



# Rebranding Affordable Housing in Iowa

BACKGROUND MESSAGES







Diverse housing options in our communities enhance the strength and prosperity of our economy so all Iowans can thrive. As we roll out the welcome mat across the state to ensure Iowans can live where they work, it's important to understand the blueprint for this state-wide effort. **To help meet the needs of our robust economy, Iowa must add more than 61,000 housing units by 2030**.

It is clear Iowans are facing a housing crisis – quality rental homes are scarce and expensive, while wages remain the same. Families caught in the crisis are one missed paycheck or unexpected expense away from losing their homes. **Nearly 40% of renters and 16% of homeowners spend more than 30% of their income on housing**.

Housing is a challenge we must address. As a matter of public policy, **72% of Iowans support affordable housing.** This support is bipartisan, crosses the urban-rural divide, and is shared by both homeowners and renters. The small number of outliers who oppose housing expansion are more likely than supporters to make their opinions heard. It creates a misconception about where the public, or sometimes silent majority, really stands.

During the summer of 2021, Iowa Economic Development Authority and Iowa Finance Authority fielded an online survey of Iowans. Feedback from a diverse cross-section of the state provided important insights. Participants were told that a housing developer had proposed building an affordable housing development in their ZIP code. Of course, at the end of the survey, participants were made aware the scenario was fictional. But the learnings were very real.

At first, 65% of Iowans offered their support of a housing development in their ZIP code. Then, survey respondents were provided information about the housing problem in Iowa and key messages about the benefits of affordable housing. With that, things started looking up – **73% of Iowans supported development in their ZIP code after exposure to informational and effective messages.** Those Iowans were more likely to see the benefits than the concerns.





## Message effectiveness across audiences

Do you support or oppose affordable housing in Iowa?



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



As expected, opponents see the benefits of development at much lower rates than supporters, but many still see a benefit. It is not wholly negative even to opponents.



concerns



## The most helpful information is factual and addresses the immediate impact on the community

Most Helpful Information About Affordable Housing in Iowa



Top 3 Most Impactful Info	Opposition	Compared to Support
Information on crime rates, traffic congestion, property values, and other metrics after a development is built	47%	+8%
Information about the housing problem in Iowa	29%	-11%
Understanding what affordable housing is and is not	19%	-31%

#### Democrats found it informative to understand what affordable housing is and is not, while Republicans found it most helpful to know about community impact

						community impact			
	Total	Home- owners	Renters	Urban	Suburban	Rural	Republicans	Independents	Democrats
Understanding what affordable housing is and is not	42%	39%	46%	40%	39%	46%	35%	38%	53%
Information on crime rates, traffic congestion, property values, and other metrics after a development is built	40%	42%	37%	42%	36%	45%	43%	33%	43%
Information about how access to housing people can afford benefits the economy	36%	37%	34%	37%	35%	37%	35%	30%	43%
Information about the housing problem in Iowa	36%	32%	40%	40%	35%	35%	31%	31%	46%
Information about how access to housing people can afford benefits communities	31%	31%	31%	35%	30%	30%	28%	17%	48%
Information about how access to housing people can afford benefits individuals and families	31%	29%	32%	37%	30%	29%	26%	23%	44%
Examples of the jobs people who struggle to afford housing in Iowa have	30%	31%	29%	32%	31%	29%	29%	21%	40%
Stories or profiles of the people who live in affordable housing	30%	31%	28%	44%	31%	22%	31%	19%	38%
Information about how the lack of access to housing people can afford harms individuals and families	26%	22%	32%	30%	21%	31%	26%	17%	35%
Information about how the lack of housing people can afford harms communities	24%	24%	26%	27%	24%	24%	23%	14%	36%
Something else	1%	2%			1%	2%	3%	1%	
None of these	12%	12%	13%	14%	9%	15%	11%	22%	4%





#### The most effective messages describe the nature of the housing challenge in Iowa, explain the benefits of affordable housing to the entire community, and tell a personalized story

Top Performing Messages Showing "Much More Likely to Support"



**Note:** Reactions to messages do not necessarily align with what respondents found most helpful, suggesting a need to tell comprehensive stories, as we heard from developers in the qualitative work

### "Major Benefits" and "Priced Out" tested well across key subgroups

Total Homeown		Renters	Urban	Suburban	Rural	Republicans	Independents	Democrats
Having Good Affordable Homes Creates Major Benefits	Occupations Priced Out	Having Good Affordable Homes Creates Major Benefits	Housing Cost and Availability	Having Good Affordable Homes Creates Major Benefits	Occupations Priced Out	Occupations Priced Out	Lack of Good, Affordable Homes Creates Major Costs	Having Good Affordable Homes Creates Major Benefits
Occupations Priced Out	Having Good Affordable Homes Creates Major Benefits	Occupations Priced Out	Opportunity for All	Occupations Priced Out	Housing Cost and Availability	Having Good Affordable Homes Creates Major Benefits	Occupations Priced Out	Occupations Priced Out
Tenant Storytelling	Housing Cost and Availability	Homes of Opportunity	Community Strength	Tenant Storytelling	Tenant Storytelling	Tenant Storytelling	Housing Cost and Availability	Housing Cost and Availability





