

Zoned Out: Land use policy and the unhoused in Des Moines, Iowa

by

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A THESIS

submitted in partial fulfillment of the requirements for the degree

MASTER OF REGIONAL AND COMMUNITY PLANNING

Department of Landscape Architecture & Regional and Community Planning
College of Architecture, Planning, and Design

KANSAS STATE UNIVERSITY
Manhattan, Kansas

2025

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Abstract

According to a recent HUD report, at least 582,500 Urban Americans are unhoused on any night. The US Midwest, known for cheap land, affordability, and relaxed pace of life, is seeing an influx of people moving to escape the high costs of living on the coasts. However, the Midwest faces a housing affordability crisis like the rest of the US. The housing market controlled by land use regulation and policy plays a key role in the unhoused, often overshadowed by significant factors like addiction or health, typically emphasized in policy discussions. As housing costs rise, more people face instability, creating a greater risk of becoming unhoused — increasing the severity of risk in cities with lower average rents, where residents have fewer affordable housing. With this focus, this research asks how land-use policy and decision-making contribute to unhoused urban residents' displacement and continued lack of housing. It aims to expose how current land-use policies and strategies have contributed to the displacement of the most vulnerable residents and their support services in Des Moines. Des Moines outsources all service provision for the unhoused, creating a disconnect from the situation. Using a case study approach rooted in semi-structured interviews with private, public, and non-profit stakeholders, we aim to learn where the location of services for the unhoused reside, how the areas are affected by zoning, what influences decisions on development location, and how these planning decisions lead to displacement through land use policy. Both residents and developers in Des Moines face significant obstacles, including market constraints, regulatory policies, and restrictive zoning codes, which disproportionately impact low-income residents by limiting affordability, housing choice, quality, assistance, and maintenance. At the same time, developers struggle with restrictive funding requirements, zoning limitations, form-based code costs, and the need for a high return on investment, all of which contribute to a lack of diverse housing options and increased housing instability for vulnerable populations.



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ACKNOWLEDGEMENTS

I could not have finished strong without my support systems in both my academic and personal life. I am grateful to have my family and friends as support during this research.

A warm thanks to the faculty at APDesign in assisting me in my journey as a student at Kansas State University. Thank you to my committee Dr. Shakil Kashem, and Howard Han in guiding me through and support. A special thanks goes out to Dr. Susmita Rishi for helping not only guide me through this research, but also life. You have a stern, yet unconditional love and support for your students, and I will take that everywhere I go.

I have grown immensely creating this report, not only in my passion for planning but in life. This has proven to me my capabilities and how to put my fingerprints on the world.

"just because you stop growing... doesn't mean you stop growing"

- Bob Belcher

A B S T R A C T

According to a recent HUD report, at least 582,500 Urban Americans are unhoused on any night. The US Midwest, known for cheap land, affordability, and relaxed pace of life, is seeing an influx of people moving to escape the high costs of living on the coasts. However, the Midwest faces a housing affordability crisis like the rest of the US. The housing market controlled by land use regulation and policy plays a key role in the unhoused, often overshadowed by significant factors like addiction or health, typically emphasized in policy discussions. As housing costs rise, more people face instability, creating a greater risk of becoming unhoused — increasing the severity of risk in cities with lower average rents, where residents have fewer affordable housing. With this focus, this research asks how land-use policy and decision-making contribute to unhoused urban residents' displacement and continued lack of housing. It aims to expose how current land-use policies and strategies have contributed to the displacement of the most vulnerable residents and their support services in Des Moines. Des Moines outsources all service provision for the unhoused, creating a disconnect from the situation. Using a case study approach rooted in semi-structured interviews with private, public, and non-profit stakeholders, we aim to learn where the location of services for the unhoused reside, how the areas are affected by zoning, what influences decisions on development location, and how these planning decisions lead to displacement through land use policy. Both residents and developers in Des Moines face significant obstacles, including market constraints, regulatory policies, and restrictive zoning codes, which disproportionately impact low-income residents by limiting affordability, housing choice, quality, assistance, and maintenance. At the same time, developers struggle with restrictive funding requirements, zoning limitations, form-based code costs, and the need for a high return on investment, all of which contribute to a lack of diverse housing options and increased housing instability for vulnerable populations.





Introduction

Introduction

Midwest America is known for being polite, tranquil, and cheap. There is an influx of people migrating to the Midwest because of its cost of living and atmosphere. The perception should translate to maintaining the need for ample and efficient housing for residents. However, this is not the case. Although the housing crisis shows itself greatest in larger cities, it is a nationwide problem affecting communities at all income levels. While some assume that population growth is the primary driver of housing shortages, this study argues that restrictive zoning laws and limited affordable housing supply play a more significant role in increasing instability. There is a fundamental issue of housing policy that supports affordability and development.

A report from the U.S. Department of Housing and Urban Development reveals that approximately 582,500 individuals endured this issue of being unhoused in the United States on a single night (Sousa et al., 2022, p. 2). This issue demands attention and resolution from citizens, planners, and leaders. Society and policy persistently marginalize the unhoused¹ population and relegate them to undesirable spaces—due to land use regulations from planners. These actions, short-term solutions, and negative stereotypes create obstacles and policies against those unhoused.

The presence of unhoused residents is not a new challenge for cities and policymakers. However, it has become a more visibly prominent issue in urban areas. In a study by Community Solutions, out of the nation's largest cities, only 54 have plans for the unhoused (Einstein & Wilson, n.d., p. 1). Even fewer mention housing policy within those plans, and 30% mention land use and zoning. There is a lack of an intersection of policy for housing and the unhoused. As cities are growing, space and land availability decrease. The need to increase density and use every vacant lot is needed, displacing encampments and the unhoused. The spaces allocated to the unhoused community are often marginal, lacking desirability, and situated from essential social services.

Discussions about the unhoused often focus on social factors such as addiction and mental health; this research argues that housing market policies — particularly land use regulations and affordability — primarily drive housing insecurity in Des Moines. Bringing in factors like addiction and mental health creates alternative motives for the unhoused issue at hand when it is a housing issue (Colburn & Aldern, 2022, p. 9). There is an emphasis on the housing market and middle-income residents. Yet, no one links housing and the issue of unhoused residents.

How is being unhoused defined?

The definition of unhoused presents challenges due to its varying characteristics. Don Mitchell, a geographer (2013, 933), describes it as lacking shelter, while sociologists such as Sommer (2001, p. 3) expands the definition to include the “invisible” unhoused, such as those couch-surfing or staying in motels. Zapata, a planner (2019, p. 14), defines it as lacking a fixed nighttime residence. Despite differences, all definitions emphasize housing instability.

Unhoused individuals can be temporary, episodic, and chronic (Hoch, 1988, p. 346). Being unhoused in the short term and with resources is temporary (Sommer, 2001, 2). The state of being persistently unhoused is episodic, while chronic homelessness is often linked to mental instability and addiction, requiring targeted interventions.

Stereotypes divide the unhoused into “old” and “new”. The “old” unhoused include “hoboes”, “tramps”, and “bums”, historically residing in skid rows or SROs (Boyd, 1990, p. 2; Fainstein, 2010, p. 195). The “new” unhoused — families, individuals with children, or couples — lack access to such housing, challenging traditional stereotypes. Transitional options for housing and policy are critical to meeting every demographic.

¹ The term “unhoused” will be used to encompass homeless individuals, street people, and those without a permanent residence in this literature review.

Terminology debates continue, with Ellickson (1996, 9) distinguishing between “homeless” and “street people,” both carrying negative connotations. A planning team (Greene et al., 2022) advocates for “people experiencing houselessness” to reflect diverse definitions of “home.” This thesis adopts “unhoused” to encompass all without stable and secure housing.

Demographics of the unhoused

Anyone can become unhoused, but specific characteristics are strongly associated with them. Heidi Sommer identifies six key factors, including mental illness, substance abuse, gender (predominantly male), race (with non-white individuals overrepresented), veteran status, and an average age range of low to mid-30s (Sommer, 2001, pp. 11–13). Biases shape public perception when individuals encounter the unhoused, often linking them to mental illness, drug addiction, or criminal records (Mitchell, 2013, p. 935; Ramanuj, 2019, p. 2; Sommer, 2001, p. 11). However, Charles Hoch challenges these assumptions, arguing they stem from stigmas against skid rows and the unhoused community rather than factual evidence (Hoch, 1988, p. 346). Poor physical health is another primary concern, as exposure to extreme temperatures and lack of medical care put the unhoused at severe risk (Talbert & Record, 2022, p. 10).

Demographic disparities further complicate the issue of being unhoused. People of color face higher rates of unstable housing and greater difficulty accessing shelters compared to white individuals (Zapata, 2020, p. 3). Gender also plays a role, with men being more likely to be unhoused than women (Sommer, 2001, p. 11; Theroux et al., 2021, p. 12). Veterans are disproportionately affected, potentially due to gender norms and systemic barriers. Age demographics vary, with most unhoused individuals historically in their mid-30s, but recent trends show an aging population, with many first experiencing becoming unhoused after 50 (Theroux et al., 2021, p. 12). While existing literature highlights common characteristics among the unhoused, there is a gap in research on those who do not fit these patterns. Given shifting housing markets and evolving societal challenges, reassessing the demographics of the unhoused is essential.

The demographic trends of the unhoused population in Des Moines align closely with national patterns, particularly in terms of racial disparities, veterans becoming unhoused, and the impact of domestic violence. Like many cities across the U.S., Black unhoused residents in Des Moines are disproportionately affected, reflecting broader systemic inequities in housing access and economic opportunities. Black residents experience significant over representation among the unhoused population, with 22% of the 2024 Point-in-Time (PIT) count identifying as Black/African American despite comprising only 8.9% of Polk County’s population. Similarly, while youth who are unhoused have been declining, veterans experiencing being unhoused remain steady due to targeted interventions, mirroring national efforts to provide housing and support for this population. Additionally, the recent rise in individuals fleeing domestic violence highlights a growing concern. However, the number of individuals fleeing domestic violence has reached its highest level in six years, rising 37% from 2023 to a total of 89 cases (Sousa et al., 2022).

Rather than being an outlier, Des Moines is representative of broader Midwestern cities grappling with housing pressures. Like other urban centers in the region, it faces challenges such as a shortage of affordable housing, stagnant wages, and increasing demand for social services. While coastal cities often dominate discussions on unhoused communities, Midwestern cities experience similar struggles on a different scale. The over representation of marginalized communities, the stability of veteran housing due to coordinated programs, and the fluctuations in domestic violence-related loss of homes indicate that Des Moines is not an isolated case but part of a larger national and regional trend. Understanding Des Moines within this broader Midwestern and national context is essential for developing land regulations and policies that address solutions for the unhoused.

What factors lead to becoming unhoused?

Housing insecurity can encompass various household situations. More and more individuals and households are experiencing instability or becoming unhoused suddenly. These households typically include families or households paying more than 30% of their income for housing, as defined by HUD. Housing costs encompass rent, mortgages, utilities, and insurance. These individuals may struggle to afford necessities such as food, bills, clothing, transportation, and medical care. Families paying more than 50% of their income are considered severely cost-burdened (Reid, 2021, p. 8; Zapata et al., 2019, p. 16). Understanding housing insecurity is crucial for discussions on solutions for the unhoused, as these individuals may require assistance from programs and policies.

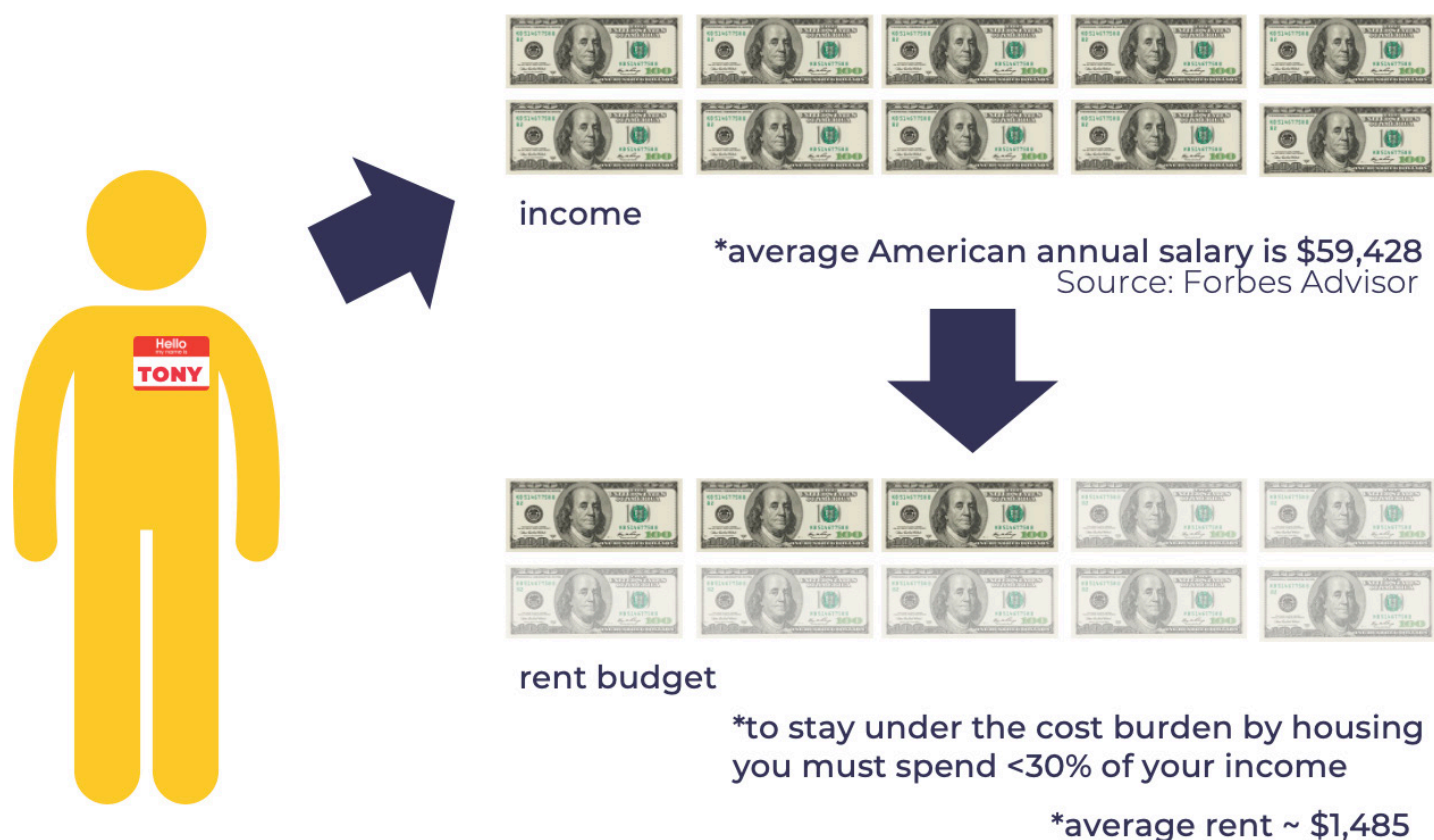


Figure 1: Resident Cost-Burdened; Source: (By Author, 2025)

Developers, planners, and officials focus on creating housing for the “missing middle”. This solution focuses on providing for middle-income residents, not recognizing the low-income residents and their housing choices. Housing is the cost of most of the residents’ lives. Housing costs can become burdensome for many residents (Colburn & Aldern, 2022, p. 123). When housing costs, which include rent, mortgage, utility expenses, maintenance, insurance, etc., are over 30% of your income, you are cost-burdened (Figure 1), creating instability and increasing the chances of becoming unhoused. The cities academics and professionals assume that they have a high average cost burden, like Seattle, New York, and San Francisco, compared to the nation. Yet, when you look at the highest cost burden for renters, these are found in low-cost cities like Detroit. Some renters in Philadelphia spend 70-80% of their income on housing. Studies show that rates of insecurity rise as soon as housing costs pass 30-34% of income. Of course, the cost burden does not include an analysis of population size or poverty rates.

Methodology

This thesis aims to answer the following question:

How do land use policies contribute to the displacement and ongoing challenges of unhoused residents?

A case study approach allows for an in-depth examination of localized policies and their impact on the unhoused, providing detailed insights that broader statistical analyses may overlook. A case study approach is particularly valuable for this research because it enables a comprehensive exploration of the specific factors shaping the unhoused and land use policy in Des Moines, IA.

By focusing on a single city, this method allows for a nuanced understanding of how local regulations, governance structures, and community responses influence the experiences of unhoused individuals. Unlike broader statistical analyses, which may generalize trends across diverse regions, a case study provides context-specific insights highlighting policy implementation's complexities and real-world consequences.

Furthermore, document analysis and semi-structured interviews strengthen this research's depth by incorporating policy review and lived experiences. Document analysis offers a historical and regulatory perspective, helping to trace how zoning laws, housing ordinances, and municipal policies have evolved. Meanwhile, semi-structured interviews with policymakers, service providers, and planners provide firsthand accounts

illuminating gaps between policy intentions and outcomes. This methodological approach ensures a well-rounded investigation into the intersection of the unhoused and land use policy, offering findings that may apply to similar Midwestern cities facing comparable challenges with the unhoused.

I chose Des Moines because of my prior relationships and firsthand knowledge of the city. I have lived in downtown Des Moines for some time and worked as a planner. The experience has given me lived-in expertise and familiarity with the city systems and structure. It also allowed me to create relationships with residents, business owners, social programs, city officials, and local planners in the area during projects. Relationships are key for interviews as they create a familiar and safe atmosphere for interviewees to share.

Des Moines is a critical case study for understanding how land-use policies impact the unhoused in mid-sized Midwestern cities. While

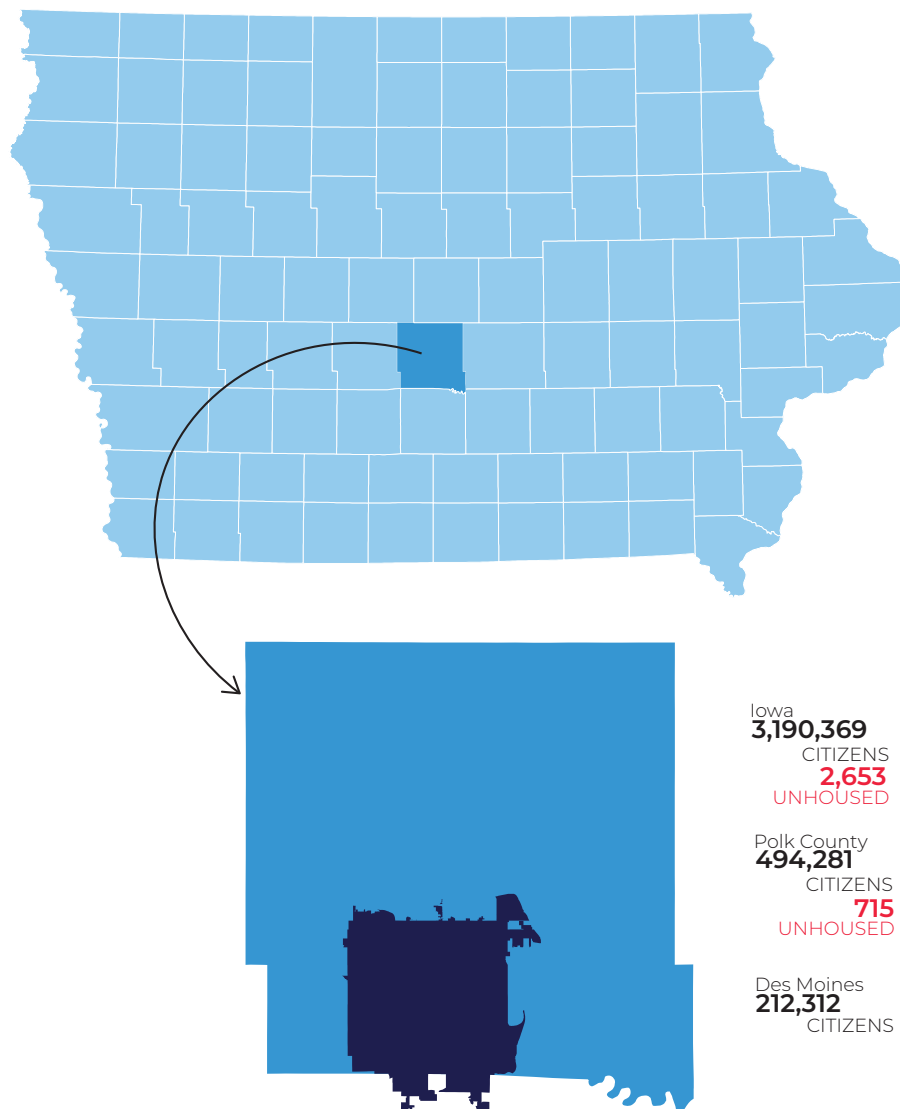


Figure 2: Defining Case Study Area ; Source: (By Author, 2025)

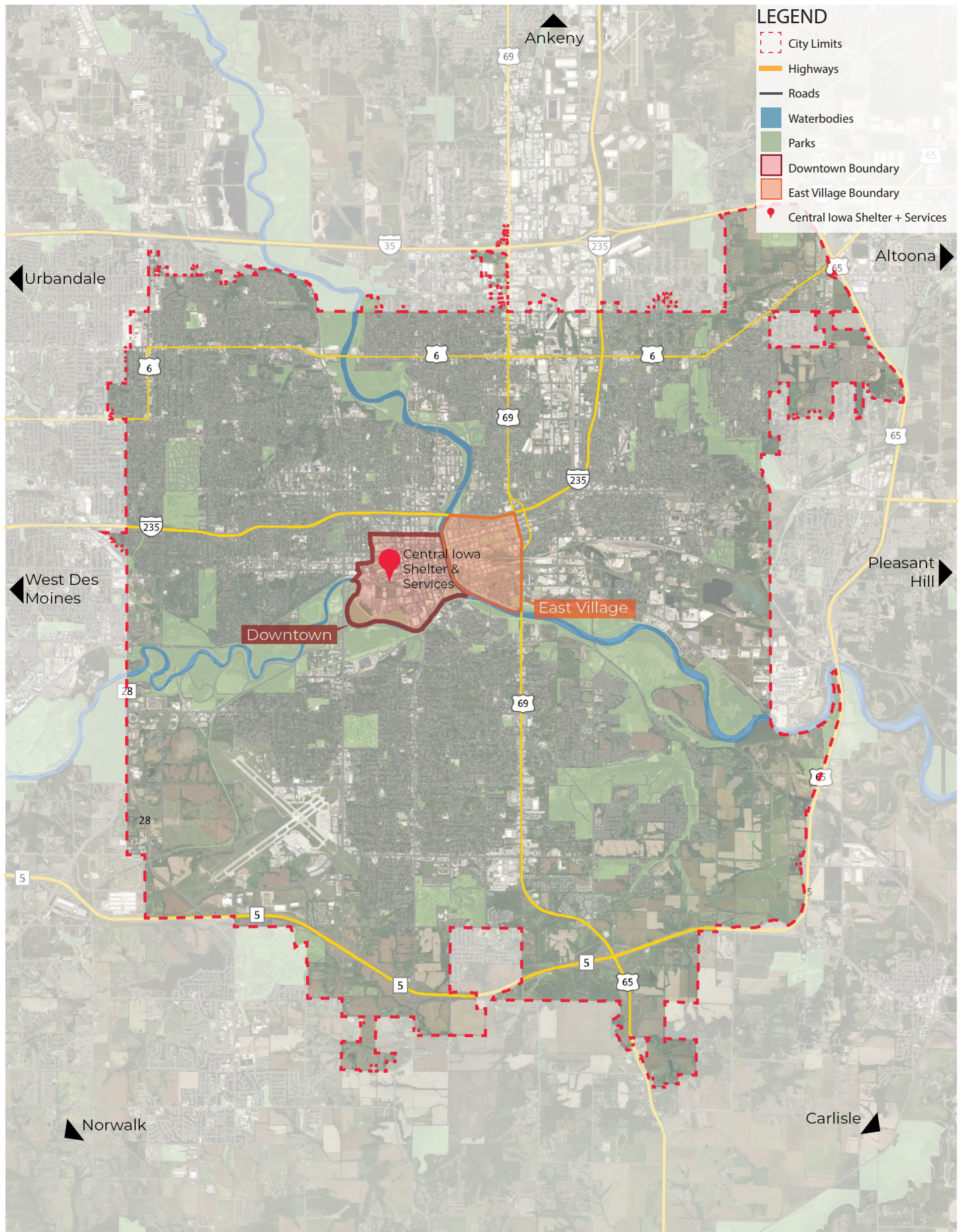


Figure 3: Des Moines, Iowa Context; Source: (By Author, 2025)

