State of Iowa

FY 2015 – 2019 Five Year
Consolidated Plan
and
2015 Annual Action Plan

Prepared for:
The Iowa Economic Development Authority
and
The Iowa Finance Authority

Submitted to HUD:

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Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

The State of Iowa Five-Year Consolidated Plan (Con Plan) is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) in order for the State to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons. This Con Plan consolidates into a single document the planning and application requirements for the following federal programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnership (HOME)
- Emergency Solutions Grant (ESG), and
- Housing Opportunities for Persons With AIDS (HOPWA)
- Housing Trust Fund (HTF)

Con Plans must be prepared and submitted to HUD every three to five years. The purpose of Iowa's Con Plan is to:

- Assess the State's affordable housing and community development needs
- Analyze the State's housing markets
- Articulate the State's priorities, goals, and strategies to address identified needs, and
- Describe the actions the State will take to implement strategies for affordable housing and community development.

The State's Con Plan for fiscal years 2015-2019 provides data on trends and conditions related to Iowa's current and future affordable housing and community development needs. The analysis of this data has been used to establish priorities, strategies, and actions that the State will undertake to address these needs over the next five years. Annually, the State will develop its Action Plan in which it will describe the planned investment of federal resources to implement specific activities.

Iowa anticipates receiving the following grant amounts in fiscal year 2015. Projections for the entire five-year period follow in parentheses; however, these projected amounts are expected to change based on federal allocations made annually.

- CDBG: $21,396,284 (about $107,000,000)
- HOME: $5,318,793 (about $26,500,000)
- HOPWA: $425,607 (about $2,100,000)
- ESG: $2,536,285 (about $12,700,000)

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- HTF $3,000,000 beginning in fiscal year 2016 (about $12,000,000)

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Housing needs among Iowans were determined by analyzing housing problems by income level, tenure, and households with special needs. For the Con Plan, sources included the Comprehensive Housing Affordability Strategy (CHAS) datasets, which is based on the 2007-2011 American Community Survey Five-Year Estimates. This source analyzes households with one or more housing problems (overcrowding, lacking adequate kitchen or plumbing facilities), and households experiencing cost burden (paying more than 30% of household income for housing costs) and severe cost burden (paying more than 50% of household income for housing costs).

In general, renter households that include members with disabilities are more likely than all other households to have very low incomes, experience worst-case housing need, pay more than 50% of their income for rent, and have other housing problems such as living in adequate or overcrowded housing.

To address the identified housing needs, the State has established the following goals and outcomes to be achieved through the investment of its HUD resources over the next five years:

Goals/Objectives	Source	Outcome
Creation and preservation of affordable rental housing	HOME HOME HOME HTF	Rental units constructed – 71 Rental units rehabilitated – 55 Tenant-based Rental Assistance/Rapid Re-housing – 1,875 households
Creation and preservation of affordable homeownership housing	CDBG HOME	Homeowner housing rehabilitation – 665 units Direct financial assistance to homebuyers – 100
Preservation of short/long-term homeless facilities and housing	ESG ESG ESG	Overnight shelter for homeless persons – 21,500 nights Tenant-based Rental Assistance/Rapid Re-housing – 5,250 households Homelessness prevention – 5,500 persons
Preservation of short/long-term special needs facilities and housing	HOPWA HOPWA	Homelessness prevention – 500 persons Tenant-based Rental Assistance/Rapid Re-housing – 240 persons
Continue supportive services for persons with HIV/AIDS	HOPWA	Public Service Activity other than LMI housing benefit – 750 persons
Continue supportive services for homeless persons	ESG	Public Service Activity other than LMI housing benefit – 1,000 persons
Expand and continue non-housing community development supportive services	CDBG	Public service non-housing benefit – 500 households
Improve and maintain water/sewer systems	CDBG	Public facility or infrastructure non-housing – 130 systems
Foster economic development	CDBG	Jobs created/retained – 800
Revitalize divested downtown districts	CDBG	Façade treatment business building rehabilitation – 40 buildings
Improve and maintain community	CDBG	Public facility or infrastructure non-housing benefit – 15 facilities

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facilities		or systems

3. Evaluation of past performance

The summary of past performance reported below was taken from the State's most recently completed Annual Performance Plan completed for fiscal year 2013 and submitted to HUD. In the 2013 report, the State reported on its cumulative performance for Years 1-4 of its previous Five-Year Consolidated Plan. (The fifth and final Year 5 Annual Performance Plan will be submitted to HUD on or before March 31, 2015).

Goals/Objectives	Source	Indicator	Planned Performance	Actual Performance
Shelter/transitional housing for the homeless	ESG HOPWA	Number of homeless persons served	3,552	32,867
Owner-occupied housing rehabilitation	CDBG	Number of owner housing units rehabilitated	940	912
Direct assistance for homeownership	HOME	Number of housing units purchased by homebuyers	440	348
Rental housing rehabilitation	HOME	Number of housing units developed or rehabilitated	1,200	324
Tenant-based rental assistance	HOME	Number of renter households assisted	120	1,378
Assistance to day-care facilities	CDBG	Number of facilities assisted	28	18
Assistance to public facilities	CDBG	Number of facilities assisted	8	30
Assistance to facilities assisting people with disabilities	CDBG	Number of people with disabilities served	1,000	1,258
Upgrades to water/sewer systems	CDBG	Number of systems upgraded	100	164
Assistance to businesses to create/retain jobs	CDBG	Number of jobs created/retained	3,200	3,034
Assistance to day-care facilities (economic opportunity)	CDBG	Number of day-care facilities assisted	5	0
Upgrades to water/sewer systems (economic opportunity)	CDBG	Number of systems upgraded	20	0

4. Summary of citizen participation process and consultation process

The outreach process for the State's Con Plan was conducted concurrently with the outreach for the Analysis of Impediments to Fair Housing Choice.

Stakeholder Interviews - In May, 2014, a series of stakeholder meetings and interviews was conducted to discuss issues and opportunities related to housing and community development needs, as well as fair housing issues, throughout Iowa. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested

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parties were invited to participate to ensure that as many points-of-view as possible were heard.

Over the course of 13 meetings, approximately 60 people provided their feedback in person or over the phone. Participants included Community Housing Development Organizations; local civil rights commissions; the Iowa Civil Rights Commission; the Iowa Council on Homelessness; the Olmstead Commission; Iowa's Regional Councils; the Iowa League of Cities; the Iowa Association of Counties; Professional Developers of Iowa; past recipients of HOME, HOPWA, and ESG/SA funds; staff from the Iowa Finance Authority (IFA) and Iowa Economic Development Authority (IEDA), among others.

Public Input Sessions – Two Public Input Sessions were held in conjunction with IEDA workshops. On May 15 a Public Input Session was held at the 2014 CDBG Recipient Workshop. A similar session was also held at the August 26 CDBG Application Workshop. An additional two Public Input Sessions were held specifically for the HTF on June 27 and July 11. The July 11 meeting was held over the Iowa Communications Network (ICN) with participants at eight locations throughout the state.

Web-based Stakeholder Survey – The web-based survey sought input from housing and community development stakeholders for the purpose of identifying priority needs, reviewing and providing feedback on the proposed changes in the State's local allocation methodology, and providing feedback on existing housing and community development conditions throughout Iowa. A total of 157 individuals responded.

Web-based Citizen Survey – The State conducted a web-based survey for the general public, which generated 62 responses total. Questions focused on Housing Services & Facilities, Economic Development, Special Needs & Services, Downtown Revitalization, Community Facilities and Water & Sewer Facilities. Respondents were asked to evaluate the quality of service from "very low" to "excellent", and the level of unmet need from "very high" to "minimal" level of need.

Public Hearings – Two Public Hearings were conducted by IEDA and IFA: one was held on August 13 and a second one on October 15. A total of 9 individuals representing various organizations attended the August 13 hearing. The October 15 Public Hearing was held over the ICN with four participants statewide. An additional public hearing was held for the HTF on August 10, 2016 at IFA with three participants in attendance. Three people attended the HTF Public Hearing on August 10, 2016. Comments included the following:

- Appreciation noted for the proposed language related to geographic diversity
- Discussed the ability to utilize HTF for operating cost assistance/reserves and noted the importance of the anticipated HUD guidance on this topic

- If HTF dollars are insufficient to fund all qualified applications that LIHTC applicants should be allowed to substitute alternate financing resources such that the LIHTC application is not disqualified from further consideration for potential award of tax credits

5. Summary of public comments

Written Comments –

- In relationship to the HTF amendment in 2016:
    1. Commenters agree with IFA as it continues to find ways of funding projects in rural Iowa.
    2. Commenters agree with the proposed distribution of HTF to owners/developers, as opposed to subgrantees. Commenter encourages the program to allow 10% of funding for low income (under 30-50% AMI) first time homebuyers to purchase and rehabilitate housing. For the first few years of the program, commenter suggests HTF mirror IFA's HOME downpayment assistance program and estimates an additional twenty families could be assisted by this allocation.
        - *IFA Response: HUD's interim regulation requires that in years in which there is less than $1 billion in available funding to the HTF, 100 percent of both assisted rental and homeowner units must be occupied by extremely low-income households (at or below 30% of the area median income). Only up to 10 percent of the HTF allocation may be used for homeownership activities, and all HTF homeownership assistance is limited to first-time homebuyers. Prior to purchasing the housing, the family must have completed a program of independent financial education and homeownership counseling from an eligible organization that has been certified in accordance with Section 106(c) of the Housing and Urban Development Act of 1968. Underwriting standards must be adopted for homeownership assistance that examine the family's housing debt, overall debt, income, and ability to maintain the housing. Required affordability periods for recapture of homeownership assistance range from 10 years to 30 years, depending upon the amount of HTF subsidy provided. Given current HTF regulatory constraints, IFA does not view homeownership assistance to first-time extremely low-income homebuyers as a feasible program model in Iowa. No change.*
    3. Commenter agrees with IFA as it continues to find ways of funding projects in rural Iowa.
    4. Commenter agrees with the proposed distribution of HTF to owners/developers, as opposed to subgrantees.
    5. Commenter would like to see the program allow 10% of funding for extremely low-income homeowners to rehabilitate, repair, or modify their housing.
        - *IFA Response: As stated in HUD's discussion of the HTF regulations, rehabilitation of housing for existing homeowners is not an eligible activity in the HTF statute. The statute restricts the use of HTF funds for homeownership to first-time homebuyers. No change.*
- The Iowa Association of People Supporting Employment (APSE) provided a letter requesting that IEDA work with various State agencies to "increase integrated employment options for people with disabilities, whether using resources under the Consolidated Plan or in the alignment of EDA policies in general."

- Habitat for Humanity of Council Bluffs provided a letter stating the main focus of the Con Plan should be home ownership activities for low-income families. Specifically, the chapter advocated for CDBG funds to be invested in homeowner rehabilitation activities at the same level of funding as the previous year at a minimum, and for HOME funds to be provided for new construction or acquisition/rehabilitation activities. Finally, the chapter requested that IEDA and IFA reduce or limit programmatic restrictions to make the funds more accessible to smaller cities and organizations. Nearly identical letters were also submitted by Habitat for Humanity of Iowa, Iowa Valley Habitat for Humanity, Winneshiek County Habitat for Humanity, Cedar Valley Habitat for Humanity, Greater Des Moines Habitat for Humanity, and Habitat for Humanity of North Central Iowa.
- Iowa's Olmstead Consumer Task Force provided a letter with specific suggestions for IEDA and IFA to promote Olmstead compliance in Iowa. These included:
    - Increase employment opportunities for people with disabilities (i.e. job training targeted to meet specific needs of a participating employer) along with transportation access
    - Increase housing choices through the expansion of rental assistance with a priority assigned to people with disabilities; giving a preference to projects that enable institutionalized persons to live in the community and assist persons at risk of institutionalization to remain in their homes (i.e. retrofitting housing units for accessibility); and, incentivizing developers to incorporate visitability, accessibility, and universal design features in new residential development.
- An unsigned statement was submitted at the August 13 Public Hearing and advocated for addressing the State's older housing inventory and a need to increase the capacity of communities to assist them in improving their housing stocks.

Stakeholder Web-based Survey – The survey sought input from housing and community development stakeholders to identify priority needs, review and provide feedback on proposed changes in the State's CDBG program allocation method, and provide general feedback on housing and community development conditions in Iowa. A total of 157 responses were received consisting of:

- 61 local stakeholders
- 58 representatives of local government
- 24 statewide stakeholder organizations, and
- 14 public housing authorities.

Respondents were asked to rate the quality of service and the level of unmet need for a number of housing and community development activities. In both cases, "level of quality of service" and "level of unmet need" referred to existing services offered within their respective communities, and were not specific to the level of services provided by IEDA or IFA. The purpose of the survey was to gauge self-identified community service needs across Iowa.

The average scores for each of these factors was tabulated with the overall mean for all indicators resulting in 2.76. Activities were scored as either one standard deviation above the mean (i.e. had a higher level of quality of service or lower level of unmet need) or one standard deviation below the mean (i.e. had a lower level of quality service or a higher level of unmet need). Activities identified as having a lower level of quality service or a higher level of unmet need included the following:

- Homebuyer assistance
- Rental assistance
- Owner-occupied housing rehabilitation
- Rental housing new construction
- Rental housing rehabilitation
- HIV/AIDS housing
- Energy-efficiency improvements
- Workforce development programs
- Job creation/retention
- Mental health services
- Street/alley improvements
- Mental health facilities

Respondents who offered additional comments noted affordable housing related issues as a key and growing priority in the State, housing as a successful program over the past 5-10 years, and water/sewer/infrastructure as a key statewide priority.

When the survey launched, it offered two CDBG allocation method proposals for feedback, both of which maintained relatively the same activities but with different funding amounts. Midway through the survey, IEDA introduced a third proposal that added a "Neighborhood Revitalization" component through which planning, housing, and revitalization activities would be eligible for funding. Analysis of the survey results showed a strong preference for proposal

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one throughout the duration of the survey with commenters expressing a concern over a potential decline in the availability of CDBG funding for housing activities in proposals two and three.

Citizen Web-based Survey – Results of the survey responses revealed the following:

- Housing Services & Facilities were ranked "very low" and "low" in quality of service with "very high" and "high" levels of need.
- Economic Development was ranked as "average" in quality of service but with "high" level of need. This more than likely reflects the opinion that economic development initiatives remain a top priority regardless of the current level of service quality.
- Special Needs & Services were ranked "average" in quality of service and primarily "average" in level of unmet need.
- Downtown Revitalization was ranked "good" in quality of service with a range of "very high" to "average" level of unmet need. Similar to Economic Development, this element seems sufficiently important to respondents that even good services should continue and could be improved.
- Community Facilities were ranked "average" in quality with "high" to "average" level of unmet need.

Public Hearings – Nine people attended the first Public Hearing on August 13, 2014. Comments included the following:

- Need to invest additional resources in housing rehabilitation, including rehabilitation of rental units
- Consider CDBG funding for planning activities
- HOME funds should be provided to build capacity in affordable housing organizations, especially those working in rural areas of Iowa
- Consider how to address the lack of rental property maintenance at the local level

Four people attended the second Public Hearing on October 16, 2014. Comments included the following:

- Keep the CDBG housing rehabilitation at 25% of the annual allocation
- Housing rehabilitation funds should not be combined with other activities to create a downtown revitalization fund
- Would like to see more HOME funds utilized for homeownership activities
- Would like to see more CDBG funds utilized for housing activities
- Question if goals established in draft action plan for housing rehabilitation were realistic
- Suggested that the COG regional scoring pilot program be included in the plan

- Suggested IEDA look at the housing program to determine what makes a more competitive housing project application.

Public Input Sessions for HTF - Two Public Input Sessions were conducted by IFA for the HTF: one was held on June 27 and a second one on July 11. A total of nine individuals representing various organizations attended the June 27 session. The July 27 Public Input Session was held over the ICN with 11 participants in attendance and an additional nine individuals participating statewide through the ICN.

- Suggestion that NHTF dollars be targeted for homeless households to provide permanent supportive housing.
    - Additional suggestion to further target exclusively to chronically homeless as defined by HUD.
    - Additional suggestion to consider partnering with effort to divert mentally ill persons from jails/prison.
- Suggestion that to be financially feasible, NHTF will have to be invested in a mixed-income project.
- Suggestion to leverage NHTF by pairing with LIHTC.
- Suggestion to target small ELI project that would not be feasible for LIHTC.
- Concerns expressed about 30-year affordability period for rental projects
- Concerns expressed about ability to provide long-term operating subsidy through NHTF
- Concerns expressed in general about financial feasibility of NHTF projects given requirements of Interim Rule
- Recommendation that all NHTF money be used to assist rental projects in year one due to regulations and also support for 100% of funding to be used to assist extremely low-income households
- Discussion on whether NHTF should be awarded through the LIHTC application round or as a stand-alone funding round – two attendees voiced support for LIHTC round and one attendee voiced opposition
- Concerns raised about limiting NHTF dollars to use with LIHTC projects – would “force” projects that do not fit well with LIHTCs to attempt to force a LIHTC application in order to access NHTF money
- Discussion of opportunity areas and how geographic diversity in traditional sense of the term would be difficult to achieve with such a small NHTF allocation amount

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments received were addressed.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the State of Iowa Con Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	Economic Development Authority	Economic Development Authority
CDBG Administrator	Economic Development Authority	Economic Development Authority
HOPWA Administrator	Iowa Finance Authority	Iowa Finance Authority
HOME Administrator	Iowa Finance Authority	Iowa Finance Authority
HTF Administrator	Iowa Finance Authority	Iowa Finance Authority
ESG Administrator	Iowa Finance Authority	Iowa Finance Authority

Table 1– Responsible Agencies

Narrative

The State's Con Plan was developed in partnership between the Economic Development Authority and the Iowa Finance Authority.

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PR-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The outreach process for the State's Con Plan was conducted concurrently with the outreach for the Analysis of Impediments to Fair Housing Choice.

Stakeholder Interviews - In May, 2014, a series of stakeholder meetings and interviews was conducted to discuss issues and opportunities related to housing and community development needs, as well as fair housing issues, throughout Iowa. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points-of-view as possible were heard.

Over the course of 13 meetings, approximately 60 people provided their feedback in person or over the phone. Participants included Community Housing Development Organizations; local civil rights commissions; the Iowa Civil Rights Commission; the Iowa Council on Homelessness; the Iowa Olmstead Consumer Taskforce; Iowa's Association of Regional Councils; the Iowa League of Cities; the Iowa Association of Counties; Professional Developers of Iowa; past recipients of HOME, HOPWA, and ESG/SAF funds; staff from the Iowa Finance Authority (IFA) and Iowa Economic Development Authority (IEDA).

Public Input Sessions – Two Public Input Sessions were held in conjunction with IEDA workshops. On May 15 a Public Input Session was held at the 2014 CDBG Recipient Workshop. A similar session was also held at the August 26 CDBG Application Workshop.

Web-based Survey – The web-based survey sought input from housing and community development stakeholders for the purpose of identifying priority needs, reviewing and providing feedback on the proposed changes in the State's local allocation methodology, and providing feedback on existing housing and community development conditions throughout Iowa. A total of 157 individuals responded.

Public Hearings – Two Public Hearings were conducted by IEDA and IFA: one was held on August 13 and a second one on October 15. A total of 9 individuals representing various organizations attended the August 13 hearing. The October 15 Public Hearing was held over the Iowa Communications Network (ICN) with four participants statewide.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Iowa Council on Homelessness (ICoH) serves as the decision-making body for the Balance of State (BoS) Continuum of Care (CoC). The ICoH is a politically appointed, state-codified entity with 38 voting members. IFA is the collaborative applicant for the BoS CoC, and the Institute for Community Alliances (ICA) is the Homeless Management Information System (HMIS) lead. The ICoH/BoS CoC works closely with IFA, the statewide Emergency Solutions Grant (ESG) grantee, to plan ESG allocation.

Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Many members of the ICoH participated in an informative telephone interview in May, 2014 in which the following topics were discussed: the structure of the BoS CoC, changes in the needs of clientele over the last five years, obstacles to addressing the needs of clientele, recommended changes to IFA to assist organizations in achieving their mission, and fair housing issues that relate to homelessness. Subsequent consultations with IFA and the HMIS lead entity have shed light on rural homelessness and efforts to standardize intake and placement procedures among providers.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

As a state entitlement, the list of stakeholders was extensive for the Con Plan process. Both IEDA and IFA identified (1) a list of key stakeholders with which they desired individual or group interviews and (2) a list of stakeholders to whom the web-based survey would be distributed. The categories of these stakeholder are listed below.

Key Stakeholders for Interviewing

1. ESG/HOPWA recipients, Shelter Assistance Fund grantees, members of the Iowa Council on Homelessness (106 entities)
2. CHDOs (9)
3. HOME Program sub-recipients for last 5 years (89)
4. Iowa League of Cities (Executive Director)
5. Iowa State Association of Counties (Executive Director)

6. Iowa Association of Regional Councils (Executive Director and regional directors; 18 total)
7. Iowa Olmstead Consumer Taskforce (Executive Director and board members)
8. Iowa Civil Rights Commission (Executive Director)
9. Fair housing agencies/municipal civil rights commissions

Stakeholders to receive Web-based Survey

1. Previous HOME sub-recipients and interested parties
2. Previous ESG sub-recipients
3. Affordable Housing Management Association (AHMA)
4. CHDOs
5. Community Action Agencies
6. Habitat for Humanity chapters
7. Agents/Owners of rental properties
8. LIHTC interested parties
9. Local Housing Trust Funds
10. Transitional Housing entities
11. Tribal housing authorities
12. USDA RD – State office and local contacts
13. National Association of Housing and Redevelopment Officials (NAHRO) – Iowa Chapter
14. Main Street Iowa
15. Iowa Department of Public Health
16. Iowa Department of Human Services
17. Iowa Department of Natural Resources
18. Fair housing agencies
19. Iowa Workforce Development
20. Iowa Association of Engineers
21. Iowa Association of Realtors
22. Iowa Association of Rural Health Clinics
23. Iowa Association of Business & Industry
24. Iowa Association of Area Agencies on Aging
25. Iowa Association of Architects
26. State Historic Preservation Office
27. Certified Local Governments
28. Des Moines HUD Office
29. Omaha Regional HUD Office
30. Iowa Youth & Shelter Services
31. Iowa Homeless Shelters
32. VA Homeless Coordinators
33. Public Housing Authorities

34. Landlord Association of Iowa
35. Iowa Small Business Development Centers
36. All Cities in Iowa (mayor) under 50,000 in population or non-entitlements
37. All county governments in Iowa (board of supervisors)
38. Professional Developers of Iowa
39. Iowa Chamber of Commerce
40. Iowa Farm Bureau
41. Iowa Rural Water Association
42. Iowa Rural Electric Cooperatives
43. ISU Extension
44. UNI Institute of Decision Making

The following table includes key stakeholders which were invited to interviews.

