like the idea of having our affordable housing work go further and last longer!
05/15/2025	137960277	I dont know enough about this type of thing, but it sounds shady.
05/14/2025	137955612	I do not understand how this helps with affordable housing.
05/14/2025	137950531	N/A
05/14/2025	137950467	Do not agree in keeping a property itself "affordable," for its lifetime. This will, in theory, keep a neighborhood down, economically-wise. If this plan was in place and used in Sherman Hills 20 years ago, you would not see the growth of house values you are seeing today.
05/14/2025	137949260	City does a poor job of ensuring rental housing is maintained. Need to reduce number of slumlords
05/14/2025	137948593	This could be very good or very bad. We really need to know how it will operate and funding. NDC does a nice job now. Buy and hold can take a lot of money. Funding with TIF is a long term resource. Residential property values in these neighborhoods will only rise over a long term and then not very much. The payoff comes over 20-40 years.
05/13/2025	137944100	I don't think this should be done in every area, but could work in some.
05/13/2025	137942781	My support of this element is contingent on community participation in the LLC
05/13/2025	137942661	Truly still do not understand how this is supposed to help a homeowner long-term. Not necessarily against it, just need to see how it benefits the city residents.
05/13/2025	137942206	CLTs might make sense for shared spaces—like parks, community centers, or mixed-use buildings with small businesses. But for individual homeowners, the tradeoff is too high. People deserve a shot at building real equity, not just stability. This model could unintentionally lock people into being stuck with less. Use it carefully and not as a one-size-fits-all fix.
05/13/2025	137940238	This is the most fundamental to long-term solutions, and goals should be to sustainably provide housing with supportive services like healthcare, transportation, career development, grooming, etc
05/13/2025	137940061	keep "Land Trusts" in more affluent areas ! Work with Polk County to offer affordable housing and land trusts into the suburbs !
05/13/2025	137940016	CLTs are great entities but I wonder if we could look at limiting the number of properties that can be owned by investors outside of Iowa.
05/13/2025	137939890	Do we have neighborhoods where land prices are rising that drastically? I may need more information to make an informed decision.
05/13/2025	137939689	As Des Moines continues to experience reinvestment and neighborhood change, ensuring long-term housing affordability must remain a top priority. Community Land Trusts (CLTs) offer a proven, equitable strategy to achieve this goal—particularly in areas where rising land values threaten to displace long-standing residents and erode housing stability. CLTs are nonprofit entities that retain ownership of land while allowing individuals or families to purchase homes on that land through long-term, renewable leases. This model removes land from the speculative market, preserving affordability in perpetuity and insulating communities from market volatility. CLTs not only provide affordable housing options—they also strengthen community ties, encourage resident stewardship, and offer pathways to wealth-building that are not dependent on traditional market conditions. In Des Moines, where neighborhood dynamics are increasingly influenced by income disparities and uneven reinvestment, supporting CLTs is a proactive tool to promote equity and inclusion. This is especially critical in neighborhoods where home prices are rising rapidly and the risk of displacement is high. By supporting CLTs—through policy alignment, funding mechanisms, and strategic partnerships—the City can ensure that revitalization does not come at the cost of affordability or community cohesion. CLTs represent a forward-thinking approach to development: one that balances growth with permanence, investment with inclusion. Simply put, CLTs are not just a housing tool—they are a community-building strategy. Supporting their work now ensures that Des Moines remains a city where all residents, regardless of income, have a place to call home for generations to come.
05/13/2025	137937780	I do not like the concept of a government driven entity, even if moved to a non-profit, owning large quantities of available land. Land value and ability to purchase should be controlled by free-market forces and not be manipulated by false pretenses for a government initiative. I also feel you have the risk of inflating the cost of non-controlled land by falsely shrinking the market when lots may otherwise be available.
05/13/2025	137937481	Collaboration with multiple sources of funding and interest should be incorporated.
05/13/2025	137937158	Love the idea of community land trust. Would love to see it thrive.
05/13/2025	137937141	Experts need to run the Land Trust not a bunch of AMOS folks
05/13/2025	137936433	CLT has already been created so this strategy needs to be revised. Strategy missing increased funding commitment from DSM.