#### "Tenant Storytelling," "Major Benefits," "Opportunity for All," and "Priced Out" performed best with those persuaded by the messaging

Switched to Support	Moved toward stronger support	Supporters	Opponents	Neutrals/ Unsure	Conservative	Moderate	Politically Engaged	Goes to city council meetings
Opportunity for All	Storytelling	Having Good Affordable Homes Creates Major Benefits	Frontline Worker Housing	Tenant Storytelling	Having Good Affordable Homes Creates Major Benefits	Having Good Affordable Homes Creates Major Benefits	Occupations Priced Out	Having Good Affordable Homes Creates Major Benefits
Occupations Priced Out	Having Good Affordable Homes Creates Major Benefits	Occupations Priced Out	Housing Insecurity and Affordability	Community Strength	Community Strength	Occupations Priced Out	Having Good Affordable Homes Creates Major Benefits	Occupations Priced Out
Having Good Affordable Homes Creates Major Benefits	Opportunity for All	Tenant Storytelling	Occupations Priced Out	Having Good Affordable Homes Creates Major Benefits	Impact on Local Businesses	Housing Cost and Availability	Community Strength	Opportunity for All

# Having Good Affordable Homes Creates Major Benefits

In lowa, a good, affordable home is hard to find. Nearly 40% of renters and 16% of homeowners spend more than 30 percent of their income on housing.

Fixing this problem has major benefits. When people have good, affordable housing, they have better health, better educational opportunities, and greater economic success. When people are able to spend less on their rent or mortgage, it makes it easier for them to afford things like health insurance, nutritious food, or educational opportunities. This improves people's health and well-being, expands their opportunities, and makes it easier to move up the socioeconomic ladder.

Ensuring that good homes are affordable strengthens our communities and economy. We must make sure all lowans can live in a good home they can afford. If we do, more people will have healthier, more successful lives, and it will help our whole state.









# **Occupations Priced Out**

Many hard-working lowans in positions like these earn less than what is required to afford a market rate apartment and utilities in lowa, without being housing cost burdened:

- Ambulance drivers
- Bartenders
- Childcare workers
- Food servers

Independents

Democrats

- EMTs and paramedics
- Grocery workers
- Home health aides

Nursing assistants Pharmacy aides

Laboratory assistants

- Preschool teachers
- Retail sales workers
- Teaching assistants
- Young professionals

When we can all work and live in our communities, we all benefit.

34%

#### "Occupations Priced Out" Impact

30%

64%

Much more likely to support



## **Tenant Storytelling**

83%

As a single grandmother who had recently gained custody of her three grandchildren, Fawn's one-bedroom was no longer enough space.

Working as a server in a restaurant, she needed to find a home that was not only nearby but that fit within her budget and still provided the space her newly expanded family needed.

Thanks to a new affordable housing development, Fawn was able to not only find a home that she could afford but that has plenty of space for her and the kids to enjoy.



#### "Tenant Storytelling" Impact

Much more likely to support Somewhat more likely to support





# **Housing Cost and Availability**

lowans are facing a housing crisis—quality rental homes are scarce and expensive, while wages remain the same. Families caught in the crisis are one missed paycheck or unexpected expense away from losing their homes. If we don't address the rental crisis now, thousands of lowans will soon be in real danger of losing their homes.

#### "Housing Cost and Availability" Impact

Much more likely to support
Somewhat more likely to support







# **Housing Developer Research Summary**

The groundbreaking research also delivered insights from developers. They confirmed local opposition is a common experience, and that it comes primarily from a small but vocal minority.



The reasons for not completing were generally constrained budget, improper zoning, lack of financing, or local opposition. In response to opposition, the plan for completion had to be modified to include senior housing or changed from multi-family to townhouses.

Have you ever explored an affordable housing project and decided to not move forward with it because you doubted it would be completed?



There were many reasons for not moving forward on a project, including lack of cash flow, land issues, zoning complication, building costs and anticipation of local opposition.





They say inaccurate perception influences the success of their projects – with 1 in 3 projects halted and 1 in 4 modified.



Additional insights from the research demonstrate the importance of education and clear communication.

These findings suggest the perception of opposition to affordable housing is inaccurate, or at least incomplete. With levels of support this high, it is fair to say advocates have won the hearts and minds of fellow community members. But, they are losing battles in zoning and city council meetings. The challenge confronting housing advocates is tactical and led to the birth of Welcome Home, Iowa.



IOWA FINANCE

 Source of Opposition

 Total
 Developers/Syndicators
 Advocates



This data-driven, grassroots campaign supports growth that benefits everyone across the state. It includes a new website – **WelcomeHomeIA.com** – where supporters can log their backing of housing for all in Iowa and discover important statistics, materials and messages to give the silent majority a voice.

The effort connects developers and key stakeholders such as community leaders, elected officials and decision-makers. It benefits the people who drive our communities – working jobs such as nursing aides, preschool teachers, EMTs and grocery clerks – and the places they work and live. Their tax dollars are then reinvested in their communities.

Active support is critical. Welcome Home, Iowa provides toolkits with materials that can be customized in communities across the state. Together we're reframing affordable housing. It's just housing. It's for everyone. When we can all work and live in our communities, we all benefit.