Table 2– Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	CROSS Ministries
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.
2	**Agency/Group/Organization**	CENTRAL IOWA SHELTER & SERVICES
	Agency/Group/Organization Type	Services - Housing Services-Persons with HIV/AIDS Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.
3	**Agency/Group/Organization**	Shelter House
	Agency/Group/Organization Type	Services-homeless

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	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.
4	**Agency/Group/Organization**	CRISIS INTERVENTION SERVICES
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.
5	**Agency/Group/Organization**	CHILDREN & FAMILIES OF IOWA
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.

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6	**Agency/Group/Organization**	IOWA LEGAL AID
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Legal assistance to low income and vulnerable Iowans.
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.
7	**Agency/Group/Organization**	CITY OF DES MOINES - HOMEOWNER REHAB
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.
8	**Agency/Group/Organization**	IOWA COMMUNITY ACTION ASSOC
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.
9	**Agency/Group/Organization**	Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.
10	**Agency/Group/Organization**	CAPAX INFINITI HOUSING
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.
11	**Agency/Group/Organization**	Iowa State University
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.
12	**Agency/Group/Organization**	SOUTHERN IOWA REGIONAL COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.
13	**Agency/Group/Organization**	HUMILITY OF MARY HOUSING
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
14	**Agency/Group/Organization**	ASSAULT CARE CENTER
	Agency/Group/Organization Type	Housing Services-Children Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
15	**Agency/Group/Organization**	NORTHEAST IOWA COMMUNITY ACTION CORP
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
16	**Agency/Group/Organization**	SIOUXLAND COMMUNITY HEALTH CENTER
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
17	**Agency/Group/Organization**	SIMPCO
	Agency/Group/Organization Type	Housing Regional organization

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
18	**Agency/Group/Organization**	INSTITUTE FOR COMMUNITY ALLIANCES
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
19	**Agency/Group/Organization**	University of Iowa
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
20	**Agency/Group/Organization**	Waypoint Services for Women, Children & Families 14
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.

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21	**Agency/Group/Organization**	DOMESTIC VIOLENCE INTERVENTION PROGRAM
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
22	**Agency/Group/Organization**	Willis Dady Emergency Shelter
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
23	**Agency/Group/Organization**	YOUTH EMERGENCY SERVICES & SHELTER (YESS)
	Agency/Group/Organization Type	Services-Children Services-homeless Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.

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24	**Agency/Group/Organization**	Crisis Intervention & Advocacy Center
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
25	**Agency/Group/Organization**	MUSCATINE'S CENTER
	Agency/Group/Organization Type	Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
26	**Agency/Group/Organization**	MICAH HOUSE
	Agency/Group/Organization Type	Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
27	**Agency/Group/Organization**	REGION XII COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
28	**Agency/Group/Organization**	IOWA LEAGUE OF CITIES
	Agency/Group/Organization Type	Regional organization Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.
29	**Agency/Group/Organization**	UPPER EXPLORERLAND REGIONAL
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
30	**Agency/Group/Organization**	EAST CENTRAL INTERGOVERNMENTAL ASSOCIATION
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.

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31	**Agency/Group/Organization**	IOWA STATE ASSOCIATION OF COUNTIES
	Agency/Group/Organization Type	Other government - County Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.
32	**Agency/Group/Organization**	THE PROJECT QUAD CITIES (TPQC)
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Health Agency
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
33	**Agency/Group/Organization**	PROJECT CONCERN, INC.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during a phone interview.
34	**Agency/Group/Organization**	LANDLORDS OF IOWA
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted during an in-person group interview.

Identify any Agency Types not consulted and provide rationale for not consulting

All entities were considered for consultation.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2012 Iowa Housing Report	Iowa Finance Authority	The HMA was based on the housing need described in this study
2014 CoC Application	Iowa Finance Authority	The CoC goals were incorporated into the CP

Table 3 - Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(l))

Narrative (optional):

N/A

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PR-15 Citizen Participation - 91.115, 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The State conducted a web-based survey for the general public, which generated 62 responses total. Questions focused on Housing Services & Facilities, Economic Development, Special Needs & Services, Downtown Revitalization, Community Facilities and Water & Sewer Facilities. Respondents were asked to rate the quality of service and the level of unmet need for a number of housing and community development activities. In both cases, "level of quality of service" and "level of unmet need" referred to existing services offered within their respective communities, and were not specific to the level of services provided by IEDA or IFA. The purpose of the survey was to gauge self-identified community service needs across Iowa.

Respondents were asked to evaluate the quality of service from "very low" to "excellent", and the level of unmet need from "very high" to "minimal" level of need. Results of the survey responses revealed the following:

- Housing Services & Facilities were ranked "very low" and "low" in quality of service with "very high" and "high" levels of need.
- Economic Development was ranked as "average" in quality of service but with "high" level of need. This more than likely reflects the opinion that economic development initiatives remain a top priority regardless of the current level of service quality.
- Special Needs & Services were ranked "average" in quality of service and primarily "average" in level of unmet need.
- Downtown Revitalization was ranked "good" in quality of service with a range of "very high" to "average" level of unmet need. Similar to Economic Development, this element seems sufficiently important to respondents that even good services should continue and could be improved.
- Community Facilities were ranked "average" in quality with "high" to "average" level of unmet need.

The State conducted two Public Input Meetings for the HTF. These meetings were open to the public and actively promoted to an e-mail contact list of over 3,400 affordable housing providers and homeless advocates operating throughout the state. A short presentation on the currently available information on the HTF was provided followed by acceptance of public comments and questions.

- Suggestion that NHTF dollars be targeted for homeless households to provide permanent supportive housing.

    - Additional suggestion to further target exclusively to chronically homeless as defined by HUD.
    - Additional suggestion to consider partnering with effort to divert mentally ill persons from jails/prison.
- Suggestion that to be financially feasible, NHTF will have to be invested in a mixed-income project.
- Suggestion to leverage NHTF by pairing with LIHTC.
- Suggestion to target small ELI project that would not be feasible for LIHTC.
- Concerns expressed about 30-year affordability period for rental projects
- Concerns expressed about ability to provide long-term operating subsidy through NHTF
- Concerns expressed in general about financial feasibility of NHTF projects given requirements of Interim Rule
- Recommendation that all NHTF money be used to assist rental projects in year one due to regulations and also support for 100% of funding to be used to assist extremely low-income households
- Discussion on whether NHTF should be awarded through the LIHTC application round or as a stand-alone funding round – two attendees voiced support for LIHTC round and one attendee voiced opposition
- Concerns raised about limiting NHTF dollars to use with LIHTC projects – would "force" projects that do not fit well with LIHTCs to attempt to force a LIHTC application in order to access NHTF money
- Discussion of opportunity areas and how geographic diversity in traditional sense of the term would be difficult to achieve with such a small NHTF allocation amount

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Web-based survey	All Iowa residents	62	(Summarized above)	None	N/A
2	Public Input Meetings	Housing providers and homeless advocates	29	(Summarized above)	None	N/A

Table 4– Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

Housing needs were determined by analyzing housing problems by income level, tenure, and households with special needs. The Consolidated Plan uses the Comprehensive Housing Affordability Strategy (CHAS) data developed by the Census Bureau for HUD. CHAS data is based on the 2007-2011 American Community Survey (ACS) Census and analyzes households with one or more housing problems (those experiencing overcrowding, lacking adequate kitchen or plumbing facilities), and those experiencing cost burden (paying more than 30% of household income for housing costs) and extreme cost burden (spending over 50% of household income for housing costs).

In general, renter households that include people with disabilities are more likely than other households to have very low incomes, experience worst-case needs, pay more than one-half of their income for rent, and have other housing problems such as living in inadequate or overcrowded housing.

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NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

The economic effects of high housing costs obviously affects households with the lowest incomes the most. In order to avoid high housing costs, low-income households are forced to choose lower cost housing, typically housing that has one or more “housing problems” which includes households experiencing overcrowding (more than one person per room); cost-burdened households (households that pay more than 30% of income towards housing costs), households that lack complete bathroom facilities, and households that lack complete kitchen facilities. High housing costs reduce economic opportunities, limit access to jobs and services, and restrict the ability of lower-income households, including the elderly and persons with disabilities, to live in safe and healthy homes in the communities and neighborhoods of their choice. The affordability gap also often results in a concentration of lower-income households and overcrowding. Between 2000 and 2010 the population of Iowa grew 3% to 3,016,267 people which represented 1,215,954 households, a 5% increase in total households throughout the State. According to 2007-2011 CHAS data for Iowa, 224,370 households, 18% of the total households in the State, were in the low-income range of 51-80% HUD Area Median Family Income (HAMFI or AMI); 146,655 households, 12% of the total households in the State, were in the very low-income range of 31-50% AMI; and 135,840 households, 11% of the total households in the State, were extremely low-income at or below 30% AMI. Overall, 506,865 households in the State were at or below 80% of AMI, or 42% of the total households in the State.

A total of 143,335 households were Small Family Households (2 to 4 persons per household) at or below 80% AMI and 31,845 households were Large Family Households (5 or more persons per household) at or below 80% AMI. A total of 191,980 households with at least one person 62 or older were at or below 80% AMI. Those 62-74 years of age were considered elderly and those 75 years of age and older as "extra elderly" or "frail elderly". A total of 85,895 households with at least one person 62-74 years of age were at or below 80% AMI and 106,085 households with at least one person extra elderly were at or below 80% AMI.

In the State, 231,050 households were renters at or below 80% AMI and 228,785 households were owners at or below 80% AMI. Among the areas of greatest need are renters in the extremely low-income category where about 55,820 households experience substandard housing, overcrowding, or housing cost burden greater than 50% of income without any other problem. This represents 77% of the extremely low-income households category, and 42% of the total households below 80% AMI. Also among renters, there is a very high concentration, 98%, of low-income households (below 80% AMI) experiencing one or more severe housing problems. There is also a similar very high concentration of low-income owners, 93%, experiencing one or more severe housing problems.

The data also indicate that generally, 82% of the extremely low-income renters, including the elderly, experience a cost burden that is greater than 50% of their income, whereas 18% of very low to low

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income households (between 30% and 80% AMI) experience a cost burden that is greater than 50% of their income.

Overcrowding data demonstrates a housing need for both renters and owners with 88% of low-income renters facing overcrowding, and 75% of low-income owners facing overcrowding. Although the overcrowding CHAS data is not based on unit size, this *may* indicate a need for units with more bedrooms such as 3, 4, or 5 bedroom units. However, additional data would be necessary to support that conclusion.

The housing needs revealed by this data are most prevalent among the extremely low-income group, which is also the group most at risk of losing their housing because of cost burden.

In Table 1, the median income figures have not been adjusted for inflation. Using the Bureau of Labor Statistics CPI Inflation Calculator at http://www.bls.gov/data/inflation_calculator.htm the real buying power for median income in 2000 dollars has actually declined to approximately $38,622.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	2,926,324	3,016,267	3%
Households	1,149,276	1,215,954	5%
Median Income	$39,469.00	$50,451.00	28%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

In the HUD-generated table below, HAMFI refers to the HUD Area Median Family Income.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	135,840	146,655	224,370	141,285	567,805
Small Family Households *	34,225	36,685	72,425	57,860	325,490
Large Family Households *	5,935	8,730	17,180	13,235	46,210
Household contains at least one person 62-74 years of age	18,365	25,380	42,150	25,800	91,885
Household contains at least one person age 75 or older	27,140	40,840	38,105	15,130	34,820
Households with one or more children 6 years old or younger *	21,810	21,535	35,680	24,960	61,270
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,935	1,620	1,145	540	5,240	820	845	1,005	510	3,180
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	695	490	480	180	1,845	95	230	305	250	880
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,780	1,890	1,445	750	5,865	360	1,135	1,880	1,150	4,525
Housing cost burden greater than 50% of income (and none of the above problems)	51,410	9,685	1,180	200	62,475	26,475	14,345	9,435	2,450	52,705

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	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Housing cost burden greater than 30% of income (and none of the above problems)	12,550	30,640	12,215	995	56,400	11,265	22,345	35,385	16,560	85,555
Zero/negative Income (and none of the above problems)	4,020	0	0	0	4,020	2,790	0	0	0	2,790

Table 7 – Housing Problems Table

Data Source: 2007-2011 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	55,820	13,685	4,250	1,665	75,420	27,745	16,555	12,630	4,360	61,290
Having none of four housing problems	26,315	54,110	70,325	32,330	183,080	19,150	62,305	137,165	102,930	321,550

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	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Household has negative income, but none of the other housing problems	4,020	0	0	0	4,020	2,790	0	0	0	2,790

Table 8 – Housing Problems 2

Data Source: 2007-2011 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
NUMBER OF HOUSEHOLDS								
Small Related	20,620	12,670	4,140	37,430	8,670	11,775	18,775	39,220
Large Related	3,075	2,115	520	5,710	2,025	3,225	4,695	9,945
Elderly	10,920	9,740	3,345	24,005	19,500	16,125	10,560	46,185
Other	32,885	17,420	5,850	56,155	8,420	6,695	11,570	26,685
Total need by income	67,500	41,945	13,855	123,300	38,615	37,820	45,600	122,035

Table 9 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
NUMBER OF HOUSEHOLDS								
Small Related	16,495	2,215	160	18,870	7,070	5,185	3,915	16,170
Large Related	2,320	405	0	2,725	1,655	1,220	630	3,505
Elderly	7,380	3,400	1,030	11,810	11,615	4,940	2,545	19,100
Other	27,780	4,225	265	32,270	6,755	3,345	2,510	12,610
Total need by income	53,975	10,245	1,455	65,675	27,095	14,690	9,600	51,385

Table 10 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Single family households	2,195	2,160	1,645	770	6,770	435	1,140	1,850	1,275	4,700
Multiple, unrelated family households	129	135	170	120	554	40	265	365	130	800
Other, non-family households	160	115	125	55	455	0	0	40	0	40
Total need by income	2,484	2,410	1,940	945	7,779	475	1,405	2,255	1,405	5,540

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	1,602	2,357	4,639	8,598	4,333	6,373	12,541	31,845

Table 12 – Crowding Information – 2/2

Data Source Comments:

Additional data source, clarifying note: This estimate is based on the ratio of owner occupied to renter occupied units found in the 2007-2011 American Community Survey estimates DP04 Selected Housing Characteristics and the 2007-2011 CHAS data on large families provided in Number of Households table above. A large family is defined as having five or more members. The above table is based on the assumption that at least member of a large family is 18 years of age or younger. This is likely an under representation of households with children as it does not include small households or elderly households with children.

Describe the number and type of single person households in need of housing assistance.

The American Community Survey found that from 2007-2011, 348,813 householders in Iowa were living alone; this is approximately 29% of all households in the State. The below tables; 1.1 Single Person Household Housing Problems, and 2.1 Single Person Household Housing Problems 2, provide a rough estimate of the number and income level of single person households in need of housing assistance. Specific data on this sub-population relative to the needs listed in these tables is not available. Applying the general population ratio to the data in the Housing Problems Table and Housing Problems Table 2 provides a general idea of the income level and type of housing problem single person households encountered.

The Single Person Household Housing Problem table shows that extremely-low income single person renter and owner households are most impacted by housing problems.

- 46% of all renters reporting a single housing problem indicated housing cost burden greater than 50% of income, of those 82% were in the 0-30% AMI range.
- 57% of all owners reporting a single housing problem indicated housing cost burden great than 30% of income, of those 41% were in the 51-80% AMI range.

1.1 Single Person Household Housing Problem (householders with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
ESTIMATED NUMBER OF SINGLE PERSON HH										
Substandard Housing - Lacking complete plumbing or kitchen facilities	561	470	332	157	1,520	238	245	291	148	922
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	202	142	139	52	535	28	67	88	73	255
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	516	548	419	218	1,701	104	329	545	334	1,312
Housing cost burden greater than 50% of income (and none of the above problems)	14,909	2,809	342	58	18,118	7,678	4,160	2,736	711	15,284
Housing cost burden greater than 30% of income (and none of the above problems)	3,640	8,886	3,542	289	16,356	3,267	6,480	10,262	4,802	24,811
Zero/negative Income (and none of the above problems)	1,166	-	-	-	1,166	809	-	-	-	809

Table 7.1 Single Person Household Housing Problem

The Single Person Household Housing Problem 2 table shows that extremely-low income single person renter and owner households are most impacted by housing problems.

- 29% of all renters reported one or more housing problem, of those 74% were in the 0-30% AMI range.
- 21% of all owners reported one or more housing problem, of those 45% were in the 0-30% AMI range.

2.1 Single Person Household Housing Problem 2 (householders with one or more Severe Housing Problem)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
ESTIMATED NUMBER OF SINGLE PERSON HH										
Having 1 or more of four housing problems	16,188	3,969	1,233	483	21,873	8,046	4,801	3,663	1,264	17,774
Having none of four housing problems	7,631	15,692	20,394	9,376	53,093	5,554	18,068	39,778	29,850	93,250
Household has negative income, but none of the other housing problems	1,166	-	-	-	1,166	809	-	-	-	809

Table 8.1 Single Person Household Housing Problem 2

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

- Approximately 130,000 disabled people in Iowa are in need of housing assistance. This number is derived from the estimated number of Medicaid recipients in Iowa and the portion of recipients that are disabled. In order to qualify for Medicaid an individual adult must have an annual income not in excess of 133% of the federal poverty level. For a one-person family that equates to $15,521, and $31,720 for a four-person family. These families are in need of housing assistance.

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- Approximately 5,000 victims of domestic violence are in need of housing assistance. In 2010, the Iowa Coalition Against Domestic Violence reported that shelter was provided for 4,939 victims of domestic violence.
- On an evening in late January 2014, 375 victims of domestic violence were sheltered and eight were unsheltered. At the same time the Housing Inventory Count (HIC) identified 795 year round beds for victims of domestic violence with and without children; of those 192 were part of transitional housing for families with children.
- It's difficult to differentiate between domestic violence and dating violence, sexual assault and stalking. All of these crimes could impact victims' need for housing. In 2009, over 70% of all domestic violence victims lived with the offender at the time of the domestic violence.

What are the most common housing problems?

- For renters housing cost burden greater than 50% of income is most common.
- For owners, housing cost burden greater than 30% of income was the most common.
- The most severe housing problems are the least common. The impact of these housing problems on different populations/household types will be discussed in the next section.
- For renters and owners, substandard housing, the most severe housing problem, is fourth most prevalent. It is more common than severe overcrowding.

Renters:

- The most common housing problems for renters, in descending order, are:
    - Housing cost burden greater than 50% of income;
    - Housing cost burden between 30 and 50% of income;
    - Overcrowding – With 1.01-1.5 people per room;
    - Substandard Housing – Lacking complete plumbing or kitchen facilities;
    - Severely Overcrowded – With >1.51 people per room.

Owners:

- The most common housing problems for owners, in descending order, are:

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- Housing cost burden between 30 and 50% of income;
- Housing cost burden greater than 50% of income;
- Overcrowding – With 1.01-1.5 people per room;
- Substandard Housing – Lacking complete plumbing or kitchen facilities;
- Severely Overcrowded – With >1.51 people per room.

Are any populations/household types more affected than others by these problems?

One or more housing problems:

- More renters as a whole, and extremely low-income renters as a sub-group, experience one or more housing problem than owners.
- 74% of all renters with one or more housing problems are extremely low-income.

Housing cost burden greater than 30% and greater than 50%:

- Elderly household homeowners and other household renters experience housing cost burden greater than 30% and 50% of income more than other family types surveyed.
- Elderly homeowners represent 38% of all homeowners with a cost burden greater than 30% of income and 37% of all homeowners with a cost burden greater than 50% of income.
- Other households represent 46% of all renters with a cost burden greater than 30% of income and 49% of all renters with a cost burden greater than 50% of income.
- More renters experience housing cost burden greater than 50% of income than owners.

Crowding:

- More renters struggle with crowding than owners. Single family households, both renters and owners, were affected by crowding more than other household types surveyed.
- Single family renters represented 87% of crowded renter households.

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- Single family homeowners represented 85% of crowded owner households.

Substandard Housing:

- More renters experience substandard housing than homeowners.
- Extremely low-income renters are more affected by substandard housing than other income groups.
- Over 60% of all renters with substandard housing have income equivalent to 0-50% AMI.
- Among owners, the prevalence of substandard housing is more evenly spread among the following income groups:
    - 0-30% AMI – 26%;
    - >30-50% AMI – 27%;
    - >50-80% AMI – 32%;
    - >80-100% AMI – 16%.

Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

There are some characteristics of low- and extremely-low income individuals and families, which appear be associated with the risk of homelessness. Based on self-reporting, in-take data, and statistical analysis characteristics of individuals and families seeking homeless prevention assistance, the homeless, those in rapid re-housing (RRH), and families in need of public assistance have been identified. The amalgamation of these characteristics provides insight into challenges and needs of people at-risk of homelessness.

- According to annual data from the Iowa Balance of State (BoS) Continuum of Care (CoC), in 2013 a little over 1,000 clients sought homeless prevention and other services due to long-term disability, mental disability, and substance abuse disability.
- The top self-reported cause of homelessness in the BoS CoC in 2013 was long-term disability, followed by mental disability, economic issues and substance abuse disability. More than twice as many people reported long-term disability as the cause of

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homelessness than substance abuse disability. Long-term, mental and substance abuse disabilities exacerbate economic issues. It is extremely challenging to get and keep a job with a mental health disability.

- According to annual data from the BoS CoC, in 2013, 737 people entered into RRH program and 726 exited. Clients of RRH programs stayed for an average of 74 days.
- Additionally, a sizable number of Iowans could be described as the working poor. The Iowa Policy Project calculated that in 2011 nearly a quarter of all working households in Iowa and 74% of families with a single parent did not earn enough to meet their basic needs without public assistance. The Iowa Policy Project (IPP) prepared "The Cost of Living in Iowa: Basic Needs Budgets for Working Families – 2011." The IPP constructed basic-needs budgets for multiple family types and determined the after-tax income required to support a frugal lifestyle. The families identified by this report are just hanging on. A minor change in circumstances could result in homelessness.
- Specific housing characteristics that have been linked to homelessness are high housing costs, poor quality housing, unstable neighborhoods and overcrowding.
- As indicated in the tables and discussed above there is a higher prevalence of these housing characteristics in extremely-low and low-income households.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

- Specific housing characteristics that have been linked to homelessness are high housing costs, poor quality housing, unstable neighborhoods and overcrowding.

