

State of Iowa

FISCAL YEAR 2020–2024 FIVE YEAR CONSOLIDATED PLAN &
2020 ANNUAL ACTION PLAN

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

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Executive Summary

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

1. Introduction

The State of Iowa Five-Year Consolidated Plan (“Consolidated 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 benefiting primarily low- and moderate-income persons. This Consolidated Plan integrates into a single document the planning and application requirements for the following federal programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships (HOME)
- Emergency Solutions Grant (ESG)
- Housing Opportunities for Persons with AIDS (HOPWA)
- National Housing Trust Fund (HTF)

A Consolidated Plan must be prepared and submitted to HUD every three to five years. The purpose of Iowa’s Consolidated 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.

Iowa anticipates receiving the following grant amounts in the fiscal year 2020. Projections for the entire five-year period follow in parentheses; these projected amounts, however, are expected to change based on annual federal allocations.

- CDBG: \$24,878,250 (approximately \$124,391,250)
- HOME: \$7,879,543 (approximately \$39,397,715)
- ESG: \$2,776,735 (approximately \$13,883,675)
- HOPWA: \$715,073 (approximately \$3,575,365)
- HTF: \$3,000,000 (approximately \$15,000,000)

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

Housing needs among Iowans were determined by analyzing housing problems by income level, tenure, and households with special needs. For the Consolidated Plan, sources included the Comprehensive Housing Affordability Strategy (CHAS) datasets, which are based on the 2011–15 American Community Survey (ACS) five-year estimates. This source analyzes households with one or more housing problems (e.g., overcrowding, lacking adequate kitchen or plumbing facilities) and households experiencing cost burden (paying more than 30% of household income for housing costs) or severe cost burden (paying more than 50% of household income for housing costs).

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

To address the identified housing needs, the state has established strategic goals and outcomes (found in the SP-45 Goals section of this plan) to be achieved through the investment of its HUD resources over the next five years.

Table 1. 2020–24 goals and outcomes

Sort Order	Goal Name	Funding	Goal Outcome Indicator
1	Affordable Rental Housing	CDBG HOME HTF	100 Rental units constructed with HOME and HTF 50 Rental units rehabilitated with HOME 20 Rental units rehabilitated with CDBG Tenant Based Rental Assistance/Rapid Re-Housing 1,875 households assisted with HOME
2	Homebuyer Assistance	CDBG HOME	150 households served with CDBG 40 units Homebuyer assistance to enable purchase with HOME
3	Homeowner Housing Rehabilitation	CDBG	360 Homeowners housing rehabilitation with CDBG
4	Opportunity and Threats	CDBG	50,000 people served
5	Improve and Maintain Water and Sewer Systems	CDBG	130- Public facility or infrastructure non- housing
6	Revitalize Downtown Districts	CDBG	150 - Façade treatment business building rehabilitation (businesses assisted)
7	Improve and Maintain Community Facilities	CDBG	20 - Public facility or infrastructure non- housing benefit
8	Foster Economic Development	CDBG	325 - Jobs created/retained
9	Provide Outreach to Homeless Persons	ESG	Public service activity other than low/moderate- income housing benefit 1,000 persons
10	Provide Shelter for Homeless Persons	ESG	Homeless person overnight shelter 21,500 persons
11	Assist Homeless Persons to Move into Housing	ESG	Tenant-Based Rental Assistance & Rapid Rehousing
12	Prevent Persons from Becoming Homeless	ESG	Homelessness Prevention
13	Provide Housing for Persons with HIV/AIDS	HOPWA	Homelessness prevention 500 persons assisted Tenant Based Rental Assistance/Rapid Re- Housing 240 households assisted
14	Provide Supportive Service for Persons with HIV/AIDS	HOPWA	Public service activity other than low/moderate- income housing benefit 750 persons assisted

3. Evaluation of past performance

The summary of past performance reported below was taken from the state’s most recent Consolidated Annual Performance and Evaluation Report (CAPER), completed for the fiscal year 2018 and submitted to HUD. In the report, the state reported on its cumulative performance for years one through four of its previous five-year Consolidated Plan. The fifth and final CAPER will be submitted to HUD on or before March 31, 2020.

Table 2. Past performance

Goals/Objectives	Source	Indicator	Planned Performance	Actual Performance
Continue Support Services for Homeless Persons	ESG	Number of homeless persons served	1,000	7,667
Continue Supportive Services for Persons with HIV/AIDS	HOPWA	Number of non-homeless persons with special needs served	750	483
Creation and Preservation of Affordable Rental Housing – CDBG-DR	CDBG	Number of housing units developed	540	572
Creation and Preservation of Affordable Rental Housing	HOME	Number of housing units developed or rehabilitated	2,001	3,361
Creation and Preservation of Affordable Homeownership	HOME	Number of homeowner housing units developed, rehabilitated, or received homebuyer assistance	765	579
Expand/Continue Non-housing Community Development Supportive Services	CDBG	Number of persons served	50,000	38,911
Foster Economic Development	CDBG	Number of jobs created/retained	800	492
Improve and Maintain Water/Sewer Systems	CDBG	Number of persons benefitted	200,000	180,149
Improve and Maintain Community Facilities	CDBG	Number of persons benefitted	50,000	38,457
Preserve Short & Long-term Homeless Facilities	ESG	Number of homeless persons served	32,250	30,944
Preserve Short and Long-term Special Need Facilities	HOPWA	Number of persons with special needs served	740	696
Revitalize Divested Downtown Districts	CDBG	Number of businesses assisted	400	594

4. Summary of citizen participation process and consultation process

The outreach process for the Consolidated Plan was conducted over several months, from October 2018 through November 2019.

Stakeholder Interviews – In May and June 2019, a series of stakeholder meetings and interviews were conducted to discuss issues and opportunities related to housing and community development needs and fair housing issues throughout Iowa. Individuals representing government and policymakers, 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 17 meetings, approximately 60 people provided their feedback in person or via teleconference. 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, and 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, 2019 a public input session was held at the 2019 CDBG Recipient Workshop. A similar session was also held at the August 26, 2019 CDBG Application Workshop.

Public Hearings – Two public hearings were conducted by IEDA and IFA at different stages in the development of the Consolidated Plan: one was held on August 1, 2019 to receive comments on housing and community needs, and a second was held on November 7, 2019 to receive comments on the draft Consolidated Plan. A total of three individuals representing various organizations attended the August 1 hearing. There were no attendees at the November 7 public hearing. Several written comments were received relating to the CDBG program, however, and these were addressed by IEDA.

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 305 responses from persons representing 65 counties were received.

Respondents were asked to rate the quality of service and the level of unmet need for a number of housing and community development activities. Both “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 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 five to ten years, and water/sewer/infrastructure as a key statewide priority.

5. Summary of public comments

August 1, 2019, Public Hearing – Housing and Community Needs:

- Support for using CDBG funding for owner-occupied housing repair in a more focused, limited way than under current rules
- Support for continued use of CDBG funding for preservation/rehabilitation of Iowa’s rural housing stock
- Support for continuing to prioritize water and sewer infrastructure projects
- Desire to see HUD funding used to help Iowans live near where they work
- Request that compliance monitoring be better coordinated if not consolidated between agencies need for compliance
- Monitoring staff to be knowledgeable about all programs and understand how they work together in the same projects

Written Comments – No written comments were received at the August 1, 2019, public hearing. Several comments were received from three agencies relative to the CDBG program following the November 7, 2019, public hearing.

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

Written comments from the Siouxland Interstate Metropolitan Planning Council (“SIMPCO”), Livable Housing Coalition, and Area 15 Regional Planning Commission can be found in the Citizen Participation Comments attachment. The IEDA response to each comment is included in the document.

7. Summary

The Iowa Economic Development Authority (IEDA) and the Iowa Finance Authority (IFA) present the 2020–24 Consolidated Plan and 2020 Annual Action Plan for the state of Iowa. The five-year Consolidated Plan details the housing and community development plans for the 2020–24 program years with funds provided to the state by the U.S. Department of Housing and Urban Development (HUD).

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 Consolidated Plan and those responsible for administration of each grant program and funding source.

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

Narrative

The state’s Consolidated Plan was developed in partnership between the Iowa Economic Development Authority (IEDA) and the Iowa Finance Authority (IFA). IEDA and IFA each maintain comprehensive websites that provide documentation, various reports, plans, and performance reports. Public participation is encouraged at all public hearings and informational meetings. IEDA and IFA staff contact information is available on their websites and on various program documents that encourage public comments year-round.

Consolidated Plan Public Contact Information

Lead agency responsible for overseeing the development of the Consolidated Plan:

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(l), and 91.315(l)

1. Introduction

The outreach process for the state’s Consolidated Plan was conducted from October 2018 through November 2019.

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))

IEDA and IFA consulted with a variety of key stakeholders in the preparation of the 2020–24 Consolidated Plan and the 2020 Action Plan. Consultations were conducted through the following methodologies:

Stakeholder Interviews – In June 2019, a series of stakeholder meetings and interviews were conducted throughout Iowa to discuss issues and opportunities related to housing and community development needs and fair housing issues. Individuals representing government and policymakers, 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 17 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, Iowa’s Association of Regional Councils, USDA Rural Development, the Iowa League of Cities, the Iowa Association of Counties, Professional Developers of Iowa, past recipients of HOME, HOPWA, and ESG funds, and staff from the Iowa Finance Authority (IFA) and Iowa Economic Development Authority (IEDA).

Public Input Sessions – Due to limited responses to previous general public surveys, the state decided to focus on stakeholder consultations during the development of this Consolidated Plan. Public comment was solicited and received at two public hearings.

Stakeholder Web-Based Survey – This survey sought input from housing and community development stakeholders for the purpose of identifying priority needs, reviewing and providing feedback on proposed changes in the state’s local allocation methodology, and providing feedback on existing housing and community development conditions throughout Iowa. A total of 305 responses were received, consisting of:

- 65 participating counties;
- 102 local government representatives;
- 50 statewide stakeholder organizations; and

Affordable housing development (27%), public housing agencies (85%), and housing advocacy (25%) were the areas most represented by the organizations that responded to the survey.

Overall, housing (both development and rehabilitation), economic development, and infrastructure were reported as the most critical needs in the state.

Public Hearings: Two public hearings were conducted by IEDA and IFA: one on August 1, 2019, and a second on November 7, 2019. A total of three individuals representing various organizations attended the first hearing. There were no attendees at the second public hearing.

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 (ICH) serves as the decision-making body for the Balance of State (BoS) Continuum of Care (CoC). The ICH 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 ICH / BoS CoC work 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

Several members of the ICH participated in an informative in-person interview on June 4, 2019, 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 jurisdiction’s consultations with housing, social services agencies, and other entities

Table 4. Agencies, groups, organizations, and others who participated		
1	Agency/Group/Organization	Northeast Iowa Community Action Corporation
	Agency/Group/Organization Type	Housing Service – Fair Housing
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs 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 the in-person group interview for CHDOs held on June 4, 2019, at 9:45 a.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
2	Agency/Group/Organization	Cedar Valley Friends of the Family
	Agency/Group/Organization Type	Service – Homeless
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs Assessment Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homelessness Needs – Unaccompanied Youth Market Analysis
	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 the in-person group interview for Homelessness – ESG/HOPWA, held on June 4, 2019, at 11:15 a.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.

3	Agency/Group/Organization	Des Moines/Polk County Continuum of Care
	Agency/Group/Organization Type	Service – Homeless
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs Assessment Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Market Analysis
	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 the in-person group interview for Homelessness – ESG/HOPWA, held on June 4, 2019, at 11:15 a.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
4	Agency/Group/Organization	Institute for Community Alliances
	Agency/Group/Organization Type	Housing Services – Persons with HIV/AIDS Services – Homeless
	What section of the Consolidated Plan was addressed by consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied Youth 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 the in-person group interview for Homelessness – ESG/HOPWA, held on June 4, 2019, at 11:15 a.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
5	Agency/Group/Organization	Home Forward Iowa
	Agency/Group/Organization Type	Services – Homeless
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs Assessment 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 the in-person group interview for Homelessness – ESG/HOPWA, held on June 4, 2019, at 11:15 a.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
6	Agency/Group/Organization	University of Iowa
	Agency/Group/Organization Type	Services – Health Health Agency
	What section of the Consolidated 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 the in-person group interview for Homelessness – ESG/HOPWA, held on June 4, 2019, at 11:15 a.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
7	Agency/Group/Organization	YMCA of Greater Des Moines
	Agency/Group/Organization Type	Housing Services – Housing Services – Homeless
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs Assessment Homelessness Strategy Market Analysis
	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 the in-person group interview for Homelessness – Developers, held on June 4, 2019, at 1:30 p.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
8	Agency/Group/Organization	USDA Rural Development
	Agency/Group/Organization Type	Other Government – Federal Rural Development
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs Assessment Economic Development Market Analysis

	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 the in-person group interview for Rural Development, held on June 4, 2019, at 3:00 p.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
9	Agency/Group/Organization	World Food Prize
	Agency/Group/Organization Type	Business and Civic Leaders Foundation
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs Assessment Economic Development Rural 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 the in-person group interview for Rural Development, held on June 4, 2019, at 3:00 p.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
10	Agency/Group/Organization	Keep Iowa Beautiful
	Agency/Group/Organization Type	Regional Organization
	What section of the Consolidated Plan was addressed by consultation?	Economic Development Market Analysis Rural 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 the in-person group interview for Rural Development, held on June 4, 2019, at 3:00 p.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
11	Agency/Group/Organization	Iowa Civil Rights Commission
	Agency/Group/Organization Type	Other Government – State

	What section of the Consolidated Plan was addressed by consultation?	Housing Need Assessment Non-Homeless Special Needs Fair Housing
	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 the in-person group interview for Persons with Disabilities, held on June 5, 2019, at 9:45 a.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
12	Agency/Group/Organization	Iowa League of Cities
	Agency/Group/Organization Type	Regional Organization Planning Organization Civic Leaders
	What section of the Consolidated 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 the in-person group interview for League of Cities, Main Street, Iowa Association of Counties, held on June 5, 2019, at 1:30 p.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
13	Agency/Group/Organization	Iowa State Association of Counties
	Agency/Group/Organization Type	Other Government – County Regional Organization Planning Organization
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs 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 the in-person group interview for League of Cities, Main Street, Iowa Association of Counties, held on June 5, 2019, at 1:30PM. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
14	Agency/Group/Organization	Iceberg Development Group, LLC
	Agency/Group/Organization Type	Housing Business Leaders
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs Assessment Market Analysis
	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 the in-person group interview for Seniors, held on June 5, 2019, at 8:30 a.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
15	Agency/Group/Organization	Iowa Department on Aging
	Agency/Group/Organization Type	Services – Elderly Persons Other Government – State
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs Assessment Non-Homeless Special 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 the in-person group interview for Seniors, held on June 5, 2019, at 8:30 a.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.

16	Agency/Group/Organization	Iowa Department of Public Health
	Agency/Group/Organization Type	Other Government – State
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs Assessment Lead-Based Paint 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 the in-person group interview for Lead-Based Paint, held on June 5, 2019, at 11:15 a.m. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
17	Agency/Group/Organization	Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs 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 the remote focus group webinar for Affordable Housing Developers, held on June 10, 2019. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, what are the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
18	Agency/Group/Organization	Newbury Living
	Agency/Group/Organization Type	Housing
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs 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 the in-person group interview for Affordable Housing Developers, held on June 10, 2019. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
19	Agency/Group/Organization	Eastern Iowa Regional Housing Corporation
	Agency/Group/Organization Type	Housing PHA Regional Organization
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs Assessment Public Housing Needs 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 the in-person group interview for Affordable Housing Developers, held on June 10, 2019. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
20	Agency/Group/Organization	Veterans Affairs
	Agency/Group/Organization Type	Housing Services – Homeless Health Agency Other Government – Federal
	What section of the Consolidated Plan was addressed by consultation?	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 remote focus group webinar on Homeless Veterans, held on June 13, 2019. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
21	Agency/Group/Organization	Youth & Shelter Services, Inc.
	Agency/Group/Organization Type	Services – Children Services – Homeless Child Welfare Agency
	What section of the Consolidated 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 the remote focus group webinar for Youth Programs, held on June 13, 2019. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.
22	Agency/Group/Organization	MVAH Partners
	Agency/Group/Organization Type	Housing
	What section of the Consolidated Plan was addressed by consultation?	Housing Needs Assessment Market Analysis
	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 the in-person group interview for Affordable Housing Developers, held on June 10, 2019. Anticipated outcomes resulting from the consultation include feedback on how the needs for clients and communities have changed over the past five years, the primary barriers to addressing the needs of the people and communities served, and what IEDA and IFA could do to eliminate the obstacles identified.

Identify any agency types not consulted and provide rationale for not consulting

All entities were considered for consultation. However, there were zero attendees for the remote focus group webinar on Developers for Victims of Domestic Violence, which was scheduled on June 10, 2019.

Table 5. Other local/regional/state/federal planning efforts		
Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Iowa Finance Authority	The CoC goals were incorporated into the Consolidated Plan.
2020–24 Analysis of Impediments	Iowa Economic Development Authority	The fair housing needs and goals identified in the AI were incorporated into the Consolidated Plan.

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

IEDA works closely with the Iowa Association of Councils of Governments (ICOG) in the implementation of their CDBG program activities. County governments are frequent applicants for CDBG funds, and they often utilize their regional council of government to develop their application and implement projects. At the ICOG annual meeting on October 12, 2018, the state’s contractor for assisting with the development of the Consolidated Plan, The Cloudburst Group, gave a presentation to the 25 meeting participants on the Consolidated Plan development process and some preliminary data on housing and community needs in Iowa. Comments from participants on these topics were requested and received at this meeting.

As a state entitlement, the list of stakeholders for the Consolidated Plan development process was extensive. 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.

In the implementation of their CDBG program, IEDA meets regularly with staff of the ICOG across the state. IEDA also attends the annual ICOG Director’s Retreat. IEDA works closely with the Iowa Department of Homeland Security and Emergency Management relative to hazard mitigation and resiliency.

For the CDBG-DR 2019 Action Plan, the state reached out to the Olmstead Commission to review CDBG programming. This organization has reached out to IEDA and IFA in the past to discuss providing supportive services.

On May 8, 2019, Governor Kim Reynolds announced that the Office of the Chief Information Officer (OCIO) has recently concluded the review of 17 broadband grant applications and awarded \$1.3 million in grant funds to seven projects across the state of Iowa. Together, these applications represent more than \$13 million in new investment in broadband infrastructure, covering approximately 760 square miles in 12 counties and providing broadband access to 7,200 homes, schools, businesses, and farms that previously did not have access to high-speed internet service. The Governor’s office and the OCIO are encouraging

additional applicants to apply for the \$5 million in funding approved by the legislature for broadband grants for FY2020.

Narrative (optional):

The state completed its Analysis of Impediments (AI) to Fair Housing Choice in January 2019. As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, IEDA and IFA have identified a series of fair housing issues/impediments and other factors that contribute to the creation or persistence of those issues.

The Fair Housing Action Plan will consist of a number of 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.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, IEDA and IFA will certify that they will affirmatively further fair housing by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintaining records that reflect the analysis and actions taken in this regard.

Further discussion of the 2019 AI is discussed in applicable sections of this plan.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c), and 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**

Two public hearings were conducted by IEDA and IFA: one on August 1, 2019, and a second on November 7, 2019. A total of three individuals representing various organizations attended the first hearing. Two of the attendees confirmed the high priority need for housing rehabilitation and water and sewer projects. These will continue to be high-priority activities. One attendee expressed concerns that compliance monitoring could be coordinated better between multiple agencies. IEDA and IFA will consider changes in the monitoring process to improve coordination and address timing issues.

