



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:

March 27, 2015

Table of Contents

Executive Summary.....	4
ES-05 Executive Summary - 91.300(c), 91.320(b).....	4
The Process.....	12
PR-05 Lead & Responsible Agencies 24 CFR 91.300(b).....	12
PR-10 Consultation - 91.110, 91.300(b); 91.315(l).....	13
PR-15 Citizen Participation - 91.115, 91.300(c).....	27
Needs Assessment.....	29
NA-05 Overview.....	29
NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c).....	30
NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2).....	45
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2).....	50
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2).....	55
NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2).....	57
NA-35 Public Housing – (Optional).....	59
NA-40 Homeless Needs Assessment – 91.305(c).....	63
NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d).....	71
NA-50 Non-Housing Community Development Needs - 91.315 (f).....	80
Housing Market Analysis.....	84
MA-10 Number of Housing Units – 91.310(a).....	84
MA-15 Cost of Housing – 91.310(a).....	91
MA-20 Condition of Housing – 91.310(a).....	94
MA-30 Homeless Facilities – 91.310(b).....	98
MA-35 Special Needs Facilities and Services – 91.310(c).....	100
MA-40 Barriers to Affordable Housing – 91.310(d).....	106
MA-45 Non-Housing Community Development Assets -91.315(f).....	107

Strategic Plan	117
SP-05 Overview	117
SP-10 Geographic Priorities – 91.315(a)(1).....	120
SP-25 Priority Needs – 91.315(a)(2).....	121
SP-30 Influence of Market Conditions – 91.315(b).....	126
SP-50 Public Housing Accessibility and Involvement – 91.315(c).....	150
SP-55 Barriers to affordable housing – 91.315(h).....	151
SP-60 Homelessness Strategy – 91.315(d).....	152
SP-65 Lead based paint Hazards – 91.315(i).....	156
SP-70 Anti-Poverty Strategy – 91.315(j)	157
SP-80 Monitoring – 91.330	158
Annual Plan	159
AP-15 Expected Resources – 91.320(c)(1,2)	159
AP-25 Allocation Priorities – 91.320(d).....	168
AP-30 Methods of Distribution – 91.320(d)&(k).....	170
AP-35 Projects – (Optional).....	202
AP-38 Project Summary	202
AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)	203
AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)	205
AP-50 Geographic Distribution – 91.320(f).....	206
AP-55 Affordable Housing – 24 CFR 91.320(g)	207
AP-60 Public Housing - 24 CFR 91.320(j).....	208
AP-65 Homeless and Other Special Needs Activities – 91.320(h)	209
AP-70 HOPWA Goals – 91.320(k)(4)	211
AP-75 Barriers to affordable housing – 91.320(i)	212
AP-85 Other Actions – 91.320(j)	213

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)..... 216
Attachments..... 219

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)

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)

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

Housing needs among lowans 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	Rental units constructed – 65 Rental units rehabilitated – 50 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 facilities	CDBG	Public facility or infrastructure non-housing benefit – 15 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

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.

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 Iowa Communications Network (ICN) with four participants statewide.

5. Summary of public comments

Written Comments – A total of 10 written comments were received.

- 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

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.

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
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.

Consolidated Plan Public Contact Information

Leslie Leager
Iowa Economic Development Authority
200 East Grand Avenue
Des Moines, IA 50309
(515)725-3071
Leslie.Leager2@iowa.gov

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

	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.

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 lowans.
	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

	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

	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

	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.

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.

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

	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.

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

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

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

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.

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

Table 4– Citizen Participation Outreach

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.

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

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

	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 2007-2011 CHAS
Source:

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

	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 2007-2011 CHAS
Source:

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 2007-2011 CHAS
Source:

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 2007-2011 CHAS
Source:

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 2007-2011 CHAS
Source:

	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.

- 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:

- 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.

- 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

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.

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

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			Special Purpose Voucher		
				Total	Project-based	Tenant-based	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			Special Purpose Voucher		
				Total	Project-based	Tenant-based	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	

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

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	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)

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.

Families

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:

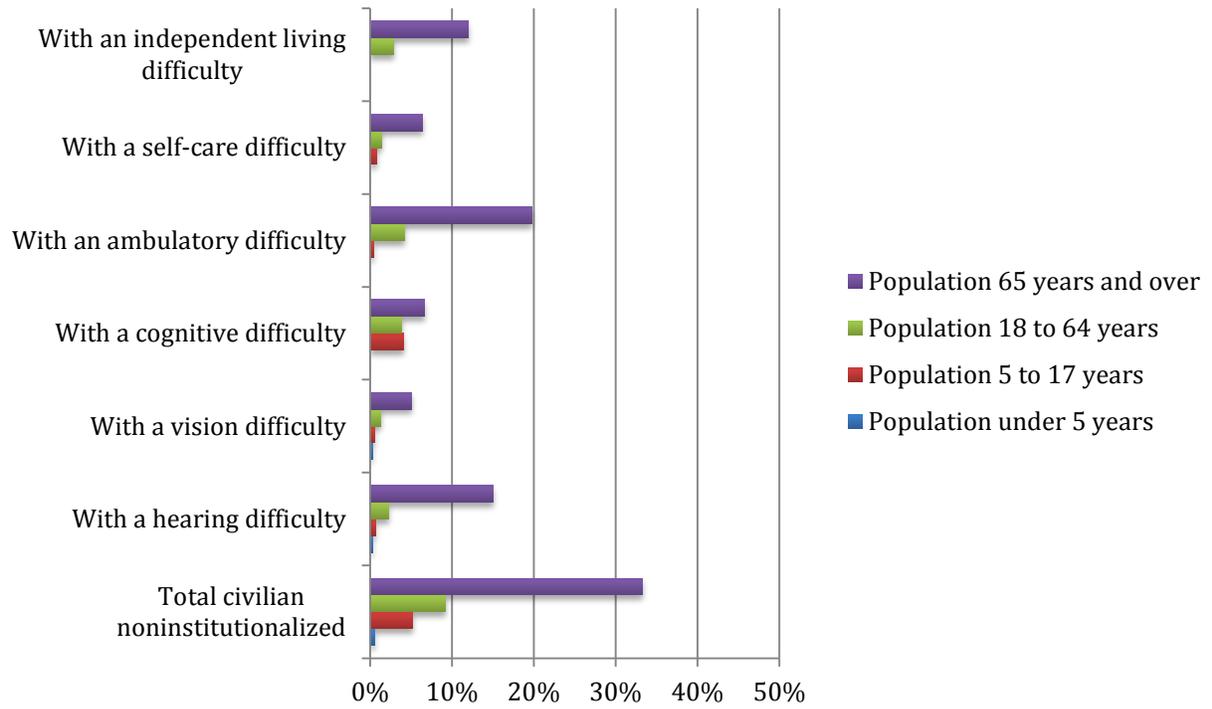
- Represents 15% of the State's population. Females are the majority, 57%, of the population.
- The median age is 75.
- The vast majority, 97%, are white alone and non-Hispanic/Latino.

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



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 Iowans 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%.
- Iowans' 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:

S0103: POPULATION 65 YEARS AND OVER IN THE UNITED STATES, American Community Survey five-year estimates 2008-2012.

S1810: DISABILITY CHARACTERISTICS American Community Survey five-year estimates 2008-2012.

Filed Cases, Iowa Division of Criminal & Juvenile Justice Planning, Criminal Justice Data, http://www.humanrights.iowa.gov/cijp/adult_data/index.html accessed on July 9, 2014.

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

State of Iowa Substance Use Epidemiological Profile, State Epidemiological Workgroup, Iowa Department of Public Health, file:///Users/TheBrain/Desktop/Emily/CDTI/Consulting%20Iowa%20IEDA/Iowa%20ConPlan/Needs%20Assessment/Substance%20Abuse/state_epi_profile.pdf accessed on July 9, 2014.

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%
<i>Total</i>	<i>889,912</i>	<i>100%</i>	<i>326,042</i>	<i>101%</i>

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 lowans program](#): May assist both first-time and repeat Iowa home buyers, who are not eligible for the FirstHome program.

[Homes for lowans 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%
<i>Total</i>	<i>889,912</i>	<i>99%</i>	<i>326,042</i>	<i>100%</i>

Table 34 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

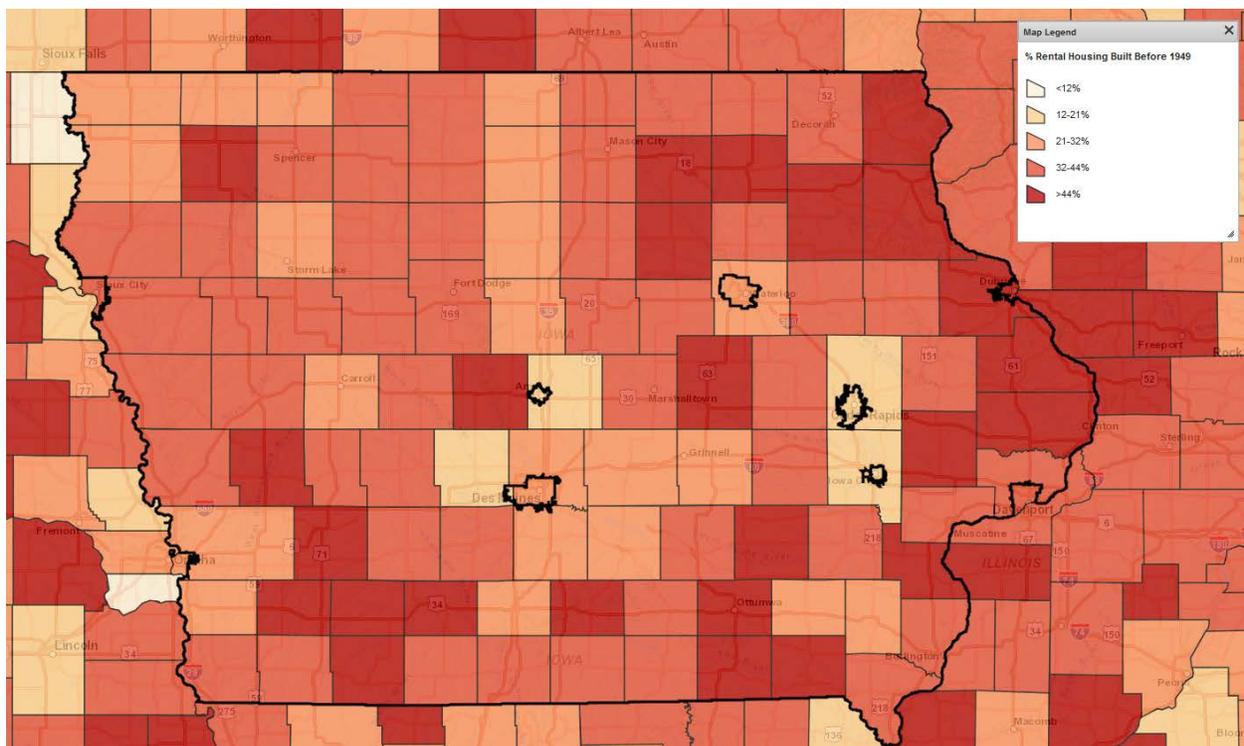
When compared to the country as a whole, Iowa has a relatively older housing stock. While just over 19% of the nation's overall housing stock was built before 1950, more than 33% of Iowa's housing units were built before 1950. Both owner- and renter-occupied housing units exhibit similar shares for households 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 lowans 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 findings 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		Not in Labor Force
	Civilian Employed	Unemployed	
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 assess 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 begin 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 assess 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 costs 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 of 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.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

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

	<p>Associated Goals</p>	<p>Create and preserve affordable rental housing.</p> <p>Create and preserve affordable homeownership housing.</p> <p>Preserve short- and long-term homeless facilities and housing.</p> <p>Preserve short- and long-term special needs facilities and housing.</p>
	<p>Description</p>	<p>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.</p> <p>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.</p>
	<p>Basis for Relative Priority</p>	<p>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.</p>
<p>2</p>	<p>Priority Need Name</p>	<p>Limited Non-Housing Supportive Services</p>
	<p>Priority Level</p>	<p>High</p>

<p>Population</p>	<p>Population</p> <p>Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural</p> <p>Homeless and Special Needs Populations</p> <p>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</p> <p>Other</p> <p>Non-housing Community Development</p>
<p>Geographic Areas Affected</p>	<p>Statewide</p>
<p>Associated Goals</p>	<p>Continue supportive services for persons with HIV/AIDS. Continue supportive services for homeless persons. Continue non-housing community development supportive services.</p>

	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

<p>Associated Goals</p>	<p>Improve and maintain water and sewer systems.</p> <p>Foster economic development.</p> <p>Revitalize divested downtown districts.</p> <p>Improve and maintain community facilities.</p>
<p>Description</p>	<p>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.</p>
<p>Basis for Relative Priority</p>	<p>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.</p>

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	<p>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.</p> <p>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.</p> <p>Home and Community-Based Services Rent Subsidy is an example of a non-homeless special needs TBRA program.</p>

<p>New Unit Production</p>	<p>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.</p>
<p>Rehabilitation</p>	<p>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.</p>
<p>Acquisition, including preservation</p>	<p>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.</p> <p>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.</p>

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.

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	<p><i>Creation and preservation of affordable rental housing.</i></p> <p>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.</p>	2015	2019	<p>Affordable Housing</p> <p>Public Housing</p>	<p>Limited Housing Opportunities</p>	HOME \$23,841,790	<p>65 Rental units constructed</p> <p>50 Rental units rehabilitation</p> <p>Tenant Based Rental Assistance/Rapid Re-Housing 1,875 households assisted</p>

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
2	<p><i>Creation and preservation of affordable homeownership housing.</i></p> <p>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.</p>	2015	2019	Affordable Housing	Limited Housing Opportunities	CDBG \$24,580,395 HOME \$5,092,780	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	<p><i>Preserve short- and long-term homeless facilities and housing.</i></p> <p>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.</p>	2015	2019	Affordable Housing; Homeless	Limited Housing Opportunities	ESG \$11,580,320	<p>Homeless person overnight shelter 21,500 persons</p> <p>Tenant Based Rental Assistance/Rapid Re-Housing 5,250 households assisted</p> <p>Homelessness prevention 5,500 households assisted</p>

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
4	<p><i>Preserve short- and long-term special needs facilities and housing.</i></p> <p>Iowa will provide resources to preserve affordable housing options for those persons with HIV/AIDS.</p>	2015	2019	Affordable Housing; Non-homeless Special Needs	Limited Housing Opportunities	HOPWA \$1,695,230	<p>Homelessness prevention 500 persons assisted</p> <p>Tenant Based Rental Assistance/Rapid Re-Housing 240 households assisted</p>
5	<p><i>Continue supportive services for persons with HIV/AIDS.</i></p> <p>Iowa will provide resources to provide supportive services to persons with HIV/AIDS as identified by Iowa's current HOPWA providers.</p>	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	<p data-bbox="296 305 554 418"><i>Continue supportive services for homeless persons.</i></p> <p data-bbox="296 467 575 776">Iowa will provide supportive services to homeless persons and persons at risk of homelessness to assist people finding suitable housing and avoiding homelessness.</p>	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	<p><i>Expand and continue non-housing community development supportive services.</i></p> <p>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.</p>	2015	2019	<ul style="list-style-type: none"> • Non-homeless special needs; • Non-housing community development 	Limited Supportive Services	CDBG \$1,193,000	500- Public service non-housing benefit
8	<p><i>Improve and maintain water and sewer systems.</i></p> <p>Iowa will provide resources to cities and communities throughout the state to update and repair water and sewer systems.</p>	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	<p><i>Foster economic development.</i></p> <p>Iowa will provide resources to businesses to facilitate the hiring of low- and moderate-income residents throughout the state.</p>	2015	2019	Non-housing community development	Aging infrastructure and divestment in communities	CDBG \$16,000,000	800 - Jobs created/retained
10	<p><i>Revitalize divested downtown districts.</i></p> <p>Iowa will provide resources to business districts throughout the state to revitalize downtowns with façade improvements and treatments.</p>	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	<p><i>Improve and maintain community facilities.</i></p> <p>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.</p>	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](http://www.iowafinanceauthority.gov/Home/DocumentSubCategory/113)

[HOME TBRA Guide http://www.iowafinanceauthority.gov/Home/DocumentSubCategory/114](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>

Annual Plan

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

The following federal resources will be available for the State of Iowa:

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	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	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab 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	
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	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	15,000,000	0	0	15,000,000	450,000,000	
Shelter Plus Care	public - federal	Housing	200,000	0	0	200,000	800,000	shelter
Other	public - federal	Housing Multifamily rental new construction	56,770,133	0	0	56,770,133	0	The CDBG Disaster Recovery funds will go towards meeting unmet housing needs. Five-hundred and forty rental units will be constructed.

Table 52 - Expected Resources – Priority Table

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 jurisdiction 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.

See AD-25, Administration, Unique Appendices for additional text.

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Creation & preservation of affordable rental hsg	2015	2019	Affordable Housing Public Housing		Limited Housing Opportunities	HOME: \$4,768,358	Rental units constructed: 13 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 375 Households Assisted
2	Creation-Preservation of Affordable Homeownership	2015	2019	Affordable Housing		Limited Housing Opportunities	CDBG: \$4,916,079 HOME: \$1,018,556	Homeowner Housing Rehabilitated: 133 Household Housing Unit Direct Financial Assistance to Homebuyers: 25 Households Assisted
3	Preserve Short & Long-term Homeless Facilities&HSG	2015	2019	Affordable Housing Homeless		Limited Housing Opportunities	ESG: \$2,316,064	Tenant-based rental assistance / Rapid Rehousing: 1050 Households Assisted Homeless Person Overnight Shelter: 4300 Persons Assisted Homelessness Prevention: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Preserve Short & Long-term Spc Need Facilities&HSG	2015	2019	Affordable Housing Non-Homeless Special Needs		Limited Housing Opportunities	HOPWA: \$335,852	Tenant-based rental assistance / Rapid Rehousing: 48 Households Assisted Homelessness Prevention: 100 Persons Assisted
5	Continue Supportive Srvs-Persons with HIV/AIDS	2015	2019	Non-Homeless Special Needs		Limited Housing Opportunities	HOPWA: \$44,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
6	Continue Support Srvcs-Homeless Persons	2015	2019	Homeless		Limited Housing Opportunities	ESG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
7	Expand/Continue Non-housing Community Dev Sup Srvc	2015	2019	Non-Homeless Special Needs Non-Housing Community Development		Limited Non-Housing Supportive Services	CDBG: \$238,600	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
8	Improve & Maintain Water & Sewer Systems	2015	2019	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$9,050,928	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 26 Persons Assisted
9	Foster Economic Development	2015	2019	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$3,200,000	Jobs created/retained: 160 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Revitalize Divested Downtown Districts	2015	2019	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$357,870	Facade treatment/business building rehabilitation: 8 Business
11	Improve and Maintain Community Facilities	2015	2019	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$1,670,070	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3 Persons Assisted
12	Creation & preservation of aff rental hsg-CDBG DR	2015	2019	Affordable Housing		Aging Infrastructure and Divestment in Communities	CDBG-DR: \$56,770,133	Rental units constructed: 540 Household Housing Unit

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Creation & preservation of affordable rental hsg
	Goal Description	
2	Goal Name	Creation-Preservation of Affordable Homeownership
	Goal Description	
3	Goal Name	Preserve Short & Long-term Homeless Facilities&HSG
	Goal Description	
4	Goal Name	Preserve Short & Long-term Spc Need Facilities&HSG
	Goal Description	
5	Goal Name	Continue Supportive Srvs-Persons with HIV/AIDS
	Goal Description	
6	Goal Name	Continue Support Srvcs-Homeless Persons
	Goal Description	
7	Goal Name	Expand/Continue Non-housing Community Dev Sup Srvc
	Goal Description	
8	Goal Name	Improve & Maintain Water & Sewer Systems
	Goal Description	
9	Goal Name	Foster Economic Development
	Goal Description	
10	Goal Name	Revitalize Divested Downtown Districts
	Goal Description	
11	Goal Name	Improve and Maintain Community Facilities
	Goal Description	
12	Goal Name	Creation & preservation of aff rental hsg-CDBG DR
	Goal Description	

AP-25 Allocation Priorities – 91.320(d)

Introduction:

The following are the allocation priorities for the State of Iowa by federal funding category.

Funding Allocation Priorities

	Creation & preservation of affordable rental hsg (%)	Creation-Preservation of Affordable Homeownership (%)	Preserve Short & Long-term Homeless Facilities & HSG (%)	Preserve Short & Long-term Spc Need Facilities & HSG (%)	Continue Supportive Srvs-Persons with HIV/AIDS (%)	Continue Support Srvcs-Homeless Persons (%)	Expand/Continue Non-housing Community Dev Sup Srvs (%)	Improve & Maintain Water & Sewer Systems (%)	Foster Economic Development (%)	Revitalize Divested Downtown Districts (%)	Improve and Maintain Community Facilities (%)	Creation & preservation of affordable rental hsg-CDBG DR (%)	Total (%)
CDBG	0	22	0	0	0	0	1	40	14	16	7	0	100
HOME	82	18	0	0	0	0	0	0	0	0	0	0	100
HOPWA	0	0	0	89	11	0	0	0	0	0	0	0	100
ESG	0	0	99	0	0	1	0	0	0	0	0	0	100
Shelter Plus Care	0	0	0	0	0	0	0	0	0	0	0	0	0
Other CDBG-DR	0	0	0	0	0	0	0	0	0	0	0	0	0

Table 54 – Funding Allocation Priorities

Reason for Allocation Priorities

The State of Iowa's funding allocation priorities were developed in response to the State's priority needs, CDBG, HOME, HOPWA and ESG past performances and anticipated allocations. Note: These allocation priorities outlined above do not include allocations for program administration for each CPD program.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

The State, informed by stakeholders input, has identified three overarching priority needs the population will face over the next five years and has developed eleven goals to address those needs. The priority needs are: limited housing opportunities; limited supportive services; limited non-housing supportive services; and aging infrastructure and divestment in communities. Approximately 22% of CDBG funds, 100% of HOME funds, 89% of HOPWA fund, and 99% of ESG funds have been allocated to meet the limited housing opportunities priority need by addressing the following goals: creation and preservation of affordable rental housing; preservation of affordable homeownership housing; preservation of short- and long-term homeless facilities and housing; preservation of short- and long-term special needs facilities and housing. Approximately 1% of CDBG funds and 11% of HOPWA funds have been allocated to meet the limited supportive services priority need by addressing the following goals: continue supportive services for persons with HIV/AIDS and expand and continue non-housing community development supportive services. Approximately 1% of ESG funds have been allocated to meet limited supportive services needs by addressing the goal to continue supportive services for homeless persons. The majority of CDBG, 77%, has been allocated to meet the aging infrastructure and divestment in community need which will be addressed through the following goals: improve and maintain water and sewer systems; foster economic development; revitalize downtown districts; and improve and maintain community facilities. The State has identified priority needs, developed goals and allocated funding to ensure the goals are met and the needs are addressed.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

Distribution Methods

Table 55 - Distribution Methods by State Program

1	State Program Name:	Community Facilities Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Community Facilities Fund offers grants to assist communities for a variety of projects including daycare facilities, senior centers and other projects such as storm water.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants for CDBG funds must meet the following threshold criteria: Show the project addresses at least one of the three national objectives (primarily benefit low- and moderate-income persons, prevent or eliminates slum and blight or alleviate conditions which pose a serious and immediate threat to the health or welfare of a community's residents); Show project funds will be used only for eligible activities; Provide evidence of local capacity to administer grant (past experience with state or federal grants, staff qualifications or plans to contract for grant administration); Show acceptable past performance in administering a CDBG project; Show it is feasible to complete the project with the funds requested; To the greatest extent feasible, CDBG funds are to be used as gap financing. Applications are to identify and describe any other sources of funding for proposed activities; Identify community development and housing needs; Satisfy the Iowa Citizen Participation Plan requirements; and Present signed certifications as required.

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Applications for CDBG programs can be found on the State’s online grant application platform at https://www.iowagrants.gov/index.do. A tremendous amount of information on applying for and implementing a CDBG funded program, including management guides, presentations and templates, is available at the Iowa Economic Development Authority’s (IEDA’s) website: http://www.iowaeconomicdevelopment.com/CommunityDevelopment/CDBG. Detailed information on the criteria by which a CDBG application will be evaluated can be found in the CDBG Method of Distribution section of The State of Iowa Annual Action Plan: 2014, found at IEDA’s Plans and Reports website http://www.iowaeconomicdevelopment.com/CDBG/PlansReports.</p> <p>The following changes to application requirements will be effective as of the 2015 grant cycle. More competitive community facilities and services applications will have: Environmental complete; Site Control demonstrated by either an option on the parcel secured with money (if necessary) or ownership as long as it is purchased prior to the application submittal date; Final architectural plans completed or at least underway (this cost is ineligible for CDBG reimbursement. The site control and USDA-RD local match criteria above are recommendations for 2015 & 2016 applications and will be requirements for 2017 and subsequent applications.</p> <p>More competitive storm water applications will have Environmental complete); Final engineering complete or underway (this cost is ineligible for CDBG reimbursement); Working with DNR of IDALS on sustainability storm water project.</p> <p>Effective 2017 traditional storm water projects will be accepted through the Community Facilities Fund. Applications will be accepted once a year.</p>
---	---

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Community facility program applications are selected through a competitive process on an annual basis. The State estimates up to 7% of the annual CDBG allocation will be awarded to community facility projects.</p>

	Describe threshold factors and grant size limits.	The maximum grant award is capped at \$800,000. Communities with population less than 1,000 can receive up to \$300,000; Communities with populations between 1,000 and 2,500 can receive up to \$500,000; Communities with populations between 2,500 and 15,000 can receive up to \$600,000; and Communities with populations greater than 15,000 can receive up to \$800,000.
	What are the outcome measures expected as a result of the method of distribution?	The State anticipates approximately 3 public facility non-housing infrastructure will be funded annually.
2	State Program Name:	Downtown Revitalization Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Downtown Revitalization Fund assists communities in demonstrating innovative, cutting edge solutions to make Iowa's communities more environmentally, economically and culturally viable.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants for CDBG funds must meet the following threshold criteria: Show the project addresses at least one of the three national objectives (primarily benefit low- and moderate-income persons, prevent or eliminates slum and blight or alleviate conditions which pose a serious and immediate threat to the health or welfare of a community's residents); Show project funds will be used only for eligible activities; Provide evidence of local capacity to administer grant (past experience with state or federal grants, staff qualifications or plans to contract for grant administration); Show acceptable past performance in administering a CDBG project; Show it is feasible to complete the project with the funds requested; To the greatest extent feasible, CDBG funds are to be used as gap financing. Applications are to identify and describe any other sources of funding for proposed activities; Identify community development and housing needs; Satisfy the Iowa Citizen Participation Plan requirements; and Present signed certifications as required.