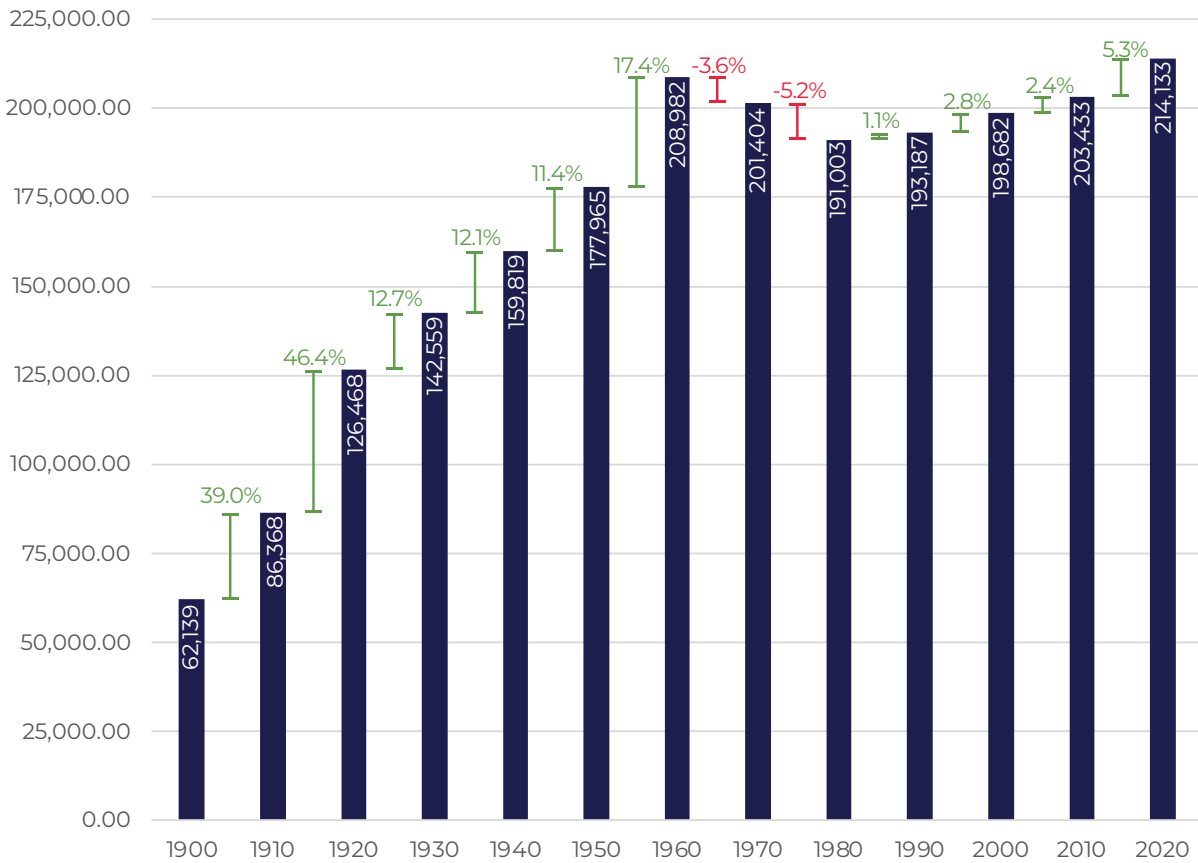


Figure 4: Des Moines, Iowa Population Trends; Source: (By Author, 2025; Wikipedia)

State (rank)	Net Migration	Personal Income per State	Income of Newcomers	Unemployment Rate	Average Home Value	Average Rent
Florida (1)	236,476	\$53,069	\$63,018	2.8%	\$349,436	\$1,525
Oklahoma (10)	28,483	\$45,871	\$46,383	3.0%	\$190,925	\$937
Kansas (11)	26,334	\$50,169	\$43,773	3.8%	\$204,703	\$975
Missouri (24)	4,964	\$48,548	\$41,293	2.9%	\$219,489	\$954
Iowa (27)	2,977	\$49,923	\$34,633	3.0%	\$194,339	\$891
Nebraska (33)	-137	\$51,250	\$40,782	2.1%	\$229,889	\$983

Table 1: Net Migration in the US Comparison; Source: (Gatea, 2024)

its core city population is 212,312 (US Census), the broader metro area exceeds one million residents (seen in Figure 2), reflecting broader regional housing trends. Des Moines offers a model for examining unhoused communities in lower-cost housing markets, where policymakers often overlook affordability issues, unlike in major coastal cities. Des Moines is seeing people from larger cities like Washington, Los Angeles, and Miami migrate to the city. The migration could be due to the value of the dollar in comparison to the cost of living and income. Table 1 depicts the demographics of newcomers to the states. While Iowa has the lowest rents

and home values, it sees low-income residents. There needs to be a focus on policy for these new residents.

The City of Des Moines takes a stance that does not address the unhoused residents and outsources the issue in partnership with Homeward. Homeward works at the county and city levels to research and create strategic plans to support the unhoused community. I plan to question the city's disconnect, the issue, and the implication of city policy on the unhoused community.

Case study research allows for a single case area to be studied. Cases are selected based on characteristics consistent with the question and allow for conclusions and generalizations based on their type (Yin, 2018, p. 32). In this report, I will analyze Des Moines, Iowa; a city with unique zoning and land use regulations and an increasing number of unhoused individuals.

For the case study, I will analyze housing markets, perceived land value analysis, review of policies and actions, plan analysis, placement of programs, and unhoused trends in Des Moines. The document analysis will help create a baseline for understanding the city's housing and land use regulations to bridge with recommendations for policy for the unhoused. A case study is necessary as there is a lack of literature linking the unhoused to housing issues and land use policies.

Case Study Methods:

Housing Market Study: Analyzing a market overview, population and migration data, local housing market activity, and rental property trends. Trends in the property types that are in most significant demand will provide knowledge on the market, along with the active investors and inventory stock. Factors like the percentage of renter-occupied households and the location of resources would also be helpful. The comparison will determine the analysis.

Plan Analysis: This will look at existing plans already in Des Moines. Many plans do not mention the unhoused specifically, focusing on affordability and availability. This section will not include recommendations, as they will be in the final chapter of the conclusions.

Placement of Programs: This includes a GIS analysis of the location of shelters, food banks, and other resources for the low-income and unhoused. They accessed their proximity to transportation, food accessibility, healthcare services, and one another. The analysis is vital as many are on an extremely fixed income and need the resources to be close together.

Unhoused Solution Trends and Case Studies: This will include specific case studies of cities that have applied recommendations and solutions. While there are many recommendations, the solution is not one-size-fits-all.

Semi-Structured Interviews: This research uses interviews as a secondary data collection source. The in-



Figure 5: Housing Market Study; Source: (By Author, 2025)



Figure 6: Plan Analysis; Source: (By Author, 2025)



Figure 7: Placement of Programs; Source: (By Author, 2025)



Figure 8: Unhoused Solution Trends and Case Studies; Source: (By Author, 2025)

interviews will be topic-structured but allow for unstructured conversations (Frankfort-Nachmias et al., 2015, pp. 195–201). Structured interviews allow for order and consistency among all interviewees. Unstructured interviews will enable the interviewee to speak more about topics they know. It lets the respondent express their viewpoint more casually (Frankfort-Nachmias et al., 2015, p. 200). I will hold semi-structured interviews to allow for consistency but encourage organic conversation. The research team will interview city planners, city officials, and developers in Des Moines (seen in Figure 9). The interviews were then transcribed and put into the coding software Dedoose (seen in Figure 10). The research team created a set of codes based on the discussions between interviewees and interviewers. There were 143 codes with 1,858 applications of the codes for thirteen interviews.

Limitations:

The plan was to initially speak to 30 individuals in leadership roles in the public, private, and non-profit sectors in Des Moines, Iowa. After the initial communication, many did not believe they had knowledge or expertise. There was some fear of speaking to the researchers, even with the level of anonymity. There was an attempt to reach out to the operators of resources and housing for the unhoused on multiple occasions, with no response. No developer was inclined to answer any form of communication for this project either.

My Position:

As a first-time researcher, I was excited but intimidated by the information I would come across and the solutions or lack of solutions I would eventually recommend. I grew up in a white middle-class home, where the privilege of working through insecure times was present. For as long as I can remember, I have seen the unhoused presence in my community. My professional background as a planner and personal experiences living in Des Moines provides unique insights into the region's housing challenges. However, as a housed individual, I acknowledge the limitations of my perspective and have sought to center the voices of those directly impacted through qualitative interviews. As I age, I get closer to realizing that I am only a couple of

Figure 9: Demographics of Interviewees; Source: (By Author, 2025)

	Age	Female, Male, or Non-Binary	Planner or Other	Public, Private, or Non-Profit	Year of Experience
 BOB	30-40 Years	Female	Planner	Private	10-20 Years
 TEDDY	20-30 Years	Male	Planner	Private	5-10 Years
 JULIA	30-40 Years	Female	Other	Non-Profit	10-20 Years
 TINA	30-40 Years	Female	Other	Public	10-20 Years
 LOUISE	20-30 Years	Female	Planner	Private	5-10 Years
 JIMMY	30-40 Years	Female	Other	Public	5-15 Years
 GENE	40-50 Years	Male	Planner	Private	20+ Years
 GAYLE	40-50 Years	Male	Other	Public	20+ Years
 PETER	40-50 Years	Female	Planner	Private	20+ Years
 ANDY	30-40 Years	Female	Other	Non-Profit	20+ Years
 NAT	20-30 Years	Female	Planner	Private	5-10 Years
 OLLIE	20-30 Years	Male	Planner	Public	5-10 Years
 LINDA	40-50 Years	Female	Other	Public	5-15 Years

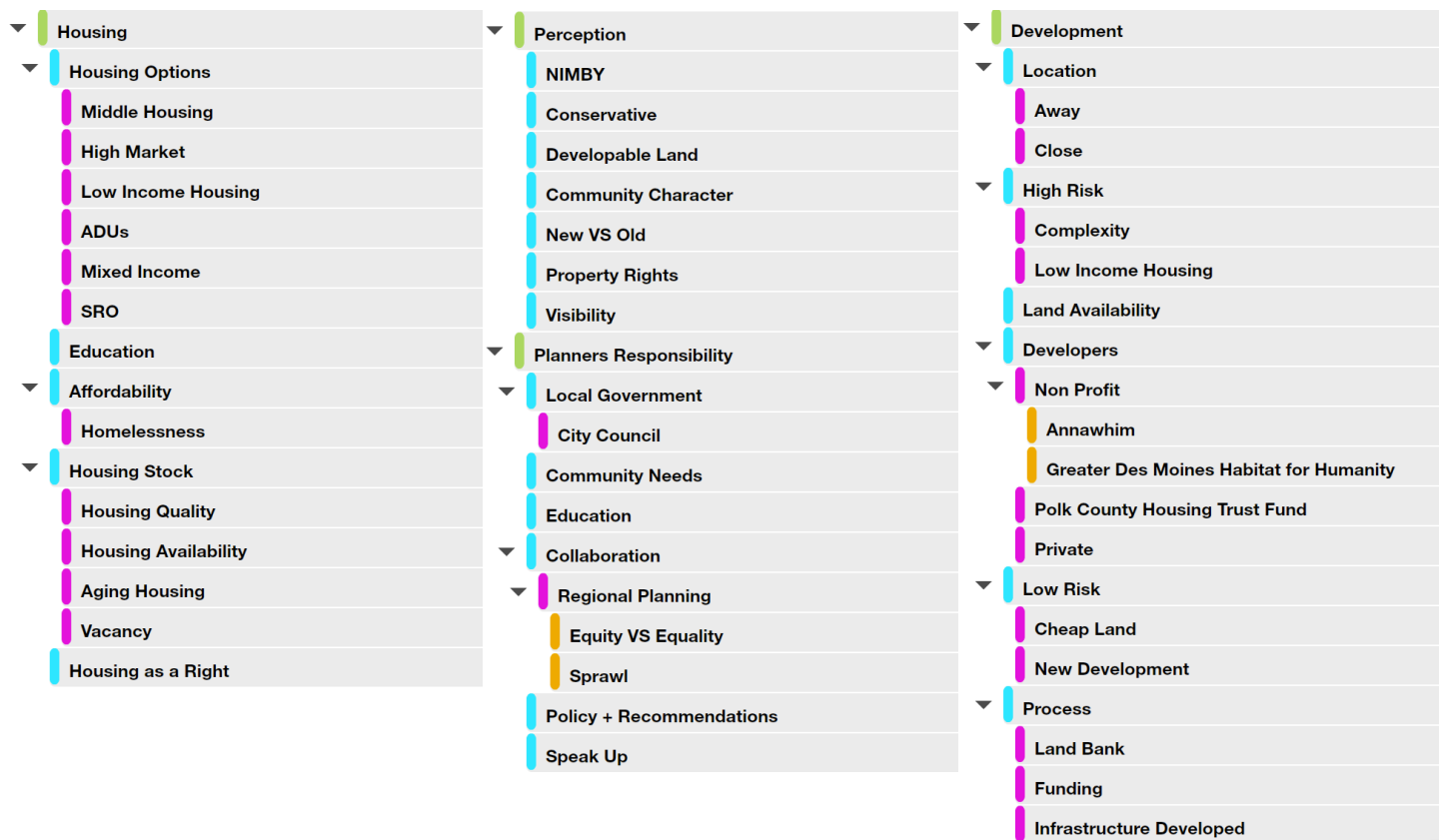


Figure 10: Example of Coding in Dedoose; Source: (By Author, 2025)

steps away from losing my housing. I have lived in many cities, including Wichita, Kansas; Manhattan, Kansas; Des Moines, Iowa; and Omaha, Nebraska. Each put me in a different financial situation, making more issues prominent. While each city has distinct demographic compositions and challenges, all deal with the problem of unhoused individuals residing on the streets.

During the interview process, it became apparent that there was a new fear of the cost of living with the new administration taking place in 2025. There are many unknowns, and things will be unexpected in the next few years. Uncertainty not only goes for residents but also leaders and policymakers.

Structure of Thesis:

This thesis comprises seven chapters: Introduction + Background, Methods; Case Study: Des Moines and the Impact of Land Use Policy; Housing + Unhoused Residents as Policy; Land Use, Zoning, and Developmental Decision Making, and Conclusions + Recommendations. The three middle chapters include most of the findings. Chapter 2, Case Study: Des Moines and the Impact of Land Use Policy, will focus specifically on Des Moines, including findings from interviews, data analysis, and policy review. Chapter 3, Housing + Unhoused Residents as Policy, will explore housing as a right, the connection between policy and the unhoused, and the role of cities like Des Moines in addressing these issues. Chapter 4, Land Use, Zoning, and Developmental Decision Making, discusses how zoning policies, development decisions, and regional planning contribute to housing instability. Many factors contribute to the building of one unit of housing. Many hands touch the housing puzzle: developers, funding agencies, policymakers, and residents. The final Chapter 5, Conclusions + Recommendations, summarizes the thesis and discusses the recommendations for affordable short- and long-term solutions for the unhoused, specifically for Des Moines and comparable Midwestern cities.



Des Moines and the Impact of Land Use Policy

Demographics

Des Moines, Iowa, has a population of approximately 215,000, with the greater metropolitan area exceeding 700,000 residents. The city's demographic composition is predominantly White (76%), followed by Black or African American (12%), Hispanic or Latino (7%), and smaller percentages of Asian and other racial groups. With a median age of around 34, Des Moines has a relatively young population and a growing immigrant community, contributing to its economic and cultural diversity. These demographic factors play a significant role in shaping housing demand, economic development, and policy decisions within the city.

Economics and Industry

Des Moines is a key economic center in the Midwest, with major industries including finance, insurance, healthcare, advanced manufacturing, and technology. The city is a national hub for the insurance and financial sectors, housing several Fortune 500 companies. A growing technology and startup sector, supported by business-friendly policies, further strengthens the local economy. Des Moines attracts businesses and professionals due to its strong job market, affordable living, and high quality of life. Its central location, well-developed infrastructure, and strong education system contribute to continued economic growth and population expansion.

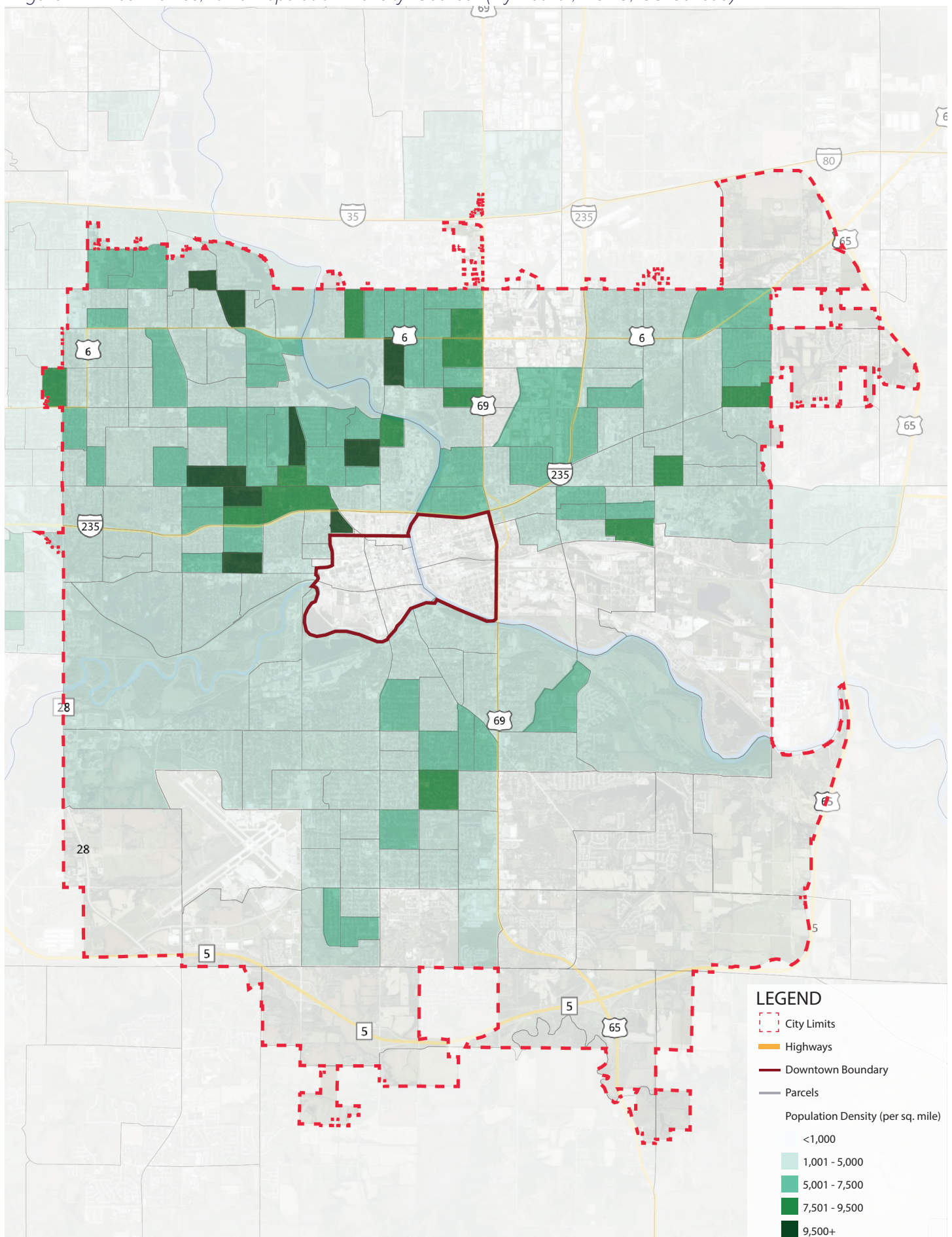
Regional Context

Des Moines' proximity to numerous neighboring municipalities shapes its development landscape, significantly influencing growth patterns and economic dynamics. Surrounding suburbs, such as West Des Moines, Ankeny, and Urbandale (seen in Figure 12), offer more flexible zoning regulations, lower development costs, and

Table 2: Des Moines Region Population + Household Facts; Source: (Comprehensive Housing Market Analysis: Des Moines - West Des Moines, 2022)

		2010	2022	Forecast
Population Quick Facts	Population	569,633	694,500	723,200
	Average Annual Change	8,825	9,925	9,575
	Percent Change	1.7%	1.6%	1.4%
		2010	2022	Forecast
Household Quick Facts	Households	223,268	275,700	288,100
	Average Annual Change	3,400	4,175	4,125
	Percent Change	1.7%	1.6%	1.5%

Figure 11: Des Moines, Iowa Population Density: Source: (By Author, 2025; US Census)



fewer regulatory barriers, making them attractive alternatives for residential and commercial development. As a result, developers often choose to build in these adjacent areas rather than within Des Moines, where stricter land use policies, higher property taxes, and regulatory constraints may pose challenges. This outward expansion contributes to urban sprawl, shifting economic activity and population growth away from the city's core while complicating efforts to implement cohesive development strategies. Consequently, Des Moines faces the challenge of balancing growth within its limits while competing with its more development-friendly suburban counterparts.

When communities are in such proximity, it is important to have regional planning occur. Regional Planning has no restrictions or guidelines but the same government systems. The Metropolitan Planning Organization (MPO) leads the only regional planning effort; otherwise, cities and governments don't communicate with each other. The MPO in the Des Moines area covers most of the area this study looks at (seen in Figure 14). The issue is that the MPO looks at coordination between the public and local, state, and federal agencies concerning planning issues and prepares transportation plans and programs. There is a focus on transportation rather than the problem at hand of housing and land use.

Teddy has seen the long-term effects of the suburbs working against Des Moines regarding growth and policy.