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	Public Hearing	All Iowa Residents	The first of two public hearings was held on August 1, 2019, from 3:00 p.m. to 5:00 p.m., at the Iowa Economic Development Authority's office. Three persons attended this hearing, including representatives from MIDAS Council of Governments, Home Forward Iowa, and Hubbell Realty.	Comments included additional support for using CDBG funding for owner-occupied housing repair in a more focused, limited way than under current rules' support for continued use of CDBG funding for preservation/rehabilitation of Iowa's rural housing stock; desire to see HUD's funding used to help Iowans live near where they work; and a request that compliance monitoring be better coordinated if not consulted between agencies.	None	N/A
2	Public Hearing	All Iowa Residents	The second public hearing occurred on November 7, 2019, at the Iowa Economic Development Authority's office. There was no one in attendance, and no comments were received.	None	None	N/A

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment is a qualitative and quantitative analysis of multiple sets of data, supplemented with interviews and surveys. The needs identified in this section work to inform the state's strategic plan addressing its use of HUD funds. Given that there are never enough financial resources to fully address each identified need, this is done by first identifying the needs through data and consultation with the communities, then prioritizing those needs.

The following gives a brief overview of the Needs Assessment results, with more detailed information included in each corresponding section.

NA-10 Housing Needs

- While 45.6% of Iowa households earn more than 100% of the area median income (AMI), 43% earn 80% AMI or less; these households are considered low- to moderate-income households by HUD standards. Of these low- to moderate-income households, 28% are small family households (two to four family members); 38% are households with at least one person 62 years of age or older, and 15% are households with one or more children six years old or younger.
- Of all owner households in Iowa, 32% are considered low- to moderate-income (earning 0–80% AMI). Of all renter households in Iowa, 70% earn 80% AMI or less. A starker difference lies among those households earning 50% AMI or less. Of all renter households, nearly half (48%) earn 50% AMI or less; for a family of four, this would be \$39,859 per year. Of all owner households, only 15% earn 50% AMI or less.
- Among both renter and owner households, cost burdened (30% and above) is the predominant housing problem, accounting for 92% of owner housing problems and 86% of renter housing problems.
- In terms of cost-burdened owner households, the largest subgroup facing this housing problem is the elderly population, with 41.5% of all cost-burdened low- to moderate-income households being elderly.

NA-40 Homeless Needs

- The 2017 Annual Homeless Assessment Report (AHAR) states that Iowa has the lowest rate of unsheltered people experiencing homelessness in the nation at 3.8% (2,756 individuals). This rate is an improvement from the 2013 AHAR, in which Iowa also had the lowest unsheltered rate at 4.3%. According to the 2017 AHAR, Iowa also has the lowest rate of unsheltered, unaccompanied homeless youth at 2.9% (four individuals).

NA-45 Non-Homeless Special Needs

- Persons with special needs include the elderly and frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, foreign-born populations, persons with alcohol/other drug addictions, victims of domestic violence, and persons living with HIV/AIDS.
- Of disability categories outlined in this section, those individuals aged 65 and older comprise the majority of those experiencing hearing and ambulatory difficulty.
- Vision difficulty is experienced more commonly among all age ranges, skewing slightly higher among older populations.
- Cognitive difficulty is greatest among those ages 65 and older, but still occurs at an approximately 4% prevalence rate among those younger than age 65.

NA-50 Non-Housing Community Development Needs

- There is a need for new facilities and the rehabilitation of existing facilities that serve neighborhoods and limited clientele populations.
- There is a high need for all types of public improvements. Stakeholders indicated that existing infrastructure in Iowa's communities requires rehabilitation and expansion.

There is a need across the state for public services such as education, workforce development programs, and transportation to and from work.

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

Summary of Housing Needs

The quantitative data throughout this Consolidated Plan is generated by the United States Census Bureau and the Department of Housing and Urban Development (HUD). The Comprehensive Housing Affordability Strategy (CHAS) dataset is a custom tabulation developed by the Census Bureau, derived from the American Community Survey (ACS) data. The most recent CHAS data used in this document—the 2011–2015 five-year estimate—is determined for each jurisdiction that receives HUD funding.

Because CHAS data is developed by the Census Bureau, census definitions dictate the definitions of the variables discussed in these tables:

- Small Family Household – A household with two to four members
- Large Family Household – A household with five or more members
- Elderly – Ages 62–74
- Frail Elderly or Extra Elderly – Ages 75+

- Household – All people living in a housing unit; members of a household can be *related* or *unrelated*
- Family – Related individuals living in the same household
- Nonfamily – Unrelated individuals living in the same household

The terms Area Median Income (AMI) and HUD Area Median Family Income (HAMFI) are interchangeable when the terms are being used to explain CHAS data. For consistency throughout this document, only the term AMI will be used. Throughout this document, data tables compare populations based on income ranges. These income ranges are categorized based on AMI and are used by HUD to determine eligibility for certain programs.

HUD defines the following income brackets as low to moderate income.

- Extremely low income = < 30% AMI
- Low income = 30–50% AMI
- Moderate income = 50–80% AMI

It is important to note that within this document, AMI refers to the entire state of Iowa. Typically, median income range areas are associated with a metropolitan area or county. Because this data is representative of the entire state of Iowa, the income brackets are associated with aggregate data as opposed to a specific area of the state.

Based on the 2015 American Community Survey, the median incomes in 2015 for the state of Iowa are as follows:

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	3,046,355	3,093,526	2%
Households	1,215,970	1,236,409	2%
Median Income	\$48,052.00	\$53,183.00	11%

Data Source: 2005-2009 ACS (Base Year), 2011–15 ACS (Most Recent Year)

Table 8. HUD FY2015 income limits

Household Size	30% Median Income	50% Median Income	80% Median Income	100% Median Income
1 person	\$ 8,079	\$ 13,466	\$ 21,545	\$ 26,931
2 people	\$ 18,404	\$ 30,674	\$ 49,078	\$ 61,347
3 people	\$ 20,618	\$ 34,363	\$ 54,980	\$ 68,725
4 people	\$ 23,915	\$ 39,859	\$ 63,774	\$ 79,718
5 people	\$ 23,007	\$ 38,345	\$ 61,351	\$ 76,689
6 people	\$ 22,364	\$ 37,274	\$ 59,638	\$ 74,547

Source: 2011-2015 ACS

Rural and Urban Iowa

According to the 2010 census, of Iowa’s 99 counties, 46 have fewer than 15,000 residents. Iowa, much like other states with a strong rural/urban dichotomy, has seen rural counties experience net population loss, while urban counties have seen net increases. Between 2010 and 2017, 71 counties experienced a net population loss, while 28 counties experienced net gains. As of 2017, 31.3% of all Iowa residents live in cities with a population of 50,000 or greater, up from 28.9% in 2010. This shift in population may have dramatic effects on housing needs, creating a cascading effect of concerns around workforce development, economic development opportunities, and financial and demographic characteristics of communities.

As this rural/urban dichotomy continues to exacerbate concerns of equity and fairness, Iowa Governor Kim Reynolds has implemented the Governor’s Empower Rural Iowa Initiative. The initiative’s initial recommendations can be found here:

<https://governor.iowa.gov/sites/default/files/ERI%20recommendations.pdf>

A primary recommendation of the governor’s new initiative is to assist rural Iowa communities in developing actionable housing needs assessments, which is indicative of the need to address both rural and urban housing needs. As needs are identified within this Consolidated Plan, it is important to note that Iowa’s housing needs are not uniform, but dynamic in nature, changing from county to county and within counties that have both urban and rural areas.

Table 9. Total number of households

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	151,550	153,225	227,535	140,680	563,415
Small Family Households	37,215	38,890	72,920	55,285	304,745

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Large Family Households	7,150	9,825	18,045	12,685	46,625
Household contains at least one person 62-74 years of age	22,800	29,940	47,735	29,070	111,955
Household contains at least one person age 75 or older	27,100	38,675	37,370	15,705	37,530
Households with one or more children 6 years old or younger	22,350	22,330	36,885	24,190	59,505

Data 2011-15 CHAS
Source:

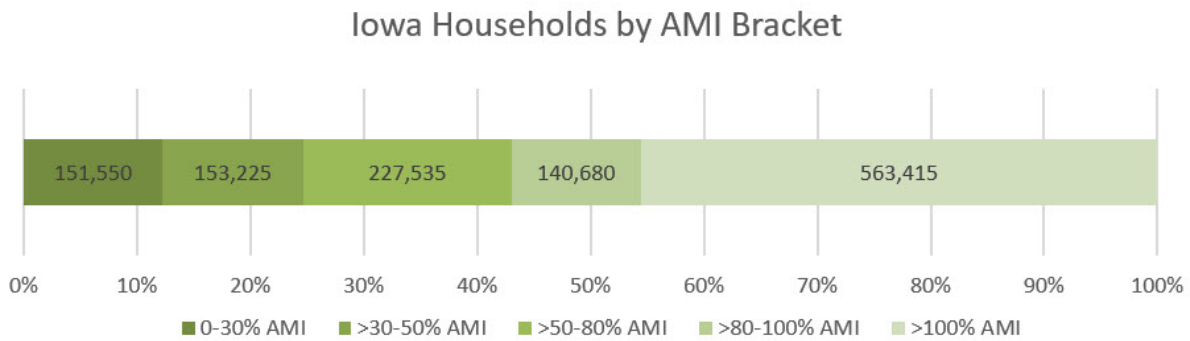


Figure 1. Iowa households by AMI bracket

Iowa Households (Narrative)

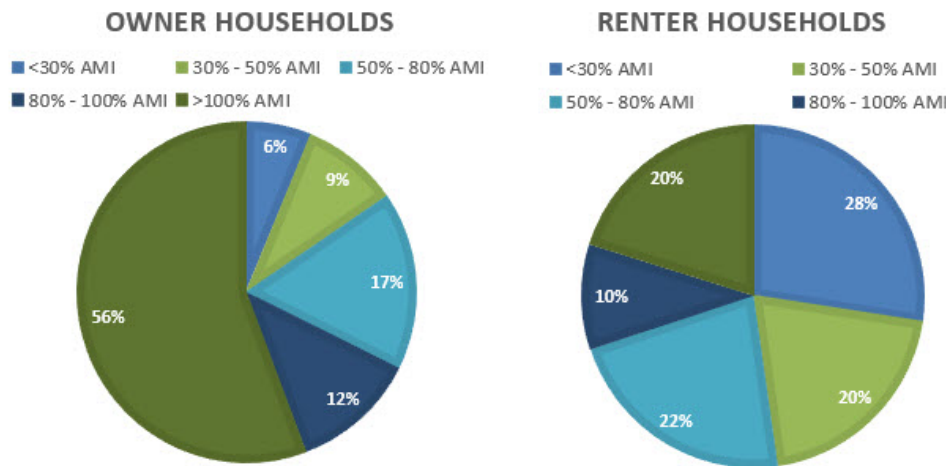
While 45.6% of Iowa households earn greater than 100% of the area median income (AMI), 43% earn 80% AMI or less; these households are considered low- to moderate-income households using HUD standards. Of these low- to moderate-income households:

- 28% are small family households (two to four family members)
- 38% are households with at least one person 62 years of age or older
- 15% are households with one or more children six years or younger

Table 10. Income by housing tenure

Income Distribution Overview	Owner	Renter	Total
<30% AMI	54,875	96,675	151,550
30% - 50% AMI	81,690	71,535	153,225
50% - 80% AMI	149,295	78,240	227,535
80% - 100% AMI	105,495	35,185	140,680
>100% AMI	492,450	70,965	563,415
Total	883,810	352,600	1,236,410

Source: 2011-2015 CHAS



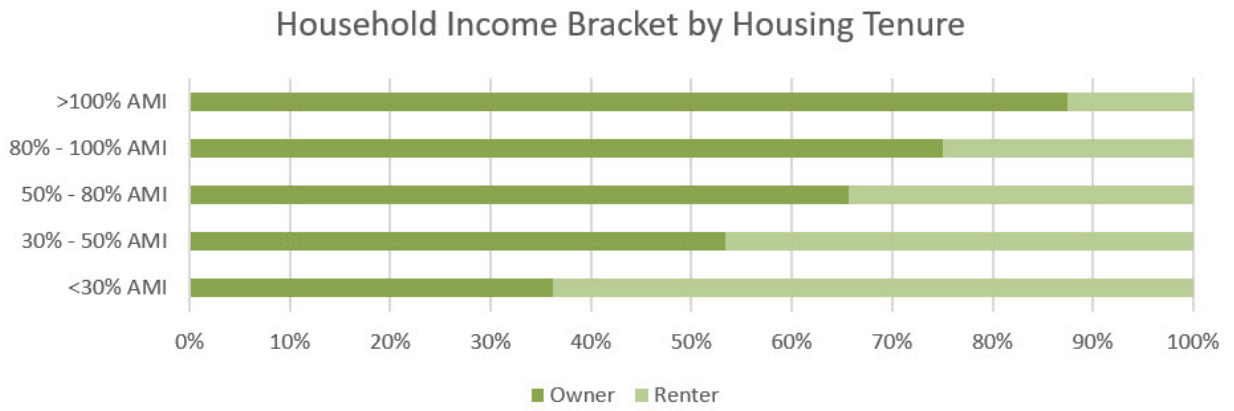
Source: 2011-2015 CHAS

Figure 2. Income by housing tenure

Income by Housing Tenure (Narrative)

Of all owner households in Iowa, 32% are considered low- to moderate-income (earning 0–80% AMI). Of all renter households in Iowa, 70% earn 80% AMI or less. A starker difference lies among those households earning 50% AMI or less. Of all renter households, nearly half (48%) earn 50% AMI or less; for a family of four, this would be \$39,859 or less per year. Of all owner households, only 15% earn 50% AMI or less. These data points are not uncommon among jurisdictions of all sizes. In all cases, it points to a need for increased assistance for low- and moderate-income families who want to become homeowners.

Figure 3. Household income bracket by housing tenure



Source: 2011-2015 CHAS

Table 11. Number of 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
Substandard Housing – Lacking complete plumbing or kitchen facilities	2,410	2,345	1,810	475	7,040	1,025	630	860	495	3,010
Severely Overcrowded – With >1.51 people per room (and complete kitchen and plumbing)	880	775	460	265	2,380	180	240	355	160	935
Overcrowded – With 1.01–1.5 people per room (and none of the above problems)	1,960	1,730	2,290	610	6,590	715	995	2,085	1,180	4,975
Housing cost burden greater than 50% of income (and none of the above problems)	55,550	9,505	1,840	175	67,070	27,715	13,585	6,585	1,495	49,380
Housing cost burden greater than 30% of income (and none of the above problems)	14,555	32,680	12,910	1,120	61,265	12,220	22,265	31,320	11,525	77,330
Zero/negative income (and none of the above problems)	7,030	0	0	0	7,030	4,375	0	0	0	4,375

Data Source: 2011–15 CHAS

Housing Needs Summary Tables

Housing Problems and Severe Housing Problems (Definitions)

The four housing problems outlined in the data and narrative below are defined in narrow terms as follows:

1. **Substandard Housing:** Lacking complete kitchen facilities (a complete kitchen consists of a sink with a faucet, a stove or range, and a refrigerator)
2. **Substandard Housing:** Lacking complete plumbing facilities (complete plumbing consists of hot and cold running water, a flushing toilet, and a bathtub or shower)
3. **Cost Burden:** Cost burden greater than **30%** of income
4. **Overcrowding:** More than **one** person per room

The four **severe** housing problems are similar, but have two distinct differences in the definitions for cost burden and overcrowding:

1. **Substandard Housing:** Lacking complete kitchen facilities (a complete kitchen consists of a sink with a faucet, a stove or range, and a refrigerator)
2. **Substandard Housing:** Lacking complete plumbing facilities (complete plumbing consists of hot and cold running water, a flushing toilet, and a bathtub or shower)
3. **Cost Burden:** Cost burden greater than **50%** of income
4. **Overcrowding:** More than **1.5** persons per room

Housing Problems (Narrative)

The tables that follow are HUD-generated CHAS data tables. While all households are reflected in the “Total” column, it is important to note that some tables only explicitly identify household brackets up to 100% AMI, while some tables only explicitly identify households up to 80% AMI.

Table 12. 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										
Household has one or more of four housing problems	60,800	14,350	6,400	1,525	83,075	29,635	15,445	9,885	3,325	58,290
Household has none of four housing problems	28,845	57,185	71,840	33,660	191,530	20,865	66,245	139,410	102,170	328,690
Household has negative income, but none of the other housing problems	7,030	0	0	0	7,030	4,375	0	0	0	4,375

Data Source: 2011–15 CHAS

Table 13. 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
Small related	21,895	14,125	4,890	40,910	9,250	10,615	14,490	34,355
Large related	3,845	2,760	630	7,235	2,090	3,190	3,375	8,655
Elderly	12,805	10,830	4,110	27,745	20,030	16,240	11,375	47,645
Other	35,685	17,175	5,970	58,830	9,845	6,500	9,060	25,405
Total need by income	74,230	44,890	15,600	134,720	41,215	36,545	38,300	116,060

Data Source: 2011–15 CHAS

Cost Burden – >30% (Narrative)

The table above includes only those low- to moderate-income households earning 80% AMI or less, which is commonly the cutoff to receive HUD assistance. Of all cost-burdened low- to moderate-income households, 46% are owner households and 54% are renter households.

Looking specifically cost-burdened renter households, the largest subgroup is “Other” at 43.7%, and then “Small related” at 30.4%. The “Other” category is made up of nonfamily households and single-person households. Nonfamily households are households with individuals living together that are unrelated (this does not include married partners).

The largest subgroup among cost-burdened owner households is the elderly population, with 41.5% of all cost-burdened low- to moderate-income households being elderly. This is a common data point across states of similar geographic and demographic makeup; it is indicative of a looming housing issue for elderly homeowners, who are often on a fixed income.

Table 14. 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
Small related	17,835	2,435	205	20,475	7,265	4,390	2,385	14,040
Large related	3,080	395	15	3,490	1,515	1,155	585	3,255
Elderly	8,460	3,715	1,520	13,695	12,115	5,600	2,280	19,995
Other	29,230	4,095	605	33,930	7,565	2,760	1,395	11,720
Total need by income	58,605	10,640	2,345	71,590	28,460	13,905	6,645	49,010
Data Source:	2011–15 CHAS							

Cost Burden – >50% (Narrative)

The data in the table above points to similar trends found among the cost-burdened low- and moderate-income households. Of severely cost-burdened renter households that are low- and moderate-income, 47.4% are “Other” and 28.6% are “Small related.” Again, the “Other” category indicates that single-person households and nonfamily households are the most likely to face a severe cost burden.

As it pertains to low- and moderate-income owner households, the elderly subgroup is again most likely to face a severe cost burden. Elderly households may have limited or fixed income and may not have the capability to increase their income as readily as other households. Paying more than 50% of monthly income toward housing costs places a financial burden on elderly households and can leave them in a position to make a choice that places their health in jeopardy.

	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
Single family households	2,415	2,045	2,110	630	7,200	740	1,100	1,890	1,160	4,890
Multiple, unrelated family households	305	215	420	209	1,149	145	210	560	175	1,090
Other, nonfamily households	220	255	270	45	790	35	14	45	20	114
Total need by income	2,940	2,515	2,800	884	9,139	920	1,324	2,495	1,355	6,094

Data Source: 2011–15 CHAS

Crowding (Narrative)

Table 15 includes all Iowa households earning up to 100% AMI. Single-family households among renter households and owner households are most likely to experience overcrowding. The issue of overcrowding often works alongside the issue of cost burden for small family households. In a market with few affordable housing options, family households may be forced to choose a unit that has inadequate space for the family but is affordable. Among renter households experiencing overcrowding, 78.8% are small family households, as compared to 80.2% of owner households.

	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	17,445	13,210	15,750	46,405	4,905	9,120	21,135	35,160

Data Source Comments: Source: 2011–15 CHAS

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

According to table B11016 of the 2015 five-year estimate taken from the American Community Survey (ACS), approximately 81.2% of nonfamily households, classified as “Other” in the above tables, are single-person households. Using this 81.2% share as a comparison tool, assumptions can be made about the number of single-person households in need of housing assistance. Of the 84,235 cost-burdened households earning 80% AMI or less classified as “Other” from the above tables, it can be assumed that approximately 68,399 are single-person households. Of those households, renter households earning 30% AMI or less are in need of the most housing assistance, accounting for nearly 42% of all “Other” nonfamily cost-burdened households. Of all “Other” nonfamily households that are cost-burdened, 70% are renter households.

Looking at severely cost-burdened nonfamily households earning 80% AMI or less, approximately 45,650 are single-person households. Of those “Other” nonfamily households, renter households earning 30% AMI or less account for 64% of severely cost-burdened single-person households. Of all “Other” non-family households that are also severely cost-burdened, 74% are renter households.