Discussion

The State's housing programs focus on the needs of the populations represented in the tables in this section. HUD and regulatory requirements restrict assistance to households at 80% of the median income or lower ("low-income"). Given local market conditions, homeownership costs remain high, although they have diminished somewhat during the recent economic downturn. Even with funding limitations and cutbacks, the State of Iowa will continue to focus its HUD Community Planning and Development (CPD) funds to support activities across the housing needs spectrum, seeking to increase and improve affordable housing stock, preserve existing affordable rental housing, rehabilitate existing single- and multi-family housing, and to affirmatively further fair housing.

In addition, the State of Iowa will be utilizing CDBG Disaster Recovery Funding in order to address housing needs. In the late spring and early summer of 2008, the State of Iowa suffered through a series of disastrous events, tornados followed by record-breaking floods. In some cases, the same community was hit by both events. Also, in some Iowa communities the 2008 flood crested 8 feet higher than the flood of 1993.

Among the larger communities, Cedar Rapids, Iowa's second-largest city, was especially hard hit. It is estimated that 1300 blocks in Cedar Rapids were flooded to the point that repair/rehabilitation will be difficult to impossible in many of those areas.

It is estimated that, statewide, over 21,000 housing units have been damaged, with over 4200 of those destroyed or suffering major structural damage. Also, an estimated 2400 businesses were damaged physically, and another 3000+ have suffered economic losses. It is quite clear that FEMA and SBA assistance will not come close to covering all of the uninsured costs associated with the damage.

Cost to communities and to the state to repair and replace the damage to housing:

- The total unmet housing need is $946 million for single family and multi-family housing.
    - $90 million is for rental property
    - $856 million is for single family dwellings
- The unmet housing need represents need remaining after all insurance and government housing program assistance is taken into account.

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NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the State at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the four housing problems. The four housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room (overcrowding); and 4) Cost burden greater than 30% (share of income devoted to housing costs). To calculate disproportionate need for each race/ethnicity, calculate the share of households with one or more housing problems of the total number of households for that race/ethnicity. (Share of Race/Ethnicity = "# of households for that race/ethnicity with one or more housing problem / total # of households for that race/ethnicity.)

The share for each race/ethnicity at each income level is described below each respective table.

According to the 2010 Decennial Census, the total population of Pacific Islanders in Iowa is 2,003 people (.1% of the total population) and the total population of American Indian and Alaska Natives is 11,084 people (.4% of the total population). Given the low share of these populations, the estimates from the American Community Survey and Comprehensive Housing Affordability Strategy datasets for specific income levels present skewed data with relatively large margins of error. As such, these populations are not included in the analysis.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	111,161	22,720	6,792
White	95,767	21,143	5,562
Black / African American	7,080	728	415
Asian	1,876	82	344
American Indian, Alaska Native	532	147	59
Pacific Islander	39	0	10
Hispanic	4,440	389	357

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

The share of total households in the State at 0-30% area median income experiencing at least one housing problem is 79.02%. The share for each race/ethnicity is as follows:

White: 78.20%
Black/African American: 86.10%
Asian: 81.49%
American Indian/Alaska Native: 72.09%
Pacific Islander: 79.59%
Hispanic: 85.62%

While the share for Black/African American and Hispanic is greater than the entire jurisdiction and the other races/ethnicities, it is not greater than ten percentage points and therefore does not represent a disproportionate greater need at this income level.

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	82,359	66,815	0
White	71,125	62,291	0
Black / African American	3,732	1,166	0
Asian	1,193	436	0
American Indian, Alaska Native	334	148	0
Pacific Islander	49	20	0
Hispanic	5,022	2,396	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

The share of total households in the State at 30-50% area median income experiencing at least one housing problem is 55.21%. The share for each race/ethnicity is as follows:

White: 53.31%
Black/African American: 76.19%
Asian: 73.24%
American Indian/Alaska Native: 69.29%
Pacific Islander: 71.01%
Hispanic: 67.70%

All races/ethnicities except for White are experiencing a disproportionate greater need to address housing problems at this income level. Asian and Black/African American races/ethnicities indicate the highest disproportionate need, with a share of housing problems equal to and greater than 20 percentage points than the jurisdiction as a whole, respectively.

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	62,555	165,471	0
White	56,588	153,911	0
Black / African American	1,648	2,821	0
Asian	943	1,616	0
American Indian, Alaska Native	197	363	0
Pacific Islander	4	45	0
Hispanic	2,698	5,725	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

The share of total households in the State at 50-80% area median income experiencing at least one housing problem is 27.43%. The share for each race/ethnicity is as follows:

White: 26.88%
Black/African American: 36.88%
Asian: 36.85%
American Indian/Alaska Native: 35.18%
Pacific Islander: 8.16%
Hispanic: 32.03%

None of the races/ethnicities represent a disproportionate greater need when compared to the jurisdiction as a whole for the 50-80% area median income level. However, the Black/African American, Asian and American Indian/Alaska Native races/ethnicities are just below the ten percentage-point threshold.

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	22,788	121,533	0
White	20,837	114,635	0
Black / African American	398	1,737	0
Asian	440	1,301	0
American Indian, Alaska Native	27	255	0
Pacific Islander	0	25	0
Hispanic	990	2,995	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

The share of total households in the State at 80-100% area median income experiencing at least one housing problem is 15.79%. The share for each race/ethnicity is as follows:

White: 15.38%
Black/African American: 18.64%
Asian: 25.27%
American Indian/Alaska Native: 9.57%
Pacific Islander: 0.00%
Hispanic: 24.84%

None of the races/ethnicities represent a disproportionate greater need when compared to the jurisdiction as a whole for the 80-100% area median income level. However, the Asian and Hispanic races/ethnicities are just below the ten percentage-point threshold.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the State at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the four severe housing problems. The four severe housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.5 persons per room (overcrowding); and 4) Cost burden greater than 50% (share of income devoted to housing costs). To calculate disproportionate need for each race/ethnicity, calculate the share of households with one or more severe housing problems of the total number of households for that race/ethnicity. (Share of Race/Ethnicity = "# of households for that race/ethnicity with one or more severe housing problem / total # of households for that race/ethnicity.)

The share for each race/ethnicity at each income level is described below each respective table.

According to the 2010 Decennial Census, the total population of Pacific Islanders in Iowa is 2,003 people (.1% of the total population) and the total population of American Indian and Alaska Natives is 11,084 people (.4% of the total population). Given the low share of these populations, the estimates from the American Community Survey and Comprehensive Housing Affordability Strategy datasets for specific income levels present skewed data with relatively large margins of error. As such, these populations are not included in the analysis.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	86,047	47,837	6,792
White	73,112	43,698	5,562
Black / African American	6,164	1,619	415
Asian	1,635	312	344
American Indian, Alaska Native	418	266	59
Pacific Islander	35	4	10
Hispanic	3,377	1,440	357

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

The share of total households in the State at 0-30% area median income experiencing at least one severe housing problem is 61.17%. The share for each race/ethnicity is as follows:

White: 59.75%
Black/African American: 75.19%
Asian: 71.37%
American Indian/Alaska Native: 56.26%
Pacific Islander: 71.43%
Hispanic: 65.27%

None of the races/ethnicities represent a disproportionate greater need when compared to the jurisdiction as a whole for the 80-100% area median income level. However, the Asian and Hispanic races/ethnicities are less than ten percentage points below the threshold.

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	29,481	119,835	0
White	24,459	109,014	0
Black / African American	1,483	3,409	0
Asian	474	1,152	0
American Indian, Alaska Native	80	413	0
Pacific Islander	49	20	0
Hispanic	2,533	4,874	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

The share of total households in the State at 30-50% area median income experiencing at least one severe housing problem is 19.74%. The share for each race/ethnicity is as follows:

White: 18.33%
Black/African American: 30.31%
Asian: 29.15%
American Indian/Alaska Native: 16.23%
Pacific Islander: 71.01%
Hispanic: 34.20%

Black/African American, Asian, and Hispanic races/ethnicities are all experiencing a disproportionate greater need to address severe housing problems at this income level.

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,232	211,979	0
White	14,001	196,659	0
Black / African American	372	4,093	0
Asian	342	2,206	0
American Indian, Alaska Native	119	441	0
Pacific Islander	0	49	0
Hispanic	1,350	7,056	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

The share of total households in the State at the 50-80% area median income experiencing at least one severe housing problem is 7.11%. The share for each race/ethnicity is as follows:

White:	6.65%
Black/African American:	8.33%
Asian:	13.42%
American Indian/Alaska Native:	21.25%
Pacific Islander:	0.00%
Hispanic:	16.06%

No race or ethnicity indicates a disproportionate greater need at this income level, the Hispanic population is approximately nine percentage points greater than the State as a whole.

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,410	138,956	0
White	4,397	131,058	0
Black / African American	89	2,047	0
Asian	188	1,554	0
American Indian, Alaska Native	12	270	0
Pacific Islander	0	25	0
Hispanic	690	3,301	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

The share of total households in the State at 80-100% area median income experiencing at least one severe housing problem is 3.75%. The share for each race/ethnicity is as follows:

White:	3.25%
Black/African American:	4.17%
Asian:	10.79%
American Indian/Alaska Native:	4.26%
Pacific Islander:	0.00%
Hispanic:	17.29%

The Hispanic population indicates a disproportionate greater need to address severe housing problems at this income level. No other race or ethnicity indicates a disproportionate greater need at this income level.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the State. The tables below indicate the share of households by race/ethnicity that are cost burdened or severely cost burdened. Cost burden is defined by HUD as paying 30-50% of household income on housing costs, and severe cost burden is defined as paying greater than 50% of household income on housing costs. To calculate disproportionate need for each race/ethnicity, calculate the share of cost burdened households of the total number of households for that race/ethnicity. (Share of Race/Ethnicity = "# of cost burdened households for that race/ethnicity / total # of households for that race/ethnicity.)

The share for each race/ethnicity is described below.

According to the 2010 Decennial Census, the total population of Pacific Islanders in Iowa is 2,003 people (.1% of the total population) and the total population of American Indian and Alaska Natives is 11,084 people (.4% of the total population). Given the low share of these populations, the estimates from the American Community Survey and Comprehensive Housing Affordability Strategy datasets for specific income levels present skewed data with relatively large margins of error. As such, these populations are not included in the analysis.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	919,474	167,643	123,012	7,063
White	867,821	151,304	106,694	5,759
Black / African American	12,136	5,387	7,273	439
Asian	10,124	2,180	2,100	348
American Indian, Alaska Native	1,654	526	544	63
Pacific Islander	218	53	10	10
Hispanic	22,588	6,196	4,551	372

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

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The share of total households in the State that are cost burdened (30-50% income spent on housing costs) is 13.77%. The share of total households in the State that are severely cost burdened is 10.11%. The total share of households that are cost burdened or severely cost burdened is 23.88%. The share for each race/ethnicity follows:

Cost Burdened (<=30%)

White:	13.37%
Black/African American:	21.35%
Asian:	14.78%
American Indian/Alaska Native:	18.87%
Pacific Islander:	18.21%
Hispanic:	18.38%

Cost Burdened (30-50%)

White:	9.43%
Black/African American:	28.82%
Asian:	14.24%
American Indian/Alaska Native:	19.52%
Pacific Islander:	3.44%
Hispanic:	13.50%

Severely Cost Burdened (>50%)

White:	22.80%
Black/African American:	50.17%
Asian:	29.01%
American Indian/Alaska Native:	38.39%
Pacific Islander:	21.65%
Hispanic:	31.88%

When analyzing households that are cost burdened or severely cost burdened, the only population that indicates a disproportionate greater need are severely crowded African American households. Nearly 29% of African American households are cost burdened, compared to just over 10% for the entire State population.

However, when analyzing the share of households that are either cost burdened or severely cost burdened, the share of African American households indicates a much greater level of disproportionate greater need with more than 50% of African American households paying at least 30% of their incomes for housing compared to just 23.88% of total households in the State paying at least 30% of their incomes for housing.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

In the Needs Assessment 15-25 screens, several racial and ethnic groups have disproportionately greater needs than the needs of the State at that income category. These include:

Housing Problems

30-50% AMI

- African American/Black
- Asian
- Hispanic

Severe Housing Problems

30-50% AMI

- African American/Black
- Asian
- Hispanic

80-100% AMI

- Hispanic

Cost Burden

Severely Cost Burdened

- African American/Black

As indicated by this data, the greatest level of disproportionate greater need is for non-white low-income (30-50% AMI) populations.

If they have needs not identified above, what are those needs?

Per the Comprehensive Housing Affordability Strategy data estimates used for the development of this Consolidated Plan, the needs for races/ethnicities are indicated above. Income categories have other, more general needs, as described in NA-10 and the Housing Market Analysis.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Based on population compared to counties across the State of Iowa and general population data (approximately 95% white), as indicated in the map on the following page, there are some racial or ethnically concentrated areas within the State. There is a slightly higher rate of Hispanic and African American/Black populations within and surrounding the State's urban areas. Those urban areas are in Entitlement Jurisdictions. While State HOME, ESG, and HOPWA funds can be spent in Entitlement Jurisdictions, CDBG funds cannot.

NA-35 Public Housing – (Optional)

Introduction

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	26	3,957	20,565	18	20,138	147	64	76

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project -based	Tenant -based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	65	131	0	55	53	23
# of Elderly Program Participants (>62)	0	1	1,927	4,123	3	4,081	18	0
# of Disabled Families	0	9	959	7,320	15	7,156	34	5
# of Families requesting accessibility features	0	26	3,957	20,565	18	20,138	147	64
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0

OMB Control No: 2506-0117 (exp. 07/31/2015)

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project -based	Tenant -based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	17	3,647	16,517	18	16,156	122	44	75
Black/African American	0	9	264	3,762	0	3,702	25	14	1
Asian	0	0	25	107	0	106	0	1	0
American Indian/Alaska Native	0	0	17	157	0	152	0	5	0
Pacific Islander	0	0	4	22	0	22	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	103	543	1	528	7	4	1
Not Hispanic	0	26	3,854	20,022	17	19,610	140	60	75
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

OMB Control No: 2506-0117 (exp. 07/31/2015)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

How do these needs compare to the housing needs of the population at large

Discussion:

The Iowa Finance Authority does not administer any public housing or Section 8 Housing Choice Vouchers. All of these functions are carried out by local public housing authorities across Iowa.

NA-40 Homeless Needs Assessment – 91.305(c)

The Iowa Council on Homelessness (ICoH) serves as the decision-making body for the Balance of State (BoS) Continuum of Care (CoC). The ICoH is a politically appointed, state-codified entity with 38 voting members. The Iowa Finance Authority (IFA) is the collaborative applicant for the BoS CoC, and the Institute for Community Alliances (ICA) is the Homeless Management Information System (HMIS) lead. The ICoH/BoS CoC works closely with IFA, the statewide Emergency Solutions Grant (ESG) grantee, to plan ESG allocation. Stakeholders report that at times these relationships can be confusing.

"The 2013 Annual Homeless Assessment Report (AHAR) to Congress" states that at the Point-in-Time Count in January 2013, the entire State of Iowa had the third lowest rate of total homelessness, 3,084 people, and lowest rate of unsheltered homelessness, 4.3%, in the United States. There are challenges in collecting data on rural homelessness, which may result in undercounting. During the 2013-2014 program year there were no projects contributing data to HMIS located in HUD defined rural counties. HUD's Rural Housing and Economic Development program defines rural areas as "a place having fewer than 2,500 inhabitants; a county or parish with an urban population of 20,000 inhabitants or less; [or] any place with a population not in excess of 20,000 inhabitants and not located in a Metropolitan Statistical Area." According to this definition and the Decennial Census, 64 counties in Iowa are rural. It is important to note that homeless housing services were provided in some rural counties by organizations not contributing to HMIS and to all rural counties by domestic violence housing assistance providers. The location of victims of domestic violence is protected in Chapter 236 of the *Iowa Code*.

During 2012 and 2013 homeless and domestic violence housing services underwent significant change in Iowa. From 2009 to 2012, Community Action Agencies (CAA's), funded by the Homeless Prevention and Rapid Re-Housing Program (HPRP), played an important role in providing homeless housing services to rural counties. When HPRP funding expired and program regulations changed CAA's had a range of responses including: continuing to provide services and to contribute to HMIS; continuing to provide services and not to contribute to HMIS; and ceasing to provide services. In 2013, the State shifted domestic violence housing services from a limited number of providers throughout the State to regional system of services. Iowa was the first in the country to adopt this method of service delivery statewide. It consolidated approximately 28 domestic violence-housing providers throughout the State into six serving unique regions. Homeless housing and domestic housing providers may serve counties beyond which they are physically located.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	**Unsheltered**				
Persons in Households with Adult(s) and Child(ren)	343	5	3,154	2,299	2,496	111
Persons in Households with Only Children	5	0	134	96	100	132
Persons in Households with Only Adults	761	41	4,450	3,921	4,026	40
Chronically Homeless Individuals	64	15	901	917	757	46
Chronically Homeless Families	14	0	274	224	208	88
Veterans	94	6	479	413	439	38
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	1	0	17	16	16	40

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Rural Homelessness

Describe the jurisdiction's Rural Homeless Population:

Due to the lack of homeless service providers contributing to HMIS located in rural counties it is difficult to describe the rural homeless population in the BoS CoC. There are homeless service providers in some rural counties and there are homeless people in rural counties. The date regarding zip code of last reported residence collected from homeless persons throughout the entire State during 2013 provides the most insight into the extent of rural homelessness: 8.5% of homeless persons in Iowa last resided in a rural county. This data has not been disaggregated by type of family. According to the 2010 Census, 24% of the State of Iowa's entire population lived in a rural county. There are multiple flaws to zip code of last residence data, which likely result in under-reporting. Service providers are not required to ask this question. The Institute for Community Alliances strongly encourages service providers to ask, and they have a 52% response rate. Recalling the zip code of last residence can be challenging for transient populations with high comorbidity for substance abuse and mental illness.

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Due to the lack of homeless service providers contributing to HMIS located in rural counties it is difficult to describe the nature and extent of unsheltered and sheltered homelessness.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Due to the lack of homeless service providers contributing to HMIS located in rural counties it is difficult to describe persons or families experience or duration of homelessness. The most relevant data is the percent of homeless persons with a last zip code of residence in a rural county, which account for 8.5% of all homeless persons throughout the entire State of Iowa.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	1,142	55
Black or African American	564	9
Asian	8	0
American Indian or Alaska Native	19	0
Native Hawaiian of Other Pacific Islander	3	1
Multiple Races	138	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Non-Hispanic/Non-Latino	1,708	64
Hispanic/Latino	166	1

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Homeless families with children in the BoS CoC service area have a significant need for housing assistance. At a Point-in-Time Count in January 2014 a total of 343 families with children in need of housing assistance were counted, representing 30% of all homeless families. Of those families with children sheltered at the end of January 2014, two times as many were living in transitional housing as were living in emergency housing. During the calendar year 2013 over 3,000 families with children experienced homelessness.

At a Point-in-Time Count in January 2014 significantly more veterans in single person households were in need of housing assistance than veterans in families with children. At this time, all veteran households without children, which totaled 94, were single person households. During the same Point-in-Time Count there was a total of six families of veterans with children, consisting of 21 people, in need of housing assistance.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Within the BoS CoC, persons who identify as a non-White racial group and persons who identify as ethnically Hispanic/Latino experienced homelessness at greater rates than their White and non-Hispanic/Latino counterparts. Racially and ethnically, Iowa is a homogenous State. As of 2011, Blacks or African Americans, Asians, American Indians or Alaska Natives, and Native Hawaiians or Other Pacific Islanders comprised approximately 5% of the State's total population. At a Point-in-Time Count in January 2014, these four racial groups represented just over 39% and 15% of the BoS CoC's sheltered and unsheltered populations, respectively. As of 2011, nearly 5% of Iowa's total population identified as Hispanic/Latino. At a Point-in-Time Count in January 2014, 8.9% and 1.5% of the BoS CoC's sheltered and unsheltered populations, respectively, identified as Hispanic/Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The BoS CoC Point-in-Time Count survey conducted in late January 2014 counted a total of 1,155 homeless households and 1,939 homeless persons. Approximately 4% of homeless households and 3% of homeless people counted were unsheltered. Slightly more sheltered homeless households were living in emergency housing than transitional housing while the opposite was true for homeless persons. This is relatively unchanged from 2013 and far less than the comparative national data provided in "The 2013 Annual Homeless Assessment Report (AHAR) to Congress," which shows one-third of all homeless people were unsheltered at a Point-in-Time Count in January.

Breaking up the aggregated data in the BoS CoC 2014 Point-in-Time Count survey results into separate demographic characteristics and subpopulations reveals variations in those discreet segments of the population suffering unsheltered homelessness and differentiation from 2013 national trends.

<u>Families</u>

On January 29, 2014 families with at least one child represented 30% of sheltered and unsheltered households. Nearly all, 99%, of these families were sheltered. On the same date, twice as many families with children were sheltered in transitional housing than emergency housing. During the same Point-in-Time Count five children only families, consisting of six people, were counted and all but one of these children were living in transitional housing. Child only families accounted for less than 1% of homeless families. At the same time, households with only adults (no children present) accounted for almost 70% of sheltered and unsheltered homeless families, however 99% of these adult-only households were single person

households. On the night of January 29, 2014 homeless households without children were 1.5 times more likely to be located in emergency shelter than transitional housing.

Chronically homeless families

The results of Point-in-Time survey conducted in late January 2014 indicate that chronically homeless families represented just over 1% of sheltered and unsheltered households. On that evening all chronically homeless families were sheltered in emergency housing. "The 2013 Annual Homeless Assessment Report (AHAR) to Congress" reported 15.2% of chronically homeless people were in families and nearly half of those families were unsheltered. At the same time a total of 112 people, 5.8% of homeless people, experienced chronic homelessness. Approximately 13% of those chronically homeless were unsheltered. While this is significantly less than the two-thirds of unsheltered chronically homeless people counted nationally in 2013, local service providers anecdotally reported steady increases in chronic homelessness over the past years and a significant jump in 2014. Furthermore, they report increases in chronic homelessness related to domestic violence.