"...suburban, there's inconsistency between different communities in the metro area." -Teddy

Table 3: Major Employers in the Des Moines Region

Name of Employer	Industry	Number of Employees
Wells Fargo & Company	Financial Activities	13,500
Hy-Vee, Inc.	Wholesale & Retail Trade	6,600
Principal Financial Group	Financial Activities	6,500
MercyOne	Education & Health Services	5,850
UnityPoint Health	Education & Health Services	5,575
Amazon.com, Inc.	Transportation & Utilities	3,500
Nationwide Mutual Insurance Company	Financial Activities	3,300
Deer & Company	Wholesale & Retail Trade	3,275
Vermeer Corporation	Manufacturing	2,900
Corteva Agriscience	Manufacturing	2,500

Source: (Comprehensive Housing Market Analysis: Des Moines - West Des Moines, 2022)

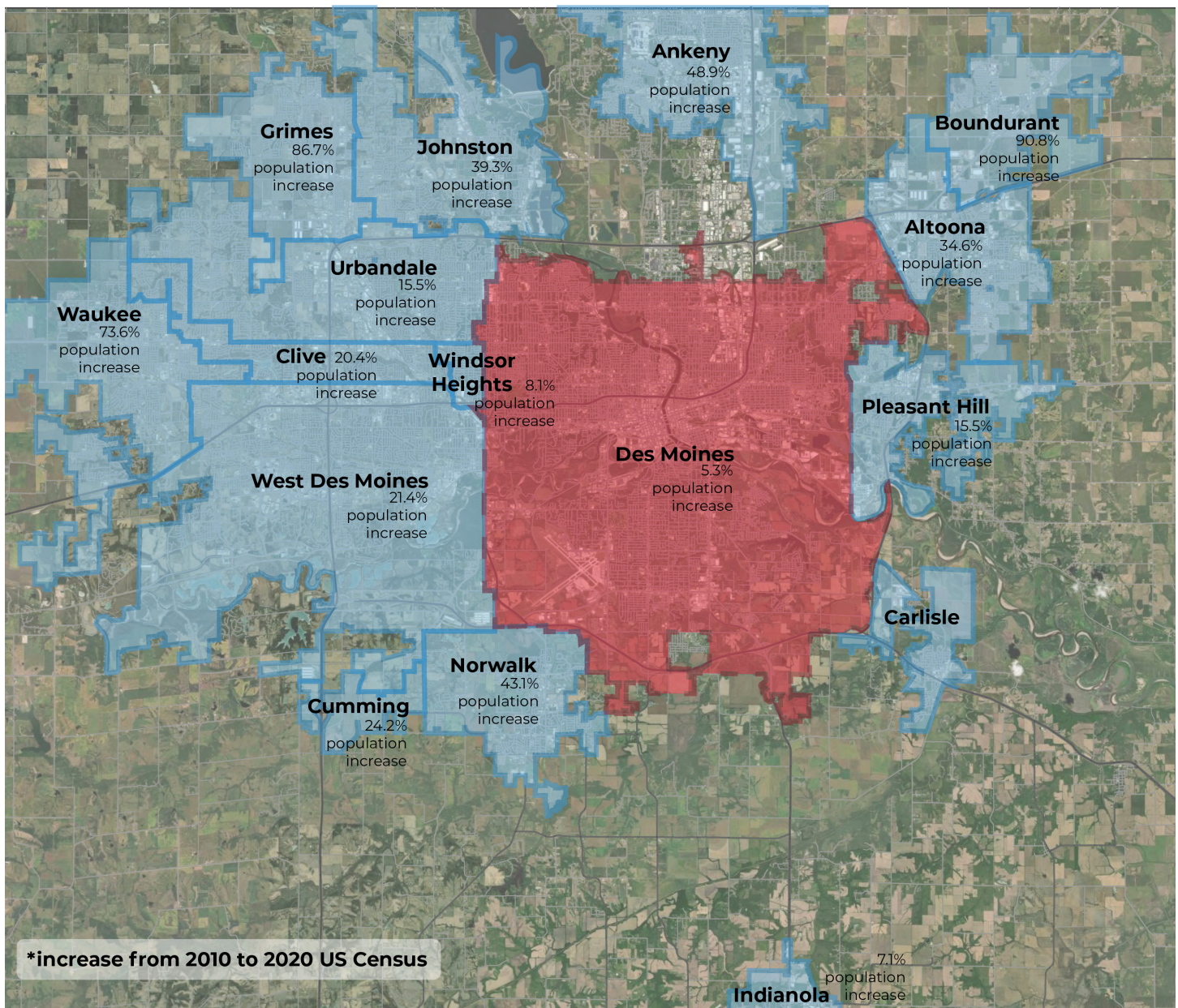


Figure 12: Neighbors of Des Moines, Iowa; Source: (By Author, 2025)

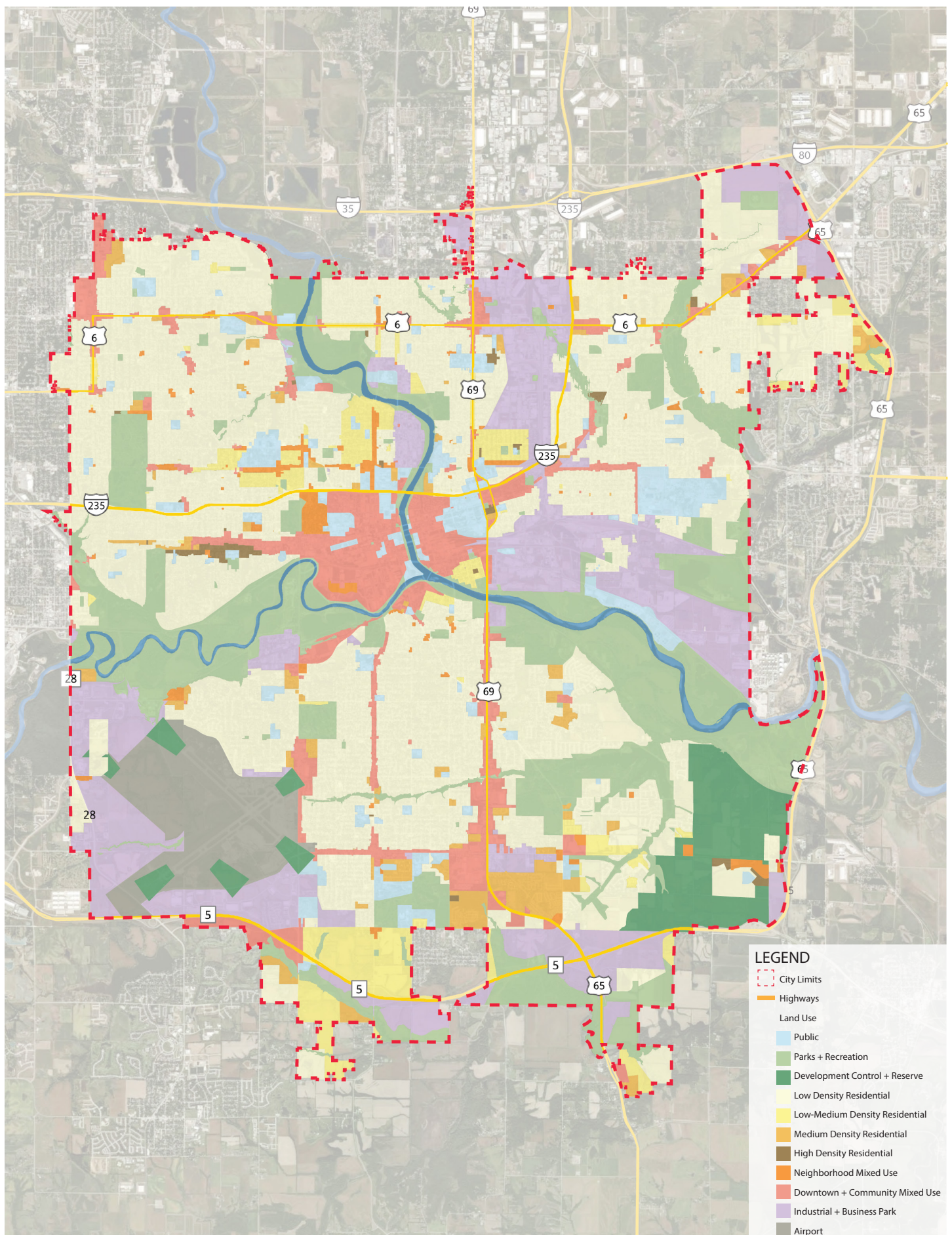
He recognizes that the policy is different in each jurisdiction. Developers switching between locations creates a challenge. Specific regulations and codes can change how and where a developer develops with each suburb's values. Unlike metropolitan regions with strong regional governance structures, Des Moines lacks a coordinated regional housing strategy, leading to fragmented policies and inconsistent zoning regulations between municipalities.

Perceptions in Planning

Social norms and culture significantly influence policy, especially at the local levels of government. The perception against the unhoused is arguably just as bad as decades ago. Many groups are fighting for the unhoused to experience the same rights as citizens with property.

The culture of the Midwest in planning is different from that of coastal cities. There is an emphasis on other issues compared to East or West cities. Midwesterners have a specific emphasis on property rights. Iowa, specifically, is a right-to-farm state. Right-to-farm means that rights protect all land used for agriculture.

Figure 13: Des Moines, Iowa Current Land Use Map: Source: (By Author, 2025; The City of Des Moines)

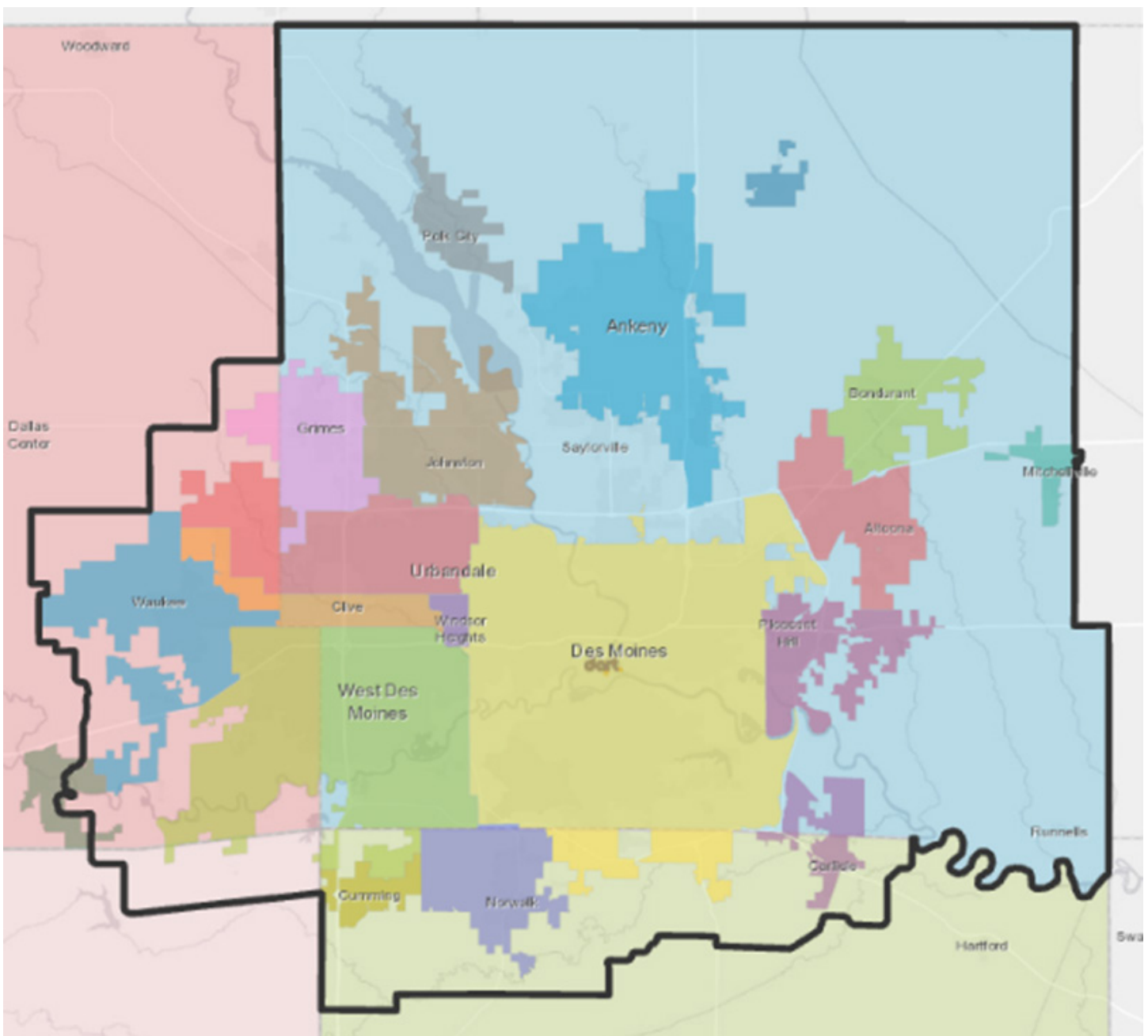


Public participation can be influential as well. The public can take an idea and completely screw the benefits and the outcome. Local government bureaucrats are enthusiastic about neighborhood participation. It makes sense because the ones receiving the benefits allow for voices (Einstein et al., 2020, p. 31). Democratic theorists believe that it can help provide a voice to underrepresented groups. In some instances, the public can entirely delay construction. Zoning allows for concerns brought up by the board and residents (Einstein et al., 2020, p. 27).

A set of individuals who work in separate departments and private and public sectors in the Des Moines area responded with the same response when asked how planning differed in the Midwest compared to the coast.

“...there’s kinda these old vestiges of, like agrarian Republic, like those ideals culturally are really embedded, and they can sometimes influence how people think communities should look.” – Jimmy

Figure 14: Des Moines Municipality and MPO Boundary ; Source: (Des Moines MPO)



“I think that their public perception is, land can be developed... you should be able to do what you want with your property... it goes back to the old homesteading kind of doctrine that the federal government did you know years and years ago, trying to get people to develop land for agricultural purposes.” – Teddy

“...with a less diverse population, we can have a population that’s a little more NIMBY to outsiders as the perceive them...” -Bob

The perception of land and ownership is extremely different. The culture deeply embeds the idea that land holds not only economic value but also social value. Changing this narrative is proving to be a challenge.

To counteract NIMBY resistance, planners can use community engagement strategies such as participatory budgeting, public education campaigns, and policy incentives for affordable housing development.

Planners are trying to change narratives to create action, which can be extremely hard with strong perceptions and large groups formed. Planners’ greatest asset and tool is education. Individuals working in the private sector said educating the public and officials is best.

“There’s a physical cost of that land. And then I think there’s an education component involved with, like, telling the public this isn’t all that bad, just because we build some row houses...” – Gayle

“There’s a little bit of an education process, and sometimes they’ve mollified or softened their position.” – Bob

Planners are experts in the topic of land and zoning codes. City officials and the public are less adverse on these topics. A planner is responsible for educating the public and the officials, as we are in a fixed position. The challenge is when planners are only educating repeatedly and with no response.

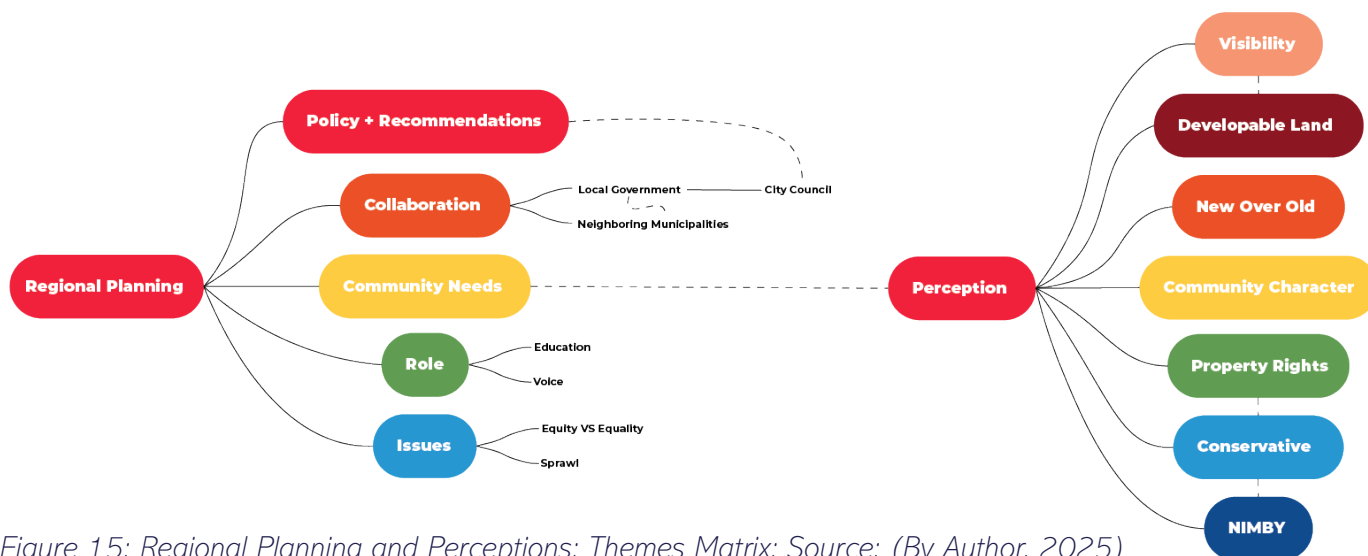


Figure 15: Regional Planning and Perceptions: Themes Matrix; Source: (By Author, 2025)



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Housing and the Unhoused as a Policy Issue

Housing as a Right

Housing as a right is the principle that everyone should have access to safe, adequate, and affordable housing as a fundamental right rather than a privilege or a commodity subject solely to market forces. International frameworks, such as the United Nations Universal Declaration of Human Rights (Article 25), have established housing as a human right. However, the U.S. remains one of the few developed nations without a legal right to housing, relying instead on market-based solutions that often exclude the most vulnerable populations. The United Nations (UN) recognizes that informal settlements or the unhoused are among the most severe violations of the right to adequate housing. Adequate housing is a recognized human right in international law, affirmed in key treaties such as the Universal Declaration of Human Rights (1948) and the International Covenant on Economic, Social, and Cultural Rights (1966). The UN emphasizes that this right extends beyond shelter to security, peace, and dignity.

Nat works at the city level to develop the market and the economy. She recognized that housing affordability as a fundamental human right is the most prominent issue in Des Moines and the nation.

“...probably say housing to be the biggest focus here and nationally. Just a concern about the affordability of housing, the availability of housing, and just a belief that housing should be a basic human right and not having ample supply to house everyone.” – Nat

Affordability has long been a central issue in urban planning discussions. Housing remains a critical concern for households, as secure shelter is a fundamental human need. The ongoing housing crisis has widespread social and economic implications, affecting individuals across various demographics. We are seeing housing be commodified (O'Brien, 2023). The view is that housing is no longer a right to a city but a privilege. The private development of housing creates disparities in the housing available. Investing in areas tries to maximize the land value to gain the largest profit for capitalist development (Harvey, 1989, p. 5). The shift to the land being a commodity and intertwined with entrepreneurship creates implications for future growth and limits the possibilities. It also assumes that the public sector will take on all the consequences of risk while the private sector takes the profit. (Harvey, 1989, p. 7).

There are two kinds of property: Collective and Private (Wainwright, 2008). Collective property is where the value is for the collective community, usually an example of parks, libraries, and public spaces. Private property is when the value and gain are for the owner, usually seen in homeowners and private spaces. Property, as a right, is not a concept that exists. (MacPherson, n.d., p. 11) questions whether property is a legal or a moral right. Property as a right shines a light on what kind of property a homeless shelter is. The unhoused can either have property or be property (Marx, 1964).

Figure 16: Housing as a Right VS Housing as a Commodity; Source: (By Author, 2025)

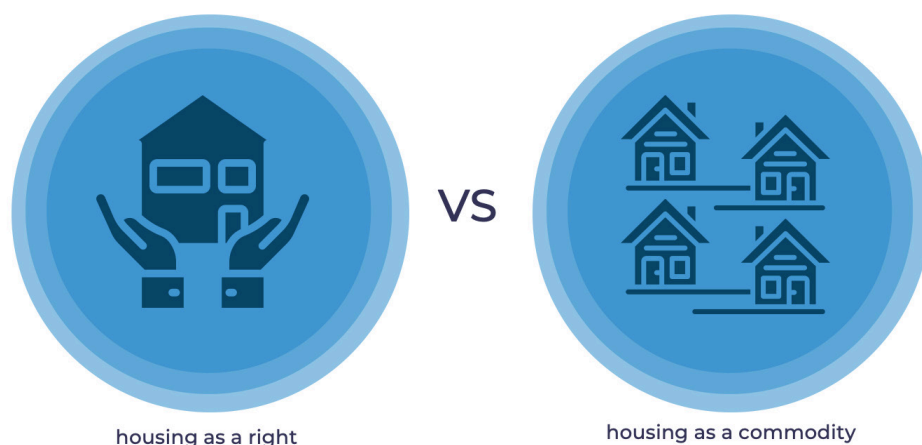


Figure 17: Affordable and Available Homes Per 100 Renter Households in Iowa; Source: (By Author, 2025; ACS 2023; NLIHC)

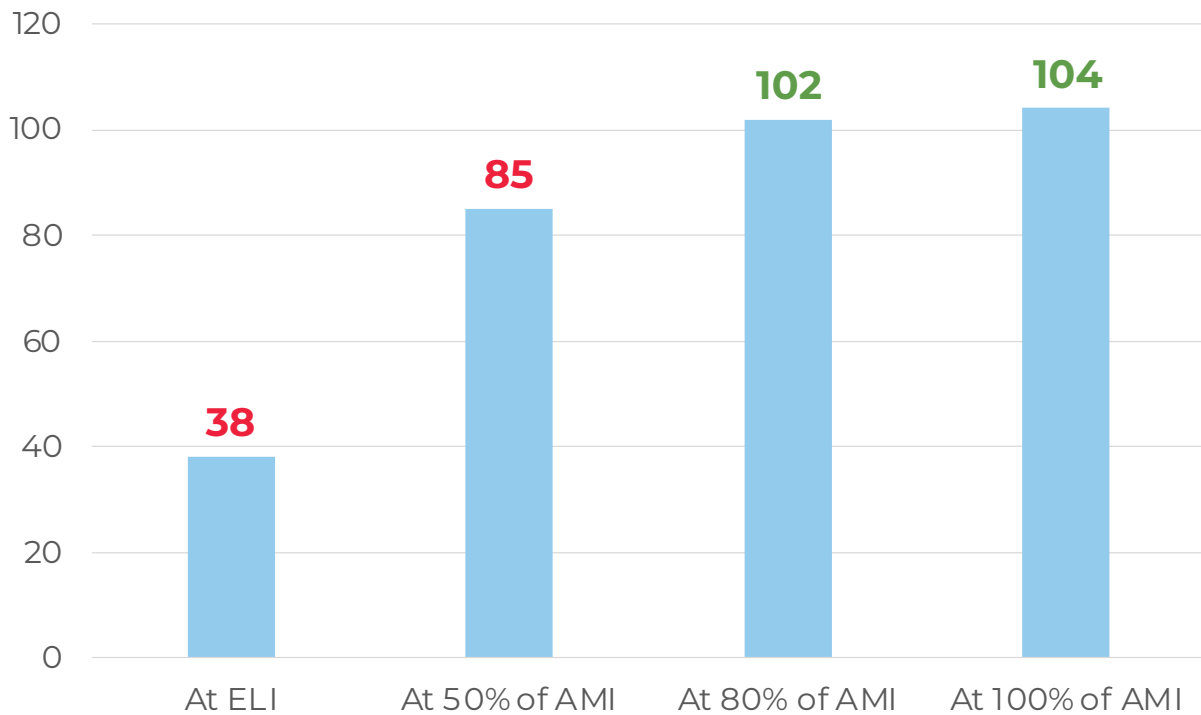
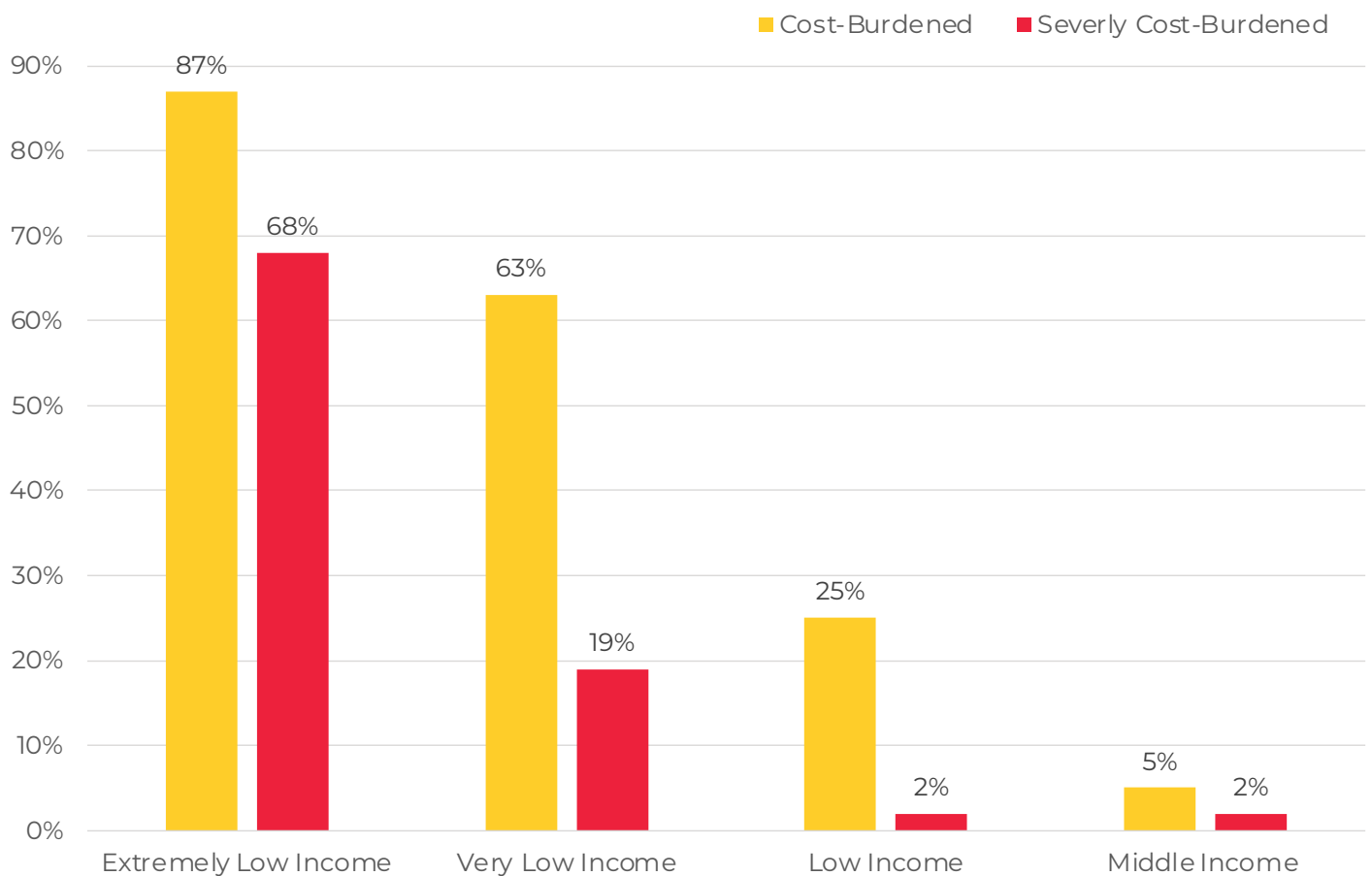


Figure 18: Housing Cost Burden by Income; Source: (By Author , 2025; ACS 2023; NLIHC)



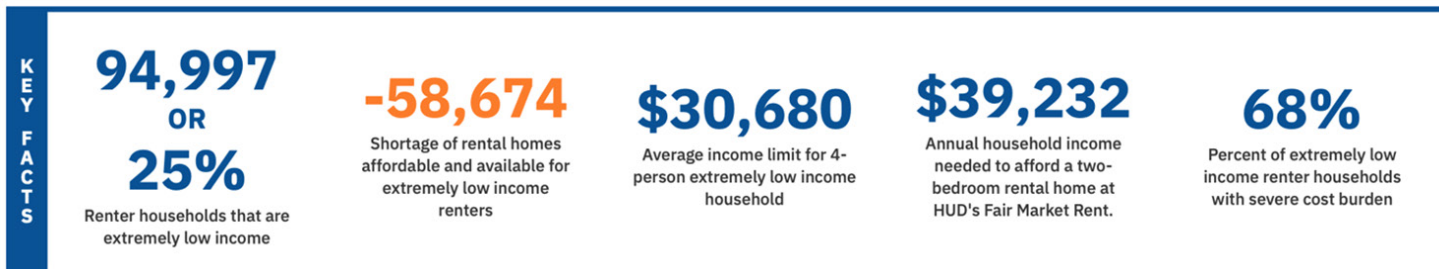


Figure 19: Affordability Quick facts; Source: (National Low Income Housing Coalition & housed, n.d.)