12. Strategy Element #6: Undertake Phased Redevelopment in Limited Locations as Appropriate Des Moines has many older, smaller homes—often with just one bathroom—that are in poor condition and not attracting buyers or investment. Because of this, the city should look for ways to improve these areas, especially where run-down homes are near underperforming commercial properties. Redevelopment in these neighborhoods should have three goals: 1) fix up some homes so they can be sold at market value; 2) fix up some homes but make sure they stay affordable; and 3) replace some of the worst homes with new ones that people can buy or rent at market prices. The city should actively look for these opportunities and use its planning tools, rules, and financial support to help make these improvements happen. Do you agree that this Strategy Element should be part of the Citywide Housing Strategy?



Answer	Count	Percent	20%	40%	60%	80%	100%
Agree	85	41.46%	<div></div>				
Mostly Agree	55	26.83%	<div></div>				
Mostly Disagree	22	10.73%	<div></div>				
Disagree	33	16.1%	<div></div>				
Don't know	10	4.88%	<div></div>				
<b>Total</b>	<b>205</b>	<b>100 %</b>					



### 13. Do you have other comments on this Strategy Element?

06/15/2025	138292800	I agree with this strategy in concept, but it would need to be very carefully executed to avoid displacement of existing residents and a deeper lack of affordable housing units regionally than already exists.
06/13/2025	138280616	Do not displace people in this effort.
06/13/2025	138279552	If done thoughtfully and with the proper partners, this could begin to make an impact.
06/10/2025	138247662	This describes my neighborhood. Of course it appeals to me.
06/10/2025	138241409	I mostly agree with this phased redevelopment approach, but with several important considerations. First, when replacing structures, new construction should use sustainable materials rather than vinyl and plastic products that don't last and hurt long-term value. Second, housing desirability often depends more on the surrounding environment than the structure itself. The city should focus on making areas attractive through walkability, biking infrastructure, local shopping, and neighborhood amenities. Additionally, smaller homes serve an important market need as starter homes for young buyers and downsizing options for retirees. Rather than eliminating all smaller housing, the strategy should preserve some of these units while improving their condition and the surrounding neighborhood environment.
06/10/2025	138240406	Similar to question about node and corridor work - City needs to be prepared to allocate funds and be aggressive with staffing and property acquisition to make this work.
06/09/2025	138234572	Focus on programs like Invest Des Moines to help homeowners fix up their own homes and keep their homes instead. Small homes with a single bathroom will be the right size for some people, especially people who live alone or for starter homes.
06/09/2025	138233843	I agree with fixing up existing properties but I disagree that just because a home has one bathroom it is undesirable. People want the option to have a smaller footprint and not pay more for an extra bathroom. Believe it or not, but many people have survived living in a one bathroom house. I think redevelopment of these types of neighborhoods would be a huge mistake.
06/09/2025	138232199	Make funds available for people to reinvest in current housing stock to add a bathroom, bedroom, ADU etc. We do not need whole block redevelopments. We can continue to build new homes on in-fill lots, vacant lots, develop other tracts. Building codes must change. Need to get back to building smaller starter homes with basic materials and amenities. Increase funding for renovations to existing homes
06/09/2025	138231937	This sounds like a good plan. Keep things affordable but update/upgrade neighborhoods.
06/09/2025	138230140	Sounds like a way to push current residents out of their neighborhoods.
06/08/2025	138222967	This sounds like gentrification to me. I'm sympathetic to the issue of run-down housing being a blight to the city; but I do not support fixing up homes so that they reach "market value" if that might price other poor people out of the neighborhood.
06/08/2025	138221960	Changes can be beneficial but should not be at the expense of current homeowners losing their homes. I have lived in Beavertdale for 30+ years and recently participated in Invest Des Moines. I love my home and my neighborhood. Not interested in being forced out of my home requiring me to purchase a new home which would most likely include a large mortgage payment. Very disturbing to me.
06/07/2025	138218094	I live in 672 sq ft, one bathroom house in the Merle Hay neighborhood. It was built in 1941. It has beautiful original hardwood floors, solid wood doors, sturdy plaster walls and is extremely well built. I have lived here for 21 years and love this house, my neighborhood, and my neighbors. As a teacher for DMPS I have a decent income, but would not be able to afford a larger house. Nor do I want a larger house. My neighborhood is full of small, older, one bathroom homes. They are well kept up and are loved. I'm confused as to why the city would be considering replacing this housing stock. It is comfortable, affordable, and full of character. They are perfect starter homes and are increasingly becoming family homes as other neighborhoods become too expensive for middle class families.