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

Adequately addressing the housing needs of persons with disabilities, including the need for affordable, accessible housing, remains a challenge in Iowa. 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 needs, pay more than 50% of their income for rent, and have other housing problems such as living in inaccessible or overcrowded housing.

According to 2011–15 ACS, 6.2% of Iowa residents suffer from ambulatory difficulty, which is a physical and permanent disability to such a degree that the person is unable to move from place to place without the aid of a wheelchair, is not able to cross curbs because of paralysis or loss of function of the person’s legs, or is missing one or both legs. Roughly 3,315 persons experiencing this difficulty are under the age of 18, 81,185 between 18 and 64, and 91,405 are 65 or older. It can be assumed that there is increased difficulty for finding housing that is both affordable and accessible to families with one or more persons who have this type of disability.

What are the most common housing problems?

With a total of 58.5% of all renter households and 18.4% of all owner households experiencing cost burden of 30% or greater, the most common housing problem is cost burden and severe cost burden. Though overcrowding and substandard housing are experienced by some Iowa residents, they are not as common as cost burden. Renter households experience cost burden and severe cost burden at a significantly higher rate, as indicated in the previous tables.

Cost burden most commonly points to a lack of affordable housing and suboptimal employment opportunities that pay a living wage. The MIT Living Wage Calculator reports that across all Iowa counties, a living wage would be \$23.35/hr. for a household with one adult and one child, and \$24.30/hr. with two earners for a family of four. The United Way ALICE Report indicates that as of 2016, 66% of Iowa jobs pay less than \$20/hr.

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

Those renter households earning less than 80% AMI are most likely to experience housing problems. The risk of housing problems among renter households increases as income decreases. 51% of all renter households experiencing a housing problem are in the 0–30% AMI bracket; of all low- and moderate-income renter households, 86% are in the 0–50% AMI bracket.

Owner households do not face the same rate of housing problems that renter households face. However, within those low- and moderate-income owner households, elderly households are significantly more impacted than other types of households. As noted in previous tables, 41.5% of all low- and moderate-income owner households experiencing cost burden and 41.6% of all low- and moderate income households experiencing severe cost burden are elderly households.

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.

Low-income individuals and families with children who are currently renting are often at imminent risk of homelessness due to rent burden. High rent burdens, especially when rent is above 50% of monthly income, makes low-income households likely to miss a rent payment when combined with other household costs such as transportation, food, medical bills, and other necessities.

Failure to pay rent is one of the most common causes of eviction in the United States. Should a household be evicted, it becomes difficult to find replacement housing either due to cost constraints or many landlords' unwillingness to rent to those with an eviction record. The household may subsequently become homeless. Households with 0–30% AMI are the most likely to have a high rent burden and are the most likely to become homeless due to eviction.

Rapid re-housing programs may help these homeless individuals or families, but near the termination of that assistance, finding replacement housing is difficult for the same reasons it was difficult before becoming homeless: cost and eviction record.

Other populations disproportionately at risk of becoming homeless are victims of domestic violence, those with substance abuse and/or severe mental health problems, and people exiting incarceration. These groups are more likely to have a criminal record, a status that is not a protected class as defined by the Federal Fair Housing Act or State of Iowa laws. Should members of these groups also be low-income, the risk of homelessness increases.

The number of low-income individuals at risk of homelessness due to housing cost burden is difficult to determine. It can be affected by housing vacancy rates, the average size and age of households (who may or may not be able to find emergency housing by “doubling up” in housing), and local eviction prevention laws or funding.

As indicated in the Cost of Living in Iowa report developed by the Iowa Policy Project, the cost of living throughout Iowa continues to rise. See the entire report here:

<https://www.iowapolicyproject.org/2018Research/180702-COL-Part1.html>

The report further outlines:

- 17% of working households in Iowa do not earn enough to meet their basic needs; within this category, 16% of white working households are below self-sufficiency levels, 30% of black/African American working households are below self-sufficiency levels, and 28% of Hispanic working households are below self-sufficiency levels
- The difference between after-tax income and self-sufficiency averages \$20,000 for single-parent households
- 62% of single-parent households live below the self-sufficiency level, 27% of single-person households live below the self-sufficiency level, and 8% of married-couple households with children under 18 live below the self-sufficiency level

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates

See above section.

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

Similar to the issue previously outlined, the primary housing characteristics linked to instability and increased risk of homelessness are high housing costs.

Discussion

CDBG-DR Housing Impact and Needs Assessment – Please see the additional narrative linked under the Households with Children table.

*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 10 percentage points above the demonstrated need for the total households within the jurisdiction at a particular income level. The tables and analyses that follow identify the share of households by race/ethnicity and income level experiencing one or more of the four housing problems outlined by HUD guidelines. Where the 10-percentage point threshold is reached, that number is highlighted in yellow. The four housing problems are:

1. Housing unit lacks complete kitchen facilities (a complete kitchen consists of a sink with a faucet, a stove or range, and a refrigerator)
2. Housing unit lacks complete plumbing facilities (complete plumbing consists of hot and cold running water, a flushing toilet, and a bathtub or shower)
3. More than one person per room (overcrowded)
4. Household is cost burdened (30–50% of household income is devoted to housing costs)

Income classifications are as follows: 0–30% AMI is considered extremely low-income, 30–50% AMI is low-income, 50–80% AMI is moderate-income, and 80–100% is middle-income.

The following tables identify housing problems among the jurisdiction as a whole, then identify housing problems among each racial/ethnic category as collected in the CHAS. A group experiencing housing problems 10 percentage points above the jurisdiction as a whole is considered to be experiencing a disproportionate need.

0%-30% of Area Median Income

Table 17. Disproportionately greater need (0–30% AMI)			
Housing Problems	Has one or more of the 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	117,535	23,523	11,748
White	96,461	21,520	9,082
Black / African American	9,178	825	950
Asian	2,936	214	872
American Indian, Alaska Native	749	136	59

Table 17. Disproportionately greater need (0–30% AMI)

Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	14	20	20
Hispanic	6,240	610	567

Data 2011–15 CHAS
Source:

Table 18. Housing problems experienced by income bracket

Housing-problems-experienced-by-income-bracket¶

Race/Ethnicity¶	0-30% AMI¶	30-50% AMI¶	50-80% AMI¶	80-100% AMI¶
Jurisdiction-as-a-whole¶	77.3%¶	55.3%¶	26.6%¶	12.4%¶
White¶	76.4%¶	53.8%¶	26.0%¶	12.2%¶
Black-/African-American¶	83.7%¶	69.0%¶	27.6%¶	12.5%¶
Asian¶	72.8%¶	73.0%¶	37.5%¶	23.8%¶
American-Indian,-Alaska-Native¶	79.9%¶	64.5%¶	24.7%¶	13.7%¶
Pacific-Islander¶	25.9%¶	52.7%¶	53.3%¶	60.0%¶
Hispanic¶	84.1%¶	63.8%¶	34.9%¶	14.7%¶

Source:-2011-2015-CHAS¶

Table 19. Disproportionately Greater Need (30–50% AMI)

Housing Problems	Has one or more of the 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	84,902	68,629	0
White	72,739	62,472	0
Black / African American	3,962	1,780	0
Asian	1,453	541	0
American Indian, Alaska Native	402	217	0
Pacific Islander	39	28	0
Hispanic	5,289	3,068	0

Data 2011–15 CHAS
Source:

Housing Problems	Has one or more of the 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	60,894	166,976	0
White	53,719	151,757	0
Black / African American	1,566	4,120	0
Asian	1,070	1,836	0
American Indian, Alaska Native	186	595	0
Pacific Islander	44	42	0
Hispanic	3,887	7,286	0

Data 2011–15 CHAS
Source:

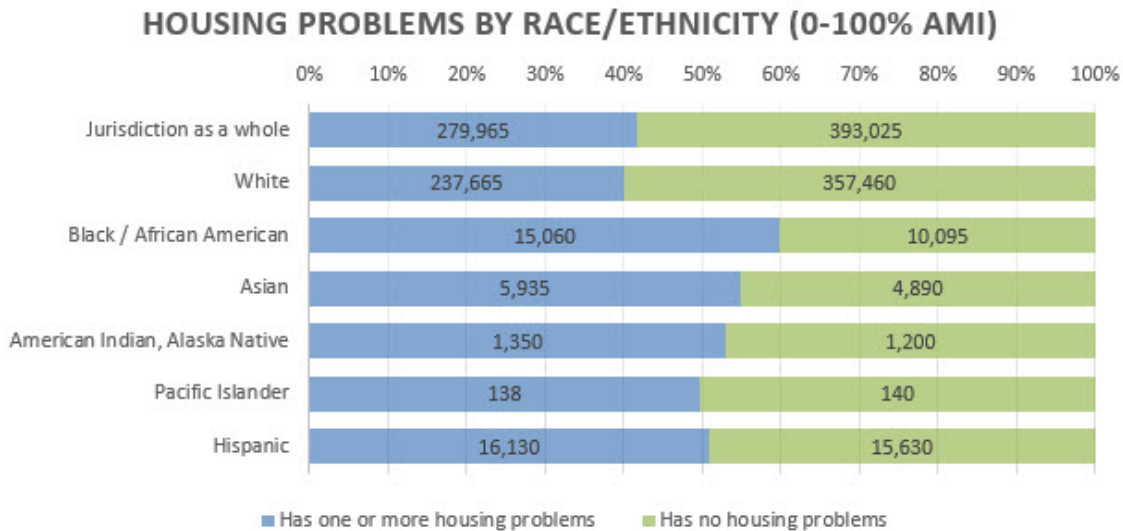
Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,712	123,097	0
White	15,987	113,673	0
Black / African American	335	2,395	0
Asian	455	1,465	0
American Indian, Alaska Native	30	235	0
Pacific Islander	45	29	0
Hispanic	742	4,245	0

Data 2011–15 CHAS
Source:

Table 22. Housing problems by race/ethnicity (0–100% AMI)

Race/Ethnicity	0-100% AMI
Jurisdiction as a whole	41.6%
White	39.9%
Black / African American	59.9%
Asian	54.8%
American Indian, Alaska Native	52.9%
Pacific Islander	49.6%
Hispanic	50.8%

Source: 2011-2015 CHAS



Source: 2011-2015 CHAS

Figure 4. Housing problems by race/ethnicity (0–100% AMI)

Discussion

As noted from the previous tables in this section, the following racial/ethnic households experience one or more housing problems disproportionately for renters and owners combined:

- Black / African American: 30–50% AMI
- Pacific Islander: 50–80% AMI and 80–100% AMI
- Asian: 30–50% AMI, 50–80% AMI, and 80–100% AMI

Upon combining all income levels from the above tables, the housing problems experienced by the groups analyzed are as follows:

- Black / African American (59.9%)
- Asian (54.8%)
- American Indian, Alaska Native (52.9%)

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 10 percentage points above the demonstrated need for the total households within the jurisdiction at a particular income level. The tables and analyses that follow identify the share of households by race/ethnicity and income level experiencing one or more of the four severe housing problems outlined by HUD guidelines. Where the 10-percentage point threshold is reached, that number is highlighted in yellow. The four severe housing problems are:

5. Housing unit lacks complete kitchen facilities (a complete kitchen consists of a sink with a faucet, a stove or range, and a refrigerator)
6. Housing unit lacks complete plumbing facilities (complete plumbing consists of hot and cold running water, a flushing toilet, and a bathtub or shower)
7. More than 1.5 persons per room (overcrowded)
8. Household is cost burdened (50% or more of household income is devoted to housing costs)

Income classifications are as follows: 0–30% AMI is considered extremely low-income, 30–50% AMI is low-income, 50–80% AMI is moderate-income, and 80–100% is middle-income.

The following tables identify severe housing problems among the jurisdiction as a whole, then identify housing problems among each racial/ethnic category as collected in the CHAS. The tables below are HUD-generated tables with the addition of the “Share” column. The “Share” column identifies what percentage of the population in that row is experiencing a housing problem. A group experiencing housing problems 10 percentage points above the jurisdiction as a whole is considered to be experiencing a disproportionate need.

Table 22. Severe housing problems (0–30% AMI)

Severe Housing Problems	Has one or more of the 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	90,814	50,113	11,748
White	73,318	44,535	9,082
Black / African American	7,661	2,328	950
Asian	2,677	473	872
American Indian, Alaska Native	599	286	59
Pacific Islander	14	20	20
Hispanic	5,062	1,795	567

Data 2011–15 CHAS
Source:

Table 22. Severe housing problems (30–50% AMI)

Severe Housing Problems	Has one or more of the 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	30,116	123,587	0
White	25,201	110,150	0
Black / African American	1,573	4,174	0
Asian	754	1,250	0
American Indian, Alaska Native	88	533	0
Pacific Islander	35	32	0
Hispanic	2,007	6,318	0

Data 2011–15 CHAS
Source:

Table 23. Severe housing problems (50–80% AMI)

Severe Housing Problems	Has one or more of the 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	16,624	211,175	0
White	13,474	191,798	0
Black / African American	410	5,294	0
Asian	532	2,369	0
American Indian, Alaska Native	30	758	0

Table 23. Severe housing problems (50–80% AMI)

Severe Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	30	56	0
Hispanic	2,008	9,183	0

Data 2011–15 CHAS
Source:

Table 24. Severe housing problems (80–100% AMI)

Severe Housing Problems	Has one or more of the 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	4,947	135,830	0
White	3,848	125,759	0
Black / African American	159	2,573	0
Asian	385	1,535	0
American Indian, Alaska Native	12	253	0
Pacific Islander	45	29	0
Hispanic	478	4,495	0

Data 2011–15 CHAS
Source:

Table 25. Severe housing problems experienced by income bracket
Severe housing problems experienced by income bracket

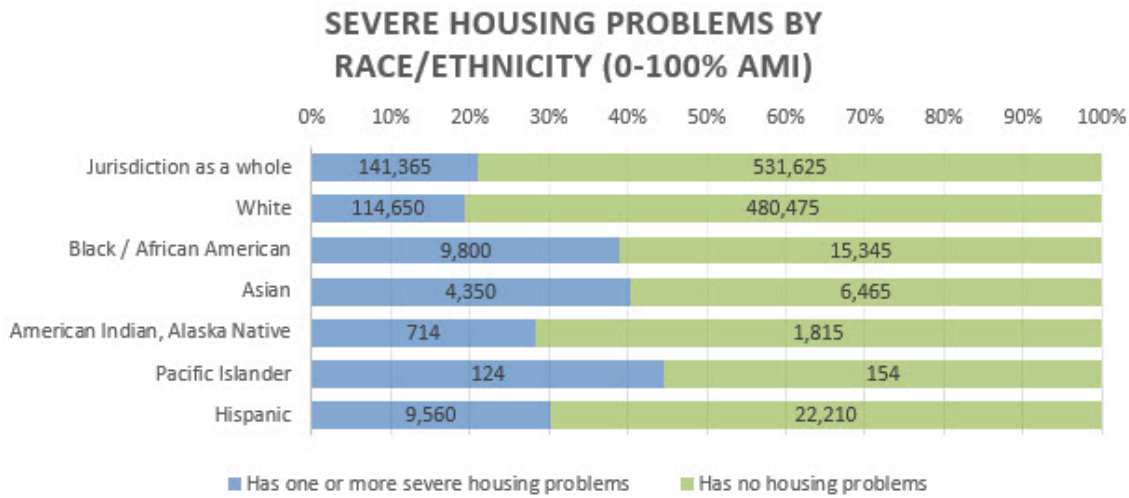
Race/Ethnicity	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
Jurisdiction as a whole	59.7%	19.4%	7.2%	3.4%
White	58.0%	18.4%	6.4%	2.9%
Black / African American	70.1%	27.1%	7.3%	5.7%
Asian	66.3%	37.8%	18.9%	19.9%
American Indian, Alaska Native	64.1%	13.4%	3.9%	5.6%
Pacific Islander	25.9%	47.3%	40.0%	60.0%
Hispanic	68.0%	24.9%	18.0%	9.4%

Source: 2011-2015 CHAS

Table 26. Severe housing problems by race/ethnicity (0–100% AMI)

Race/Ethnicity	0-100% AMI
Jurisdiction as a whole	21.0%
White	19.3%
Black / African American	39.0%
Asian	40.2%
American Indian, Alaska Native	28.2%
Pacific Islander	44.6%
Hispanic	30.1%

Source: 2011-2015 CHAS



Source: 2011-2015 CHAS

Figure 5. Severe housing problems by race/ethnicity (0–100% AMI)

Discussion

As noted from the previous tables in this section, the following racial/ethnic households experience one or more severe housing problems disproportionately for renters and owners combined:

- Black / African American: 0–30% AMI
- Pacific Islander: 30–50% AMI, 50–80% AMI, and 80–100% AMI
- Asian: 30–50% AMI, 50–80% AMI, and 80–100% AMI
- Hispanic: 50–80% AMI

Upon combining all income levels from the above tables, the severe housing problems experienced by the different groups analyzed are as follows:

- Black/African American (39.0%)
- Asian (40.2%)
- Pacific Islander (44.6%)

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

Assess the need of any racial or ethnic group that has a 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 10 percentage points above the need demonstrated for the total households within the jurisdiction at a specific income level. The tables and analyses that follow identify the share of households by race/ethnicity and income level experiencing housing cost burdens as outlined by HUD guidelines. They indicate the share of households by race/ethnicity experiencing cost burden (paying 30–50% of household income towards housing costs) and severe cost burden (paying more than 50% of household income towards housing costs). Where the 10-percentage point threshold is reached, that number is highlighted in yellow.

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of cost-burdened and severely cost-burdened households from each race/ethnicity and comparing that figure to the share of all Iowa households. (Share of race/ethnicity = total number of households for that race/ethnicity with cost burden divided by the total number of households for that race/ethnicity.)

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	942,204	158,566	124,550	12,348
White	875,012	139,707	104,085	9,502
Black / African American	16,232	5,839	8,683	1,055
Asian	13,310	1,928	3,180	921
American Indian, Alaska Native	1,986	689	651	59
Pacific Islander	336	18	39	20
Hispanic	28,816	7,859	5,665	650

Data 2011–15 CHAS
Source:

Table 28. Disproportionately greater need: housing cost burden by race/ethnicity

Housing cost burden by race/ethnicity: disproportionately greater need

Race/Ethnicity	Cost Burden (30-50%)	Severe Cost Burden (>50%)	No Cost Burden
Jurisdiction as a whole	23.0%	10.1%	77%
White	21.8%	9.3%	78%
Black/African American	47.3%	28.2%	53%
Asian	28.0%	17.3%	72%
American Indian/Alaska Native	40.6%	20.0%	59%
Pacific Islander	13.7%	8.9%	86%
Hispanic	32.0%	13.5%	68%

Source: 2011-2015 CHAS

Discussion

Concerning both cost burden and severe cost burden, American Indian / Native Alaskan and black / African American households are impacted at a rate far higher than the jurisdiction as a whole. American Indian / Native Alaskan households experience cost burden at a rate of 17% higher than the jurisdiction as a whole. Black / African American households experience cost burden at just over double the rate of the jurisdiction as a whole, and experience severe cost burden at nearly triple the rate of the jurisdiction as a whole.

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?

This section describes the population categories with disproportionate needs based on the tables above. Disproportionate need occurs when a population category has a housing problem rate that is at least 10% higher than the overall jurisdiction or predominant population category.

Disproportionate need for housing problems occurs for:

- Black / African American: 30–50% AMI
- Pacific Islander: 50–80% AMI and 80–100% AMI
- Asian: 30–50% AMI, 50–80% AMI, and 80–100% AMI

Disproportionate need for severe housing problems occurs for:

- Black / African American: 0–30% AMI
- Pacific Islander: 30–50% AMI, 50–80% AMI, and 80–100% AMI
- Asian: 30–50% AMI, 50–80% AMI, and 80–100% AMI
- Hispanic: 50–80% AMI

Disproportionate need for cost burden and severe cost burden occurs for:

- Black / African American – cost burden and severe cost burden
- American Indian / Native Alaskan

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

Housing problems and severe housing problems are identified as needs above. The tables in NA-10 identify that those housing problems are predominantly cost burden and severe cost burden. This is indicative of a need for more affordable housing for all income categories, as well as programming to support those families both with and without income.