Affordability

Planners have failed residents of cities when it comes to housing, especially low-income residents. Developers have been asking how we make the most money out of housing. Planners and leaders have been asking how we create affordable housing. While developers prioritize return on investment, urban planners and policymakers can leverage tools such as zoning incentives, inclusionary housing policies, and tax abatements to encourage affordability.

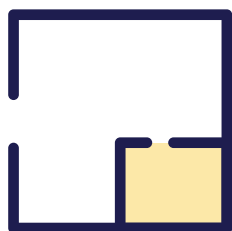
However, there has also been a shift in planning thinking from managerialism to entrepreneurship. The land is profitable in America. Planners plan the profit and best use of the land. "Capitalism reproduces inequality in the name of development... capitalists social relations come to be taken as development" (Wainwright, 2008, p. 2). Tina has worked with Des Moines and the participants, creating resources for the unhoused. She talks about the location of options of affordability for Des Moines residents and the minimization of options in recent years.

"I think it's flipped too. So downtown Des Moines, probably 10 to 12 years ago, I was told that most of the housing was affordable housing, 90, to 95% of the housing. And now it's flip-flop. So it's only about 5% of the housing is affordable downtown, and that's because specific projects have been in place, like you know, the YMCA supportive housing unit thing and a few beds at CIS and some other places." – Tina

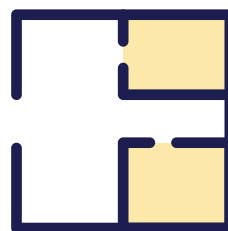
Housing Market

In Iowa, a full-time worker must earn an hourly wage of \$18.86 to afford the state's average Fair Market Rent (FMR) of \$981 for a two-bedroom rental unit. To maintain housing costs, including rent and utilities, at or below the recommended threshold of 30% of household income, an annual income of at least \$39,232 is required. This calculation is based on the assumption of continuous full-time employment, defined as working 40 hours per week for all 52 weeks of the year.

Table 4: Impact on Minimum Wage Workers; Source: (National Low Income Housing Coalition & housed, n.d.)

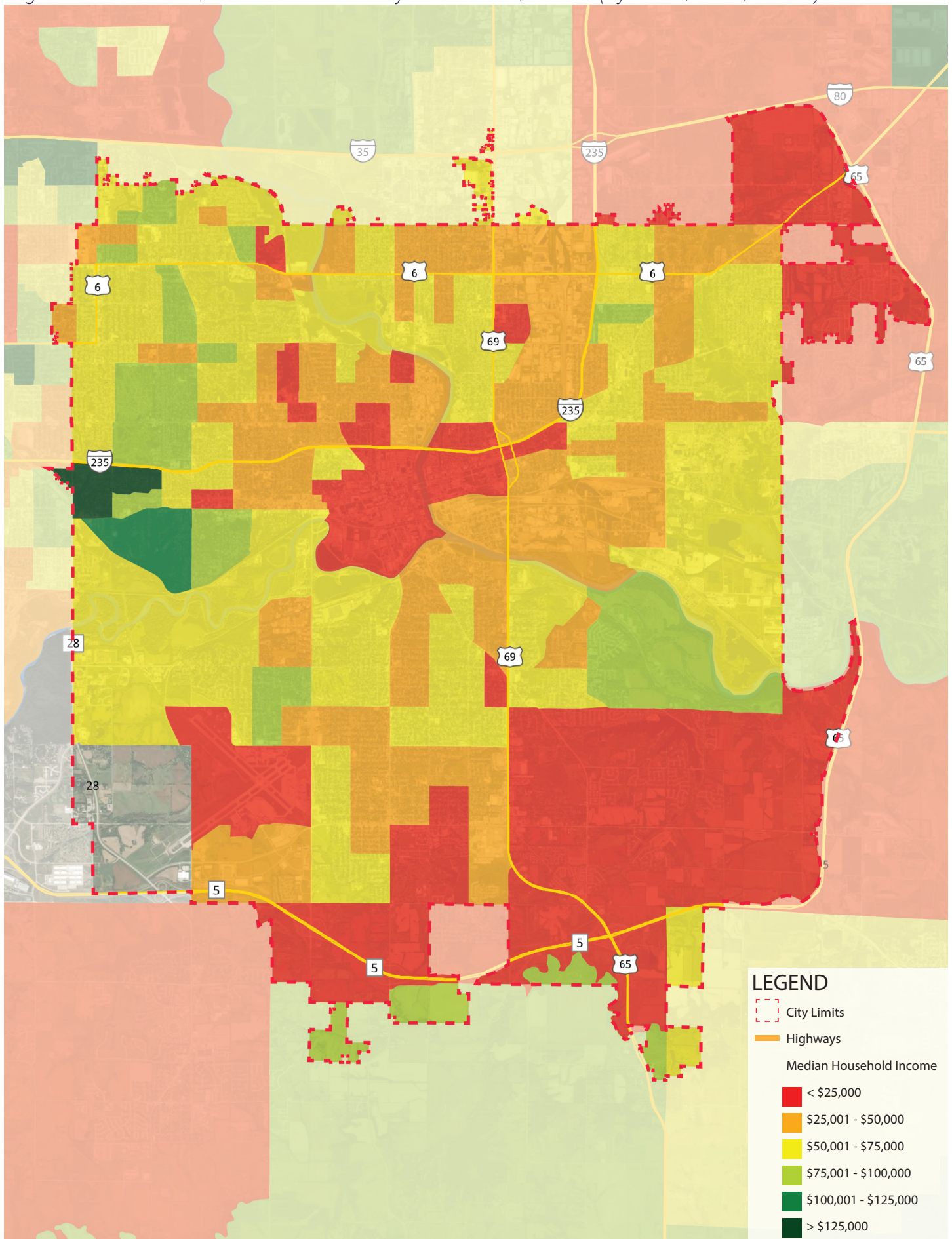


84 hours/week or 2.1 full-time jobs
to afford a 1-bedroom apartment at FMR



104 hours/week or 2.6 full-time jobs
to afford a 2-bedroom apartment at FMR.

Figure 20: Des Moines, Iowa Median Income by Census Block; Source: (By Author, 2025; Census)



The market in Des Moines is very competitive. In December 2024, Des Moines home prices were up 5.9% compared to last year, selling for a median price of \$215K. On average, homes in Des Moines sell after 26 days on the market compared to 24 days last year. 216 homes sold in December this year, down from 217 last year (Redfin). 98% of homes are sold at the sale to list price, with an average of homes selling at or only 2% below the listing price.

Most Expensive Areas	Housing Wage
Council Bluffs	\$22.50
Iowa City	\$20.81
Dickinson County	\$20.81
Ames	\$19.87
Des Moines	\$19.79

Table 5: City Comparison of Housing Wage; Source: (National Low Income Housing Coalition & housed, n.d.)

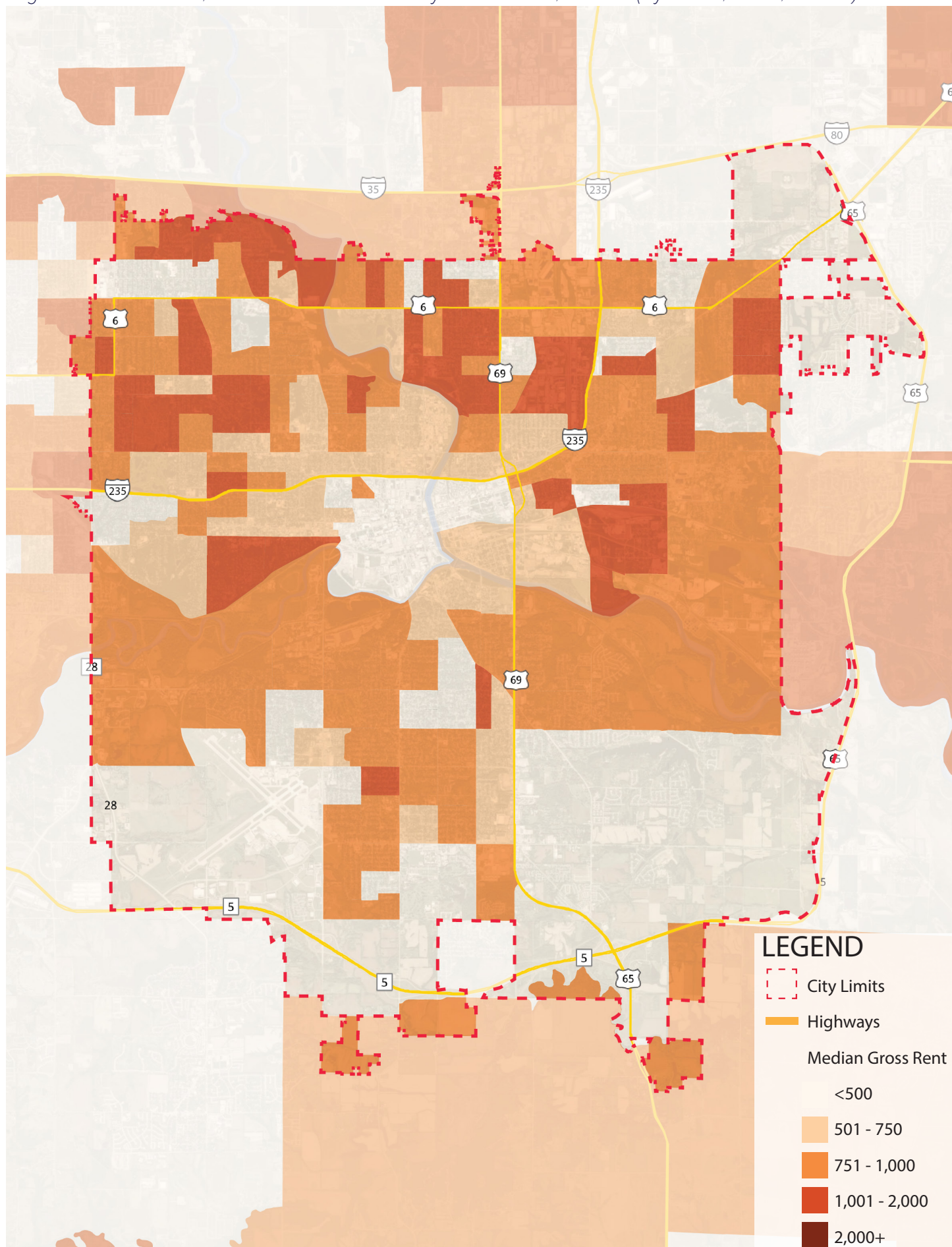
Home Sales Quick Facts		Des Moines Region	Nation
	Vacancy Rate	1.0%	N/A
	Months of Inventory	2.6	2.6
	Total Home Sales	18,200	6,752,000
	1-Year Change	-12%	-11%
	New Home Sales	\$396,500	\$477,500
	1-Year Change	17%	15%
	Existing Home Sales Price	\$259,300	\$388,600
	1-Year Change	7%	8%
	Mortgage Delinquency Rate	1.1%	1.3

Table 6: Des Moines Region Home Sales Quick Facts; Source: (Comprehensive Housing Market Analysis: Des Moines - West Des Moines, 2022)

Rental Market Quick Facts		2010 (%)	2022 (%)
	Rental Vacancy Rate	8.6%	6.0%
		2010 (%)	2021 (%)
	Occupied Rental Units by Structure		
	Single-Family	31%	25%
	Multi-family (2-4 units)	11%	11%
	Multi-family (5+ units)	56%	62%
	Other	2%	2%

Table 7: Des Moines Area Rental Quick Facts; Source: (Comprehensive Housing Market Analysis: Des Moines - West Des Moines, 2022)

Figure 21: Des Moines, Iowa Median Gross Rent by Census Block; Source: (By Author, 2025; Census)



For renters, the market is just as competitive. The average rent rates are around \$974/month for 643 square feet. Most rents fall into the \$700-\$1,000 range, with 53% of rentals in that category. While this rate is below the national average, it is high compared to suburban cities around the metro. The rental prices have increased by 5.3% from previous years in 2023 (Rish, 2024). According to the Business Record Staff, there are 12 prospective renters for each vacant apartment (Des Moines Has Competitive Rental Market, 2024).

Zoning

Current zoning and financial incentives in Des Moines favor market-rate and luxury developments, discouraging the construction of affordable housing. The absence of inclusionary zoning policies and insufficient tax credits for affordable housing development result in a market dynamic where profitability, rather than community need, dictates where and what kind of housing is built. Single-family zoning, which dominates much of Des Moines (seen in Figure 16), restricts the development of multifamily housing, reducing the supply of affordable units and exacerbating housing shortages. Zoning policies that legally limit where apartment buildings or supportive housing build directly contribute to housing instability.

Figure 22: Annual Permitting Activity in Des Moines Area; Source: (By Author, 2025; U.S. Census Bureau, Building Permits Survey)

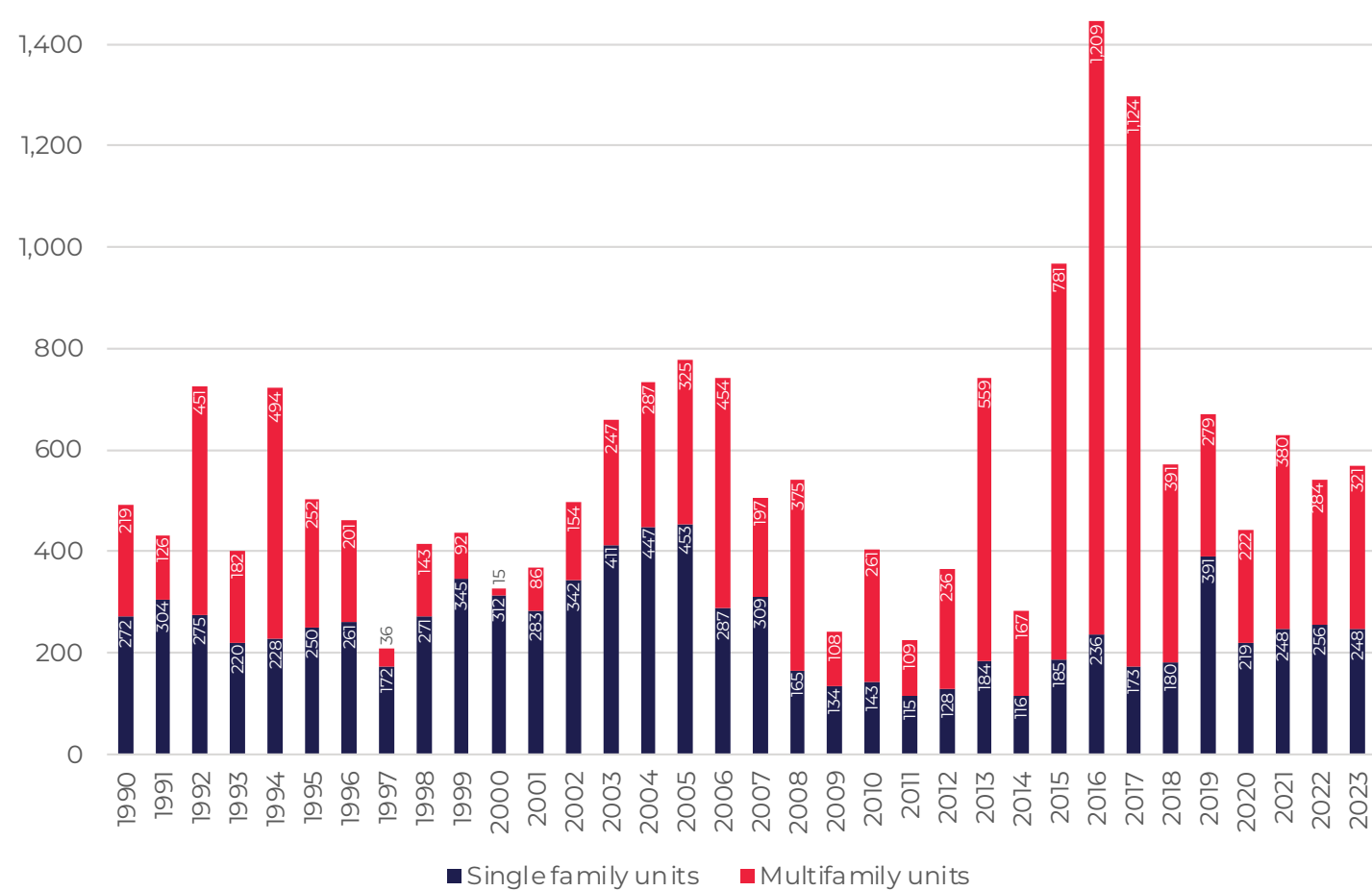


Table 8: Demand for Owner-Occupied Units in Des Moines Region

Demand	11,550
Under Construction	3,825

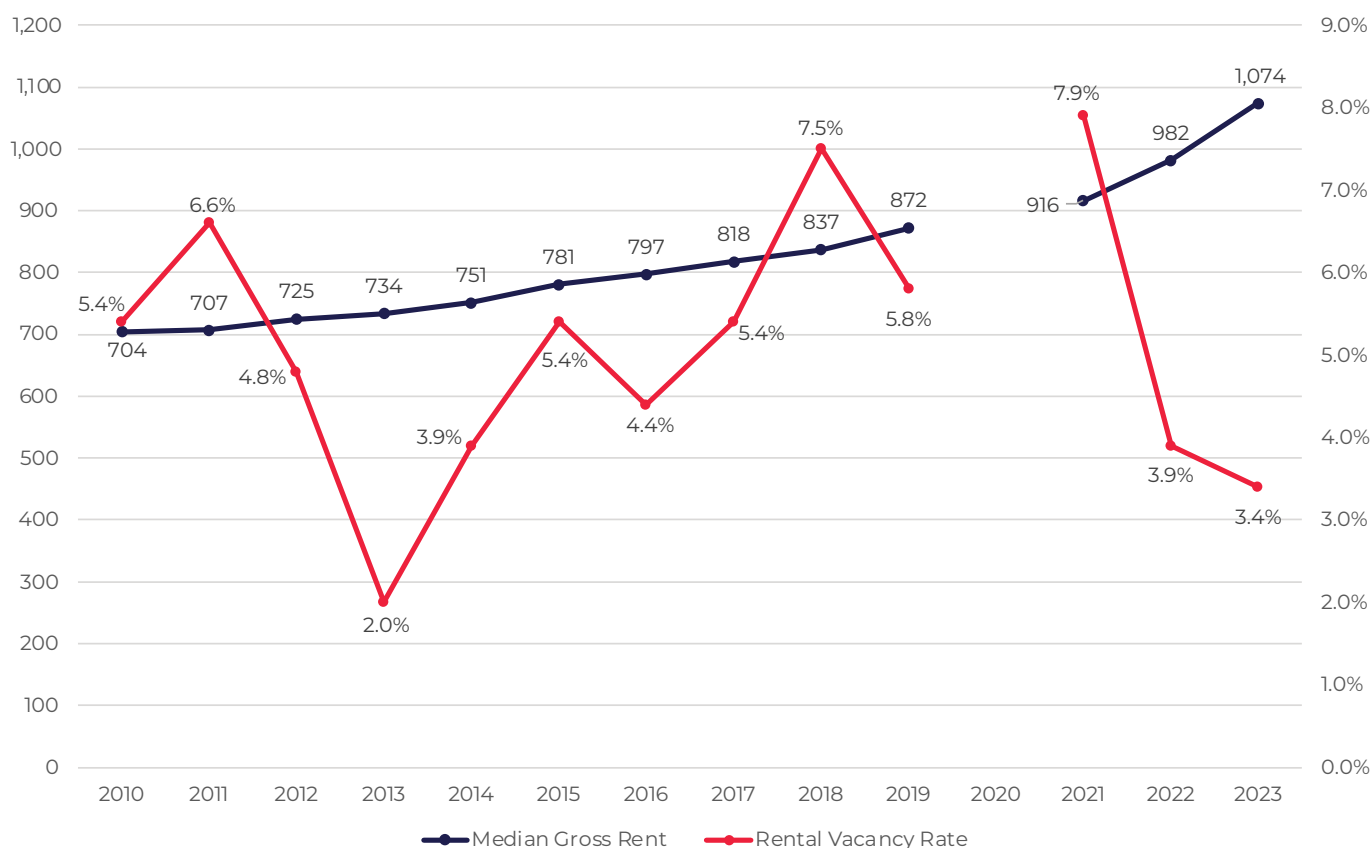
Table 9: Demand for Rental Units in Des Moines Region

Demand	7,275
Under Construction	2,850

Source: (Comprehensive Housing Market Analysis: Des Moines - West Des Moines, 2022)

High poverty rates do not create high levels of unhoused individuals either. High poverty rates may create vulnerability individually but not in the regional context of cities nationwide (Colburn & Aldern, 2022, p. 127). Midwest cities have average rents of around \$750. Larger cities on the coasts can see rents averaging between \$1,200 and \$2,000 (Colburn & Aldern, 2022, pp. 127–130). Why is this relevant? Studies show that cost-burdened renters on the higher rent-paying scale have options to pay for cheaper housing (Colburn & Aldern, 2022, p. 128). At the same time, renters paying lower rents and being cost-burdened do not have alternative options for housing. Rents do not go lower as landlords and the city's housing market determine them.

Figure 23: Average Rents Compared to Rental Vacancy Rate; Source: (By Author, 2025; ACS Census: 2010-2023)



Policy

Housing policy in Des Moines, Iowa, significantly shapes housing options' availability, affordability, and quality. Zoning regulations influence the types of housing that can be developed, often limiting the construction of multi-family units and affordable housing in certain areas. Incentives such as tax credits and subsidies aim to encourage low-income housing development, but demand continues to outpace supply. Des Moines has too high of a demand for units in all categories compared to what is built (seen in Tables 5 and 6). Policies on rental assistance and tenant protections are crucial in ensuring housing stability for lower-income residents, yet gaps in enforcement and funding leave many vulnerable to displacement. To address the housing crisis effectively, policymakers should prioritize expanding affordable rental housing, strengthening tenant protections, and increasing funding for rental assistance programs. A greater focus on policies supporting the lower-income rental market will ensure equitable access to safe and stable housing in Des Moines.

They decided two years and two months after the City of Des Moines hired a policy administrator for the unhoused to “help find long-term solutions for the unhoused” (Reichardt, 2022). Yet, in these last three years,

no policy, long-term developments, or solutions have been made. The question is, does the policy against the unhoused come first, or do solutions? Rather than establishing pathways to housing stability, Des Moines has prioritized enforcement measures that criminalize the unhoused without providing viable alternatives. Some argue that planners and officials require data on the distribution and movement of the unhoused population to inform policy decisions. However, while the city continues its visible yet largely ineffective efforts, there is a pressing need for immediate, short-term solutions to address the crisis.

There is a history of housing issues, and we should confront the economic logic that connects the issues (O'Brien, 2023). "They don't need to be told that residents looking for housing options are being pitted against people from metropolitan areas with far higher income pools. They are already forced to spend more of their income to simply pay for a roof overhead." (O'Brien, 2023, p. 91). In addition to the market issue, there is a focus on middle-income residents. Trends in missing middle options, such as the solution to the housing crisis, have risen. Incentives for the middle-income category are present.

Jimmy worked firsthand, approving developments within the code of Des Moines. He saw what developers wanted to build and how they were doing it.

"I think one we zone for it to building code stuff, and then we've also been incentivizing it. We have what's called a missing middle tax abatement, and that is two to 12 units. So, like, a row house would fit into that... It's much more lucrative tax abatement than, like, a single-family tax payment that we are talking about earlier, and it's available citywide." – Jimmy

Jimmy mentions how we are seeing row and townhomes out of this incentive. A middle income of the 6-12 unit stacked apartments at an affordable rate is not prominent. The code makes building townhomes easier, so residents' options are limited.

Housing Options

Options in the lower-income category of units are severely lacking. "...cities give residents a choice.... This choice often holds added importance for marginalized communities..." (Gray, 2022, p. 69). This idea of choice is vital for the marginalized as each action affects them more than a non-marginalized resident. Bob, who has lived and worked in Des Moines, says it perfectly.