06/07/2025	138217437	Absolutely not! I live in an older neighborhood and value the variety of homes. Just because a home has a single bathroom or less space does not mean it is not valuable. That's called a starter home. Why would I want to use my tax dollars to displace people and then make it impossible to live here. This portion of the plan does not value current Des Moines residents and seems to view people who live in smaller homes as throwaways. Really?! Do better!
06/07/2025	138216492	Need to continue to prioritize homes that are affordable for low income families
06/05/2025	138206241	The city should focus on creating affordable housing. There are plenty of investors for market rate housing.
06/05/2025	138205399	If vacant I am fine with this, but homes owned by individuals should require those individuals' input prior to city dictated updates.
06/05/2025	138203385	There is no excuse for taking cheap housing out of the market so some developer can make money raising prices to market rates.
06/03/2025	138175694	Sounds like a pathway to augmenting/subsidizing renter housing acquisition.
06/03/2025	138175296	It may make more sense to tear some neighborhoods down if it costs more to repair. This is where Habitat has helped.
06/02/2025	138171019	This is a challenging strategy element. The key is to pull it off WITHOUT NEGATIVE IMPACT TO THE CURRENT RESIDENTS. This would require significant education, job training, and financial support to avoid gentrification displacement and/or housing stock recidivism.
06/02/2025	138170529	You MUST do something about the terrible state of RENTALS in this city!!! Use your eminent domain powers to take property from the slumlords in this town and create better housing for poor people!!
06/02/2025	138169461	My concern with the idea of market rate housing replacement is it eliminates low income earners. This doesn't support a multi-income housing approach is we only go after market rate housing.



06/02/2025	138169230	fix the delapidated house and put it up for sale...period !!! Let capitalism work. The neighborhood will slowly improve as you bring in more homeowners who plan on staying and invest accordingly
06/02/2025	138169048	I think this strategy would work best of large groups of homes can be worked on together.
06/02/2025	138165264	Need more information.
06/02/2025	138165038	This will reduce affordable housing rather than increase it so should not be part of the strategy
06/02/2025	138164982	the coordination with and for existing neighborhoods is totally missing? why?
06/02/2025	138164710	No small, affordable homes should be replaced with "market rate" homes. It makes no sense to eliminate small, starter homes - it is elitist and short-sighted when what is needed is to repair those homes and build even more affordable housing.
06/01/2025	138158914	I'm mixed on this, because I live in a small old home with one bathroom. I'm grateful I was able to afford this small old home. I'm in favor of fixing them, as long as they can remain affordable. I dislike the idea of tearing them down, especially with the new construction size requirements DSM has. I understand that tearing down and rebuilding makes more sense in some cases, but I'm worried that by default these new homes will be more expensive. There's a place for sub-1000 sq ft, 1bath homes.
05/31/2025	138154108	Sale of homes for large block development should be voluntary.
05/30/2025	138149719	This goes along with identifying underutilized areas of the city and assisting developers in the demo costs, grading cost, remediation costs, etc to develop these challenging sites.
05/30/2025	138147793	Not a high priority for city funds. Find partnership strategies to leverage this needed outcome.
05/29/2025	138137233	These elements that are critical to long term marketability for ownership must absolutely be a priority for any infusion of City or County monies
05/28/2025	138122808	I agree so long as we are replacing with more dense and diverse types of housing that include duplexes, four-plexes, whatever-plexes, ADUs, etc., as is appropriate to the area and neighborhood. If we are just replacing single family homes with more single family homes, that's not going to be a win.
05/28/2025	138116996	I think this should be used in a limited capacity, not sure on the ROI to the City. Will maybe make it too long to recoup funds put in.
05/28/2025	138116259	I don't think this strategy captures the feeling of the residents of DSM. I see investment happening everywhere. The lack of assistance and programs is preventing those with fewer resources to invest in their homes. This should be offered to all residents wanting to upgrade their homes, yet it will be focused on the SIDs.
05/27/2025	138105101	The engagement by the City should be limited to facilitating independent developers and/or homebuyers. The city should not be implementing these strategies internally, instead supporting third parties through reducing transaction costs and/or abatements to make the projects viable.
05/23/2025	138049993	I wouldn't be in favor of demolishing homes if the neighbors aren't in favor. They would be the most impacted. But I live in a 100 year old one bathroom house with a growing family and financial support for a second bathroom would be significant for day-day living and increasing the value to our home.
05/23/2025	138048399	With the news about budget shortfalls and legislative reductions in taxes, we can't do everything. This sounds great, but requires a lot of tax payer investment for either a housing subsidy or business subsidy. This is my least favorite.