Veterans

In late January 2014, a total of 100 homeless veterans were counted in the BoS CoC, of those six were unsheltered. Those six unsheltered households represent 13% of the BoS CoC's entire unsheltered homeless population. The rate of unsheltered homelessness within homeless veterans in the BoS CoC service area, 6%, was significantly lower than the national rate of 40%.

Age

Mirroring national trends from 2013, the majority of people experiencing homelessness in Iowa's BoS CoC on January 29, 2014 were over 24 years of age, followed by those under the age of 18, and the least were age 18-24. While only 2% of people under 18 years of age, 2% of people 18-24, and 5% of people over 24 were unsheltered these represented 18.5%, 4.6%, and 76.9% of the total unsheltered homeless population at a Point-in-Time Count in January 2014 in Iowa's BoS CoC. These rates are below those reported nationally in 2013.

Gender

Close to the same number of homeless men, 947, and women, 926, were sheltered in the BoS CoC at a Point-in-Time Count in 2014. Significantly more men, 49, were unsheltered. These men represented over 75% of the counted, unsheltered homeless population.

Discussion

Stakeholder consultations and review of the BoS CoC fiscal year 2013 CoC renewal application to HUD indicate challenges in accurately assessing homelessness in rural areas of the State. The ICoH Research and Analysis Committee is working to ameliorate this problem but has not made significant advances in the last year. This is concerning because the BoS CoC covers an expansive area, much of which is rural. The BoS CoC serves 96 of the State's 99 counties, 64 of which, according to the 2010 Census, meet HUD's definition of rural. None of the BoS CoC programs participating in HMIS are located in those 64 rural counties. While there are homeless providers and domestic violence shelters serving rural counties they are either not located in rural counties or located in rural counties and not participating in HMIS. This may result in a gap in data collection and potentially service provision. Part of Iowa's strategy to assist providers is the continued work toward a coordinated intake assessment system, particularly in rural settings.

The number of homeless agencies in the HMIS network has decreased significantly since 2012 when Homeless Prevention and Rapid Re-Housing Program funding expired and program regulations changed. Prior to 2012, many of the Community Action Agencies in rural areas were working to prevent homelessness and serve those facing eminent homelessness. Those agencies are no longer receiving HUD funds to provide those services and are not participating in HMIS.

The Point-in-Time Count survey analyzed for the BoS CoC as a whole includes data collected by organizations which provide homeless services that are both participating and not participating in HMIS, that is to say organizations both receiving and not receiving HUD funding. The Point-in-Time Count survey was conducted on January 29, 2014. The annualized data was collected during the 2013 calendar year.

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	2,245
Area incidence of AIDS	79
Rate per population	0
Number of new cases prior year (3 years of data)	232
Rate per population (3 years of data)	0
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	2,040
Area Prevalence (PLWH per population)	66
Number of new HIV cases reported last year	0

Table 26 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 27 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

Special needs populations in the State of Iowa include the following: the elderly, disabled, minority and foreign born populations, persons living with HIV/AIDS, victims of domestic violence, and persons suffering from substance abuse and addiction. The characteristics and needs of minority and foreign-born populations are addressed in the disproportionately greater

needs sections of this needs assessment, NA-15 through NA-30. The characteristics and needs of persons living with HIV/AIDS are provided in response to a prompt toward the end of this section.

The Elderly

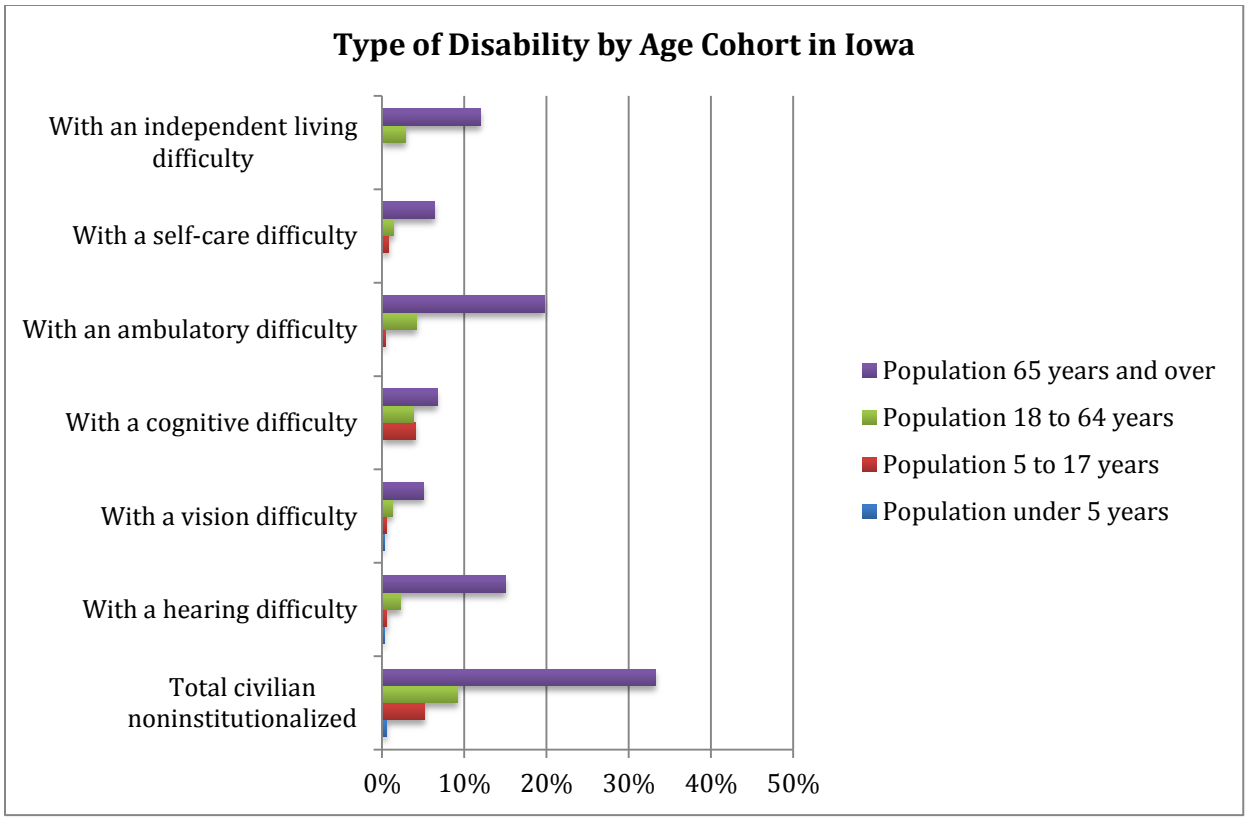
The American Community Survey five-year estimates for 2008-2012 calculate that Iowa's population over the age of 65:

- Represents 15% of the State's population. Females are the majority, 57%, of the population.
- The median age is 75.
- The vast majority, 97%, are white alone and non-Hispanic/Latino.

People Living with Disabilities

The American Community Survey five-year estimates for 2008-2012 approximate that 11% of Iowans have a disability. The survey provides a distribution of disability type by age group. It indicates the following:

- The percentage of population impacted by disability increases with age.
- People age 65 and over have the highest likelihood of having a disability.
- Ambulatory difficulty has the greatest impact on people age 18-64.
- Cognitive difficulty has the greatest impact on people age 5-17.
- Small children, under the age of 5, are equally impacted by hearing and vision difficulty.


Type of Disability by Age Cohort in Iowa
With an independent living difficulty
With a self-care difficulty
With an ambulatory difficulty
With a cognitive difficulty
With a vision difficulty
With a hearing difficulty
Total civilian noninstitutionalized
0%
10%
20%
30%
40%
50%
Population 65 years and over
Population 18 to 64 years
Population 5 to 17 years
Population under 5 years

Victims of Domestic Violence

The Iowa Division of Criminal & Juvenile Justice Planning (CJJP) maintains the Justice Data Warehouse. They provide annual reports on the number of cases that were filed in district courts. According to the CJJP 5,900 domestic abuse cases were filed in 2012.

The Iowa Department of Public Safety (DPS) filed annual Iowa Uniform Crime Reports through 2009 when reporting responsibilities transitioned to the CJJP. As of the last report published by the DPS a total of 6,549 victims reported domestic violence, 80% of the victims were women and 80% of the offenders were male.

- 77% of the victims lived with the offender at the time of the domestic violence.
- Arrests were made 74% of the time.
- While the majority of victims and offenders were White, 81% and 74%, respectively, African American victims and offenders, 16% and 24%, respectively, were disproportionately represented.

Substance Abuse and Addiction

In October 2012, the State Epidemiological Workgroup organized by the Iowa Department of Public Health published the "State of Iowa Substance Use Epidemiological Profile." This report provides statewide data in the areas of alcohol, tobacco and illicit drug use.

- In 2009, 8.6% of Iowan's reported past year alcohol dependence or abuse. This is relatively unchanged from 2008 and higher than the national rate of 7.4%.
- From 2009-2010 the total number of admissions to treatment centers for substance use disorder, where alcohol was the primary substance of use, increased 17%.
- Iowan's consumption of cigarettes are on par and use of illicit drugs is below the nation as a whole, but the rate of binge drinking in the state is higher than the nation.
- The most used illicit drugs in Iowa are marijuana and methamphetamine.
- The number of hospitalizations wholly attributed to alcohol increased 36% from 2005 to 2009. These hospitalizations occurred more frequently among men and Black/African Americans.
- In 2009, 3.6% of Iowans over the age of 12 reported using prescription pain killers not prescribed to them, compared to 4.9% nationally.

What are the housing and supportive service needs of these populations and how are these needs determined?

The Elderly

The American Community Survey five-year estimates for 2008-2012 show a sizable difference between the rate of occurrence in Iowa's population over the age of 65 and the State's total population in the following areas:

- Approximately 47% live alone and about one third have a disability.
- 23% are civilian veterans.
- They stay put: 94% live in the same house they lived in one year ago.
- They participate in the labor force at a significantly lower rate than those under the age of 65: 17.4% and 68.6%, respectively.
- Notably, the percent of elderly persons in poverty, 7.5%, is less than those under the age of 65, 12.2%.

This indicates Iowa's elderly population is likely to require supportive services for disabilities, aging-in-place, and financial and health concerns and/or changes.

The Iowa Department on Aging (IDA) prepares the "IDA Case Management Program for Frail Elders (CMPFE) & Senior Living Program (SLP) Unmet Needs Report" annually based on data collected by managers in Area Agencies on Aging (AAA). The last published report was for 2011-2012, at which time 13 AAAs contributed data. IDA is in the process of reducing the number of AAAs to six. According to the report the top three unmet elderly needs are transportation, assistance with chores and home delivered meals.

People Living with Disabilities

According to the American Community Survey five-year estimates for 2008-2012 the proportion of persons with disabilities in Iowa that experience poverty is more than twice that of their non-disabled counterparts. Persons with disabilities are also employed at a drastically lower rate and do not participate in the labor force at a much higher rate than non-disabled people. Based on the limited earning potential of this subpopulation and the varying degrees of disability, substantial housing and supportive assistance is required.

Economic Characteristics of the Non-institutionalized Disabled Population, 2008-2012

	Iowa			
	With a disability		Without a disability	
	Estimate	Margin of Error	Estimate	Margin of Error
Population Age 16 and Over	317,331	+/-3,312	2,043,155	+/-3,686
Employed	28.5%	+/-0.5	71.8%	+/-0.2
Not in Labor Force	67.5%	+/-0.5	24.3%	+/-0.2
Less than high school graduate (age 25 and over)	19.4%	+/-0.5	7.1%	+/-0.1
Below 100 % of the poverty level	19.3%	+/-0.5	9.8%	+/-0.2
Population Age 16 and Over	317,331	+/-3,312	2,043,155	+/-3,686

Discussions with the Olmstead Task Force and other organizations that work with disabled populations made evident the need for safe, sanitary and affordable accessible housing. Housing should also be built to meet visitability standards. Much of the affordable accessible housing stock is concentrated. This in many ways re-institutionalizes disabled persons. Community-based housing, which integrates service provision and access to transportation, is needed to address many of the barriers to employment, access to medical services, and other basic needs of people with disabilities.

Domestic Violence

On a day in September 2010 domestic violence service providers participated in a National Census organized by the National Network to End Domestic Violence. All 27 identified providers participated and on that day they served just over 1,000 victims. The services victims of domestic violence received indicate areas of need for housing and other supportive services: individual support or advocacy, emergency shelter, court/legal accompaniment/advocacy, transportation, rural outreach, bilingual advocacy, advocacy related to housing office/landlord, translation/interpretation service, financial skills/budgeting. Housing is a serious need for victims of domestic violence. On this same day 119 requests for services went unmet, of those requests 68% were for housing. The Point-in-Time Count survey conducted by the BoS CoC in late January 2014 counted 375 sheltered and 8 unsheltered victims of domestic violence.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Iowa Department of Public Health prepares annual analysis of the demographic characteristics of those within the State living with HIV/AIDS. The most recent report is the "2013 End-of-Year HIV/AIDS Surveillance Report." As of the end of 2013, 2,100 individuals were living with HIV/AIDS. This is an increase of 122 cases and five more new diagnoses than in 2012. Men and racial and ethnic minorities continue to be over-represented and there are alarming trends in the diagnoses of women and people over the age of 45. Men represented 80% of all people living with HIV/AIDS in Iowa; however, diagnoses among women increased 62% from 2012 to 2013. Black/African Americans represented 21% of all HIV/AIDS diagnosed Iowans and only 2.8% of the entire State population. People living with HIV/AIDS who identified as Hispanic and any race represented 9% of this subpopulation and approximately 5% of the State population. People age 25-44 years of age represented the majority (44%) of new cases in 2013, but new diagnoses among people over the age of 45 increased nearly 50%, representing 41% of new diagnoses. In 2013, no new diagnoses were made for children under the age 14. The majority of people living with HIV/AIDS are 45-54 years of age.

In Iowa the Housing Opportunities for Persons with AIDS (HOPWA) program is administered at the State level by the Iowa Finance Authority (IFA). The 99 counties of the State have been divided into five areas served by the following providers: Siouxland Community Health Center, Primary Health Care, Inc., Cedar AIDS Support System, University of Iowa, and The Project of the Quad Cities. In the 2012 HOPWA Consolidated Annual Performance and Evaluation Report (CAPER), these organizations reported serving a total of 139 HOPWA eligible individuals and 98 beneficiaries for a total of 237 people. The demographic characteristics of those served mirror those reported by the State Department of Public Health. The majority of eligible individuals were White followed by 32% Black/African, male or age 31-50. The characteristics of beneficiaries served differed significantly from eligible individuals served. Most beneficiaries were Black/African American, female, or under the age of 18. The majority, 91%, of households served were extremely low-income, 0-30% AMI.

Stakeholder input from HOPWA recipients received on May 6, 2014 provides insight into the challenges and needs of persons diagnosed with HIV/AIDS and service providers. Safe sanitary affordable housing and access to transportation are two major needs of HOPWA clients. Residents who live in rural areas drive long distances to receive services and get to work. Housing connected to healthcare services is especially important in rural areas. Service providers report, many HOPWA clients are hard-to-house individuals who may not prioritize housing and healthcare.

Discussion:

The State's housing programs work to affirmatively further fair housing for the low-income special needs populations represented in this section and the disproportionately greater needs section: elderly, disabled, the elderly, disabled, minority and foreign born populations, persons living with HIV/AIDS, victims of domestic violence, and persons suffering from substance abuse and addiction. HUD and regulatory requirements restrict assistance to households at 80% of the median income or lower. In practice, many recipients of housing assistance, such as HOPWA clients, are below 80% AMI. For individuals and families close to the poverty level, at imminent risk of homelessness, rent must be extremely low to be affordable. Community stakeholders serving a range of populations, working with various HUD programs including HOME, HOPWA, and ESG, made similar comments to this one made by a HOPWA provider, "affordable housing is not really affordable." While housing in Iowa is some of the most affordable in the country, for those in need of housing assistance it's still too expensive. The State of Iowa will continue to put its HUD Community Development and Planning funds to work to provide affordable, decent, safe and sanitary housing to those in need of housing assistance.

Sources:

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2009 Iowa UCR Report, Iowa Department of Public Safety, http://www.dps.state.ia.us/commis/ucr/ accessed on July 9, 2014.

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Unmet Needs Report SFY 2012, Iowa Department on Aging, Case Management Program for Frail Elders (CMPFE) & Senior Living Programs, https://www.iowaaging.gov/case-management-program-frail-elders-cmpfe-unmet-needs-reports accessed on July 8, 2014.

S1811: SELECTED ECONOMIC CHARACTERISTICS FOR THE CIVILIAN NONINSTITUTIONALIZED POPULATION BY DISABILITY STATUS, American Community Survey five-year estimates 2008-2012.

'10 Domestic Violence Counts: A 24-Hour Census of Domestic Violence Services - Iowa Summary, National Network to End Domestic Violence, http://nnedv.org/downloads/Census/DVCounts2010/DVCounts10_Report_Color.pdf accessed on July 8, 2014.

Iowa Balance of State Point-in-Time Survey, January 2014.

2013 End-of-Year HIV/AIDS Surveillance Report, Iowa Department of Public Health, http://www.idph.state.ia.us/HivStdHep/HIV-AIDS.aspx?prog=Hiv&pg=HivSurv accessed on July 9, 2014.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

Through CDBG funds, the State of Iowa can fund the construction, rehabilitation or installation of public facilities. Eligible public facilities include health centers, child care centers, job training centers, congregate meal sites, and other neighborhood facilities that serve the community.

Further, public facilities across the State are aging and require rehabilitation to provide high quality service to the target populations. The services linked with these facilities primarily benefit low- and moderate-income households.

In a survey of stakeholders across the State, numerous stakeholders indicated that public and community facilities did not meet the needs of their community and the quality of existing facilities was below-average to average.

More specifically, there is a need for new facilities as well as the rehabilitation of existing facilities that serve neighborhoods and limited clientele populations.

How were these needs determined?

The State facilitated a series of stakeholder interviews and focus groups in which it requested feedback on needs across the community. Additionally, the State conducted stakeholder and citizen surveys to assess the needs across the State. The complete results of these surveys and interviews will be provided in the final document.

Describe the jurisdiction's need for Public Improvements:

Through CDBG funds, the State of Iowa can fund the construction, rehabilitation or installation of public improvements. Public improvements include, but are not limited to street and, water and sewer installation and maintenance.

Across the State, older neighborhoods and new, sprawling neighborhoods do not have adequate sidewalks, street maintenance and water and sewer systems. Existing systems suffer from old age, deferred maintenance, and heavy use. As such, there is a continuing demand from cities across the State for CDBG funds to finance public improvements.

In a survey of stakeholders across the State, they indicated a high need for all types of public improvements. Stakeholders indicated that existing infrastructure required rehabilitation and improvements as well as a need for additional infrastructure in Iowa's communities.

In addition, due to a series of natural disasters, the State of Iowa received CDBG Disaster Recovery funds. The following are the infrastructure and transportation needs and cost estimates:

- Roads and bridges
    - Federal aid routes - $30 million according to Iowa Department of Transportation as of August 8, 2008
    - County roads - $43 million according to FEMA County Survey as of July 31, 2008
    - Roads and bridges - $55 million according to FEMA as of July 29, 2008
- Public Transit - $53 million according to Iowa Department of Transportation as of August 8, 2008 Rebuild Iowa Advisory Commission
- Railroads, according to Iowa Department of Transportation as of August 8, 2008
    - Class 1 railroads - $45 to $60 million
    - Short line railroads - $23 million
- Communications and Utilities
    - Telecommunications - $66 million according to Iowa Telecom, rural independent telephone companies, and Qwest as of August 7, 2008
    - Public utilities (water, wastewater, power generation, communications) - $342 million according to FEMA as of August 11, 2008
    - Private utilities and communications companies are not eligible for FEMA assistance.
- Flood control facilities (drainage channels, pumping facilities, some flood control facilities) - $13 million according to FEMA estimates as of August 11, 2008
- Public buildings and equipment - $380 million according to FEMA estimates as of August 11, 2008
    - In order for public buildings located in a floodplain to receive FEMA assistance, they must pay the first $500,000 of cost for damage to the structure and $500,000 of cost for damage to contents.
    - This creates an additional unmet need for many communities.
- Total estimated unmet need for public buildings and infrastructure - $703 million
    - Total damages to publicly-owned buildings and infrastructure - $798.3 million
    - Information was compiled in cooperation with other state and federal agencies by the Rebuild Iowa Office.

How were these needs determined?

The State facilitated a series of stakeholder interviews and focus groups in which it requested feedback on needs across the community. Additionally, the State conducted stakeholder and citizen surveys to assess the needs across the State. The complete results of these surveys and interviews are available in AD-25 Administration, Citizen Participation.

Describe the jurisdiction's need for Public Services:

Through CDBG funds, the State of Iowa can fund an array of public services in communities and cities across the State. Eligible public services include, but are not limited to, education and workforce development programs, and transportation services to and from work.

Respondents to the survey indicated that existing special needs, housing and community services neither meet the complete needs of the community nor provide services that meet the needs of the entire community.

Additionally, in interviews and focus group meetings, stakeholders indicated the continuing need for public services in communities across the State and the critical role that CDBG grants play in funding those services.

In addition, due to a series of natural disasters, the State of Iowa received CDBG Disaster Recovery funds.

Following are estimates of damages compiled by the Rebuild Iowa Advisory Commission in just three community/economic development categories. (The full reports from the Commission are available at http://rio.iowa.gov/)

Economic and Workforce Development

- Total estimated unmet need for small and intermediate businesses - $2.78 billion
    - $5.36 billion total assessed damage.
    - Approximately 4,800 non-manufacturing small businesses and 800 intermediate businesses were impacted.
- Large businesses experienced an estimated $100 million in losses.
- Small business and non-profit corporations: $600 million in lost revenue in one year in the Cedar Rapids area, according to a report from Iowa Commercial Realty in Cedar Rapids.
- Physical damage to businesses from a Safeguard Iowa online survey: $426,011,267; economic loss: $178,593,361.
- Manufacturing damages and lost income from the ISU Center for Industrial Research and Service (CIRAS) survey - $100 million projected.

- Increase in unemployment rate from Iowa Workforce Development data – 3.9% in May; 4% in June; 4.3% in July, 4.6% in August.
- Initial claims for unemployment insurance program - increased by over 6,500 (over 44% increase) from May to June 2008, according to Mass Layoffs Statistics.