"I'm worried about the folks with the lower incomes that, you know, their housing choice is probably wherever they can find a housing that they can afford. And then second, where's their job and how they're going to get there... we may be creating more people who fall through the cracks and lose their housing." – Bob

Many will fall through without proper options, and we will miss them. One option communities are extremely lacking is single-room occupancies or SROs. Many communities, including Des Moines. "...prohibiting single-room occupancies, or SROs, in which residents rent a furnished private bedroom with a shared kitchen and bathroom.... SROs serve as the bottom rung of the housing market, providing exceptionally affordable accommodations to low-income singles, including seniors and recent arrivals to the city" (Gray, 2022, p. 56). Every option is an option for someone. Prohibiting housing types is refusing a safe choice for residents to have a roof over their heads that night. This issue is twofold: cities do not allow them to develop, and developers do not want to build them because the profit is minimal.

"Low-density residential neighborhoods won't have zoning to allow for those kinds of projects in most of those like what you think of traditional kind of neighborhoods. But along commercial mixed-use corridors in our higher density areas of the city." – Nat



There are just not enough housing options available. There is an availability problem (O'Brien, 2023, p. 106). The problem is not the housing supply but the insatiable demand. In addition, the city fails to maintain the current options to provide valuable resources for residents. "It's simple supply and demand, and if that means displacement, well, so be it." (Hern, 2016, p. 14). With the current market system, so many get displaced because they cannot afford the options available. When you consider displacement, you can relate it to asking who deserves access to land and why..." (Hern, 2016, p. 15). In American land is freedom (Hern, 2016, p. 43), freedom from the boundaries of where you can live, work, and be a part of a community.

Housing choice requires governments to take responsibility and actively regulate the market, prevent individuals from becoming unhoused, and ensure affordability. Solutions can take many forms, including social housing and subsidies. A rights-based approach argues that housing should not be motivated by profit. Accessibility to everyone is the largest value for having housing as a right. Housing as a right has proven to support public health and economic stability. Improving living conditions for all and preventing exploitation by landlords and developers.

Unhoused and Des Moines, Iowa

The City of Des Moines takes the stance of "not equipped to be a direct homelessness service provider". Participation of Homeward and other organizations provide services for the unhoused. Homeward is a regional planning organization in Polk County. They help administer the federal allocation of the continuum of care funds while working in partnership with the City of Des Moines for emergency solutions and grants. A report from Homeward stated that on any given night from a point in time count¹, 715 people are unhoused in Polk County (Arthur, 2024). In comparison to previous years, this has been an 11% increase.

An individual currently or potentially in a situation of losing their housing has a couple of options. They can contact Coordinated Entry, a statewide system that makes you fill out a lengthy form stating your housing status, creating a contact for your options. An individual can fall into one of three categories: Literally Homeless, At Imminent Risk of becoming Homeless, Fleeing or Attempting to Flee from Domestic Violence. For Des Moines specifically, you can join an intake list of 30 organizations that can help. This system is not meeting the needs of many residents. The shelters are hitting capacity, and residents of Des Moines are on the streets. Residents have mixed feelings about the visibility of the unhoused, which causes a divide in the community.

Being unhoused is a problem of property and land use, not poverty (Baron, n.d., p. 273). The "no property" concept and the freedom to use public space appear synonymous with unhoused residents. "We have all seen them lug their "things" around in bags or push them in carts. But those few items do not protect them from hunger, cold, and uncertainty about where they will sleep. This is because all the things they do not own subject them to a complex set of legal disabilities" (Baron, n.d., p. 284). Multiple forces against each other cause the divide in the community. There has been a history of discrimination against the poor and, therefore, the unhoused.

How are the unhoused perceived?

The idea of economic security is creating a gray line in today's financial society. "A third of Americans live without much economic security" (Desmond, 2023, p. 17). Being in a state of poverty creates a sense of low self-worth, and being unhoused adds to that, making it nearly impossible to function. (Desmond, 2023) states it perfectly: "Poverty is the loss of liberty... Poverty is embarrassing... Poverty is often material scarcity piled on chronic pain piled on incarceration piled on depression piled on addiction -on and on it goes". Adding belligerent culture and policy against the poor is apparent in America.

² A point in time count is a count done by an organization. A collection of data containing every visible unhoused individual in the street and in shelters is collected. This does not include "invisible unhoused" where individuals are in camps, on a friend's house, or in cars. This data is useful as a basis, but will never have the full number of unhoused individuals.



Figure 24: Housing; Source - Themes Matrix: (By Author, 2025)

While many policies have solidified the unhoused as a societal issue, they originated from stigmas and ideologies surrounding the unhoused and poor. The ideology around the unhoused includes an emphasis on work and the 'American Dream', prioritizing the middle-class, band-aid fixes, and the criminalization of public space.

There is a continuous emphasis on encouraging work and discouraging dependency on government assistance. Popularizing the belief that success is from hard work creates criticism of governmental assistance, which received support during the Reagan, Bush, and Clinton administrations. Programs and assistance are often stigmatized because they are not earned through labor, solidifying the 'American Dream' (Ramanuj 2019, 12).

The consistent middle or working-class priority adds to the stigmas against the unhoused. Politicians often cater to middle-class voters during political campaigns, marginalizing at-risk voices (Sommer, 2001, p. 54).

This ideology is shown in academic research emphasizing the “missing middle” as the solution to housing issues. This solution relies on the gap continuing to exist in low-income and affordable housing for all.

Social and political advocates work to decrease the number of unhoused individuals, but others silence their efforts. The efforts include band-aid fixes, which avoid adopting more costly solutions or redistributive policies that speak to the structural theories for the unhoused (Sommer, 2001, p. 10). These temporary and inexpensive solutions fail to address the root issues.

The criminalization of public space reinforces the notion that society does not want to see poverty (Sommer 2001, 54; Ramanuj 2019, 12). Criminalization is evident when authorities allocate unwanted and undervalued land to the unhoused, only to reclaim it once society deems it valuable. Policies upon policies are stacked to solidify the criminalization of public space, including sleeping ordinances, vagrancy laws, and not-in-my-backyard policies.

History of discrimination against the unhoused

Discrimination of the poor is deeply rooted in American history and its core. History goes back to colonialism in America, where the perception of our neighbors is deserving, while strangers are undeserving (Mitchell, 2013, p. 935; Ramanuj, 2019, p. 2). Slavery put people of color at a social, political, and economic disadvantage immediately. There were surges in many becoming unhoused, as seen with the underground railroad and the emancipation proclamation. Once an enslaved person was masterless, they then were also unhoused (Johnson, 2010, p. 584). America created systems so deep in relying on the rich for housing that it made immediate disparity. Afterward, the migration to the North for freedom and the influx of immigrants added excess strain to the housing in the North (Johnson, 2010, p. 586). A researcher reported that one day, 664 African Americans applied for only 55 housing units (Johnson, 2010, p. 591). The research shows that not only was the issue of lack of housing race-based, but that lack of housing has been a consistent factor in America. The lack of housing created a surge in individuals and households becoming unhoused or experiencing housing instability.

Industrialization added another surge of individuals and households becoming unhoused in the mix. There was an excess of land, a new form of mobile labor, and almost a willingness to go unhoused for economic gain (Mitchell, 2013, p. 936). Development was rapid as technology was increasing. During this time, the unhoused were pushed out of city cores, as this was valuable land for workers and developers. The city addressed the need for housing to accommodate the surplus of workers. Soon after, developments of new housing arose. There were neighborhoods and pockets or extremely cheap and affordable housing popping up. However, this housing came with an additional price, typically concerning the quality and number of resources. These pockets were known as skid rows. Every well-established city would have this skid row, according to most (Johnson, 2010, p. 589). These were known as single-room occupancy (SRO) hotels or districts. These were later known as skid rows or ghettos.

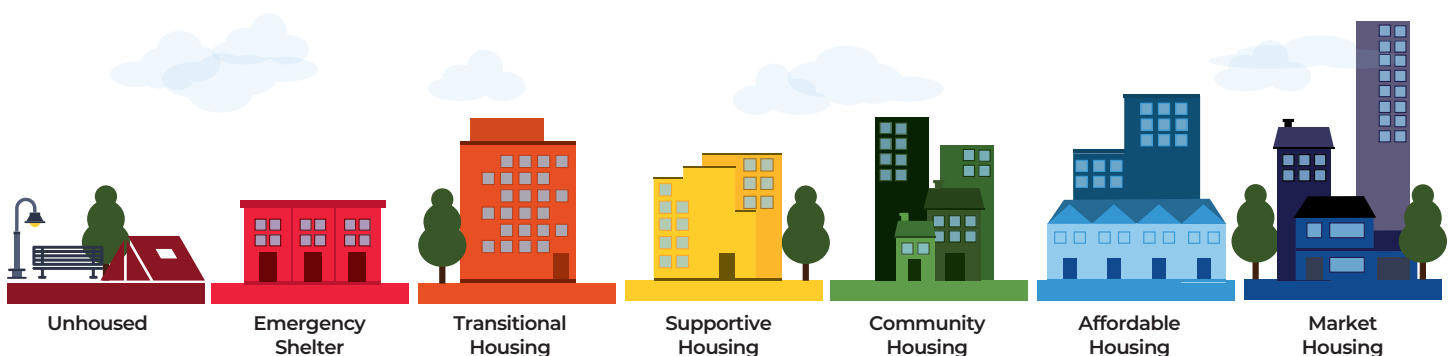


Figure 25: Housing Continuum; Source: (By Author, 2025)

Before Ronald Reagan took office, there was a “steady erosion of union rights and benefits, changes in housing markets, and defunding of public housing” (Mitchell, 2013, p. 940). Economic instability increased, and family structures shifted (Sommer, 2001, pp. 26–27). These all lead to more surges and waves of unhoused individuals.

Once Reagan took office, housing activism and one of the first semi-successful policies came into play, the McKinney Vento to Homeless Assistance Act of 1987 (Mitchell, 2013, p. 940; Sommer, 2001, p. 29). The decriminalization of the unhoused followed the act. However, there was still an agenda of economic stagnation and making the rich richer (Wright, 1993, p. 163). The Reagan administration sought to reduce the entire social wage. The reduction resulted in the middle income trying to stay in economic and social places, the working poor trying not to lose that much, and the bottom trying to keep housing. The ideology circles back to the point that the middle class is the priority.

Around this time, a decentralization of the city occurred. Families move to the edges or suburbs of cities. Cheaper land, access to cars, increased mobility, and the perception of cities encouraged this movement. “The ability to reside in a desired neighborhood constitutes one of the central power struggles inherent to housing markets. In general, those looking for housing aim to optimize their proximity to desired goods and services, the symbolic value of the properties they inhabit, the amount of land over which they have control, the mix of people they are likely to encounter, and the visibility of that which is aesthetically pleasing” (Muniz, 2021, p. 6). The ability to move where there is more opportunity correlates with the resource gap for marginalized communities unable to move.

During the Clinton era, the unhoused became personally at fault and chose to stay without homes (Mitchell, 2013, p. 934). The idea is that poor decisions lead to the situation of being unhoused. During this time, the “public housing sector and broader low-income housing markets have been eviscerated by 40 years of underinvestment, gentrification, and outright destruction, suggesting that possibilities for quickly addressing the latest manifestation of the unhoused in the United States are extremely limited” (Mitchell, 2013, p. 934). As Clinton took office, the underinvestment continued and strengthened stigmas.

In the late 1980s and early 1990s, gentrification trends emerged heavily. Gentrification is the investment in neighborhoods at a mass quantity, increasing land values that push current residents out. This entire movement is centered around capital investment at the expense of lower incomes (Johnson, 2010, p. 595; Mitchell, 2013, p. 941). This movement has created a surge in individuals and houses experiencing housing instability and, in the



“American Dream”



Middle Class Priority



Band Aid Fixes



Criminalization of Space

Figure 26: Reasons for Perpetual Cycle of being Unhoused; Source: (By Author, 2025)

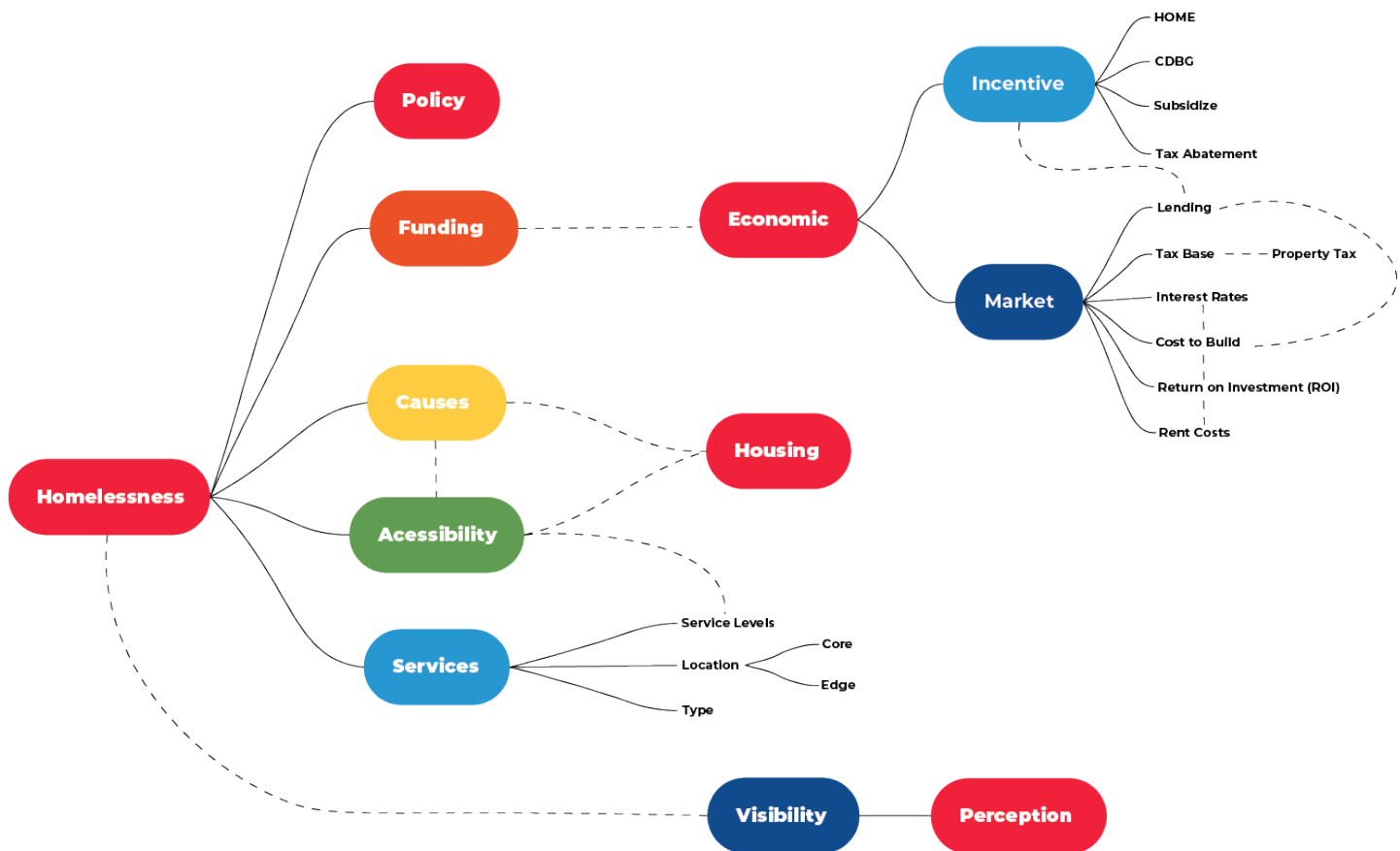


Figure 27: Homelessness - Themes Matrix; Source: (By Author, 2025)

process, created another wave of unhoused individuals (Auger, 1979, p. 519). Underneath this all is the creation of Business Improvement Districts. These create specialized plans centered around city cores that improve economic development and, in the process, raise land values. These districts created the idea to kick the unhoused back into the edges (Mitchell, 2013, p. 947). Again, we can see the shift in land use and the unhoused being related to the land value and perceived notions of how land use should take place.

History will repeat itself without real and lasting intervention (O'Brien, 2023, p. 100). The idea that policy can reduce the issue of unhoused individuals is not a new concept. The idea that the intersection affordability and policy planners create is new. Whether the chicken or the egg comes first: becoming unhoused or housing policy? Historically, policy against the unhoused has been deep-rooted laws that criminalize people with low incomes. Instead, there should be an intersection of policy for the unhoused and housing policy.

How has policy affected the unhoused?

The policy has solidified the ideology and perceptions surrounding unhoused individuals and households. Many believe that it is the responsibility of the state and leadership to ensure a baseline of public order to solve the issue for unhoused individuals (Rufo, 2021, p. 4). Ensuring public order has resulted in policies

Figure 28: Types of Policy Source: (By Author, 2025)



regarding the annihilation of space, vagrancy laws, criminalization of the use of public space, and ‘not in my backyard’ regulations. This thesis examines the impact of land use regulations, subdivision policies, and building codes on the nature and scope of development.

The policy aims to maintain street disorder. However, in all urban centers, there is potential for street disorder to exist due to the freedoms streets entail (Tier, 1998, p. 260). A need for street order has led to a further “annihilation of space” — this time not at the scale of the globe and driven by technological change, but quite locally and driven by changes in law” (Mitchell, 1997b, p. 305). Pedestrians, landowners, and law enforcement regulate space (Ellickson, 1996, p. 11). When regulated by citizens with attributed land and economic value and superiority, it creates a greater gap in marginalized voices.

Vagrancy laws were one of the first policies against the unhoused population. “Vagrancy laws were a key means of controlling both the “wandering poor” and freed or escaped slaves, and they reinforced a sharp divide between insiders in society (including those who might be deserving of some charity) and outcasts who threatened the stability of society” (Ellickson, 1996, p. 11; Mitchell, 2013, p. 936). The first set of laws against vagrancy was in 14th century England, and the Statute laborers confined the unemployed to some geographical regions. Eventually, vagrancy laws were ruled unconstitutional in the case *Papa Christon v City of Jacksonville*. Although these types of laws are ruled unconstitutional, they hold bias in society against the unhoused. Modern zoning laws, much like historical vagrancy laws, function as a form of economic exclusion by restricting where affordable housing and services can be located, thereby excluding marginalized populations from specific areas.

Policy around the unhoused centers around criminalizing the individuals being unhoused. Unhoused cannot fall asleep on public property without a charge of trespassing or violating anti-sleeping ordinances. Arguments of anti-sleeping laws violating the Eight Amendment’s Cruel and Usual Punishment Clause for criminalizing the status of being unhoused (Smith 1996, 294; Lyon & Callo 2001; Mitchell 1997b). A geographer, Don Mitchell, claims that caring for bodily and social needs may bother residents the most when it comes to unhoused (Mitchell, 1997a, p. 98). “A chronic street nuisance may fit the definition of an infraction such as vagrancy, loitering, or disorderly conduct. Many criminal law scholars have focused more on deterring police misconduct than on controlling individuals who disturb the peace.” (Ellickson, 1996, p. 3). There is a discussion that if cities do not address street disorder, the city will deteriorate (Tier, 1998, p. 260).

The “Not in my backyard” or NIMBY perception has continued to encourage a policy of criminalizing the unhoused. It creates policies and regulations on land use and zoning against subjective uses of space (Talbert & Record, 2022, p. 11). These policies of NIMBY can be associated with the refusal of programs for the unhoused, rejection of permits and zoning, etc. (Lyon & Callo, 2001, p. 186). “They attributed the opposition to parochialism and bigotry, selfish concerns with property values, misguided fears about increased crime, and misinformation on the “truth” about homeless people.” (Lyon & Callo, 2001, p. 192). Vagrancy laws are existing policies.

Linda has worked in policy for the unhoused for most of her career. Through her experience with developers and policymakers, she recognizes that Des Moines concentrates its services in the downtown core.

“I think they are largely concentrated downtown. On the one hand, it’s nice to have those services all in one place, right? Because if you’re someone who needs those services, you know, we have, we’re very lucky to have some public transportation through Dart, but it’s not, there’s just some limitations, right? And so just having services and proximity is probably really helpful for a lot of people... it does put kind of a pressure on the downtown community... we want everybody to be sort of sharing and offering these kinds of services and helping to take care of people in need... and you know, then you probably just get into all kinds of the normal NIMBY push back, no matter where you are, right? People get concerned about changes in their neighborhoods.” – Linda



Linda is referring to the limitations of centralizing the services due to NIMBYism and the constraints of developers and business owners created with push back.

Discrimination of the poor and unhoused is rooted in the foundation of American culture and policy. When enslaved people were freed, they became immediately unhoused (Johnson, 2010, p. 584). The freedom created a mass surge of unhoused individuals when they received freedom. Another surge of unhoused individuals occurred during industrialization when people willingly became unhoused for the economic gain of mobile labor (Mitchell, 2013, p. 936). Consistent defunding of public and affordable housing and no concern for the housing market during the Reagan, Clinton, and Nixon presidencies followed (Mitchell, 2013, p. 940, 2013, p. 934; Sommer, 2001, p. 29). A continuous decentralization of the city created a movement of people towards cheaper land outside the city (Muniz, 2021, p. 6). Creating resources and land use as a barrier for the ones who could not move. Later, this was followed by a trend of investment back into the city cores with gentrification, as this was a capital investment at the expense of the poor (Auger, 1979, p. 519; 2010, p. 595; Mitchell, 2013, p. 941).

Many cities have implemented policies that disproportionately impact low-income populations, perpetuating a cycle of disadvantage. Des Moines has contributed to this pattern through its "Encroachment Policies," which seek to balance the needs and security of the unhoused with concerns from community members about public health and safety. This policy establishes a reporting system for public property encroachment, where any structure or personal property is prohibited. Community members report encroachments, and the City responds promptly by notifying individuals with a 10-day notice, providing a "heads up" to shelters for incoming residents. The affected individual can appeal the notice with a written letter. If officials deny the appeal, they deem the personal property abandoned and discarded. Exceptions to the enforcement of encroachment policies are made under certain conditions, such as extreme weather or during point-in-time counts of the unhoused population. Private owners address encroachments regarding private property at their discretion, and police intervene if necessary.

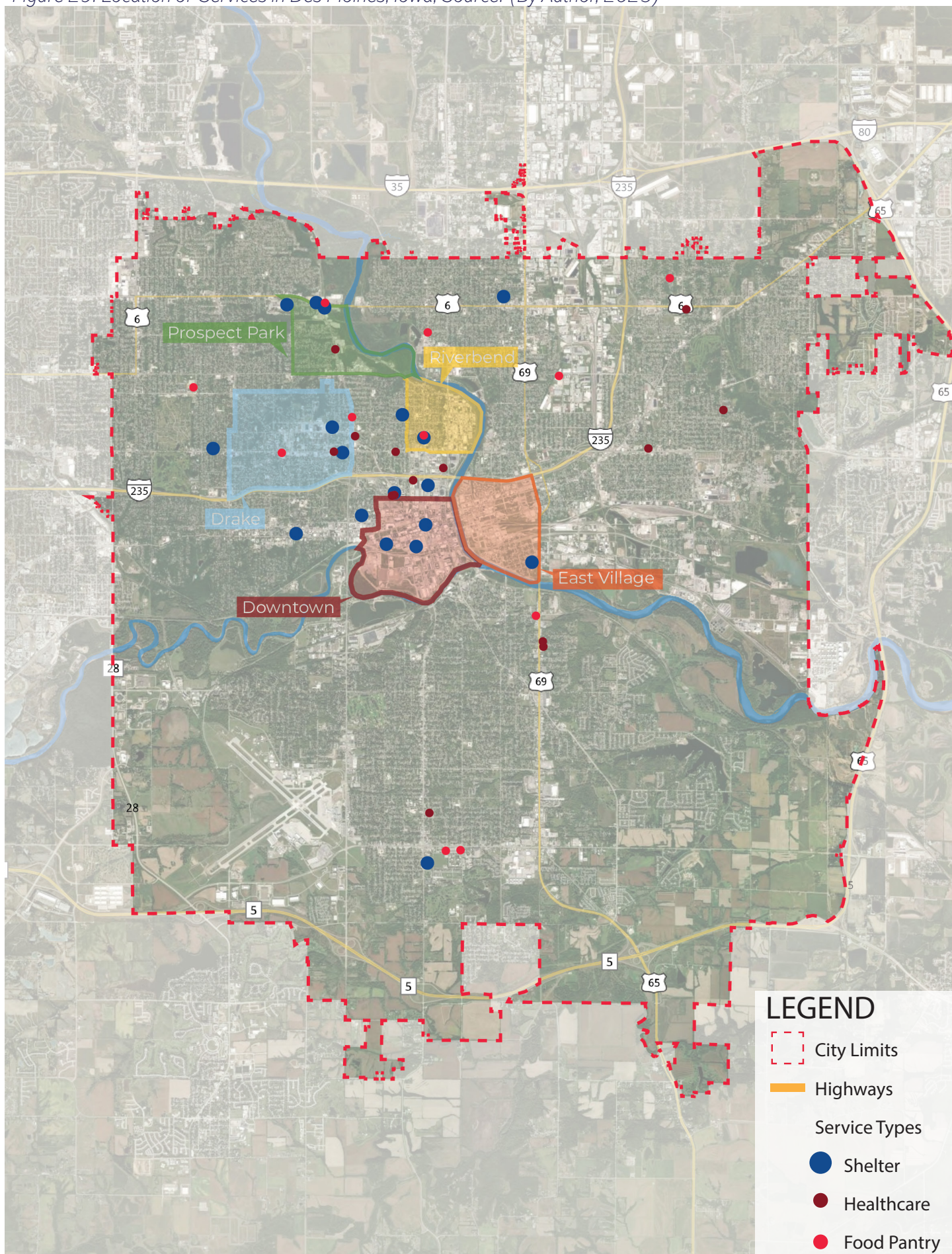
By implementing camping bans and encroachment policies, Des Moines effectively uses land use regulations to criminalize the unhoused, displacing unhoused individuals without providing viable alternatives. Despite the community voicing concerns over an ordinance fining individuals for camping outside, Des Moines' council passed it in a 5-2 vote in September 2024 (Barreda, 2024). This policy allows individuals to receive a fine of \$15 if they are asleep or have their belongings in public spaces. This effort was to try and combat all the complaints of camps. The vote was two years and two months after the City of Des Moines hired a policy for the unhoused administrator to "help find long-term solutions for the unhoused" (Reichardt, 2022). Yet, in these last three years, no policy, long-term developments, or solutions have been made. Des Moines chose a state of criminalizing the unhoused without options to get off the street. There is an argument that planners and officials need evidence of where the unhoused are and where they occur. While Des Moines is making visible (unsuccessful) efforts, officials must find long-term solutions.