05/21/2025	138026460	I have watched the presentation on the plan, this part of the plan seems like it will push more and more working class people and families out of single family homeownership. Many of us want a house, not a condo. I don't believe that handing our assets over to developers will help the people of Des Moines, I think it will only increase wealth inequality.
05/21/2025	138025318	I think the city should assess the surrounding neighborhood before rehabbing, to make sure that the market rate home won't raise market prices and property taxes so much that current residents can no longer afford to live there.
05/21/2025	138020826	Just a repeat, but important: There is no mention of housing for the un-housed. I'm also concerned that developments out west of Des Moines proper don't include enough low-income housing. Des Moines has an unfair burden of concentrated poor.
05/21/2025	138018289	One bathroom homes are not an albatross, there are for many their starter homes, but if you want a growing city you should encourage younger individuals who may not feel they have the ability to buy a home to buy these homes through outreach, DPA, etc. These homes are desirable, I wonder if perhaps not to the audience you desire though?
05/21/2025	138017991	I am very skeptical about this recommendation by the outside consultant. The city should not come in and take over a neighborhood for redevelopment. One concern is that we are assuming the small and older homes have no value. People want to live in safe and clean neighborhoods, even if the homes are small. We are not a suburb. If houses having one bathroom is a problem, support these people in adding on to their homes if feasible. Why is this country so quick to tear down and rebuild instead of working with what we have? There are many reasons to have smaller homes as we look at an aging population and climate change. You can also house more people with smaller houses and lots than with huge houses that require more upkeep. Work one on one with the homeowners to make improvements!
05/21/2025	138017954	I mostly disagree because I think this could create higher prices and it would have to be super limited to be effective/serve it's purpose. This would only make sense in the areas of des moines with the lowest market rates
05/21/2025	138017656	Again I think it is important to asses the income level of residents who will be displaced by this revitalization and ensure we are creating more housing or allocating more funding to allow these same residents to obtain a safe stable place to live.
05/21/2025	138017530	If doing this can make these kinds of neighborhoods affordable and avoid gentrification, do it.



05/21/2025	138017081	I understand the rationale, but want to see this include Multifamily housing throughout as well. Eliminate single family zoning.
05/21/2025	138016818	The south and east sides of town are particularly filled with tiny homes from a bygone post-war expansion era that do not meet the needs of many modern homeowners.
05/20/2025	138004267	I would caution the city from widescale replacement of homes and pricing out current residents.
05/19/2025	137995025	This gets rid of the eye sores and helps those in need.
05/19/2025	137994256	This strategy should be done cautiously so as to not displace existing residents
05/19/2025	137993918	The City of Des Moines needs to consult with existing organizations for these activities. There is no reason to create and/or pay to administer programs when these services already exist in the community. If funds are available for this activity, then have someone else administer
05/18/2025	137985743	I also think the funding should be available to landlords, who typically are not incentivized to fix up their properties beyond making them simply marketable.
05/17/2025	137980482	Very important as people want to live by coffee shops, lil bodega type places, access to fresh food, good food
05/17/2025	137977658	My home is 480 square feet. Great bones but no updates done in 25 years. I now am in debt for completing improvement on my own. Alls i wanted was to create a nice space since its so tight. Though i am in debt my property is beautiful. And will make a great investment property for me as i grow in life and upgrade one day. With the city support and resources available i think more folks would do improvements like i have. Leaving the home better then when it was purchased.
05/16/2025	137972910	Again, I don't think this will do what you claim to want to do. These dilapidated houses are all I can afford at face value...and I can't afford them at all when I look at repair costs. However, there are some people who do have the funds/skills to do some of these repairs on their own. If you gentrify these neighborhoods, you'll just succeed in driving more of us out. I'm an educated, middle-class professional with an advanced degree. I have disposable income that I use at local establishments, vote in every election, actively donate to community causes and don't have so much as a speeding ticket on my record. I don't want to sound arrogant, but it seems like that's the kind of person you'd want in your community. My decision to stay here, however, is hanging by a thread as costs go up and city leadership continues to hand out tax breaks to developers rather than really thinking things through and coming up with local solutions. I find it very interesting that the city spent presumably a king's ransom on consultants who basically told leadership to do what they've been doing, which is pricing people out of the market, and crank it up to eleven. Then, we get a survey asking what we think about it all. I remember when the City Council voted to update building ordinances. Both developers and Iowa CCI were against it for the same reason: the new ordinance would make it impossible to build a house that would sell for less than \$300k. And lo, they were correct. Now you've got a plan that conveniently supports exactly what you've been doing all along. Wouldn't it make more sense to solicit ideas from community members *first,* then hire consultants to tell you if 1) It's doable/can be adjusted to be doable 2) Will it do what members of your community think it will do? and 3) What are some of the consultants' ideas to fill in the gaps in community input? Not only are many of us priced out of the market, we're also frozen out of conversations and decision-making. But somehow, the City Council approves downtown boondoggle after downtown boondoggle at community members' expense. It's both insulting and absurd.