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Applications for CDBG programs can be found on the State’s online grant application platform at https://www.iowagrants.gov/index.do. A tremendous amount of information on applying for and implementing a CDBG funded program, including management guides, presentations and templates, is available at the Iowa Economic Development Authority’s (IEDA’s) website: http://www.iowaeconomicdevelopment.com/CommunityDevelopment/CDBG. Detailed information on the criteria by which a CDBG application will be evaluated can be found in the CDBG Method of Distribution section of The State of Iowa Annual Action Plan: 2014, found at IEDA’s Plans and Reports website http://www.iowaeconomicdevelopment.com/CDBG/PlansReports.</p> <p>The following changes to application requirements will be effective as of the 2015 grant cycle. More competitive applications will have: Environmental complete and signed agreement with each business with money down in an escrow account (\$1,000-\$5,000). The following criteria are recommended in applications submitted for 2015 & 2016, the criteria will be required in applications submitted for 2017 and subsequent years. Architect procured with experience with secretary of the interior standards; Cost estimates completed by architect; and Minimum building 10.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
	Describe how resources will be allocated among funding categories.	Downtown Revitalization fund applications are competitive awarded on an annual basis. The State estimates 15% of the annual CDBG allocation will be awarded to downtown revitalization projects.
	Describe threshold factors and grant size limits.	Max grant award is \$500,000.
	What are the outcome measures expected as a result of the method of distribution?	The State anticipates assisting approximately 7 downtown projects through this program annually.
3	State Program Name:	Emergency Solutions Grant (ESG) Program
	Funding Sources:	ESG

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The ESG program is designed to assist people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>ESG applications are evaluated on eight criteria, three of which are bonus criteria, for a maximum of 111 points. The current criteria are as follows: bonus criteria – services for veterans, focus on rapid re-housing and service for a rural area (outside a Metropolitan Statistical Area); criteria – project design, experience and capacity, community partnerships, performance, budget and grants management. IFA will evaluate the needs and target the bonus criteria each year to ensure the dollars are following the need.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>IFA is the State ESG grantee. IFA works closely with the Iowa Council on Homelessness, the decision making body for the Balance of State Continuum of Care, to plan ESG allocations. IFA awards ESG funds on a competitive basis. Applications are accepted via an online platform annually. Agencies throughout the State may apply for ESG funds. Eligible applicants include units of general local government and nonprofit service agencies.</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>TBD</p>

	Describe threshold factors and grant size limits.	Current grant awards range from \$30,000 to \$150,000 with a \$100,000 maximum in any one category. IFA will evaluate the needs of the program and determine the maximum and minimum awards annually.
	What are the outcome measures expected as a result of the method of distribution?	TBD
4	State Program Name:	Homebuyer
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	The Homebuyer program funds down payment and rehabilitation assistance programs administered by eligible nonprofits and governmental entities which in turn distribute funds to individual home buyers based on rules or guidelines developed by the administrator.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>HOME Homebuyer Assistance projects are evaluated and awarded points in five categories. The five categories are as follows: match, Great Places, low- to moderate-income households in target area, capacity and homebuyer education or counseling provided.</p> <p>Match-The total amount of funding designated as and approved by IFA will be divided by the total amount of HOME funds requested.</p> <p>Great Places-Points will be awarded if the project is located entirely in a Great Place and required form is provided to IFA.</p> <p>Low- to Moderate-Income Households in Target Area-Points will be awarded based on the low-to moderate-income percentage of the city the project will serve. If the project is serving multiple cities, the average percentage of those cities will be used.</p> <p>Capacity-Points will be awarded based on IFA's review of the Capacity section of the application.</p>

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
	Describe how resources will be allocated among funding categories.	TBD
	Describe threshold factors and grant size limits.	HOME Homebuyer program grant sizes are determined based on the location of the home, the price of the home in relation to area median prices and the buyer's income. Details on these components can be found at IFA's HOME Homebuyer website: http://www.iowafinanceauthority.gov/Home/DocumentSubCategory/112 .
	What are the outcome measures expected as a result of the method of distribution?	TBD
5	State Program Name:	Housing Fund
	Funding Sources:	CDBG

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Housing Fund supports owner-occupied rehabilitation for single-family homes being used as the principal residence.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Applicants for CDBG funds must meet the following threshold criteria: Show the project addresses at least one of the three national objectives (primarily benefit low- and moderate-income persons, prevent or eliminates slum and blight or alleviate conditions which pose a serious and immediate threat to the health or welfare of a community's residents); Show project funds will be used only for eligible activities; Provide evidence of local capacity to administer grant (past experience with state or federal grants, staff qualifications or plans to contract for grant administration); Show acceptable past performance in administering a CDBG project; Show it is feasible to complete the project with the funds requested; To the greatest extent feasible, CDBG funds are to be used as gap financing. Applications are to identify and describe any other sources of funding for proposed activities; Identify community development and housing needs; Satisfy the Iowa Citizen Participation Plan requirements; and Present signed certifications as required.</p>

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Applications for CDBG programs can be found on the State’s online grant application platform at https://www.iowagrants.gov/index.do. A tremendous amount of information on applying for and implementing a CDBG funded program, including management guides, presentations and templates, is available at the Iowa Economic Development Authority’s (IEDA’s) website: http://www.iowaeconomicdevelopment.com/CommunityDevelopment/CDBG. Detailed information on the criteria by which a CDBG application will be evaluated can be found in the CDBG Method of Distribution section of The State of Iowa Annual Action Plan: 2014, found at IEDA’s Plans and Reports website http://www.iowaeconomicdevelopment.com/CDBG/PlansReports.</p> <p>The following changes to application requirements will be effective as of the 2015 grant cycle. More competitive applications will have: Environmental complete (if awarded this cost is eligible for CDBG reimbursement) and housing rehab applications approved, LMI benefit calculate to be re-checked once final completion of CDBG assisted work is completed. The following criteria are recommended for 2015 & 2016 applications and will be required for 2017 and subsequent applications: administration plan submitted; and administrator procured, if necessary.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
	Describe how resources will be allocated among funding categories.	Housing Fund applications are selected through a competitive process on an annual basis. The State estimates up to 22% of the annual CDBG allocation will be awarded to housing affordability projects.
	Describe threshold factors and grant size limits.	The maximum grant award is capped at \$37,500 per housing unit
	What are the outcome measures expected as a result of the method of distribution?	The State anticipates assisting approximately 130 homeowners through this program annually.
6	State Program Name:	Housing Opportunities for Persons with AIDS (HOPWA)
	Funding Sources:	HOPWA

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The HOPWA program assists persons who have been diagnosed with HIV/AIDS and their families who are homeless or at-risk of homelessness.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>TBD</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>IFA works with five project sponsors that together provide services to all areas of the State.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>TBD</p>

	Describe threshold factors and grant size limits.	Funds are allocated based on a formula utilizing the current number of HIV/AIDS cases per county.
	What are the outcome measures expected as a result of the method of distribution?	TBD
7	State Program Name:	Job Creation, Retention & Enhancement Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Job Creation, Retention & Enhancement Fund assists businesses that create new jobs through the Economic Development Set-Aside (ESDA) and provides industry driven training assistance to the underemployed and working poor through Career Link. ESDA provides direct and forgivable loans to encourage business start up, expansion, and/or capital investment. Manufacturing businesses are preferred, but other types of businesses are assisted as well. Career Link is designed to provide targeted job training meeting the needs of businesses and workers.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants for CDBG funds must meet the following threshold criteria: Show the project addresses at least one of the three national objectives (primarily benefit low- and moderate-income persons, prevent or eliminates slum and blight or alleviate conditions which pose a serious and immediate threat to the health or welfare of a community's residents); Show project funds will be used only for eligible activities; Provide evidence of local capacity to administer grant (past experience with state or federal grants, staff qualifications or plans to contract for grant administration); Show acceptable past performance in administering a CDBG project; Show it is feasible to complete the project with the funds requested; To the greatest extent feasible, CDBG funds are to be used as gap financing. Applications are to identify and describe any other sources of funding for proposed activities; Identify community development and housing needs; Satisfy the Iowa Citizen Participation Plan requirements; and Present signed certifications as required.

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Applications for CDBG programs can be found on the State’s online grant application platform at https://www.iowagrants.gov/index.do. A tremendous amount of information on applying for and implementing a CDBG funded program, including management guides, presentations and templates, is available at the Iowa Economic Development Authority’s (IEDA’s) website: http://www.iowaeconomicdevelopment.com/CommunityDevelopment/CDBG. Detailed information on the criteria by which a CDBG application will be evaluated can be found in the CDBG Method of Distribution section of The State of Iowa Annual Action Plan: 2014, found at IEDA’s Plans and Reports website http://www.iowaeconomicdevelopment.com/CDBG/PlansReports.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
	Describe how resources will be allocated among funding categories.	EDSA accepts rolling applications and the award process is competitive. The State estimates that up to 15% of the CDBG allocation will be awarded to job creation and/or retention projects. Only cities and towns are eligible to apply for Career Link funds.
	Describe threshold factors and grant size limits.	There is a ceiling of \$1,000,000 per project. There are no thresholds for Career Link applications.
	What are the outcome measures expected as a result of the method of distribution?	The State anticipates creating and/or retaining approximately 150 jobs annually.
8	State Program Name:	Opportunities, Threats & Sustainability Fund
	Funding Sources:	CDBG

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Opportunities, Threats & Sustainability Fund assists communities that are facing an imminent threat to public health, safety or welfare that requires immediate assistance and to cities and communities that see an opportunity to demonstrate sustainable community activities.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Applicants for CDBG funds must meet the following threshold criteria: Show the project addresses at least one of the three national objectives (primarily benefit low- and moderate-income persons, prevent or eliminates slum and blight or alleviate conditions which pose a serious and immediate threat to the health or welfare of a community's residents); Show project funds will be used only for eligible activities; Provide evidence of local capacity to administer grant (past experience with state or federal grants, staff qualifications or plans to contract for grant administration); Show acceptable past performance in administering a CDBG project; Show it is feasible to complete the project with the funds requested; To the greatest extent feasible, CDBG funds are to be used as gap financing. Applications are to identify and describe any other sources of funding for proposed activities; Identify community development and housing needs; Satisfy the Iowa Citizen Participation Plan requirements; and Present signed certifications as required.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Applications for CDBG programs can be found on the State's online grant application platform at https://www.iowagrants.gov/index.do. A tremendous amount of information on applying for and implementing a CDBG funded program, including management guides, presentations and templates, is available at the Iowa Economic Development Authority's (IEDA's) website: http://www.iowaeconomicdevelopment.com/CommunityDevelopment/CDBG. Detailed information on the criteria by which a CDBG application will be evaluated can be found in the CDBG Method of Distribution section of The State of Iowa Annual Action Plan: 2014, found at IEDA's Plans and Reports website http://www.iowaeconomicdevelopment.com/CDBG/PlansReports.</p> <p>The following changes to application requirements will be effective as of the 2017 grant cycle. Sustainable storm water project will only be funded if co-sponsored by DNR or with IDALS involvement. These will have an open application cycle.</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>The State estimates up to 5% of the annual CDBG allocation will be awarded to projects, which respond to opportunities, threats or sustainability.</p>

	Describe threshold factors and grant size limits.	Determined on a per project basis.
	What are the outcome measures expected as a result of the method of distribution?	The State anticipates funding approximately 3 projects annually.
9	State Program Name:	Rental
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	The Rental program makes low-interest loans available to developers of affordable single-family and multifamily housing developments.

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>HOME Rental program funds may be sought with tax credits or independently. HOME Rental program and tax credit projects complete a joint application, which may be reviewed by both a HOME and tax credit committee. Independent HOME Rental projects are evaluated and awarded points in six categories. The six categories are as follows: match, targeted populations, Great Places, low- to moderate-income households in target area, fully accessible units, and capacity.</p> <p>Match-The total amount of funding designated as and approved by Iowa Finance Authority (IFA) will be divided by the total amount of HOME funds requested.</p> <p>Targeted Populations-Points will be awarded for projects targeting one of the populations below: homeless persons, including homeless individuals, families, youth and/or veterans; persons with HIV/AIDS; persons with disabilities; transitional housing; victims of domestic violence.</p> <p>Great Places-Points will be awarded if the project is located entirely in a Great Place and required form is provided to IFA.</p> <p>Low- to Moderate-Income Households in Target Area-Points will be awarded based on the low-to moderate-income percentage of the city the project will serve. If the project is serving multiple cities, the average percentage of those cities will be used.</p> <p>Fully Accessible Units-50% of the HOME-assisted units must be fully accessible (not adaptable) and show as such in the plans submitted with the application. "Fully accessible unit" means a unit designed and constructed for full accessibility in accordance with Section 1002 of the International Code Councils (ICC) A117.1.</p> <p>Capacity-Points will be awarded based on IFA's review of the Capacity section of the application.</p>
--	---

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
	Describe how resources will be allocated among funding categories.	TBD
	Describe threshold factors and grant size limits.	Maximum per-unit HOME subsidies for rental projects are determined by the number of bedrooms, 0-4 bedrooms, and region in which the unit is located. Subsidies range from a low of \$116,765 per zero bedroom unit in the Sioux City region to \$262,903 per four bedroom unit in the Davenport, Dubuque, and Mason City regions. Great detail on maximum HOME rental unit subsidy amounts can be found at the IFA's HOME Rental website: http://www.iowafinanceauthority.gov/Home/DocumentSubCategory/113 .
	What are the outcome measures expected as a result of the method of distribution?	TBD
10	State Program Name:	Tenant-Based Rental Assistance
	Funding Sources:	HOME

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Tenant-Based Rental Assistance program assists individual households to afford market-rate rental units by providing housing costs such as rent, security deposits and/or utility deposits.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>HOME Tenant-Based Rental Assistance projects are evaluated and awarded points in five categories. The five categories are as follows: match, targeted populations, Great Places, low- to moderate-income households in target area, and capacity.</p> <p>Match-The total amount of funding designated as and approved by IFA will be divided by the total amount of HOME funds requested.</p> <p>Targeted Populations-Points will be awarded for projects targeting one of the populations below: homeless persons, including homeless individuals, families, youth and/or veterans; persons with HIV/AIDS; persons with disabilities; transitional housing; victims of domestic violence.</p> <p>Great Places-Points will be awarded if the project is located entirely in a Great Place and required form is provided to IFA.</p> <p>Low- to Moderate-Income Households in Target Area-Points will be awarded based on the low-to moderate-income percentage of the city the project will serve. If the project is serving multiple cities, the average percentage of those cities will be used.</p> <p>Capacity-Points will be awarded based on IFA's review of the Capacity section of the application.</p>

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
	Describe how resources will be allocated among funding categories.	TBD
	Describe threshold factors and grant size limits.	The maximum award per project is \$1 million. Great detail on maximum HOME rental unit subsidy amounts can be found at the IFA HOME Tenant-Based Rental Assistance website: http://www.iowafinanceauthority.gov/Home/DocumentSubCategory/114 .
	What are the outcome measures expected as a result of the method of distribution?	TBD
11	State Program Name:	Water/Sewer Fund
	Funding Sources:	CDBG

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Water/Sever Fund assist cities and counties with sanitary and water system improvements, water and wastewater treatment facilities, and storm sewer projects related to sanitary improvements and rural water connections.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Applicants for CDBG funds must meet the following threshold criteria: Show the project addresses at least one of the three national objectives (primarily benefit low- and moderate-income persons, prevent or eliminates slum and blight or alleviate conditions which pose a serious and immediate threat to the health or welfare of a community's residents); Show project funds will be used only for eligible activities; Provide evidence of local capacity to administer grant (past experience with state or federal grants, staff qualifications or plans to contract for grant administration); Show acceptable past performance in administering a CDBG project; Show it is feasible to complete the project with the funds requested; To the greatest extent feasible, CDBG funds are to be used as gap financing. Applications are to identify and describe any other sources of funding for proposed activities; Identify community development and housing needs; Satisfy the Iowa Citizen Participation Plan requirements; and Present signed certifications as required.</p>

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Applications for CDBG programs can be found on the State’s online grant application platform at https://www.iowagrants.gov/index.do. A tremendous amount of information on applying for and implementing a CDBG funded program, including management guides, presentations and templates, is available at the Iowa Economic Development Authority’s (IEDA’s) website: http://www.iowaeconomicdevelopment.com/CommunityDevelopment/CDBG. Detailed information on the criteria by which a CDBG application will be evaluated can be found in the CDBG Method of Distribution section of The State of Iowa Annual Action Plan: 2014, found at IEDA’s Plans and Reports website http://www.iowaeconomicdevelopment.com/CDBG/PlansReports.</p> <p>The following changes to application requirements will be effective as of the 2015 grant cycle. More competitive applications will have: Environmental Complete Final Engineering Complete or at lease underway (this cost is ineligible for CDBG reimbursement). The following criteria are recommended for 2015 & 2016 applications and will be required for 2017 and subsequent applications. Sewer – if the project needs DNR permit an approved facility plan is required; Water – if the project needs DNR permit an approved preliminary engineering plan is required; If DNR SRF is the local match the project must be approved by EPC IUP; If USDA-RD is the local match a letter of plan approval will be submitted with the application.</p> <p>Effective 2017 applications will be taken quarterly: Jan. 1, April 1, July 1, and Oct. 1; A maximum of 25 applications will be accepted each quarter; An equal amount of money will be available each quarter. If money is not spent in one quarter it will roll over to the next; and Unsuccessful application will be able to resubmit in the next quarter without holding a new public hearing.</p>
---	--

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Water/Sewer fund applications are competitive awarded on an annual basis. The State will be transitioning to quarterly awards in program year 2017. The State estimates 38% of the annual CDBG allocation will be awarded to water and sewer projects.</p>

<p>Describe threshold factors and grant size limits.</p>	<p>The maximum grant award is capped at \$800,000. Communities with population less than 30,000 are limited to \$1,000 per capita; Communities with populations between 1,000 and 2,500 can receive up to \$500,000; Communities with populations between 2,500 and 15,000 can receive up to \$600,000; and Communities with populations greater than 15,000 can receive up to \$800,000.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The State anticipates funding over 20 public facility or non-housing infrastructure projects annually.</p>

AP-35 Projects – (Optional)

Introduction:

See below for the CDBG-DR Action Plan link.

#	Project Name

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The State of Iowa received CDBG Disaster Recovery funds due to the declaration of Iowa as a Presidential Disaster Area as a result of the 2008 tornados and record-breaking floods. The following is the link to website where the CDBG-DR Action Plan is located:

<http://www.iowaeconomicdevelopment.com/CDBG/PlansReports>.

AP-38 Project Summary

Project Summary Information

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

Yes

Available Grant Amounts

While IEDA is able to offer a number of CDBG funded programs to lowa communities for a wide range of activities, there remain four types of needs that remain under-addressed: 1) relatively large dollar and large impact projects aimed at economic development through business location or expansion and job creation; 2) large scale and comprehensive adaptive reuse or conversion of vacant or underutilized buildings; 3) consolidated rehabilitation of groups of upper story residential units in a single market area; and 4) provision of new workforce single family housing opportunities.

Accordingly, beginning in Project Year 2015, the State of Iowa Economic Development Authority (IEDA), intends to begin utilizing HUD's Section 108 Loan Guarantee Program to provide funds to non-entitlement Iowa units of local governments to address the aforementioned underserved needs. HUD makes the ultimate approval or denial of the federal guarantee.

Acceptance process of applications

The minimum loan amount proposed is \$500,000 and the maximum loan amount is \$10,000,000. The State may enter into loan guarantee agreements in support of projects sponsored by any non-entitlement unit of local government. In order to be eligible, a project must meet all applicable CDBG requirements and result in significant employment opportunities and/or benefits for low- and moderate-income persons. The advantage to the State of Iowa in participating in the Section 108 program is that the program accelerates the implementation of a project, leverages other public and private resources and provides access to a large pool of funds for development projects at a below market interest rate.

As per the regulations set forth in CFR 570 Subpart M, HUD permits States to borrow up to five times the amount of the most recent CDBG grant received by the State. Future CDBG funds to be awarded to the State are pledged as collateral for the amount borrowed.

IEDA plans to borrow up to \$40 million, (185% of the State's current annual allocation), from HUD to be distributed during the 5 year Consolidated Plan period to non-entitlement Iowa units of local government. IEDA proposes to issue low interest loans to localities for three primary purposes through the new Community Revitalization and Economic Enhancement (R & E) program:

1. Economic Development Resulting Directly in Substantial Private Investment and Job Creation/ Retention, including investment in public infrastructure in direct support of economic development
2. Adaptive Conversion or Reuse of Vacant or Underutilized Commercial or Industrial Buildings for Residential Purposes
3. Rehabilitation/ Reconstruction / Conversion of Buildings to Provide Upper Story Residential Units
4. Provision of New Affordable Single Family Residential Units

The proposed approximate funding range for these four activities is as follows:

<u>Project Activity Summary</u>	<u>Estimated Range of Amounts*</u>
Direct Loans to Businesses for Econ. Development	\$5,000,000 - \$10,000,000
Adaptive Conversion or Reuse for Residential Units	\$10,000,000 - \$30,000,000
Rehab/Renovation of Upper Story Residential Units	\$5,000,000 - \$15,000,000
Provision of New Single Family Residential Units	\$ 2,000,000 - \$3,000,000
\$20,000,000 - \$60,000,000	

***Total amount awarded during the five year Consolidated Plan period will not exceed \$40,000,000.**

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

State’s Process and Criteria for approving local government revitalization strategies

The State of Iowa has not chosen to target particular geographical areas for special set-aside assistance under the CDBG Program. Rather, all non-entitlement communities are allowed to submit applications in one of the outlined funding categories on a competitive basis. Thus, Iowa has not authorized or approved any local government community revitalization strategies.

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

The State of Iowa will distribute community development resources in proportion to development needs in the state. 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) Most of Iowa's programs require 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 Partnerships 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 Opportunities for Persons with HIV/AIDS (HOPWA), Iowa does not set specific geographic target areas for HOPWA activities and serves the entire state. Iowa encourages its 5 HOPWA sponsors to target populations that meet its two criteria – low-income households and at least one person living in the household with HIV/AIDS.

Geographic Distribution

Target Area	Percentage of Funds

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

See above.

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

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.

The one year goals vary by program and the population to be served. Some of the data in the following tables may overlap due to some programs that assist households in addition to individuals. Those served by the Tenant Based Rental Assistance (TBRA) program, for instance, may be homeless receiving rental assistance, in addition to those receiving TBRA who aren't homeless but have special needs.

One Year Goals for the Number of Households to be Supported	
Homeless	6,450
Non-Homeless	275
Special-Needs	148
Total	6,873

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	432
The Production of New Units	13
Rehab of Existing Units	143
Acquisition of Existing Units	52
Total	640

Table 59 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

The State will from time to time provide support and technical assistance to PHAs upon local request. Specific financial assistance to PHAs under any of the Consolidated Plan formula grant programs will be considered as any other application competing for those funds, unless the administering State agency determines that both cause and authority exist to prioritize such funding under the current Consolidated Plan and the individual program's guidelines.

Actions planned during the next year to address the needs to public housing

This Annual Plan is for a State grantee. No summary information is available on the actions planned for the multiple public housing authorities in Iowa.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

See above.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

See above.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The State of Iowa will continue working to reduce and end homelessness by working closely with the Iowa Council on Homelessness/Balance of State Continuum of Care to identify priority needs and inform Emergency Solutions Grant (ESG) allocations. IFA, as the State ESG grantee, will continue to competitively award funds to sub-grantees at the local level to deliver housing and homeless services to persons in need. During the first year of the Consolidated Plan cycle, 2015-2016, the State anticipates local organizations will provide rapid re-housing assistance to approximately 1,500 individuals, overnight shelter and supportive services to over 4,000 individuals, and homeless prevention services to approximately 1,000 individuals.

The State will continue to support collaborative efforts to build local providers capacity in the areas of outreach and assessment. Adoption and implementation of practices identified in the “Best Practices for Iowa’s Homeless System” made available in 2013-2014 are ongoing. Channels of communication to reach homeless persons, especially those who are unsheltered, are constantly expanding and shifting. The State is working toward adopting a uniform intake assessment tool, which may be the Vulnerability Index and Service Prioritizations Decision Assistance Tool.

Addressing the emergency shelter and transitional housing needs of homeless persons

In the 2015 program year 28 organizations will receive ESG funding through IFA to meet the emergency shelter and transitional housing needs of Iowans. The State approximates there will be over 1,000 emergency shelter beds, over 1,000 transitional housing beds and over 200 rapid re-housing beds available within the Balance of State Continuum of Care in 2015-2016.

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

Local providers, in collaboration with the Balance of State Continuum of Care and the Iowa Council on Homelessness, are working to shorten periods of homeless and prevent recurrences of homelessness through a number of measures. They include adopting and implementing “Best Practices for Homelessness Services” and an intake assessment tool; accurately documenting the length of an episode of homelessness; access to affordable housing through rapid re-housing and Public Housing Authorities; and regularly following-up with clients upon exit from homeless housing programs.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The State has extensive systems in place, both legally mandated and voluntary; to ensure that low-income and extremely low-income individuals and families avoid entering homelessness upon exiting publicly funded institutions and systems of care. Local service providers work closely with State agencies transition plans for youth aging out of foster care, discharge plans for patients leaving mental and physical health facilities, and former prisoners reentering the general population.

AP-70 HOPWA Goals – 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	100
Tenant-based rental assistance	48
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	148

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

The Housing and Community Development Act of 1974 requires that any community receiving HUD funds affirmatively further fair housing. Communities receiving CDBG entitlement funds are required to: examine and attempt to alleviate housing discrimination within their jurisdiction; promote fair housing choice for all persons; provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, gender, disability, familial status, or national origin; promote housing that is accessible to and usable by persons with disabilities; and comply with the non-discrimination requirements of the Fair Housing Act. The State of Iowa meets these requirements through the regular preparation of an Analysis of Impediments to Fair Housing Choice (AI). The State is currently in the process of completing a new AI.

The State's Fair Housing Action Plan identifies six impediments to fair housing and makes a number of recommendations to lower 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; policies inconsistent with fair housing standards and best practices; the need for expanded fair housing education, outreach and enforcement. The Fair Housing Action Plan will provide a series of recommended actions. These range from increased education and testing, to incorporating the Site and Neighborhood Standards of the HOME Program, to requiring and incentivizing the location of housing developments. The State will evaluate the efficacy of these recommendations and implement those that will best serve Iowans.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

See above.

AP-85 Other Actions – 91.320(j)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The primary obstacles to meeting underserved needs are lack of financial and human resources, and a growing gap between housing costs and incomes. The state will continue to use its resources carefully and strategically as evidenced in this plan to reduce the effects of the cost/income gap.

Actions planned to foster and maintain affordable housing

In addition to using CDBG, HOME, ESG, and HOPWA, the state undertakes numerous other actions to foster and maintain affordable housing. Coordinating the use of the Low Income Housing Tax Credit (LIHTC) program to develop new affordable housing is a critical component of the state's affordable housing strategy. Information on the LIHTC program administered by IFA can be found at <http://www.iowafinanceauthority.gov/Public/Pages/PC116LN11>

Other state programs administered by IFA for affordable rental can be found at <http://www.iowafinanceauthority.gov/Programs/AffordableRental>

for home ownership at <http://www.iowafinanceauthority.gov/Programs/AffordableHomeownership>

and for homelessness the Shelter Assistance Fund at <http://www.iowafinanceauthority.gov/Public/Pages/PC84LN13>

Other state programs administered by IEDA include the Workforce Housing tax Credit program (WHTC), information can be found at <http://www.iowafinanceauthority.gov/Public/Pages/PC116LN11>

the Tax Increment Financing program (TIF) information can be found at <http://www.iowaeconomicdevelopment.com/CommunityDevelopment/TIF>

Actions planned to reduce lead-based paint hazards

As Iowa's housing stock continues to age, the incidence of hazards from deteriorating lead paint will likely increase. The prevalence of lead-based paint may be used to develop measures of potential risk from LBP hazards, even if the hazards are not yet present. In general, the higher likelihood that homes built before 1950 contain lead-based paint, combined with possible physical deterioration associated with their age, puts these pre-1950 homes in a "high-risk" category for exposure to LBP hazards. Many homes built between 1950 and 1980 also contain lead-based paint; however, their relatively newer

condition puts them in a category of “moderate risk” for exposure to LBP hazards.

The state of Iowa’s Childhood Lead Poisoning Prevention Program (CLPPP) conducts testing of children, provides medical and environmental case management for children with lead poisoning, conducts education and outreach regarding childhood lead poisoning in communities, and manages blood lead testing and case management data. The CLPPP targets children under the age of six years. With funding from federal and state sources, the program provides direct services in 28 counties and contracted services to Title V child health clinics and public health agencies in 71 counties.

Recent legislative changes have expanded the scope of lead-poisoning prevention efforts in Iowa. In 2009, the state passed legislation giving the IDPH authority to certify renovators who work in target housing and child-occupied facilities. The legislation also gives IDPH authority to extend pre-renovation notification requirements to child-occupied facilities. In 2007, the state passed legislation that requires all children entering kindergarten to be tested for lead poisoning. This requirement helps to assure that children who are identified as lead-poisoned will receive interventions to reduce the effects of lead poisoning on their growth and development.

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. These regulations cover the CDBG, HOME, ESG, and HOPWA programs, and identify the appropriate type of activity to control lead paint hazards, in projects using federal funds. The \$25,000 abatement threshold in Title X has not been adjusted since it was established, while construction/ rehabilitation costs have escalated. This can preclude a number of homes from being rehabilitated because abatement costs make it financially unfeasible. The State will further comply with LBP regulations of the EPA and those enacted by the State of Iowa, including licensing requirements for rehabilitation contractors.

Iowa will coordinate for training, education and other resources related to lead-based paint hazards, and will require that grantees and sub grantees utilize staff and contractors that have the appropriate training and certification.

Actions planned to reduce the number of poverty-level families

To facilitate state wide economic development and create jobs, the state, using bi-partisan support in the State Legislature in 2011, and through the IEDA has set bold economic development goals for the coming years: Create 200,000 private-sector jobs, raise family incomes by 25 percent, cut the cost of state government by 15%, reestablish Iowa’s world class education system, and make Iowa the “Healthiest State.” The State, in partnership with non-profit agencies and businesses, can influence the chances of moving families and individuals to move up and out of poverty by supporting local and regional efforts to create new jobs and improve family incomes. State and regional projects and initiatives that will impact the employment and economic levels of employees and residents, such as financial assistance for entrepreneurial and small businesses, tax incentives, site location assistance,

infrastructure improvements to water and sewer systems, community facilities, and downtown commercial rehabilitation, will create a positive economic environment. The use of the CDBG Section 108 Loan Guarantee program will play an important role in this initiative.

Actions planned to develop institutional structure

One of the biggest gaps in the institutional delivery system is the large territory that must be covered by a limited number of staff members. The foundation of institutional structure that supports affordable housing, and community and economic development is the excellent working relationship and coordination of activities between the IEDA and the IFA. That relationship, combined with the Iowa Association of Regional Councils creates a state wide collaborative effort to design and implement affordable housing, and community and economic development programs. The Iowa Association of Regional Councils is the trade association for the 17 Councils of Governments (COGs) in Iowa. Since 1988, IARC has brought leaders and communities together to promote economic growth, improve public sector services, and solve regional issues for the future of Iowa.. Additionally, the IEDA asked Councils of Government (COGs) to develop a system to help the agency rank applications for water and sewer funding from CDBG funds. Based on the success of this project, IEDA asked COGs to develop a system to rank housing applications as well.

