

POTTAWATTAMIE COUNTY HOUSING TRUST FUND, INC. HOUSING ASSISTANCE PLAN (2021)

Introduction

The formation of a housing trust fund in Council Bluffs was initiated in 2008 when the Human Services Advisory Council Housing Committee met with Council Bluffs housing professionals. The group recognized they shared a vision that through collaboration they could more effectively address the housing needs of Council Bluffs residents. The group pursued a strategic planning effort which identified and led to the official establishment of the Council Bluffs Housing Trust Fund (CBHTF) in 2010.

In November 2010, the newly formed CBHTF received a Housing Trust Fund Grant from the Iowa Finance Authority (IFA) for the first time. The State of Iowa approved the CBHTF to operate as a nonprofit organization in May 2011. In June 2019, the CBHTF service area was expanded to include all of Pottawattamie County. As a result, it was renamed the Pottawattamie County Housing Trust Fund (PottCoHTF). The mission of PottCoHTF is to be an advocate for safe and affordable housing opportunities for Pottawattamie County residents.

A public hearing was held on August 11, 2020 to solicit comments and identify housing gaps and needs in Council Bluffs and Pottawattamie County. This information and local demographics and existing housing conditions were used to develop a Housing Assistance Plan (HAP).

Geographic Service Area

The PottCoHTF will focus its efforts and use its resources to serve those needs identified within the corporate limits of the 14 cities and unincorporated areas of Pottawattamie County, Iowa.

Need for Proposed Activities/Gaps in Housing Needs

Pottawattamie County's affordable housing needs were reviewed. The County's needs and gaps were documented from the U.S. Census Bureau, the U.S. Department of Housing and Urban Development (HUD), and by holding a public hearing to gather citizen input. Conclusions made from these analyses highlight the county's housing gaps and the need for PottCoHTF proposed activities.

1. Income Levels – Low to moderate income (LMI) persons are those persons with incomes at or below 80% of the median family income (MFI). According to the 2018 American Community Survey (ACS) conducted by the U.S. Census Bureau, the 2018 MFI is \$72,711. Council Bluffs' MFI is \$63,896.

According to 2011-2015 ACS data, Pottawattamie County has an LMI population of 41,948, which is 46.15% of the county's total population. Council Bluffs' LMI population is 32,105, which is 53.41% of the city's total population. The 2011-2015 ACS dataset is the dataset used by HUD to determine LMI in communities and other political geographies. This is important in determining the number of households within Council Bluffs having the financial capacity to afford housing. Based on the data presented, households earning less than the 80% of the MFI lack the financial capacity to afford quality housing.

The median monthly housing costs for renter-occupied housing units were also examined. The 2018 statewide figure is \$766; Council Bluffs' is \$826. These figures confirm that housing costs for Council Bluffs residents are slightly higher than the Iowa median. The 2018 median monthly housing costs for renter-occupied housing in Pottawattamie County, including Council Bluffs, is \$826. The conclusion reached through the analysis of income levels is that with over half of Pottawattamie County's

population considered LMI, the financial capacity of the residents is limited. This is particularly highlighted by the cost burdens placed on renters who face affordability challenges.

- Housing Conditions - The PottCoHTF reviewed the general housing conditions in Council Bluffs and Pottawattamie County. In particular, the number of substandard occupied housing units, the number of vacant units and the age of the housing stock were analyzed. Substandard housing is defined as 1) having units lacking complete plumbing and 2) housing units with 1.01+ persons per room. In 2018, a total of 844 or 2.1% of the occupied housing units in Pottawattamie County were substandard. See the table below for substandard housing unit details.

Housing Conditions (2018)	Council Bluffs		Balance of County		Pottawattamie County	
	Count	Percent	Count	Percent	Count	Percent
Total Housing Units	26,866	100.0%	13,059	100.0%	39,925	100.0%
Occupied Housing Units	24,816	92.4%	12,065	92.4%	36,881	92.4%
Vacant Housing Units	2,050	7.6%	994	7.6%	3,044	7.6%
Substandard Housing Units	667	2.5%	177	1.4%	844	2.1%
Lacked Complete Plumbing Facilities	88	0.3%	58	0.4%	146	0.4%
1.01+ Persons per Room	579	2.2%	119	0.9%	698	1.7%

Source: US Census Bureau, 2014-2018 American Community Survey (ACS)

In 2010, 2,555 vacant units were identified compared to 3,044 vacant units in 2018 in Pottawattamie County. The increase of 489 units may still reflect a broader trend of inadequate maintenance and housing quality that leads to property condemnations due to public health and safety issues. It may also reflect the increase in foreclosures and decline in home sales in the area. The number of occupied (owner & renter) housing units and vacant units for Council Bluffs, Pottawattamie County, and the balance of Pottawattamie County in 2010 and 2018 are outlined in the following tables. Council Bluffs has significantly higher renter occupied housing units than the balance of Pottawattamie County.