05/16/2025	137972102	I believe this is key. I don't know how you do it, but think it's key.
05/15/2025	137965857	The city has no business in real estate.
05/15/2025	137964891	How does this work? Do you buyout everyone or do some people get to keep their home? Can people that sold their homes get first pick on new homes if they qualify for a mortgage? These houses in the redevelopment area, do people currently live in them or are they vacant? Are they mostly owner occupied areas or rentals/vacant/short term rentals? Are you picking the neighborhoods to redevelop to update because they are also near commercial property that has potential? The ones that will be torn down and rebuilt or remodeled and sold at market value, what price point does that look like? Will you cap how much of an area is redeveloped as mixed use or multifamily rentals? I would hate for low income individuals to lose their home just for it to be replaced by an apartment building.
05/15/2025	137964637	I agree, but this should be sensitively implemented with a priority focus on historic preservation and building density (and thus, value) in creative ways like investing in ADUs, etc.
05/15/2025	137963956	This is and should remain beyond the scope of what our city govt is allowed to do. This sort of thing always leads to gentrification and displacement of moderate and low income residents. We don't need any more luxury homes in Des Moines; the existing supply is adequate. We need more affordable homes - apartments and houses with smaller footprints. What would be far more efficient would be to revise the building codes to again allow the construction of smaller "starter homes" that have much more reasonable amounts of space for singles, couples, and seniors looking to downsize. I would also like to see permanent bans on converting existing housing to short term rentals. Our next door neighbors remodeled their home, which is now an air bnb (house) and indoor grow facility (garage). It looks great now, but it's also one less residence in available in the local housing supply. It sits empty most of the time, except weekends which now feature loud parties. The police have been called out for gunfire once, noise complaints, and homeless people sleeping on the porch when not in use. What a waste it would be to allow rich people to build up a neighborhood, price out local residents, and then not even live there because it's all short term rentals.
05/15/2025	137961924	We have some areas where fixing up one offs keeps us on a hamster wheel and always run down and nobody thinking investment makes sense- especially some of our bigger roads like MLK, Des Moines/E Grand, etc.
05/15/2025	137960277	My house is in the Merle Hay neighborhood, has one bathroom, and was built in 1931. You guys are coming for me, that's part of why I am filling out this survey. I may be poor but I am not stupid. Don't mention the fact that we have affordable property tax rates over here that are very appealing to slumlords and big management companies who want to build rental properties and make a ton of cash. I think fixing the homes up is a fantastic idea, very cool. But let's be real, you guys are going to do that very little. It will be blocks of teardowns, because you make more money on newer homes, and by putting a bunch of welfare families in with the hardworking people who actually worked and saved to buy their house. I will tell you this much, you buyout me and probably my Dad who lives in a Beavertdale brick 5 minutes from me, and we aren't going to stay in Des Moines and buy another house. We out.
05/14/2025	137954141	Sounds like a good idea, but who decides what houses get what and what neighborhoods. This is pretty subjective and could be a potential hot button.



05/14/2025	137950839	OMG! Just one bathroom! I shall swoon now! These are the sorts of homes that can help stabilize a family, or work well for couples. Don't throw the baby out with the bathwater!
05/14/2025	137950531	N/A
05/14/2025	137950467	This is idiotic at best. There is nothing wrong with a property that has one bathroom. Beaverdale had numerous homes that were one-bathrooms, but people moved there because of the neighborhood. This plan has zero details about improving the neighborhood, which will make people want to live there. It is assuming that A) there will be money to improve homes and B) there would be money to replace some of the worst homes with new ones that people can buy or rent at market prices. Current market costs, do not allow for a replacement homes at market prices.
05/14/2025	137950084	Small homes have an important place in our society. They are more cost effective to maintain, less stressful to own, and the market is trending towards smaller & attached housing than the McMansions of recent periods. The City should not demolish its working class housing stock in favor of luxury suburban homes but instead help homeowners, landlords, and land trusts repair the homes and bring them to working condition.