Actions planned to enhance coordination between public and private housing and social service agencies

Public agencies, for-profit and non-profit private organizations all play a part in the provision of affordable housing, social services, capital improvements, and economic development. However, the lack of financial resources for development, operations, and support services is a huge gap to overcome. Addressing these gaps will be a high priority for Iowa. The State will continue to work to provide stronger coordination between agencies and local organizations. IEDA provides regular work shops and technical assistance for current and potential applicants for CDBG funds, including extensive resources available on their web site at

<http://www.iowaeconomicdevelopment.com/CommunityDevelopment/CDBG>

IFA provides similar technical assistance and web resources at <http://www.iowafinanceauthority.gov/>

Additionally IFA coordinates monthly meetings with the Iowa Council on Homelessness.

The State welcomes new partners, and will continue to proactively work with other agencies and for-profit and non-profit private organizations to ensure that efficient and effective programs are developed and managed. To the extent that redundancy is reduced, and streamlining is increased, the State and other jurisdictions will all better serve Iowa's communities.

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	8,000,000
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	2,000,000
5. The amount of income from float-funded activities	0
Total Program Income:	10,000,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The State of Iowa only invests HOME funds in activities identified Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The State of Iowa does not use HOME funds to target housing for certain populations. The recapture will be enforced through conditions in the IFA-recipient contract, implemented through local agreements and monitored for compliance with recorded legal instruments containing the necessary provisions and covenants. Recapture requirements will be secured through receding forgivable loans due upon sale or transfer within the period of affordability, reducing the HOME investment amount to be recaptured on a pro-rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period (example: 1/5 of the amount of the HOME subsidy to the homeowner will be forgiven for each year of a 5-year affordability period). When the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, the amount recaptured cannot exceed the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs. HOME recipients will be encouraged to counsel homebuyers to maximize their ability to maintain the property and pay the mortgage. The Iowa land sales recording and abstracting processes will assist IFA and recipients in ensuring long-term affordability of HOME funded projects.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The state does not engage in this activity with HOME funds.

Emergency Solutions Grant (ESG) Reference 91.320(k)(3)

1. Include written standards for providing ESG assistance (may include as attachment)

IFA as a state ESG recipient requires each subgrantee agency to sign a contract for each award granted under ESG. The contract passes on the ESG requirements to the subgrantees in accordance with the ESG regulations.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The State is in the process of selecting and implementing a centralized assessment system.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

IFA is the State ESG grantee. IFA works closely with the Iowa Council on Homelessness, the decision making body for the Balance of State Continuum of Care, to plan ESG allocations. IFA awards ESG funds on a competitive basis. Applications are accepted via an online platform annually. IFA hold application webinars and provides guides and informative materials on its website. Agencies throughout the State may apply for ESG funds. Eligible applicants include units of general local government and nonprofit service agencies.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Not applicable to States.

5. Describe performance standards for evaluating ESG.

In "Standards for Homeless Programs" performance standards are identified. These standards focus on making opportunities available to and supporting and assisting those experiencing homelessness or at-risk of becoming homeless. The standards apply to all types of programs - outreach, emergency shelter, transitional housing, permanent supportive housing, rapid re-housing, housing first and homelessness preventions - but some standards are targeted toward specific types of programs. The standards were developed as broad measure for all quality programs to strive towards where appropriate. Currently, projects voluntarily utilize these standards.

Citizen Participation

State of Iowa

FY 2015 – FY 2019 Consolidated
Plan and
FY 2015 Annual Plan

State of Iowa
Responses to Comments

Comments to the Consolidated plan:

From: Iowa Olmstead Consumer Task Force

When: October 28, 2014

Comment:

Thank you for the opportunity to comment on the draft Five Year Consolidated Plan. The Olmstead Consumer Taskforce appreciates the attention devoted to disability issues in the draft, and to the Authority's assignment of priority to addressing those needs with respect to both housing and economic development. We also appreciate the use of more current terminology, making the Plan much more disability-friendly.

We continue to have some concerns, however, that the Authority is not fully aware of the direction federal and state policies have taken since the Supreme Court's Olmstead decision in 1999, and the increasing speed with which Olmstead principles are being applied to publicly funded programs. We continue to encourage the Authority to consult with the Department of Human Services and other state agency partners to ensure that EDA policies and programs are aligned with this direction. Two examples are:

- In the Non-Homeless Special Needs Assessment (page 49, or page 76 of the adobe document), it is rightly pointed out that people with disabilities participate in the labor force at a much lower rate than those without disabilities. The narrative goes on to say that "given the limited earning potential of this population," substantial housing and supportive assistance is required. The statement reflects one of the biggest barriers to full participation in community life by people with disabilities: low expectations. The State Employment Leadership network, the Employment First movement, and Iowa's employment work groups that include state agencies and a wide range of stakeholders would no doubt take exception to this needs assessment. The earning potential of people with disabilities in general is vastly underestimated, and their prevailing low incomes are due in great part to ineffective employment service programs, now in the process of being revamped in many states, including Iowa. Many people with disabilities would attach higher priority to well-paying jobs than supportive services.*
- In the Special Needs Facilities and Services section (page 17, or page 99 in the adobe document), the narrative responds to the requirement for a description of the facilities and services that assist people who require supportive housing. The table provided includes residential care facilities, nursing facilities, intermediate care facilities for people with intellectual disabilities (ID) or mental illness (MI), and psychiatric medical institutions for children. The narrative that follows seems to suggest that the Authority has an obligation to provide support to these facilities as circumstances allow. For at least the last ten years the State of Iowa has been working hard to rebalance its system of long term services and supports away from institutional settings to home and community based services (HCBS). The Department of Human Services was pleased to announce recently that HCBS now accounts for over 50% of its expenditures on long term care. Achieving this goal was a condition of the 2012 Balancing Incentive Payments Program grant awarded to DHS by the Center for Medicare and Medicaid Services. Again, we encourage the Authority to consult with its state partners on how to better align the Community Development Block Grant program with federal and state policies.*

This section also makes mention of supportive housing for people leaving physical and mental health institutions. The meaning here is unclear to us. The biggest program assisting people leaving institutions is the Money Follows the Person (MFP) program, which helps people with ID transition from intermediate care facilities to their own homes and apartments. Finding affordable accessible housing can be a major barrier to transition. MFP is not mentioned in this section, and we would ask if assistance to MFP participants might be incorporated as a priority in the Plan.

The meaning of the term “supportive housing” is not clear to us. The shift to HCBS services has been accompanied by increasing attention to the need to provide those services in genuinely integrated settings. Following the lead of DHS – Iowa Medicaid Enterprise as it seeks to comply with federal requirements, the Iowa Finance Authority has been moving away from the concept of “housing with services.” The latter model is used to some extent with some specific disability populations such as MI and brain injury. In general, however, the trend is towards fully integrating people with disabilities in mainstream housing, with services if they need them

Those issues aside, the Taskforce was greatly heartened to see that Goal 2 of the Plan, on creation and preservation of affordable homeownership housing, includes provision for the use of CDBG funds to address accessibility needs. This has the potential for helping many older Iowans and people with disabilities to stay in their own homes and avoid institutionalization. This is highly consistent with Olmstead principles.

Goal 7 of the Plan, on expanding and continuing non-housing community development services (page 144 of the adobe document) calls for resources for job training for people with disabilities. If the job training is tailored to prepare people for jobs in integrated settings, at minimum wage or above, this would contribute substantially to the Authority’s anti-poverty strategies. Currently 80% of Iowa’s employment services funding goes to facility-based job training, such as sheltered workshops, which never leads to jobs in the community at a living wage. We urge the EDA to support Iowa’s on-going efforts to create more employment options.

We stand ready to assist you in any way we can in the pursuit of the Plans goals, consistent with Olmstead. Thank you again for this opportunity to comment.

Response:

Both the Economic Development Authority and the Iowa Finance Authority appreciate the time and effort members of the Olmstead taskforce took to give input to the plan during the needs assessment portion of the plan and for providing comment to the draft plan.

The generalization made in the non-homelessness special needs assessment was an attempt to explain the information found in the 5 year American Community Survey provided by the U.S. Census Bureau. We are in agreement that the best case scenario would be for employment options for people living with disabilities. Therefore, as you state in another section of your letter, goal 7 of the plan for job training will be an essential use of CDBG dollars.

The state CDBG program is committed to working with all stakeholders and advisors on the best use of CDBG funds for community facility and services including those that assist persons with disabilities.

IFA is committed to providing integrated, community-based housing for persons with disabilities as prioritized in the DHS State Olmstead Plan and promoted by Iowa's Olmstead Consumer Task Force. IFA has revamped its allocation plan for tax credits to ensure that there are accessible units in all projects awarded funds and to incorporate Olmstead scoring priorities. IFA has also returned to its core mission by concentrating its efforts on providing housing and allowing the projects and the tenants to decide on what services are needed or wanted.

From: Habitat for Humanity

When: August 13, 2014

Comment:

Home ownership is the best way to build wealth, establish family stability and support children in school.

We believe a main focus of the HUD consolidated plan should center around home ownership activities and make funding available for home ownership developers/organizations to construct, acquire, and rehabilitate affordable housing to be sold to qualified low-income families. This presents one of their only ways to climb the economic ladder in our society.

Qualified homeowners all over Iowa need resources available to fix their homes or purchase affordable, decent houses. And this is also true for families with children who cannot fit into most 2 bedroom rental units because of overcrowding.

We would like to see HOME and CDBG funds designated to home owner activities, specifically HOME developer funding for organizations that provide new construction or acquisition/rehab homes for sale to qualified low-income home buyers. We would like to see CDBG funding for homeowner repair projects funded at the same level as last year.

We would like IFA and IEDA to reduce the restrictions of these programs to make them more available to smaller cities and organizations. We recognize that HUD requirements must be followed, but please ask that additional restrictions be limited. We are challenged to both get qualified families into housing and to enable them to stay in their homes. The stability which comes with home ownership should be considered as the principal poverty fighting mechanism available to Americans today who are able to balance and manage their personal finances.

Response:

Both IFA and IEDA are committed to assisting low to moderate income families. The HOME program offers assistance in housing with the CDBG program offering housing, community facilities, employment, training, as well as providing important infrastructure in low to moderate communities to improve health and safety.

The CDBG program administered by IEDA, provides housing assistance in the form of forgivable loans to low to moderate income families to improve their owner-occupied housing. The forgivable loans are awarded as grants to communities that design programs that fit the needs of their communities. It is a very popular and successful program with many families in rural Iowa making improvements to their homes. CDBG funds cannot be used for new construction of housing.

Summary of comments from Consolidated Plan stakeholder survey & IEDA responses

Comment:

There is a great need for funding for housing activities, specifically, housing rehabilitation. IEDA should continue to invest in owner-occupied rehabilitation across Iowa and the housing allocation through CDBG should not be reduced.

Response:

IEDA agrees that housing rehabilitation is a critical component of community development. IEDA intends to reduce the CDBG housing allocation only slightly, by 3%. The state of Iowa's State Housing Trust Fund program provides funding to regional organizations for a variety of housing activities, including owner occupied rehabilitation. Also, funding through the National Housing Trust fund will be made available for housing activities. We believe these resources will help Iowa communities continue to address housing needs.

Comment:

Iowa's communities have many infrastructure needs. The state should increase the amount of CDBG funding for water and sewer projects.

Response:

IEDA understands that funding for water and sewer projects is important to Iowa's cities and counties. After collecting public input and reviewing our CDBG allocation, we have decided to provide the largest percentage (33%) of our annual CDBG allocation to water and sewer infrastructure projects. Also, communities have the opportunity to secure funds through Iowa's State Revolving Loan fund for infrastructure projects. USDA Rural Development continues to invest in such projects in rural areas of the state.

IFA continues to partner with nonprofits throughout the state to assist individuals in achieving their dream of homeownership. IFA remains committed to assisting Habitat for Humanity with a dedicated stream of IFA funds solely for purchasing and rehabilitating homes. IFA's concern regarding the single family development component of HOME, centers around HUD's requirement that the home be sold to a qualified party within the required timeframe after completion. IFA's experience with these projects in recent years has been a mixed bag at best, with a majority of the entities having difficulty selling the homes.

State of Iowa

August 13, 2014 Public Hearing

8/13/14

<u>Name</u>	<u>Organization</u>	<u>Contact Email</u>
Jeremy Middents	SWIPCO	jeremy.middents@swipco.org
John McCurdy	SWIPCO	john.mccurdy@swipco.org
Lisa Crabbs	Habitat for Humanity of Marion County	director@marionhfh.org
HOWARD HARTMAN	HFH WEBSTER & HUMBOLDT CO.	RESTORE@WHFH.ORG
Maybeth Faste	IARC	mbfaste@iastate.edu
Cliff Thompson	HFH-Iowa	cthompson@iowahabitat.org
Lisa Houser	HFH Iowa	lhouser@iowahabitat.org
Kathy Kahan	Retired	Kah6781@msu.com
Lance Henning	Greater Des Moines Habitat	lhenning@gmhabitat.org



August 13, 2014

Leslie Leager, IEDA
State of Iowa
200 East Grand,
Des Moines, IA 50309

Re: HUD Consolidated Plan

Dear IEDA and IFA,

Greater Des Moines Habitat for Humanity and many of its volunteers and homeowner believe a focus of the HUD consolidated plan critical to Iowa must include home ownership activities. HUD funding should be made available for home ownership developers to develop, construct, acquire, and rehabilitate affordable housing for low-income Iowans. Low-income homeowners across Iowa need resources available to fix their homes and low-income Iowans need resources to purchase affordable, decent houses. Low-income elderly and low-income families want to remain in their homes. And low-income Iowans, often facing cost burden or over-crowding situations, strongly desire ample housing space and long-term stability for their families.

Greater Des Moines Habitat for Humanity and its stakeholders would like to see HOME and CDBG funds designated to homeowner activities, specifically HOME developer funding for organizations that provide new construction or acquisition/rehab homes for sale to low-income homebuyers. We would like to see CDBG funding for homeowner repair projects increased to serve more Iowans. It is vital to the fabric of Iowa to NOT reduce these funding sources.

Greater Des Moines Habitat for Humanity and its stakeholders would like IFA and IEDA to reduce the restrictions of these programs to make them more accessible to all low-income Iowans and organizations serving low-income Iowans. We ask that additional restrictions be limited to only those required by HUD.

Sincerely,

A handwritten signature in black ink, appearing to read "Lance Henning". The signature is fluid and cursive, with a large loop at the end.

Lance Henning
President and Executive Director

Comments for HUD Con Plan Hearing

The Plan that I am here today to comment on is to address the State of Iowa Housing needs for the next five years 2015 to 2020.

Over the past several years the State has focused CDBG funds on infrastructure and Economic Development. It is time to acknowledge and address that Iowa has some of the oldest housing stock in the country and which shelters some of the poorest Iowans and many elderly.

There is a need to allocate additional CDBG funds to meet the state's housing needs in the 2015-2020 HUD Consolidated Plan. There are many non-entitlement communities who have need to access CDBG funds for housing repair, rehab, and energy efficiency issues.

However, there is a challenge in meeting the needs of communities like Milo and Monroe simply because they do not have housing delivery system or even the knowledge even that such resources exist. ~~NOT ALL COMMUNITIES ARE SERVED BY COGS OR DO ALL THE COGS HAVE A~~ commitment ON HOUSING.

There is a need to create capacity in these communities or to connect them to organizations that

either have the capacity or help them develop the capacity so they improve the housing stock in their community.

There is a need for CDBG funds to be available for statewide organizations so they can assist the non-entitlement communities to develop housing and revitalize their communities.

If the State of Iowa is to be successful in its Economic Development efforts that reach out to ALL Iowa communities, it is imperative that the state's housing infrastructure must also be addressed. Creating new jobs will not work unless the workers want to live in these communities that need revitalization and have a strong housing stock. It is amazing how a community's enthusiasm can be boosted when an eyesore is removed or repaired or painted.

In closing I believe the State should partner with statewide housing groups such as the State of Iowa Habitat for Humanity to address the housing needs.



August 13, 2014

Dear Leslie,

Thank you for allowing us the opportunity to share our comments on the HUD Consolidated Plan.

Habitat for Humanity has 31 local affiliates that cover 65 Iowa counties. Last year, Habitat affiliates assisted 205 families across Iowa with affordable home ownership activities including new home construction and acquisition with rehabilitation, critical home repairs, weatherization, and accessibility modifications. We work with both current homeowners and future home buyers.

Because Habitat covers two-thirds of the state, we see firsthand how important home ownership related funding programs are to all communities, large and small. We ask that home ownership activities become a large focus in the HUD Consolidated Plan. Activities we feel are of significant importance are:

CDBG

- Making Housing a priority of the CDBG funding. We ask that the funding allocation for Housing remain at 25%.
- We believe that Housing is a critical issue across the state. We would like to see Housing remain its own funding category and not combined with Downtown Revitalization.

HOME

- HOME funding to be available to organizations that develop housing to be purchased by low-income families. Activities to be included are new construction and acquisition with rehabilitation to be sold to qualifying families.

In response to IFA's comment in the 2014 Annual Action Plan on page 3 regarding IFA's concern to the single family development component to HOME. IFA states their concern, "centers around HUD's requirement that the home be sold to a qualified party within the required timeframe after completion. IFA's experience with these projects in recent years has been a mixed bag at best, with a majority of the entities having difficulty selling the homes."

Habitat for Humanity's experience is the opposite. The majority of homes are sold within 2 months of finishing the project because Habitat has selected families before the project begins, and already approved the family for a Habitat financed mortgage. In fact, over the past 3 years, Habitat has sold 98% of home within 6 months of completion (210 out of 214).

However, we understand that rules cannot be made for one specific entity; therefore, we suggest that IFA consult with other states that offer this funding, such as Nebraska, South Dakota, and Michigan. We also suggest that one solution may be that IFA holds the funding until the house is successfully sold within the required time frame; therefore, eliminating the problem all together.

Habitat for Humanity believes there should be resources available to all housing developers and has observed that the majority of HOME funds are currently reserved for rental projects. We believe there is a need for all types of affordable housing solutions in Iowa which includes both rental and home ownership opportunities.

Thank you,

A handwritten signature in black ink, appearing to read "Lisa Houser". The signature is written in a cursive, flowing style.

Lisa Houser, Executive Director

Public Hearing on 5-Year Consolidated Plan

August 13, 2014

3:30 PM to 5:00 PM

Attendee	Organization
Jeremy Middents	Southwest Iowa Planning Council
John McCurdy	Southwest Iowa Planning Council
Lisa Crabbs	Habitat for Humanity of Marion County
Howard Hartman	Habitat for Humanity-Webster & Humboldt Counties
Marybeth Foster	Iowa Association of Regional Councils
Cliff Thompson	Habitat for Humanity- Iowa
Lisa Houser	Habitat for Humanity- Iowa
Kathy Kahoun	Retired- resident
Lance Henning	Greater Des Moines Habitat for Humanity

Comments:

Jeremy Middents: Need to invest additional funds into housing. Smaller communities and rural area especially have a need for housing rehabilitation. Concerned with creating a downtown revitalization fund that would combine housing rehab with other activities as this program would likely only benefit county-seat size towns. Communities need housing first.

John McCurdy: The state has other programs for water and sewer improvements (SRF, USDA). Infrastructure funding is important, but there are not additional funds for housing rehabilitation. Would not want to see a CDBG program that eliminates some cities by requiring multiple project activities/ components. Smaller communities may have a difficult time developing projects with multiple components.

Would like to see CDBG funds available for planning, perhaps over multiple years, to help ensure projects are ready to proceed.

Would like to see state allow for rental rehabilitation in target areas, not just owner occupied.

Lisa Crabbs: Housing rehabilitation should be kept at 25% of the state's CDBG allocation. Should not combine housing funds with downtown revitalization activities. Funding is needed across the state for rental and owner occupied rehabilitation. Suggest that IFA looks to other states HOME programs to see how they are utilizing those funds.

Habitat would expect to see an increase in CDBG housing applications because communities are not doing NSP projects. The state should not put additional restrictions on HUD funded programs. (i.e. requirement under HOME that homeownership counseling be face to face. Limiting to those living in rural areas). IFA should provide funds for homeownership counseling if the agency feels its important. HOME program rules are difficult to work with. Almost impossible for rural areas to be designated as CHDOs.

IFA and IEDA should provide funding to housing organizations to build capacity, especially those

organizations working in rural areas.

Lance Henning: Homeownership activities are critical to future of the state. Funding is needed for home repair. Communities want to see rehabilitation programs as communities want good housing stock to attract residents and workers. CDBG should provide funding for homeownership activities. The HOME program should provide funding for development.

Funding should be available for “light” rehabilitation repairs. These programs are especially beneficial to elderly residents. Programs should be designed to help seniors stay in their homes.

Katy Kahoun- State has focused CDBG on economic development and infrastructure in recent years and more funding needs to be made available for housing activities including repairs, rehabilitation and energy efficiency. Housing infrastructure is vital to economic development efforts.

Not all of Iowa’s cities are served by a council of governments. Some cities need help to develop capacity needed to improve housing stock. The state should partner statewide groups, such as Habitat for Humanity, on housing activities.

Marybeth Foster: Cities are able to get financing for infrastructure projects. Funding for housing activities is more difficult to secure. More affordable home are needed in Webster and Calhoun counties. Housing allocation should be higher than 25%.

Habitat for Humanity is about the only entity statewide conducting homeownership education. State should realize there is a gap in education resources.

There is a lack of upkeep with rental properties across the state and some cities are not willing to challenge landlords on this issue. State should consider how this situation could be addressed in Consolidated Plan.

State of Iowa

October 16, 2014 Public Hearing



October 16, 2014

Dear Leslie,

Thank you for a second opportunity to share our comments on the HUD Consolidated Plan. We have read the proposed plan. Our comments were not addressed in the plan; therefore, we will continue to advocate for two main changes in the proposed plan.

As stated before, there are 34 Habitat affiliates that covers two-thirds of the state. We see firsthand how important home ownership related funding programs are to all communities, large and small. We ask that home ownership activities become a large focus in the HUD Consolidated Plan. Activities we feel are of significant importance are:

CDBG

- Making Housing a priority of the CDBG funding. We ask that the funding allocation for Housing remain at 25%.
- We believe that Housing is a critical issue across the state. We would like to see Housing remain its own funding category and not combined with Downtown Revitalization.

HOME

- HOME funding to be available to organizations that develop housing to be purchased by low-income families. Activities to be included are new construction and acquisition with rehabilitation to be sold to qualifying families.

Habitat for Humanity believes there should be resources available to all housing developers and has observed that the majority of HOME funds are currently reserved for rental projects. We believe there is a need for all types of affordable housing solutions in Iowa which includes both rental and home ownership opportunities.

Thank you,

A handwritten signature in black ink that reads "Lisa Houser".

Lisa Houser, Executive Director

Public Hearing on 5-Year Consolidated
Plan

October 16, 2014
11:00 AM to 1:00 PM

Iowa Finance Authority offices, Des Moines, IA

Attendee	Organization
Lisa Houser	Habitat for Humanity- Iowa
Lance Henning	Greater Des Moines Habitat for Humanity
Tim Ostroski	Southern Iowa Council of Governments (via phone)
Beth Waddle	Adams Community Economic Development Corporation

Comments:

Lisa Houser: (submitted a letter) IEDA should 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. Funds for home repair are important, based on the age and condition of Iowa's housing stock. Habitat supports programs that empower families. Would like to see more HOME funds utilized for homeownership activities.

Lance Henning: Would like to see more CDBG funds utilized for housing activities. Habitat would like to see funds available for small "fix up" projects to help preserve homes. Homeownership activities are important to the state. Current plan focuses on rental activities.

Tim Ostroski: Suggested that the CDBG method of distribution not be revised to reduce the housing allocation. Suggested that the CDBG economic development set aside be reduced and those funds be shifted to the housing allocation. Asked 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.

Beth Waddle: Suggested IEDA consider requiring more matching funding from property owners under the Downtown Revitalization Program so that housing allocation could remain at 25%.

Responses to comments:

IEDA believes goals for housing rehabilitation included in the annual action plan are realistic, based on performance from previous years.

IEDA will continue to look at ways to leverage CDBG funding, including looking at matching fund requirements in the downtown revitalization program, as well as other CDBG programs. Property owner match and other local match will be evaluated to help ensure that CDBG funds are being used as gap financing.

As IEDA's arrangement with IARC to allow regions to review and score CDBG projects is currently being done as a pilot, and is not taking place statewide, this program was not highlighted in the Consolidated Plan.

IEDA plans to review its current scoring criteria for all CDBG programs, including housing, to determine if changes should be made in the future. The goal of any revisions would be to help clarify IEDA's current emphasis and provide additional guidance on the types of projects that would be most competitive under the CDBG programs.

State of Iowa

Compiled Stakeholder Interview Notes

State of Iowa Consolidated Plan and Analysis of Impediments to Fair Housing: Stakeholder Interviews

IA Councils of Governments – May 5, 2014

How would you change IEDA's CDBG funding allocation?

The Iowa Association of Regional Councils recently completed a survey asking about the funding distribution process to provide input to HUD.

One COG offered an alternative proposed distribution since neither proposed by IEDA met local priorities. Water and sewer projects are a higher priority than they were in the past, so more resources should be put into planning for long-term infrastructure projects. Keeping water and sewer as the first priority is appropriate, but IEDA should help cities combine projects to impact the neediest parts of the city. The water and sewer fund should be increased to 40%, and category called "Neighborhood Revitalization" should be added to expand projects beyond housing.

Preparedness for projects results in better funding. Towns of 1,200 people or more can do planning, but smaller towns need help from their COG. Most project administration is done by COGs, sometimes engineers, and smaller towns don't have the money for plans without a grant award. Planning helps prepare projects for expedient implementation. Projects are often done at local level without connection to statewide needs. Planning grants can also apply state context to local projects and help IEDA identify funding priorities.

The Economic Development line item should be eliminated and the funds redistributing to other categories. After funding percentages are assigned to each category, detailed spending needs to be determined. There's a high level of interest in matching RLF with other grant funds.

It is unclear where recovered money (from canceled or under budget projects) goes. Historically, it has gone to downtown revitalization.

How have needs of your communities changed over past 5 years?

The needs are the same, but sometimes they've been exacerbated. Construction costs have gone up. Grants have decreased and cities are borrowing more. Changes in the tax climate have been a struggle. The property tax law passed by state last year makes it harder to spend for things.

As people's incomes have changed, housing has been converted to rental units and subsequently deteriorated. Many COGs also run housing trust funds, and there's a need

for owner-occupied rehab. RLFs could be partnered with other funds to make a greater impact.

Section 108 is not an attractive source of funding for smaller towns because 108 clientele is more likely to default and put the responsibility back to state. Also, residents cannot afford and do not want another loan.

HUD has eliminated homebuyer education, so many families don't understand homeownership and maintenance, or they have other debt they are not managing well. The one non-profit in Des Moines that has an education program is probably the last one in the state.

Five years ago there was more emphasis put on maintaining existing housing stock. Now there is pent up demand in urban areas. The first question from developers looking to build new units is does the community have a housing plan?

Economic development is totally changed with new Authority. Increasing income levels to 80% to 120% of AMI eliminated programs from smaller towns. \$4 million won't make a dent in IEDA's economic development activities, but would make a big difference for water and sewer programs.

The floods of 2008 and 2010 have had a lasting impact. \$0.5-1 million in recovery funds is not enough for floods, but may be for localized disasters like tornadoes.

COGs have already used sustainability funds for wind turbines, but now aren't funding those anymore because they've "been done."

What can IEDA do to help you achieve your mission?

More regional authority is desired in decision making for programming funds. Right now, communities score projects and hand them over to IEDA to choose funding. Communities would like to be more involved in the process. Communities can prioritize local needs better than IEDA. COGs are the planning agencies in the region and have the local knowledge to choose projects.

The scoring process implemented a few years ago was supposed to eventually turn into granting COGs more authority to choose projects, but it changed into an advisory role only. COGs receive very minimal feedback for rejected applications. They tried to score projects objectively, but IEDA wants it to be more subjective. COGs not only know what the communities are doing, but also know what the trust funds are doing.

IEDA Staff – May 5, 2014

IEDA disagrees that communities don't hear feedback about rejected projects. A contact person is identified in each application rejection for the community to ask questions, but COGs don't like to tell their communities that a project was rejected because it simply isn't competitive.

Selecting water and sewer projects is straightforward. The challenge with housing projects is separating good and bad projects, which requires a more subjective narrative. IEDA drafted a new housing application to make it more objective and easier for everyone. A new data-driven housing needs assessment tool would be welcome.

Cities currently don't spend money on planning. IEDA has offered planning grants, but COGs balked at reduction in available housing money needed to pay for it.

COGs score projects for funding alongside IEDA. Most of the time the two scores match. When they don't, IEDA gives the COG local preference for discrepancy. Ultimately, though, IEDA makes final funding decisions.

IEDA is open to talking about a Neighborhood Revitalization funding line item. The proposed Downtown Revitalization fund could be incorporated into that. That would allow second story rental rehab funding to be added, as well.

Water and sewer projects now need a proposed facility plan. There is a quarterly application cycle for water and sewer projects, with a cap on the number of applications of 25 per quarter at. The Department of Natural Resources has a 0% interest planning and design loan for water and sewer projects

IA League of Municipal Cities – May 6, 2014

The Iowa League of Cities provides advocacy and technical assistance to member municipalities throughout the State. Of the 946 cities in Iowa, 870 are members of the League of Cities.

How have the needs for your clients/communities changed over the past five years?