Housing Occupancy (2010 and 2018)	Council Bluffs		Balance of County		Pottawattamie County	
	Count	Percent	Count	Percent	Count	Percent
Occupied Housing Units (2010)	24,793	93.2%	11,982	94.1%	36,775	93.5%
Owner-Occupied	15,162	61.2%	9,967	83.2%	25,129	68.3%
Renter-Occupied	9,631	38.8%	2,015	16.8%	11,646	31.7%
Vacant Housing Units	1,801	7.8%	754	5.9%	2,555	6.5%
Occupied Housing Units (2018)	26,866	92.4%	10,015	92.4%	36,881	92.4%
Owner-Occupied	15,085	60.8%	9,967	83.2%	25,155	68.2%
Renter-Occupied	9,731	39.2%	2,015	16.8%	11,726	31.8%
Vacant Housing Units	2,050	7.6%	994	7.6%	3,044	7.6%

Source: U.S. Census Bureau, 2014-2018 American Community Survey (ACS) and 2010 Census

According to 2018 ACS data, 12,510 of the 26,866 housing units (46.6%) in Council Bluffs in 2018 were built prior to 1959. This data is important because the age of housing stock provides a rough estimate of the quality of housing stock. Older homes tend to have more problems and often contain

environmental hazards such as asbestos and lead-based paint. Older homes are more expensive to maintain and may constitute a health hazard due to compounded years of poor maintenance. Foundation problems, wood rot, poor electrical connections, and other problems are found much more frequently in older houses than in newer homes. Moreover, substandard older housing is often occupied by those residents least able to afford the regular maintenance required of an older home. This can be a challenge for persons who live on a fixed income but own their home. The age of the housing stock in Pottawattamie County is similar to that of Council Bluffs. The age of housing units in Council Bluffs, Pottawattamie County, and the balance of Pottawattamie County is presented in the following table.

Age of Housing Units (2018)	Council Bluffs		Balance of County		Pottawattamie County	
	Count	Percent	Count	Percent	Count	Percent
Total Housing Units	26,866	100.0%	13,059	100.0%	39,925	100.0%
Structures Built 2000 to Present (< 20 years old)	3,850	14.3%	1,999	15.3%	5,849	14.6%
Structures Built 1960 to 1999 (20 to 60 years old)	10,506	39.1%	6,326	48.4%	16,832	42.2%
Structures Built 1959 or Earlier (> 60 years old)	12,510	46.6%	4,734	36.3%	17,244	43.2%

Source: U.S. Census Bureau, 2014-2018 American Community Survey (ACS)

According to 2018 ACS data, the median housing value of owner-occupied housing units for Council Bluffs is \$117,600, which is 82.6% of the Iowa statewide average of \$142,300. Pottawattamie County has a higher median housing value of \$136,900.

3. Public Hearing – On August 11, 2020, PottCoHTF held a public hearing to gather citizen input on housing needs and gaps in the community. Three housing needs were identified: 1) Rental Housing; 2) Homeownership Assistance; and 3) Education of Potential Renters and Owners.

Priority Areas

The PottCoHTF has expanded on the identified needs from the public hearing and has formulated the following types of projects for funding. In random order they are as follows:

1. Rental Housing, including rehabilitation, new construction, emergency housing, transitional housing and permanent supportive housing;
2. Homeownership Assistance, including direct assistance, rehabilitation, demolition for unsafe buildings, and new construction; and
3. Education of Potential Renters and Owners, including general maintenance information.

Collaborating Resources

Each of the priority areas requires collaboration with several resources to produce a successful outcome.