Importance of Location

The unhoused are always going to be present. There has never been a reported time when no unhoused individuals were in a city. Unless a city can adequately supply the proper social services for the unhoused, they will be on the street and visible. The question is, where is the best place for them to go? There are two options for the type of location planning for services: campus and nodal. Campus planning determines the direction and level of intensity for the development (Krupan et al., n.d., p. 208). Zonal planning takes the optimal grid of urban centers and develops in key zones or nodes (Lumbreras et al., 2017; Zivanovic, 2017, p. 70).

Des Moines' current resources are unregulated and located in the core of Des Moines Downtown. Each resource is within a lengthy walkable distance from each other. These resources require a form of transportation method, whether bus, walkable, or other options.

Figure 29: Location of Services in Des Moines, Iowa; Source: (By Author, 2025)



Louise is a private planner who has worked on long-range plans for the Des Moines and Midwestern areas. She has lived in Des Moines most of her career and experienced firsthand the housing market downtown. With the focused development and re-branding of the core of the downtown area in recent years, certain areas have been neglected.

“I think because downtowns are such prized hubs of activity in a community that they receive a lot more funding and focus than kind of the middle ground between the suburbs and that core of downtown.” – Louise

Louise is referring to the suburbs of Des Moines proper, not the regional metropolitan area. Historically, funding and improvements are lacking in districts and housing neighborhoods.

Without transportation, access to these needed resources is impossible. Des Moines is running into this problem. Des Moines Area Regional Transit Authority is losing funding, meaning cutbacks on routes and time running are occurring. Transportation is a critical challenge when discussing the needs of the unhoused. The unhoused rely on this transportation for more than to and from locations.

Linda works on recommending policy to Des Moines daily. She interacts with and looks at the data of the users of the resources. She recognizes the daily need for transportation and the function of DART.

“If DART changes significantly, I think it would be devastating if DART doesn’t maintain a level of service that it has. ...There was one gentleman that had vision problems, couldn’t see and they had lived there for 20-something years, right? And so finding someone an affordable housing option near transportation is really hard...they’re getting rid of the D line. I know a lot of folks that ride the D line to stay warm...it could be extremely challenging.” – Linda

This reduction in transportation adds strain on other resources that are already struggling. Land use influences transportation. Des Moines’ argues that form-based code will help with this. Creating higher densities to add amenities closer together, yet this has not been the outcome. It is also critical to note that requirements for adding density to lots require access to DART transportation. “Any N and NX districts, regardless of the number of household units on the lot, if the lot is within ¼ mile of an existing DART transit route”.

Des Moines has decided that a campus-type development or village for the unhoused is the long-term solution for The City (Tugade, 2025). This village would consist of pre-manufactured shelters that are light and movable. The idea is to offer a temporary shelter that provides services to help move toward permanent housing.

As a planner, Louise recognizes that taking resources and putting them together takes away the coordination logistics.

“...by centralizing it, it kind of naturally resolves the issues of being siloed and people not talking to one another, people not coordinating with one another.” - Louise

This model has occurred in larger cities like Dallas, Denver, and San Francisco. There are only a few instances in midwestern cities around the size of Des Moines, like Madison, Wisconsin. Here, 30 shelters share a communal bathroom. The village is a replacement for an encampment site in a park. In 2022, out of the 50 residents of the village, 20 have found permanent housing options (Tarr, 2022).

Literature suggests that nodal planning is a more successful model for cities. The outcomes of nodal planning improve economic competitiveness, human and social capital use, governmental participation, transit system improvement, investment optimization, and quality of life (Grochulska-Salak & Wężyk, 2021, p. 18).

Jimmy is a planner at the local level. He has had experience in both the zoning approval process and the Housing and the Unhoused as a policy issue

development process within the city. In his development experience, he could see the benefit of neighborhood or nodal planning.

“...more of a decentralized, like neighborhood-focused service network would be awesome, both from how we provide public services, which we kind of do that now, but not really.... Then the more private, like shelters or other sorts of social services, I think that would be awesome if they were kind of dispersed through our neighborhoods.” – Jimmy

Some services would be ideal for this type of planning, such as social services and shelters. However, this is also where the challenges arise. The code prohibits the construction of these developments.

Des Moines has zoned the current shelter under a downtown district. This district allows for a higher density of activities to happen. However, Des Moines has not zoned most of the city in this same category. Construction in this zoning would not allow for the development. The majority of the city is in a N and NX zone. These allow for two, three, or four household units (i.e., N1-2, N2-2, N3-2, N4-2, N5-2, N1-4, N2-4, N3-4, N4-4 and N5-4, NX1, NX2, NX2a and NX3 districts). These developments of shelters would never be approved. They would need amendments upon amendments, allowing for barriers to take place. The systems do not allow these developments to occur nodally in Des Moines.

2.2.1 DOWNTOWN (DX) DISTRICTS

The DX districts are established to address the mix of building forms and uses appropriate for each of the different districts within the downtown area.

- A. DX1 District.** DX1 is intended for the highest intensity of activity in the downtown, where mixed-use buildings include offices, groundfloor storefronts with shopping, services, and restaurants, and residential and lodging.
- B. DX2 District.** DX2 is intended for the mid-level intensity of activity in downtown, where storefronts, offices, and residences are mixed.
- C. DXR District.** DXR is intended for the mainly residential neighborhoods of the downtown, surrounding the downtown, and across the rivers from downtown.

2.2.2 MIXED-USE (X) DISTRICTS

The X districts establish an appropriate mix of building forms and uses to enhance existing and create new compact, walkable nodes and corridors throughout the city.

Figure 30: Example of Zoning Code in Des Moines, Iowa; Source: (The City of Des Moines)



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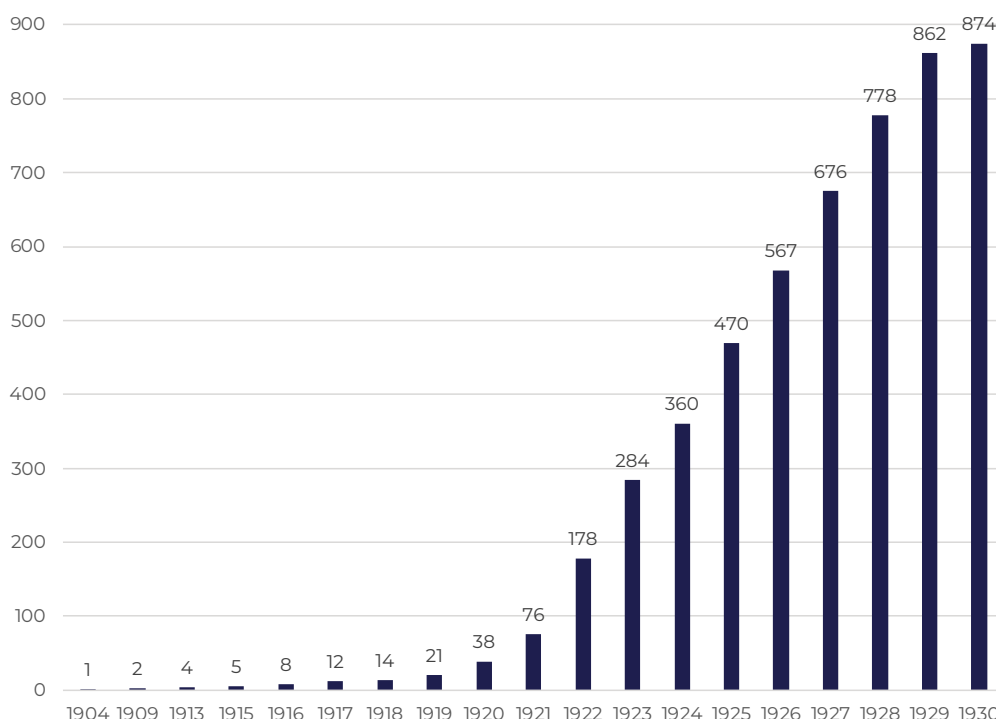
Land Use, Zoning, and Developmental Decision-making

Zoning

Zoning is a type of regulation cities create to designate specific areas for various development and land use types, such as residential, commercial, industrial, and mixed-use zones. The ordinance specifies activities in each zone and standards for building dimensions, placement, and usage. This framework ensures specific growth and development types occur while maintaining city character.

The city's Development Services Department provides resources and assistance for residents or developers seeking information on zoning classifications, permitted uses, or development standards. They can offer guidance on zoning verification, home business regulations, sign permits, and sound permits. There is a difference in the process throughout cities. Most of the time, and in Des Moines, it begins with planning or a zoning board. Permit by right allows some developments to grandfather in. In Des Moines, they implemented form-based code.

Figure 31: Municipalities that Adopted Zoning by Year; Source: (By Author , 2025; Parolek et al., 2008, p. 8)



Zoning was created in the early 20th century when ancient cities had informal rules to separate living areas from business markets. The earliest was in Rome, where they had designated areas for trade. During industrialization, more modern instances of zoning occurred to help with the health and safety of factories for residential areas. New York City had the first American zoning ordinance regulating building height, land use, and overcrowding. In 1926, the most significant and critical zoning case of *Village of Euclid vs. Ambler Realty*, which the Supreme Court upheld as zoning acting as a valid use of government power (Woodward, 2013, p. 2). The case solidified the role of planning and its power in development. After World War II, there was an increase in suburbanization that led to the use of single-use zoning. Single-family zoning created a mass separation of land used. It played into highways and the use of automobiles (Parolek et al., 2008, p. 7).

Exclusionary Zoning

Zoning has a complicated history of exclusion and inequality. “Zoning will always function as a tool of segregation... zoning allows municipalities to pursue racial and economic segregation without mentioning race or class at all. Simply by setting astronomically high minimum lot sizes or banning apartments, wealthy suburbs, and towns can block the construction of most kinds of affordable housing” (Gray, 2022, p. 87; Taylor, 2019).

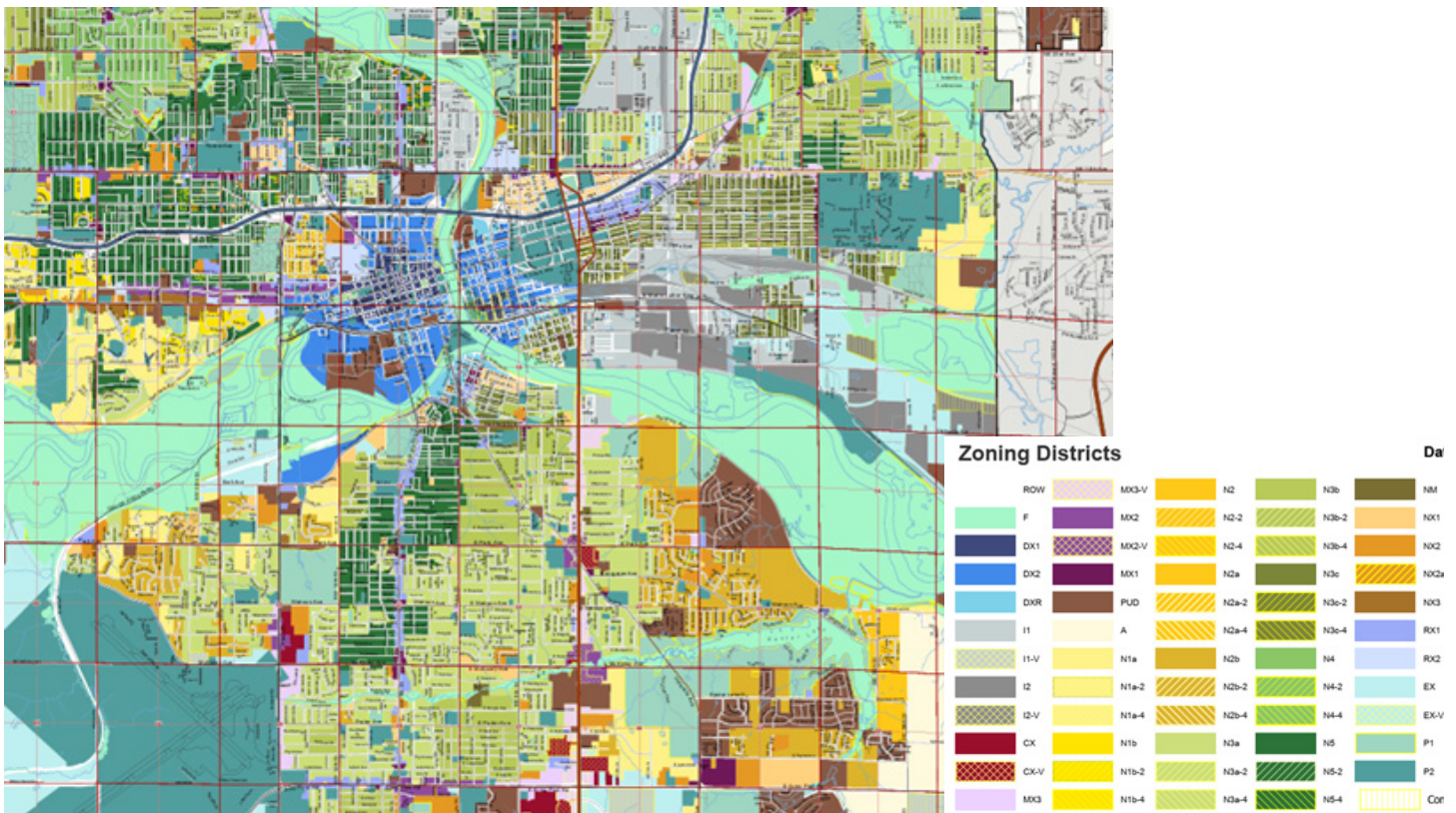


Figure 32: Des Moines, Iowa Zoning Map; Source: (The City of Des Moines)

“Zoning not only makes us poorer but more unequal... by systematically blocking access to our most productive cities, zoning makes America a less innovative, less wealthy, more unequal place” (Gray, 2022, p. 77).

Form-Based Code

There were attempts to fix performance and incentive-based zoning in the 60s and 70s (Parolek et al., 2008, p. 9). These attempted to reduce regulation to increase density and types of developments. There was limited success as they lacked character and quality. Des Moines decided that in 2019, they would try to change the sprawl and housing shortages traditional zoning encourages. They adopted form-based code to encourage a mixed-use zoning pattern and walkability. They focus on sustainability, affordability, and smart growth. Form-based code focuses on human-scale neighborhoods focusing on urban form (Parolek et al., 2008, p. 12). Form-based code aims to create social equality by not separating the uses like traditional zoning, displacing many (Tagtachian et al., n.d., p. 1). The main focus is the design of the building rather than the use (Woodward, 2013, p. 3). “While form-based codes aim to promote walkability and mixed-use development, they often impose strict architectural and material requirements that increase construction costs, making affordable housing projects financially unfeasible.

“... trying to tie our either investments in land use or what we’re trying to encourage from, like, an urban form, and like, make sure that development, like, quote, unquote, pays for itself, like we, through a lot of our policy, it’s like a large lot, single family, like a huge swath of our city, that’s what is legal to do there.” – Jimmy

Throughout the interviews, the idea is that any form of zoning, including the form-based code, is restrictive. Bob is a zoning “expert” amending zoning codes for municipalities to create less restrictive policies. He believes that simple things like landscaping requirements and streetscaping add to the barriers for developers.

“I think there’s caution, though, because, boy, they have some really strict standards for streetscaping, landscaping and building façade.” – Bob

Andy is a non-profit developer in the Des Moines area. One example Des Moines implements is that the materials required under the code are not the best option for residents. Des Moines wants a particular look and quality of life for its new developments.

“You know, requirements with regard to stone veneer and façade, exterior trim on the street side of developments... a prohibition on vinyl siding, which you know when we’re looking at especially the entry-level housing for our lower to moderate-income families, they don’t have the resources to scrape and paint plank siding every 10 years, like it needs to be a good vinyl product that is a good thickness, and a lot of it even has extra insulation built into it that is truly maintenance free and just needs to be sort of sprayed off... We dictate what building materials can take place, we’re really preventing more affordable housing that is meeting the needs of the market from happening.” – Andy

The costs of these mandates add to the price where land constraints require it (Gray, 2022, p. 59). Not only in the cost of construction but also in the maintenance. “Procedural hurdles and substantial costs to the final project in the form of months and years of added property taxes and maintenance” (Gray, 2022, p. 62). This addition, with marketing as an improvement of quality of life, makes it unattainable for all residents. Not only are residents struggling with the code, but so are developers. Tax abatements help build middle-income units, but the developers can create specific units, like row homes, with the tax abatements.

“...so many row houses, like, we’ve seen a huge increase in that... I think our code allows them in a lot of places, so that helps. I also think from a cost perspective... So I think one we zone for it to building codes stuff, and then we’ve also been incentivizing it, so we have what’s called a missing middle tax abatement, and that’s two to twelve units. So, a row house would fit into that.” – Jimmy

With the code, developers have minimal incentives to create housing in two to twelve units. These are proven more affordable for residents but the most expensive for developers. There is the lowest return on investment. The city is missing new, smaller, and more local developers, and the accessibility of understanding code creates a barrier.

When you look at a new housing development in Des Moines, you can assume a non-profit or a private developer built it. Public housing is also an option, but in Des Moines, the public-private partnerships build this type of housing. Non-profits find the money through tax abatements and incentives. Sometimes, they can get a grant or a developer to go in with the funding. Private developers can also undergo this process, but the grants and incentives require much work and regulation. Their focus is the return on investment they will get quickly, the for-profit mentality. In general, the funding for housing is competitive, just like the market for residents. There is not enough funding for developers to build housing at cheaper prices.

Each developer employs a method for evaluating a development project's potential return on investment (ROI). This process typically involves estimating the anticipated net income and the project's total costs over its entire lifecycle, from start to completion. Depending on the project's scale and complexity, developers may perform these calculations internally or hire external consultants. Key factors influence ROI, including the cost of acquiring the property, construction expenses, and ongoing taxes. Additionally, external variables such as market conditions, interest rates, and regulatory changes can significantly affect the financial outcomes of the project. Understanding the factors that influence developers in pursuing specific types of development is crucial for effective policymaking and the design of targeted incentives.

Policy decisions, particularly those related to zoning, land use, and taxation, also significantly impact a developer's ROI. For instance, zoning regulations can limit developments on a given parcel of land, potentially reducing the development's financial viability. Municipalities may offer tax incentives or subsidies to encourage development growth in areas affecting overall project costs and profitability. Stricter building codes (like

form-based codes) or higher property taxes can increase costs, reducing expected returns. Developers must navigate these policies carefully, as they can either facilitate or hinder the success of a project, influencing both short-term financial outcomes and long-term strategic planning.

Developers prioritize projects with the highest ROI, typically luxury or market-rate housing. Without substantial financial incentives, affordable housing projects struggle to compete. Bob, who works in many neighboring communities, sees how Des Moines lacks specific developments in social redevelopment; Des Moines has an increasing housing insecure population.

“You know, we can talk about amenities, all those other things we need infrastructure, but really I see that housing right now is our number one issue.” – Bob

Figure 33: Number of Publicly Supported Rental Units by Type; Source: (By Author , 2025; Public and Affordable Housing Research Corporation & National Low Income Housing Coalition, n.d.)

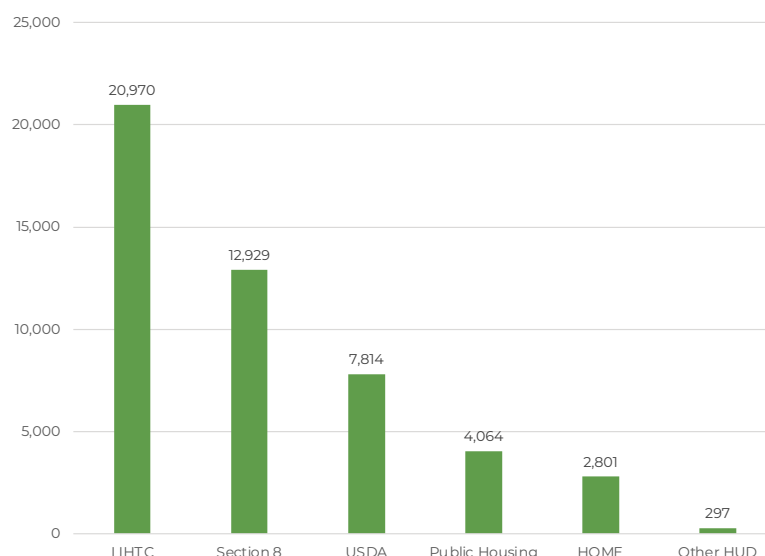
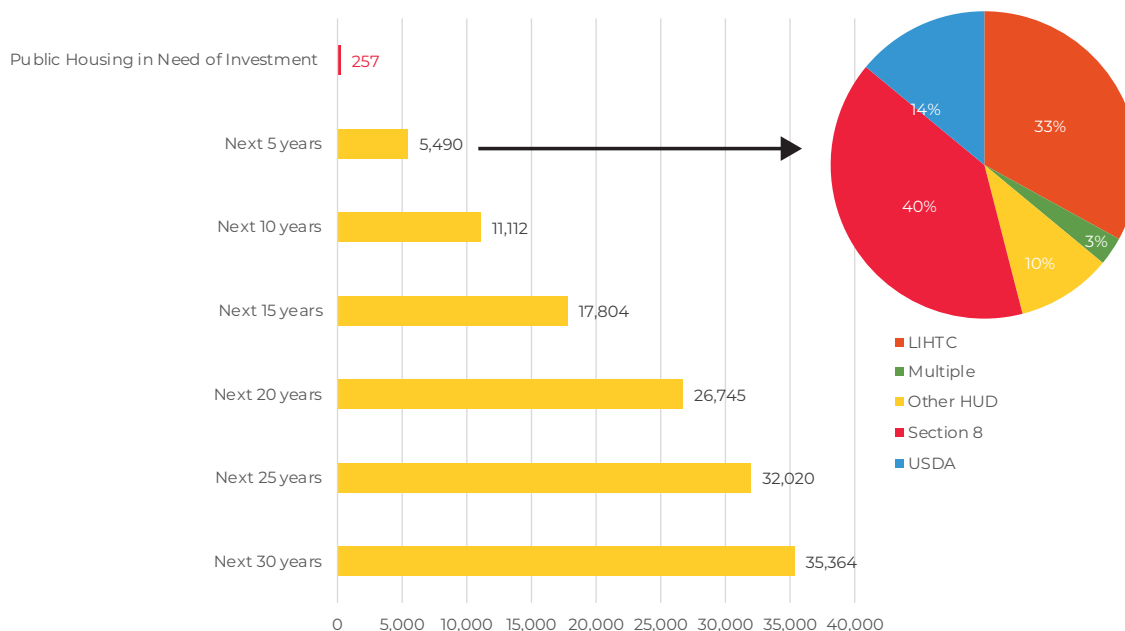


Figure 34: Number of Public Supported Units at Risk of Loss; Source: (By Author, 2025; Public and Affordable Housing Research Corporation & National Low Income Housing Coalition, n.d.)



Funding is restrictive. Andy works for a non-profit that builds single-family housing for lower and moderate-income residents. They get funding through the Housing and Urban Development Department (HUD).