Small cities are concerned with workforce housing and the workforce housing tax credit, which is related to state enterprise zones. For example, Grinnell, IA needs mid-range housing. The city is doing well advocating for business programs, but it needs workforce housing to keep employees in town.

Mortgages are a challenge for residents.

Cities are building homes on speculation. For example, Riceville, IA developed unsubsidized housing. Newton, IA created a TIF district for infrastructure before Maytag left the city. Nothing was happening with the land, so the city gave it to a developer to build low-mod income housing.

Multi-family units built with Farmers Home Administration Programs money are in disrepair.

What kind of feedback are you hearing from your membership on the proposed distribution changes to the CDBG Program?

The entire group was completely unaware of the current \$4.3 million EDSA funding available. This may be due to a lack of communication. Approximately 10 years ago the state had a local economic development presence that is missed today.

Interest in increased funds available for downtown or neighborhood revitalization will vary a lot from city to city. Cities do need money for demolition, however. In Washington, IA, the city acquired a two block area in downtown and has/will demolish and rebuild something. Interest in funding for streetscaping is a possibility.

HOME Recipients – May 6, 2014

What are the primary obstacles or barriers to addressing the needs of the people that you serve?

There's a HOME grant for down payment assistance and for rehab projects. A need that is not addressed with a funding source is rental rehab. Currently, the landlord has to apply, but this method isn't functional. There should be a rental rehab program where a COG applies for the funds and works with landlords to implement the project. Most landlords don't have the experience necessary for their application to be approved.

Polk County had 4,600 families on its Section 8 waiting list in 2011. It will take 3-4 years to work through that waiting list. HOME funds should be able to be used for temporary housing while a family is waiting for a voucher.

Some states require landlords to accept Section 8 families. Clients have said that some landlords don't consider them when learn that they're using Section 8. Stigma is the primary constraints.

The biggest barrier for a family to get into subsidized housing is the deposit. Once a family is in subsidized housing, they have stability. The majority of clients are extremely low income. A case management system would be helpful. Organizations can get clients into housing, but additional issues and needs for services come up.

Home downpayment and rehab programs are working great. There are some issues, however, with the limit on the maximum value the house can be after a rehab.

What could IFA do that would be most helpful for your organization to achieve its mission?

IFA has been good to work with. They have been helpful with teaching the skills needed to operate programs and answering questions. The problematic requirements are HUD regulations, not what IFA is doing. IFA shouldn't make regulations more restrictive than federal ones.

IFA does place too much emphasis on and sets aside too many funds for CHDOs. It also grants too many funds to Habitat for Humanity. IFA should consider innovative grant program as multi-year awards for risky programs, like serving chronically hard to house residents.

IFA should be encouraged to maximize the percentage of funds available for administration so organizations can retain qualified personnel. Grant recipients are interested in program participation cycles.

What should be the priority activities undertaken by the State to further fair housing in Iowa?

There is a huge need for owner occupied repair projects. Other funding for these is not always accessible. There is also a need for HOME funds for aging in place activities.

IFA should consider allocating HOME money into construction of developments intended for affordable home ownership and not just rental housing. Rental units are a big priority for the state, but some residents could be successful owners.

People are having a difficult time getting credit. Some organizations would like to be able to set up their own loan funds, but it's difficult to find funding to start that. The balance between funding rental assistance vs. construction is a regional issue.

Rehab should be priority. There are many tenants not currently on assistance but who meet the guidelines. Units are not always being inspected regularly. Helping landlords rehab rental units would be a substantial benefit.

Fair Housing Agencies – May 6, 2014

Based on the services your organization/agency provides, what are some of the primary obstacles to fair housing for Iowa residents?

Language barriers are an issue. In Des Moines a resettlement community is home to immigrants and refugees from many places. Des Moines HRC is running TV ads in 6 languages.

Cultural barriers are also an issue. For example, landlords perceive domestic violence to occur more frequently among African families. Immigrants file more discriminatory housing repair complaints. For example, in one development of predominantly African tenants the heat went out over the winter and it took the landlord an excessive amount of time to repair it.

The high concentration of immigrant populations are another concern, as are the way foreclosed properties are maintained in neighborhoods of color. Loan agreements can vary based on race.

According to an Annie E. Casey Foundation report, Iowa is ranked as one of the worst states in the nation for fair housing.

Based on your experience, are there State laws or regulations that restrict fair housing choice?

There are city ordinances that make people with mental health issues subject to additional steps.

Under some nuisance ordinances, the landlord is penalized when the cops are called. This leads to different lease agreements for different renters; blanket exclusion for people with felony records; hardship for victims of domestic violence; police not responding to calls; police threatening victims; and limits on family size. Examples of cities with problematic nuisance ordinances are Cedar Rapids, Greater Des Moines, and Davenport.

People who don't speak English can be excluded. The State Department of Education has not disaggregated data by race or ethnicity.

In the political environment, elected officials are not committed to civil or human rights. HR Commissioners are appointed; some commissions report directly to the City Manager and aren't independent, or there is a fear this could happen.

People with criminal records are discriminated against for an excessive amount of time.

Is there a rural urban divide?

Yes. Minorities are concentrated in urban areas, but also in rural areas around meat packing plants. Follow the pattern of who registers outside of the district.

HOPWA Recipients – May 6, 2014

Housing is interconnected with healthcare, especially in rural areas. There are a lot of people who can't afford housing, but housing for HIV patients has secondary benefits like limiting the spread of the disease and improved health outcomes.

Some residents have to drive long distances to receive services. Finding transportation to jobs or medical care is difficult in rural areas. HOPWA programs only provide basic housing needs and don't have funding for extra things like transportation. Transportation is a huge issue.

“Affordable” housing is not really affordable, and the ones that are affordable are often unsanitary or unsafe. Finding affordable housing is especially difficult in college communities. Landlords are more used to Section 8 and other programs and have a lot of questions about HOPWA programs. The flood of 2008 eliminated a lot affordable housing. Fair market rent has escalated since then, but affordable units are now coming back online FMR has dropped.

Hard to house individuals – those with a lifetime of poor choices, mental health problems, or substance abuse – are a challenge. Healthcare and housing is not their priority. Accommodating people with disabilities is also difficult.

A lot of foreign born individuals are working in meat packing plants. Their English language skills are poor, and non-native speakers often can't access services. If they leave to visit their place of origin (often in Africa) they can lose their jobs while they are gone.

A big problem is people staying with relative or friend for a short time and having to move quickly. Organizations struggle with short term emergency shelter. Sometimes an eviction notice is required to receive services, but clients don't want to be evicted just to be eligible.

HIV still has a stigma. Landlords have not been discriminatory, but most tenants don't disclose HIV status. More discrimination occurs at government agencies. Clients that have been discriminated against won't return to that agency for services. Unless you work with HIV people every day, you don't grasp the challenges they face. Prescription side effects, cost of medication, and easy access to healthcare are all major issues.

Organizations desire better communication with IFA for when problems arise. In-person meetings with IFA and each other are helpful for HOPWA recipient organizations, even if they only occur every few years.

Iowa Association of Counties – May 6, 2014

Most counties are involved in housing programs through their COGs. HUD funding is an important part of the community development process, through either COGs or multi-county economic development groups. Housing is an issue throughout the state. There is inadequate housing to attract people and grow businesses. Which comes first, housing or businesses?

Counties provide jails, courts, etc., not really services for low income families. Those are most often provided by state programs operated through state offices. County human service providers are mostly involved with people with disabilities. The top three priority activities counties work on are roads and transportation, law enforcement, and services for adults with mental disabilities. They also address some public health issues, but not to the degree of the other areas.

Only three or four counties in the state are aggressive enough to pursue HUD funds on their own. Counties have not historically borrowed to pay for things. Some counties have started using bonds to pay for transportation infrastructure. Most rely on property tax as the primary revenue source, but the governor and state legislature have constrained counties' ability to raise property taxes.

Transportation is critical to the economy, especially for agricultural economies which have special transportation needs. Counties aren't getting support from state government to pay for those types of things. Some counties form multi-county economic development initiatives to achieve mutual goals.

Iowa Civil Rights Commission – May 6, 2014

The Iowa Civil Rights Commission undertakes various fair housing activities. It hosts 5-6 fair housing trainings every month. It receives approximately 175-200 complaints per year. It also does discrimination testing.

One interviewee participated in the Fair Housing Agencies interview and had the following responses to comments made during that interview.

- He was completely unaware of nuisance abatement ordinances being enforced in a discriminatory manner, except for a single domestic violence case.
- The English only rule applies only to government agencies, not to housing providers.
- If a city makes housing rehab loans directly to homeowners who have limited English proficiency, is it the city's duty to accommodate the language barrier?
- In Waterloo, landlords' refusal to rent to people with Chicago addresses had a disproportionate impact on minorities.

Based on the services your organization/agency provides, what are some of the primary obstacles to fair housing for Iowa residents?

Discrimination against people with disabilities is a problem. The disability trainings are having a good impact, but 2/3 of design and construction tests result in deficiencies. ICRC is committed to filing complaints within 30 days. ICRC is training contracting, architect, and real estate firms, but there is a problem at the municipal level.

Race and national origin trainings are not making a big impact. More disability trainings are offered than race and national origin trainings.

Refugees and immigrants experience language issues (ICRC publishes ads in two Spanish newspapers), investigator translation issues, and cultural barriers resulting in home repair issues.

ICRC does a lot of training about steering, but has had only one case.

In your opinion, what should be the priority activities undertaken by the State to further fair housing in Iowa?

Get the word out about ICRC trainings to all contractors in new construction.

Make Section 8 a protected class.

ESG/SA Recipients – May 6, 2014

What are the primary obstacles or barriers to addressing the needs of the people that you serve?

Affordable housing is hugely important. Most clients make minimum wage and can't afford housing. The appropriate housing type (rental vs. owner) depends on what the client wants. Rental programs are great but won't help their situation change. Low income housing is needed for very low income families. When clients leave shelters, they can't find affordable housing, can't afford the fees, or past eviction disqualifies them.

There is a shortage of affordable housing and jobs that pay even minimum wage in rural areas. Even so, people are reluctant to move away from friends and relatives. There is also a lack of specific kinds of housing like 3 or 4 bedroom units for larger families, handicap accessible units, and efficiency units.

Every funded program is measured on benchmarks of success. This results in a large chronic population that no one wants to risk their rating on. There isn't enough housing into which these people can move. There are benefits to using outcome measures, but they can create perverse incentives to help the people who need it the least.

Chronic homelessness has increased over past years and really jumped this year. There are many insurmountable barriers to housing such as poor work histories, poor credit, and exhausting the programs in a community. There has been an increase in chronic homeless related to domestic violence. Many victims of violence and sexual assault have been in the system for years and have had no income for a long time.

Funds go to people who've already hit bottom, but people need help before they hit bottom. It's easy for a one time emergency to cause downward spiral. Homelessness prevention is needed to keep people out of shelters. Once a person is homeless, it takes a lot more resources to help than it would have to prevent the situation.

Youth have co-occurring issues like mental health problems or substance abuse that are harder to deal with, but they still have to deal with homelessness.

Application fees are a barrier.

Organizations lack the capacity to have designated staff. Existing staff do a good job, but there are not enough of them.

There are too many restraints on being able to apply funds to wrap-around needs. For example, adults living independently may need a car repair in order to commute to work and prevent homelessness.

There are changing trends in the goals of the funding agencies. If the focus changes every five years, all you do is take from one pot to another (instead of housing families you focus on chronic adults). New dollars are needed instead.

How have the needs for your clients changed over the past five years?

The population hasn't changed, but the sophistication of landlords and property managers has changed. They now have access to data for criminal and background checks, credit checks, and reference checks. Landlords hire companies to do background checks, but outside credit reporting agencies don't differentiate between evictions being filed and being completed.

The state needs more living wage jobs. It's frustrating to see economic development projects with no requirements for housing. Job creation programs need to also create housing for workers.

There has been increased difficulty with local property nuisance laws that require landlords to do background checks. Landlords fear the city will take their property if there are any police calls. Nuisance abatement laws make it hard to supply rental units.

Over recent years the trend has changed from placing families to placing individuals. There are not enough efficiency apartments in the state. Student competition for affordable units and smaller units has increased. Domestic violence victims can't compete against students.

Changes in ESG have made it more challenging to prevent homelessness than to treat homelessness. There has been a drastic reduction in rapid rehousing and prevention funds. There are not enough funds to meet the need.

There has been an increase in clients with co-occurrences but the resources to help them haven't increased. There is need for a coordinated system to allocated resources to those who have the biggest need. Individuals increasingly need intensive case management.

The biggest gap is providing affordable housing to 30% LMI individuals. There is also lack of permanent supportive housing. The system for rapid rehousing is good, but there is not enough affordable housing. For a shelter, a successful outcome is housing someone.

There is a need for transitional housing that serves high need people and provides skill building opportunities. After court cases close, people have to wait 3 to 5 years to be eligible for Section 8, but SA programs don't last 3-5 years.

Prevention funds are limited. Prevention involves more than paying rent, but the focus now seems exclusively on rental assistance.

What could IFA do that would be most helpful for your organization to achieve its mission?

The 100% match requirement for ESG funds is a serious obstacle.

Shelters should be allowed to ask for verification/documentation about shots, flea medication, etc. for companion animals. There should also be a limit to number of animals allowed. It's a burden for shelter to have person with animal.

Shelter is not housing, but to HUD it can be sometimes. Residency requirements are random and misused and force denial of complete cohorts of people.

IFA should provide a leadership system for homeless service providers. They should develop universal standards and best practices. Also, standard forms should be used for all programs across the state.

A statewide coordinated intake and assessment system is needed. Cedar Rapids is working on bringing in 12 agencies for coordinated intake. It's a lengthy and expensive process, but worth it.

Des Moines needs subsidized temporary apartment/SRO housing to transfer people out of shelters. A development like this could have a live-in case manager. NIMBYism is high for this type of project, but it saves taxpayer money. Reusing nursing homes could be a viable approach.

It's important to keep people from falling from a one-time crisis. County general assistance doesn't address everything. For example, if a person finally gets Section 8 voucher but can't come up with deposit, there is no help for them. ESG funds have been used for deposit assistance in the past.

Professional Developers of Iowa – May 6, 2014

Members of Professional Developers of Iowa are statewide economic development professionals, broadly defined. The organization's activities include professional development and advocacy.

What is the housing situation in the State?

In rural areas housing is a big issue, especially when recruiting businesses to an area. There are limited private sector housing developers in rural areas, so economic development professionals are getting involved.

In some cases a CHDO or HDC will do housing development with an EDC as the lead agency. Or they will collaborate with cities on infill, upper story units, even new housing sub-divisions, leveraging resources from IFA, FHLB, Housing Trust Funds, and working with carpentry apprentices programs. One example is a housing demolition project in Creston, IA.

Community banks are no longer offering 30 year fixed mortgages.

What kind of feedback are you hearing from your membership on the proposed distribution changes to the CDBG Program?

Wayne County was completely unaware of the current \$4.3 million EDSA line item. They suspect a communication issue. It's also unclear what is considered economic development and who can apply for these funds.

Economic development projects are financed with TIFs, several RLFs throughout the state (likely seeded with CDBG and no longer tracked), loans, forgivable loans, and tax credits.

The need for downtown revitalization funding need exists and it would be a good tool. Similar programs already exist, but might be underfunded. Some of those programs are restricted to the Main St. Iowa Communities, which some cities choose not to participate in.

What are the top non-housing priorities for communities?

Funding for community enhancement projects like outdoor recreation, restaurants and retail shopping, education, and aging infrastructure. The gas tax hasn't been raised since the 1980s.

Cities have jobs but no workers to fill them.

CHDOs, May 7, 2014

How have the needs for your clients/communities changed over the past five years?

The focus has shifted from decreasing homelessness to increasing homeownership.

The cost of construction for single family homes and the inability of clients to get mortgages have increased the creation of rental units.

There are significant language and cultural barriers for refugees, and the types of housing that meet their needs is different. They need larger (4-5 bedroom) rentals. There aren't many large single family rental units, so homeownership should still be an option for large families.

Serving 30% LMI families is a big need.

Bad credit scores and criminal backgrounds are a barrier for screening.

There typically isn't local opposition to homeownership projects. There still is for rental development, but not as much for placing families. Many communities encounter NIMBYism for all affordable rental projects. In Iowa City, for example, neighbors pressure officials to oppose a project. There's not much anyone can do if the land is zoned for it and funding is awarded, but there is big opposition for rezoning. Neighborhood approval is required for any project. Past successes make staff and officials more cooperative, but not the neighbors. Sometimes this backfires, though, and neighbors use past failures as negative examples. The Iowa City Council adopted an affordable housing location map to restrict rental placement. Most affordable land zoned correctly is in restricted areas, making it difficult to site projects.

In the suburbs, sometimes the council will say there is no need to justify a project

What are the primary obstacles or barriers, to addressing the needs of the communities that you serve?

ERRs are difficult to complete. Other technical compliance is also a challenge, especially for a project.

It's impossible for CHDOs to have set asides for homeownership due to short timelines in HOME programs.

Larger units are a priority for fair housing. In QAPs, points are given for 4 bedroom units to incentivize them, but not enough points are allocated. Larger bedroom units need to also be in lower density developments. Large single family units are more stable and have lower turnover.

QAP points should be more flexible. Is there a need for a “computer lab” in every single family home?

There aren't enough places offering credit counseling. Dodd-Frank is going to make CRA worse and become a fair housing issue. There is no funding for counselling. Banks want the service but don't want to pay for it.

What could IFA do that would be most helpful for your organization to achieve its mission?

IFA customer service is great. **The** current staff has an attitude to try to make things work.

IFA needs to prioritize and not try to make \$1 do 10 things. The most important thing right now is housing affordability.

Olmstead Commission, May 7, 2014

What are the primary obstacles or barriers to addressing the needs of the people/communities that you serve?

It's very difficult to find accessible units in smaller communities. Even if a unit is accessible, you still have to make adaptations. Landlords say a house is accessible, but it's really not. The only truly accessible housing is really low income and not desirable, often called "rolling ghettos" due to over-housing, crime, and safety concerns.

There's not a lot of community support. There are programs to make housing accessible, but they can only do a limited number of units per year. Limited availability can be a component that inhibits de-institutionalization, but other things are factors: transportation, location, quality of housing, accessibility, and cost. Discrimination makes it difficult, as well.

One of the greatest barriers is insufficient incentives for universal design and visitability. Developers need to consider the lifetime of a unit. Visitability basically means that the first floor can accommodate a wheelchair.

Varied housing types are needed for different needs. Being part of the community and not isolated or segregated is important. Segregation is just like being in an institution. Also, it's important to integrate people with different kinds of disabilities in one development. Some units need to be accessible, some just need to be visitable.

Older adults need help aging in place. Aging causes other health problems to multiply. Universal design where adaptation is easy to do as-needed is a helpful approach. Organizations have worked successfully with developers to implement universal design. Iowa City has updated codes for universal design.

Homebuilders don't engage with local community. Their policies follow the national organization.

A lot of disability-homelessness issues could have been addressed during Rebuild Iowa.

What could IEDA and/or IFA do that would be most helpful for your organization to achieve its mission?

We need to redefine how we looking at disability, not just use the ADA or Census definition. Housing cannot be a separate issue from transportation and employment.

The state needs a database for finding accessible housing, like iowahousingsearch.org. The state also needs a housing department and to improve minimum standards. The conversation has to be shifted from add-ons to standards.

The government needs better ways to communicate locally. Specifically, there is a need for education regarding the law and protected classes. There needs to be greater general awareness and education about what a disability is.

Community services should be integrated with housing.

Iowa Council on Homelessness, May 16, 2014

There are four Continuum of Care in the state. Program administration can be confusing because the Council of Homeless is responsible for homeless services across the state but also for more targeted locations. This leads to the question of is the Council just another CoC, or should it be trying to serve the entire state.

General Comments

How can rural counties not receiving HUD funds be encouraged to participate in the conversation?

From the Balance of State perspective, the consolidated plan is daunting but manageable. There are more challenges in Western Iowa because there aren't the same number of service providers there.

How have the needs of your clients/communities changed over the past five years?

Housing in Iowa is relatively affordable. Those without housing are extremely low-income and are facing significant barriers. There is a strong link between the need for affordable housing and for supportive services.

A lot of rehab of affordable housing is needed, especially in Cedar Rapids where there is not enough handicapped accessible housing and there is a radon issue.

Landlords in rural areas are starting to require credit checks now, similar to what's happening in metro areas. More landlords are also conducting criminal background checks. Social services for Veteran's are not reaching rural areas.

There are more instances of significant mental health issues. This is especially challenging in rural communities where services are limited, issues go unaddressed, and clients are unable to maintain housing.

Rapid rehousing is very important and is being done through private landlords.

Client stays are increased and longer because they are paying off debt, have employment problems, or can't receive section 8 vouchers.

What are the primary obstacles, or barriers, to addressing the needs of the people/communities that you serve?

Lack of resources is an obstacle.

Lack of data is another. For example, quantifying the homeless population in rural communities is difficult. The quality of data collected by each school's homeless liaison can vary.

Other agencies (local government, Iowa League of Cities, Department of Education, etc.) can have low participation in the Council on Homelessness and low financial support of homeless services.

The Sioux Land CoC is under resourced.

In your opinion, what could IEDA and/or IFA do that would be most helpful for your organization to achieve its mission?

They should encourage linking housing projects (HOME, CDBG, TBRA, etc.) with supportive services. This has been successful in the past and should be continued.

They should encourage housing developments which target residents earning less than 80% AMI.

Housing should be linked more strongly to transportation.

There needs to be a paradigm shift from rapid rehousing toward prevention.

How does fair housing relate to homelessness issues?

There are challenges around residency requirements and restrictions on resources which end up targeting minority populations. HUD had to intervene in Northeastern IA because of a situation like this.

State of Iowa Consolidated Plan and Analysis of Impediments to Fair Housing
Stakeholder Interviews
Des Moines, Iowa
May 6 & 7, 2014

IA League of Municipal Cities, May 6, 2014..... 1
Fair Housing Agencies, May 6, 2014..... 2
Landlords of Iowa, May 6, 2014..... 3
Iowa Civil Rights Commission, May 6, 2014 3
Professional Developers of Iowa, May 6, 2014..... 4
CHDOs, May 7, 2014 5
Olmstead Commission, May 7, 2014 7

IA League of Municipal Cities, May 6, 2014

Meeting participants (all in person):
Alan Kemp, Executive Director
Bruce Bergman, Attorney
Dustin Miller, Government Relations

Organizational description:
946 cities in IA, approx. 870 members
Provides advocacy and TA

How have the needs for your clients/communities changed over the past five years?

1. Small cities are concerned with workforce housing and the workforce housing tax credit, which is related to state enterprise zones.
Example:
 - Grinnell, IA – Needs mid-range housing. The city is doing well advocating for business programs, but it needs workforce housing to keep employees in town.
2. Mortgage are a challenge
3. Cities are building homes on spec. Contact the Mayor or City Clerk for more information.
Examples:
 - Riceville, IA – Developed unsubsidized housing
 - Spencer, IA
 - Marcus, IA

- Newton, IA – Created a TIF district for infrastructure before Maytag left. Nothing was happening with the land, maybe it was foreclosed, the city gave it to a developer to build low-mod income housing.
4. Multi-family units built with Farmers Home Administration Programs money are in disrepair.

What kind of feedback are you hearing from your membership on the proposed distribution changes to the CDBG Program?

1. The entire group was completely unaware of the current \$4.3 MM EDSA. This maybe due to a lack of communication. Approximately 10 years ago the state has a local economic development presence and that is missed.
Leads – maybe these people know about it
 - Jason Stone – Attorney, packages community development projects throughout the state.
 - Professional Developers of Iowa – talked to them in the afternoon
 - Matt Anderson, Assistant City Manager, Des Moines – 283-4141
2. Interest in increased funds available for downtown or neighborhood revitalization will vary a lot from city to city.
3. Cities need money for demolition.
Example – Washington, IA – The city acquired a 2 block area in downtown and has/will demo and rebuild something.
4. Streetscaping is a possibility
Example – Ingersoll Ave in Des Moines

Fair Housing Agencies, May 6, 2014

Meeting participants (3 in person, 1 on the phone):

Don Grove, ICRC (phone)

Rudy Simms & Michael Johnson, Des Moines HRC

John-Paul Chaisson-Cardenas, Cedar Rapids and Marion CRC (gave a report to Marjorie)

Based on the services your organization/agency provides, what are some of the primary obstacles to fair housing for Iowa residents?

1. Language barriers – Des Moines a resettlement community is home to immigrants and refugees from many places. Des Moines HRC is running TV ads in 6 languages.
2. Cultural barriers
Example – Landlords perceive domestic violence to occur more frequently among African families.
3. Concentration of immigrant populations
4. Housing repair complaints
Example – Heat went out over the winter, for predominantly African tenants, and it took the landlord an excessive time to repair.

5. The way foreclosed properties are maintained in neighborhoods of color.
6. Different loan agreements based on race.
7. Source: Annie E Case report "Race Matters," IA is ranked one of the worst states in the nation.

Based on your experience, are there State laws or regulations that restrict fair housing choice?

1. City ordinance mandating people with mental health issues go through additional steps.
2. Nuisance ordinance – The landlord is penalized when the cops are called. This leads to: different lease agreements for different renters; blanket exclusion for people with felony records; makes life even more difficult for victims of domestic violence; police not responding to calls; police threatening victims; family size. Examples of cities with nuisance ordinances
 - Cedar Rapids
 - Greater Des Moines
 - Davenport
3. Exclusion of people who don't speak English.
4. State Department of Ed has not disaggregated data by race or ethnicity.
5. Political environment – Elected officials are not committed to civil or human rights; HR Commissioners are appointed; some commission report directly to the City Manager and not be independent or there is a fear this could happen.
6. How long can you discriminate against an ex-con?

Is there a rural urban divide?

1. Yes, concentration in urban areas and rural areas around meat packing plants. Follow the pattern of who registers outside of the district.

Landlords of Iowa, May 6, 2014

Kelli Excell, Last minute cancelation

Iowa Civil Rights Commission, May 6, 2014

Meeting participants (2 in person):

Beth Townsend & Don Grove, ICRC (gave annual report to us)

Don had listened in to the Fair Housing Agencies meeting, so he started with responses to those comments.

1. Completely unaware of nuisance abatement ordinances being enforced in a discriminatory manner, except of a single domestic violence case.

2. English only rule apply to Iowa government, not to housing providers.
 - If a city makes housing rehab loans directly to homeowners who have limited English proficiency, who's duty is it to accommodate?
 - ICRC trains IEDA and IFA.
3. Waterloo, IA – Landlords refusal to rent to people with Chicago addresses had a disproportionate impact on minorities.

Organization description

Hosts 5-6 fair housing trainings/month.

Approximately 7 staff

175-200 complaints/year

No FIP in IA

Does a lot of testing.

Based on the services your organization/agency provides, what are some of the primary obstacles to fair housing for Iowa residents?

1. Disability The disability trainings are having a good impact, but 2/3rds of design and construction tests result in deficiencies. ICRC committed to filing complaints within 30 days. ICRC is training contracting, architect, and real estate firms. There is a problem at the municipal level.
2. Race and national origin trainings do not have a good impact. More disability trainings are offered than race and national origin trainings.
3. Refugee resettlement and immigrant experience
 - Language issues – ICRC publishes ads in 2 Spanish newspapers
 - Investigator translation issues
 - Cultural barriers – home repair issues
4. Steering – Lots of training, one rental case

In your opinion, what should be the priority activities undertaken by the State to further fair housing in Iowa?

1. Getting the word about ICRC trainings out to all contractors in new construction.
2. Make Section 8 a protected class

Professional Developers of Iowa, May 6, 2014

Meeting participants (1 on the phone):

Wayne Pantini, Executive Director (email survey to wpantini@unioncountyiowa.com to get it in newsletter)

Organization description:

Members are statewide economic development professional, broadly defined

Activities include professional development and advocacy

What is the housing situation?

1. In rural areas housing is a big issue, especially when recruiting business to an area. There are limited private sector housing developers in rural areas so economic development professionals are getting involved.
2. In some cases you will see a CHDO or HDC with an EDC as the lead. Or collaborations with cities on infill, upper story units, even new housing subdivisions leveraging resources from IFA, FHLB, Housing Trust Funds, and working with carpentry apprentices programs.

Example – Creston, IA – Housing demolition project

3. Community banks are not offering 30 yr fixed mortgages.

What kind of feedback are you hearing from your membership on the proposed distribution changes to the CDBG Program?

1. Wayne was completely unaware of the current \$4.3 MM EDSA. A communication issue was suspected. What is considered economic development and who can apply for these funds?
2. Economic development projects are financed with TIFs, several RLFs throughout the state (likely seeded with CDBG and lost track of), loans, forgivable loans, and tax credits.
3. Thoughts on the downtown revitalization reallocation:
 - These programs already exist, but might be underfunded.
 - Some of those funds are restricted to the Main St. Iowa Communities, which some cities choose not to participate in.
 - The need exists and it would be a good tool.

Top non-housing priorities for communities are:

1. Funding for community enhancement projects: outdoor recreations, restaurants and retail shopping, education, and aging infrastructure (haven't raised gas tax since 1980s).
2. Cities have jobs but no workers to fill them.