05/14/2025	137949260	Engage Habitat for Humanity
05/14/2025	137948593	Will the City pay relocation expense? Isn't this a very large expense?
05/13/2025	137945121	This should be done incrementally with community involvement. Do not buy and bulldoze blocks of old stock housing for new developments.
05/13/2025	137943198	I don't think this should be implemented.
05/13/2025	137942781	Replacement should be used more liberally
05/13/2025	137942661	Critical for the city to pursue this strategy to build quality, marketable housing for the future and support the tax base so city services and quality of life can be maintained or improved.
05/13/2025	137942315	Old houses have charm. The suburbs are all lookalike modern homes with no character, which actually draws many people away from them. DSM needs to invest in fixing up and maintaining our old housing stock instead of demolishing them for new modern stuff which will make us just like everywhere else that lacks charm. Our old homes make us stand out.
05/13/2025	137942206	Yes—cherish the small homes. Don't treat them as disposable. These older, modest houses are part of Des Moines' identity and offer real potential for affordability and character. The goal should be to fix them up, bring them to code, and make them livable—not tear them down. As for the "1-2-3" plan: 1. Fine—some homes can be fixed and sold at market value, especially if they've got good bones. 2. Even better—keep some homes affordable, but don't cut corners or treat them like second-class. 3. No thanks—tearing down should be the last resort, not part of the main strategy. Focus first on preserving what already works. Invest in what's already here and build pride around it.
05/13/2025	137940061	My area is already over 50% rental...do not put more rental housing in Woodland Heights !
05/13/2025	137940016	I think we should focus on the worst homes. Organizations like Invest DSM are working on the middle market. Those under 80% AMI or with aging housing stock haven't worked on them for a reason. Lets start there while organizations like Invest start in the middle and work our way to getting these various community actors to a meeting point
05/13/2025	137939890	I agree that many of these homes are in poor condition but I disagree that they aren't attracting buyers. Agree that they aren't typically attracting investment. I firmly believe that there is still a market for 2B/1 bath houses in Des Moines and that they fill an important need in the community.. How many days on the market are these homes compared to houses South of Grand, Waterbury, Easter Lake, etc? Fully support activities that help rehab and renovate these houses.
05/13/2025	137939689	Revitalizing Aging Housing Stock and Underperforming Corridors: A Strategic Imperative Many neighborhoods in Des Moines are burdened by aging, small homes—often in disrepair, with outdated layouts and limited amenities—that no longer meet the needs of today's buyers or renters. These homes, especially when located near struggling commercial corridors, create visible signs of disinvestment and stagnation. Left unaddressed, they risk undermining broader revitalization efforts and discouraging private reinvestment. To reverse this trend, the City must take a proactive, strategic approach to reinvestment—one that balances market forces with community stability and housing affordability. Redevelopment in these neighborhoods should pursue three interconnected goals: Rehabilitate homes to be sold at market value, restoring confidence in the local housing market and attracting new buyers. Preserve affordability by rehabilitating select homes with long-term affordability in mind, ensuring that revitalization doesn't lead to displacement. Replace severely deteriorated homes with new, high-quality housing options, available for both ownership and rental at market rates, to diversify housing stock and meet changing demands. This approach offers a practical path forward—revitalizing distressed areas, increasing housing options, and promoting mixed-income neighborhoods. It also acknowledges that redevelopment must be nuanced, not one-size-fits-all. In some cases, preservation is the answer. In others, responsible replacement is the only viable path. The City should actively identify these opportunities and bring to bear the full range of its planning tools, zoning strategies, and financial incentives to catalyze reinvestment. By doing so, Des Moines can transform underutilized and undervalued blocks into vibrant, functional, and inclusive places—supporting current residents while welcoming new ones. This isn't just about fixing homes. It's about building stronger neighborhoods that reflect the city's values of equity, sustainability, and long-term vitality.
05/13/2025	137938338	This is really important, thank you for making it a priority.
05/13/2025	137938172	I don't want to see existing homes torn down and then much more expensive ones take their place. That doesn't make anything more affordable.
05/13/2025	137937780	Redevelopment should be consistent with the neighborhood -- but modernization and rehabilitation of homes which sit at fair market value for long periods of time can be beneficial to not allow older neighborhoods to become blighted.
05/13/2025	137937481	What amount of funding should be expected in order to effectively execute this strategy?