“So we can’t build with federal funds, on any lot that has a sustained sound level at above 65 decibels, which is like, if you think of a street that just has ... two-lane traffic each direction, anything within like three or four blocks of that street is going to exceed 6 decibels.... We can’t build on any of those lots with federal funds, we’re trying to find strategies to subsidize the construction with unrestrictive funds... it’s just like an arbitrary HUD thing... that applies to all multi-family, and single-family units...” – Andy

The rule on sound requirements is one rule for regulating funding. There are so many additional hoops to jump through. Having complicated funding requires so many hands to touch the finding process before you even get to start development.

Zoning creates inflation of property values of land (Gray, 2022, p. 63). This addition of code does not alleviate the chronic housing shortages for the vulnerable but displaces residents. The code has brought an influx of low-density or extremely high-density developments (Tagtachian et al., n.d., p. 3). Residents do not care about the specifics of the zoning code and the nitty gritty. This additional regulation has made housing more expensive by allowing less of it to be built (Gray, 2022, p. 53).

“... one I remember... one gal talked about growing you that they lived in substandard housing, they didn’t have heat, and like the family would all sleep in one room, where they had very poor insulation. And the comment that person made, and it stuck with me, is, I can tell you, my mom never worried about the four-inch trim on the windows, right? She was concerned about insulation in the walls. So I do think that there are some requirements that increase cost.” - Tina

Land use policies and decisions have historically been driven by the physical and economic value they contribute, often overlooking the community's social needs; social needs mainly become ineffective in addressing housing affordability and equitable development without inclusionary zoning practices. Without requirements for affordable housing or mixed-income developments, developers maintain significant control over what they build, prioritizing financial returns over community well-being. This dynamic results in the proliferation of high-end housing, commercial developments, and projects that maximize profit while neglecting essential

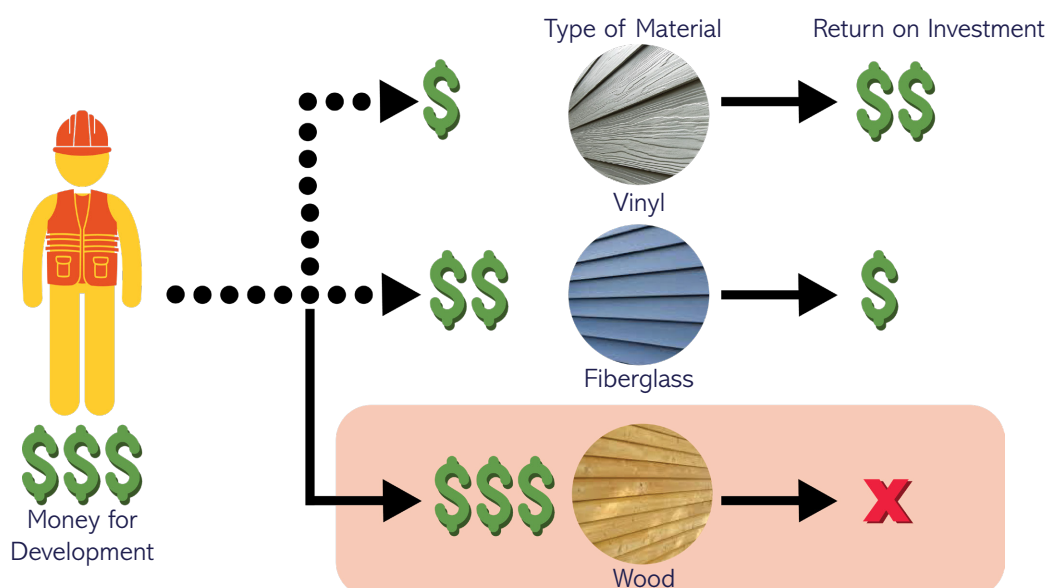


Figure 35: Restrictions on Return on Investment (ROI) from Code; Source: (By Author, 2025)

social infrastructure, such as affordable housing, public spaces, and community services. Without regulatory measures that mandate or incentivize socially responsible development, policies remain disconnected from housing insecurity, further exacerbating socioeconomic disparities and limiting access to stable, affordable housing for lower-income populations.



Figure 36: Development - Themes Matrix; Source: (By Author, 2025)





Conclusions and Recommendations

Conclusions

This research investigates how land use policy and regulation in Des Moines, Iowa, influences the experiences of its unhoused residents. Through a year-long process of qualitative interviews, analysis and document review, I conclude that Des Moines' zoning code and the existing land use policies are overly restrictive. These constraints hinder developers from building the affordable housing and service infrastructure needed by low-income populations.

The zoning framework in Des Moines reinforces historical patterns of exclusion. While standard economic logic suggests that increased supply should lower housing costs, developers do not build affordable housing because they lose profitability under current regulations.

Systematic Barriers to Housing Equity

Residents navigate persistent obstacles, including rising costs, limited housing options, and a lack of quality housing. Simultaneously, developers face prohibitive costs, zoning rigidity, form-based code restrictions, and narrow funding criteria. These combined pressures restrict housing availability and diversity. Zoning codes and market dynamics collectively shape a housing system that excludes those most in need.

Figure 37: Barriers for Residents; Source: (By Author, 2025)



Affordability

This research demonstrates that market-based development models consistently fail to address affordability gaps in Des Moines. Although housing supply is increasing, developers prioritize high-return units—luxury apartments or single-family homes—over deeply affordable housing.

Interviewees repeatedly emphasized that affordability does not emerge organically from market dynamics; instead, it is a deliberate policy outcome. Current zoning laws and land use policies reinforce this issue by designating significant portions of the city exclusively for single-family development, thereby restricting opportunities for diverse, inclusive housing types.

As Jimmy, a planning official, observed:

“... trying to tie our either investments in land use or what we’re trying to encourage from, like, an urban form, and like, make sure that development, like, quote, unquote, pays for itself, like we, through a lot of our policy, it’s like a large lot, single family, like a huge swath of our city, that’s what is legal to do there.” – Jimmy

Des Moines' policy environment continues to prioritize suburban, single-family development, limiting housing diversity and affordability. The city's reliance on private development to generate affordable housing – without mechanisms inclusionary zoning, tax incentives, or direct public investment—has left many residents unable to secure housing that meets their financial needs.



Housing Choice

Des Moines lacks a sufficient range of housing options across all income levels, but the gap is especially pronounced for low-income residents. High-income households can choose from large-lot single-family homes, compact-lot homes, or luxury condominiums. Middle-income earners typically have access to duplexes, row-homes, quadplexes, and apartments, offering a relatively diverse set of choices. In contrast, low-income individuals are almost exclusively limited to traditional rental units—options that have changed little over time.

Flexible and affordable alternatives such as single-room occupancies (SROs) and transitional housing have been systematically eliminated, narrowing the housing continuum. This loss of variety leaves many low-income residents without a viable path to permanent and stable housing.

This pattern was consistently reinforced throughout the research. Interviewees emphasized that development efforts often overlook housing for individuals at the poverty line or those transitioning out of not having shelter.

As Teddy observed: “where a lot of it is missing, like there isn’t anybody developing much for the poverty level, or that transitional, first out of homelessness.”

Gayle echoed this concern, pointing to the mismatch between current development trends and community needs:

“...like high end residential versus what we need more is, like affordable residential and market rate. Residential housing, but that doesn’t really pocket out.” – Gayle

Jimmy further highlighted the structural gap in the housing continuum:

“I don’t think we have enough types of housing... across the different stages of life and income and situation that people are in. So like, permanent, supportive housing, like, we don’t have enough of that, like SROs.” – Jimmy

Des Moines’ zoning regulations and development incentives have historically favored market-rate and high-end residential projects, making it difficult to introduce alternative models that would serve a broader range of needs. Without intentional interventions—such as zoning reform, inclusionary housing policies, or targeted incentives for deeply affordable and transitional housing—many residents will continue to face significant barriers in securing stable, appropriate housing.

Housing Quality

Many cities, including Des Moines, restrict certain housing options in the name of quality control. A common belief holds that as homes age, they naturally become more affordable. While this is sometimes true, it depends heavily on consistent maintenance. When homeowners or landlords lack the resources for repairs, housing conditions deteriorate, creating unsafe living environments.

In Des Moines, concerns about housing quality and affordability are deeply interconnected. Much of the city’s aging housing stock faces ongoing decline, in part because few financial incentives exist to support reinvestment. Without assistance, owners often defer maintenance, accelerating deterioration and reducing the availability of safe, affordable housing.

The city’s current approach to regulating housing quality compounds this issue. Form-based codes and similar policies aim to ensure well-designed, higher-quality developments, but they can inadvertently increase construction and renovation costs. These elevated costs may deter affordable housing production or make compliance unaffordable for existing property owners.

As Linda explained:

“We want, you know, dignified housing for everybody, which is certainly a valid goal, but it’s like trade-offs and values, right? So do we just require all housing to be at such a standard that actually we can’t build enough to meet that standard and so some people are just going to be homeless because they can’t reach it?” – Linda

Jimmy reinforced the importance of reinvesting in the city’s older housing stock to preserve safety and stability:

“The housing quality piece is bi, like we have a lot of older housing that needs critical repairs... I think it’s one to keep people in safe housing...” – Jimmy

Ultimately, Des Moines must navigate a difficult balance: preserving housing quality without making affordability unattainable. Without targeted policy tools—such as rehabilitation grants, repair subsidies, or low-interest loans for low-income homeowners—the city risks losing a significant portion of its naturally affordable housing. Failure to act could accelerate the displacement of low-income residents and further destabilize vulnerable communities.

Assistance

Housing assistance systems in Des Moines are overwhelmed and under-resourced, leaving many residents without the support they urgently need. Programs intended to provide rental assistance, emergency shelter, and social services struggle to meet rising demand. Long waitlists, limited staffing, and bureaucratic delays prevent timely relief for individuals and families experiencing housing instability.

As the city’s housing crisis deepens, these support systems remain largely unchanged. Existing programs lack the capacity to keep pace with community needs. Despite best intentions, they fall short in both scale and responsiveness.

Bob emphasized the need for greater investment:

“Could they use more resources? Yep. Could they use more dollars from all of us? Absolutely.” – Bob

Louise highlighted how housing assistance is deeply connected to other overburdened support systems:

“...the accessibility of housing, but then also the healthcare and social assistance... waiting list for it are astronomical” – Louise

The city’s limited support infrastructure continues to exacerbate housing insecurity. Residents in crisis often wait months—or even years—for access to essential services. Without expanded funding, improved administrative efficiency, or a broader array of affordable housing options, Des Moines risks further increase in housing insecure residents and precarious living conditions.

Maintenance

In Des Moines, home maintenance is a critical yet often overlooked component of housing stability. While securing housing is a significant milestone, the ongoing responsibilities of upkeep—especially for aging properties—receive little attention in public discourse or policy. Maintenance challenges affect both renters and homeowners and can significantly impact long-term housing affordability and livability.

The quality and materiality of housing construction directly influence how manageable maintenance becomes over time. Higher-quality materials may reduce long-term upkeep costs, while lower-cost construction meth-

ods often lead to deferred maintenance and expensive repairs. As homes age, especially those built rapidly or with cost-saving materials, the burden of upkeep grows—often disproportionately affecting low-income households.

Louise emphasized that much of the existing housing stock requiring maintenance consists of single-family homes:

“...but I think that’s for already built homes that would apply, and most of those account for single-family... which is another issue of maintaining property that is still occupied...” – Louise

Gayle added that many homes will face major maintenance needs around the same time:

“they’re going to come up meeting maintenance in the future at around the same time. So, like, there will be future maintenance issues, right?” – Gayle

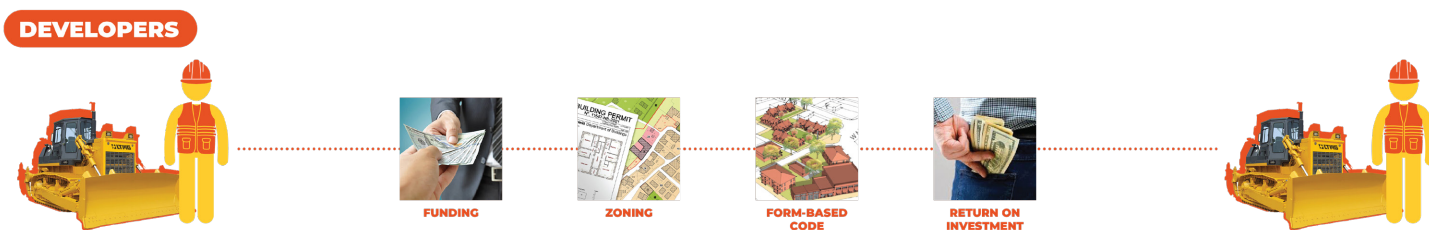
Without proactive investments in home repair and preservation, Des Moines risks a wave of housing instability as large portions of its existing housing stock fall into disrepair. This challenge is particularly urgent for low-income residents, who often lack the resources to address costly maintenance issues.

To address this, the city must implement targeted strategies—such as homeowner repair assistance programs, financial incentives for landlords to maintain rental properties, and policies that prioritize the long-term affordability and durability of housing. These efforts are essential to prevent displacement and preserve Des Moines’ existing affordable housing stock.

Funding

Development in Des Moines depends on a complex and often restrictive mix of public, nonprofit, and private funding sources. While each funding stream plays a critical role, none is sufficient on its own. Projects frequently rely on multiple layers of financing, which introduces additional barriers to implementation. Strict

Figure 38: Barriers for Developers; Source: (By Author, 2025)



eligibility requirements, narrowly tailored incentive programs, and overlapping regulations make it difficult for developers to secure the resources necessary to move projects forward.

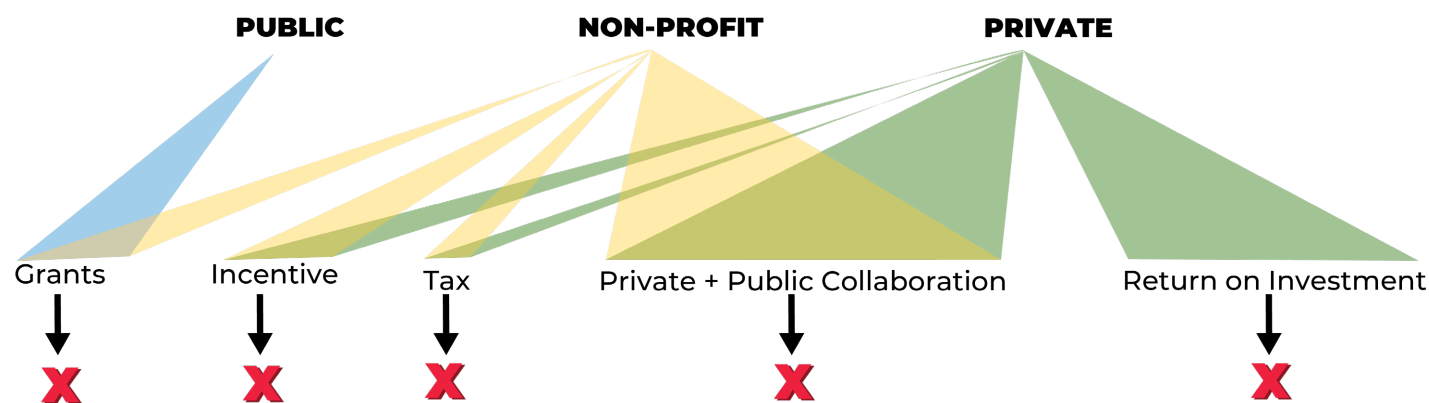
These constraints often result in stalled momentum. With so many stakeholders involved, developers hesitate to take the first financial risk. If one party withdraws, others may follow, causing entire projects to collapse before they begin. This dynamic—what some interviewees referred to as “too many hands on the project”—creates a fragile development pipeline that struggles to sustain long-term progress.

This research highlights how funding restrictions and regulatory requirements create significant obstacles for affordable and supportive housing development. Nat explained how federal funding,

Figure 39: Contributors to Housing Development; Source: (By Author, 2025)



Figure 40: Funding Sources and Flow; Source: (By Author, 2025)



***NOT ENOUGH FUNDING FOR HOUSING BUILT**

particularly through the U.S. Department of Housing and Urban Development (HUD), imposes stringent environmental standards that exceed those required for typical development:

“Well, because we’re largely using federal funds, we’re really restricted. We have to follow HUD has pretty stringent environment requirements that exceed what you would typically see.” – Nat

Peter noted that the city’s housing shortfall has persisted for years, though only recently has it gained broader recognition:

“I think it has just been historically under supplied and we are starting to recognize that...” – Peter

Tina emphasized the funding gap for essential services, particularly family shelter units, which are critically under-provided in Des Moines:

“funding is a huge barrier. So in that gap analysis, we need 29 more units of family shelter. And so, where do you do that? How do you come up with funding to do that?” – Tina

Without more flexible funding structures, faster approval processes, and proactive investment strategies, Des Moines will continue to face delays in developing affordable and supportive housing. Addressing these challenges requires a coordinated approach that aligns funding sources, removes unnecessary regulatory hurdles, and encourages early investment to prevent projects from stalling before they gain traction.

Zoning

Zoning regulations in Des Moines pose a significant barrier to the development of diverse and affordable housing options. The current zoning code largely restricts flexibility in building types, with most residential areas designated as N or NX zones—categories that permit only one to four housing units per parcel. While the downtown core allows for higher-density development, the majority of the city remains subject to low-density zoning that limits the creation of multifamily and mixed-use housing.

This zoning structure directly undermines the ability to meet community needs, particularly for services and housing types that require greater population density. In addition, the process of amending zoning designations is time-consuming and complex, further discouraging innovation and investment in nontraditional or affordable housing models.

Louise highlighted how the code acts as a gatekeeper, blocking developers from pursuing alternative solu-

tions:

“Zoning code has a regulatory barrier here that makes this not achievable for your developer to even kind of get into this realm.” – Louise

Bob acknowledged the ongoing tension between regulatory oversight and property rights:

“...but there is that balance act, kind of like with zoning, you know, balance of taking away individual property rights to do whatever you want versus you know, not having some protections in place with some regulations.” – Bob

Without comprehensive zoning reform, Des Moines risks perpetuating exclusionary development patterns that prioritize single-family homes over more inclusive, higher-density options. Revising the zoning code to allow for a wider range of housing types—especially in areas outside the downtown core—is essential to expanding affordability, accessibility, and housing choice citywide.

Form-Based Code

Form-based code in Des Moines seeks to improve quality of life by promoting human-centered urban design, walkability, and mixed-use development. These codes establish design standards for materials, building form, and site layout—including parking configurations—ensuring a more cohesive and visually appealing built environment.

However, these enhanced design requirements come at a cost. Developers often face significant expenses related to materials, mixed-use layouts, and compliance with stylistic regulations. When such requirements are not implemented regionally, developers may opt to build in nearby jurisdictions with fewer constraints, ultimately shifting investment away from Des Moines.

Jimmy acknowledged the benefits of the code in raising design standards:

“The code does raise the design of stuff that gets built, and so it kind of gets everything to the certain standard of design.” – Jimmy

At the same time, Nat pointed out that the complexity of the requirements can discourage development:

“...the form requirements became burdensomely restrictive in a lot of cases to make a project cost effective.” – Nat

These insights reflect a growing concern that overly rigid application of form-based codes may deter new construction. If Des Moines fails to adjust its approach, it risks creating a regulatory environment that undermines its own housing and development goals.

To remain competitive and encourage thoughtful growth, the city must strike a balance between quality design and development feasibility. Adapting form-based code requirements—especially for affordable housing or small-scale infill projects—can help ensure that design standards enhance, rather than hinder, equitable urban development.

Return on Investment (ROI)

In Des Moines, development decisions are primarily shaped by profitability. Developers tend to pursue familiar project types with proven market performance, minimizing financial risk. This cautious approach extends to material choices, where developers often select lower-cost options that reduce upfront expenses but may compromise long-term durability and architectural diversity.

Without meaningful incentives, developers are unlikely to introduce the housing typologies that the city currently lacks—particularly those that serve low- to moderate-income residents or support more inclusive urban forms. Cities that fail to reward innovation or reduce development risk will struggle to attract the kind of diverse housing stock needed to address affordability gaps.

This research highlights the tension between maintaining quality through regulation and ensuring projects remain financially viable. Teddy observed that while zoning codes help elevate development standards, they also complicate project feasibility:

“...code is adding a certain quality to the developments... challenges, especially, when we’re seeing that there are issues with, like return on investment.” – Teddy

Bob echoed this concern, recognizing the long-term value of regulation while also acknowledging the cost implications:

“We need regulations... zoning code regulations to make sure we do things right long term... but we’re also increasing costs.” – Bob

To overcome these barriers, Des Moines must implement strategic incentives—such as tax credits, grants, and expedited permitting—for affordable, mixed-use, or innovative housing developments. Aligning these tools with zoning and development policy will be essential for encouraging new typologies, supporting market diversity, and meeting the city’s housing needs without compromising quality or long-term planning goals.

Des Moines’ zoning, funding structures, and service delivery challenges mirror those found in many other mid-sized U.S. cities, particularly across the Midwest. In these contexts, exclusionary zoning, uneven regional growth, and siloed service delivery systems intersect to block affordable housing production. Therefore, insights and policy recommendations from Des Moines are applicable to peer cities such as Madison, Omaha, and Wichita, which share similar development dynamics and socio-political cultures.

How effective are the current solutions for the unhoused?

While advocacy for unhoused individuals has generated numerous interventions, most existing solutions are temporary and lack long-term sustainability. These interventions primarily address emergency needs or serve as preventative measures, offering support for both temporary and chronic housing insecurity (Sommer, 2001, p. 49). As illustrated in Figure 1, current responses range from temporary shelters and counseling services to increased affordable housing and specialized, population-specific solutions.

	Emergency	Preventative
Temporary	- Shelter and Food Kitchen - Healthcare - Counseling - Employment and Housing Services	- Increase affordable housing . - Increase income of the poor. - Eviction and displacement prevention.
Episodic/ Chronic	- Shelter and Food Kitchen - Healthcare - Counseling - Detox & Substance Abuse Treatment - Mental Health Care - Employment and Housing Services	- Increase transitional and supportive housing. - Increase affordable housing. - Increase community access to treatment. - Institutional release programs.

Table 10: Framework for Responding to the Unhoused; Source: (Sommer, 2001, p. 41)

Two primary funding sources support these interventions: public (governmental) funding and nonprofit organizations. Since the early 1980s, Christian rescue groups have emerged as a dominant force in providing emergency housing and community resources (Mitchell, 2013, p. 938). While these services meet immediate needs, they do not address the structural causes of housing instability or offer pathways to long-term stability.

The U.S. Department of Housing and Urban Development (HUD) controls a substantial share of federal funding for homelessness-related programs. HUD’s priorities focus on unsheltered homelessness, emergency shelters, and transitional housing models (Zapata et al., 2019, p. 14). As shown in Table 11, the nature of each solution depends heavily on the type of service provided and the funding mechanisms behind it.

However, significant gaps remain—particularly in the development of long-term solutions. A lack of coordination between government agencies and nonprofit providers limits the effectiveness of current systems. Moreover, existing policy models frequently overlook the specific needs expressed by individuals with lived experience of being unhoused.

A study conducted at Drake University proposes a solution-based policy framework that spans short-, medium-, and long-term interventions (Talbert & Record, 2022, pp. 6–9):

- Short-term solutions focus on improving shelter accessibility and implementing follow-up care for individuals exiting emergency housing.
- Medium-term strategies include upgrading shelter facilities, expanding warming center capacity, re-evaluating program rules, and enhancing relationships between staff and clients.
- Long-term efforts prioritize increased investment in permanent affordable housing, improved data collection, and ongoing engagement with unhoused individuals to inform policymaking.

Despite these recommendations, most existing housing models lack meaningful emphasis on long-term strategies for low-income residents. Without policies that reflect the needs and voices of the unhoused community, current approaches will continue to fall short in delivering sustainable housing solutions.

This section organizes recommendations by policy category, focusing on strategic interventions that address the unhoused and housing insecurity. While some proposals may appear straightforward, each carries complexities, trade-offs, and implementation challenges. The goal is to provide a foundation for planners, researchers, and policymakers to develop evidence-based, community-informed solutions.