CHDOs, May 7, 2014

Meeting participants (2 in person, 3-4 on the phone):

Gerry Floyd, IFA (in person)

Pam Carmichael, Home Inc. (in person)

Mary-Anne Dennison, Iowa City

Corry ---, Affordable Housing Network

Southwest IA Planning Council

Others??

How have the needs for your clients/communities changed over the past five years?

1. Market issues – Inability to get mortgages and cost of construction
2. Still a need for home ownership assistance
3. Rural needs – Re-hab and new construction, rental and ownership across all income levels

What are the primary obstacles, or barriers (including fair housing), to addressing the needs of the people/communities that you serve?

1. Language barriers – Limited translators
2. Need to accommodate large and extended families by developing larger units and more homeownership opportunities for immigrant/refugee families.
3. Screening issues – bad credit, no credit, criminal background
4. NINMYism – Homeownership no, rental yes.

Examples

- Southside of Des Moines – Project denied because the neighborhood association would not provide necessary approval.
 - Anawim Housing has had its record (police visits) in housing management held against them by the community.
 - Suburbs and West Des Moines – Council claims there is no need.
 - Iowa City (Marjorie to schedule follow-up call) – Community pressures elected official into a no vote when trying to re-zone land. Iowa City special case.
5. Difficult to become a CHDO in a rural area, primarily due to lack of capacity
 6. HOME timelines are challenging for rural communities

In your opinion, what could IEDA and/or IFA do that would be most helpful for your organization to achieve its mission?

1. More money
2. More technical assistance, especially with environmental reviews
3. Return HOME funding to straight forgivable loans
4. IFA give up 2nd position on loans or at least make it negotiable
5. CHDO operating funds from 5% set-aside
6. More QAP points for larger units
7. More if, then QAP points
8. How to serve large families?
9. What to do about tight credit market and decreasing funding for credit and homeownership counseling?
10. Prioritize what is most important for CHDOs to achieve, too much layering makes things very difficult
11. IFA is a good partner

Olmstead Commission, May 7, 2014

Meeting participants (at least 4 on the phone):

Jennifer Wolf

Kerry England

Geoff Lauer

Len Sandler

What are the primary obstacles, or barriers (including fair housing), to addressing the needs of the people/communities that you serve?

1. For wheelchair users in small communities, housing is primarily inaccessible, when it is accessible it still usually needs adaptation.
Example – Waverly, IA
2. The only partially accessible housing that is available is in very low-income, and undesirable areas.
3. Barriers to de-institutionalization include:
 - Community support
 - Connecting disabled people to resources in the community – transportation, employment, services, etc.
 - Housing adaptation
 - Perception that if you share you get disability PMTs you're lazy or crazy
 - Cost of housing
 - Accessibility of public housing and housing choice vouchers
 - Segregation or density
4. NIMBYism Southeast Iowa – The community requested neuro-psych tests for resident of a group home for people with brain injuries be shared with the public.

In your opinion, what could IEDA and/or IFA do that would be most helpful for your organization to achieve its mission? What type of housing would you like to see developed?

1. Scattered site
Example – Council Bluff's housing is so concentrated it's basically re-institutionalization.
2. Needs vary depending upon population
3. Inclusion
4. Some units fully accessible the rest should be visit-able
5. Safe housing in reasonable repair

In your opinion, what should be the priority activities undertaken by the State to further fair housing in Iowa?

1. Incentivize universal design

Examples of universal design standards:

- Johnson County
- Iowa City

Example of a universal design project and developer

- Dubuque, IA – Len (I believe) worked with housing developers re-hab a Coffin Factory and a Brownstone to universal design standards.
 - Gronen Properties has developed housing and commercial properties to universal design standards
2. Change the conversation from add-ons to standards.
 3. Improve minimum standards.
 4. Re-define how you look at disability – shift to life needs.
 5. There should be a state level housing department.
 6. The web site to register accessible housing – IowaHousingSearch.org, is nice.
 7. Improve communication between IFA and the community.
 8. Include the Olmstead Commission in deciding how housing trust fund money should be spent.

What is level or type of interactions do Olmstead Commission members have with homeless folks and the continuum of care?

1. Centers for Independent Living have very little.
1. These issues came up in the Re-build Iowa Task Force potential data source.
2. There is a shelter in Southeast Iowa trying to move people into more permanent housing.

Monday May 5th, 1:30 PM

Marybeth Foster - Iowa Association of Regional Councils

Tim Ostroski - Southern Iowa Council

Mike Norris - Southeast Iowa RPC West Burlington

Rochelle Howe - Upper Floorland RPC

IARC recently completed a survey asking about the process to provide input to HUD.

Southern offered Proposal A, not "in love" with either proposal from IEDA. Water and sewer are a higher priority than they were in the past. Wanted to put more resources into planning for long-term infrastructure projects. Preparedness for projects results in better funding.

Towns of 1200+ can do planning, but smaller towns need help from the COG. Most project administration is done by COG, sometimes engineers. Smaller towns don't have the money for plans pre-award.

Increased water & sewer fund to 40%, added a category called "Neighborhood Revitalization" to expand project beyond housing. Plan does not identify where recovered money goes (canceled projects, underbudget, etc.)? Historically it has gone to downtown revitalization.

Helped the city identify worst parts of the city and combine projects. Project planning helps IEDA spend "better, quicker, wiser."

Neither Proposal A or B met priorities. Water and sewer first is appropriate. Planning helps prepare project for expedient planning. Projects are done at local level w/o connection to statewide needs. Planning can give state context and help IEDA identify funding.

Getting rid of Economic Development, redistributing funding to other categories.

After funding percentages are assigned to each category, detailed spending needs to be determined. High level of interest in matching RLF with other grant funds.

How have needs changed over past 5 years?

Needs are the same, sometimes exacerbated. Construction costs have gone up. Grants have decreased, cities are borrowing more, changes tax climate. Property tax passed by state last year makes it harder to spend for things. As incomes have changed, housing have been converted to rental and deteriorated. Many COG also run housing trust funds, there's a need for owner-occupied rehab. RLF could be partnered with other funds to make a greater impact. Section 108 is not an attractive source of funding for smaller towns.

Problem with 108 is clientele is more likely to default and put responsibility back to state. Housing trust fund does it, but HTF is a charitable organization.

Residents cannot afford and do not want another loan.

HUD has eliminated homebuyer education, families don't understand homeownership/maintenance or have other debt. Probably down to one non-profit in Des Moines that do education.

Five years ago there was more reliance on maintaining existing stock. Now there is pent up demand in urban areas. First question from developes is do you have a housing plan?

Economic development is totall changed with new Authority. Increasing income levels to 80 to 120%LMI eliminated programs from smaller towns. \$4 won;t make a dent in IEDA's econ developemnt activities, but would make a big difference for water & sewer programs.

Floods of 2008 and 2010. \$0.5-1 million is not enough, maybe for localized tornadoes. Already done some wind turbines, now they're not funding those because they've done them. Can still submit projects, and they'll tell you if they want to do it.

More regional authority is desired in decision making for programming of funds. Community scores projects with committees and give them to IEDA to choose funding. Communities would like to be more involved. Communities can prioritize projects. COGs are the planning agencies in the region and have the local knowlege to choose projects.

Scoring process was supposed to turn into project choosing, but it changed into advisory only. Very minimal feedback for rejected applications. Tried to score objectviely, but IEDA wanted it to be more subjective. Know what the communities are doing, but also know what the trust funds are doing.

Monday May 5th, 2:45 PM

Leslie Leger, Nicole Warren - IEDA

IEDA disagrees that communities don't here feedback. COGS don't like to tell communities that a project isn't competitive. Staff is identified for questions.

Water and sewer is straightforward. Challenge with housing to separate good and bad projects is more subjective narrative. IEDA drafted new housing application to make it more objective and easier for everyone. Data-driven housing needs assessment tool would be welcome.

Cities don't spend money on planning. IEDA offered planning grants, but COGs balked at reduction in housing.

Distributing the money places double admin burden on IEDA because they have to watch over COGs.

COGs score projects for funding alongside IEDA. Most of the time they match. IEDA gives COG local preference for discrepancy.

COGs want fully regionalize; not going to happen.

Open to talking about neighborhood revitalization funding. Downtown revitalization fund could grow into that. Would like to add second story rental rehab funding.

Would like to get away from standalone owner occupied housing rehab.

New rules

For water and sewer need proposed facility plan. Quarterly application cycle for w&s, cap on number of apps per quarter at 25.

DNR has 0% interest planning and design loans for water and sewer.

Tuesday May 6th, 8:30 AM

IA Council on Homelessness

Carolann Jennsen, Amber Lewis, Jerry Floyd

David - Youth and Shelter Services

Julie - Davenport

Consumer Outreach Advocate, Ames

Obstacles of being a college town. Landlords want everything to be student housing. Clients coming out of shelter have difficulty.

Tuesday May 6th, 9:45AM

Have a HOME grant for downpayment for rehab, need for both downpayment assistance and for rehab. Need not addressed with funding source is rental rehab. Landlord has to apply currently, but this method isn't functional. Way for COG/organization to apply and administer those funds? Most landlords don't have experience to be approved for app.

Polk county had 4600 on section waiting list in 2011. Will take 3-4 years to work through waiting list. HOME funds used for temporary housing while waiting for voucher. Some states require landlords to accept section 8. Clients say some landlords don't consider them when learn they're section 8. Not many constraints beyond stigma. Barriers are deposits to get into subsidized housing; once they are in the sustainability is there.

COG in Carroll. Home downpayment/rehab is working great. Some issues with max value of house after rehab. Would like rental rehab where COG applies for funds and works with landlords.

Majority of clients are extremely low income. Would be helpful for case amangement program. Can get clients into housing, but issues and needs for services come up.

Problematic requirements are HUD regs, not what IFA is doing. IFA don't make regs more restrictive than federal regs. IFA has been good to work with. Would like downpayment assistance to continue to be supported. Interest in program participation cycles.

IFA places too much emphasis on CHDO. Set aside too many funds for CHDO. And also too many funds for Habitat.

Would like IFA to consider innovative grant program as multi-year award. EX hard to house residents.

Encourage IFA to maximize administrative percentage of funds to retain qalify personnel.

Huge need for owner occupied repairs. Other funding for that is not always accessible. Also aging in place activities. Would like HOME funds available for that. IFA consider HOME \$ into development for home ownership and not just rental housing. It would be construcion costs for afforabdbble housing. People having difficult time getting credit. Rental is a big concern for state, but some could be successful at ownership.

Agree that getting loans are difficult. Agency would like to be able to set up own loan fund, but difficulty finding funding to start that.

No issues with IFA. IFA been helpful with theaching skills to operate program, answer questions. Partnership has been valuable.

Rental assistance vs. construction is a regional issue.

Rhab should be priority, Lots of tenants not on assistance but meet guidelines. Units not always beeing inspected regularly. Helping landlords rehab rental units would be substantial.

Tuesday May 6th, 11AM

HOPWA funds 1/2 TBRA and Storm. 5 recipients \$400k per year.

Cover NW and SW Iowa. Some residents have to drive long distances to receive services. Hard to keep track of many counties and the services they provide. Currently not providing TBRA. Hard to house individuals, lifetime of poor choices, mental health and substance abuse. Healthcare and housing is not priority.

A lot of foreign born working in meat packing plants (Africans). English language skills, leave to return to Africa and lose jobs. Some have to have an eviction notice to receive services, but don't want to be evicted. Been discriminated against and won't return to agency. HIV still has stigma. Non-native speakers can't access services. Affordable housing is not that affordable, and affordable ones are unsanitary/unsafe. Landlords have not been discriminatory, but most don't disclose HIV status.

Need better communication with IFA about when problems come up.

U of I SE Iowa. Biggest trouble is people staying with relative/friend short term and have to move quickly. Struggle with short term emergency shelter. Finding affordable housing is difficult because of college communities. Landlords have a lot of questions, are more used to section 8 and other programs. Flood of 08 in Cedar Rapids eliminated a lot of affordable housing, FMR has escalated but since affordable units are coming back online FMR has dropped. Accommodating disabilities are difficult.

In-person meetings are helpful, even if every few years.

In rural areas housing is healthcare. Transportation is difficult. Only providing basic needs of housing, don't have funding for extra things like transportation.

Transportation is a huge issue.

Unless you work with HIV people everyday, you don't grasp the challenges they face. Side effects, cost of medication, access to healthcare.

Housing is interconnected with healthcare. There's a lot of people who can't afford housing, but housing for HIV also limits spread of disease, health outcomes.

Tuesday May 6th, 1:30 PM

Bill Peterson, IA Assoc of Counties

Most counties are involved in programs through COGs. HUD funding is an important part of the community development process, through either COG or multi-county economic development groups.

Housing is a particular issue throughout the state. There is inadequate housing to attract people and grow businesses. Which comes first, housing or businesses?

Only 3 or 4 counties that have a person at the level of "administrator." Most people who serve on COG boards are elected county supervisors.

Counties provide jails, courts, etc., not so much low income services. Those are most often state programs operated through state offices. County human service providers mostly involved people with disabilities.

Top 3 things counties do: roads & transportation, law enforcement, and adult w/mental disability services. Also some public health issues, but lower than the other areas.

3 or 4 counties aggressive enough to pursue HUD funds on their own.

Cedar Rapids COG, Dubuque COG, Black Hawk County COG, MIDAS COG interact regularly.

Counties have not historically used borrowing to pay for things. Some counties have started using bonds to pay for transportation infrastructure. That leaves property tax as primary revenue. Governor and legislature has constrained ability to raise property tax. Transportation is critical to the economy, especially for agricultural economy which have special transportation needs. Not getting support from state gov't to pay for those types of things.

Some counties form multi-county economic development initiatives.

People commute long distances for jobs in a short amount of time.

Tuesday May 6th, 2:45 PM
ESG/SA

Shelter & Services. 209 beds. Every funded program is measured on benchmarks of success. Results in large chronic population that no one wants to risk their rating on. Not enough housing to move those people to.

Children & Family (domestic violence). Increase in chronic homeless w/ domestic violence. Affordable housing is hugely important. Most clients make minimum wage, can't afford housing. Housing type (rental vs owner) depends on what they want. Rental programs are great, but their situation isn't going to change. Workplace opportunities will be limited.

Domestic Sexual Assault. Chronic homeless has increased over past years, really jumped this year. In rural areas, not even minimum wage jobs. Victims of violence & sexual assault, been in the system for years, have no income for long time. Insurmountable barriers to housing. Poor work history, poor credit, exhausted other programs in other communities. REALLY low income housing is needed.

North Iowa Community Action. Lack of affordable rental in rural areas. Reluctance to move away from friends and relatives. Lack of specific kinds of housing - larger families that need 3 or 4 bedrooms; handicap accessible; efficiency units.

Cross Ministries. Homelessness prevention. Funds go to people who've hit bottom, also need to help people before they hit bottom. Easy for a one time emergency to cause downward spiral. Need homelessness prevention to keep people out of the shelter. Once homeless, it takes a lot more to help than it does for prevention.

Shelter. Population hasn't changed, but sophistication of landlords/property managers has changed. Access to data allows criminal/background checks, credit checks, references. Student competition. Fees for applications is a barrier. Need living wage jobs. Frustrating to see economic development projects with no ties to impacts on housing. Job creation needs to also create housing for workers.

Counties. Lack of affordable housing. When clients are leaving, can't find affordable housing, high housing fees, past eviction disqualifies them. Youth have harder co-occurring issues (mental health, substance abuse) but still have to deal with just homelessness.

Difficulty with local property nuisance laws that require landlords to do background checks. Landlords fear city will take their property. Longer term care for people with co-occurrence issues. Nuisance abatement makes it hard for rental.

Have created a coordinated system to see who has highest needs. Individuals need intensive case management. Transitional housing serves people with high needs; skill building.

Over past years changed from placing families to facing individuals; not enough efficiencies. Increase in co-occurrences but don't have resources to help. People can't get even

minimum wage job. After court cases close, people have to wait 3 to 5 years to be eligible for Section 8 but SA programs don't last 3-5 years.

ISU students are a major problem. Domestic violence victims don't stand a chance against students.

Iowa Legal Aid. Landlords are hiring companies to do background checks. Outside credit report agencies don't differentiate as evictions being filed and being completed. You can dispute it, but not quickly. There are benefits to using outcome measures, but can create perverse incentives to help the people who need the help the least. Changes in ESG have made it more challenging to prevent homelessness than to treat homelessness.

Would like more thought process given to companion animal. Should be allowed to ask for verification/documentation about shots, flea medication, etc. Also should have limit to number of animals. Burden for shelter to have person with animal. Shelter is no housing, but to HUD it can be sometimes. Residency requirements are random and misused and force denial of complete cohorts of people.

Biggest gap is providing affordable housing to 30% LMI. Also lack of permanent supportive housing. Good system for rapid rehousing, but not enough affordable housing. For a shelter, a successful outcome is housing someone. Prevention funds are limited. Prevention involve more than paying rent, but focus now seems exclusively on rental assistance.

Was HRG now ESG. Drastic reduction in rapid rehousing and prevention funds. Not enough funds to meet the need.

IDEAS

100% match funds for ESG is serious detriment.

IFA should provide leadership system for homeless service providers. Develop standards & best practices.

Also standard forms being used for all programs across the state.

Funding source for coordinated intake and assessment. Need is there but not local funding.

Cedar Rapids is working on bringing in 12 agencies for coordinated intake. Lengthy and expensive, but worth it.

Need a subsidized temporary apartment housing in Des Moines to transfer people out of shelters. SROs. Can have live-in case manager. NIMBYism is high, but saves taxpayer money.

Reuse nursing homes.

Important to keep people from falling from a one-time crisis. County general assistance doesn't address everything. EX if person finally gets section 8 voucher but person can't come up with deposit, there is no help.

Have been able to use ESG funds for deposit assistance.

OBSTACLES

Lack of capacity to have designated staff. Staff do a good job, but not enough of them.

Restrictions on not being able to apply funds to wrap-around needs. EX independent living adults need car repair.

If focus changes every five years, all you do is take from one pot to another (families to chronic adults). Need instead to find new dollars.

Wednesday May 17, 10 AM

Pam Charmichael - Home incorporated, Des Moines

From homelessness to homeownership. Have a development arm. Cost of construction for SF and inability of clients to get mortgages, doing more rentals. Significant language & cultural barriers for refugees, types of housing is different. Need for larger (4-5 bed) rentals. Not a lot of SF rental, so homeownership should still be an option for large families. 30%LMI is a big need. Bad credit scores for screening are a barrier. Criminal background is a barrier.

No typical opposition to homeownership projects. Rental development there is still opposition, not so much for placing families.

Encounter NIMBYism for all affordable rental. In Iowa City neighbors pressure officials. Can't do much if land is zoned and funding is awarded, but big opposition for rezoning. Neighborhood approval is required.

Affordable Housing Network. Past successes make staff and officials more cooperative, but not the neighbors. Sometimes it backfires and neighbors use examples as negative examples.

Iowa City Council adopted affordable housing location map to restrict rental placement. Most affordable land zoned correctly is in restricted areas.

In suburbs sometimes council will say there is no need.

ERRs are difficult. Other technical compliance, especially scattered SF.

IFA is categorizing HOME funding as a loan. Formerly categorized as forgivable, now shown as due after 15 years. This impacts the covenants with other orgs, changes the books, ability to leverage other debt.

Econd Development Agency switched loans to grants.

IFA has to be in second position after a lender. Why?

Obstacle in rural area for agency to become a CHDO. COG is governmental entity and can't be a CHDO. In rural area hard to set up entirely independent non-profit with staff. Need new construction, repairs, demo. Developers on their own don't do new affordable new construction in rural.

Impossible to do CHDO set asides for homeownerships do to short timelines.

Iowa City lets CHDO apply for operational funds every year. IFA only lets CHDO apply if they have a project.

Larger units is a priority for fair housing. In QAP points are given for 4 bedroom units to incentivize, but not enough points. Larger bedroom units need to also be in lower density developments.

In QAP points should be more flexible (need a "computer lab" in SF homes).

Lare, SF units are more stable, less turnover.

Few places to get credit counseling. Dodd-Frank is going to make CRA worse and become a fair housing issue. No funding for counselling. Banks want the service but don't want to pay for it.

IFA customer service is great. Current staff has an attitude to try to make things work.

IFA needs to prioritize and not make \$1 do 10 things. Most important thing right now is affordability.

Wednesday May 6th, 11AM

Jeff Lauer, Cary England, Jennifer Wolf

Very difficult to find accessible units in smaller communities. Even if accessible, still have to make adaptations. Aging adults need help aging in place. Only truly accessible housing is really low income and not desirable.

"Rolling ghettos" - overhousing, crime, safety

Not a lot of community support. Landlords say house is accessible but it's really not.

Have a program to make housing accessible, but limited - 4 or 5 housing per year. AAAs have a program also.

Availability can be a component that inhibits de-institutionalization, but other things are factors - transportation, distance, quality of housing, accessibility, cost. Also discrimination.

Varied housing types for different needs. Being part of the community is important, not isolated or segregated. Some units accessible, some visitable. Segregation is just like being in an institution. Also integrate different kinds of disability.

Aging causes problems to multiply. Universal design where adaptation is easy is helpful.

Housing cannot be separated from transportation and employment.

New database for finding accessible housing. Iowa Housing Search.org

One caller has worked with a developer to convert buildings to universal design.

One of the greatest barriers is insufficient incentives for universal design and visitability. Need to consider the lifetime of a unit. Visitability basically means first floor can fit a wheelchair. Redefining how you're looking at disability, not just ADA or Census definition.

Iowa City has updated codes for universal design.

State needs housing department.

Different interaction with homeless continuum of care. A lot of disability-homelessness could have been addressed during Rebuild Iowa.

Education regarding what is the law, what are protected classes is an ongoing challenge. Need for greater general awareness and education about what a disability is.

Government needs better way to communicate locally.

Homebuilders don't engage with local community. Their policies follow the national organization.

Need to integrate community services with housing.

Non-traditional, short term housing situation have to be registered as group homes.

This was a lively conversation. Many issues were brought up. Participants continuously brought up the challenges of working in rural communities and the need for affordable housing to be linked to support services.

1. Describe how the CoC works.

- 4 CoCs
- Administration of CoC's can be confusing because the Council of Homeless is responsible for homelessness across the state and more targeted locations too.
 - "Are we just a CoC or are we trying to serve the entire state?"
 - How do we get rural counties, not receiving HUD funds, to participate in the conversation?
- The Sioux Land CoC is under resourced.
- From the Balance of State perspective the ConPlan is daunting, but manageable. It is harder in Western Iowa because there aren't the same number of service providers.

2. How have the needs of your clients/communities changed over the past five years?

- Social services for Veteran's are not reaching rural areas.
- Affordable housing –
 - Lot's of rehab is needed.
 - Especially in Cedar Rapids where there is not enough handicapped accessible housing and there is a Radon issue.
 - Housing in IA is relatively affordable, those without housing are extremely low-income and are facing significant barriers.
 - Links between affordable housing and supportive services.
- Landlords in rural areas are starting to require credit checks now, adopted this from metros.
- More landlords are conducting criminal background checks.
- More significant mental health issues.
 - This is especially challenging in rural communities where services are limited, issues go unaddressed and clients are unable to maintain housing.
- Rapid rehousing is most important and it is being done through private landlords.
- Clients stays are increased and longer because they are paying off debt, employment problems, and can't get on section 8.

3. What are the primary obstacles, or barriers, to addressing the needs of the people/communities that you serve?

- Lack of resources.
- Data
 - Quantifying the homeless population in rural communities.
 - Quality of data collected by each schools homeless liaison.

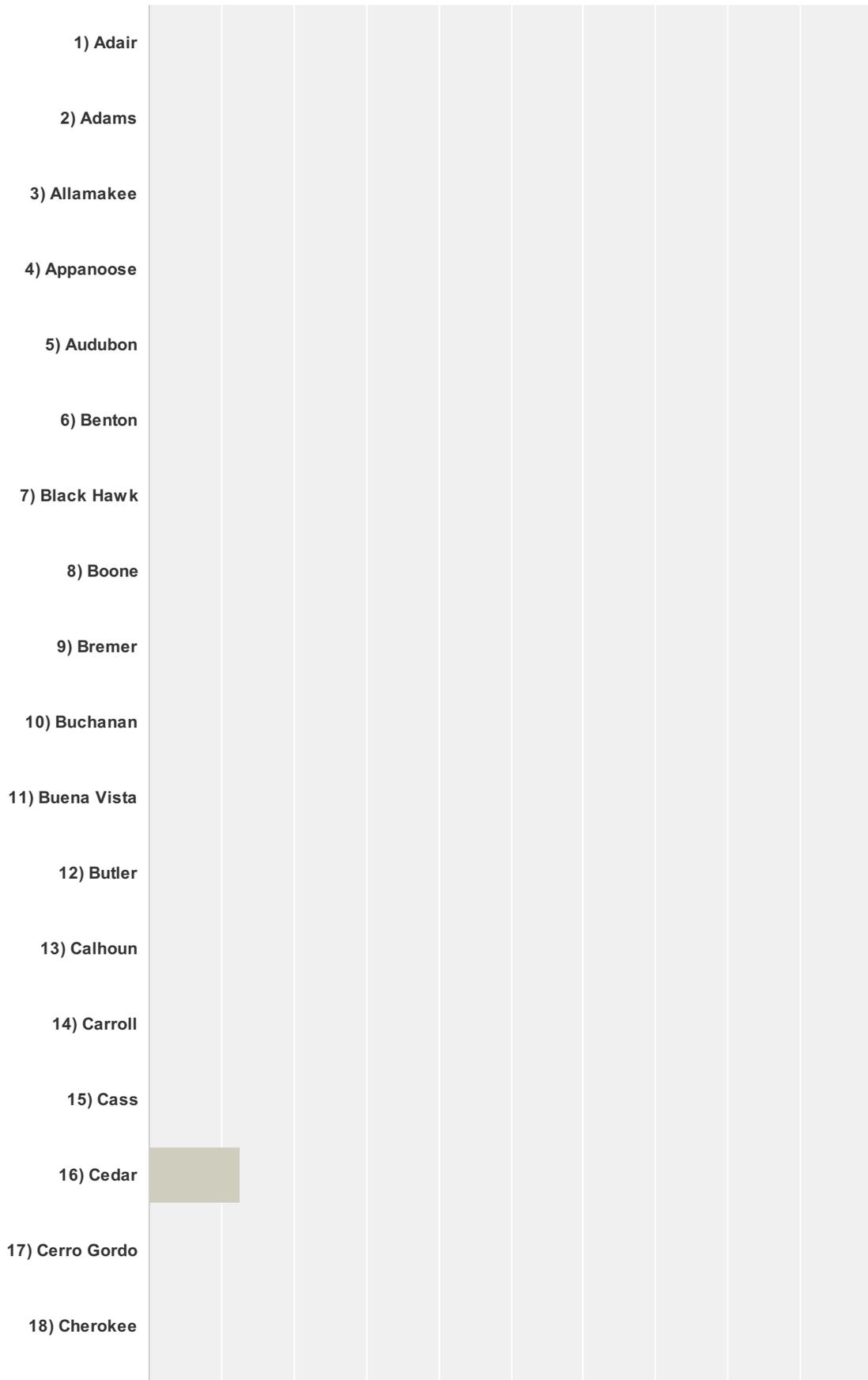
- Local government (IA League of Cities & IA County Association) participation in the Council on Homelessness and financial support of homeless services.
 - The Department of Education's participation in the Council on Homelessness
4. In your opinion, what could IEDA and/or IFA do that would be most helpful for your organization to achieve its mission?
- Encourage linking housing projects with supportive services. This has been successful in the past and should be continued.
 - HOME and CDBG
 - TBRA
 - Encourage housing developments which target less than 80% AMI.
 - Link housing to transportation.
 - Paradigm shift from rapid rehousing to prevention.
5. Fair housing as it relates to homelessness issues?
- Challenges around residency requirements – restrictions around resources to people in a community which ended up targeting minority populations. In Northeastern IA HUD had to get involved.