1. Rental Housing, including rehabilitation, new construction, emergency housing, transitional housing, and permanent supportive housing:

Potential Resources

Iowa West Foundation and other philanthropic entities
City of Council Bluffs and Pottawattamie County
Iowa Finance Authority
Federal Home Loan Bank
Municipal Housing Agency
Southern Iowa Regional Housing Authority
Local Non-Profit and For-Profit Housing Developers
Landlords, Contractors, Real Estate Agencies, and Local Banks
Local Human and Social Service Agencies
US Department of Housing and Urban Development

2. Homeownership Assistance, including direct assistance, rehabilitation, demolition for unsafe buildings, and new construction:

Potential Resources

Iowa West Foundation and other philanthropic entities
City of Council Bluffs and Pottawattamie County
Iowa Finance Authority
Federal Home Loan Bank
Municipal Housing Agency
Southern Iowa Regional Housing Authority
Local Landlords, Contractors, Real Estate Agencies, and Local Banks
Non-Profit and For-Profit Housing Developers
Local Human and Social Service Agencies
US Department of Housing and Urban Development

3. Education of potential owners and renters (including general maintenance information):

Potential Resources

Landlord Association and Real Estate Agents/Agencies
Municipal Housing Agency
Local Non-Profit Housing Developers
Local Non-Profit Legal Advisors
Local Emergency Shelters and Transitional Housing & Permanent Supportive Housing Facilities
City of Council Bluffs and Pottawattamie County
Iowa Finance Authority
Iowa Western Community College
Iowa West Foundation and other philanthropic entities
Local Human and Social Service Agencies

Economic, Social and Health Benefits

Improved housing options provide many benefits, some of which are identified below:

1. Affordable housing allows households to be financially stable and at less of a risk of becoming homeless.
2. Entices younger families to move into the area.

3. Helps household members connect to their community. They are more apt to volunteer and donate resources for the betterment of the community.
4. Attracts young families with children, which adds to the vitality of school districts.
5. Improves neighborhood appearance. New residents are more likely to move into clean neighborhoods where the housing is well maintained.
6. Improves tax base by increasing valuation.
7. A larger population to share community expenses.
8. Strong housing base gives business and industry a place to house workers.
9. Improvements give homeowners a sense of pride. Homeowners are more likely to clean up and repair their homes if neighbors are improving theirs.
10. Increases the amount of available, affordable, decent, safe, and sanitary housing stock. Unstable housing situations interfere with the education of children and the physical and emotional health of the family.
11. Housing projects will generate jobs for local contractors and businesses.

Program Guidelines

1. The following narrative outlines the types of projects
 - a. Program administration.
 - b. Rehab/repair/renovation of rentals; including emergency units, transitional housing units and permanent supportive housing units. Priority given to rental properties for very low income persons (30% of the MFI).
 - c. Direct homeownership assistance by rehabilitation/repair/renovation and down payment assistance.
 - d. Expansion of rental or owner-occupied housing with priority given to rental properties for very low income persons. Rental subsidies will be considered for homeless or very low income persons.
 - e. Educate potential owners and renters, and provide general maintenance information (including landlord/tenant accountability) to project participants.
 - f. Educate current owners or potential owners how to ensure they are able to maintain their financial equity in the house and how to prevent foreclosure.
 - g. Demolish foreclosed, unsafe, and dilapidated buildings.
2. Types of investments

The program will use grants, forgivable loans and low-interest loans. At a minimum, funding sources for supported projects include Iowa Finance Authority; City of Council Bluffs; Pottawattamie County; Iowa West Foundation; non-profit housing developers; local human and social service agencies; real estate agencies; and financial institutions. Additional sources may be identified as the program progresses.

3. Required terms and conditions
 - a. Rental Housing Repair and Expanded Rental Housing - Provide up to \$5,000 in forgivable loans or grants per unit for repairs. Provide rent assistance for at-risk/homeless individuals and families for a maximum of one (1) year in rentals that are in compliance with local health and safety codes which must be validated by the City. Additional funds may be available when deemed necessary to eliminate immediate health and safety risks. Tenant income verification to meet under 80% median family income is required with priority given to MFI under 30%. Property owners must provide \$1.00 of private funds for each \$1.00 of program funds. All property taxes and assessments must be kept current on the property during the loan period. Insurance is required and must name