In addition to meeting the housing needs for all income levels, it is important to address the needs of households of varying sizes. Often, overcrowding and cost burden are related issues. This could be interpreted as a household deciding between cost burden or overcrowding (between a unit adequate in size for the family or a unit that is more affordable). The largest need, also captured in the data above, is cost burden.

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

As a relatively homogenous state (nearly 95% white) most of the state’s racial/ethnic diversity resides within or near urban areas that are entitlement grantees. As a state jurisdiction, CDBG funds cannot be spent within entitlement jurisdictions.

NA-35 Public Housing – (Optional)

Introduction

The information on this page is not required for state grantees. 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.

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

Not applicable.

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?

Not applicable.

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

Not applicable.

Discussion:

Not applicable.

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

The tables in this section contain information derived from Iowa's annual point-in-time (PIT) count and Homeless Management Information System (HMIS). The PIT count, which occurs on the last Wednesday of January each year, is a primary measure of homelessness in Iowa. Although not all counties have projects contributing to HMIS, it is important to note that homeless housing services were still provided in some counties by organizations not contributing to HMIS.

The Iowa Council on Homelessness (ICH) is a 38-member governor-appointed volunteer advisory board that serves as the decision-making body for the Balance of State (BoS) Continuum of Care (CoC). The Iowa Finance Authority (IFA) is the Collaborative Applicant for the BoS CoC program's annual application to HUD, and the Institute for Community Alliances (ICA) is the Homeless Management Information System (HMIS) lead. The Council/BoS CoC works closely with IFA, the statewide Emergency Solutions Grant (ESG) grantee, to plan the ESG allocation. In 2020, the Council will conclude a year long process of moving responsibility for leadership of the BoS CoC to a new board charged specifically with managing BoS grant projects. The transition will begin with an interim board and is expected to result in a new permanent board and policies and procedures late in 2020 or early 2021. This development is necessary to create fewer conflicts of interest in managing the BoS CoC grant process and to allow the Council to focus on addressing homelessness statewide.

In 2017, Iowa launched a regional system of providing homeless assistance services throughout the BoS CoC. The initiative utilized HUD CoC planning grant funds awarded to the Iowa Finance Authority on the CoC's behalf. The purpose was to address the challenge of providing coordinated services over a 96-county geography with vast rural areas of few services and urban areas with more complete services. When the initiative began, there were 23 known local homeless coordinating boards in various parts of the state, some serving just one city or county and others spanning a multi-county region. Approximately half of the state was not covered by any homeless services planning body.

The goal of the initiative is to build upon the current capacity of local planning groups and to fill in the gaps and missing connections between current services so that a baseline level of coordinated services is available in all areas of the CoC. Up to approximately 15 coordinated services regions are anticipated, eventually serving all 96 counties in the CoC. As of early 2019, 12 regions have been recognized; most have been awarded small subgrants to fund planning and coordination. Regions have made significant progress in implementing coordinated entry, expanding PIT count coverage, and building alliances among local stakeholders to address homelessness. Some areas struggle to implement coordinated entry due to few or no service providers. Strategies to address these gaps include exploring models that ensure project funding opportunities in all regions and encouraging capable agencies based outside these regions to establish staffing and housing projects where such services are currently lacking.

The 2017 Annual Homeless Assessment Report (AHAR) states that Iowa has the lowest rate of unsheltered people experiencing homelessness in the nation, at 3.8% (2,756 individuals). This rate is an improvement

from the 2013 AHAR, in which Iowa also had the lowest unsheltered rate, at 4.3%. According to the 2017 AHAR, Iowa also has the lowest rate of unsheltered unaccompanied homeless youth, at 2.9% (four individuals).

Table 29. 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)	518	7	3,545	3,082	3,084	77
Persons in Households with Only Children	11	4	229	222	223	253
Persons in Households with Only Adults	761	78	5,775	5,355	5,330	61
Chronically Homeless Individuals	199	16	982	947	947	57
Chronically Homeless Families	11	0	50	44	37	106
Veterans	72	5	578	529	539	71
Unaccompanied Child	78	7	14	14	14	14
Persons with HIV	0	0	11	11	10	54

Alternate Data Source Name:
Homeless Needs Assessment Data (HMIS)

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):

Not applicable. The data for the two categories is presented in Table 29.

Table 30. Nature and extent of homelessness (optional)		
Race:	Sheltered:	Unsheltered (optional):
White	1,553	200
Black / African American	694	19
Asian	13	1
American Indian / Alaska Native	82	8
Pacific Islander	8	2
Ethnicity:	Sheltered:	Unsheltered (optional):
Hispanic	199	15
Not Hispanic	0	0

Data Source
Comments:

Table 31. Nature and extent of homelessness with shares

Race	Sheltered	Unsheltered	% of overall homelessness
White	1,553	200	62.7%
Black or African American	694	19	25.5%
Asian	13	1	0.5%
American Indian or Alaska Native	82	8	3.2%
Native Hawaiian or Other Pacific Islander	8	2	0.4%
Ethnicity:	Sheltered:	Unsheltered	
Hispanic	199	15	7.7%

Additional CoC Narrative

In 2018, the CoC introduced the use of the unsheltered count online module. This web-enabled module allows volunteers to enter survey data for each person encountered. Designed and implemented by the HMIS Lead Agency, the module utilized conditional logic to move the volunteer through the survey questions, adjusting for fewer or more questions depending on the household makeup, age, length of time homeless, and disability and veteran status. For families, the module allowed for the creation of a multi-person household up to 10 members. The module could be used on any mobile device, and when a survey was submitted, the results were sent to the HMIS Lead, where results could be tabulated. The module allowed for either a survey interview or an observational encounter, and it adjusted the depth of questions to match the

circumstance. Improvements were made to the tool to enhance data quality, process flow, and back-end analysis.

Great strides have been made in increasing the census count on the PIT night by partnering with Coordinated Services Regions. The regional process contributed to expanded coverage, as training and information on conducting a street count in rural areas have been part of the planning process in each region. Improvements also occurred in the Balance of Counties (those counties not part of an approved region). One of the two counties with the highest unsheltered count (16) has no communities larger than 20,000 and was not part of an approved region. The PIT continues to be emphasized in all regions and as an organizing activity around which to form new regions in the Balance of Counties. The CoC increased county coverage from 32 counties in 2017 to 56 counties in 2018 and 75 counties in 2019.

New counties contributed 20% of the reported 2018 unsheltered population. Increased data quality and process led to better reporting of housing types and subpopulations, which is the groundwork on which future counts can be built.

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

As of the 2018 PIT count for the Iowa Balance of State (BoS) Continuum of Care (CoC), there were 325 families with children identified as homeless; five of those 325 were identified as unsheltered. Of the 320 sheltered families with children, 56% were in transitional housing, while the remaining were in emergency shelters.

Of the 196 veterans identified as homeless in the 2018 PIT count, 90% were sheltered. Of those sheltered veterans, 51% were in transitional housing while 49% were in emergency shelters.

Describe the nature and extent of homelessness by racial and ethnic group.

Iowa is over 90% white. The BoS CoC reports that 63% of those individuals and families experiencing homelessness are white. As of the 2018 PIT count, 25.5% of those individuals and families experiencing homelessness are black or African American, making up the second-largest portion behind white individuals and families. In 2018, the Institute for Community Alliances published *Analysis of the Impacts of Race on Homelessness and Homeless Service Provision in Iowa*. The report is available here: <http://www.iowafinanceauthority.gov/File/DownloadFile/8291>.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The BoS CoC PIT count conducted in late January 2019 counted a total of 2,315 homeless persons (all Iowa CoC totals). Approximately 3.6% of homeless people counted were unsheltered. More sheltered homeless persons were living in emergency housing (32.90%) than in transitional housing (25.51%). Breaking up the

aggregated BoS CoC 2019 PIT count data into separate demographic characteristics and subpopulations reveals variations in those discreet segments of the population suffering unsheltered homelessness and shows differentiation from national trends of previous years.

Families

On January 29, 2019, families with at least one child represented 38% of sheltered and unsheltered homeless households. Nearly all of these families were sheltered. On the same date, twice as many families with children were sheltered in transitional housing as in emergency housing. Child-only families accounted for slightly greater than 1% of homeless families. At the same time, households with only adults (no children present) accounted for nearly 61% of sheltered and unsheltered homeless families.

Chronically homeless

The results of the PIT survey conducted in late January 2019 indicated that out of the chronically homeless population, 92% were sheltered and 8% were unsheltered. The number of chronically homeless (215) continued a pattern of steady increase from 2017 (107) and 2018 (133).

Veterans

In late January 2019, a total of 75 homeless veterans were counted in the BoS CoC. Of those, five were unsheltered. Those five unsheltered households represent 5.6% of the BoS CoC's entire unsheltered homeless population. Of the remaining homeless veterans, 39 were sheltered, 10 were in Safe Haven, and 21 were in transitional housing.

Discussion

In 2017, the Iowa Balance of State (BoS) Continuum of Care (CoC) implemented a regional approach to Coordinated Entry to ensure total CoC coverage. The Coordinated Entry system currently operates through 12 identified regions, ranging in size and services. Each region identified a designated Applicant lead agency, whose responsibilities include managing the HMIS and comparable database (DVIMS) prioritization list, ensuring coordinated entry is easily accessible, supporting agency participation, and conforming to statewide policies and procedures. Regions are encouraged to use both physical and virtual access points to ensure access across the entire service area.

Regions are required to contact private and public agencies, participate in the annual PIT count to better determine the unsheltered need in the service area, and increase informal outreach of the Coordinated Entry system. Through these requirements, and through having a dedicated SSO Coordinated Entry grant for an agency to provide technical assistance, regions develop and implement plans to reach persons that are least likely to apply for assistance.

Statewide policies instruct regions and agencies on when to complete the common assessment tool to place persons on the Prioritization List and how persons will be prioritized. Persons are prioritized first by the score on the common assessment tool, then by chronic status, length of time homeless or on the streets, currently fleeing domestic violence (DV), veterans, youth, and finally length of time on the Prioritization List. Regions are required to have regularly scheduled meetings (preferably weekly) to review the Prioritization List to ensure timely responses to people in need.

Stakeholder consultations indicate challenges in accurately assessing homelessness in rural areas of Iowa. This is concerning because the BoS CoC covers an expansive area, much of which is rural. The BoS CoC serves 96 of the Iowa's 99 counties; according to the 2010 census, 64 of those counties 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 are located in rural counties and not participating in HMIS. This may result in a gap in data collection or service provision.

Part of Iowa's strategy to assist providers is the continued work toward a Coordinated Entry system, particularly in rural settings. The number of homeless services agencies in the HMIS network has decreased since 2012, when federal Homeless Prevention and Rapid Re-Housing Program (HPRP) 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 imminent homelessness. Those agencies are no longer receiving HUD funds to provide those services and participate in HMIS.

The most recent Annual Homeless Assessment Report (2017 AHAR) can be found here:

<https://static1.squarespace.com/static/54ca7491e4b000c4d5583d9c/t/5b241258758d466c26e07149/1529090651830/BOSAHAR2017.pdf>

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

Introduction

This section describes the housing needs of persons who are not homeless but require supportive housing. This includes, but is not limited to:

- Elderly (defined as 62 and older)
- Frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework)
- Persons with mental, physical, and/or developmental disabilities
- Persons with alcohol or other drug addiction
- Persons with HIV/AIDS, and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

The Housing Opportunities for Persons With AIDS (HOPWA) program is administered by IFA and provides housing assistance for people living with HIV/AIDS. The following data tables include information specific to the HOPWA program.

HOPWA

Table 32. HOPWA data	
Current HOPWA formula use:	
Cumulative cases of AIDS reported	2,790
Area incidence of AIDS	61
Rate per population	2
Number of new cases prior year (three years of data)	125
Rate per population (three years of data)	0
Current HIV surveillance data:	
Number of persons living with HIV (PLWH)	3,095
Area prevalence (PLWH per population)	88
Number of new HIV cases reported last year	125

Data Source Comments: 2017: End of Year Surveillance Report

Table 33. HIV housing need (HOPWA grantees only)	
Type of HOPWA Assistance	Estimates of Unmet Need
Tenant-based rental assistance	48
Short-term rent, mortgage, and utility	123
Facility-based housing (permanent, short-term, or transitional)	50

Alternate Data Source Name:
Iowa Housing Finance Agency

Data Source Comments: 2011–15 CHAS and 2015-2016 National Survey on Drug Use and Mental Health (SAMHSA)

Individuals Living with a Disability Narrative

Of disability categories outlined in the introduction to this section, those individuals aged 65 and above comprise the majority of those experiencing hearing and ambulatory difficulty. Vision difficulty is experienced more commonly among all age ranges, skewing slightly higher among older populations. Cognitive difficulty is greatest among those ages 65 and older, but still occurs at an approximately 4% prevalence rate among those under the age of 65.

The Elderly

According to the 2011–15 American Community Survey, of all Iowans aged 65 and above:

- 97.6% are white
- 56% are female
- 22.1% are veterans
- 32.5% have a disability
- 94% receive Social Security
- 7.4% are below the poverty line
- 81.2% own their home
- 46.1% live alone

Because of increased disability frequency, fixed income, and limited social supports, elderly populations are often among the most vulnerable populations.

Describe the characteristics of special needs populations in your community:

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, foreign-born populations, persons with alcohol or other drug addictions, victims of domestic violence, and persons living with HIV/AIDS. Many persons with such special needs also have very low incomes. Therefore, their needs may have already been considered in estimating the housing needs of persons with very low incomes. Sections NA-15 through NA-30 of the Needs Assessment address needs specific to minority populations.

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

Substantial housing and supportive services are often required for this population due to several factors:

- Those with a disability participate in the labor market at a markedly lower rate
- Those with a disability experience poverty at twice the rate of those without a disability
- ADA-accessible housing stock is often concentrated, thereby increasing isolation

These factors are indicative of the need for a solution that is community-based, with a focus on integration. Specific needs to be addressed are mitigating barriers to employment, access to transportation and medical services, and access to affordable housing that is integrated into the community.

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 an annual analysis of the demographic characteristics of those within the state living with HIV/AIDS. The most recent report is the *2017 End-of-Year HIV/AIDS Surveillance Report*. As of the end of 2017, 2,790 individuals were living with HIV/AIDS. This is a prevalence rate of 88 per 100,000 persons. The counties with the highest prevalence rates are Polk County (167 per 100,000), Pottawattamie County (133 per 100,000), and Scott County (130 per 100,000).

According to the *2017 End-of-Year HIV/AIDS Surveillance Report*, black / African American people make up nearly 3% of Iowa's population but have experienced 21% of all HIV diagnoses over the past five years. Non-Hispanic black / African American populations are nearly 15 times more likely to have been diagnosed with HIV in 2017 than non-Hispanic white populations in Iowa. Also, according to the same report, males outnumber females diagnosed with HIV by about four to one. People aged 25–44 years old make up the largest portion (43%) of people diagnosed with HIV.

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.

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. HUD and regulatory requirements restrict assistance to households at 80% AMI 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 and at imminent risk of homelessness, rent must be extremely low to be affordable. While housing in Iowa is some of the most affordable in the country, it is still too expensive for those in need of housing assistance. 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.

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, childcare 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 that the quality of existing facilities was average or below average. There is a need for new facilities and 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 a stakeholder survey to assess the needs across the state. The complete results of this survey and interviews will be provided as an attachment to the Consolidated Plan.

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, stormwater management and water/sewer installation and maintenance.

A survey and interviews with stakeholders across the state indicated a high need for all types of public improvements. Stakeholders indicated that existing infrastructure required rehabilitation, improvements, and expansion in Iowa’s communities.

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 a stakeholder survey to assess the needs across the state. The complete results of this survey and the 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.

In interviews and focus group meetings, some stakeholders indicated the continuing need for public services in communities across the state and the critical role that CDBG grants could play in funding those services. Historically, however, applications for CDBG-supported public services have been uncommon, resulting in these programs being underutilized.

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 Consolidated Plan.

CDBG-DR Infrastructure and Economic Development Needs – 1

In the late spring and early summer of 2008, the state of Iowa suffered a series of disastrous events, including tornados followed by record-breaking floods.

From 2011–2013, Iowa endured eight presidential declarations of disaster, encompassing 73 counties and more than 70% of the state. In July 2011, more than 200 homes in Dubuque’s Bee Branch neighborhood sustained severe flood damage. In 2013, hundreds of Storm Lake homes flooded, and dangerous untreated sewage backed up into homes and the nearby lake. In June 2013, two heavy rain events washed out roads across Benton County, reducing residents’ access to emergency services and causing \$5M in infrastructure damage; the same storm resulted in 2.5–5 tons of soil loss per acre in Tama County. Devastating as these events were, 2011–2013 do not represent Iowa’s worst flood years.

Long-term data show that heavy precipitation and flooding events are increasing in frequency across the Midwest, and models predict this trend will continue in the future. Under these circumstances, a new paradigm for flood mitigation—one that decreases flood risk, improves water quality, and increases resilience—is needed.

The Iowa Watershed Approach (IWA) is, at its core, a watershed-scale program based on a holistic approach that recognizes that: 1) heavy precipitation and flooding events are increasing in frequency; 2) upstream activities impact downstream communities; 3) upstream and downstream communities need to voluntarily work together; 4) when possible, flooding should be addressed at its source by using reasonable, cost-effective, science-based practices; 5) improving community resilience to floods requires risk mitigation and

community-directed initiatives and planning, and 6) program strategies must also respect, protect, and sustain Iowa's valuable agricultural economy, which provides food, fuel, and fiber for the world and sustains family incomes for many Iowans.

CDBG-DR Infrastructure and Economic Development Needs – 2

Iowans will work together to address factors that contribute to floods. This approach is consistent with other statewide programs in Iowa to reduce flooding and improve water quality, such as the Iowa Flood Mitigation program and the Iowa Nutrient Reduction Strategy. The State will improve the quality of life and health through upstream watershed investments tied to community resilience programming activities. This will result in a state-of-the-art adaptive model to make Iowa's vulnerable populations more resilient to changing flood hazard conditions—both today, and for the next century.

The IWA will also help communities prepare for, respond to, recover from, and adapt to floods. This program assesses resilience in the targeted watersheds, engages communities in discussions about their unique resilience needs, and helps communities formulate and begin to act on resilience action plans.

Formative and summative assessments will guide programmatic improvements, as well as monitor and encourage participation by underrepresented groups. The IWA represents a vision for Iowa's future—a future that voluntarily engages stakeholders throughout the watershed to achieve common goals while moving toward a more resilient state. It is a replicable model for other communities where the landscape has lost its natural resilience to floods. Although the IWA targets watersheds impacted by floods from 2011–2013, the impacts will flow downstream from Iowa to the Mississippi River and into the Gulf of Mexico.

Approximately 4,800 non-manufacturing small businesses and 800 intermediate businesses were impacted. The total estimated unmet need for small and intermediate businesses is \$2.78B, with \$5.36B in total assessed damage. Large businesses experienced an estimated \$100M in losses. According to a report from Iowa Commercial Realty in Cedar Rapids, small businesses and nonprofit corporations in the Cedar Rapids area suffered \$600M in lost revenue in one year. According to a Safeguard Iowa online survey, physical damage to businesses was \$426M, and economic loss was \$179M. Manufacturing damages and lost income, as reported from the results of the ISU Center for Industrial Research and Service (CIRAS) survey, was projected to be \$100M.

Total estimated unmet need for public buildings and infrastructure is \$703 million. Total damages to publicly owned buildings and infrastructure was \$798.3 million. Information was compiled in cooperation with other state and federal agencies by the Rebuild Iowa Office.

Housing Market Analysis

MA-05 Housing Market Analysis Overview

In the last few years, residents of Iowa have experienced the benefits and challenges of a strong housing market. Housing costs have increased, with higher rents and home values and tighter housing unit inventory, while job and economic opportunities have also increased, particularly in urban counties such as Dubuque, Polk, Pottawattamie, and Cerro Gordo. Based on data from the Iowa Workforce Needs Assessment of 2017, smaller counties, such as Worth and Butler, have also experienced a high number of job orders, while counties transitioning from rural to urban, such as Crawford, are also expanding local economic opportunities.