State of Iowa

Survey Tool and Data Summary

Q1 In which county do you serve as an elected official? (check only one)

Answered: 8 Skipped: 0

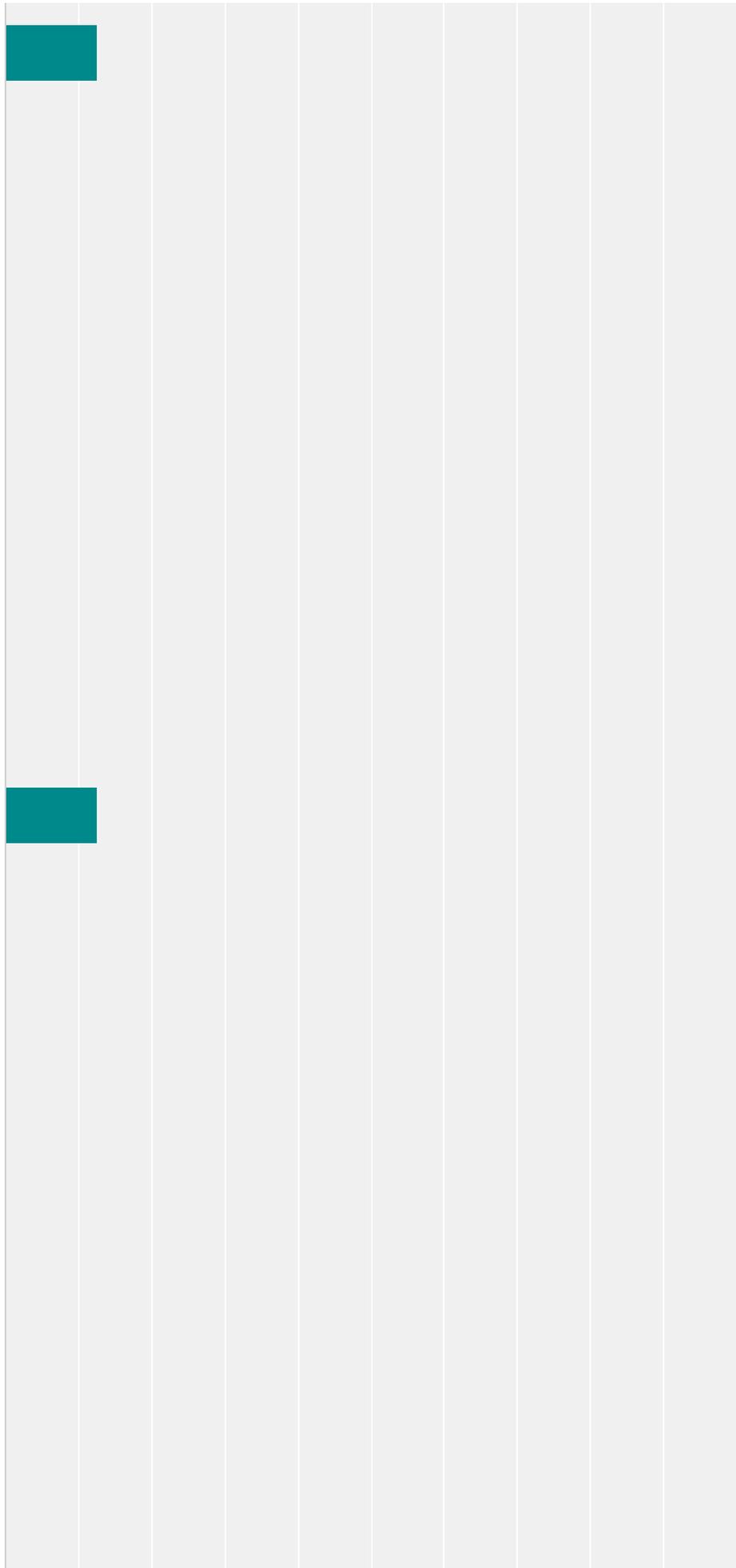


Iowa Analysis of Impediments to Fair Housing Choice - Municipal Officials Survey



Iowa Analysis of Impediments to Fair Housing Choice - Municipal Officials Survey

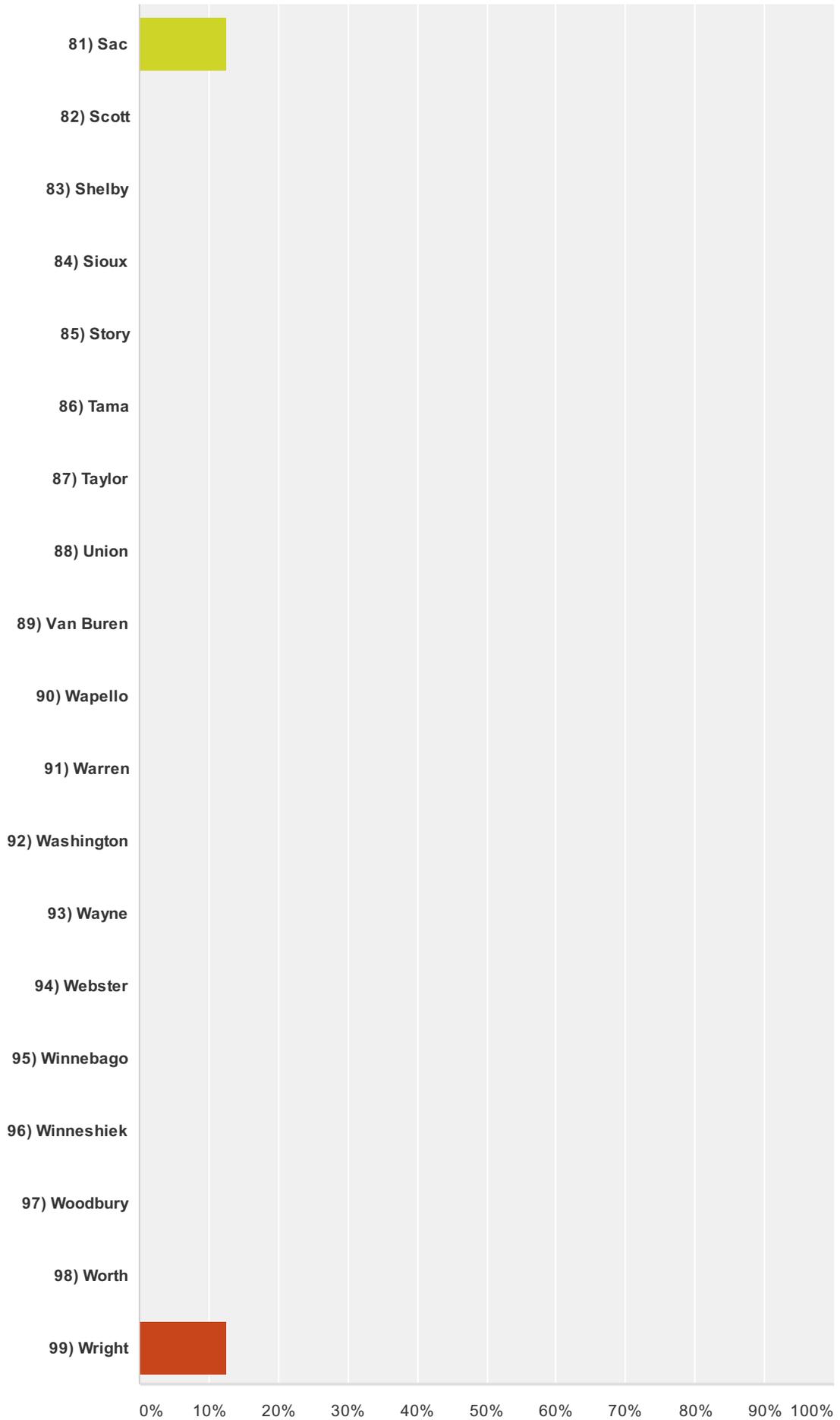
- 40) Hamilton
- 41) Hancock
- 42) Hardin
- 43) Harrison
- 44) Henry
- 45) Howard
- 46) Humboldt
- 47) Ida
- 48) Iowa
- 49) Jackson
- 50) Jasper
- 51) Jefferson
- 52) Johnson
- 53) Jones
- 54) Keokuk
- 55) Kossuth
- 56) Lee
- 57) Linn
- 58) Louisa
- 59) Lucas



Iowa Analysis of Impediments to Fair Housing Choice - Municipal Officials Survey



Iowa Analysis of Impediments to Fair Housing Choice - Municipal Officials Survey



Iowa Analysis of Impediments to Fair Housing Choice - Municipal Officials Survey

Answer Choices	Responses
1) Adair	0.00% 0
2) Adams	0.00% 0
3) Allamakee	0.00% 0
4) Appanoose	0.00% 0
5) Audubon	0.00% 0
6) Benton	0.00% 0
7) Black Hawk	0.00% 0
8) Boone	0.00% 0
9) Bremer	0.00% 0
10) Buchanan	0.00% 0
11) Buena Vista	0.00% 0
12) Butler	0.00% 0
13) Calhoun	0.00% 0
14) Carroll	0.00% 0
15) Cass	0.00% 0
16) Cedar	12.50% 1
17) Cerro Gordo	0.00% 0
18) Cherokee	0.00% 0
19) Chickasaw	0.00% 0
20) Clarke	0.00% 0
21) Clay	0.00% 0
22) Clayton	12.50% 1
23) Clinton	0.00% 0
24) Crawford	0.00% 0
25) Dallas	0.00% 0
26) Davis	0.00% 0
27) Decatur	0.00% 0
28) Delaware	0.00% 0
29) Des Moines	0.00% 0
30) Dickinson	0.00% 0
31) Dubuque	0.00% 0
32) Emmet	0.00% 0
33) Fayette	0.00% 0

Iowa Analysis of Impediments to Fair Housing Choice - Municipal Officials Survey

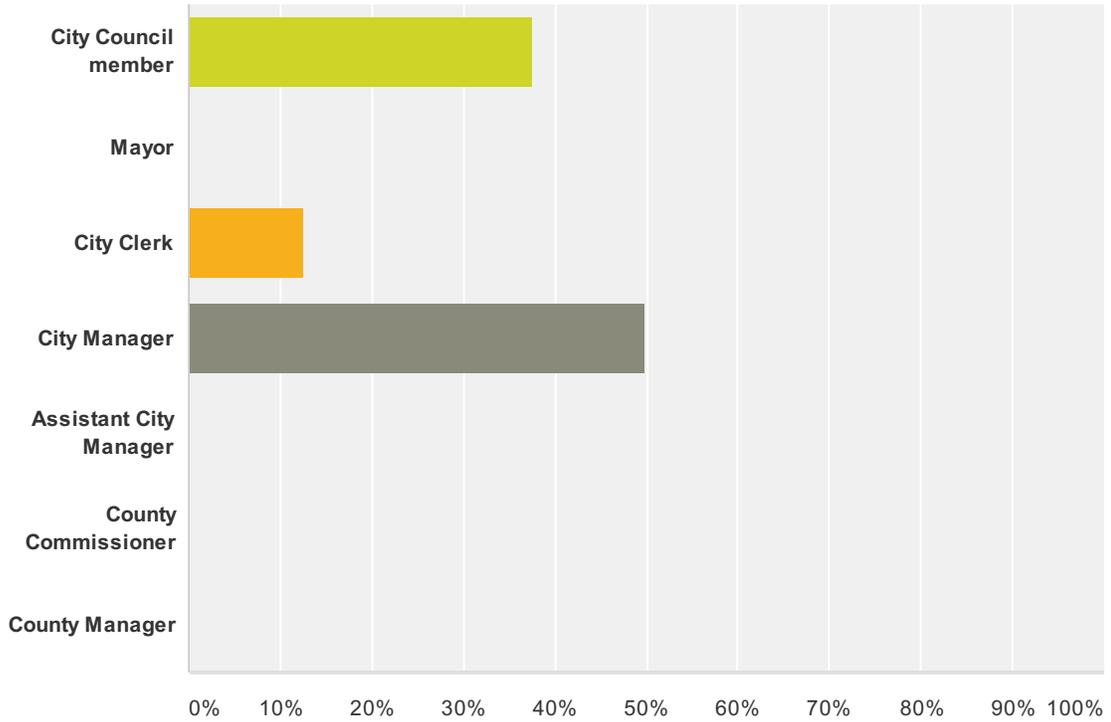
34) Floyd	0.00%	0
35) Franklin	0.00%	0
36) Fremont	0.00%	0
37) Greene	0.00%	0
38) Grundy	0.00%	0
39) Guthrie	0.00%	0
40) Hamilton	12.50%	1
41) Hancock	0.00%	0
42) Hardin	0.00%	0
43) Harrison	0.00%	0
44) Henry	0.00%	0
45) Howard	0.00%	0
46) Humboldt	0.00%	0
47) Ida	0.00%	0
48) Iowa	0.00%	0
49) Jackson	0.00%	0
50) Jasper	12.50%	1
51) Jefferson	0.00%	0
52) Johnson	0.00%	0
53) Jones	0.00%	0
54) Keokuk	0.00%	0
55) Kossuth	0.00%	0
56) Lee	0.00%	0
57) Linn	0.00%	0
58) Louisa	0.00%	0
59) Lucas	0.00%	0
60) Lyon	0.00%	0
61) Madison	0.00%	0
62) Mahaska	0.00%	0
63) Marion	0.00%	0
64) Marshall	0.00%	0
65) Mills	0.00%	0
66) Mitchell	0.00%	0

Iowa Analysis of Impediments to Fair Housing Choice - Municipal Officials Survey

67) Monona	0.00%	0
68) Monroe	0.00%	0
69) Montgomery	0.00%	0
70) Muscatine	0.00%	0
71) O'Brien	0.00%	0
72) Osceola	0.00%	0
73) Page	0.00%	0
74) Palo Alto	0.00%	0
75) Plymouth	0.00%	0
76) Pocahontas	0.00%	0
77) Polk	0.00%	0
78) Pottawattamie	0.00%	0
79) Poweshiek	0.00%	0
80) Ringgold	25.00%	2
81) Sac	12.50%	1
82) Scott	0.00%	0
83) Shelby	0.00%	0
84) Sioux	0.00%	0
85) Story	0.00%	0
86) Tama	0.00%	0
87) Taylor	0.00%	0
88) Union	0.00%	0
89) Van Buren	0.00%	0
90) Wapello	0.00%	0
91) Warren	0.00%	0
92) Washington	0.00%	0
93) Wayne	0.00%	0
94) Webster	0.00%	0
95) Winnebago	0.00%	0
96) Winneshiek	0.00%	0
97) Woodbury	0.00%	0
98) Worth	0.00%	0
99) Wright	12.50%	1
Total		8

Q2 What position do you currently hold in local government? (check only one)

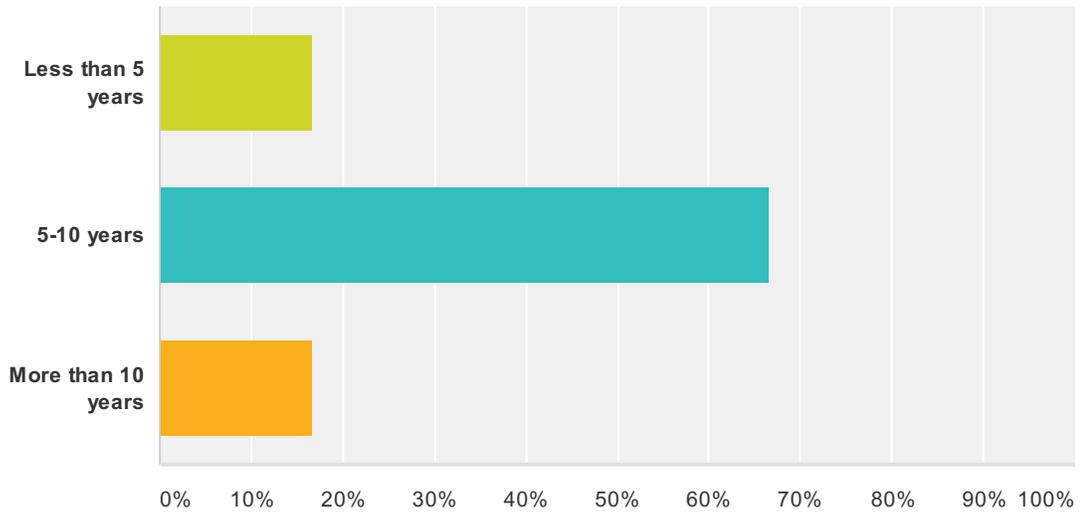
Answered: 8 Skipped: 0



Answer Choices	Responses	Count
City Council member	37.50%	3
Mayor	0.00%	0
City Clerk	12.50%	1
City Manager	50.00%	4
Assistant City Manager	0.00%	0
County Commissioner	0.00%	0
County Manager	0.00%	0
Total		8

Q3 How long have you held your current position identified in #2 above?

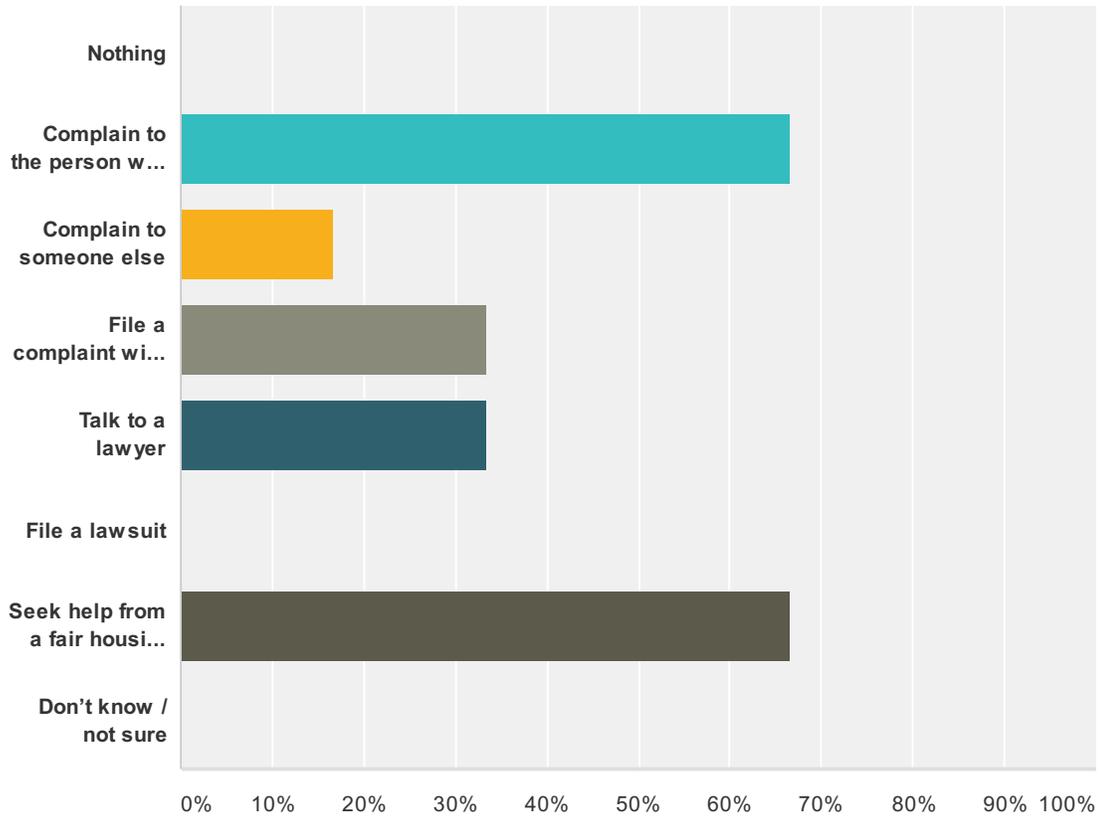
Answered: 6 Skipped: 2



Answer Choices	Responses
Less than 5 years	16.67% 1
5-10 years	66.67% 4
More than 10 years	16.67% 1
Total	6

Q4 Suppose you were being discriminated against when you went to buy or rent a house or an apartment. What do you think you would do? (check all that apply)

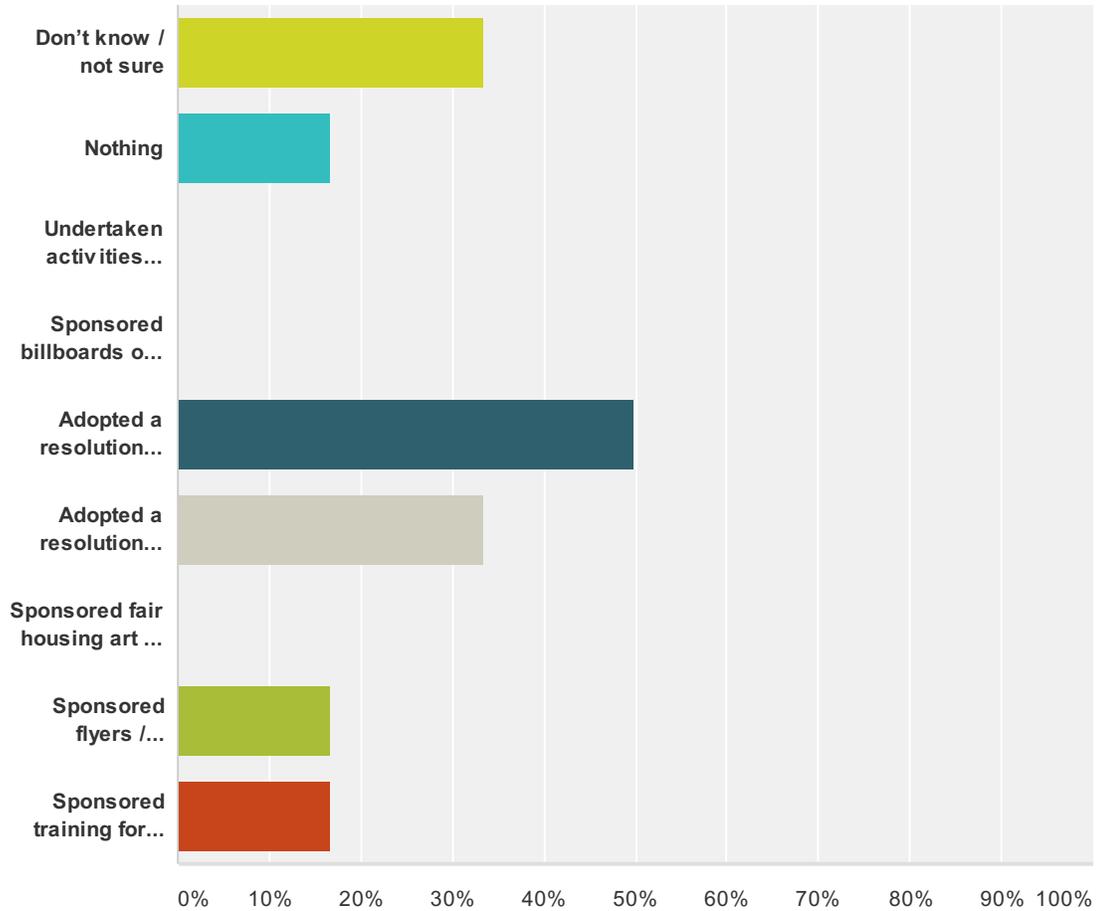
Answered: 6 Skipped: 2



Answer Choices	Responses
Nothing	0.00% 0
Complain to the person who was discriminating	66.67% 4
Complain to someone else	16.67% 1
File a complaint with a government agency	33.33% 2
Talk to a lawyer	33.33% 2
File a lawsuit	0.00% 0
Seek help from a fair housing group or other organization	66.67% 4
Don't know / not sure	0.00% 0
Total Respondents: 6	

Q5 What types of activities does your municipality or county undertake to promote fair housing? (check all that apply)

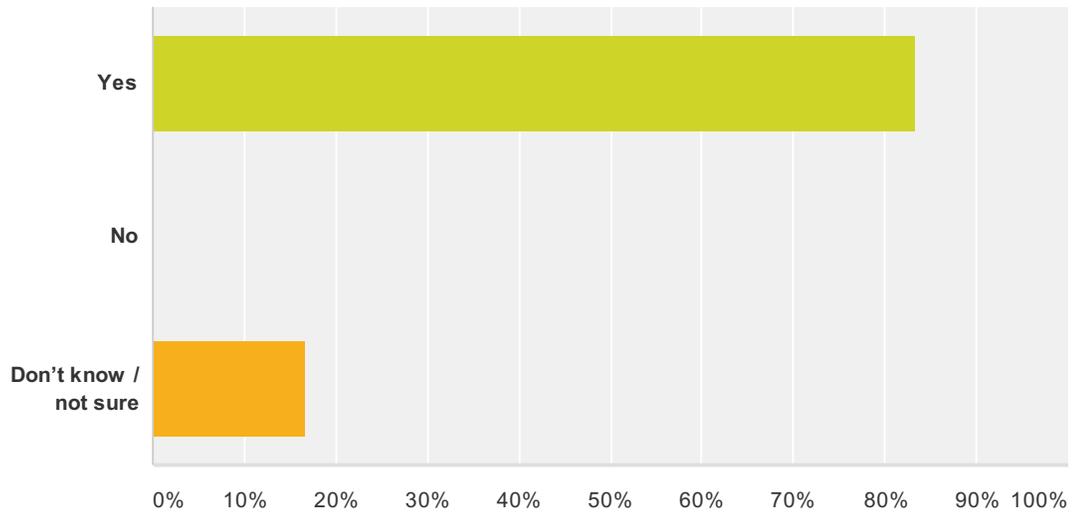
Answered: 6 Skipped: 2



Answer Choices	Responses
Don't know / not sure	33.33% 2
Nothing	16.67% 1
Undertaken activities associated with April as Fair Housing Month	0.00% 0
Sponsored billboards or signs on buses and/or in other public location	0.00% 0
Adopted a resolution supporting fair housing	50.00% 3
Adopted a resolution enforcing fair housing laws	33.33% 2
Sponsored fair housing art / poster / calendar contests in schools	0.00% 0
Sponsored flyers / posters in targeted locations such as community bulletin boards, churches, stores, community centers, etc.	16.67% 1
Sponsored training for local government staff / department heads	16.67% 1
Total Respondents: 6	

Q6 Would you be interested in carrying out activities, or carrying out more activities, to promote fair housing?

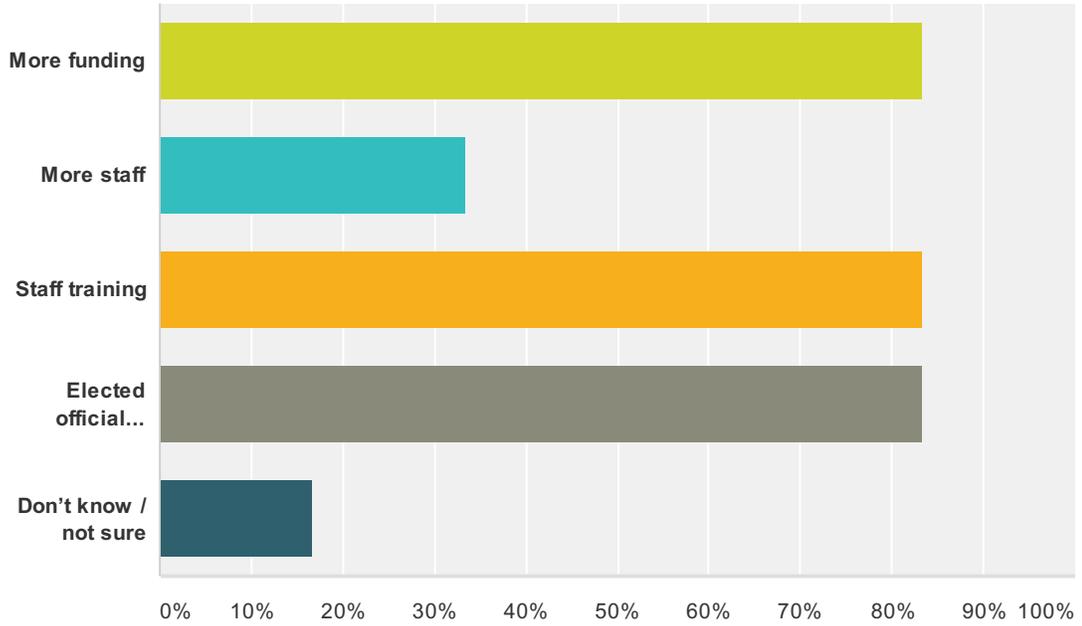
Answered: 6 Skipped: 2



Answer Choices	Responses	
Yes	83.33%	5
No	0.00%	0
Don't know / not sure	16.67%	1
Total		6

Q7 In terms of having adequate resources to carry out activities that promote fair housing, which of the following would your community need? (check all that apply)

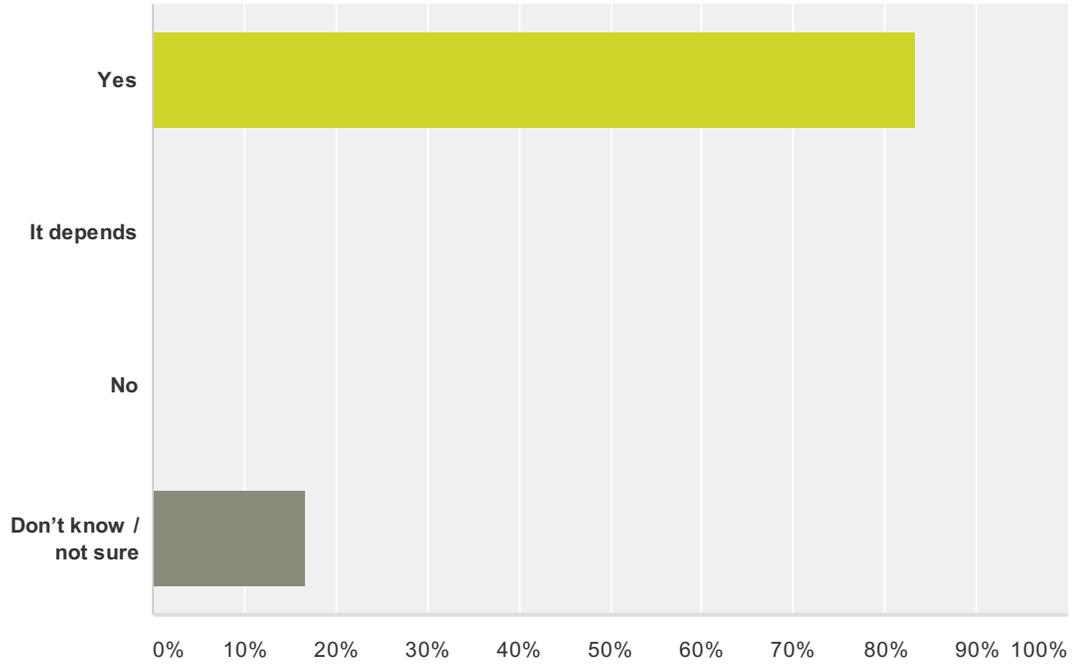
Answered: 6 Skipped: 2



Answer Choices	Responses
More funding	83.33% 5
More staff	33.33% 2
Staff training	83.33% 5
Elected official training	83.33% 5
Don't know / not sure	16.67% 1
Total Respondents: 6	

Q8 Regardless of what the law says, do you think the apartment building owner should be able to assign families with younger children to one particular building?