PottCoHTF as mortgagee. A title certificate from a licensed abstractor must be provided showing fee simple title in owner, subject only to acceptable liens. The unit must be rented to households with incomes at or below 80% of the MFI for the duration of the loan. If at any time during the loan period the unit is no longer rented to a household with an income at or below 80% MFI, then the pro-rated remaining amount due on the loan is immediately due and payable. The unit must be in compliance with all applicable local health and safety codes throughout the loan period. Property will be satisfactorily inspected upon completion if required by the applicable local government jurisdiction. If a property violates local code, the owner will have 60 days to cure the violation. If the violation is not cured within the given time period, PottCoHTF may declare the loan immediately due and payable. All loans will be secured by a mortgage document placed on the real property in favor of PottCoHTF. If title is transferred during the term of the loan, PottCoHTF may declare the loan immediately due and payable. Any default of the terms of the loan without cure may cause the remaining loan to become immediately due and payable and bear interest at the highest legal rate. The renter must acknowledge receipt of an acceptable renter's guide. For individual landlord/owners of 1-4 unit properties, assistance is capped at \$10,000 per property and tenant retention is the priority. Repairs or rehab that will benefit existing tenants will remain a high priority and repairs that will keep the tenant in place while complying with city inspection program will have priority over vacant properties. Loans will be forgiven as follows: 50% shall be forgiven at the end of 3 years; an additional 25% shall be forgiven at the end of 4 years; full forgiveness at the end of 5 years. No given owner shall have more than \$50,000 in outstanding PottCoHTF loans or grants unless waived by the PottCoHTF Board of Directors. Detailed guidelines may be located in the Landlord Rehab and Repair Policy and Procedures most recently adopted by the PottCoHTF Board of Directors. For properties greater than 4 units, loans will be a forgivable at 5 years for amounts under \$50,000.00, or 10 years for amounts \$50,000.00 and over (if the PottCoHTF Board of Directors approves a project over \$50,000).

- b. Homeownership Assistance - Provides up to \$10,000 per home, funds secured by a 10-year forgivable loan. Repayment of the loan on a pro rata basis will be required if any of the following occur within the specified term of assistance: title to ownership and/or any other interest in the property is sold and/or transferred to another party; a party, other than the purchaser and their immediate family, rents, leases, and/or occupies the property; occupancy of the property is abandoned for a period of 60 consecutive days. The potential homeowner must have an income at or below 80% of the MFI for the area. Buyer shall satisfactorily complete a pre-purchase education program offered by an agency approved by PottCoHTF prior to receiving funds. Loan will be secured by a mortgage document placed on the real property in favor of PottCoHTF. Insurance naming PottCoHTF as mortgagee must be in place during the loan term.
- c. Owner-Occupied Housing Repair - Provides up to \$10,000 for repairs to owner-occupied homes. Repairs related to improving health, safety, energy efficiency, and lead hazard reduction measures are eligible. Preference is given to structural repairs. The amount will be in the form of a 5-year forgivable loan on the property. Pro rata repayment of the loan will be required if any of the following occur within the specified term of assistance: title to ownership and/or any other interest in the property is sold and/or transferred to another party; a party, other than the purchaser and their immediate family, rents, leases, and/or occupies the property; occupancy of the property is abandoned for a period of 60 consecutive days. Applicant must have title at time of application. The owner must have an income at or below 80% of the MFI. The home must, at completion, be in compliance with all applicable local health and safety codes and work must be completed by a licensed general contractor. The property will be inspected. No properties under land contract will be considered. All loans will be secured by a mortgage document placed on the real property in

favor of PottCoHTF. Any default of the terms of the loan without cure may cause the remaining pro rata loan balance to become immediately due and payable and bear interest at the highest legal rate. Property insurance naming PottCoHTF as mortgagee is required during the term. Homeowner will be required to take a maintenance class from an agency specified by PottCoHTF. Specific procedures, documentation, and eligibility requirements are outlined in the Direct Grant Repair Program Guidelines, most recently adopted by the PottCoHTF Board of Directors.