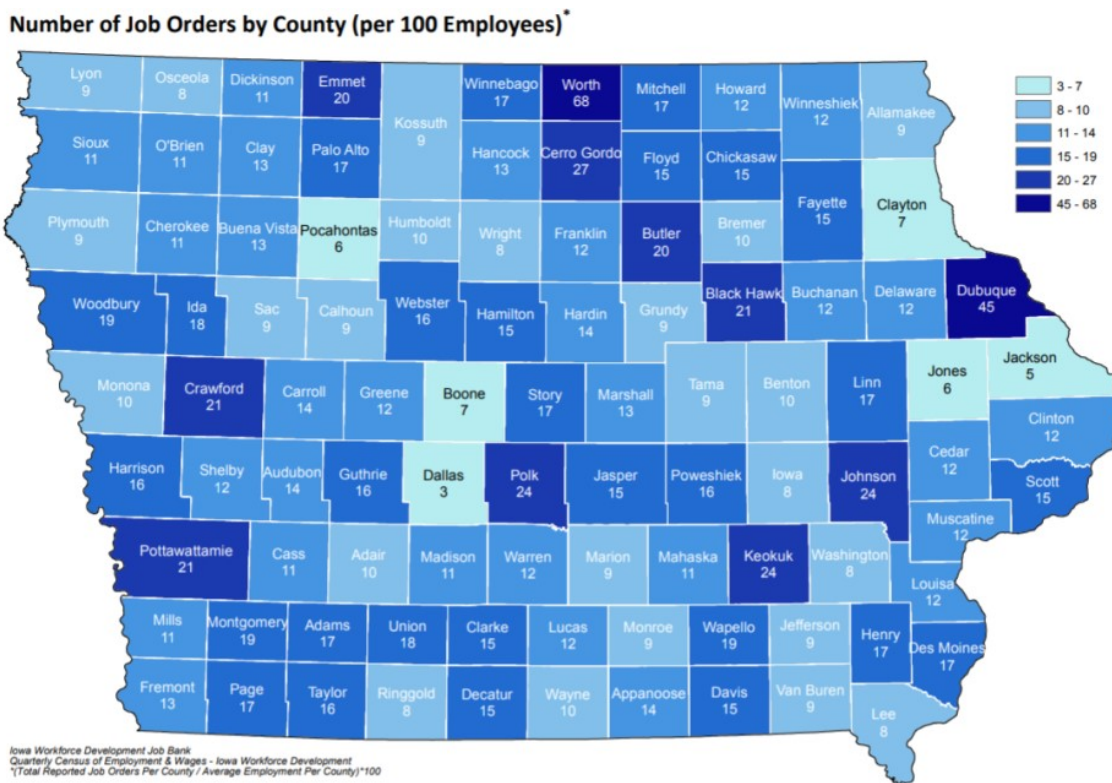


Figure 6. Number of job opportunities by county

According to the Iowa Association of Realtors, home sales in Iowa rose 3.2% from 2016 to 2017. The number of closed sales increased from 42,671 in 2016 to 44,023 in 2017. The average sale price of homes also increased, to \$181,298, gaining just over \$7,700 (4.4%) from 2016. Based on 2017 data from the U.S. Census Bureau Building Permits Survey, the total number of new privately owned housing units authorized in Iowa, including single- and multiple-unit structures, decreased by 2.6% (369 units). The decrease follows two consecutive years of double-digit percentage gains. The last time Iowa experienced an annual dip was 2014 (-4.8%).

Beyond the physical and economic constraints and opportunities presented by such expansion, access to affordable housing units in Iowa has become a continued challenge for many residents, particularly those in rural areas. With 75% of the residential properties in the state being single-family units as of 2015, and despite the recent growth in housing units, a mismatch persists between the growth of the state and the housing typology and location, which in the long term will impact access to affordable units for residents. As such, a long-term vision and investment in affordable housing and regional economic growth are needed to ensure the well-being of current and future residents of Iowa.

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

Introduction

Based on 2011–15 American Census Survey figures, single-unit detached properties make up the large majority of Iowa’s housing stock, at about 75% of occupied units. Multifamily units of 10 or more units make up about 9% of the housing market in the state; most multifamily units are found within urbanized areas of Iowa. Manufactured housing, such as mobile homes and RVs, make up about 3.5% of total stock; such housing is often found in economically and environmentally vulnerable areas.

Table 34. Residential properties by number of units		
Property Type	Number	%
Single unit, detached structure	998,273	74%
Single unit, attached structure	51,043	4%
Two to four units	78,314	6%
Five to 19 units	103,206	8%
20 or more units	72,252	5%
Mobile home, boat, RV, van, etc.	51,176	4%
Total	1,354,264	100%

Data Source: 2011–15 ACS

Residential Properties by Number of Units (Discussion)

About 69% of the housing units for owners and renters have two or three bedrooms. Meanwhile, no-bedroom and one-bedroom units make up less than 3% for owners and 29% for renters. Larger units, or those with four bedrooms or more, make up about 30% of housing units for homeowners, but only about 9% for renters.

	Owners		Renters	
	Number	%	Number	%
No bedroom	1,314	0%	12,691	4%
1 bedroom	19,144	2%	89,613	25%
2 bedrooms	197,434	22%	144,234	41%
3 or more bedrooms	665,916	75%	106,063	30%
Total	883,808	99%	352,601	100%

Data Source: 2011–15 ACS

Table 36. Race/ethnicity of households

	Race/Ethnicity							
	White		Black		Hispanic		Asian or Pacific Islander	
Housing Category	#	%	#	%	#	%	#	%
Public Housing	3,349	87.92%	336	8.82%	86	2.26%	24	0.63%
Project-Based Section 8	8,650	80.15%	1,692	15.68%	255	2.36%	101	0.94%
Other Multifamily	1,002	94.00%	42	3.94%	17	1.59%	4	0.38%
HCV Program	14,382	72.28%	4,835	24.30%	489	2.46%	97	0.49%
Total Households	1,126,850	91.87%	29,860	2.43%	39,670	3.23%	17,309	1.41%
0-30% of AMI	118,320	83.96%	9,910	7.03%	6,665	4.73%	2,889	2.05%
0-50% of AMI	214,835	74.50%	15,390	5.34%	14,000	4.85%	4,714	1.63%
0-80% of AMI	415,395	81.53%	21,165	4.15%	23,970	4.70%	7,209	1.41%

Note 1: Data Sources: Decennial Census, APSH, CHAS

Note 2: Numbers presented are numbers of households, not individuals.

Note 3: Refer to the data documentation for details: www.hudexchange.info/resource/4848/affh-data-documentation).

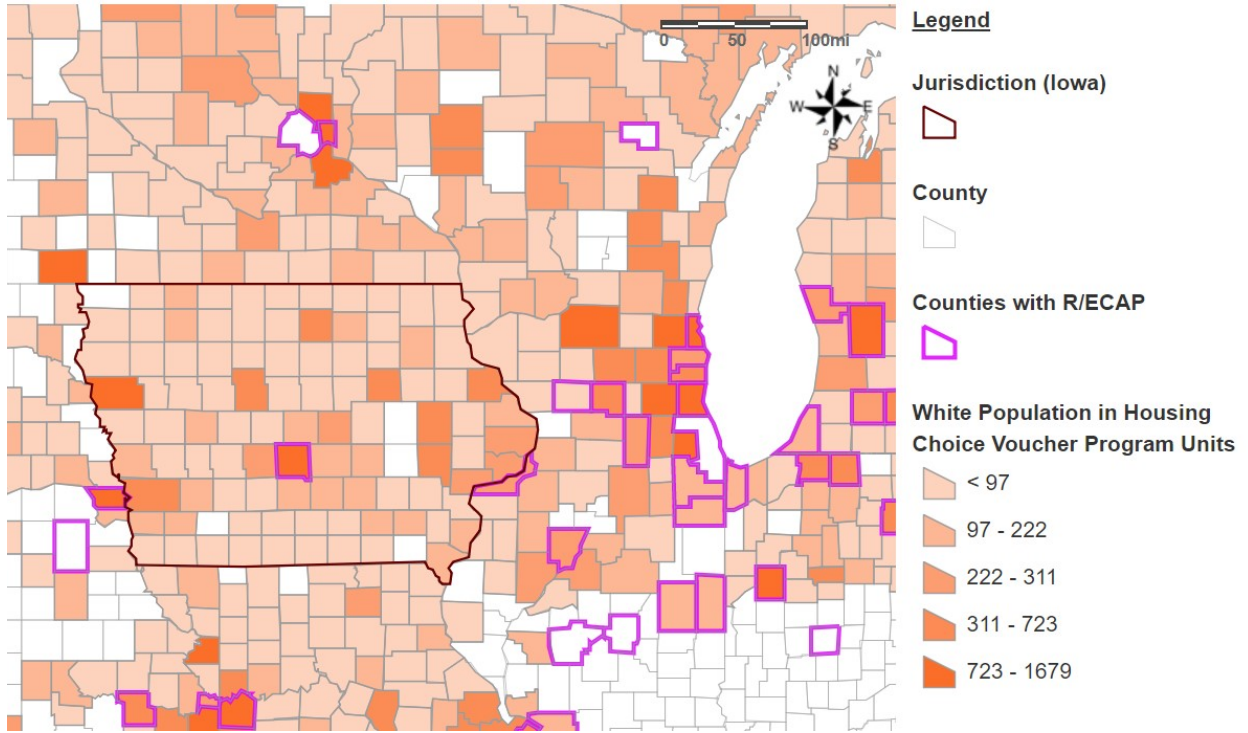


Figure 7. Housing choice vouchers – white population

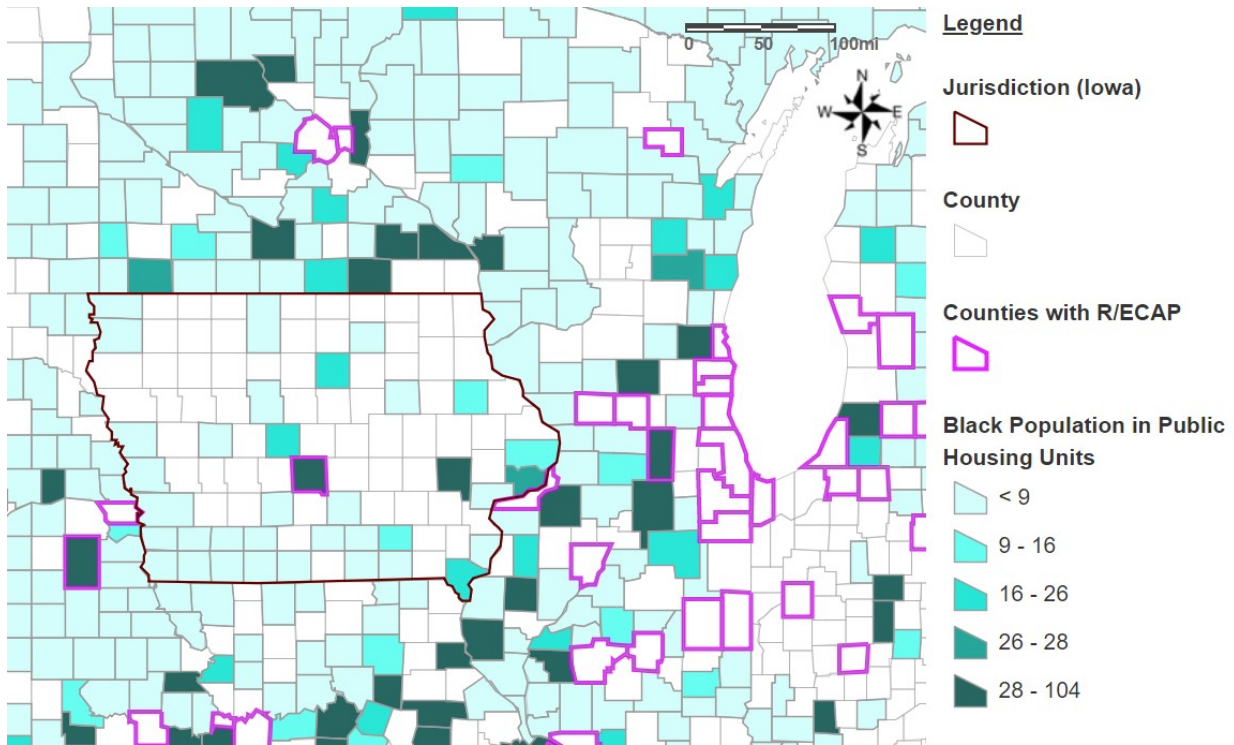


Figure 8. Black / African American population in public housing units

Affordable Housing Activities Available through IFA (Discussion)

- **FirstHome Program** – Offers first-time homebuyers affordable, fixed-rate mortgages.
- **FirstHome Plus Program** – Provides up to \$2,500 in assistance to help eligible borrowers with down payment and closing costs. The grant must be used in conjunction with the FirstHome program, and the same income and purchase price limits apply.
- **Homes for Iowans Program** – May assist both first-time and repeat Iowan homebuyers 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 homebuyers with down payment and closing costs. Borrowers have the option of a 0% loan of up to 5% of the sale price or \$5,000, whichever is less, repayable at the time of sale or refinancing.
- **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.
- **Mortgage Credit Certificate Program** – Enables eligible homebuyers to reduce their household's federal tax liability every year for the life of their mortgage.

Other Homeownership Resources (Discussion)

- **Title Guaranty** – Homebuyers 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.
- **On-Site Wastewater Assistance Program** – If a homeowner purchases 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 nonprofits ("sub-recipients") which in turn distribute funds to individual homebuyers based on the sub-recipients' rules or guidelines. To access these funds, individual homebuyers/owners should contact a sub-recipient for more information.

Affordable Rental (Discussion)

- **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 rental housing developments. The program can also provide funds to eligible nonprofits and local government entities (“sub-recipients”) to provide rent subsidies and security or utility deposits to qualified renters.
- **Home and Community-Based Services Rent Subsidy** – Assists individuals who receive services under a federal Medicaid waiver program called Home- and Community-Based Service (HCBS), Money Follows the Person, or other habilitation services. 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 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.
- **Housing Trust Fund** – Provides funds that may be used for the development of affordable rental housing for extremely low-income households through the new construction or adaptive reuse of non-luxury housing with suitable amenities.
- **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 that are at risk of being lost and to foster the production of new affordable rental units in Iowa.
- **Project-Based Section 8** – The Iowa Finance Authority provides administrative services to HUD to monitor the 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 develop and preserve affordable single-family and multifamily housing throughout the state.

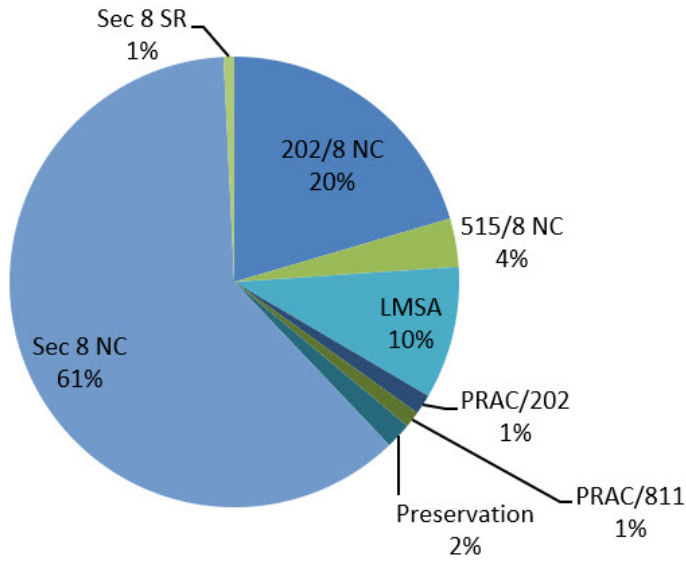


Figure 9. Assisted units per program type

Table 37. Total vacant housing units

Total vacant housing units

	Estimate	%
Total:	1,354,264	
Occupied	1,236,409	91%
Vacant	117,855	9%

Data Source: 2011-2015 ACS

Vacant unit status

	Number	% of total vacant units
Total:	117,855	
For rent	23,682	20%
Rented, not occupied	4,808	4%
For sale only	14,830	13%
Sold, not occupied	6,542	6%
For seasonal, recreational, or occasional use	19,848	17%
For migrant workers	160	0%
Other vacant	47,985	41%

Data Source: 2011-2015 ACS

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

Within the state of Iowa, Housing Choice Vouchers represent the majority of units and households assisted by federal, state, and local programs. The vast majority of those households (72%) are white families. The majority of those families, about 55%, fall within the 0-80% AMI range, and about 15% fall within the 0-30% AMI range. In general, Housing Choice Voucher units are located in more urbanized areas of the state.

Following white households, black families are the second most represented demographic group in assisted housing. Hispanic families make up nearly 9% of public housing units in the state—more than double the ethnicity's representation in the state, which is 4%.

Public housing units with black households are most heavily located in the urban areas of the state and remain sparse in the rest of the state.

The state of Iowa does not target its programs, including housing, toward specific geographic regions. The state reserves 22% of its annual CDBG allocation from HUD for housing activities. Eligible uses of the CDBG portion of the housing fund include grants for the rehabilitation of owner-occupied housing. Cities with populations of less than 50,000 and all counties are eligible for CDBG assistance through the housing fund.

In addition to the FirstHome program, the Workforce Housing Tax Incentive Program provides tax benefits to developers to provide housing in Iowa communities, focusing especially on those projects that use abandoned, empty, or dilapidated properties. Recipients can receive a state investment tax credit of up to 10% (or 20% if in a rural area) of the investment directly related to construction and rehabilitation costs. Recipients can also receive a refund for state sales and use taxes paid on construction materials. This program is available statewide.

The Iowa Finance Authority (IFA) offers affordable mortgage programs, including down payment and closing cost assistance for both first-time homebuyers 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 homebuyers affordable fixed-rate mortgages. The FirstHome Plus and Homes for Iowans Plus grants provide up to \$2,500 to help eligible borrowers with down payment and closing cost assistance.

IFA also offers the Military Homeownership Assistance Program, which provides eligible service members and veterans with a \$5,000 grant, and Mortgage Credit Certificates, which allow a participating homebuyer to claim 50% 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, as long as the borrower(s) occupy the property as their primary residence.

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

In 2018, the Multifamily Assistance and Section 8 Contracts Database identified 3,774 assisted units that have contracts expiring between 2020 and 2024. Of these units, 2,315 (61%) are Section 8 units, and 131 are rural housing units.

While the changes in the federal tax code pose some future challenges, the Low-Income Housing Tax Credit will remain a popular program and should not see any major reductions in new units built in Iowa over the next five years.

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

According to 2015 U.S. Census data, the overall vacancy rate for all housing units was 9%. In the most recent Rental Vacancy Survey of the state of Iowa conducted by IFA, the state had an overall vacancy rate of 5.8%. Overall vacancy rates of 8–10% generally indicates a healthy market. Overall vacancy rates below 5% generally indicate a tight market and cause for concern.

Describe the need for specific types of housing.

Rural rental units and the construction of units in rural areas remain in short supply in the state. Moreover, properties that are accessible for people with ambulatory disabilities and the elderly are also needed. Lastly, as national trends have shown, greater diversity in the housing typology to accommodate larger families, multi-generational families, and an array of other family unit structures should also be considered for the long-term viability of the affordable housing stock of the state.

In addition to the need to address particular types of housing, the location and sizes of adequate parcels for housing development continues to be an issue. Such elements are particularly important in addressing the need for better access to housing for workers in urbanized areas of the state and the elderly disabled population remaining in rural areas. As the move from rural to urban areas intensifies in the state, areas that fall in the middle such as Jefferson County, Clinton County, and Lee County will continue to experience rapid expansions and contractions of their populations in the near future, which will affect the supply and cost of housing in those areas.

CDBG-DR Number of Housing Units Affected (Discussion)

The Bee Branch Healthy Homes Resiliency Program (BBHHRP) is designed to support residential properties with flood damage from the 2011 storms in the low- to moderate-income areas of Dubuque that are strategically aligned with and extending to and from the Bee Branch Creek restoration project.

The program will provide homeowner rehabilitation for 160 units under the Low Moderate Housing (LMH) CDBG National Objective, homeowner rehabilitation for 100 units under the Urgent Need National Objective, Residential Rehabilitation for 96 units under the Low Moderate Housing Objective, and rehabilitation for 144 small multifamily housing structures within the target areas of the BBHHRP.