How were these needs determined?

The State facilitated a series of stakeholder interviews and focus groups in which it requested feedback on needs across the community. Additionally, the State conducted stakeholder and citizen surveys to assess the needs across the State. The complete results of these surveys and interviews will be available in the final document.

Housing Market Analysis

MA-10 Number of Housing Units – 91.310(a)

Introduction

The majority of housing units (77%) in Iowa are clearly single-family homes, either detached or attached units.

According to the 2012 “Analysis and Forecast of Housing Needs in Iowa Technical Report” solicited by the Iowa Finance Authority and completed by Gruen Gruen + Associates, the composition of effective demand for new housing varies. Middle-aged households comprised the majority of demand for new housing built over the 2000-2010 decade, which is not unusual. The ratio of owner-occupied units to rental units delivered and occupied was 3.2; indicative of Iowa's high and comparatively stable homeownership rate (the ratio approximated 2.3 nationwide). Senior (age 65+) households represented the smallest segment of overall new statewide housing demand over the decade. Outside of Iowa's metropolitan areas, however, senior households already have begun to comprise a larger share of demand than younger-aged households.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	980,253	74%
1-unit, attached structure	45,466	3%
2-4 units	81,949	6%
5-19 units	98,866	7%
20 or more units	65,258	5%
Mobile Home, boat, RV, van, etc	55,510	4%
Total	***1,327,302***	***100%***

Table 28 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	**%**	**Number**	**%**
No bedroom	1,027	0%	9,845	3%
1 bedroom	20,348	2%	87,535	27%
2 bedrooms	202,538	23%	138,933	43%
3 or more bedrooms	665,999	75%	89,729	28%
Total	***889,912***	***100%***	***326,042***	***101%***

Table 29 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The State of Iowa does not target its programs, including housing, in specific geographic regions. Instead, HOME awards are made to communities on a competitive basis. The State offers a number of housing programs with the majority of funding coming from its HOME allocations. The State reserves 22 percent of its annual CDBG allocation from HUD for housing activities. Eligible uses of the CDBG portion of the Housing Fund include grants for rehabilitation of owner-occupied housing. Cities with populations less than 50,000 and all counties are eligible for CDBG assistance through the Housing Fund

The Iowa Finance Authority (IFA) offers affordable mortgage and entry cost assistance programs for both first-time home buyers and those who have owned a home previously, in partnership with local Participating Lenders.

The FirstHome and Homes for Iowans programs offer first-time and repeat home buyers affordable, fixed rate mortgages. The FirstHome Plus and Homes for Iowans Plus grants provide up to $2,500 to help eligible borrowers with entry cost assistance, such as down payment and closing costs.

IFA also offers additional products, like the Military Homeownership Assistance Program, which provides eligible service members and veterans with a $5,000 grant, and Take Credit, which allows a participating home buyer to claim 30% of their mortgage interest, up to a maximum of $2,000, as a federal income tax credit each year for the life of the mortgage, up to a maximum of 30 years.

Affordable Housing Activities available through IFA:

Home Financing Options

FirstHome program: Offers first-time home buyers state-sponsored, affordable, fixed rate mortgages.

FirstHome Plus program: Provides up to $2,500 in cash assistance to help eligible borrowers with entry costs including down payment and closing costs. The grant must be used in conjunction with the FirstHome program and the same income limits apply.

Homes for Iowans program: May assist both first-time and repeat Iowa home buyers, who are not eligible for the FirstHome program.

Homes for Iowans Plus program: Provides up to $2,500 in assistance to help eligible first-time and repeat home buyers with entry costs including down payment and closing costs.

Military Homeownership Assistance program: Provides eligible service members and veterans with a $5,000 grant that may be used toward down payment and closing costs.

Take Credit: Eligible home buyers may reduce their household's federal tax liability every year for the life of their mortgage through the Take Credit program.

Other Homeownership Resources

Title Guaranty: Home buyers may request a free Title Guaranty Owner's Certificate at loan closing. This Certificate protects the borrower's interest in the property's title, even after the home is sold. If a title defect is identified, Title Guaranty becomes the borrower's free legal defense.

Onsite Wastewater Assistance Program: If you purchase a home with a septic system, the Iowa Finance Authority's Water Quality Division can provide affordable financing for system repair or replacement.

HOME Program: Funds down payment and rehabilitation assistance programs administered by eligible non-profits and governmental entities ("Subrecipients") which in turn distribute funds to individual home buyers based on the subrecipient's rules or guidelines. To access these funds, individual home buyers/owners should contact a Subrecipient for more information.

Affordable Rental

Community-Based Housing Revolving Loan Fund: Provides funding in the form of loans to those serving a target population of Medicaid members enrolled in or eligible for Home- and Community-Based Intellectual Disability and/or Brain Injury Waivers.

HOME Program: Low-interest loans and grants are available to developers of affordable single-family and multifamily housing developments through several HOME program funding categories.

Home and Community-Based Services Rent Subsidy: Aids individuals who receive services under a federal Medicaid waiver program called home-and community-based service (HCBS) and who are at risk of nursing facility placement. The program provides a monthly rent assistance payment to these persons to help them live successfully in their own home and community, until they become eligible for any other local, state or federal rent assistance.

Home and Community-Based Services Revolving Loan Program: Fund assists in the development and expansion of facilities and infrastructure that provide health and wellness programs, health screenings, nutritional assessments, adult day services, respite services and congregate meals for low-income individuals.

Housing Tax Credit Program: Provides a federal tax credit incentive for project owners to invest in the development and preservation of rental housing for individuals and families with fixed or limited incomes.

Main Street Loan Program: Provides low-interest loans for Main Street communities in Iowa for downtown infill and rehabilitation of upper floor housing in mixed-use buildings.

Multifamily Loan Program: Seeks to preserve the existing supply of affordable rental units at risk of being lost and to foster the production of new affordable units in Iowa.

Project-Based Section 8: The Iowa Finance Authority provides administrative services to HUD to monitor performance of owners and management agents participating in project-based Housing Assistance Payments (HAP) Contracts under Section 8 of the United States Housing Act of 1937.

State Housing Trust Fund: Provides grants to advance and preserve affordable single-family and multifamily housing throughout the state.

Affordable Housing Activities Available through IEDA:

IEDA sets aside 22% of their annual CDBG allocation for housing activities. Through an annual competitive RFP process, non-entitlement communities can apply for CDBG funds for owner-occupied rehabilitation for single family homes being used as the principal residence.

Rehabilitation hard costs are limited to $24,999 of the total maximum subsidy of $37,500. Applicable technical services costs (including any lead hazard reduction carrying costs) are limited to $4,500 per unit of the total maximum subsidy of $37,500.

Additionally, developers building or rehabilitating housing in Iowa may be eligible to receive certain state tax incentives under a new program offered through IEDA.

Program Status

House File 2448 repeals the Housing Enterprise Zone program (HEZ) and establishes the Workforce Housing Tax Credit program (WHTC). WHTC will become an active program on July 1, 2014. However, Administrative Rules, operating procedures and a project application are not anticipated to be approved or available until **at least** October 1, 2014.

The Administrative Rule process involves the collection of public comments on proposed rules. Information on the WHTC rules process will be posted on this page as information becomes available.

Eligibility Requirements

- Projects must meet one of four criteria:
    - Located on a grayfield or brownfield site
    - Repair or rehabilitation of dilapidated housing stock
    - Upper story project
    - New construction in a community with demonstrated workforce housing needs
- The developer must build or rehabilitate at least four single-family homes or at least one multi-family building containing three or more units or at least two upper story units.
- Total project costs may not exceed $200,000 per unit for new construction or $250,000 per unit for historic rehabilitation.
- Total program benefits are limited to a maximum of $1 million per recipient.
- The housing project must be completed within three years of award.
- IEDA must approve the developer's application for Workforce Housing Tax Credit prior to project initiation.

Tax Incentives

- A refund of state sales, service or use taxes paid during construction.
- An investment tax credit of up to a maximum of 10% of the investment directly related to the construction or rehabilitation of the housing. The tax credit is based on the new investment used for the first $150,000 of value for each home or unit. This tax credit is earned when the home or unit is certified for occupancy and can be carried forward for up to seven additional years or until depleted, whichever occurs first.
- Investment tax credits are fully transferable.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the National Low Income Housing Coalition's National Housing Preservation database on expiring project-based rental assistance (PBRA), which includes project based Section 8, Section 202, Section 811, RAP, LIHTC, and HOME, there are 10,366 units across Iowa whose affordable inventory are set to expire within the next five years. From 2010-2014, the National Housing Preservation database indicates that the affordability designation expired for 5,467 units funded through the same programs listed above. Because significant government funding has been invested in these properties, this housing is some of the most affordable housing in our communities. Iowa will continue to monitor all affordable housing contracts in their portfolio and other available databases over the next five years to assess if and when any units could be lost due to expiring contracts, and what actions the State can take to preserve these units.

Does the availability of housing units meet the needs of the population?

Like most of the nation, Iowa is currently experiencing a significant shortage of affordable and available rental units for extremely low income households. There is also concern for providing housing for lower income renters as federal housing subsidies expire. According to the National Low Income Housing Coalition, there are 335,178 renter households in Iowa, which comprise 27% of all households, and 248,031, or 74% of all renters in Iowa with one or more housing problems are extremely low-income. More renters as a whole, and extremely low-income renters as a sub-group, experience one or more housing problems than owners. In general, renter households that include people with disabilities are more likely than other households to have very low incomes, experience worst-case needs, pay more than one-half of their income for rent, and have other housing problems such as living in inadequate or overcrowded housing. The majority of rental units in the State are 2-bedroom units (43%). Consultation with stakeholders has indicated anecdotally that there is a need for additional very small units (single-room occupancy), and large units with more than 3 bedrooms.

Describe the need for specific types of housing:

Based on prior discussions in this plan about the housing needs of various populations there is need for safe, sanitary and affordable housing throughout Iowa. The Iowa housing market does not provide sufficient affordable, accessible rental housing to elderly and non-elderly persons with disabilities (mental, physical or developmental). There is need for supportive housing for persons with HIV/AIDS, persons with substance abuse, the elderly and persons with disabilities.

MA-15 Cost of Housing – 91.310(a)

Introduction

According to the National Low Income Housing Coalition's "Out of Reach" March 2014 report, in Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is $689. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,298 monthly or $27,576 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a "**Housing Wage" of $13.26.**

In Iowa, a minimum wage worker earns an hourly wage of $7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 73 hours per week, 52 weeks per year. Or a household must include 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Iowa, the estimated mean (average) wage for a renter is $10.56. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

According to the 2012 *"Analysis and Forecast of Housing Needs in Iowa Technical Report"* solicited by IFA and completed by Gruen Gruen + Associates, owner-occupied housing values in Iowa are estimated to have appreciated relatively quickly over the 2000-2010 decade, with the median home value growing at 4.1 percent annually. The Consumer Price Index for the Midwestern United States grew by 23 percent or 2.1 percent annually over the decade. Housing cost increases, not surprisingly, were most notable in regions of Iowa - such as the Central and East Central regions - that experienced the highest rates of job growth and new household formation. Despite this, Iowa's housing stock still remains comparatively affordable. Among neighboring Midwest states, Iowa still exhibits the lowest ratio of median home value to median household income.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	82,100	119,200	45%
Median Contract Rent	383	489	28%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	181,286	55.6%
$500-999	129,393	39.7%
$1,000-1,499	9,986	3.1%
$1,500-1,999	3,061	0.9%
$2,000 or more	2,316	0.7%
Total	***326,042***	***100.0%***

Table 31 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	31,810	No Data
50% HAMFI	131,110	92,695
80% HAMFI	237,340	254,210
100% HAMFI	No Data	367,410
Total	***400,260***	***714,315***

Table 32 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

The above table is not applicable to State grantees. Fair Market Rent, High HOME Rent and Low HOME rent are calculated at the metropolitan area and county levels.

Is there sufficient housing for households at all income levels?

There is insufficient housing for extremely low- and low-income households in Iowa. The Analysis and Forecast of Housing Needs in Iowa reports that from 2000 to 2010 the State went from a surplus of approximately 30,000 units affordable to households with income below $20,000 to a deficit of almost 40,000 affordable units. The number of households with annual

income below $20,000 decreased nominally from 2000 to 2010, while the number of affordable units decreased by over 70,000.

How is affordability of housing likely to change considering changes to home values and/or rents?

The 2007-2011 CHAS data, which covers the entire state, indicates that both median home values and median rents have increased significantly in the last decade. Without significant new production, this trend is expected to continue, exacerbating the problem of affordability.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents/Fair Market Rents are not calculated at the state level.

The Iowa Finance Authority (IFA) is working hard to preserve affordable housing through multiple financing products. IFA is keenly aware that as housing construction costs rise it will be increasingly difficult for private developers to produce affordable rental housing. The Analysis and Forecast of Housing Needs in Iowa forecasts that approximately 23,000 additional multifamily rental-housing units will be needed during the 2010-2020 decade. Of those, approximately 13,000 units will require rent below $600. Furthermore, the report indicates that the minimum monthly gross rent necessary to support construction of a 1-bedroom unit is $850, well beyond the reach of more than 20% of renter households. Preservation of affordable housing will be most important in those areas of the State, which experience the greatest increase in demand for affordable housing. According to the report, over the next decade, increase in demand will be most intense in the following regions: Southeast (Delaware, Dubuque, Jackson, Clinton, Cedar, Scott, Muscatine, Louisa, Henry, Des Moines, and Lee Counties), Northwest (Plymouth, Cherokee, Woodbury, Ida, Sac, Monona, Crawford, Carroll, Greene, Audubon and Guthrie Counties) and Southwest (Harrison, Shelby, Pottawattamie, Cass, Mills, Montgomery, Fremont and Page Counties).

MA-20 Condition of Housing – 91.310(a)

Definitions

Standard Condition: No major structural defects, adequate plumbing and kitchen facilities, appearance which does not create a blighting influence, and the house meets additional, more stringent, City or County standards.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition is both financially and structurally feasible for rehabilitation.

Housing Conditions: Condition of units are assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, and 4) cost burden (amount of income allocated to housing) is greater than 30%.

Condition of Units

The following table indicates the number of housing units by tenure that experience housing conditions as defined above. Renter units have a significantly higher prevalence of housing units with at least one selected condition. Approximately 39% of renter units experience at least one housing condition, while only 19% of owner-occupied housing units experience one housing condition and no owner-occupied units experience more than one housing condition.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	170,601	19%	127,544	39%
With two selected Conditions	3,946	0%	6,646	2%
With three selected Conditions	465	0%	384	0%
With four selected Conditions	53	0%	0	0%
No selected Conditions	714,847	80%	191,468	59%
Total	***889,912***	***99%***	***326,042***	***100%***

Table 34 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

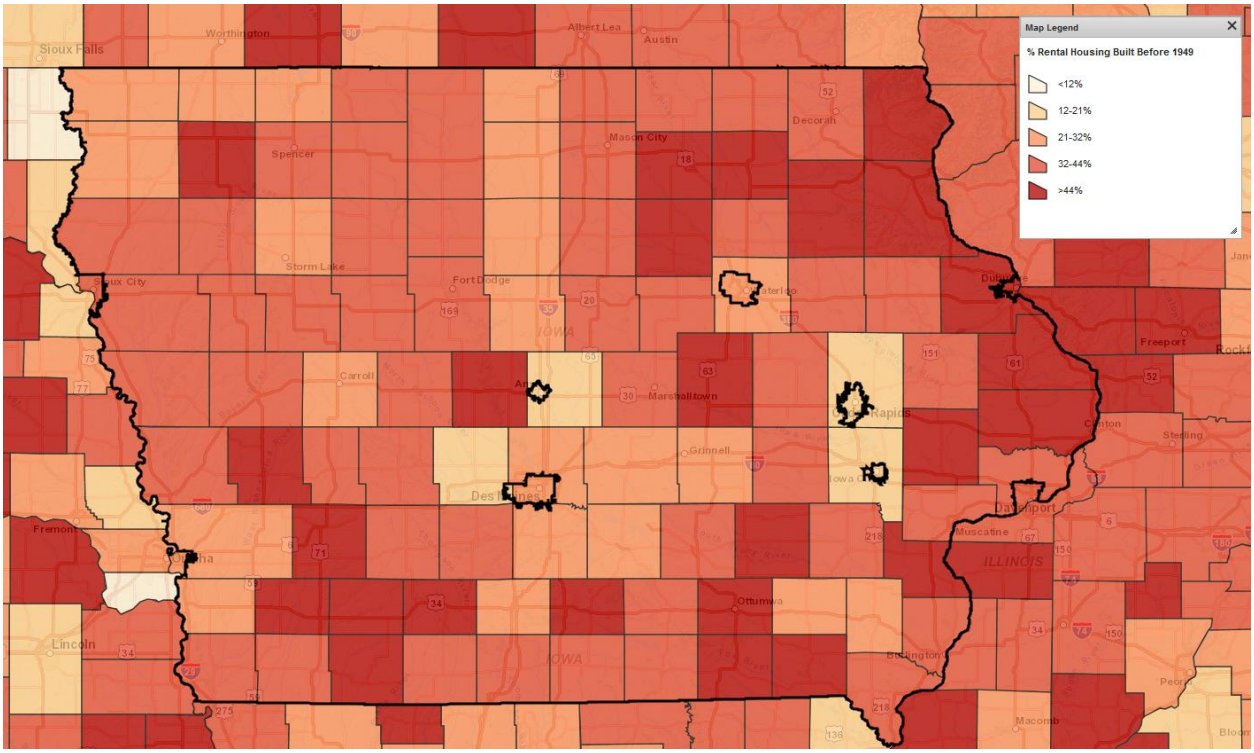
When compared to the country as a whole, Iowa has a relatively older housing stock. While just over 19% of the nation's overall housing stock was built before 1950, more than 33% of Iowa's housing units were built before 1950. Both owner- and renter-occupied housing units exhibit similar shares for households built in the four time periods presented in the table below

suggesting that both owner and rental units may require rehabilitation. As indicated in the map below, in the majority of counties in Iowa, at least 32% of the rental housing units were constructed before 1950.

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	94,794	11%	29,605	9%
1980-1999	157,552	18%	69,599	21%
1950-1979	332,595	37%	124,965	38%
Before 1950	304,971	34%	101,873	31%
Total	***889,912***	***100%***	***326,042***	***99%***

Table 35 – Year Unit Built

Data Source: 2007-2011 CHAS



Risk of Lead-Based Paint Hazard

Cities and counties across Iowa have made the rehabilitation of housing units containing lead-based paint a priority in past Consolidated Plans and will continue to use HUD funding to address this need. Child poisoning from contact or ingestion of lead-based paint has been considered a major health problem by the Center for Disease Control (CDC). Lead poisoning

may cause decreases in IQ, reading and learning disabilities, decreased attention span, hyperactivity and aggressive behavior.

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are considered at risk for lead-based paint and may contain it.

Considering the age of the housing stock in Iowa, there is a high risk of lead-based paint. As indicated below, more than 70% of both owner-occupied and renter-occupied housing units were constructed before 1980, indicating a high risk for the application of lead-based paint in these housing units.

Of these units built before 1980, 48% of the renter-occupied units have children present while 43% of owner-occupied units have children present. Considering the known public health risks of lead-based paint for children as described above, this presents a considerable risk across the state.

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	637,566	72%	226,838	70%
Housing Units build before 1980 with children present	382,615	43%	157,295	48%

Table 36 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

The following table is generated by the HUD Consolidated Plan template. Iowa does not collect this data at the state level. In the 2012 *"Analysis and Forecast of Housing Needs in Iowa Technical Report*" solicited by IFA and completed by Gruen Gruen + Associates, it found that in 2010, there was approximately 10,500 vacant housing units in Iowa, resulting in a vacancy rate of 8.7%.

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 37 - Vacant Units

Need for Owner and Rental Rehabilitation

Based on feedback from stakeholders collected in the stakeholder survey as well as the general age of the housing stock, there is a general need for owner- and rental-occupied rehabilitation.

In addition, the State of Iowa will be utilizing CDBG Disaster Recovery Funding in order to address housing needs. In the late spring and early summer of 2008, the State of Iowa suffered through a series of disastrous events, tornados followed by record-breaking floods. In some cases, the same community was hit by both events. Also, in some Iowa communities the 2008 flood crested 8 feet higher than the flood of 1993.

It is estimated that, statewide, over 21,000 housing units have been damaged, with over 4200 of those destroyed or suffering major structural damage. Also, an estimated 2400 businesses were damaged physically, and another 3000+ have suffered economic losses. It is quite clear that FEMA and SBA assistance will not come close to covering all of the uninsured costs associated with the damage.

Cost to communities and to the state to repair and replace the damage to housing:

- The total unmet housing need is $946 million for single family and multi-family housing.
    - $90 million is for rental property
    - $856 million is for single family dwellings
- The unmet housing need represents need remaining after all insurance and government housing program assistance is taken into account.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

To estimate the number of housing units occupied by low or moderate income families with LBP hazards, we make the assumption that housing units by year built are distributed evenly across all income levels. As such, using the household counts in the Needs Assessment the share of low-income households (0-50% AMI) in Iowa is 23.23% (282,495 low-income households divided by 1,215,955 total households). The share of moderate-income households (50-80% AMI) is 18.45% (224,370 moderate-income households divided by 1,215,955 total households).

Given these shares and the assumption stated above, we estimate that of the 864,404 total households at risk for lead-based paint (built before 1980), approximately 200,801 (23.23% multiplied by 864,404) are occupied by low-income households and approximately 159,483 (18.45% multiplied by 864,404) are occupied by moderate-income households.

MA-30 Homeless Facilities – 91.310(b)

Introduction

The Iowa Council on Homelessness has led efforts to improve the quality and effectiveness of homeless services by establishing statewide standards in service provision and needs assessment. The Council developed Best Practices for Homeless Services and distributed this to providers throughout the State. The Council is currently working on ways to implement the statewide use of the Vulnerability Index and Service Prioritizations Decision Assistance Tool (VI-SPDAT). VI-SPDAT is a standardized assessment tool to determine the most appropriate housing assistance for individuals or households in need. These are some of the coordinated efforts homeless facility and service providers are taking to ensure that limited resources are used as effectively as possible.