- d. Owner and Renter Education - Provides funds to an agency approved by PottCoHTF to provide homeowner or landlord tenant accountability education to persons having an income at or below 80% of the MFI.
 - e. Unsafe Buildings - Provides funds to an agency approved by PottCoHTF to reimburse homeowners for the costs of demolition and removing accessory buildings on their properties that are tagged as unsafe by the applicable local government jurisdiction.
4. Program Guideline Modifications - Provided it furthers the mission of PottCoHTF to develop and preserve affordable housing in the community, PottCoHTF reserves the right to waive or modify the requirements contained in these program guidelines for grant applicants on a case-by-case basis or upon a request for guideline clarification made by a grant applicant. Any final program guideline waivers or modifications shall be approved by a vote of the PottCoHTF Board of Directors.
5. Dollar limits - The dollar limits are identified above with terms and conditions.
6. Income limits/targets

30% Requirement	Thirty (30%) percent of PottCoHTF funds will be applied to households or units rented to families at or below 30% of MFI
Homeownership and Educational Assistance	Buyer must have an income at or below 80% of MFI
Housing Repair or Expanded Housing	Rental units and owner-occupied units must be occupied by a household at or below 80% of MFI

7. Eligibility Requirements

Rental Housing Repair - Priority is given to property owners that provide a 1:1 match of program funds. All property taxes and insurance must be current, the property must be in compliance with local codes, and information must be provided to PottCoHTF annually by the grantee.

Homeownership Assistance - The buyer must have an accepted purchase agreement and financial institution willing to provide the mortgage. Buyer shall satisfactorily complete a pre-purchase education program offered by a PottCoHTF approved agency prior to receiving funds.

Owner-Occupied Housing Repair - Applicant must have title at time of application. The home must be in compliance with applicable local health and safety codes at completion. The homeowner must complete a maintenance course. No properties under land contract will be allowed.

8. Underwriting Requirements - PottCoHTF will work with local financial institutions to use the best underwriting criteria available. This can include a lower down-payment, lower interest, reduced closing fees, lower value to loan ratio, etc. This will enable PottCoHTF to use its funds efficiently and effectively to assist as many households as possible.

9. Leverage requirements - The program will receive IFA resources totaling \$193,500 for 2020. The PottCoHTF will provide a minimum of 25% match, or \$48,375, for this program.

Fundraising Activities/Efforts to Raise Additional Funds

To date, PottCoHTF has received commitments from Pottawattamie County, Iowa West Foundation, and other private contributors. PottCoHTF has also received in-kind commitments from Telpner Peterson Law and NP Dodge Real Estate. The PottCoHTF Board of Directors has been successful in diversifying its funding stream and continues to research other grant funding opportunities. Fundraising will continue through networking and pooling of available resources. Fundraising will also be done through the solicitation of private and federal funding, donations of property and materials, volunteer labor, and housing units. Monetary or in-kind contributions will be solicited from local businesses, developers and real estate agents. The PottCoHTF Board of Directors will continue to develop fundraising strategies as needed.

Housing for the Extremely Low-Income

The extremely low-income will be assisted through rehab/repair/renovation or expansion of rental housing projects. Many of the elderly population are at or below 50% of MFI due to their fixed income levels. The elderly population age 62 and over in Pottawattamie County increased from 14,097 in 2000 to 19,170 in 2018. The population of elderly age 75 and over grew from 5,497 in 2000 to 6,706 in 2018. This represents a 22.0% increase over the 18-year period, showing that the elderly population will remain living within the county and staying in their current homes. Funds from PottCoHTF will be made available to the elderly living in homes that need repairs who are low- and very low-income. These repairs will stabilize the home, allow the elderly to age in place, and assist in stabilizing the housing market in Council Bluffs and the balance of Pottawattamie County.

Continuum of Housing Needs

The PottCoHTF will impact the continuum of housing needs through the implementation of its programs.

1. Homelessness - Homelessness needs are addressed through the Metro Area Continuum of Care (MACCH) for the Homeless and over 100 of its partner agencies. MACCH has adopted a ten year plan to end homelessness with specific goals that include: prevention of homelessness, easier access to services, increased availability of housing, strengthened public and political support, the elimination of cultural bias and prejudice, specific options for persons experiencing chronic homelessness, and availability of comprehensive data to support and document progress.
2. Transitional Housing - This need is addressed through PottCoHTF's rental housing repair program which will provide matching funds for rental unit repairs with priority given to those units rented to households at or below 30% MFI. Rental subsidy and education will also be considered for at-risk/homeless persons.
3. Rental - This need is addressed through PottCoHTF's rental housing repair program which will provide matching funds for rental unit repairs with priority given to those units rented to households at or below 30% MFI. Rental subsidy and education will also be considered for at-risk/homeless persons.
4. Homeownership - This need is addressed through PottCoHTF's homeownership assistance program which will provide up to \$10,000 per home in down payment assistance to persons at or below 80% MFI.