MA-15 Cost of Housing – 91.310(a)

Introduction

Based on 2011–15 ACS data, the state of Iowa has a total of 1,236,409 housing units. The majority of those units (75%) are single-family detached. The rest of the housing stock is largely made up of multifamily housing; about 9% of the units are multifamily structures with 10 or more apartments. In many ways, this housing stock composition has not only led to the housing availability challenges of today but has also affected the overall location of affordable housing options in the state.

The median value of an owner-occupied unit in 2015 was \$129,200, which is a 57% increase from 2000. The median gross rent in 2015 was \$697, which is an 82% increase from 2000. As of 2017, ACS five-year estimates project monthly median gross rents at \$740 and median home values at \$137,200, which indicated a continued upward trajectory of housing costs in Iowa.

Although Iowa's median wage increased from \$16.72 per hour in May 2016 to \$17.27 per hour in May 2017, according to the Bureau of Labor Statistics, after adjusting for inflation the real wage gain was only about \$0.23 per hour. According to MIT's Living Wage Calculator, a family of two adults and one child with at least one adult working would have to make at least \$21.64 per hour to adequately support itself. The slow increase in wages in Iowa is not keeping pace with the rapidly rising housing cost in the state.

Table 38. Cost of housing			
	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	115,800	129,200	12%
Median Contract Rent	474	559	18%

Data Source: 2005–09 ACS (Base Year), 2011–15 ACS (Most Recent Year)

Table 39. Rent paid		
Rent Paid	Number	%
Less than \$500	152,517	43.3%
\$500–999	169,313	48.0%
\$1,000–1,499	21,222	6.0%
\$1,500–1,999	4,738	1.3%

Rent Paid	Number	%
\$2,000 or more	4,811	1.4%
Total	352,601	100.0%

Data Source: 2011–15 ACS

Table 40. Rent paid – owner and renter households

Monthly Housing Cost	Owner Units	%	Renter Units	%	Total	
Less than \$500	235,093	27%	69,815	21%	305,393	25%
\$500-999	291,657	33%	201,688	61%	493,327	41%
\$1,000-1,499	203,276	23%	44,075	13%	247,282	21%
\$1,500-1,999	91,916	11%	8,110	2%	100,149	8%
\$2,000 or more	50,377	6%	4,584	1%	54,402	5%
Total	872,318		328,272		1200,553	

Data Source: ACS 2011-2015

% Units affordable to Households earning	Renter	Owner
30% HAMFI	35,530	No Data
50% HAMFI	142,930	103,845
80% HAMFI	252,100	264,005
100% HAMFI	No Data	375,025
Total	430,560	742,875

Data Source: 2011–15 CHAS

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Data Source Comments: 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.

Table 43. Income by cost burden

Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%
Household Income <= 30% AMI	115,455	87,075
Household Income >30% to <=50% AMI	81,435	24,540
Household Income >50% to <=80% AMI	53,905	8,990
Household Income >80% to <=100% AMI	14,640	1,780
Household Income >100% AMI	16,200	1,670
Total	281,635	124,055

Data source: 2011-2015 CHAS

Income by Cost Burden

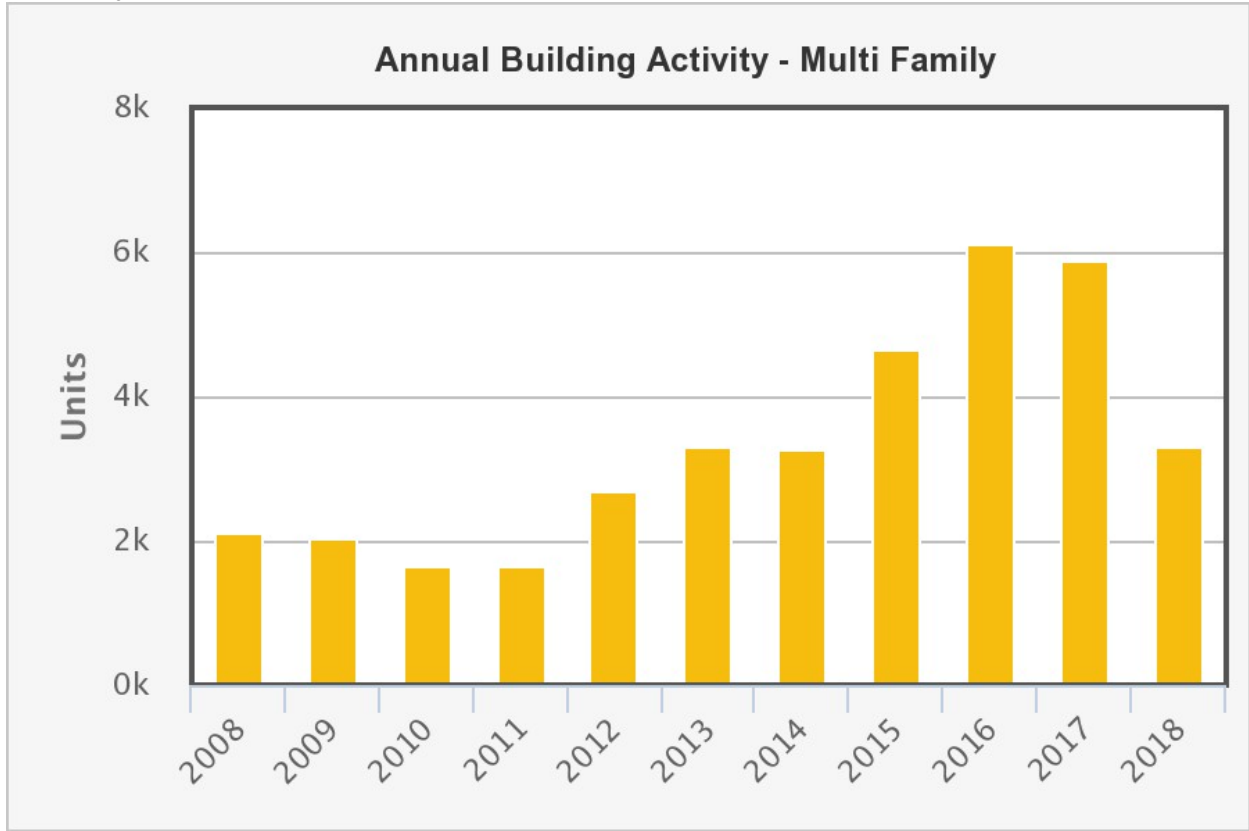


Figure 10. Annual building activity – multifamily

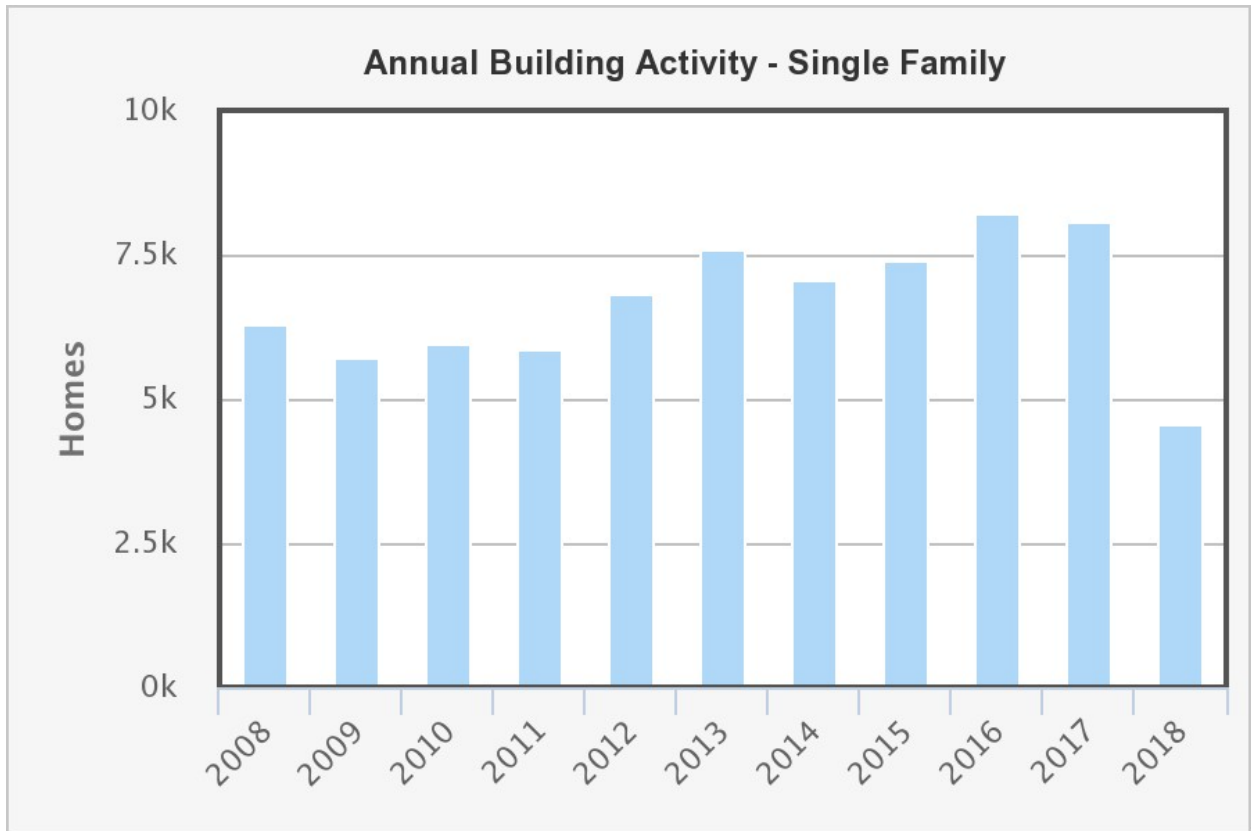


Figure 11. Annual building activity – single family
Feb 2019 — Iowa \$142K

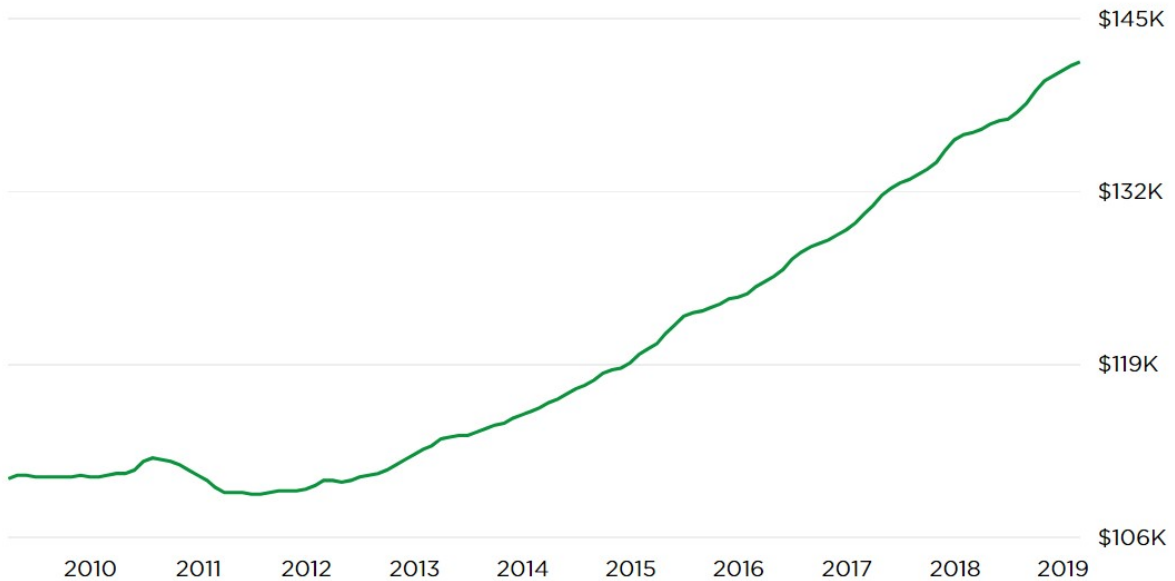


Figure 12. Rapidly increasing home values in Iowa (Zillow home median list values 2018)

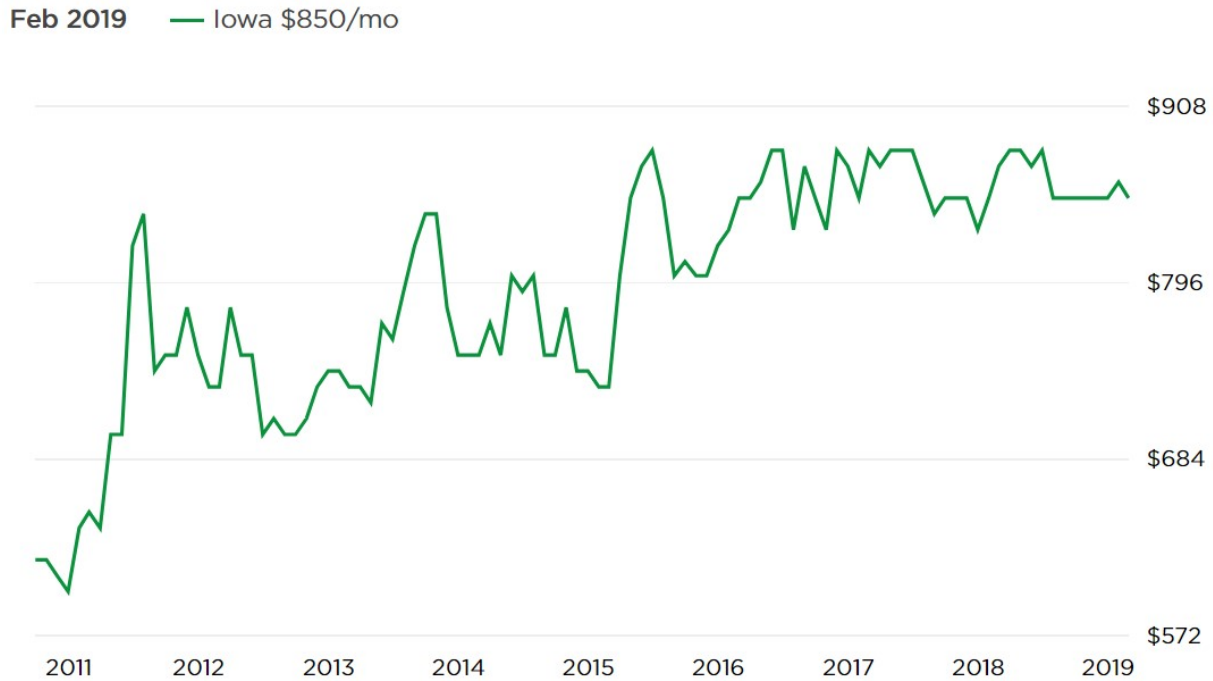


Figure 13. Rising rents in Iowa (Zillow home median list rents 2018)

Is there sufficient housing for households at all income levels?

With more than 82% of the rental housing units across the state having median rents below \$1,000, access to affordable housing for households at all income levels depends largely on the location and condition of such housing. For example, counties experiencing population growth, such as Jefferson County (total 7.4% since 2010), cannot keep up with the demand for new market-rate affordable units. Counties experiencing population drops, such as Lee County, which has experienced a total 3.5% population decrease since 2010, may have a higher portion of market-rate affordable units, but a declining number of new units in the long term.

Overall, urban counties continue to experience higher gaps in affordability for all income levels, while rural counties with higher transportation and maintenance costs face an array of affordability barriers in addition to a slowly dwindling supply of units. Areas between urban and rural may be experiencing both oversupply and cost burden. Balancing the needs of those particular areas may help ensure affordability as the state continues to transition from rural to urban.

Based on 2011–15 CHAS data, there are 153,225 households experiencing housing cost burden between 30% and 50% of their income in the state of Iowa. However, with about 327,648 units affordable to households making 50% or less of the state’s median income, the gap between housing cost and supply in the state may

be related to other factors, such as access to work centers, daycare, or other infrastructure that may impede access to available affordable units.

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

Despite growth in the construction of new single-family homes and multifamily apartments, median home values and rents are likely to continue to rise across the state. As indicated by Zillow's home median list values, the trend since 2015 has been for home values to rise rapidly.

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, and in particular fair market rent for two-bedroom units, range from \$500 to \$700 across the state, which is somewhat comparable to the area median rent of \$697 estimated from 2011–15 ACS figures. According to such data, for example, a two-bedroom apartment's median rent is \$719, which is slightly higher than the range for high and low HOME rent limits of 2015.

It is worth noting that since 2015, based on figures published by Zillow, rents have significantly increased in the state. For example, as of February 2019, the median listed rent for a two-bedroom home was \$850, which represents a 14% increase from 2015.

The state of Iowa will take such increases in the rental market into account in order to allocate the necessary resources to maintain the supply of affordable housing units for families that may be increasingly left out of the tightening housing market.

CDBG-DR Cost of Housing (Discussion)

The CDBG-DR Action Plan Impact and Unmet Needs Assessment neither addresses nor calculates the cost of housing. However, it is obvious that in areas that have been impacted by disasters, the cost of housing will rise due to the loss of stock and damages to surviving stock.

MA-20 Condition of Housing – 91.310(a)

Introduction:

It is worth noting that many rural counties and smaller local jurisdictions in Iowa do not have a local housing code or local property and housing quality standards. In 2016, the state of Iowa adopted new statewide building codes that increase accessibility and promote sustainable design.

Definitions

- **Standard Condition** – No major structural defects, adequate plumbing and kitchen facilities, an 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%.

	Owner Occupied		Renter Occupied	
	Number	%	Number	%
With one selected condition	150,457	17%	138,737	39%
With two selected conditions	3,404	0%	8,598	2%
With three selected conditions	481	0%	471	0%
With four selected conditions	8	0%	0	0%
No selected conditions	729,458	83%	204,795	58%
Total	883,808	100%	352,601	99%

Data Source: 2011–15 ACS

	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	129,167	15%	43,349	12%
1980-1999	152,575	17%	74,583	21%
1950-1979	318,706	36%	132,755	38%
Before 1950	283,360	32%	101,914	29%
Total	883,808	100%	352,601	100%

Data Source: 2011–15 CHAS

Table 46. Risk of lead-based paint hazard				
	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	602,066	68%	234,669	67%
Housing Units Built Before 1980 with Children Present	65,425	7%	46,845	13%

Data 2011–15 ACS (total units) 2011–15 CHAS (units with children present)
Source:

EPA Risk Assessment / Paint Testing (Discussion)

Federally assisted housing in Iowa is required to have an EPA risk assessment / paint testing to determine the presence of lead-based paint prior to rehabilitation activities. Lead-based paint was banned from residential use in 1978. All houses constructed before 1978 are considered at risk for lead-based paint and may contain it. The state does not track this data.

Table 47. Vacant units			
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

With more than 68% of units in the state of Iowa built before 1980, the need for owner and rental home rehabilitation and general upkeep is high. For example, according to 2011–15 CHAS data, 42% of rental units reported at least one problematic housing condition, which is more than double the 17% rate reported for owner units. Such problematic housing conditions include: (1) lacks complete plumbing facilities, (2) lacks kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

At the same time, 82% of owner units reported no problematic conditions, and the majority of rental units (56%) also reported no problematic conditions. While direct data on rehabilitation needs in the state is not readily available, given such conditions and the general rural/urban divide of the state, it is likely that the need for owner and rental rehabilitation is concentrated in specific areas of the state. For example, rural areas experiencing a decline in the population may have less economic incentive to remodel older properties.

In 2020, the Iowa Department on Aging plans to initiate the “Safe at Home,” program which will be designed to allow older Iowans to age in place via accessibility and other home modification practices to owner-

occupied houses. The program will be administered by the Affordable Homes Coalition, which will include private and public developers and housing service providers, such as Habitat for Humanity.

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

Based on 2011–15 ACS figures, about 68% of Iowa's housing stock was built prior to 1980; this indicates that some of those units have lead-based paint (LBP). While not all homes built before 1980 have LBP, homes built between 1940 and 1959 (203,316 units) have a higher risk of having LBP.

Approximately 13% of the rental homes and 9% of owned units built before 1980 are occupied by children under the age of six, presenting a danger to the health of those families. The higher rate for rental units is particularly worrisome, because a family renting a pre-1980 housing unit may not have the financial means to easily move or the resources to test for LBP.