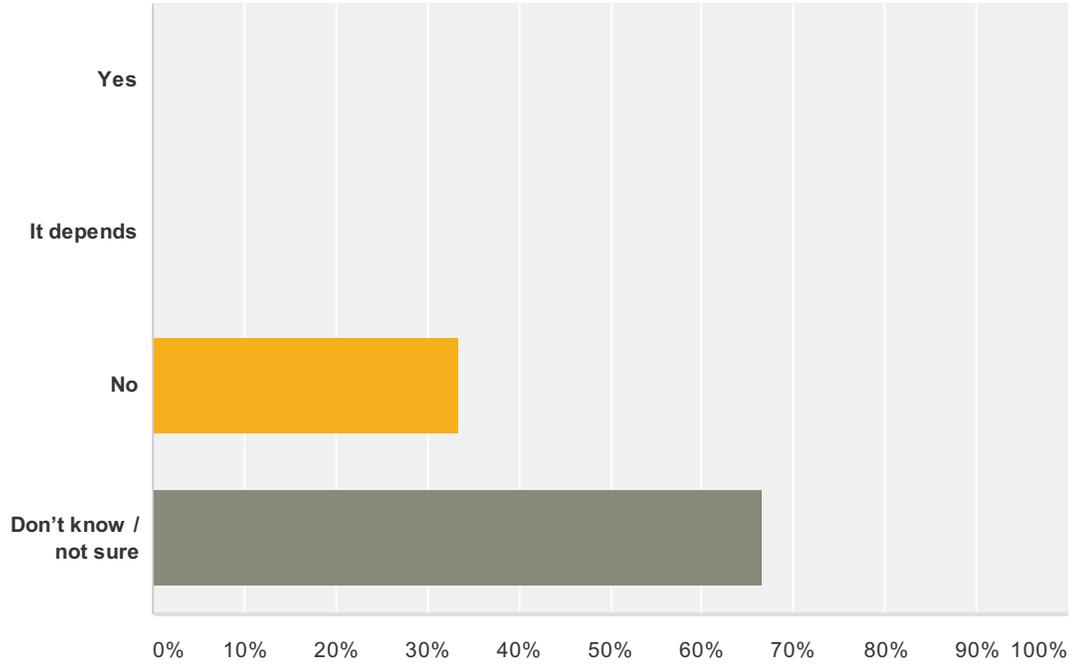
Answered: 6 Skipped: 2



Answer Choices	Responses
Yes	83.33% 5
It depends	0.00% 0
No	0.00% 0
Don't know / not sure	16.67% 1
Total	6

Q9 Under federal law, is it currently legal for an apartment building owner to assign families with younger children to one particular building?

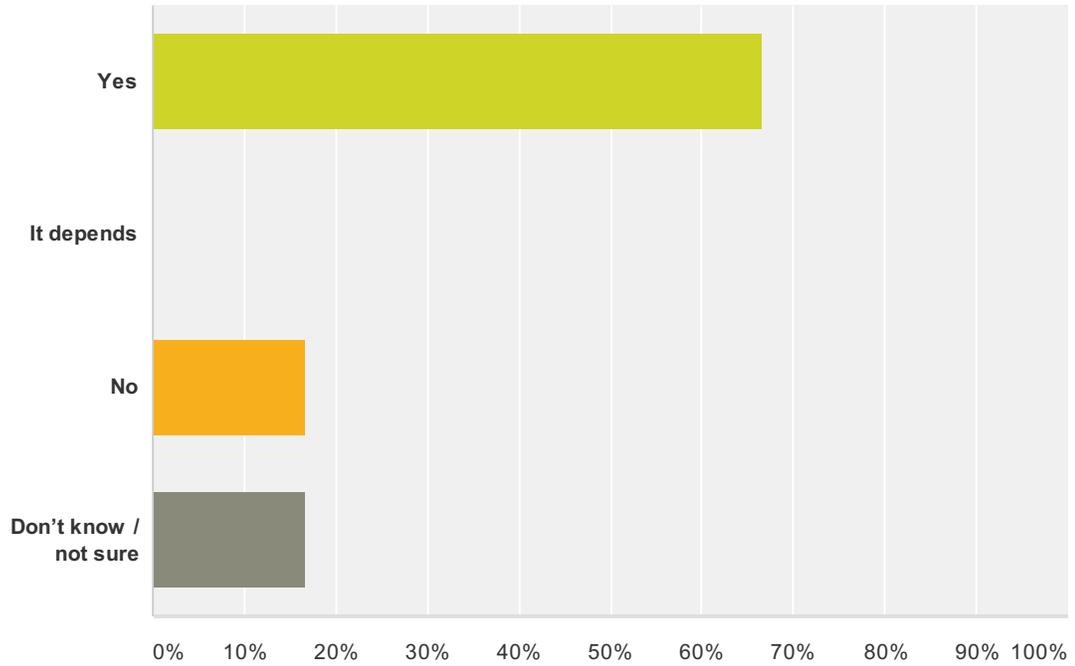
Answered: 6 Skipped: 2



Answer Choices	Responses
Yes	0.00% 0
It depends	0.00% 0
No	33.33% 2
Don't know / not sure	66.67% 4
Total	6

Q10 Regardless of what the law says, do you think the apartment building owner should be able to reject this applicant because of his housekeeping habits?

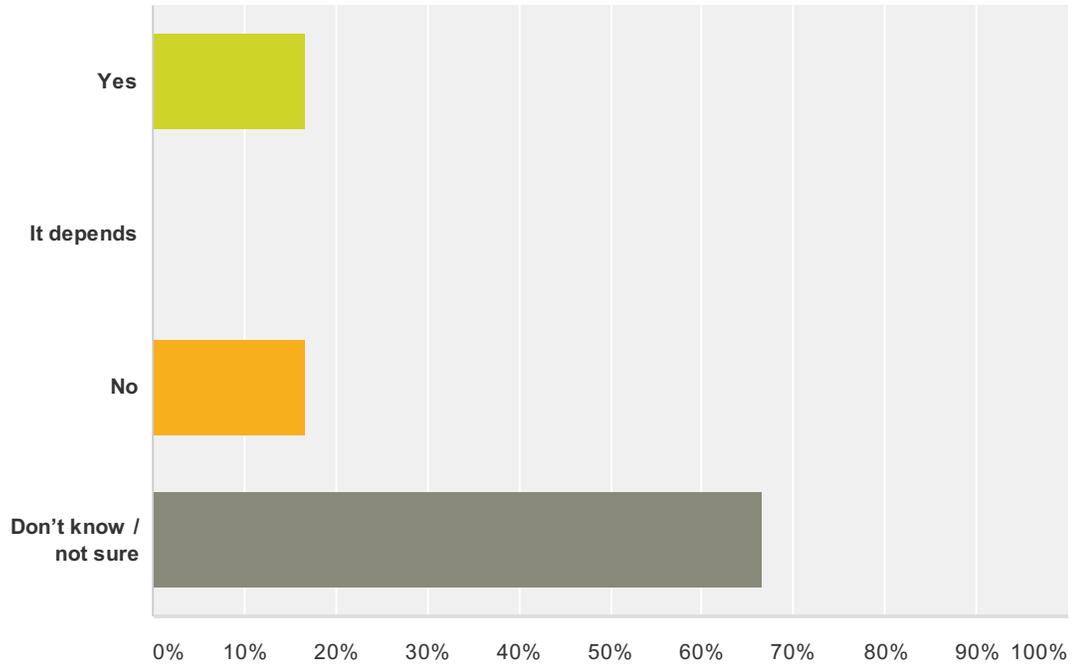
Answered: 6 Skipped: 2



Answer Choices	Responses	
Yes	66.67%	4
It depends	0.00%	0
No	16.67%	1
Don't know / not sure	16.67%	1
Total		6

Q11 Under federal law, is it currently legal for an apartment building owner to reject the applicant because of his housekeeping habits?

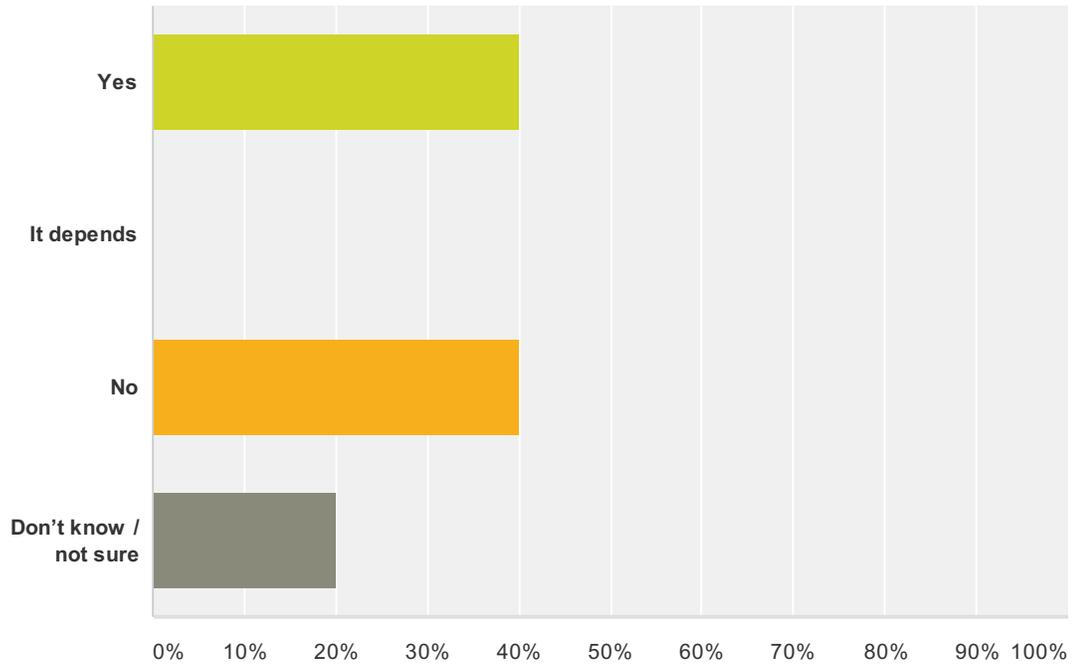
Answered: 6 Skipped: 2



Answer Choices	Responses
Yes	16.67% 1
It depends	0.00% 0
No	16.67% 1
Don't know / not sure	66.67% 4
Total	6

Q12 Regardless of what the law says, do you think the apartment building owner should be able to decide not to allow a wheelchair ramp to be constructed on the owner's property?

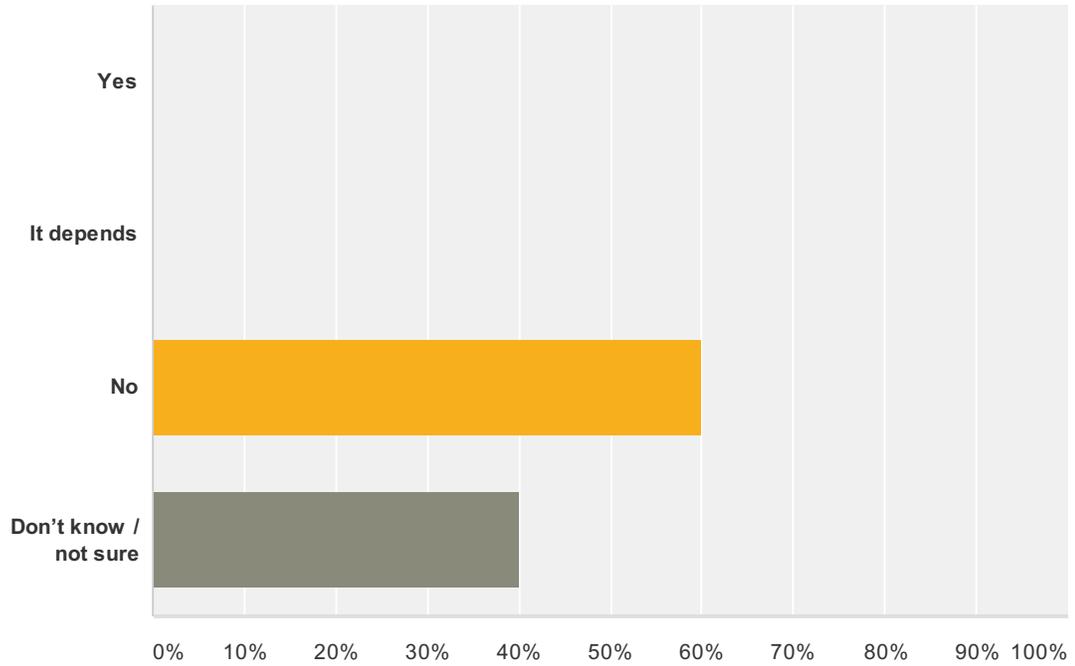
Answered: 5 Skipped: 3



Answer Choices	Responses
Yes	40.00% 2
It depends	0.00% 0
No	40.00% 2
Don't know / not sure	20.00% 1
Total	5

Q13 Under federal law, is it currently legal for an apartment building owner to decide not to allow a wheelchair ramp to be constructed on the owner's property?

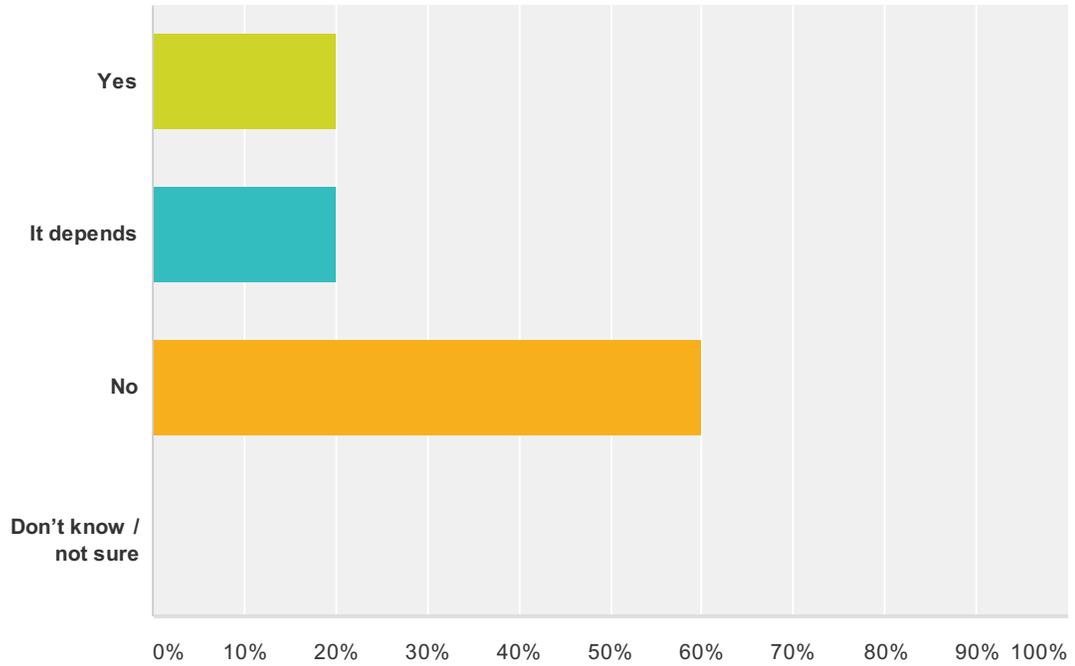
Answered: 5 Skipped: 3



Answer Choices	Responses
Yes	0.00% 0
It depends	0.00% 0
No	60.00% 3
Don't know / not sure	40.00% 2
Total	5

Q14 Regardless of what the law says, do you think the apartment building owner should be able to reject this application because of the applicant's mental illness?

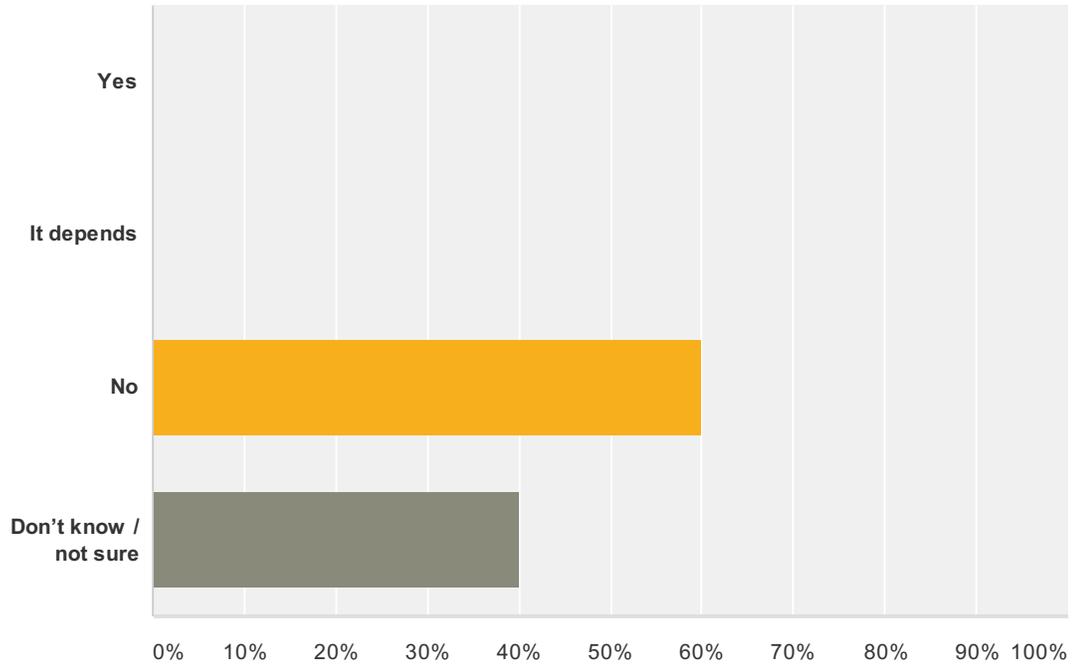
Answered: 5 Skipped: 3



Answer Choices	Responses
Yes	20.00% 1
It depends	20.00% 1
No	60.00% 3
Don't know / not sure	0.00% 0
Total	5

Q15 Under federal law, is it currently legal for an apartment building owner to reject the applicant because of the applicant's mental illness?

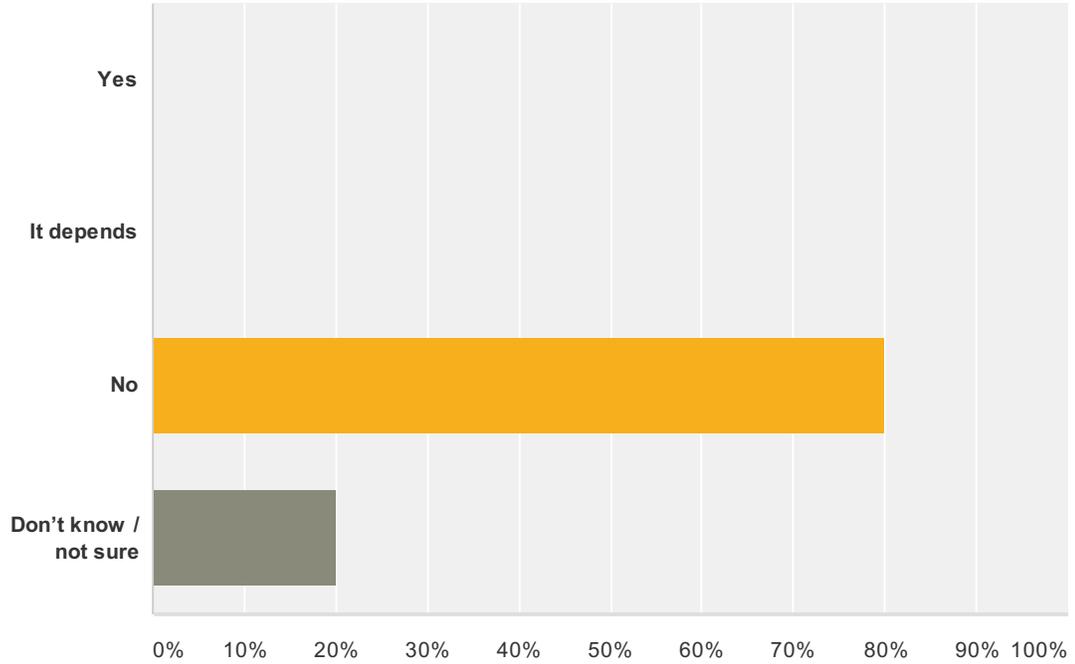
Answered: 5 Skipped: 3



Answer Choices	Responses
Yes	0.00% 0
It depends	0.00% 0
No	60.00% 3
Don't know / not sure	40.00% 2
Total	5

Q16 Regardless of what the law says, should the real estate agent be able to decide to focus the home search on all-white areas?

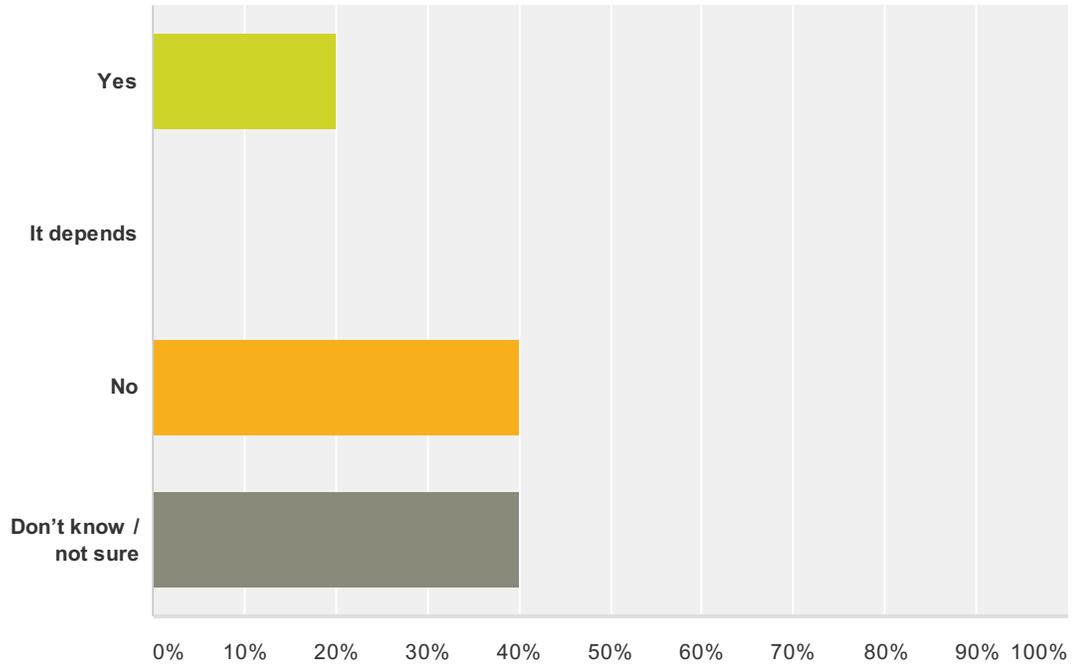
Answered: 5 Skipped: 3



Answer Choices	Responses	
Yes	0.00%	0
It depends	0.00%	0
No	80.00%	4
Don't know / not sure	20.00%	1
Total		5

Q17 QUESTION B: Under federal law, is it currently legal for a real estate agent to decide to focus the home search on all-white areas?

Answered: 5 Skipped: 3



Answer Choices	Responses
Yes	20.00% 1
It depends	0.00% 0
No	40.00% 2
Don't know / not sure	40.00% 2
Total	5

Q18 Offer any additional comments in the space below:

Answered: 1 Skipped: 7

Iowa Analysis of Impediments to Fair Housing Choice - Municipal Officials

Background

The purpose of this survey is to assess your level of knowledge and understanding of fair housing laws and issues. The results of the survey will be used to identify where and what type of fair housing education is needed in the State of Iowa.

*1. In which county do you serve as an elected official? (check only one)

*2. What position do you currently hold in local government? (check only one)

- City Council member
- Mayor
- City Clerk
- City Manager
- Assistant City Manager
- County Commissioner
- County Manager

3. How long have you held your current position identified in #2 above?

- Less than 5 years
- 5-10 years
- More than 10 years

4. Suppose you were being discriminated against when you went to buy or rent a house or an apartment. What do you think you would do? (check all that apply)

- Nothing
- Complain to the person who was discriminating
- Complain to someone else
- File a complaint with a government agency
- Talk to a lawyer
- File a lawsuit
- Seek help from a fair housing group or other organization
- Don't know / not sure

Something else (please specify)

Iowa Analysis of Impediments to Fair Housing Choice - Municipal Officials

5. What types of activities does your municipality or county undertake to promote fair housing? (check all that apply)

- Don't know / not sure
- Nothing
- Undertaken activities associated with April as Fair Housing Month
- Sponsored billboards or signs on buses and/or in other public location
- Adopted a resolution supporting fair housing
- Adopted a resolution enforcing fair housing laws
- Sponsored fair housing art / poster / calendar contests in schools
- Sponsored flyers / posters in targeted locations such as community bulletin boards, churches, stores, community centers, etc.
- Sponsored training for local government staff / department heads

Other (please specify)

6. Would you be interested in carrying out activities, or carrying out more activities, to promote fair housing?

- Yes
- No
- Don't know / not sure

7. In terms of having adequate resources to carry out activities that promote fair housing, which of the following would your community need? (check all that apply)

- More funding
- More staff
- Staff training
- Elected official training
- Don't know / not sure

Other (please specify)

Iowa Analysis of Impediments to Fair Housing Choice - Municipal Officials

Survey Questions

On the following pages a scenario will describe different situations involving fair housing issues. Please answer the two questions based upon the scenario to the best of your ability. Remember: your responses will remain anonymous.

SCENARIO: An apartment building owner who rents to people of all age groups decides that families with younger children can only rent in one particular building, and not in any others, because younger children tend to make lots of noise and may bother other tenants.

8. Regardless of what the law says, do you think the apartment building owner should be able to assign families with younger children to one particular building?

- Yes It depends No Don't know / not sure

9. Under federal law, is it currently legal for an apartment building owner to assign families with younger children to one particular building?

- Yes It depends No Don't know / not sure

Iowa Analysis of Impediments to Fair Housing Choice - Municipal Officials

Survey Scenario Questions (continued)

SCENARIO: In checking references on an application for a vacant apartment, an apartment building owner learns that an applicant does not have the best housekeeping habits; he does not always keep his current apartment clean and neat. The owner does not want to rent to such a person.

10. Regardless of what the law says, do you think the apartment building owner should be able to reject this applicant because of his housekeeping habits?

- Yes It depends No Don't know / not sure

11. Under federal law, is it currently legal for an apartment building owner to reject the applicant because of his housekeeping habits?

- Yes It depends No Don't know / not sure

Iowa Analysis of Impediments to Fair Housing Choice - Municipal Officials

Survey Scenario Questions (continued)

SCENARIO: An apartment building owner is renting to a tenant who uses a wheelchair. The building is old and does not have a wheelchair ramp, and the tenant wants a small wooden ramp constructed at the building door to more easily access the building. He asks the owner if it is okay to build the ramp. The tenant says he will pay all the costs, and agrees to have the ramp removed at his own expense when he leaves the apartment. The owner, however, believes such a ramp will not look good on his building, and decides he does not want it constructed on his property.

12. Regardless of what the law says, do you think the apartment building owner should be able to decide not to allow a wheelchair ramp to be constructed on the owner's property?

- Yes It depends No Don't know / not sure

13. Under federal law, is it currently legal for an apartment building owner to decide not to allow a wheelchair ramp to be constructed on the owner's property?

- Yes It depends No Don't know / not sure

Iowa Analysis of Impediments to Fair Housing Choice - Municipal Officials

Survey Scenario Questions (continued)

SCENARIO: In checking references for an application for a vacant apartment, an apartment building owner learns that the applicant has a history of mental illness. Although the applicant is not a danger to anyone, the apartment building owner does not want to rent to such a person.

14. Regardless of what the law says, do you think the apartment building owner should be able to reject this application because of the applicant's mental illness?

- Yes It depends No Don't know / not sure

15. Under federal law, is it currently legal for an apartment building owner to reject the applicant because of the applicant's mental illness?

- Yes It depends No Don't know / not sure

Iowa Analysis of Impediments to Fair Housing Choice - Municipal Officials

Survey Scenario Questions (continued)

SCENARIO: A white family is looking to buy a house. They go to a real estate agent and ask about the availability of houses within their price range. Assuming the family would only want to buy in areas where white people live, the agent decides to show them only houses in all-white neighborhoods, even though there are many houses in their price range in other parts of the community.

16. Regardless of what the law says, should the real estate agent be able to decide to focus the home search on all-white areas?