Data for the Facilities Targeted to Homeless Persons table was provided by the Iowa Balance of State (BoS) Continuum of Care (CoC). Chronically homeless households, veterans and unaccompanied youth are sub-populations of households with adult(s) and child(ren) and households with only adults. Beds targeted toward sub-populations are also included in the general population count.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	504		1,052	184	
Households with Only Adults	585		351	240	
Chronically Homeless Households	0		0	86	
Veterans	0		31	130	
Unaccompanied Youth	0		68	0	

Table 38 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

Iowa's Department of Human Services (DHS) and Iowa Workforce Development (IWD) provide health care and employment services to extremely low-income persons in the State. Many divisions, bureaus and councils under the umbrella of DHS administer services throughout the State. Iowa Medicaid Enterprise administers Medicaid; the Division of Mental Health and Disability Services oversees mental health and disability services; the Division of Adult, Children and Family Services provides policy, programmatic and budgetary leadership for child welfare, juvenile justice, dependent adult abuse, and childcare systems. The Iowa Department of Corrections oversees Offender Reentry programs. The Workforce Services Division of IWD delivers State and federally funded training programs through IowaWORKS Centers in regions around the State.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The Iowa Finance Authority (IFA) is the collaborative applicant for the Balance of State (BoS) Continuum of Care (CoC). In this role IFA works closely with the Iowa Council on Homelessness, the decision making body of the BoS CoC. IFA has made a list of emergency housing resources publically available. The list can be downloaded from IFA's web page, Experiencing Homelessness of At-Risk of Homelessness found at http://iowafinanceauthority.gov/WhoYouAre/AtRiskOfHomelessness, by clicking on the "local service provider" link. The list includes emergency housing and special needs service resources throughout the state from Adair to Wright County. It specifies provider's address, phone number, web site, and a brief description of the services.

MA-35 Special Needs Facilities and Services – 91.310(c)

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

Table 39 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

Among the elderly there is a growing need for housing assistance for extremely low-income and persons with disabilities. It is increasingly beneficial for elderly to age-in-place and have access to service-enriched housing. The top three unmet needs of elderly in Iowa are: transportation, assistance with chores, and home delivered meals.

The previous Consolidated Plan noted, for those persons with disabilities "there is a significant risk of losing housing or being precariously housed." Considering the share of persons with disabilities in Iowa, persons with disabilities in poverty is relatively unchanged and the consistent need for community housing throughout the State this need still remains.

According to the Substance Abuse and Mental Health Services Administration (SAMHSA) the majority of persons reporting abuse of alcohol or illicit drugs do not receive treatment. Iowa is not unique. SAMHSA estimates from 2008-2012, of Iowans over the age of 12 reporting alcohol dependence or abuse and illicit drug abuse or dependence 94% and 85.4% did not receive treatment, respectively. There is need for increased substance abuse prevention and treatment in Iowa.

Those diagnosed with HIV/AIDS face unique on-going medical needs. Meeting regular medical needs can be challenging and it becomes more challenging when combined with limited income, precarious housing and behavioral health issues. The 2012-2015 Iowa Comprehensive HIV Plan reported the top three daily living support services needed and not received, in

ascending order, were: assistance paying bills, scholarship/educational assistance and housing assistance. Transportation is a significant burden when seeking treatment: nearly one-third of 2011 Customer Needs Assessment (CNA) survey respondents drive over 100 miles one-way for services. The same survey found 45% of respondents were in need of housing assistance.

Iowa's 2013 planning estimate of the area's unmet needs for HOPWA-eligible households is as follows:

Type of HOWA Assistance	**Estimated Number of Units Designated or Available for People with HIV/AIDS and their families**
TBRA	12
STRMU	18
Housing Facilities (i.e. community residences, SROs, other)	0
Total	30

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Throughout Iowa public and private facilities and services are available to special needs populations, which require supportive housing. The Iowa Department of Human Services' (DHS) many divisions, bureaus and councils administer services throughout the State such as the Iowa Medicaid Enterprise, the Division of Mental Health and Disability Services and the Division of Adult, Children and Family Services. The Iowa Department of Inspections and Appeals' Division of Facilities provides an accounting of licensed and/or certified direct care providers by type. This list is updated annually and indicates the number of units and beds available throughout the state of the type of care provided. The amount of supportive housing facilities has not changed significantly since the last Consolidated Planning cycle. Below is a selection of facilities, which as of 2014, provided supportive housing to elderly and persons with disabilities.

Type of Care	Number of units	Number of beds
Chronic Confusion of Dementing Illness	112	2,212
Free Standing Nursing Facilities/Skilled Nursing Facilities	399	28,303
Free Standing Skilled Nursing Facilities	4	198
Free Standing Nursing Facilities	10	1,198
Elder Group Homes	3	13

Assisted Living Programs	240	13,243
Assisted Living Programs for People with Dementia	79	6,598
Residential Care Facilities	86	2,821
Residential Care Facilities for persons with Intellectual Disabilities	46	585
Residential Care Facilities for Persons with Mental Illness	12	224
3-5 Bed Residential Care Facility for persons with intellectual/mental/developmental disabilities	22	109
Critical Access Hospitals	82	2,370
Hospital Based Nursing Facilities	18	934
Hospital-Based Distinct-Part Skilled Nursing Facilities	3	53
Hospital Based-Skilled Nursing Facilities/Nursing Facilities	9	550
Intermediate Care Facilities for persons with Intellectual Disabilities	144	3,115
Intermediate Care Facilities for Persons with Mental Illness	3	102
Psychiatric Medical Institutions for Children	33	532
Psychiatric Units in Hospitals	14	273

The Iowa Finance Authority (IFA) is tasked with advancing and preserving affordable housing throughout the State. In this role IFA has provided an Emergency Housing Resources list (referenced in Section MA-30 Homeless Facilities) relevant to special needs populations. The list can be downloaded the IFA web page, Experiencing Homelessness of At-Risk of Homelessness found at http://iowafinanceauthority.gov/WhoYouAre/AtRiskOfHomelessness, by clicking on the "local service provider" link. The list includes domestic violence service providers, community action centers, public housing authorities and other housing and service resources throughout the state from Adair to Wright County. It specifies provider's address, phone number, web site, and a brief description of the services.

The Iowa Economic Development Authority administers the State's CDBG funds. For the last five-years the State has allocated 7% of CDBG funds to community facilities and services. The following are projects that provide services to families, the elderly and persons with disabilities that received CDBG funding during the last five years.

CDBG Funded Special Needs Facilities and Services Projects

Award date	Recipient	Project Description
2011	Clayton County/ RISE Ltd.	Reconstruction of an existing facility to provide services to adults with disabilities.
2011	Howard County	Expansion of the Howard Residential Care Facility.
2011	Marshall County	Rehabilitation of Disabilities Services Center.
2011	Washington County	Rehabilitation of service center.
2011	City of West Burlington/ Bridgeway Inc.	Renovation of building to provide services to persons with disabilities.
2012	City of Sioux Center	Expansion of the Family Crisis Center.
2013	City of Fort Dodge	Construction of an adult day care center.
2014	City of Waukon	Expansion of multi-sensory facility for individuals with disabilities.

The change in service provision from local to centralized control, described below, will likely impact the service and programs available to special needs populations with supportive housing requirements.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Iowa Department of Human Services (DHS) is responsible for persons returning from mental and physical health institutions receive appropriate supportive housing. Discharge planning begins at admission. Discharge plans include housing arrangements, supportive services and financial assistance. In July 2014 the State implemented a legally mandated redesign of mental health and disability services. In the previous model counties were responsible for service delivery and the level and quality of care Iowans received was varied. The new model is regional and has established minimum core services those returning to the community from mental and physical health institutions must receive.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Over the course of the 2015-2019 Con Plan period the State of Iowa will continue to work to meet the housing and supportive service needs of low- to moderate-income persons with special needs. During year-one of the Con Plan period HOPWA funds will be used to meet the priority needs of limited housing opportunities and limited supportive services and the associated goals to preserve short- and long-term special needs facilities and housing and to continue supportive services for person with HIV/AIDS. All housing and services provided with HOPWA funds will meet the needs of family members and persons with HIV/AIDS. During the same time period CDBG will be used to meet the priority need of limited supportive services and the associated goal to expand and continue non-housing community development supportive services and improve and the priority need of aging infrastructure and divestment in communities and the associated goal to maintain community facilities. Non-housing community development services will be made available to all eligible participants inclusive of persons with special needs. Maintenance of public facilities will include activities to bring structures up to ADA compliance.

Discussion:

The State of Iowa sought stakeholder input on a range of topics during the Consolidated Planning process as described in Section PR-10, Consultation. Individual and group interviews conducted in-person and over the phone and web-based surveys provided diverse and extended opportunities for stakeholders to share their perspective on community development throughout the state. This combination of data gathering techniques enabled to State to collect a large breadth and depth of perspectives. The interviews provided insight into the daily realities of practitioners working with homeless and non-homeless special needs populations and in some cases persons struggling with homeless and living with special needs. The survey-collected information from 157 individuals identified as local stakeholders, representatives of local government, statewide stakeholders, and public housing authority representatives throughout the state. It is difficult to determine respondents' exposure to and awareness of the specific areas on which they commented. The quantitative nature of the survey and the qualitative nature of the interviews enabled a rich analysis of stakeholder perceptions on community development in Iowa.

Analysis of stakeholder interviews and the survey indicates those directly involved with homeless or non-homeless special needs housing and service programs are more acutely aware

of the quality of service and unmet needs than general stakeholders. Interviews provided insight into the nuances of homeless individuals' and families' needs: the need for homelessness prevention, the comorbidity of mental health and substance abuse in youth homeless populations, and a perceived recent increase in chronic homelessness since the last Consolidated Plan. The survey indicates stakeholders in general perceived the quality of service and level of unmet need for transitional housing and homeless services as average. These two finding are not divergent and provide valuable information for policy and programmatic discussions.

The depth of response received in interviews with HOPWA recipients and the Iowa Olmstead Consumer Taskforce were similar to those from homeless needs stakeholders. In the area of non-homeless special needs, stakeholder interview and survey results support each and diverge from each other in a few important areas. HOPWA recipient interview responses were supported by the stakeholder survey. HOPWA recipients made clear that for persons living with HIV/AIDS transportation is a major issue, especially in rural areas, as is access to safe and sanitary affordable housing. The survey indicated stakeholders in general perceived HIV/AIDS housing quality of service to be below average and the level of unmet need to be above average, while the perception was that HIV/AIDS Services quality of service was average and the level of unmet need was above average.

The Iowa Olmstead Consumer Taskforce's interview responses were fairly different from the stakeholder survey results. The Taskforce emphasized the need for accessibility, universal design principals, visitability and access to unsegregated, safe, sanitary, affordable housing for the elderly and persons with disabilities. The Taskforce also relayed that accessing services was challenging. The survey found stakeholders in general perceived the quality of service and level of unmet need for senior housing, housing for persons with disabilities, and accessibility improvement to be average. The survey also found the quality of service for persons with disabilities and elderly service to be above average and the level of unmet need for both categories to be average. These survey results are contrary to the qualitative results from stakeholder interviews. Finally, the survey found general stakeholder perceive the quality of service of mental health services to be average and the level of unmet need to be below average. Typically, there are dangerous waiting periods when seeking access to mental health services on a non-emergent basis. Significant change in the delivery of mental health services is anticipated during the next five years.

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In reviewing state policies associated with affordable housing, state policies including tax policies, land use controls, zoning ordinance, building codes, fees and charges, growth limits and other state-level policies, Iowa did not find that any of these public policies have an adverse effect on affordable housing and residential development.

The 2015-2019 Analysis of Impediments to Fair Housing Choice identifies barriers that restrict, or have the potential for restricting, fair housing choice among members of the protected classes.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

The Iowa economy performs well on the macro level indicators gross domestic product (GDP) and unemployment rate, but household income remains below the national median. From 2010 – 2011 Iowa's GDP grew at a rate of 1.9% outpacing its neighboring states and the nation. According to the U.S. Department of Labor's Bureau of Labor Statistics as of June 2014, Iowa's unemployment rate was 4.4%, compared to 6.1% nationally. In 2011, the national median income was approximately $1,000 greater than Iowa's median income.

Iowa is expanding beyond agribusiness into a diverse mix of business sectors. The State's top industries are agriculture, advanced manufacturing, bioscience, finance/insurance, transportation and information technology. The State's central location is advantageous for many enterprises, especially distribution companies. Iowa is the nation's third greatest wind energy producer; as of 2011, 19% of Iowa's energy was derived from wind.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	16,488	17,777	2	3	1
Arts, Entertainment, Accommodations	79,320	65,486	9	10	0
Construction	43,364	39,547	5	6	1
Education and Health Care Services	143,456	108,177	17	16	-1
Finance, Insurance, and Real Estate	66,258	35,146	8	5	-3
Information	19,062	11,688	2	2	-1
Manufacturing	154,276	142,821	18	21	3
Other Services	29,112	24,174	3	4	0
Professional, Scientific, Management Services	41,839	29,185	5	4	-1
Public Administration	0	0	0	0	0
Retail Trade	121,297	99,774	14	14	0
Transportation and Warehousing	35,643	33,570	4	5	1
Wholesale Trade	53,108	47,525	6	7	1
Total	803,223	654,870	--	--	--

Table 40- Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	1,136,381
Civilian Employed Population 16 years and over	1,079,799
Unemployment Rate	4.98
Unemployment Rate for Ages 16-24	16.92
Unemployment Rate for Ages 25-65	3.24

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	232,935
Farming, fisheries and forestry occupations	37,216
Service	113,203
Sales and office	251,921
Construction, extraction, maintenance and repair	111,552
Production, transportation and material moving	80,596

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	773,386	77%
30-59 Minutes	187,485	19%
60 or More Minutes	40,288	4%
Total	***1,001,159***	***100%***

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	42,632	4,463	25,058
High school graduate (includes equivalency)	268,590	13,504	63,072
Some college or Associate's degree	321,888	13,281	55,039
Bachelor's degree or higher	247,045	4,056	29,969

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	2,248	5,540	5,562	11,533	31,643
9th to 12th grade, no diploma	21,920	12,655	10,879	25,984	29,172
High school graduate, GED, or alternative	49,463	57,508	70,237	217,580	165,187
Some college, no degree	64,264	55,784	63,110	133,330	57,512
Associate's degree	15,254	37,751	37,035	63,795	11,678
Bachelor's degree	13,025	54,875	54,603	94,059	29,182
Graduate or professional degree	422	14,283	20,736	42,879	16,302

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$20,752
High school graduate (includes equivalency)	$27,385
Some college or Associate's degree	$32,032
Bachelor's degree	$43,144
Graduate or professional degree	$56,896

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS. Additional data source accessed Educational Attainment – Median Earning in the Past 12 Months table updated with 2007 – 2011 ACS BS20004 Median Earning In The Past 12 Months (In 2011 Inflation-Adjusted dollars) By Sex By Educational Attainment For the Populations 25 Years And Over

Based on the Business Activity table above, what are the major employment sectors within the state?

Iowa's major employment sectors are manufacturing, education and health care services, and retail trade. According to the Business Activity table from 2007-2011 manufacturing provided the greatest share of jobs, 21%, following by education and health care services, 16%, and retail trade, 14%. Across all sectors manufacturing had the greatest share of jobs in excess of workers and education and health care services has the largest deficit of jobs with over 35,000 more workers than jobs.

The 2013 Iowa Workforce and the Economy Report indicates that manufacturing represented the same share of the economy in 2012 as it did in 2009. The briefing paper Iowa Advanced Manufacturing Industry Cluster reports that the following advanced manufacturing subsectors gained employment from 2005-2009: agricultural and construction machinery, food processing and products, aerospace, meat processing, clean-tech, agricultural feedstock and chemicals, human biosciences and research, and engineering and industrial design services. Iowa's top three employers are Hy-Vee, Inc., Casey's General Stores, and The University of Iowa.

Describe the workforce and infrastructure needs of business in the state.

A competitive economy requires a skilled workforce and reliable, preferably modern, infrastructure. Iowa Workforce Development tracks business' workforce needs through the annual Workforce Needs Assessment Survey and anticipates business' workforce needs through regional skill-shed analyses. A skill-shed is "the geographic area from which a region fills its workforce and the skill, education, and experience that the workforce possesses." This type of analysis indicates workforce strengths and weaknesses and employers needs at a geographic level. These results inform policy and programmatic decisions. The State has developed multiple workforce training programs to address business' and workers' needs. Those training initiatives are described below.

Iowa Workforce Development projects total employment in the State to grow by 231,680 jobs over from 2010 – 2020. This is nearly five times more jobs than were created during the previous decade. Approximately 77% of new jobs created during 2010 – 2020 are expected be in the office and administrative support occupation.

Transportation and technology infrastructure are vital to Iowa's continued participation in the regional, national and global economy. Iowa, like the nation, has an overwhelmingly aged and failing transportation infrastructure. The American Society of Civil Engineers prepares a report card reflecting the condition of infrastructure in each state and the nation as a whole, every four years. The 2013 report card indicated many of Iowa's dams are in hazardous disrepair and

at least 46% of roads are of poor or mediocre quality. The State is aware of these issues and addressing them as possible. As of 2013, over 33% of Iowa's CDBG allocation was spent on water and sewer projects. The State is working to encourage growth of high tech industries and is building up technology infrastructure including: "Web designers, broadband connectivity, the number of patents awarded, the number of scientific research grants received, and the availability of law firms, banks and business services that focus on high tech (Iowa Workforce and the Economy, 2013, page 25)."

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Iowa Economic Development Authority (IEDA) is actively working with the private sector to create jobs throughout the State. According to IEDA's Annual Report the Authority awarded $40 million in direct assistance and just over $272 million in tax credits to private enterprises in the State from 2011-2013. These investments have resulted, directly and indirectly, in the creation of 26,841 jobs and $7.5 billion in capital investment. This is an average investment of approximately $11,630 per job.

As part of the Consolidated Planning process, the IEDA and the Iowa Finance Authority (IFA) distributed a web-based survey to stakeholders to access perceptions of community development statewide and conducted stakeholder interviews. The survey found that stakeholder perceived the quality of service and level of unmet need for job creation/retention to be average and below average, respectively. Reflecting positively on the State's efforts to attract and retain employers. Stakeholder interviews with representatives from the Iowa League of Municipal Cities and Professional Developers of Iowa revealed a level of stakeholders unaware of the CDBG funds the State sets-aside for economic development.

Below is a list of open development projects that IEDA has assisted with CDBG financing which will close during the 2015-2020 Consolidated Planning period.

Brothers Carl and Paul Bodine started Bodine Electric Company in 1905. In late 2008, the company consolidated to one production facility in Peosta, Iowa. IEDA provided Bodine Electric with an $185,000, forgivable loan, for the purchase of machinery and equipment to produce gear motors. The total project cost to the company was $1.75 million. IEDA's investment will facilitate the creation of approximately 35 new jobs.

Iowan native Jesse Steven's launched LimeSprings Beef, LLC, in 2012. LimeSprings Beef seeks to bring "food production back to the *local* level" through innovative software tracking systems and sustainable relationships with farmers, animals, the environment and consumers. The plant is slated to being operations in the fall of 2014. IEDA provided LimeSprings Beef with a $510,000, forgivable loan, for the purchase of machinery and equipment to internally process and treat waste. This funding will enable the business to create an anticipated 50 new jobs.

Polaris Industries, Inc. engineers, manufactures and sells motorized recreational and utility vehicles. It is a publically traded company headquartered in Minnesota with locations all over the world including Spirit Lake, Iowa. IEDA contributed $413,000 to Polaris' $24.7 million expansion and renovation project at the Spirit Lake location. This project is expected to result in the creation of 115 jobs.

Scranton Manufacturing Company, Inc. designs and manufactures a wide range of waste products. This family owned and run company was started in Iowa in the 1970s and now has clients around the world. In 2014, the company broke ground on a 56,000 square foot expansion to its facilities in Green County, Iowa. IEDA made a $500,000 forgivable loan to the company to finance the addition to the facility and expansion of product lines. This project is anticipated to cost $2.56 million and create 50 new jobs.

Oakland Foods is an OSI plant located in Oakland, Iowa. OSI is a privately held international food production company with 50 manufacturing sites across the Americas, Europe, and Asia, the Pacific and India. The Oakland Foods site processes cooked and ready to cook products such as sausages, hotdogs and bacon. IEDA provided $500,000 in financing for improvements to Oakland's water treatment plant to support increased industrial capacity. This project will create approximately 65 new jobs.

How do the skills and education of the current workforce correspond to employment opportunities in the state?

A skillful and well-educated workforce is essential to attracting and retaining employers and growing Iowa's economy. According to the Labor Market and Workforce Information Division of Iowa Workforce Development, in 2011, the State had one of the lowest unemployment rates in the nation, 5.9%. This indicates that the skills and education of Iowa's workforce were relatively well aligned with employment opportunities throughout the State. Upon closer examination deviations between skill level and job opportunities emerge. State reports and ACS 2007-2011 estimates provide insight into alignment between the current workforce's skills and education and employment opportunities in Iowa.

The 2013 Iowa's Workforce and the Economy Report states "recent statistics show 56 percent of job openings across Iowa require middle skills, with 33 percent of workers qualified for these opportunities. (page 21)" Middle-skill jobs are defined as "requiring more than a high school diploma up to an associate degree" (Closing Iowa's Skills Gap, page 1). The 2013 Workforce Needs Assessment, analysis of a survey of employers throughout the State, found the majority of employers' perceived applicants as highly to adequately skilled.

- 13% of employers felt applicants lacked needed basic skills;
- 20.5% of employers felt applicants lacked needed soft skills; and
- 26.6% of employers felt applicants lacked needed occupational skills.

Basic skills include written communication, applied mathematics, reading for information, and locating information. Gaps in workers' proficiency in basic skills reflect upon elementary and middle school education where these skills are typically learned. Many soft skills are subjective: motivation, dependability, oral communication, time management, teamwork, honesty and trustworthiness, and leadership. Motivation is the soft skill employers feel applicants most lack. Occupational skills are predominantly vocational: analytical thinking, business communication, machine operation, project management, basic computer literacy, computer software, and general office software. Of those employers reporting a perceived lacking in workers occupational skills almost 50% indicated a gap in workers analytical thinking and 37% indicated a gap in computer or software literacy.