	Transitional Housing	Housing First & Supportive Housing	Rapid Rehousing
Housing Type	Short-term (programs may last up to three years)	Long-term (unlimited)	Short-term rental assistance (up to two years)
Services	Typically requires sobriety, participation in services	Option, with focus on harm reduction	Option, with focus on harm reduction
Primary Focus	Underlying issues that lead to one’s homelessness	Housing	Housing

Table 11: Comparison of Unhoused Assistance Program Approaches; Source: (Theroux et al., 2021, p. 18)

Recommendations	Affordability	Housing Choice	Housing Quality
Prioritization of Nodal Planning for Unhoused Resources	X	X	
Single-Room Occupancy (SRO) Housing as Public Housing		X	X
Public Education on Unhoused Residents			
Integration of Policy for the Unhoused in Long-Term Planning			
Decriminalization of Public Space for Unhoused Individuals			
Accessory Dwelling Units (ADUs) as Transitional Housing		X	
Regional Collaboration Among Municipalities			
Establishment of a Housing-Oriented Metropolitan Planning Organization (MPO)		X	
Reevaluation of Form-Based Code Implementation			
Unrestricted Housing Development Across All Zones			
Removal of Restrictions on Social Services Development			
Simplification of Zoning and Building Regulations			
Tax Incentives for Low-Income Housing Development		X	
Comprehensive Housing Maintenance Program			X
Developer Education Programs			
Implementing a Needs-Based Policy Framework	X		
Renter Inspection Program			X
Alternative Funding Mechanisms for Transportation Infrastructure	X		
Comprehensive Transportation Access to Essential Resources	X		

Table 12: Conclusion & Recommendation Influence Matrix; Source: (By Author, 2025)

Assistance	Maintenance	Funding	Zoning	Form-Based Code	Return on Investment
X			X		
X					
			X		
X					
		X	X		X
		X			X
		X	X	X	
		X	X	X	
		X	X	X	
		X	X	X	
		X			X
	X				
		X	X		X
X					
	X				
		X			
X					

Housing Insecurity and Unhoused Residents in Des Moines

1. Prioritize Nodal Planning for Unhoused Services

City officials should adopt a nodal planning model, distributing essential services—such as shelters, health clinics, and food access—across multiple neighborhoods rather than concentrating them in a single downtown corridor. This approach increases access, reduces transportation barriers, and aligns services with the geographic distribution of need.

Pros:

- Improves service accessibility across the city
- Expands reach to more residents, including those in outlying areas
- Creates potential employment pathways for unhoused individuals within service networks
- Reduces congestion and dependence on central city infrastructure

Cons:

- May face NIMBYism or community resistance in new service locations
- Risks clustering poverty if not managed carefully
- Requires upfront investment in planning and infrastructure
- May strain existing staff and funding resources

2. Establish Publicly Funded Single-Room Occupancy (SRO) Housing

City governments should regulate and fund SRO housing as a public housing model. This approach can provide long-term, stable housing for vulnerable individuals, especially those transitioning out of being unhoused. Partnering with nonprofit housing providers and social service agencies can ensure wraparound support and maintenance standards.

Pros:

- Introduces a missing housing type into the local market
- Enables public oversight of housing quality and management
- Offers cost-effective, long-term housing for low-income individuals
- Reduces pressure on emergency shelter systems
- Can be rapidly implemented using existing buildings

Cons:

- Requires substantial public investment for acquisition, rehabilitation, and operation
- May raise concerns about safety, oversight, or community integration
- Risk of stigma or opposition from nearby residents
- Poorly managed SROs may lead to substandard conditions
- Requires ongoing regulation and monitoring

3. Expand Public Education on the Unhoused

Local governments should lead public education campaigns that address the structural causes of the unhoused and dispel common myths. Educational efforts should include training sessions for policymakers, landlords, and service providers; resource guides for unhoused individuals and the public; and outreach that promotes evidence-based policy solutions such as eviction prevention and expanded housing vouchers.

Pros:

- Reduces stigma and misinformation about the unhoused

Cons:

- Requires sustained funding and long-term engagement

- Builds broader support for inclusive housing policies
- Informs unhoused individuals about available services and legal protections
- Empowers communities to advocate for systemic change
- Changing public perceptions is complex and slow
- Difficult to quantify success in the short term
- May face push-back from groups opposed to housing-first models

4. Integrate Housing Insecurity Policy into Long-Term Planning

Comprehensive plans at both local and regional levels should include explicit strategies to address housing insecurity. These strategies should align with zoning reforms, include funding commitments for supportive housing, and establish measurable goals with timelines and public reporting requirements.

Pros:

- Institutionalizes homelessness as a long-term planning priority
- Ensures coordination between housing, transportation, and social services
- Enables better resource allocation and accountability
- Shifts planning from reactive to proactive strategies

Cons:

- Requires strong political will and inter-agency collaboration
- Long-range plans may be symbolic if not followed by implementation
- May not address urgent, short-term housing crises
- Can face resistance from stakeholders focused solely on economic development

5. Decriminalize Public Space for Unhoused Individuals

Cities should eliminate punitive policies that criminalize homelessness, such as fines, arrests, or forced encampment clearances. Instead, officials should train law enforcement in deescalation and referral practices and ensure that no individual is displaced without a viable housing or shelter alternative.

Pros:

- Reduces unnecessary legal burdens on unhoused individuals
- Aligns with human rights principles by recognizing the right to exist in public spaces
- Frees up law enforcement resources for more constructive uses
- Prevents further marginalization and displacement

Cons:

- May be perceived by some as enabling encampments
- Could raise concerns over public health, sanitation, and safety
- Legal and political opposition is likely
- Must be paired with alternative housing options and service coordination

6. Use Accessory Dwelling Units (ADUs) as Transitional Housing

Municipalities should promote the use of Accessory Dwelling Units (ADUs) as transitional housing by offering incentives such as tax credits, grants, or low-interest loans to homeowners. Policy changes should streamline zoning and permitting processes and support public-private partnerships to manage leasing and case management services.

Pros:

- Expands transitional housing options within residential neighborhoods
- Encourages community involvement in housing solutions
- Leverages existing infrastructure for rapid implementation
- Offers a cost-effective, scalable strategy
- Diversifies housing types without large-scale construction

Cons:

- Requires financial incentives to motivate homeowner participation
- Zoning barriers may limit broad adoption
- Oversight and tenant protections must be clearly defined
- Neighborhood opposition may emerge
- Effective program management and regulation are essential

Policy Recommendation	Implementation Partners	Intended Outcomes	Challenges + Tradeoffs
1. Nodal Planning for Unhoused Services	City Planning Departments, service providers, transportation agencies	Increase accessibility to services, reduce downtown congestion, decentralize support	Potential community resistance (NIMBYism), high planning and staffing costs
2. Public SRO Housing Development	City housing authorities, nonprofits, state housing agencies	Expand deeply affordable housing, reduce shelter reliance	Requires public funding, needs strong oversight, community push-back possible
3. Public Education on the Unhoused	Planning departments, advocacy orgs, educational institutions	Reduce stigma, build support for policy change, inform public and unhoused individuals	Hard to measure short-term impact, sustained funding required
4. Policy Integration in Long-Term Planning	Planning commissions, MPOs, city councils, housing agencies	Institutionalize focus on the unhoused, improve coordination, track progress	Requires political will, risks being symbolic without enforcement
5. Decriminalization of Public Space	City councils, police departments, legal advocacy organizations	Reduce arrests/fines, uphold human rights, redirect police resources	Legal/political resistance, requires alternative housing options
6. ADUs as Transitional Housing	City planning/zoning offices, homeowners, nonprofits	Increase housing capacity quickly, integrate solutions into neighborhoods	Needs incentives, zoning reform, homeowner buy-in, oversight for placements

Table 13: Policy Matrix - Solutions for Housing Insecurity and Unhoused Residents ; Source: (Author, 2024)

Urban Planning and Regional Coordination

1. Strengthen Regional Collaboration Among Municipalities

Municipal governments should convene regularly—monthly or quarterly—to develop unified strategies addressing housing affordability and homelessness. These meetings should bring together elected officials, housing agencies, service providers, and advocates to coordinate efforts across jurisdictions. Key priorities include data sharing, aligning funding sources, standardizing shelter policies, coordinating eviction prevention strategies, and streamlining zoning and permitting processes. Regular collaboration will reduce redundancy, promote equity, and facilitate consistent policy implementation throughout the region.

Pros:

- Ensures regular communication across municipalities
- Promotes a unified regional response to housing and homelessness
- Encourages resource sharing and policy consistency
- Strengthens collective advocacy for state and federal funding
- Prevents fragmentation that can lead to displacement or service duplication

Cons:

- Conflicting priorities among municipalities may impede consensus
- Bureaucratic coordination can delay action
- Some local governments may resist regional oversight
- Challenges in balancing financial contributions and perceived benefits
- Requires long-term administrative commitment and staff capacity
- Ensuring full participation from all stakeholders may be difficult

2. Establishment of a Housing-Oriented Metropolitan Planning Organization (MPO)

Officials should develop a regional entity to oversee housing planning, funding allocation, and intergovernmental coordination, similar to existing transportation-focused MPOs. This entity would be responsible for creating a comprehensive regional housing strategy prioritizing affordable housing development to ensure that funding is distributed equally across municipalities. The regional housing authority will regularly assess progress toward goals, report outcomes to the public, and recommend policy adjustments as needed.

Pros:

- This entity would create initiatives in community-based development that are equity and socially focused.
- Enables strategic allocation of funding to areas with the greatest need. Creates a dedicated regional entity to oversee and streamline housing initiatives.
- Encourages intergovernmental coordination, reducing inefficiencies.
- Provides a long-term, data-driven approach to housing planning.
- Can integrate housing policies with transportation and infrastructure planning.

Cons:

- Establishing a new MPO requires significant time, funding, and will.
- An establishment of a new government entity would require funding from somewhere.
- Potential resistance from local governments concerned about losing control over housing policies.
- Risk of bureaucratic inefficiency if not well-structured.
- They could face challenges balancing urban, suburban, and rural housing needs.
- Effectiveness depends on strong leadership and transparent decision-making processes.

Policy Recommendation	Implementation Partners	Intended Outcomes	Challenges + Tradeoffs
1. Strengthen Regional Collaboration Among Municipalities	City officials, City Housing authorities, nonprofits, advocacy groups, state housing agencies	Consistent housing across jurisdictions, reduce redundancy in services, enhanced equity, stronger advocacy for funding	Municipalities have conflicting priorities or political differences, administration burden of coordination
2. Establishment of a Housing Oriented Metropolitan Planning Organization (MPO)	State and local governments, regional planning agencies, housing advocacy groups, federal housing authorities	Equitable data-driven housing development, strategic allocation of resources to areas of greater need, improved intergovernmental coordination, integration of housing, transportation, and infrastructure planning	Requires significant political will and funding, resistance from local governments, potential bureaucratic inefficiencies, balancing urban/suburban/rural housing priorities

Table 14: Policy Matrix - Solutions for Urban Planning and Regional Coordination; Source: (Author, 2024)

Policy and Code Flexibility

1. Reevaluate Form-Based Code Implementation

Planners should incorporate flexibility into form-based codes to accommodate a broader range of housing types and evolving market demands. Cities should establish a regular review process to assess code effectiveness based on affordability goals, community feedback, and development outcomes. This adaptive approach can prevent unintended consequences while maintaining design quality.

Pros:

- Allows greater diversity in housing and building types
- Reduces cost burdens associated with rigid code requirements
- Encourages innovation while responding to changing community needs
- Balances design consistency with development feasibility
- May increase affordability by enabling varied project scales and materials

Cons:

- Frequent code changes may introduce uncertainty for developers
- Complex review processes can delay decision-making
- Flexibility could dilute design standards if not carefully managed
- Community disagreements may arise during reevaluation
- Potential for regulatory loopholes or inconsistent enforcement

2. Permit Unrestricted Housing Development Across All Zones

Cities should revise zoning codes to permit diverse housing types—such as multifamily units, ADUs, and mixed-use projects—in all neighborhoods. This includes removing restrictive policies like minimum lot sizes, density caps, and excessive parking requirements. Municipalities should adopt inclusionary zoning policies that require a portion of new units to be affordable, and streamline permitting processes for qualifying developments.

Pros:

- Increases housing supply, potentially reducing overall costs
- Supports mixed-income, diverse, and inclusive communities
- Reduces barriers to affordable development across the city
- Adapts zoning to meet contemporary housing demands

Cons:

- May lead to over-development and infrastructure strain in certain areas
- Could impact neighborhood character or historic preservation efforts
- Risks land speculation or displacement if affordability measures are weak
- Potential push-back from residents over density or traffic concerns

3. Remove Restrictions on Social Services Development

Cities should allow social services—such as shelters, mental health clinics, food banks, and workforce training centers—to be located in all zoning districts. Eliminating restrictive land-use regulations will increase access to essential services and reduce geographic inequities in service provision.

Pros:

- Expands service accessibility for vulnerable populations
- Promotes equitable distribution of support facilities across neighborhoods
- Helps integrate support services into daily community life
- Fosters inclusive, service-rich urban environments

Cons:

- Community resistance may arise due to perceptions about safety or property values
- May place additional strain on local infrastructure or public services
- Without oversight, distribution of services could become uneven across areas

4. Simplify Zoning and Building Regulations

Cities should streamline zoning categories and reduce excessive regulatory complexity to make the development process more efficient and accessible. This includes consolidating zoning classifications, clarifying permitting steps, and removing outdated barriers that slow progress.

Pros:

- Accelerates project timelines and reduces bureaucratic delays
- Lowers development costs and promotes housing investment
- Encourages small-scale and first-time development efforts
- Supports more agile planning practices

Cons:

- Weakened oversight could lead to poor construction or design outcomes
- Risk of unintended consequences, such as reduced green space or infrastructure gaps
- May hinder design cohesion and neighborhood-specific planning goals

Policy Recommendation	Implementation Partners	Intended Outcomes	Challenges + Tradeoffs
1. Reevaluate Form-Based Code Implementation	City Planning Departments, zoning commissions, advisory boards	More flexible housing types and design, alignment with affordability and market needs, adaptive code	Risk of inconsistent enforcement, potential push-back, developer uncertainty
2. Permit Unrestricted Housing Development Across All Zones	City councils, developers, housing advocates, legal teams, zoning boards	Increased housing supply, greater affordability and inclusivity, reduced barriers to multi- and mixed-use developments	Over-development risk in high demand areas, potential loss of neighborhood character, infrastructure strain
3. Remove Restrictions on Social Services Development	Nonprofits, social service agencies, city councils, legal teams, zoning boards	Expanded access to essential services, more equitable service distribution	Community opposition over perceived impacts, potential overload on infrastructure
4. Simplify Zoning and Building Regulations	Planning departments, code enforcement agencies, developers, city officials	Reduced regulatory burden, faster development, encourage participation by small developers	Potential for lower quality and poorly coordinated development

Table 15: Policy Matrix - Solutions for Policy and Code Flexibility in Des Moines; Source: (Author, 2024)

Economic and Development Strategies

1. Expand Tax Incentives for Low-Income Housing Development

While many municipalities offer incentives for middle-income housing, similar support for low-income developments remain inadequate. Local governments should implement targeted incentives—such as tax credits, subsidies, or low-interest loans—specifically designed for developers building or rehabilitating housing for low-income individuals and families. Municipalities can establish dedicated funding pools or pursue public-private partnerships to support these efforts. Additionally, strengthening or introducing inclusionary zoning policies that require a percentage of new units to be affordable will increase developer participation.

Pros:

- Encourages private-sector investment in affordable housing
- Helps address the critical shortage of low-income housing units
- Stimulates economic development in historically under-invested areas

Cons:

- May result in short-term reductions in municipal tax revenue
- Without proper oversight, developers could exploit incentives without ensuring long-term affordability
- Effectiveness depends on strong enforcement and accountability mechanisms

2. Develop Developer Education and Support Programs

Municipalities should establish educational initiatives to support small-scale and first-time developers. These programs should include workshops, Online webinars, one-on-one consulting sessions, and resources that guide developers through zoning, permitting, and financing. By easing the development process, cities can expand community-focused developers and promote more inclusive, small-scale housing solutions.

Pros:

- Lowers barriers to entry for diverse and first-time developers
- Encourages more small-scale, locally driven housing projects
- Increases awareness of municipal codes, financing tools, and best practices

Cons:

- Requires investment in curriculum development, staffing, and outreach
- Effectiveness depends on sustained participation and engagement
- May not immediately impact housing shortages without complementary programs

3. Implement a Needs-Based Policy Framework

Cities should adopt a structured, needs-based framework to guide housing and development policy decisions. This could include a matrix or flowchart that ranks proposals based on their impact on affordable housing, equity, accessibility, and public health. For example, policies could be evaluated by the number of low-income households served or the accessibility of services for vulnerable populations. Integrating these metrics into planning ensures that decisions prioritize social impact alongside economic feasibility.

Pros:

- Centers social equity in policy and investment decisions
- Encourages data-driven, transparent decision-making
- Aligns resource allocation with actual community needs rather than market speculation

Cons:

- Developing and implementing the framework may be complex and resource-intensive
- Potential resistance from market-driven developers
- Requires consistent data collection, monitoring, and policy refinement

Policy Recommendation	Implementation Partners	Intended Outcomes	Challenges + Tradeoffs
1. Expand Tax Incentives for Low-Income Housing Development	Local housing authorities, private developers, financial institutions, city officials	Increase in affordable housing stock, greater private-sector participation	Short-term tax revenue loss, risk of misuse, requires strong enforcement
2. Develop Developer Education Program and Support	Planning departments, community developers, local universities and training, city officials	Increased participation in developments, more diverse projects, better informed development	Requires investment in outreach, dependent on engagement from participants
3. Implement a Needs-Based Policy Framework	City planning teams, advocacy groups, advisory boards	More equitable decision-making, accountability	Pushback from stakeholders, requires data monitoring

Table 16: Policy Matrix - Solutions for Economic and Development Strategies; Source: (Author, 2024)

Housing Quality and Inspection Programs

1. Implement a Renter Inspection Program

Municipalities should develop a rental property inspection program that leverages existing parcel data, property valuations, tax records, and rental registrations. By creating a comprehensive database of rental units—including ownership maintenance history, and past code violations—cities can implement a tiered inspection system. This approach prioritizes high-risk properties ensuring that inspection resources are where they are most needed.

Pros:

- Promotes consistent housing quality and tenant safety
- Prevents property neglect and long-term deterioration
- Enables systematic tracking of rental housing conditions

Cons:

- Requires municipal investment in staffing and inspection infrastructure
- Landlords may pass inspection-related costs on to tenants
- Ensuring consistent compliance across diverse properties may prove difficult

2. Establish a Comprehensive Housing Maintenance Program

Municipalities should implement a citywide housing maintenance strategy to ensure long-term housing quality and affordability. This includes mandatory inspections, incentives or grants for energy-efficient upgrades, and penalties for noncompliance. Cities should offer technical assistance to property owners—both for rental and owner-occupied units—to help them maintain standards. Regular audits and maintenance education can Transportation and Infrastructure.

Pros:

- Preserves long-term affordability by preventing property deterioration
- Improves living conditions for renters and homeowners alike
- Stabilizes neighborhoods and supports property values

Cons:

- Requires substantial public funding and administrative capacity
- Could increase costs for landlords, potentially impacting rental rates
- Compliance and enforcement may be challenging in privately owned properties

Policy Recommendation	Implementation Partners	Intended Outcomes	Challenges + Tradeoffs
1. Implement a Renter Inspection Program	Municipal housing departments, code enforcement, GIS teams, landlords	Improve tenant safety and housing quality, prevent neglect and deterioration	Require upfront investment, potential cost pass to renters
2. Establish a Comprehensive Housing Maintenance Program	Housing & community development departments, contractors, city officials	Maintain long-term housing affordability and condition, improve quality of life	High public funding needs and coordination, possible rent increases, enforcement challenges

Table 17: Policy Matrix - Solutions for Housing Quality and Inspection Programs; Source: (Author, 2024)

Transportation and Infrastructure

1. Explore Alternative Funding Mechanisms for Transportation Infrastructure

To sustainably support transportation systems, municipalities should diversify revenue streams beyond traditional tax-based models. Alternative funding mechanisms may include:

- Value capture financing, where increases in property values near transit hubs help fund improvements
- Public-private partnerships, especially with employers or developers who benefit from transit accessibility
- Dedicated transportation sales taxes or fees earmarked for infrastructure
- Aggressive pursuit of state and federal transportation grants

These strategies can provide more resilient and equitable funding for transit infrastructure.

Pros:

- Reduces dependence on general taxation
- Encourages creative, long-term fiscal planning
- Enhances the resilience and scalability of infrastructure investments

Cons:

- New funding mechanisms may face political resistance
- Revenue-generating tools (e.g., tolls or pricing) may disproportionately impact certain populations
- Administration and implementation require capacity and coordination

2. Ensure Comprehensive Transportation Access to Essential Services

Public transportation systems must connect low-income and unhoused residents to essential services such as shelters, healthcare facilities, grocery stores, and employment centers. Transit agencies should conduct regular assessments of ridership patterns and community needs to guide route redesigns and service frequency adjustments. Cities should also offer free or subsidized fares for low-income residents to eliminate financial barriers to mobility.

Pros:

- Improves mobility and autonomy for vulnerable populations
- Enhances economic access by connecting residents to job centers and resources
- Increases overall quality of life and supports housing stability

Cons:

- Requires sustained investment in public transit systems
- May face opposition from residents in car-centric communities
- Success depends on inter-agency coordination and community input

Policy Recommendation	Implementation Partners	Intended Outcomes	Challenges + Tradeoffs
1. Explore Alternative Funding Mechanisms for Transportation Infrastructure	City officials, transit planners, transit agencies, private partners, state and federal grant making bodies, regional planning organizations	Diversified and sustainable funding for transportation infrastructure, reduced dependence on taxation	Political resistance to new funding mechanisms, equity concerns, requires administrative coordination
2. Ensure Comprehensive Transportation Access to Essential Services	City officials, transit planners, transit agencies, private partners, regional planning organizations, housing agencies, social organizations	Improved mobility for low-income and unhoused residents, increased access to essential services, enhanced quality of life	Requires ongoing public investment, potential push-back from communities, coordination challenges

Table 18: Policy Matrix - Solutions for Transportation and Infrastructure in Des Moines; Source: (Author, 2024)

Final Thoughts

While Des Moines has experienced an 11% increase in its unhoused population in recent years, many city officials and planners continue to distance themselves from the issue. In conversations with city staff, I encountered perspectives that framed homelessness primarily as a matter of public order, rather than as a complex socio-economic and planning challenge. This disconnect underscores the urgent need to re-frame how cities understand and respond to housing insecurity.

Current approaches often criminalize poverty and rely on outdated land use regulations that limit affordable and accessible housing options. Zoning and land use policies, in particular, serve as structural barriers that reinforce exclusion and displacement. Unless these foundational issues are addressed, efforts to provide services, shelters, or temporary relief will remain insufficient—mere band-aids on a systemic wound.

Planners and policymakers must recognize their critical role in shaping inclusive cities. Addressing homelessness requires more than compassion; it demands intentional, long-term planning strategies rooted in equity, flexibility, and a commitment to housing justice. This thesis argues that reforming zoning and land use policy is not just necessary for Des Moines—it is essential for any city facing similar patterns of housing insecurity.

The lessons drawn from Des Moines are applicable to many mid-sized cities across the Midwest and beyond, where outdated codes, limited housing diversity, and fragmented services contribute to growing housing precarity. If cities fail to act, they risk allowing the most vulnerable residents to continue slipping through the cracks. By reimagining how we plan and legislate our built environments, we can move toward solutions that are not only more humane but more sustainable and just.

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A P P E N D I X A

Questions for Semi-Structure Interviews:

- How is planning in the Midwest different from coastal cities in terms of the challenges they face? In other words, what unique challenges do planners face in the Midwest?
 - How do you plan for growing cities in the Midwest?
 - What problems do you see with Des Moines in how the city and neighboring cities are growing?
- What problems and challenges do communities face in planning and development?
 - Which do you think is the most important problem planners should focus on and why?
 - How does this problem manifest in Des Moines?
 - How has this problem been addressed in the past?
 - What can planners do to provide better solutions to this problem?
- What is the decision-making process when planning for new development in Des Moines?
 - What trends and typologies do you see being built in Des Moines?
- Who has the final say in where development takes place?
 - What are the positives or negatives in this current process?
- What kinds of typologies are missing in new developments in Des Moines?
- What role do you think land use policy plays in planning and development?
 - Do you think there are cases where it can displace individuals?
 - Are there examples in your community?
- What resources do downtowns and city cores provide to residents in comparison to resources on the edge of the city?
- How are the needs and development of downtowns in Des Moines different than other cities?
 - How do current zoning and land use policies impact new development projects in Downtown Des Moines?

- 
- What is the transportation system in Des Moines?
 - What are the costs of public transportation?
 - What is the frequency of the routes?
 - How long would it take an individual to go from each side of the city?
 - In Des Moines, is public transportation used frequently?
 - What are the demographics of the users?
 - What barriers do users experience when using public transportation in Des Moines?
 - How does the transportation system influence housing access and affordability?
 - What challenges does Des Moines face concerning its existing house stock and new housing development?
 - What influences housing development?
 - How is land use policy influence housing development in Des Moines?
 - What barriers do residents face when trying to find new housing in Des Moines?
 - How and what can planning do to create solutions for the housing challenges in Des Moines?
 - How many unhoused individuals do you believe are in the Des Moines area?
 - What are the main causes of homelessness?
 - What services does Des Moines provide? How are these services related in proximity to each other and other resources?
 - How does the City of Des Moines address the issue?
 - What can planning do to address the unhoused population?
 - What are the goals for Des Moines' future concerning development?
 - In what instances, do these goals not meet the needs of residents of every income and demographic?
 - How do you think land use policy will contribute to the goals of development?