Provide an assessment of natural hazard risks to low- and moderate-income residents, including risks expected to increase due to climate change.

Both IEDA and IFA work closely with the state of Iowa's Homeland Security & Emergency Management Department (HSEMD) on housing and economic department responses to state emergencies, including the participation in Homeland Security's annual exercises. In addition, both agencies participate in disaster working groups formed by the governor. Finally, the HSEMD has been part of the state's CDBG-NDR grant to make sure that county hazard mitigation plans are updated to include resiliency features. Also known as the Iowa Watershed Approach (IWA), this program is 100% based on resiliency and trying to stop upstream flooding by construction practices (ponds, waterways, terraces, and WASCObS) that slow water and sediment before it reaches streams.

More detailed information regarding Iowa's hazard mitigation assistance programs and plans are available on the HEMSD Hazard Mitigation webpage. Iowa's Hazard Mitigation Plan can be found here: https://www.homelandsecurity.iowa.gov/documents/hazard_mitigation/HM_StatePlan_FINALDRAFT_1_Section_1-0_PlanOrg_Exec%20Summ_Comm%20Profile.pdf

The IWA is a collaborative program that brings together local, state, federal, and private organizations to work together to address factors that contribute to floods and nutrient flows. Iowans will enjoy improvements in quality of life and health resulting from upstream watershed investments tied to community resilience activities. This adaptive model, supported by U.S. Housing and Urban Development (HUD) funds, will leverage the principles of Iowa's innovative Nutrient Reduction Strategy to make communities more resilient to flooding and help improve water quality.

The IWA will accomplish six specific goals: 1) reduce flood risk; 2) improve water quality; 3) increase resilience; 4) engage stakeholders through collaboration and outreach/education; 5) improve quality of life

and health, especially for vulnerable populations; and 6) develop a program that is scalable and replicable throughout the Midwest and the United States. As the grant fiscal agent, IEDA works directly with HUD to ensure all watershed activities comply with National Disaster Resilience program requirements.

MA-25 Public and Assisted Housing (Optional)

Introduction:

The information on this page is not required for state grantees. 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.

Describe the supply of public housing developments:

Not applicable.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Not applicable.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

Not applicable.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Not applicable.

Discussion:

Not applicable.

MA-30 Homeless Facilities – 91.310(b)

Introduction

The Iowa Council on Homelessness is a 38-member governor-appointed statewide volunteer advisory board that serves as the decision-making body for the 96-county Iowa Balance of State (BoS) Continuum of Care (CoC). Beginning in 2017, the CoC launched a new system of coordinated services regions throughout the CoC; as of early 2019, there are 12 approved regions. These regions also serve as coordinated entry hubs.

Participating service agencies regularly assess participants for services using a vulnerability index and service prioritization decision assistance tool (VI-SPDAT). Regions then hold prioritization meetings to review the list of potential participants for available housing and services. These are a few of the coordinated efforts homeless facility and service providers are taking to ensure that limited resources are used as effectively as possible.

Data for Table 48 was provided by the Iowa BoS CoC. Chronically homeless households, veterans, and unaccompanied youth are subpopulations of households with adult(s) and child(ren) and households with only adults. Beds targeted toward subpopulations are also included in the general population count.

	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)	343	0	333	95	0
Households with Only Adults	596	0	276	374	0
Chronically Homeless Households	0	0	0	414	0
Veterans	0	0	51	249	0
Unaccompanied Youth	0	0	19	0	0

Data Source: 2019 HIC Chart - Balance of State
 Comments:

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 healthcare 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; and 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. The CoC has implemented a housing-first, low-barrier approach throughout almost all projects funded by the CoC and ESG programs. Projects must ensure that participants are not terminated from assistance for failure to participate in supportive services or make progress on a service plan, loss of income or failure to improve income, active substance abuse, or any other activity not covered in a lease agreement typically found in the geographic location. This is particularly important in serving chronically homeless persons.

For services for veterans, Grant Per Diem (GPD), Supportive Services for Veterans Families (SSVF), and Veterans Affairs Supportive Housing (VASH), and the Veterans Administration (VA) homeless outreach teams work collaboratively to identify homeless veterans in the CoC. With the onboarding of coordinated entry at a CoC level, homeless veterans in outlying rural areas are identified more quickly and have easier access to homeless services, which are largely based in urban centers. At identification, a VI-SPDAT assessment and input from the veteran are used to refer to the most appropriate homeless program. GPD, SSVF, and VASH work together to enroll veterans who identify as needing their specific services, and staff assists veterans in applying for VA benefits. In the absence of other resources, rapid re-housing is provided through CoC- or ESG-funded agencies.

Family households with children are prioritized through the coordinated entry system. Utilizing VI-SPDAT assessment scores, a series of interventions from diversion through permanent supportive housing are employed, each with the intention of securing permanent housing within a 30-day period. This approach ensures families with higher needs are identified quickly and a more intensive alignment of resources is engaged.

Rapid re-housing assistance follows similar standards throughout the CoC for both CoC- and ESG-funded projects. Housing case managers work with families to develop and follow a budget, leverage employment and mainstream income sources, and ensure barriers are addressed, all with the intention of sustaining housing placement. When issues arise, the housing case manager is a resource for both the participant and the landlord and will facilitate conversations and manage conflict. Housing case managers often continue to support families for at least six months beyond the end of financial assistance. Where a family requires and requests additional services, and in the event of qualifying disabilities, Medicaid-funded community living supports (supported community living) provide case management and assistance with basic living supports. These services are not time-limited and help many households maintain housing, especially when permanent supportive housing is not available.

Services for unaccompanied youth are also prioritized through coordinated entry. The assessment used for youth is the Transition-Aged Youth VI-SPDAT. Youth experiencing unsheltered homelessness enter different emergency shelters depending on their age and location in the state. If a youth is under 18, they can immediately enter youth emergency shelters. From there, the shelter identifies the most appropriate next step for the youth, including transitional programs, foster care, group programs, or other individualized options. If the transitional-age youth is 18, they may work with shelter staff on shelter diversion or may enter an adult emergency shelter. From there they will be prioritized for the next housing intervention, including transitional living or rapid re-housing programs, or for access to other appropriate services.

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

Introduction

The following describes the facilities and services available throughout the state of Iowa to assist persons who are not homeless but require housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

HOPWA Assistance Baseline Table

Table 49. HOPWA assistance baseline	
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

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Table 50. Special needs facilities and services

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

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.

Public and private facilities and services are available throughout Iowa for special needs populations that require supportive housing. The Iowa Department of Human Services' (DHS) many divisions, bureaus, and councils, including the Iowa Medicaid Enterprise; the Division of Mental Health and Disability Services; and the Division of Adult, Children, and Family Services administer services throughout the state.

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 and the type of care provided. The number of supportive housing

facilities has not changed significantly since the previous Consolidated Plan. Table 51 provides a selection of facilities providing supportive housing to the elderly and persons with disabilities.

The Iowa Finance Authority (IFA) is tasked with advancing and preserving affordable housing throughout the state. In this role, IFA has provided access to a list developed by Habitat for Humanity (available at www.houseiowa.org) to promote emergency housing resources relevant to special needs populations. The list includes domestic violence service providers, community action centers, public housing authorities, and other housing and service resources throughout the state. It specifies the provider’s address, phone number, website, and a brief description of the services. In addition to such a list, IFA also promotes the usage of www.iowahousingsearch.org as a way for renters with special needs to connect with potential landlords to find affordable and adequate housing options.

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. Table 51 lists projects that provide services to families, the elderly, and persons with disabilities that have received CDBG funding in the last five years.

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

Table 51. CDBG-funded special needs facilities and services projects

Award date	Recipient	Project Description
2016	Clinton	Expand the existing building by 4,535 sq. ft. to allow the Day Habilitation Program for individuals with severe physical or intellectual disabilities to serve more people
2016	O’Brien County	Purchase a 63-acre property to create a therapeutic camp for children with mental health service needs
2017	Fayette County	Build a new 8,500 sq. ft. childcare center
2017	Orange City	Expand the existing childcare center by 10,355 sq. ft. to serve more families
2018	Storm Lake	Expand existing mental health service center by 5,700 sq. ft. to serve more people

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 ensuring that 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; the level and quality of care lowans received under this model varied. The new model is regional and has minimum core services that 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 next five years, 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 the Consolidated Plan period, HOPWA funds will be used to meet the priority needs of limited housing opportunities and limited support services and the associated goals to preserve short- and long-term special needs facilities and housing and to continue support services for persons with HIV/AIDS. All housing and services provided with HOPWA funds will be used to 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 of continuing and expanding non-housing community development support services and improve and the priority need of aging infrastructure and divestment in communities and the associated goal of maintaining 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.

For entitlement/consortia grantees: 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. (91.220(2))

As outlined in Section PR-10, the state of Iowa sought stakeholder input on a range of topics during the Consolidated Planning process. 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 perspectives on community development throughout the state. 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.

It is difficult to determine respondents' exposure to and awareness of the specific areas on which they commented. 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 homelessness and living with special needs. The survey collected information from 305 individuals identified as local stakeholders, representatives of local government, statewide stakeholders, and public housing authority representatives throughout the state.

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 are. 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 increase in chronic homelessness since the last Consolidated Plan. The survey indicates stakeholders in general perceive the quality of service and level of unmet need for transitional housing and homeless services as average. These findings are not divergent and provide valuable information for policy and programmatic discussions.

The depth of responses received in interviews with HOPWA recipients and the Iowa Civil Rights Commission (ICRC) were similar to those from homeless needs stakeholders. In the area of non-homeless special needs, stakeholder interviews and survey results support 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 ICRC interview comments were somewhat different from the stakeholder survey results. The ICRC staff emphasized the need for accessibility, universal design principals, visitability, and access to unsegregated, safe, sanitary, affordable housing for the elderly and persons with disabilities. Although the ICRC acknowledged the IFA's policy for awarding extra points for affordable housing proposals that are more than 50% fully accessible units, the ICRC staff also indicated that accessing services is challenging.

The survey found that, in general, stakeholders perceived the quality of service to be slightly above average. However, comments also indicated that the level of unmet need for senior housing, housing for persons with disabilities, and accessibility improvement to be slightly above average. The survey also indicated that the quality of service for persons with disabilities and elderly service is above average and the level of unmet need for both categories to be average. Finally, the survey found stakeholders perceived the quality of service of mental health services to be average and the level of unmet need to be below average. ICRC staff indicated that there are very long waiting periods when seeking access to mental health services on a non-emergent basis.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Although progress is being made as the state addresses its Fair Housing Action Plan, fair housing issues continue to be a barrier to affordable housing. Overall, non-entitlement areas of the state have a moderate level of segregation by race and ethnicity, particularly for black and Hispanic households. The non-entitlement areas of the state did not have any racially or ethnically concentrated areas of poverty (R/ECAPs) at the time of the 2018 Analysis of Impediments to Fair Housing Choice report.

Black and Hispanic households have lower access to areas of opportunity, including access to proficient schools and low poverty areas. Rural areas tended to have lower access to transportation, jobs, and proficient schools than urban areas. Black and Hispanic households have a higher incidence of housing problems, as well as a higher incidence of mortgage denials in the non-entitlement areas of the state. Persons with disabilities may have difficulty locating accessible and affordable housing, particularly in the more rural areas of the state. Households with disabilities may face discriminatory terms and conditions or lack of reasonable accommodations in housing choices.

The survey and public input during the development of the 2018 Analysis of Impediments to Fair Housing Choice report revealed there is a continued need for fair housing outreach and education in the non-entitlement areas of the state.

Table 52, which is based on Iowa's 2018 Analysis of Impediments to Fair Housing Choice, provides a list of barriers to affordable housing in the state.

Table 52. Barriers to affordable housing

Contributing Factors	Explanation
Discriminatory terms/conditions	The fair housing survey and public input. HUD complaint data indicated that discriminatory terms and conditions were the most frequently cited fair housing complaint issue between 2008 and 2016 in non-entitlement areas of the state.
Discriminatory patterns in lending	As demonstrated by 2008-2016 HMDA data, black and Hispanic loan denial rates exceeded 15.9% and 17.3% respectively, compared with 10.2% for white households.
Access to proficient schools	School proficiency index is almost markedly lower for black and Hispanic populations than white school proficiency, indicating inequitable access for black and Hispanic households to proficient schools. There are various areas in the state, particularly in rural areas, with low school proficiency. However, IEDA and IFA have little control over increasing access on a large scale.
Lack of access to services for persons with disabilities	Public input during the access to opportunity workgroups indicated that persons with disabilities have barriers in access to services vary across the state , and are lacking in rural areas.
Access to low poverty areas	Black and Hispanic households have a lower low poverty index than white households for non-entitlement areas, as demonstrated by low poverty indices.
Moderate levels of segregation for black and Hispanic households	Black and Hispanic households have moderate levels of segregation in the state, which has increased since 2000. Other racial minorities also have moderate to high levels of segregation in the non-entitlement areas of the state but represent a small proportion of the overall population.
Black and Hispanic households tend to have higher rates of housing problems	Some 44.7% of black households and 36.5 percent of Hispanic households experienced cost burden or severe cost burdens in 2014, according to CHAS data, compared to the jurisdiction average of 21.6%.
Insufficient accessible affordable housing	Public input and the Disability and Access Workgroup indicated that persons with disabilities have a lower level of access to financial services to access accessible affordable housing. In addition, the availability of accessible housing is limited, particularly in the more rural areas of the state.
Failure to make reasonable accommodation	The second most frequent HUD fair housing complaint issue with cause between 2008 and 2016 was the failure to make reasonable accommodation accounting for 244 complaints. The basis of 312 complaints during this time period was based on disability.
Lack of fair housing infrastructure	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing.
Insufficient fair housing education	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education.
Insufficient understanding of credit	The fair housing survey and public input indicated an insufficient understanding of credit.

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

Introduction

According to the Iowa Economic Development Authority’s (IEDA) 2018 annual report, Iowa’s economy is strong and growing steadily. Iowa’s GDP in 2017 was \$169 billion. During the past five years, Iowa has experienced an 8% growth rate, which is the second highest in the Midwest. Overall, Iowa is in a good position to attract new businesses and to encourage expansions of existing companies. Since January 2011, IEDA has assisted 425 projects using the programs and funds authorized by the Iowa legislature. From January 2011 through June 2018, the IEDA board awarded \$72 million in direct financial assistance and \$624 million in tax credits. These awards help companies of all sizes located in communities around the state.

These incentives will bring projects to Iowa that are expected to result in 64,996 direct, indirect, and induced jobs, and \$16.4 billion in capital investment for Iowa’s economy. For every \$1 in state incentives, which includes direct financial assistance and tax benefits, these projects will provide a projected return of \$22.99 in capital investment.

Iowa is expanding beyond agribusiness into diverse 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.

Economic Development Market Analysis

Table 53. 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	19,412	20,793	2	3	1
Arts, Entertainment, Accommodations	82,109	69,088	10	10	0
Construction	54,033	51,585	6	7	1
Education and Health Care Services	146,995	111,956	17	16	-1
Finance, Insurance, and Real Estate	68,386	36,843	8	5	-3
Information	16,811	11,437	2	2	0
Manufacturing	163,795	157,216	19	22	3
Other Services	30,496	26,492	4	4	0
Professional, Scientific, Management Services	48,869	34,243	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	122,854	105,135	15	15	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs Less Workers %
Transportation and Warehousing	37,722	35,394	4	5	1
Wholesale Trade	53,032	49,745	6	7	1
Total	844,514	709,927	100	100	--

Data Source: 2011–15 ACS (workers), 2015 Longitudinal Employer-Household Dynamics (jobs)

Total Population in the Civilian Labor Force	1,134,681
Civilian Employed Population 16 Years and Over	1,085,506
Unemployment Rate for All Ages	4.55
Unemployment Rate for Ages 16–24	14.92
Unemployment Rate for Ages 25–65	3.04

Data Source: 2011–15 ACS

Sector	Number of People
Management, business and financial	239,207
Farming, fisheries and forestry occupations	39,688
Service	114,357
Sales and office	245,601
Construction, extraction, maintenance and repair	110,130
Production, transportation and material moving	78,153

Data Source: 2011–15 ACS

Table 56. Travel time		
Travel Time	Number	Percentage
< 30 Minutes	777,482	77%
30–59 Minutes	194,505	19%
60 or More Minutes	40,024	4%
Total	1,012,011	100%

Data Source: 2011–15 ACS

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less Than High School Graduate	41,668	4,383	23,551
High School Graduate (includes equivalency)	247,033	11,697	67,163
Some College or Associate Degree	328,964	11,824	60,001
Bachelor's Degree or Higher	261,438	4,434	33,455

Data Source: 2011–15 ACS

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less Than 9th Grade	3,170	5,529	6,664	12,368	23,336
9th–12th Grade, No Diploma	21,497	12,301	10,140	24,252	25,646
High School Graduate, GED, or Alternative	50,395	56,949	61,423	207,424	168,200
Some College, No Degree	65,556	56,117	55,658	136,190	68,085
Associate Degree	16,342	39,305	39,457	74,157	18,362
Bachelor's Degree	14,855	58,947	56,897	99,315	37,909
Graduate or Professional Degree	668	16,399	24,905	44,094	22,300

Data Source: 2011–15 ACS

Educational Attainment	Median Earnings in the Past 12 Months
Less Than High School Graduate	19,823,957
High School Graduate (includes equivalency)	78,583,632
Some College or Associate Degree	88,076,201
Bachelor's Degree	81,047,901
Graduate or Professional Degree	52,268,595

Data Source: 2011–15 ACS

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

In the last few years, efforts to diversify Iowa's economy into sectors that are not as resource-dependent have paid off, with nearly a quarter of the workforce employed in education and health care services, according to data from the 2011–15 ACS. Over the same time, traditional employment sectors, such as manufacturing, have experienced noticeable changes. For example, the share of workers in the manufacturing sector dropped from 18% in 2011 to 15% in 2015. One reason for such a shift may be the continued specialization and efficiencies within the advanced manufacturing sector. As of Q4 2015, manufacturing had the largest share of jobs, thus indicating the long-term prospects of manufacturers in the state.

Meanwhile, other sectors, such as agriculture, are experiencing dueling economic realities. For example, while the share of jobs in the agriculture sector dropped from 3% in 2011 to 2% in 2015, rural development projects across the state have spurred employment in the sector, with the share of workers in the sector rising from 2% in 2011 to 4% in 2015. The Iowa Department of Transportation recently began a \$3.4 billion, five-year plan for state and interstate highway construction projects and has continued other efforts to improve infrastructure across the state. Such activity has fueled job opportunities in the construction sector and will continue to do so for the next five years.

Other viable sectors of Iowa's economy, such as finance, insurance, and real estate and transportation and warehousing, appear to be stable. The strength of the finance, insurance, and real estate sector can be attributed to the recent rebound in the construction industry and the housing market. Meanwhile, Iowa's strategic location continues to fuel stability for the trucking and warehousing industry of the state.

There are two sectors the state of Iowa should pay close attention to in the next five years: retail and education services. In the last few years, as brick and mortar stores have shut down due to new shopping and consumer patterns, the retail sector has seen significant drops in the number of workers and jobs available. At the same time, the education services sector has experienced a slight gap in jobs available to workers; as the number of high school graduates increases and a greater number of older workers seek additional training in their fields in order to keep pace with new job requirements, the demand for educational services will continue to grow.

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

A competitive economy requires a skilled workforce and reliable, modern infrastructure. Iowa Workforce Development tracks businesses' workforce needs through the annual Workforce Needs Assessment Survey and anticipates businesses' 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 employer

needs at a geographic level. These results inform policy and programmatic decisions. The state has developed multiple workforce training programs to address businesses' and workers' needs.

According to the 2017 Iowa's Workforce and the Economy report, Iowa is projected to add 154,725 jobs between 2016 and 2026, a gain of 8.5%. The labor force participation rate is expected to contract over the same time period, primarily due to older workers leaving the labor force. Healthcare and social assistance; trade, transportation, and utilities; and professional and business services are forecast to account for slightly more than half of all jobs added (80,700).