While overwhelmingly employers and workers are finding amenable employment situations there are some interesting findings among educational requirements for current job vacancies and the educational attainment of Iowa's unemployed labor force. The 2012 Workforce Needs Assessment found, approximately 18,570, the majority, of job openings in Iowa at the time of the survey, required a high school education or GED. According to ACS Educational Attainment by Workforce Status estimates from 2007-2011 (see table above), 13,590 unemployed individuals had high school diplomas or the equivalent. There are many reasons job seekers and job vacancies would not be suitable despite alignment between educational requirements and educational attainment. The next section will describe the State's current workforce training initiatives.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

The state of Iowa's Career Link program is a component of the state's CDBG program. The program is funded through the 15% economic development set aside. Career Link provides funding to workforce training programs aimed at low and moderate income individuals. Business participation in the training curriculum design is required and businesses agree to interview individuals completing the training for open positions.

Iowa Governor Terry Branstad initiated the Skilled Iowa initiative in June 2012. This initiative is intended to assess and align workers skills with businesses' needs. Skilled Iowa has made National Career Readiness Certification, and the requisite testing, available to individuals in the State at no cost. A National Career Readiness Certificate indicates a workers skill level and according to the state is a "reasonable predictor of workplace success." The test is offered at locations throughout the State and at participating high schools.

In addition to offering statewide testing, Skilled Iowa consists of two specified programs: Skilled Iowa Internship Program and Skilled Iowa Communities. The internship program enables employers to train and evaluate job seekers for only the cost of training for an eight-week period. Skilled Iowa Communities is a designation awarded to communities whose labor force meets four criteria. Designation is intended to serve as a marketing tool to attract employers.

Iowa Workforce Development is an agency of the State. The Workforce Services Division delivers State and federally funded training programs through IowaWORKS Centers in regions around the State. Services are designed to meet workforce and workplace needs.

As part of the Consolidated Planning process, the IEDA and IFA distributed a web-based survey to stakeholders to access perceptions of community development statewide. The survey showed that stakeholders perceived workforce development programs quality of service to be average and the level of unmet need to be significantly below average. At the same time, comments in response to "other economic development needs of comments" include "workforce development needs to be a much higher state priority." While the programs discussed above will support the State's Consolidated Plan through greater economic growth and job creation, resulting in fewer demands on social services, there is room for improvement.

Describe any other state efforts to support economic growth.

During the 2015-2020 Consolidated Plan period IEDA will begin utilizing HUD's CDBG Section 108 Loan Guarantee Program. The State will apply for up to a $40 million in loan guarantee from the Federal government to fund a statewide loan program. The loan program will finance economic development, adaptive conversion or reuse for residential units and rehabilitation/renovation of upper story residential units.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Geographic Priorities:

Funds are distributed on a competitive basis.

Priority Needs:

Statewide priority needs include: limited housing opportunities; limited non-housing supportive services; aging infrastructure and divestment in communities.

Influence of Market Conditions:

There is a shortage of affordable housing for households with low- and extremely low-income. These households often have housing cots burden and other housing problems. Housing programs are crafted to focus on this housing need.

Anticipated Resources:

- CDBG: $21,396,284 (about $107,000,000)
- HOME: $5,318,793 (about $26,500,000)
- HOPWA: $425,607 (about $2,100,000)
- ESG: $2,536,285 (about $12,700,000)

Institutional Delivery Structure:

The Iowa Economic Development Authority (IEDA) and Iowa Finance Authority (IFA) oversee the administration and implementation of all CPD grants (CDBG, HOME, ESG, and HOPWA). IEDA is responsible for CDBG, while IFA is responsible for administering HOME, ESG, and HOPWA. IFA and IEDA meet regularly to ensure consistency in planning, program activities and program delivery. Affordable housing programs are managed through IFA. Both organizations work directly with sub-recipients and non-entitlement jurisdictions that apply for and receive CPD funding through the State.

Goals:

Over the next five years the State plans to provide funding for the: creation and preservation of affordable rental and ownership housing; preservation of short- and long-term housing for homeless and non-homeless special needs populations; continuation of services to homeless and non-homeless special needs populations; expansion and continuation or non-housing community development supportive services; improvement and maintenance of water and sewer systems; fostering economic development; and improvement and maintenance of community facilities. The most appropriate goal outcome indicators were selected from a list of 20 options including "other." The indicators for ESG and HOPWA are likely to no carry over from the Consolidate Plan to the Consolidated Annual Performance and Evaluation Report (CAPER).

Barriers to Affordable Housing:

The State is in the process of completing its Analysis of Impediments to Fair Housing Choice, which will include a Fair Housing Action Plan. The Fair Housing Action Plan will consist of a number action items ranging from increasing education and testing, to incorporating the Site and Neighborhood Standards of the HOME Program, to requiring and incentivizing the location of housing developments.

Homelessness Strategy:

The State will continue collaborating with stakeholders and subrecipients in a coordinated effort to reduce and end homelessness in Iowa. These efforts will include outreach to homeless persons, provision of emergency and transitional housing, support for persons and families transitioning out of homelessness and thoughtful planning to prevent homelessness for persons exiting public institutions.

Lead-Based Paint Hazards:

To address lead-based paint hazards, the state will follow and monitor grantees to ensure compliance with the HUD lead-based paint regulations implementing Title X of the Housing and Community Development Act of 1992, which covered CDBG, HOME, ESG and HOPWA. Additionally, Iowa has passed legislation in 2009 to certify renovators who work in housing and child-occupied facilities. Also in 2009, the disaster recovery CDBG program spent $1 million on lead hazard/lead-based paint abatement certification training for contractors. It also passed legislation to require all children entering kindergarten to be tested for lead poisoning. Through these Federal and State regulations, Iowa ensures that all projects receive the appropriate activity or activities to remediate any lead-based paint hazards.

Monitoring:

The State will continue implementing its monitoring system which consists of specified guides for CDBG and the HOME Rental, Tenant Based Rental Assistance and Homebuyer programs.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

General Allocation Priorities

The state of Iowa does not have any specific geographic target area priorities, but does encourage investments to be targeted in areas of high level of need for all CPD grant programs. For Community Development Block Grants (CDBG), Iowa encourages jurisdictions to target non-housing community development funds in areas where at least 51% of the residents have incomes at or below 80% of the Area Median Income.

For HOME Investment Partnership Program (HOME), Iowa does not set specific geographic target areas for HOME projects, however, it does provide points in its application scoring for developments or projects located in cities designated as Great Places through the Iowa Great Places program. These investments leverage other federal, state and local investments to encourage holistic planning and community development.

For Emergency Solutions Grant (ESG), Iowa does not set specific geographic target areas for ESG activities, however it does provide points in its application scoring for activities that will serve the homeless in non-Metropolitan Statistical Areas to encourage support and programming for rural homelessness issues.

For Housing Trust Fund (HTF), dollars will be used in conjunction with Low-Income Housing Tax Credits. IFA is the allocating agency for these federal tax credits. IFA anticipates utilizing the funds in multiple projects across the state. Areas which exhibit a strong need for housing for extremely low-income families as well as the geographic priorities established in the 2017 Qualified Allocation Plan which includes high opportunity areas, very high opportunity areas, census tracts that do not contain high density of LIHTC units, Great Places, as defined in Iowa Code 303 and rural areas (non-MSA) counties. IFA may offer NHTF funds to eligible applicants on a pipeline basis in the event other qualified proposals are insufficient to use the entire grant.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

1	**Priority Need Name**	Limited Housing Opportunities
	Priority Level	High
	Population	**Population** Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural **Homeless and Special Needs Populations** Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Intellectual Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Statewide

	Associated Goals	Create and preserve affordable rental housing. Create and preserve affordable homeownership housing. Preserve short- and long-term homeless facilities and housing. Preserve short- and long-term special needs facilities and housing.
	Description	As described in the needs assessment, market analysis, and citizen and stakeholder feedback, there is a continuing need for additional affordable housing opportunities across the state. According to the Cost of Housing tables on screen MA-10 of this assessment, there are only 31,810 units in the state affordable to households at 0-30% AMI, there are over 130,000 households at this income level as indicated on the NA-10 Housing Needs Assessment table. While there appears to be similar numbers of households at 30-50% and 50-80% AMI and total number of units affordable to populations at those income levels, it cannot be assumed that these households do not have a need for housing as not all units affordable at those income levels are occupied by households at those income levels. This need is exacerbated by the increasing costs of both for-sale and rental units across the state as well as the number of units at risk of losing their affordability status in the next five years. The Analysis and Forecast of Housing Needs in Iowa forecasts that approximately 23,000 additional multifamily rental-housing units will be needed during the 2010-2020 decade. Of those, approximately 13,000 units will require rent below $600. In addition to the general need for affordable housing, there is a high need for the development, rehabilitation and provision of associated housing services and facilities for homeless and non-homeless special needs populations, especially persons with disabilities and rural homeless. As noted in the consultation and needs assessment sections of this plan, there is a need for accessible units and homeless facilities and housing assistance to adequately serve these populations.
	Basis for Relative Priority	Given the existing conditions described throughout this plan as well as the risk of units losing their affordability status and the forecasted demand for additional affordable housing in the current decade, this is a high need to be addressed with CPD funds to help ensure that residents of Iowa have access to safe, affordable housing. The need for accessible housing and related housing services is especially high for persons with disabilities and will be targeted as a very high priority for this Consolidated Plan cycle.
2	**Priority Need Name**	Limited Non-Housing Supportive Services
	Priority Level	High

	Population	**Population** Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural **Homeless and Special Needs Populations** Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence **Other** Non-housing Community Development
	Geographic Areas Affected	Statewide
	Associated Goals	Continue supportive services for persons with HIV/AIDS. Continue supportive services for homeless persons. Continue non-housing community development supportive services.

	Description	The need for supportive services among the populations indicated above is high. These are documented in the Homeless Needs Assessment section, NA-40, and the Non-Homeless Special Needs Assessment section, NA-45. These populations have a high rate of comorbidity of conditions with complicated healthcare and assisted living needs. These compound and are compounded by social challenges which can be partially addressed through supportive services such as, but not limited to, workforce training, counseling/advocacy, legal assistance, child care, life skills training and transportation assistance.
	Basis for Relative Priority	Within the high priority need of limited supportive services some populations and geographic areas have a higher relative need than others. Homeless persons and families, persons living with disabilities and persons with HIV/AIDS have especially high need for supportive services. The needs of these populations are amplified in rural areas due to distance from service providers. As indicated in the homeless needs assessment, NA-40, limited services exist in the 59 counties in Iowa that qualify as rural, according to the definition in HUD's Rural Housing and Economic Development program. While urban service providers will frequently offer some degree of services in neighboring rural counties, no homeless service providers that participate in the HMIS network have physical locations in these rural counties. As found in the Non-Homeless Special Needs Assessment, NA-45, persons living with disabilities are significantly more likely than those without disabilities to live in poverty, not be employed, and not participate in the labor force. And as indicated in the Special Needs Facilities and Services section, MA-35, persons with HIV/AIDS have multiple supportive needs in addition to housing.
3	**Priority Need Name**	Aging Infrastructure and Divestment in Communities
	Priority Level	High
	Population	**Population** Extremely Low Low Moderate Rural **Other** Non-housing Community Development
	Geographic Areas Affected	Statewide

	Associated Goals	Improve and maintain water and sewer systems. Foster economic development. Revitalize divested downtown districts. Improve and maintain community facilities.
	Description	Based on stakeholder and citizen feedback, there is a general need for infrastructure, community facilities and economic development activities through business assistance and development programs and downtown revitalization. Many communities in Iowa have delayed improvements and maintenance to infrastructure and community facilities heightening the need for these activities. Additionally, many communities in Iowa are still recovering from the economic recession and recent natural disasters, resulting in a need for continued economic development and revitalization activities.
	Basis for Relative Priority	While the needs for non-housing community development investments vary widely among communities within the state, Iowa will issue a competitive application to ensure that it funds non-housing community development activities that demonstrate the highest need within the state.

Table 47 – Priority Needs Summary

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Iowa is currently experiencing a significant shortage of affordable and available rental units for extremely low-income households. According to the National Low Income Housing Coalition, there are 335,178 renter households in Iowa, which comprise 27% of all households, and 248,031, or 74% of all renters in Iowa with one or more housing problems are extremely low-income. There is concern for providing housing for lower income renters as federal housing subsidies expire.
TBRA for Non-Homeless Special Needs	There is need for non-homeless special needs rental housing assistance throughout Iowa. The Iowa housing market does not provide sufficient affordable, accessible rental housing to elderly and non-elderly persons with disabilities or supportive housing for persons with HIV/AIDS, persons with substance abuse, the elderly and persons with disabilities. In general renter households that include persons with disabilities are more likely than other households to have very low incomes, experience worst-case needs, pay more than one-half of their income for rent, and have other housing problems such as living in inadequate or overcrowded housing. The Analysis and Forecast of Housing Needs in Iowa reports that the median income for Iowa households with a disability is $38,700, this is approximately $20,000 less than households in the State without a disability. In 2010, just over 19% of Iowans living with a disability were in poverty as opposed to almost 12% of the population without a disability. **Home and Community-Based Services Rent Subsidy is an example of a non-homeless special needs TBRA program.**

New Unit Production	The Analysis and Forecast of Housing Needs in Iowa forecasts that approximately 23,000 additional multifamily rental-housing units will be needed during the 2010-2020 decade. Of those, approximately 13,000 units will require rent below $600. Furthermore, the report indicates that the minimum monthly gross rent necessary to support construction of a 1-bedroom unit is $850, well beyond the reach of more than 20% of renter households. Preservation of affordable housing will be most important in the Southeast, Northwest and Southwest regions of the State which are forecast to experience the largest increase in demand for affordable rental units.
Rehabilitation	Based on feedback from stakeholders collected in the stakeholder survey as well as the general age of the housing stock, there is a general need for owner- and rental-occupied rehabilitation.
Acquisition, including preservation	According to the National Low Income Housing Coalition's National Housing Preservation database on expiring project-based rental assistance (PBRA), which includes project based Section 8, Section 202, Section 811, RAP, LIHTC, and HOME, there are 10,366 units across Iowa whose affordable inventory are set to expire within the next five years. IFA administers a number of programs to support acquisition and preservation of affordable homeownership and rental housing. These programs are described in Section MA-10.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Eligible Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	21,396,284	0	2,000,000	23,396,284	85,585,136	Block grant from US Department of Housing and Urban Development to address housing, community development and economic development needs in the state.

Program	Source of Funds	Eligible Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer rehabilitation and down payment assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	5,318,793	1,000,000	0	6,318,793	25,275,172	Grant from US Department of Housing and Urban Development to address affordable housing needs in the state.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	425,607	0	0	425,607	1,702,428	Grant from US Department of Housing and Urban Development to address needs and services for persons with HIV/AIDS.

Program	Source of Funds	Eligible Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	2,536,285	0	0	2,536,285	10,145,140	Grant from US Department of Housing and Urban Development to address needs and services for homeless persons or persons at risk of becoming homeless.
SAF	public - state	Rehabilitation, Renovation, or expansion, normal operating expenses, essential services, evaluation of services. Detailed eligible uses can be found at https://www.legis.iowa.gov/docs/ACO/IAC/LINC/07-09-2014.Rule.265.41.4.pdf	800,000			800,000	3,200,000	The Shelter Assistance Fund (SAF) is a state-funded program that typically supports the costs of operations of group home shelters for the homeless and domestic violence shelters.

Program	Source of Funds	Eligible Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HCBS Waiver Rent	public-state	Rental assistance	658,000			658,000	2,632,000	Administered by the Iowa Finance Authority, the HCBS rent subsidy program provides temporary rental assistance for people who receive medically necessary services through Medicaid 1915 (c) waivers until the person becomes eligible for Housing Choice or any other kind of private or public subsidy.

Program	Source of Funds	Eligible Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
LIHTC	public - federal	New construction, substantial rehabilitation or acquisition and rehabilitation projects.	6,000,000			6,000,000	24,000,000	Administered by the Iowa Finance Authority, this program provides a federal tax credit as an incentive for the development of affordable rental housing projects. The purpose of the program is to encourage investment in affordable rental housing projects, which will increase the availability of affordable rental housing units in Iowa.
HTF	public - federal	New construction, rehabilitation or acquisition of affordable rental housing, and operating cost assistance	3,000,000			3,000,000	$12,000,000	Grant from US Department of Housing and Urban Development to address affordable housing needs in the state.

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The State of Iowa makes every effort to leverage CDBG, HOME, ESG and HOPWA funds with non-federal funding resources, including many of the programs identified below. In the past, HOME funds have been leveraged by significant amounts and varying types of private and non-federal public funds. Rental projects typically tend to be better leveraged than owner-occupied rehabilitation or homeownership assistance projects. Tax credits available to investors under the Low Income Housing Tax Credit program represent an increasingly large funding share in affordable rental housing production. ESG also requires a one-to-one match. IFA passes on this requirement to the subgrantees. Starting next year, IFA may utilize a portion of SAF to offset the match requirement at the grant (IFA)-level as well. The non-housing community development program also generates considerable leveraging by local and private funds through local effort requirements built into the state's funding strategy.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

While the state does not have available state-owned land to meet the needs of this Consolidated Plan, it encourages applicants and municipalities to use underutilized locally owned land or property to leverage the federal funds devoted to those projects.

Discussion

Other Housing and Community Development Sources of Funds

Weatherization Assistance Program (WAP)

WAP is a federal grant program administered by the Iowa Department of Human Rights, established to reduce the heating and cooling costs for low income persons, particularly the elderly, persons with disabilities, and children, by improving energy efficiency of their homes. The program uses trained crews and certified contractors to install permanent cost-effective measures that address both the building shell and the heating and cooling systems in the building. Most of the programs are operated by Iowa's Community Action Agencies and are often coupled with energy efficiency programs sponsored by Iowa utility companies.

Federal Historical Tax Incentive

Administered by the Iowa Department of Cultural Affairs, the Historic Preservation Tax Credit provides for the preservation and rehabilitation of historic structures including residential structures. Federal income tax credits are valued at 20 percent of eligible costs when approved

as meeting the federal rehabilitation standards and the Secretary of the Interior's Standards for Historic Properties. Buildings must be listed on the National Register of Historic Places within two years to qualify for the credit.

FirstHome Plus

This Iowa Finance Authority administered program helps Iowa families with an income of less than $49,600 to purchase a home by providing assistance in the form of grants to help pay eligible closing costs, down payment or necessary repairs. The assistance is for $2,500. An applicant must be a first time homebuyer and use the FirstHome program to receive FirstHome Plus Assistance.

Military Service Member Homeownership Assistance Program

The Iowa Legislature created the Military Service Member Homeownership Assistance Program (MHOA) in 2005 to help eligible armed forces service members purchase a primary residence in Iowa. The program provides up to $5,000 that may be used toward down payment and closing costs on a qualifying home purchase. The Iowa Finance Authority (IFA) administers the program. The program is available to service members who at the time of applying for a grant under the program:

• Have served 90 days active duty since September 11, 2001. Active duty need not be consecutive; it may be cumulative. Inactive Duty Training (IDT), Annual Training (AT) and Active Duty for Training (ADT) may not count toward active duty;

• Is a federal status injured service person having served in active duty since September 11, 2001; or

• Is a surviving spouse of said eligible service person, all who have served honorably.

State Housing Trust Fund

A State Housing Trust Fund is held within the Iowa Finance Authority. The two programs operated under the trust fund are the Local Housing Trust Fund Program and the Project-Based Housing Program. Sixty percent of the available money is allocated to LHTF's and 40 percent is targeted to serve Extremely Low-Income People. 40 percent of available funds from the fund have been allocated to the Project-Based Housing Program.

• Local Housing Trust Fund Program – The goal of this program is to provide financial assistance to local housing trust funds so that they can provide additional affordable single family or rental

housing (production of new or rehabilitation of existing), infrastructure, transitional housing, homeless shelters and capacity building. There are 27 certified Local Housing Trust Funds.

• Project-Based Housing Program – The goal of this program is to assist in funding the development and preservation of affordable single and multi-family housing units. The housing must be affordable to low-income people. Eligible applicants are cities and counties, nonprofit and for-profit housing development organizations, recognized neighborhood associations, economic development organizations, homeless service providers, transitional housing providers and domestic violence shelters.

Federal Home Loan Bank

Through the Affordable Housing Program (AHP), successful projects are dedicated to the purchase, rehabilitation or construction of owner-occupied or rental homes that benefit very low, low and moderate income households. The FHLB also works through its member banks to administer the Community Investment Program (CIP) to make a source of low cost funds available for financing for homeownership and rental housing.

State Historic Preservation Rehabilitation Tax Credit

An historic preservation tax credit is granted against the income tax imposed for the rehabilitation of eligible historic property located in the state. The tax credit is 25 percent of the qualified rehabilitation costs made to the eligible property. The eligible property for which a taxpayer may receive the property rehabilitation tax credit includes:

1. Property listed on the National Register of Historic Places or is eligible for such listing.

2. Property designated as having historic significance to a district listed in the National Register of Historic Places or is eligible for such designation as a contributing property.

3. Property or district designated as a local landmark by a city or county ordinance.

Senior Living Revolving Loan Fund Program

This program is designed to assist with the development of affordable assisted living properties and service-enriched affordable housing for senior citizens by providing loans to qualified projects.

Multi-Family Housing Loan Program

This program provides low interest loans for the preservation and creation of affordable housing. The program is for projects that are using State or Federal HOME funds, Low Income Housing Tax Credits, Tax Exempt Bonds or other qualified HUD or USDA programs serving low income tenants.

Aftercare Rent Subsidy Program

Administered by the Iowa Finance Authority on behalf of the Department of Human Services, the aftercare rent subsidy program provides financial assistance for youth who are aging out of foster care and are participants in the DHS Aftercare Services program. The program's goal is to teach Iowa youth independence, life skills, and renter rights and responsibilities.

State Revolving Fund (SRF)

The Department of Natural Resources (DNR) and the Iowa Finance Authority (IFA) jointly administer the SRF. The DNR administers the environmental and permitting aspects to get projects ready for financing. This includes engineering and design approval and construction permits. DNR staff assists applicants through the environmental review process. IFA manages the financing side of the programs. IFA staff works with applicants on loan approvals and disbursements. The fund has two components:

> ***Clean Water State Revolving Loan Fund***
>
> The Clean Water SRF funds wastewater treatment, sewer rehabilitation, and storm water quality improvements, as well as non-point source projects. Publicly owned wastewater treatment works, including those owned by cities, counties, sanitary districts, and utility management organizations are eligible. For non-point source projects, both public and private entities are eligible, including farmers, landowners, watershed organizations, landfills and rural homeowners.
>
> ***Drinking Water Loan Program***
>
> The Drinking Water SRF funds water treatment plants or improvements to existing facilities, water line extensions to existing unserved properties, water storage facilities, wells, and source water protection efforts. Public and private community water systems whether they are for profit or not for profit, non-transient non-community public water supplies if they are either publicly owned or are not for profit and transient non-community systems if they are owned by government entities are eligible.