05/13/2025	137937230	Include options to densify as well.



05/13/2025	137937158	Ensuring affordability remains in these neighborhoods and gentrification is not happening is incredibly important.
05/13/2025	137937123	Seems like it would push out lower income folks
05/13/2025	137937011	specifically in the ML King Jr, Park, Capitol Park, and Capitol East neighborhoods
05/13/2025	137936852	DSM has many buildings that are vacant. Instead of building new why don't you look into the vacant buildings here and make those into housing.
05/13/2025	137936591	I am wary of how these will be kept affordable. It is true that smaller homes may be harder to market, but many new or retired homeowners may be fine with one bathroom and less square footage, being that it is affordable and easy to maintain/clean etc. If the focus is more on improving the structures rather than building newer, larger in every case, I would support this strategy.
05/13/2025	137936488	Yes, and create a pattern book of infill homes that would be available to builders to replace the under-market properties. Choosing a hole out of the pattern book would include a quick guaranteed building permit approval.
05/13/2025	137936433	Urban renewal 2.0.
05/13/2025	137936363	Again, should be home specific not necessarily neighborhood specific. I live on a beautiful old street , there is an older house for sale that has been sitting, went through it—one bathroom, no garage, "unusual" floor plan.

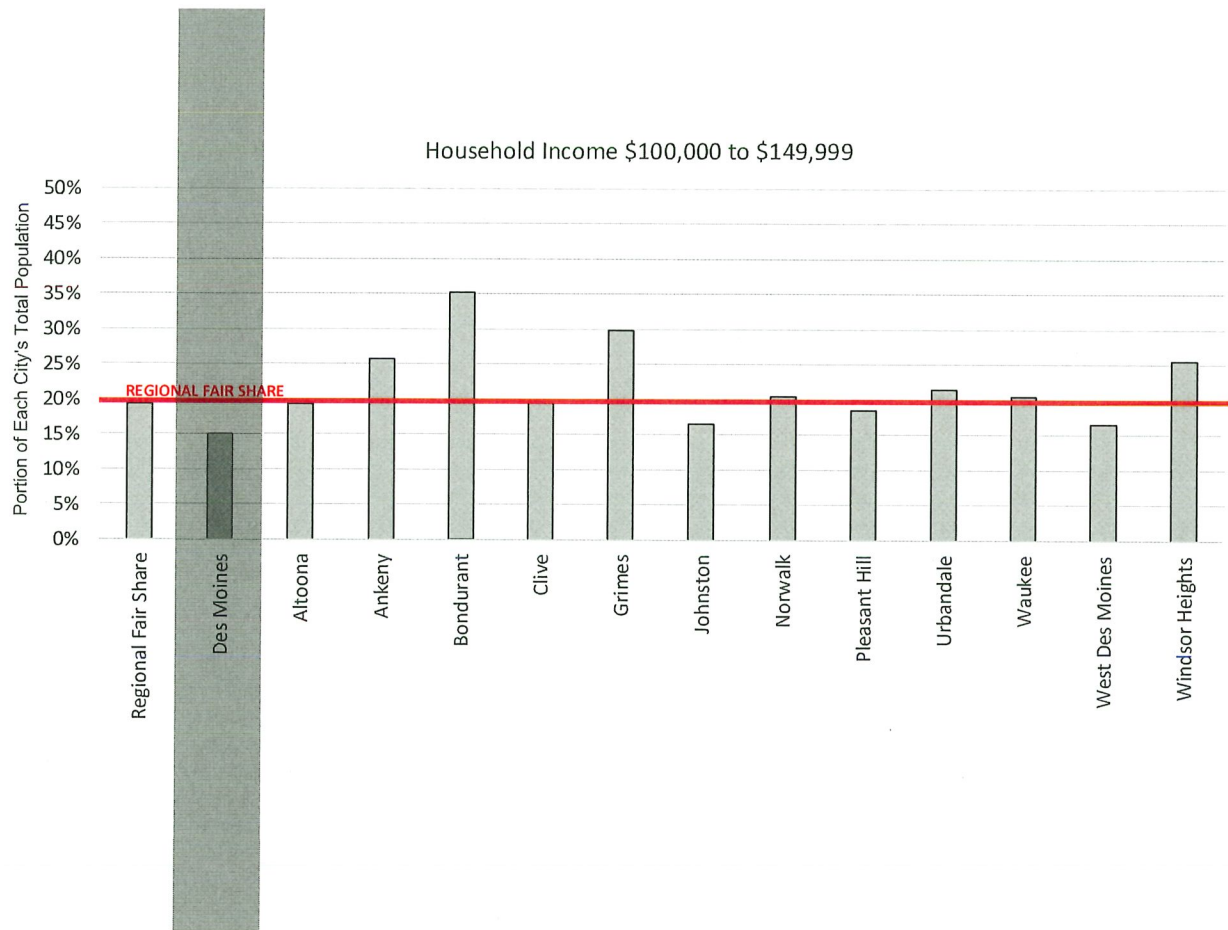
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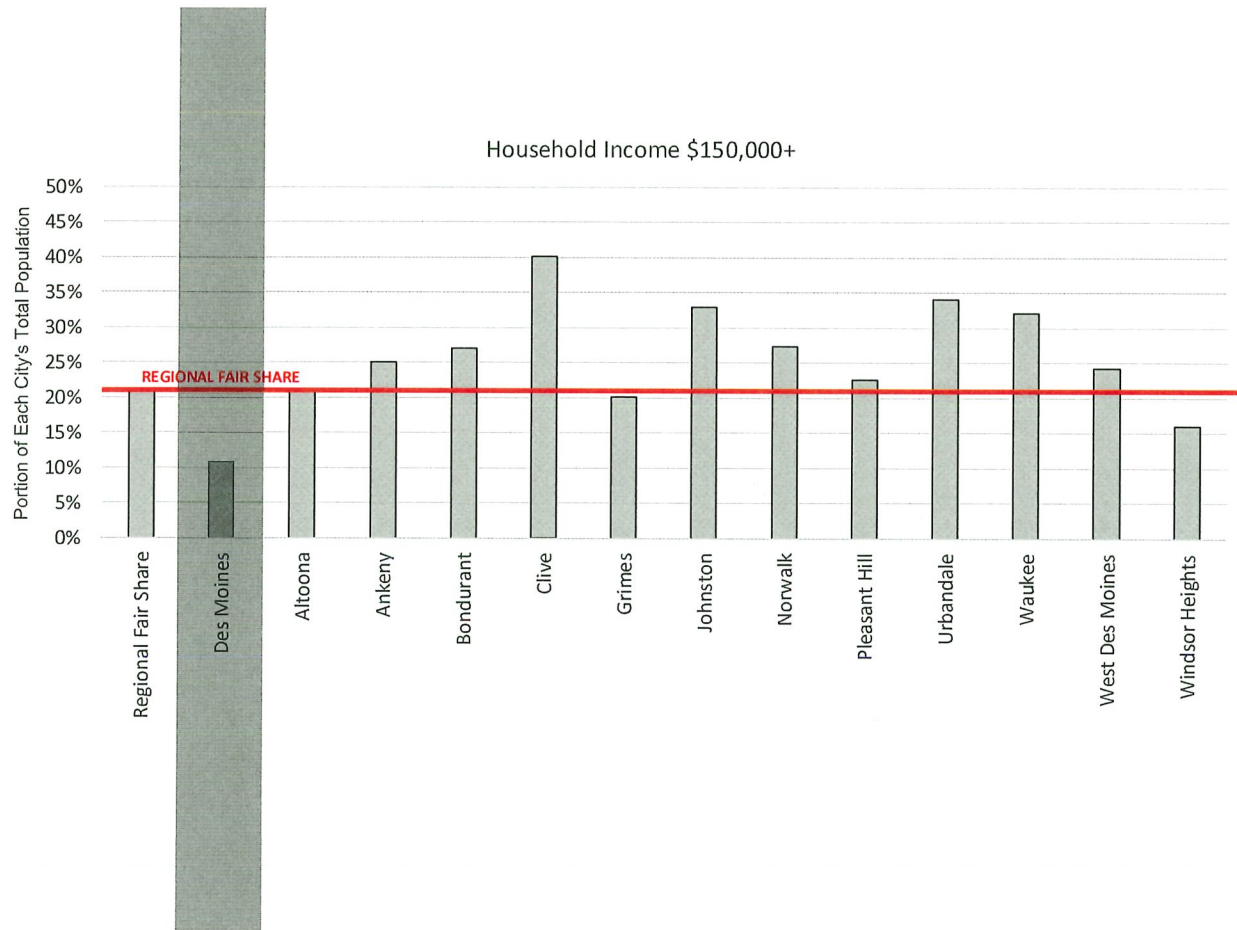














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