Stagnant/Declining Housing Markets

There are several specific geographic areas that are experiencing stagnant or declining housing markets in Pottawattamie County. These include:

Central Council Bluffs – Council Bluffs has designated much of this area using the Neighborhood Revitalization Strategy Area (NRSA) designation. It is a contiguous area of about four-square miles located in central Council Bluffs where 56% is classified as residential. It contains the city's central business district, portions of the Broadway commercial corridor, railroad related industrial uses, and a variety of single-family residential neighborhoods.

Western Council Bluffs - Residential neighborhoods in western Council Bluffs have a higher percentage of LMI households than other areas of the city. These neighborhoods are affected by drainage and floodplain issues. Many of these neighborhoods have also experienced an increased conversion of owner-occupied homes to rental.

Communities under 750 in population - Smaller communities without good transportation access to the metropolitan area are at an economic disadvantage and have experienced population decline. Combined with declining farm population, many of these communities have experienced school consolidation and have seen significant reduction in commercial activities. Residential structures are older and new home construction is rare. This trend will likely not reverse in the near future.

Outside of the geographies described above, several conditions exist throughout Pottawattamie County that affect housing markets which include:

Age of Housing Units - Overall, housing units are older in Council Bluffs and Pottawattamie County. Older homes tend to need rehabilitation in order to be desirable to homebuyers, and many small communities do not have the resources to rehabilitate their housing stock. This leads to continued decaying of housing stock.

Residential Construction Activity - From 2010 to 2020, approximately 91% of the residential construction activity has occurred in or adjacent to Council Bluffs. Another 7% has occurred in Crescent, Neola, Treynor, and Underwood. Quality schools, access to transportation routes, and close proximity to the Omaha-Council Bluffs metropolitan area are the primary reasons for higher construction activity in western Pottawattamie County. The lack of residential construction is of concern in the eastern half of Pottawattamie County. With little new housing construction taking place in the eastern half of the county, housing stock will continue to decay and result in further population loss.

Lack of Affordable Housing Units - Although the number of LMI persons in the balance of Pottawattamie County is lower as a percentage, limited options exist for persons needing access to affordable housing units. As mentioned, there is little to no new housing construction outside of Council Bluffs in Pottawattamie County. The communities that are adding new housing construction are mostly seeing market rate housing due to the desirability of these towns in relation to their proximity to the Omaha-Council Bluffs area. This can be seen through the lower LMI values of Crescent, Neola, Treynor, and Underwood as opposed to the rest of the county. Since this construction activity is primary market rate single-family, there remains a significant lack of affordable housing options throughout the county.

Underserved Areas/Populations

The following table lists the total population, LMI population, and LMI percentage for all jurisdictions of Pottawattamie County including the unincorporated area. Figures are based on 2011-2015 U.S. Census/ACS data which HUD utilizes for its methodology. Pottawattamie County has an LMI population of 41,948, or 46.15%, of 90,895 total residents. The following cities have an LMI rate greater than the county: Avoca, Carson, Carter Lake, Council Bluffs, Hancock, and Walnut. Council Bluffs is the largest city in the county and makes up 66.13% of the total population as well as 76.53% of the LMI population. Only 24.82% of the unincorporated population being LMI.

Low to Moderate Income Populations for Cities in Pottawattamie County			
City	Population	LMI Population	LMI Percent
Avoca	1,380	660	47.83%
Carson	845	405	47.93%
Carter Lake	3,770	1,870	49.60%
Council Bluffs	60,110	32,105	53.41%
Crescent	540	135	25.00%
Hancock	170	110	64.71%
Macedonia	255	100	39.22%
McClelland	130	35	26.92%
Minden	630	225	35.71%
Neola	910	375	41.21%
Oakland	1,530	440	28.76%
Shelby*	560	245	43.75%
Treydor	1,015	335	33.00%
Underwood	885	245	27.68%
Walnut	690	325	47.10%
Unincorporated	17,475	4,338	24.82%
Total	90,895	41,948	46.15%

*Shelby is partially in Pottawattamie County

Source: HUD 2011-2015 ACS LMI Data

Bibliography

2000 American Community Survey (ACS) Data vs Census Bureau

2010 American Community Survey (ACS) Data vs Census Bureau

2014-2018 American Community Survey (ACS) Data vs Census Bureau

HUD 2011-2015 ACS LMI Data