Planning and Design Loans

The Iowa Finance Authority uses a revolving loan fund to provide 3-year, interest free loans for the completion of planning and engineering costs associated with water and wastewater projects.

Vision Iowa

The IEDA's Vision Iowa Program distributes funds for community facilities such as recreation centers, event centers, and tourist destinations in order to spur economic development and improve quality of life in Iowa's communities.

Iowa Department of Transportation Revitalize Iowa's Sound Economy (RISE) Program

RISE funds are available only to city and county governments who apply for Local Development funds through an annual grant process that awards funds for economic development projects designed to meet a long-term goal. Cities and counties may apply for RISE funds for use on city street, secondary road, or primary road projects. Funds may be requested and committed as either a loan or grant or a combination of those two financing tools.

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Iowa Economic Development Authority	Government	Economic Development Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	State
Iowa Finance Authority	Government	Homelessness Ownership Planning Public Housing Rental	State

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Iowa Economic Development Authority (IEDA) and Iowa Finance Authority (IFA) oversee the administration and implementation of all CPD grants (CDBG, HOME, ESG, and HOPWA). IEDA is responsible for CDBG, while IFA is responsible for administering HOME, ESG, and HOPWA. IFA and IEDA meet regularly to ensure consistency in planning, program activities and program delivery. Since the last Consolidated Plan, IFA has taken administrative control of the HOME, and ESG programs from IEDA. This transfer of program management allows IFA to better coordinate housing programs with other state affordable housing programs managed through IFA.

Both organizations work directly with subrecipients and non-entitlement jurisdictions that apply for and receive CPD funding through the State. IFA also works with entitlement jurisdictions to administer ESG and HOME. Additionally, both agencies coordinate activities with other federal, state, regional and local agencies that deliver related housing, community

development and economic development programs such as USDA rural housing, Iowa Department of Cultural Affairs (Historic Tax Credits) and Iowa Department of Human Development (Weatherization Program) to ensure consistency and alignment among similar projects and programs.

In delivering ESG, IFA consults with the Iowa Council on Homelessness, which is the decision-making body for the Iowa Balance of the State Continuum of Care, to ensure alignment of program activities and consistency in program delivery.

In delivering HOPWA, IFA consults with the five project sponsors in the State to ensure that needs across the State are being met and coordinated among the project sponsors. The project sponsors in the State are: Primary Health Care in Des Moines, Iowa; Siouxland Community Health Center DBA Ruby Slippers Project in Sioux City, Iowa; Cedar Valley Hospice DBA Cedar AIDS Support System in Waterloo, Iowa; the University of Iowa in Iowa City, Iowa; and The Project of the Quad Cities in Moline, Illinois/Davenport, Iowa.

As a result of this coordination, IEDA and IFA are able to maximize the efficiency of program design and leverage activities with other needs and programs across the state. Additionally, by using competitive applications for CDBG, HOME and ESG, IEDA and IFA are able to ensure that funded projects and activities are those most needed within the target communities.

The greatest gap in meeting the housing, community development and economic development needs across the state is the capacity of small, non-entitlement cities and rural areas to develop grant proposals as well as administer compliant, effective programs as a result of limited staff resources and knowledge of federal program requirements. Both IEDA and IFA provide resources and policies and procedures regarding program requirements as well as offer technical assistance as outlined in the State's Citizen Participation Plan, however many smaller jurisdictions either do not submit applications for funding or require additional support from IEDA and IFA to ensure programs remain regulatory compliant and serve the community's greatest needs. The reduction in work force at IEDA and IFA resulting from the reduction of entitlement resources makes this technical assistance increasingly difficult.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 51 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

Service providers that work directly with IEDA and IFA, and receive CPD funds for public service and supportive service activities, are made available to homeless persons and families and persons with HIV/AIDS within the service provider's area of service. To ensure services are appropriately targeted with community needs, IFA consults with the Balance of State CoC, the

Council on Homelessness and regional institutional entities. Likewise, IFA consult with the five HOPWA service providers to ensure that services are being delivered to meet the needs of the HIV/AIDS population in the State. Further, this includes coordinating delivery of services funded through HOPWA and CDBG and other federal, state, local and private funding sources.

A goal of the Balance of State CoC is to establish examples of best practices and provide technical assistance to underperforming homeless service providers to ensure that programs are structured to best meet the needs of the community and target population(s).

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Through coordinating with the Iowa Council on Homelessness, Balance of State CoC, and the five HIV/AIDS service providers, IFA is able to coordinate the delivery of services for homeless persons and special needs populations, and this collaborative effort also creates efficiencies in identifying the needs and committing CPD funding to leverage other federal, state, local and private funding services to provide appropriate services for homeless and other special needs populations.

One challenge in service delivery is due to the range of community types within Iowa ranging from large urban areas to rural regions of the state. Given these varied community types, the State must ensure programs meet the needs of populations living in these different regions. Similarly, as described above, there is also a challenge in finding service providers throughout the state to manage and implement programs to meet the needs of the state.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

In developing a strategy to identify and address priority needs, the IEDA and IFA conducted the needs assessment, market analysis, and citizen and stakeholder outreach as part of this Consolidated Plan to identify current conditions and serve as the basis for the priority needs established in this plan. Following the development of this Strategic Plan, IEDA and IFA issue competitive applications for CPD funds and award funds based on the application and relation to the priority needs established in this plan. Given the use of the competitive application for funding, both IEDA and IFA are able to ensure that funded projects address the priority needs and goals in the Strategic Plan and Action Plan. IEDA and IFA will continue to provide technical assistance to build capacity of existing funded programs and potential applicants for funds.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	*Creation and preservation of affordable rental housing.* Iowa will create and maintain affordable housing rental stock throughout the state with construction of new affordable rental housing, rehabilitation of existing affordable housing and providing tenant-based rental assistance to eligible populations to access affordable, safe rental housing.	2015	2019	Affordable Housing Public Housing	Limited Housing Opportunities	HOME $23,841,790 HTF $12,000,000	71 Rental units constructed 55 Rental units rehabilitation Tenant Based Rental Assistance/Rapid Re-Housing 1,875 households assisted

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
2	*Creation and preservation of affordable homeownership housing.* Iowa will create and preserve affordable homeownership housing by assisting eligible home-owners to rehabilitate their homes to address accessibility needs and requisite structural and other repairs. Additionally, Iowa will support eligible homebuyers by providing financial assistance in the form of down payment assistance and other eligible closing costs to encourage homeownership for low- and moderate-income households.	2015	2019	Affordable Housing	Limited Housing Opportunities	CDBG $24,580,395 HOME $5,092,780 HTF $0	665 Homeowners housing rehabilitation 100 Direct financial assistance to homebuyers

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
3	*Preserve short- and long-term homeless facilities and housing.* Iowa will preserve homeless facilities to ensure facilities can continue to meet the needs of Iowa's homeless population as well as provide resources to support those at risk of homelessness to avoid homelessness.	2015	2019	Affordable Housing; Homeless	Limited Housing Opportunities	ESG $11,580,320	Homeless person overnight shelter 21,500 persons Tenant Based Rental Assistance/Rapid Re-Housing 5,250 households assisted Homelessness prevention 5,500 households assisted

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
4	*Preserve short- and long-term special needs facilities and housing.* Iowa will provide resources to preserve affordable housing options for those persons with HIV/AIDS.	2015	2019	Affordable Housing; Non-homeless Special Needs	Limited Housing Opportunities	HOPWA $1,695,230	Homelessness prevention 500 persons assisted Tenant Based Rental Assistance/Rapid Re-Housing 240 households assisted
5	*Continue supportive services for persons with HIV/AIDS.* Iowa will provide resources to provide supportive services to persons with HIV/AIDS as identified by Iowa's current HOPWA providers.	2015	2019	Non-homeless special needs	Limited Supportive Services	HOPWA $220,000	Public service activity other than low/moderate-income housing benefit 750 persons assisted

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
6	*Continue supportive services for homeless persons.* Iowa will provide supportive services to homeless persons and persons at risk of homelessness to assist people finding suitable housing and avoiding homelessness.	2015	2019	Homeless, and at risk of homelessness	Limited Non-Housing Supportive Services	ESG $150,000	Public service activity other than low/moderate-income housing benefit 1,000 persons

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
7	*Expand and continue non-housing community development supportive services.* Iowa will provide resources to fund non-housing community development and public service needs for persons with disabilities as well as other low- and moderate-income residents through job training programs and supportive services.	2015	2019	• Non-homeless special needs; • Non-housing community development	Limited Supportive Services	CDBG $1,193,000	500- Public service non-housing benefit
8	*Improve and maintain water and sewer systems.* Iowa will provide resources to cities and communities throughout the state to update and repair water and sewer systems.	2015	2019	Non-housing community development	Aging infrastructure and divestment in communities	CDBG $45,254,640	130- Public facility or infrastructure non-housing

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
9	*Foster economic development.* Iowa will provide resources to businesses to facilitate the hiring of low- and moderate-income residents throughout the state.	2015	2019	Non-housing community development	Aging infrastructure and divestment in communities	CDBG $16,000,000	800 - Jobs created/retained
10	*Revitalize divested downtown districts.* Iowa will provide resources to business districts throughout the state to revitalize downtowns with façade improvements and treatments.	2015	2019	Non-housing community development	Aging infrastructure and divestment in communities	CDBG $17,893,600	40 - Façade treatment business building rehabilitation (businesses assisted)

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
11	*Improve and maintain community facilities.* Iowa will provide resources to cities across the state to develop and rehabilitate public and community facilities across the state that serve low- and moderate-income residents as well as special needs populations.	2015	2019	Non-housing community development	Aging infrastructure and divestment in communities	CDBG $8,350,350	15 - Public facility or infrastructure non-housing benefit

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Approximately 2,000 extremely low-, low- and moderate-income families in non-entitlement communities will be provided affordable housing according to the HOME Program definition.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

IFA provides administrative services to HUD to monitor performance of owners and management agents participating in project-based Housing Assistance Payments (HAP) Contracts under Section 8 of the United States Housing Act of 1937. IFA does not engage in activities to increase resident involvement and transition to homeownership. These activities are undertaken by the local and regional PHAs in the State.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following are strategies for removing or ameliorating and negative effects of public policies that serve as barriers to affordable housing.

Fair Housing Action Plan

The State's Fair Housing Action Plan identifies six impediments to fair housing and makes a number of recommendations to eliminate these barriers. Barriers identified include the following: the potential for increased urbanization to exacerbate segregation; limited housing choice for members of the protected classes because of their lower incomes; increased difficulty for minorities to achieve homeownership; the potential for members of the protected classes to experience difficulty finding housing due to specific housing needs; local jurisdictional policies inconsistent with fair housing standards and best practices; and, the need for expanded fair housing education, outreach and enforcement. The Fair Housing Action Plan provides a series of recommended actions. These range from increase education and testing, to incorporate the Site and Neighborhood Standards of the HOME Program, to require and incentivize the location of housing developments.

SP-60 Homelessness Strategy – 91.315(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Balance of State (BoS) Continuum of Care (CoC) conducts outreach to and assessment of homeless, sheltered and unsheltered, persons strategically. At the State level representatives from various departments report on current and emerging resources available to Iowa's local homeless coordinating boards. These resources include steps to coordinate with local school districts, community and public health providers, legal aid offices, the faith community, public housing authorities, and community meal sites to identify and outreach to homeless individuals and families. Information includes current contact lists, training and workshop opportunities, and new program information. State agency representatives also have access to current listings of local community resources to assist homeless persons, and the representatives are able to provide that information to their local offices to support effective referrals. Another part of Iowa's strategy to assist providers is the continued work towards a coordinated intake and assessment system, which will enhance local planning and outreach efforts, particularly in rural settings.

At the local level, outreach is done bilingually, in English and Spanish, when appropriate and across many channels of communication: one-on-one at local shelters, community events, and community agencies and in classes, schools, and churches; through print distribution of flyers, brochures, and advertising in weekly papers; telecommunications or the media online, broadcast, and the 211 telephone crisis response system.

The BoS CoC is working to standardize client assessment to ensure individuals and families receive the most appropriate and beneficial services, not simply the first available. With guidance from the Iowa Council on Homelessness the BoS CoC is working to implement the use of the Vulnerability Index and Service Prioritizations Decision Assistance Tool (VI-SPDAT). VI-SPDAT is a standardized assessment tool to determine the most appropriate housing assistance for individuals or households in need.

Addressing the emergency and transitional housing needs of homeless persons

The BoS CoC has over 1,000 emergency shelter beds and over 1,000 transitional housing beds available for households with only adults and households with adults and children. It meets and provides training and resources to partners at the State and local level to ensure individuals and families have access to emergency and transitional shelter. Agencies throughout the state are committed to keeping families intact and some provide separate rooms for families.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The BoS CoC under the direction of the Iowa Council on Homelessness is undertaking two initiatives throughout the State intended to improve the efficacy of services. Development and implementation of "Best Practices for Homelessness Services" and the Vulnerability Index and Service Prioritizations Decision Assistance Tool (VI-SPDAT) should shorten the period of time individuals and families experience homelessness, facilitate access for homeless individuals and families to affordable housing units and prevent reoccurrences of homelessness.

The first step to shortening periods of time individuals and families experience homeless is accurately documenting the length of an episode. The BoS CoC HMIS lead, Institute for Community Alliances (ICA), has developed a formula in accordance with HUD requirements to track this indicator. The CoC has begun making this performance data publically available for all projects.

Affordable housing is made available to homeless individuals and families, when available, through rapid rehousing providers and Public Housing Authorities. The number of rapid rehousing providers increased significantly from 2013 to 2014 as the ESG regulations changed.

Currently, in an effort to prevent reoccurrences of homelessness many rapid rehousing providers follow-up with clients upon exit from the program. Several programs encourage clients to maintain relationships and communication after exit as a general practice; for rapid rehousing in particular, some programs routinely follow up with clients at three months, six months, and one year after exit. Ongoing services available to clients include continued access to a housing specialist, additional resource referrals as needed, and periodic surveys.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

The BoS CoC service providers' work closely with State agencies to implement legally mandated transition, discharge and reentry plans. Iowa has developed policies to meet the needs of youth aging out of foster care, patients being discharged from nursing and mental health

facilities, and inmates of correctional facilities reintegrating into the general population.

The Transition Planning Specialists at the Department of Human Services ensure all children in foster care have a written transition plan to avoid discharge into homelessness. This is mandated by law and informed by the Iowa Council on Homeless' Discharge Planning Guiding Principles. Youth and Shelter Services is the lead CoC agency, ensuring that services reach youth in all 99 Iowa counties. The Iowa Aftercare Services Network, a network of private agencies across the state that assist youth as they leave foster care, also provides support. The Youth Policy Institute of Iowa provides state level coordination, policy development, quality assurance, and evaluation services for the network. In 2009, Iowa law extended foster care until the age of 21, during which time youth must participate in an education program or work full time. The law also allows for continued Medicaid coverage until 21. The Iowa Finance Authority administers the Aftercare Rent Subsidy Program, which includes a monthly rent stipend of up to $350 plus education on renter rights and responsibilities.

Iowa's Administrative Code, 481, Chapter 58, Section 12 for the Department of Inspections and Appeals provides regulation for discharge from nursing facilities that includes: discharge planning initiated at entrance, proper notification of next of kin upon discharge, proper arrangements made for welfare of resident/patient in the event of emergency or inability to reach next of kin, provision of client records to any receiving institution, and prior to the transfer or discharge of a resident to another health care facility, arrangements to provide for continuity of care with the receiving facility. Individuals who are homeless prior to admission, health care clinics such as the University of Iowa have social workers that work with patients before discharge to develop housing plans. Contact is made with local housing authorities to determine if waiting lists are open for subsidized housing when appropriate. Other options are to stay with family or friends, or in some cases, faith-based or other privately funded facilities.

Iowa Department of Human Services (DHS) is the agency responsible for discharges from the four state mental health institutions. Iowa has a publicly funded system of care for adults with mental illness and other disabilities. Iowa implemented a significant redesign of the mental health system statewide in July 2014. Previously, each county administered and funded mental health services individually, which led to a wide disparity in the available funding and services in each county. The redesign organizes the State into regions, requiring each to provide a standardized package of core services, and changing the way funding is structured to support these services. Many aspects of discharge planning will remain the same. Discharge planning begins at admission and is part of an ongoing treatment plan. The plan includes housing arrangements, supportive services, and funding. The Iowa Council on Homelessness (the CoC) participates in continuing discharge policy planning, with Council members representing the

Iowa Departments of Elder Affairs, Human Services, Public Health, and the Iowa Veterans Administration (VA); members also have served as members of the Olmstead Consumer Task Force and the Iowa Mental Health Planning Council. When appropriate, the Projects for Assistance in Transitioning from Homelessness (PATH) Program assists private hospital mental health units to place people into transitional or supportive housing. The VA routinely assists with placement into adult family living situations, long term care facilities, or permanent supportive housing.

The Iowa Council on Homelessness (BoS CoC) includes a representative from the Iowa Department of Corrections (DOC) that reports on issues related to reentry and housing. The Offender Re-entry Program begins at the time of reception and continues until each offender re-enters the community. The program includes a comprehensive re-entry case management system, which includes housing and treatment issues. The goal is to have appropriate housing arranged prior to release, especially critical if the offender was homeless prior to incarceration. Homelessness is not an acceptable condition for supervision, and staff will quickly intervene to prevent this. In some cases, offenders will spend extra time in an institution or Residential Facility until housing is secured.

SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

As discussed in the market analysis, the housing stock in Iowa is relatively older than the rest of the country; approximately 70% of the housing units were built before 1980, presenting a risk for lead-based paint hazards. Of the units built before 1980, we estimate that approximately 40% of those units are occupied by low- or moderate-income households and approximately 45% of those units at risk for lead-based paint hazards have children present within them.

To address lead-based paint hazards, the state will follow and monitor grantees to ensure compliance with the HUD lead-based paint regulations implementing Title X of the Housing and Community Development Act of 1992, which covered CDBG, HOME, ESG and HOPWA. Additionally, Iowa has passed legislation in 2009 to certify renovators who work in housing and child-occupied facilities. It also passed legislation to require all children entering kindergarten to be tested for lead poisoning. Through these Federal and State regulations, Iowa ensures that all projects receive the appropriate activity or activities to remediate any lead-based paint hazards.

As part of its owner-occupied rehabilitation and multi-family rehabilitation programs, Iowa funds eligible activities associated with the remediation of existing lead-based paint to increase housing without lead-based paint hazards to eligible households. Iowa requires all grant recipients and subrecipients to comply with all Federal and State laws and requirements for remediation including subcontractors with appropriate training and certifications.

How are the actions listed above integrated into housing policies and procedures?

Iowa requires all projects to be compliant with the Federal and State laws and regulations described above. Iowa ensures that all grantees, subrecipients, and contractors comply with the requirements set forth by the Iowa Department of Public Health Bureau of Lead Poisoning Prevention.

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

In 2012, the poverty level was $11,170 for a one-person household and $23,050 for a four-person household. According to the 2008-2012 American Community Survey estimates, approximately 12.2% of the population is below the poverty-level.

The State of Iowa recognizes that not a single program or emphasis can be used to alleviate poverty across the state as the root causes of poverty vary widely (including education, employment, and access to affordable housing) as do the required actions to reduce the number of poverty-level households. As such, a number of the goals, programs and policies described in this plan are intended to reduce the number of poverty-level families in the State of Iowa.

More specifically, the State will target economic development activities and trainings to increase the number of high skills/high pay jobs. These activities and trainings are targeted at low- and moderate-income residents to assist residents increase their earning potential and access high paying jobs.

In addition to targeted economic development activities, the state of Iowa provides first-time and other homebuyer programs (such as the Veteran Homebuyer program) to encourage homeownership as means of wealth building through asset accumulation. To help ensure households are prepared for homeownership and understand the requirements of homeownership, Iowa requires all households who receive homebuyer assistance to first complete a HUD certified homebuyer counseling workshop.

The Iowa Finance Authority also offers short, introductory homebuyer education sessions in association the Iowa Association of REALTORS and the Iowa Home Ownership Education Project.

Finally, the state promotes affordable rental housing for those households that pay more than 30% of their income to housing costs to allow those households to devote more of their income to other needs. While these activities do not directly reduce the number of poverty-level families in the state, they can ameliorate the additional strain of high housing costs on already impoverished households.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan.

See Above.

SP-80 Monitoring – 91.330

Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

IEDA and IFA have established standards and procedures for monitoring CDBG and HOME-funded housing and community development activities indicated in the 2014 CDBG Management Guide, the CDBG State Monitoring Policy, and the HOME Homebuyer, Rental and TBRA guides which can be found on-line. These policies and procedures ensure long-term compliance with applicable regulations and statutes. These procedures include comprehensive reviews of applications, monitoring during project implementation and formal procedures for closing projects. HUD has made few findings in its review of the State's programs over the years.

2014 CDBG Management Guide
http://www.iowaeconomicdevelopment.com/CommunityDevelopment/CDBG

CDBG State Monitoring Policy
http://www.iowaeconomicdevelopment.com/userdocs/documents/ieda/CDBG-MonitoringPolicy4-11.pdf

HOME Homebuyer Guide
http://www.iowafinanceauthority.gov/Home/DocumentSubCategory/112

HOME Rental Guide http://www.iowafinanceauthority.gov/Home/DocumentSubCategory/113

HOME TBRA Guide http://www.iowafinanceauthority.gov/Home/DocumentSubCategory/114

IEDA and IFA require sub-recipients to make every effort to solicit the participation of minority-owned businesses (MBEs) and women owned-business (WBEs) on projects. Sub-recipients should include qualified MBE/WBEs on solicitation lists and solicit their participation whenever they are potential sources. Through project monitoring and reporting IEDA and IFA managers review each sub-recipients documentation of efforts and results in securing contracts with MBE/WBEs.

The State has an ongoing program of identifying MBE/WBEs. A component of this effort is the Iowa Department of Inspection and Appeal's targeted small business certification program. The list of certified business is available to sub-recipients at the following web site:
https://dia.iowa.gov/tsb