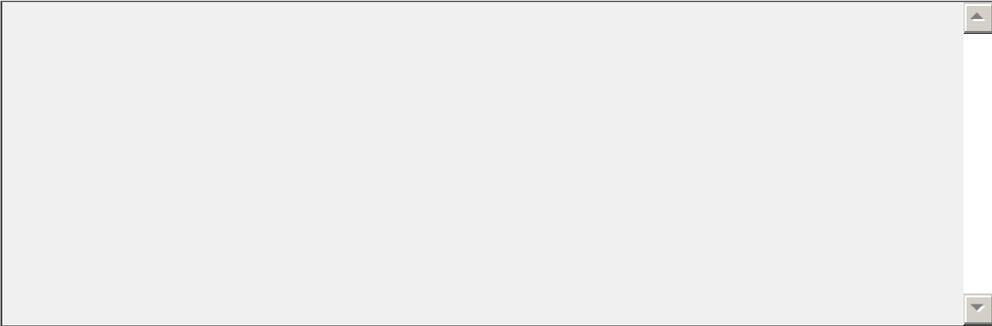
- Yes It depends No Don't know / not sure

17. QUESTION B: Under federal law, is it currently legal for a real estate agent to decide to focus the home search on all-white areas?

- Yes It depends No Don't know / not sure

FINAL PAGE

18. Offer any additional comments in the space below:

A large, empty rectangular text box with a vertical scrollbar on the right side, intended for additional comments. The box is light gray and occupies the upper portion of the page below the question number.

Unique Appendices

State of Iowa

FY 2015 – FY 2019 Consolidated
Plan and
FY 2015 Annual Plan

Unique Appendices Table of Contents

Section	Page
ES-05.....	1
NA-10	26
NA-45	69
MA-10.....	82
MA-35.....	97
SP-35.....	125

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)

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)

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	Rental units constructed – 65 Rental units rehabilitated – 50 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 facilities	CDBG	Public facility or infrastructure non-housing benefit – 15 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 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.

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 is scheduled for October 15. A total of 9 individuals representing various organizations attended the August 13 hearing. The October 15 Public Hearing will be held over the Iowa Communications Network (ICN) with 9 locations across the State available for participation.

5. Summary of public comments

Written Comments – A total of 10 written comments were received.

- 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 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

Comments received at the second Public Hearing on October 13 will be included in the final draft of this document.

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

All comments received were addressed.

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

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

	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 2007-2011 CHAS

Source:

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

	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 2007-2011 CHAS
Source:

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 2007-2011 CHAS
Source:

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 2007-2011 CHAS
Source:

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 2007-2011 CHAS
Source:

	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.

- 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:

- 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.

- 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

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.

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.

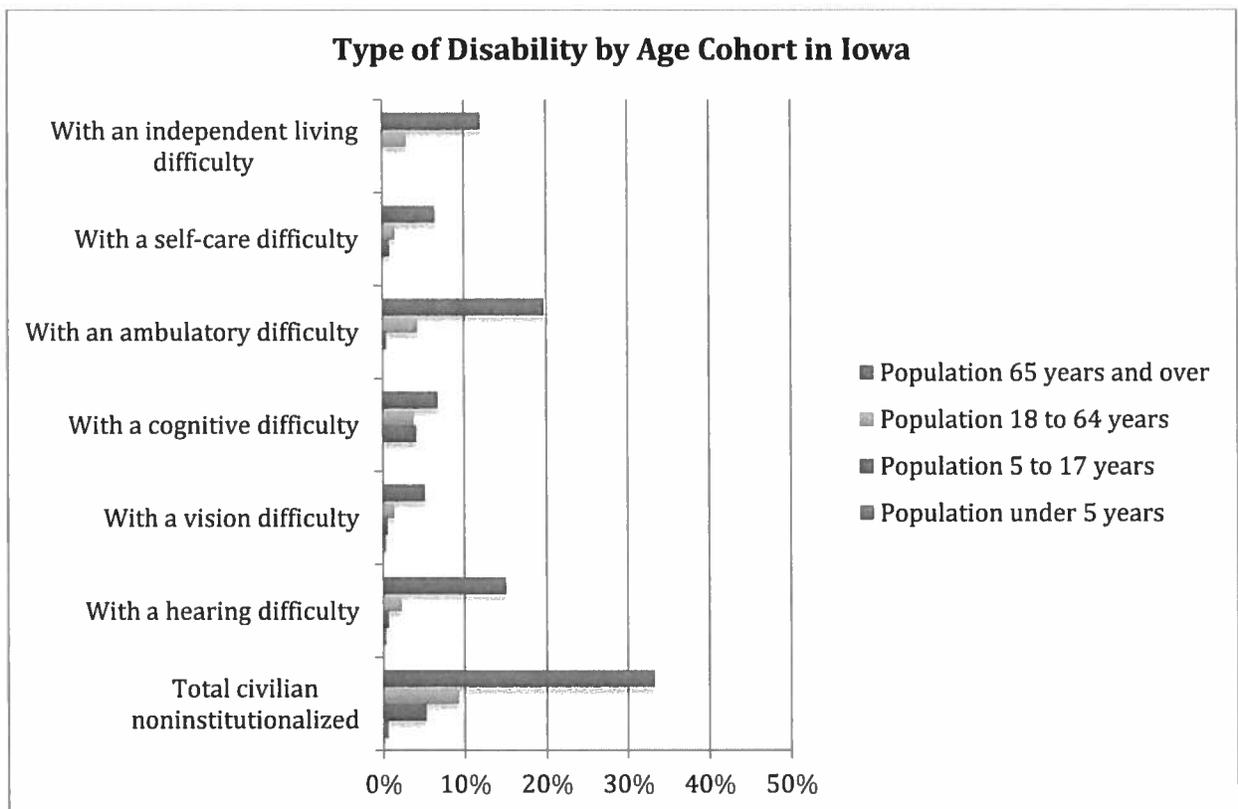
Characteristics of the Elderly Population, 2008-2012

Characteristics	Iowa			
	Age 65 years or older		Total Population	
	Estimate	Margin of Error	Estimate	Margin of Error
Number of households	288,935	+/-1,856	1,223,509	+/-3,819
Average household size of owner-occupied units	1.73	+/-0.02	2.51	+/-0.01
Average household size of renter-occupied units	1.27	+/-0.02	2.14	+/-0.02
Percent living alone	46.7%	+/-0.6	28.6%	+/-0.3
Percent with any disability	33.2%	+/-0.4	11.4%	+/-0.1
Percent civilian veteran	23.3%	+/-0.2	10.1%	+/-0.1
Percent living in same house as 1 year ago	94.1%	+/-0.2	84.7%	+/-0.2
Percent in labor force	17.4%	+/-0.3	68.6%	+/-0.1
Percent unemployed	0.5%	+/-0.1	3.8%	+/-0.1
Percent of households receiving Food Stamp/SNAP benefits	4.8%	+/-0.2	10.5%	+/-0.2
Percent of individuals in poverty	7.5%	+/-0.2	12.2%	+/-0.2
Percent of owner-occupied housing units	0.812	+/-0.4	0.726	+/-0.3
Percent of renter-occupied housing units	0.188	+/-0.4	0.274	+/-0.3
Percent with no telephone service available	1.1%	+/-0.1	2.4%	+/-0.1
Percent with 1.01 or more occupants per room	0.2%	+/-0.1	1.4%	+/-0.1
Percent cost burdened owner	20.2%	+/-0.4	19.1%	+/-0.3
Percent cost burdened renter	47.8%	+/-1.0	41.5%	+/-0.5
Median selected monthly owner costs with a mortgage (\$)	993	+/-12	1,182	+/-4
Median gross rent (\$)	547	+/-9	655	+/-4

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.



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 Iowans 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%.
- Iowans' 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:

S0103: POPULATION 65 YEARS AND OVER IN THE UNITED STATES, American Community Survey five-year estimates 2008-2012.

S1810: DISABILITY CHARACTERISTICS American Community Survey five-year estimates 2008-2012.

Filed Cases, Iowa Division of Criminal & Juvenile Justice Planning, Criminal Justice Data, http://www.humanrights.iowa.gov/cjip/adult_data/index.html accessed on July 9, 2014.

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

State of Iowa Substance Use Epidemiological Profile, State Epidemiological Workgroup, Iowa Department of Public Health, file:///Users/TheBrain/Desktop/Emily/CDTI/Consulting%20Iowa%20IEDA/Iowa%20ConPlan/Needs%20Assessment/Substance%20Abuse/state_epi_profile.pdf accessed on July 9, 2014.

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.

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-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 lowans 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 findings 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.

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				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	Block grant from US Department of Housing and Urban Development to address housing, community development and economic development needs in the state.
						85,585,136	

Program	Source of Funds	Eligible Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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				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	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/LIN-07-09-2014.Rule.265.41.4.pdf	800,000			800,000	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.
							Expected Amount Available Remainder of Con Plan \$ 10,145,140

Program	Source of Funds	Eligible Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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				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	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.
						24,000,000	

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.

Certifications

State of Iowa

FY 2015 – FY 2019 Consolidated
Plan and
FY 2015 Annual Plan

Application for Federal Assistance SF-424

Version 02

*1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	*2. Type of Application * If Revision, select appropriate letter(s) <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	*Other (Specify) _____
--	---	----------------------------------

3. Date Received: _____ 4. Applicant Identifier: _____

5a. Federal Entity Identifier: _____	5b. Federal Award Identifier: _____
--------------------------------------	-------------------------------------

State Use Only:

6. Date Received by State: _____	7. State Application Identifier: _____
----------------------------------	--

8. APPLICANT INFORMATION:

*a. Legal Name: State of Iowa

*b. Employer/Taxpayer Identification Number (EIN/TIN): 010606429	*c. Organizational DUNS: 808348981.
---	--

d. Address:

*Street 1: 200 East Grand Ave.
Street 2: _____
*City: Des Moines
County: Polk
*State: Iowa
Province: _____
*Country: USA
*Zip / Postal Code: 50309

e. Organizational Unit:

Department Name: Economic Development	Division Name: Community Development
--	---

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr. *First Name: Timothy
Middle Name: R.
*Last Name: Waddell
Suffix: _____

Title: Division Administrator

Organizational Affiliation: _____

*Telephone Number: 515-725-3002 Fax Number: 515-725-3010

*Email: tim.waddell@iowa.gov

Application for Federal Assistance SF-424

Version 02

***9. Type of Applicant 1: Select Applicant Type:**

A.State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

*Other (Specify)

***10 Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-228 _____

CFDA Title:

Community Development Block Grant Program _____

***12 Funding Opportunity Number:**

*Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

State of Iowa

***15. Descriptive Title of Applicant's Project:**

Consolidated Plan 2015-2019 (State)

Application for Federal Assistance SF-424 Version 02

16. Congressional Districts Of:
*a. Applicant: statewide *b. Program/Project: statewide

17. Proposed Project:
*a. Start Date: 01/01/15 *b. End Date: 12/31/15

18. Estimated Funding (\$):

*a. Federal	_____	\$ 21,396,284
*b. Applicant	_____	
*c. State	_____	
*d. Local	_____	
*e. Other	_____	
*f. Program Income	_____	
*g. TOTAL	_____	

***19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on _____

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E. O. 12372

***20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**

Yes No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions

Authorized Representative:

Prefix: Mrs. *First Name: Deborah

Middle Name: V.

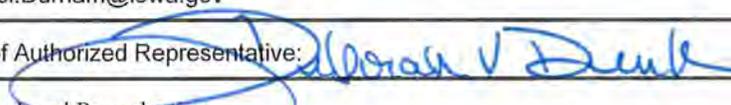
*Last Name: Durham

Suffix: _____

*Title: Director

*Telephone Number: 515-725-3020 Fax Number: 515 -725-3010

* Email: Debi.Durham@iowa.gov

*Signature of Authorized Representative:  *Date Signed: 2-16-15

Application for Federal Assistance SF-424

Version 02

***Applicant Federal Debt Delinquency Explanation**

The following should contain an explanation if the Applicant organization is delinquent of any Federal Debt.

INSTRUCTIONS FOR THE SF-424

Public reporting burden for this collection of information is estimated to average 60 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0043), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

This is a standard form (including the continuation sheet) required for use as a cover sheet for submission of preapplications and applications and related information under discretionary programs. Some of the items are required and some are optional at the discretion of the applicant or the Federal agency (agency). Required items are identified with an asterisk on the form and are specified in the instructions below. In addition to the instructions provided below, applicants must consult agency instructions to determine specific requirements.

Item	Entry:	Item	Entry:
1.	Type of Submission: (Required) Select one type of submission in accordance with agency instructions. <ul style="list-style-type: none"> • Preapplication • Application • Changed/Corrected Application – If requested by the agency, check if this submission is to change or correct a previously submitted application. Unless requested by the agency, applicants may not use this to submit changes after the closing date. 	10.	Name Of Federal Agency: (Required) Enter the name of the Federal agency from which assistance is being requested with this application.
2.	Type of Application: (Required) Select one type of application in accordance with agency instructions. <ul style="list-style-type: none"> • New – An application that is being submitted to an agency for the first time. • Continuation – An extension for an additional funding/budget period for a project with a projected completion date. This can include renewals • Revision – Any change in the Federal Government's financial obligation or contingent liability from an existing obligation. If a revision, enter the appropriate letter(s). More than one may be selected. If "Other" is selected, please specify in text box provided. <ul style="list-style-type: none"> A. Increase Award B. Decrease Award C. Increase Duration D. Decrease Duration E. Other (specify) 	11.	Catalog Of Federal Domestic Assistance Number/Title: Enter the Catalog of Federal Domestic Assistance number and title of the program under which assistance is requested, as found in the program announcement, if applicable.
		12.	Funding Opportunity Number/Title: (Required) Enter the Funding Opportunity Number and title of the opportunity under which assistance is requested, as found in the program announcement.
		13.	Competition Identification Number/Title: Enter the Competition Identification Number and title of the competition under which assistance is requested, if applicable.
		14.	Areas Affected By Project: List the areas or entities using the categories (e.g., cities, counties, states, etc.) specified in agency instructions. Use the continuation sheet to enter additional areas, if needed.
3.	Date Received: Leave this field blank. This date will be assigned by the Federal agency.	15.	Descriptive Title of Applicant's Project: (Required) Enter a brief descriptive title of the project. If appropriate, attach a map showing project location (e.g., construction or real property projects). For preapplications, attach a summary description of the project.
4.	Applicant Identifier: Enter the entity identifier assigned by the Federal agency, if any, or applicant's control number, if applicable.	16.	Congressional Districts Of: (Required) 16a. Enter the applicant's Congressional District, and 16b. Enter all District(s) affected by the program or project. Enter in the format: 2 characters State Abbreviation – 3 characters District Number, e.g., CA-005 for California 5 th district, CA-012 for California 12 th district, NC-103 for North Carolina's 103 rd district. <ul style="list-style-type: none"> • If all congressional districts in a state are affected, enter "all" for the district number, e.g., MD-all for all congressional districts in Maryland. • If nationwide, (i.e. all districts within all states are affected), enter US-all. • If the program/project is outside the US, enter 00-000.
5a.	Federal Entity Identifier: Enter the number assigned to your organization by the Federal Agency, if any.		
5b.	Federal Award Identifier: For new applications leave blank. For a continuation or revision to an existing award, enter the previously assigned Federal award identifier number. If a changed/corrected application, enter the Federal Identifier in accordance with agency instructions.		
6.	Date Received by State: Leave this field blank. This date will be assigned by the State, if applicable.		
7.	State Application Identifier: Leave this field blank. This identifier will be assigned by the State, if applicable.		
8.	Applicant Information: Enter the following in accordance with agency instructions:	17.	Proposed Project Start and End Dates: (Required) Enter the proposed start date and end date of the project.
	a. Legal Name: (Required) Enter the legal name of applicant that will undertake the assistance activity. This is the name that the organization has registered with the Central Contractor Registry. Information on registering with OCR may be obtained by visiting the Grants.gov website.	18.	Estimated Funding: (Required) Enter the amount requested or to be contributed during the first funding/budget period by each contributor. Value of in-kind contributions should be included on appropriate lines, as applicable. If the action will result in a dollar change to an existing award, indicate only the amount of the change. For decreases, enclose the amounts in parentheses.
	b. Employer/Taxpayer Number (EINTIN): (Required) Enter the Employer or Taxpayer Identification Number (EIN or TIN) as assigned by the Internal Revenue Service. If your organization is not in the US, enter 44-444444.		
	c. Organizational DUNS: (Required) Enter the organization's DUNS or DUNS+4 number received from Dun and Bradstreet. Information on obtaining a DUNS number may be obtained by visiting the Grants.gov website.		
	d. Address: Enter the complete address as follows: Street address (Line 1 required), City (Required), County, State (Required, if country is US), Province, Country (Required), Zip/Postal Code (Required, if country is US).		
	e. Organizational Unit: Enter the name of the primary organizational unit (and department or division, if applicable) that will undertake the		
		19.	Is Application Subject to Review by State Under Executive Order 12372 Process? Applicants should contact the State Single Point of Contact (SPOC) for Federal Executive Order 12372 to determine whether the application is subject to the

	assistance activity, if applicable.		State intergovernmental review process. Select the appropriate box. If "a." is selected, enter the date the application was submitted to the State																								
	f. Name and contact information of person to be contacted on matters involving this application: Enter the name (First and last name required), organizational affiliation (if affiliated with an organization other than the applicant organization), telephone number (Required), fax number, and email address (Required) of the person to contact on matters related to this application.	20.	Is the Applicant Delinquent on any Federal Debt? (Required) Select the appropriate box. This question applies to the applicant organization, not the person who signs as the authorized representative. Categories of debt include delinquent audit disallowances, loans and taxes. If yes, include an explanation on the continuation sheet.																								
b.	Type of Applicant (Required) Select up to three applicant type(s) in accordance with agency instructions.	21.	Authorized Representative: (Required) To be signed and dated by the authorized representative of the applicant organization. Enter the name (First and last name required) title (Required), telephone number (Required), fax number, and email address (Required) of the person authorized to sign for the applicant. A copy of the governing body's authorization for you to sign this application as the official representative must be on file in the applicant's office. (Certain Federal agencies may require that this authorization be submitted as part of the application.)																								
	<table border="0"> <tr> <td>A. State Government</td> <td>M. Nonprofit with 501C3 IRS Status (Other than Institution of Higher Education)</td> </tr> <tr> <td>B. County Government</td> <td>N. Nonprofit without 501C3 IRS Status (Other than Institution of Higher Education)</td> </tr> <tr> <td>C. City or Township Government</td> <td>O. Private Institution of Higher Education</td> </tr> <tr> <td>D. Special District Government</td> <td>P. Individual</td> </tr> <tr> <td>E. Regional Organization</td> <td>Q. For-Profit Organization (Other than Small Business)</td> </tr> <tr> <td>F. U.S. Territory or Possession</td> <td>R. Small Business</td> </tr> <tr> <td>G. Independent School District</td> <td>S. Hispanic-serving Institution</td> </tr> <tr> <td>H. Public/State Controlled Institution of Higher Education</td> <td>T. Historically Black Colleges and Universities (HBCUs)</td> </tr> <tr> <td>I. Indian/Native American Tribal Government (Federally Recognized)</td> <td>U. Tribally Controlled Colleges and Universities (TCCUs)</td> </tr> <tr> <td>J. Indian/Native American Tribal Government (Other than Federally Recognized)</td> <td>V. Alaska Native and Native Hawaiian Serving Institutions</td> </tr> <tr> <td>K. Indian/Native American Tribally Designated Organization</td> <td>W. Non-domestic (non-US) Entity</td> </tr> <tr> <td>L. Public/Indian Housing Authority</td> <td>X. Other (specify)</td> </tr> </table>	A. State Government	M. Nonprofit with 501C3 IRS Status (Other than Institution of Higher Education)	B. County Government	N. Nonprofit without 501C3 IRS Status (Other than Institution of Higher Education)	C. City or Township Government	O. Private Institution of Higher Education	D. Special District Government	P. Individual	E. Regional Organization	Q. For-Profit Organization (Other than Small Business)	F. U.S. Territory or Possession	R. Small Business	G. Independent School District	S. Hispanic-serving Institution	H. Public/State Controlled Institution of Higher Education	T. Historically Black Colleges and Universities (HBCUs)	I. Indian/Native American Tribal Government (Federally Recognized)	U. Tribally Controlled Colleges and Universities (TCCUs)	J. Indian/Native American Tribal Government (Other than Federally Recognized)	V. Alaska Native and Native Hawaiian Serving Institutions	K. Indian/Native American Tribally Designated Organization	W. Non-domestic (non-US) Entity	L. Public/Indian Housing Authority	X. Other (specify)		
A. State Government	M. Nonprofit with 501C3 IRS Status (Other than Institution of Higher Education)																										
B. County Government	N. Nonprofit without 501C3 IRS Status (Other than Institution of Higher Education)																										
C. City or Township Government	O. Private Institution of Higher Education																										
D. Special District Government	P. Individual																										
E. Regional Organization	Q. For-Profit Organization (Other than Small Business)																										
F. U.S. Territory or Possession	R. Small Business																										
G. Independent School District	S. Hispanic-serving Institution																										
H. Public/State Controlled Institution of Higher Education	T. Historically Black Colleges and Universities (HBCUs)																										
I. Indian/Native American Tribal Government (Federally Recognized)	U. Tribally Controlled Colleges and Universities (TCCUs)																										
J. Indian/Native American Tribal Government (Other than Federally Recognized)	V. Alaska Native and Native Hawaiian Serving Institutions																										
K. Indian/Native American Tribally Designated Organization	W. Non-domestic (non-US) Entity																										
L. Public/Indian Housing Authority	X. Other (specify)																										

Application for Federal Assistance SF-424

*** 1. Type of Submission:**

- Preapplication
 Application
 Changed/Corrected Application

*** 2. Type of Application:**

- New
 Continuation
 Revision

*** If Revision, select appropriate letter(s):**

*** Other (Specify):**

*** 3. Date Received:**

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

*** a. Legal Name:**

State of Iowa

*** b. Employer/Taxpayer Identification Number (EIN/TIN):**

52-1699886

*** c. Organizational DUNS:**

6148237220000

d. Address:

*** Street1:**

2015 Grand Avenue

Street2:

*** City:**

Des Moines

County/Parish:

Polk

*** State:**

IA: Iowa

Province:

*** Country:**

USA: UNITED STATES

*** Zip / Postal Code:**

50312

e. Organizational Unit:

Department Name:

Iowa Finance Authority

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

Ms.

*** First Name:**

Amber

Middle Name:

*** Last Name:**

Lewis

Suffix:

Title: Homeless Programs Coordinator

Organizational Affiliation:

*** Telephone Number:**

515-238-1930

Fax Number:

515-725-4901

*** Email:**

amber.lewis@iowa.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

United States Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-231

CFDA Title:

Emergency Solutions Grant

*** 12. Funding Opportunity Number:**

N/A

* Title:

N/A

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

Annual Action Plan 2015 (State). (In addition, the form would not allow text in the #14 field above; the Area Affected by Project is the State of Iowa).

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="2,536,285.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="2,536,285.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- Yes
- No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

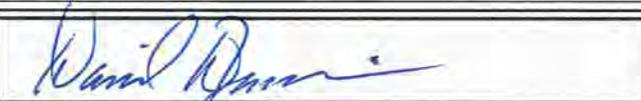
Authorized Representative:

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: 

* Date Signed:

**APPLICATION FOR
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		Pre-application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction	2. DATE SUBMITTED 2/12/2015	Applicant Identifier	
			3. DATE RECEIVED BY STATE	State Application Identifier	
			4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier	
5. APPLICANT INFORMATION					
Legal Name: State of Iowa			Organizational Unit: Department: Iowa Finance Authority		
Organizational DUNS: 614823722			Division: HOME Department		
Address: Street: 2015 Grand Avenue			Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: Ms.		
City: Des Moines			First Name: Carolann		
County: Polk			Middle Name		
State: Iowa		Zip Code 50312-4901	Last Name Jensen		
Country: United States			Suffix:		
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 52-1699886			Phone Number (give area code) 515-725-4955		Fax Number (give area code) 515-725-4901
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify)			7. TYPE OF APPLICANT: (See back of form for Application Types) State Other (specify)		
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): HOME Investment Partnership			9. NAME OF FEDERAL AGENCY: U.S. Department of Housing and Urban Development		
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): State of Iowa			11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Annual Action Plan 2015 (State)		
13. PROPOSED PROJECT Start Date: 1/1/2015			14. CONGRESSIONAL DISTRICTS OF: a. Applicant All (Statewide)		
Ending Date: 12/31/2015			b. Project All (Statewide)		
15. ESTIMATED FUNDING:			16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?		
a. Federal	\$	5,318,793 ⁰⁰	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON		
b. Applicant	\$	⁰⁰	DATE:		
c. State	\$	⁰⁰	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372		
d. Local	\$	⁰⁰	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW		
e. Other	\$	⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?		
f. Program Income	\$	⁰⁰	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No		
g. TOTAL	\$	5,318,793 ⁰⁰			
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.					
a. Authorized Representative					
Prefix Mr.		First Name David		Middle Name	
Last Name Jamison			Suffix		
b. Title Executive Director			c. Telephone Number (give area code) (515)725-4900		
d. Signature of Authorized Representative 			e. Date Signed 2-12-15		

Application for Federal Assistance SF-424

* 1. Type of Submission:

- Preapplication
 Application
 Changed/Corrected Application

* 2. Type of Application:

- New
 Continuation
 Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:

State of Iowa

* b. Employer/Taxpayer Identification Number (EIN/TIN):

52-1699886

* c. Organizational DUNS:

6148237220000

d. Address:

* Street1:

2015 Grand Avenue

Street2:

* City:

Des Moines

County/Parish:

Polk

* State:

IA: Iowa

Province:

* Country:

USA: UNITED STATES

* Zip / Postal Code:

50312

e. Organizational Unit:

Department Name:

Iowa Finance Authority

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

Ms.

* First Name:

Amber

Middle Name:

* Last Name:

Lewis

Suffix:

Title:

Homeless Programs Coordinator

Organizational Affiliation:

* Telephone Number:

515-238-1930

Fax Number:

515-725-4901

* Email:

amber.lewis@iowa.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

United States Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-241

CFDA Title:

Housing Opportunities for Persons with AIDS

*** 12. Funding Opportunity Number:**

N/A

* Title:

N/A

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

Annual Action Plan 2015 (State). (In addition, the form would not allow text in the #14 field above; the Area Affected by Project is the State of Iowa).

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="425,607.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="425,607.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- Yes
- No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:



* Date Signed:

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Anti-Lobbying -- To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts

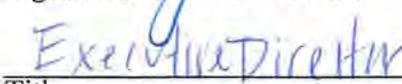
under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official


Title

2/12/15

Date

Specific HOME Certifications

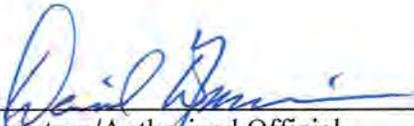
The State certifies that:

Tenant Based Rental Assistance -- If it intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the State's consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Appropriate Financial Assistance -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official

2/12/15

Date

Executive Director

Title

ESG Certifications

Each State that seeks funding under the Emergency Solutions Grants Program must provide the following certifications:

Matching Funds – The State will obtain any matching amounts required under 24 CFR 576.201 in a manner so that its subrecipients that are least capable of providing matching amounts receive the benefit of the exception under 24 CFR 576.201(a)(2).

Discharge Policy – The State will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Confidentiality – The State will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

The State will ensure that its subrecipients comply with the following criteria:

Major rehabilitation/conversion – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – If ESG funds are used for shelter operations or essential services related to street outreach or emergency shelter, the subrecipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the applicant serves the same type of persons (e.g., families with children, unaccompanied youth, veterans, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The subrecipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Homeless Persons Involvement – To the maximum extent practicable, the subrecipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted ESG.

Consolidated Plan – All activities the subrecipient undertakes with assistance under ESG are consistent with the State's current HUD-approved consolidated plan.



Signature/Authorized Official

2/12/15

Date

Executive Director

Title

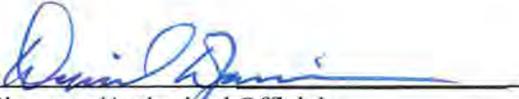
HOPWA Certifications

The State HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under the program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



Signature/Authorized Official

2/12/15
Date

Executive Director
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant

officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

[Signature] 1/29/15
Signature/Authorized Official Date

Chief Operating Officer / General Counsel
Title

Specific CDBG Certifications

The State certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is or will be following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

Consultation with Local Governments -- It has or will comply with the following:

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

Local Needs Identification -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objectives of Title I of the Housing and Community Development Act of 1974, as amended. (See 24 CFR 570.2 and 24 CFR part 570)

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) ~~2004, 2005, and 2006~~ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. **Special Assessments.** The state will require units of general local government that receive CDBG funds to certify to the following:

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Compliance with Laws -- It will comply with applicable laws.



Signature/Authorized Official

1/29/15
Date

Chief Operating Officer / General Counsel
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. For grantees other than individuals, Alternate I applies. (This is the information to which jurisdictions certify).
4. For grantees who are individuals, Alternate II applies. (Not applicable jurisdictions.)
5. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
6. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
7. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph five).
8. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

Check ___ if there are workplaces on file that are not identified here; The certification with regard to the drug-free workplace required by 24 CFR part 24, subpart F,

9. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C.812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).