Transportation and technology infrastructure are vital to Iowa's continued participation in the regional, national, and global economy. Iowa has an aged and failing transportation infrastructure. The American Society of Civil Engineers prepares a report card reflecting the condition of infrastructure in each state and in the United States as a whole every four years. The 2015 report card indicated that many of Iowa's dams are in hazardous disrepair. According to the report, steps need to be taken to create a funding program to assist dam owners with rehabilitation projects for the oldest of Iowa's dams, to increase the state of Iowa's authority to require Emergency Action Plans (EAPs) for high-hazard dams, and to grow Iowa's budget for dam safety programs. With only two staff members available, only about 10% of Iowa's dams are regularly inspected. The state is aware of these issues and addressing them as possible.

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, from January 2011 through June 2018, the IEDA board awarded \$72 million in direct financial assistance and \$624 million in tax credits. These incentives will bring projects to Iowa that are expected to result in 64,996 direct, indirect, and induced jobs and \$16.4 billion in capital investment for Iowa's economy. For every \$1 in state incentives, which includes direct financial assistance and tax benefits, these projects will provide a return of \$22.99 in capital investment. These awards help companies of all sizes located in communities around the state.

As part of the Consolidated Planning process, the IEDA and the Iowa Finance Authority (IFA) conducted stakeholder interviews and distributed a web-based survey to stakeholders to assess perceptions of community development statewide. The survey found that most stakeholders perceived the quality of service and level of unmet need for economic development to be of average or excellent quality. Reflecting on individual programs, stakeholders found that workforce commuting programs could be improved, but that job creation and retention programs are by most accounts of average or excellent quality.

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

The current workforce's skills and education reflect Iowa's historic reliance on the agricultural sector for much of its economic activity. Although, more than 50% of 45- to 65-year-olds in the state have received some college education, an associate degree, or a bachelor's degree.

For younger residents, those trends appear to be shifting to keep up with the demands of new employment opportunities in the state. For example, 25% of 25- to 34-year-olds and 22% of 35- to 44-year-olds have received a bachelor's degree in the state, compared to 17% of 45- to 65-year-olds.

Training younger workers with higher education and skills in the state not only presents an opportunity for growth in high-skilled sectors such as advanced manufacturing, but also addresses the aging population and workforce of the state. According to Iowa's Workforce and the Economy 2017 report, the aging population will spur an increase in the demand for healthcare services, resulting in the healthcare industry accounting for a large share of the new jobs growth projected through 2026.

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

Over the years, the state of Iowa has supported an array of initiatives to help train the local workforce, including those outlined below.

Adult Program

The Adult Program serves people who are 18 years and older, are legally entitled to work in the United States, and have met selective service registration requirements. The purpose of the Adult Program is to increase the employee retention, earnings, and occupational skills of participants. This program aims to improve the quality of the workforce, reduce welfare dependency, and enhance the productivity and competitiveness of the state's economy. The program provides a range of self-service and staff-assisted services for adults seeking employment. Services include skill assessment, labor market information distribution, consumer reports on training programs, and job search and placement assistance, as well as more intensive services for eligible adults who experience difficulty in obtaining jobs. Priority is given to eligible low-income and welfare recipients and certain veterans or veteran spouses to receive specific services. Employers are also offered assistance in accessing a qualified labor pool and other employment-related services.

Dislocated Worker Program

The Dislocated Worker Program is intended for workers who have lost jobs due to a plant closure, company downsizing, or other significant change in market conditions. In most cases, it must be unlikely that these

dislocated workers will return to their previous employment, and they must be eligible for (or have exhausted) unemployment compensation. Other conditions can lead to eligibility, such as being self-employed (but not working as a result of general economic conditions) or being a displaced homemaker.

The program tailors employment and training services to meet dislocated workers' needs; works with workers and firms facing substantial layoffs; and encourages labor, management, and community partnerships with the government to address worker dislocation.

Future Ready Iowa

Future Ready Iowa is an initiative to build Iowa's talent pipeline by providing education or training beyond high school in order to increase residents ability to earn a living wage. Careers today and in the future require advanced knowledge and/or technical skills; as such, the goal of Future Ready Iowa is for 70% of Iowa's workforce to have education or training beyond high school by 2025.

Work Opportunity Tax Credit

The Work Opportunity Tax Credit (WOTC) is a federal tax credit available to employers who hire eligible individuals from target groups with significant barriers to employment. Each year, employers across the United States claim more than \$1 billion in tax credits under the WOTC program.

PROMISE Jobs

PROMISE (Promoting Independence and Self-Sufficiency through Employment) Jobs is Iowa's TANF employment and training program designed to assist cash-assistance recipients in becoming self-sufficient through participation in work-ready activities. Program participants develop an individualized employment plan outlining work-ready activities in order to reach their individual goals and reduce their dependency on welfare support systems.

Skilled Iowa

Skilled Iowa is an internship program that enables employers to train and evaluate job seekers for only the cost of an eight-week training period .

Describe any other state efforts to support economic growth.

None.

Discussion

As part of the Consolidated Plan development process, the IEDA and IFA distributed a web-based survey to stakeholders to access perceptions of community development statewide. The survey showed that stakeholders perceived workforce development programs' quality of service to be of average or high quality. At the same time, comments in response to "other economic development needs or comments" included "marketing to let individuals know of the mentoring and training opportunities." The previously discussed programs will support the state's Consolidated Plan through greater economic growth and job creation, resulting in fewer demands on social services.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated (include a definition of "concentration")?

Not applicable for state grantees.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated (include a definition of "concentration")?

Not applicable.

What are the characteristics of the market in these areas/neighborhoods?

Not applicable.

Are there any community assets in these areas/neighborhoods?

Not applicable.

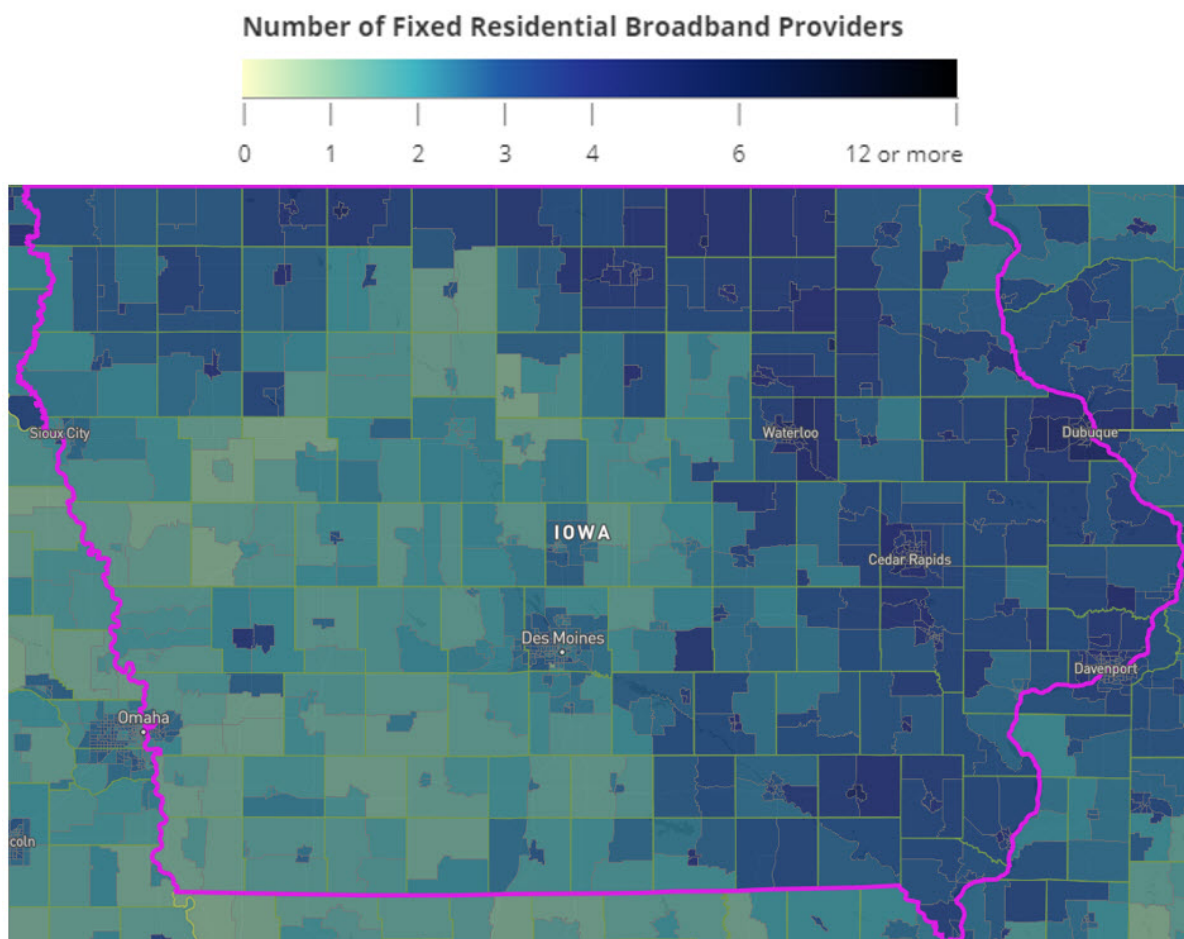
Are there other strategic opportunities in any of these areas?

Not applicable.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households – 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Per HUD guidance, all Consolidated Plans submitted after January 1, 2018, must address broadband needs within the jurisdiction. Please see Figure 14 illustrating Iowa's access to broadband providers. The speeds identified are 25 Mbps download and 3 Mbps upload, which are the minimum speeds required to be considered broadband.



Source: FCC Broadband Mapping / broadbandmap.fcc.gov

Figure 14. Number of fixed residential broadband providers

Broadband access is a means to connect to education, commerce, and a wider community. It is increasingly a requirement for all households to effectively engage with markets and resources. For low- and moderate-income households, however, broadband affordability is an issue.

The governor requested \$20 million, split over two years, for broadband infrastructure. The funding will accelerate expansion and will leverage an additional \$120 million in private investment for high-speed internet. Table 60 presents Iowa residents' current access to broadband providers.

Table 60. Percent of households with access to broadband providers

Percent of households with access to broadband providers

Jurisdiction	No providers	1 or more providers	2 or more providers	3 or more providers
Iowa	0.00	100.0	94.42	66.84
Nationwide	0.10	99.90	94.12	72.57
Missouri	0.00	100.0	85.94	58.43
Nebraska	0.00	100.0	85.67	47.26
Wisconsin	0.00	100.0	100.0	90.03
Minnesota	0.00	100.0	98.93	89.33

Source: FCC Broadband Mapping / broadbandmap.fcc.gov

Describe the need for increased competition by having more than one broadband internet service provider serve the jurisdiction.

Iowa rates are on par with the nationwide average for access to 1+ and 2+ providers and slightly lower than average for access to 3+ providers. Compared to states with similar geographies, Iowa is well-positioned for broadband access. As Figure 14 indicates, the central-west and southwest areas of the state have limited broadband competition.

Increasing access to broadband is a component of the governor's Empower Rural Iowa Initiative. The initiative establishes a partnership with the Iowa Rural Development Council to identify needed legislative, regulatory, and policy changes. Recommendations will be provided by an executive committee and three task forces: the Investing in Rural Iowa Task Force, which will focus its recommendations on improving access to quality housing in rural Iowa; the Growing Rural Iowa Task Force, which will focus on identifying ways to encourage leadership development and strategic development in rural communities; and the Connecting Rural Iowa Task Force, which will look into effectively and sustainably financing broadband connectivity. The task forces began their work in the fall of 2019.

MA-65 Hazard Mitigation – 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction’s increased natural hazard risks associated with climate change.

Based on the state of Iowa's location and lack of mountain ranges, the climate is characterized by a large range in temperature, with cold winters and warm, humid summers. Temperatures in Iowa have risen approximately one degree Fahrenheit since the beginning of the twentieth century. Temperatures in the 2000s have been higher than any other historical period, with the exception of the 1930s "Dust Bowl" era. The warming is reflected in nighttime minimum temperatures; daytime maximum temperatures have not changed. Increases in humidity may be one cause of this asymmetric warming. The year 2012 remains the hottest on record, with an average annual temperature of 52 degrees Fahrenheit, or 4.6 degrees Fahrenheit above the long-term average. This warming has been concentrated in the winter and spring. Summers have not warmed substantially in Iowa, which is characteristic of much of the Midwest (NOAA, 2015).

Much of Iowa's precipitation falls during the summer months, which average more than 14 inches in the central part of the state. Recent years have seen above-average precipitation in the spring, which can make it difficult for farmers to plant crops. Summer and annual precipitation have also been above average, which has both been beneficial for crop production and has increased flooding. April and June have been particularly wet in recent years, averaging more than 40% above average since 2008.

Statewide annual precipitation has ranged from a low of 20.21 inches in 1910 to a high of 47.88 inches in 1993. Snowfall also varies across the state, ranging from an average of 40 inches in the northeast to about 20 inches in the southeast. For most of the state, more than 40% of the annual precipitation occurs during the 10 wettest days of the year; this rises to more than 48% in the west. The frequency of extreme precipitation events has increased, with the highest number of two-inch rain events occurring during the last decade. Based on this information, the state can anticipate a steady increase of precipitation that results in both flash flooding and riverine flooding.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Both IEDA and IFA work closely with Iowa’s Homeland Security & Emergency Management Department (HSEMD) on housing and economic department responses to state emergencies, including by participation in Homeland Security’s annual exercises. In addition, both agencies participate in disaster working groups formed by the governor. Finally, the HSEMD has been part of the state’s CDBG-NDR grant to ensure that county hazard mitigation plans are updated to include resiliency features. Also known as the Iowa Watershed Approach (IWA), this program is 100% based on resiliency and attempting to stop upstream flooding by construction practices (ponds, waterways, terraces, and WASCOBs) that slow water and sediment before it reaches streams.

More detailed information regarding Iowa's hazard mitigation assistance programs and plans are available on the HEMSD Hazard Mitigation webpage. Iowa's Hazard Mitigation Plan can be found here:

https://www.homelandsecurity.iowa.gov/documents/hazard_mitigation/HM_StatePlan_FINALDRAFT_1_Section_1-0_PlanOrg_Exec%20Summ_Comm%20Profile.pdf.

The IWA is a collaborative program that brings together local, state, federal, and private organizations to work together to address factors that contribute to floods and nutrient flows. Iowans will enjoy improvements in quality of life and health resulting from upstream watershed investments tied to community resilience activities. This adaptive model, supported by U.S. Housing and Urban Development (HUD) funds, will leverage the principles of Iowa's innovative Nutrient Reduction Strategy to make communities more resilient to flooding and help improve water quality.

The IWA will accomplish six specific goals: 1) reduce flood risk; 2) improve water quality; 3) increase resilience; 4) engage stakeholders through collaboration and outreach/education; 5) improve quality of life and health, especially for vulnerable populations; and 6) develop a program that is scalable and replicable throughout the Midwest and the United States. As the grant fiscal agent, IEDA works directly with HUD to ensure all watershed activities comply with National Disaster Resilience program requirements.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Having evaluated needs and resources in the areas of housing, homelessness, special needs, and non-housing community development, this section describes the state’s strategy for addressing identified priority needs, using available and expected resources, over the five-year Consolidated Plan period beginning January 1, 2020, and ending December 31, 2024.

Objectives and strategies have been developed, including housing objectives for providing affordable housing assistance to homeowners/buyers and renters; community development objectives for developing viable communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons; homeless objectives which, in conjunction with the Continuum of Care process, comprise the state’s strategy for addressing homelessness; and specific objectives for addressing the special needs of people living with HIV/AIDS. Quantifiable goals, or expected outcomes, have been established for each objective, as well as potential strategies that may be undertaken to achieve those outcomes.

These objectives, strategies, and needs are described in this section. Note that limited resources, shifting priorities, and uncertainty about funding commitments may limit the state’s ability to undertake all of the strategies and meet all of the objectives listed. Likewise, conditions may change that necessitate new strategies to achieve the objectives established for the plan period.

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

Geographic Area

Table 3 - Geographic Priority Areas

Not applicable

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA).

Funds are distributed on a competitive basis with an emphasis on identified statewide priority needs, including limited housing opportunities, limited non-housing supportive services, aging infrastructure, and divestment in communities.

Iowa does not have specific geographic target area priorities, but it does encourage investments for all CPD grant programs to be targeted toward areas of a high level of need. For CDBG investment, Iowa encourages jurisdictions to target non-housing community development funds toward areas where at least 51% of the residents have incomes at or below 80% AMI.

Iowa does not set specific geographic target areas for HOME and HTF projects. It does, however, provide points in its application scoring for developments or projects located in cities designated as Great Places through the Iowa Great Places program, for projects located in Home Base Iowa Communities, and for projects located in Iowa Opportunity Index census tracts. These investments leverage other federal, state, and local investments to encourage holistic planning and community development.

Iowa does not currently set specific geographic target areas for ESG activities. However, the state does encourage geographic distribution of funds by incentivizing the formation and participation of multi-county Coordinated Services Regions for homelessness planning and services. These regions also serve as Coordinated Entry hubs.

SP-25 Priority Needs – 91.315(a)(2)

Table 61. Priority Needs Summary				
1	Priority Need Name	Limited Housing Opportunities		
	Priority Level	High		
	Population	Extremely Low	Chronically Homeless Individuals	Frail Elderly
		Low	Mentally Ill	Persons with Mental Disabilities
		Moderate	Chronic Substance Abuse	Persons with Physical Disabilities
	Large Families	Veterans	Persons with Developmental Disabilities	
	Families with Children	Persons with HIV/AIDS	Persons with Alcohol or Other Addictions	
	Elderly	Victims of Domestic Violence	Persons with HIV/AIDS and their Families	
	Public Housing Residents	Unaccompanied Youth	Victims of Domestic Violence	
	Rural	Elderly		
	Geographic Areas Affected	Statewide		
	Associated Goals	Provide Affordable Rental Housing Provide Homebuyer Assistance Provide Homeowner Housing Rehabilitation Provide Shelter for Homeless Persons Assist Homeless Persons to Move into Housing Prevent Persons from Becoming Homeless Provide Housing for Persons with HIV/AIDS		

<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 151,550 rental units in the state affordable to households at 0–30% AMI. That is only 12% of the total housing units.</p> <p>While there appear 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.</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 the rural homeless. As noted in the Consultation and Needs Assessment sections of this plan, there is a need for accessible units, 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>

2	Priority Need Name	Limited Non-Housing Supportive Services		
	Priority Level	High		
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural	Chronically Homeless Individuals 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
	Geographic Areas Affected	Statewide		
	Associated Goals	Provide Outreach to Homeless Persons Provide Supportive Services for Persons with HIV/AIDS		
	Description	The need for supportive services among the homeless and persons with HIV/AIDS populations is high. These are documented in Section NA-40 and Section NA-45. These populations have a high rate of comorbidity of conditions, with complicated mental and physical healthcare needs. These are compounded by social challenges that can be partially addressed through supportive services, including workforce training, counseling/advocacy, legal assistance, childcare, life skills training, and transportation assistance.		

	Basis for Relative Priority	<p>Within the high priority need of limited supportive services, some populations and geographic areas have a higher relative need than others. Consultations with stakeholders and service providers indicate that homeless persons and families, persons living with disabilities, and persons with HIV/AIDS have an especially high need for supportive services. As found in Section NA-45, persons living with disabilities are significantly more likely than those without disabilities to live in poverty and not participate in the labor force. And as indicated in Section MA-35, persons with HIV/AIDS have multiple supportive service needs in addition to housing.</p> <p>The needs of these populations are amplified in rural areas due to their distance from service providers. As indicated in Section 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, few organizations that provide services to homeless persons that participate in the HMIS network have physical locations in these rural counties.</p>
3	Priority Need Name	Aging Infrastructure and Divestment in Communities
	Priority Level	High
	Population	Extremely Low Low Moderate Rural Non-Housing Community Development
	Geographic Areas Affected	Statewide
	Associated Goals	Opportunity and Threats Improve and Maintain Water and Sewer Systems Revitalize Downtown Districts Improve and Maintain Community Facilities Foster Economic Development

Description	Based on stakeholder and citizen feedback, improving and maintaining water and sewer systems is of high priority. Additionally, 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 have experienced recent natural disasters, resulting in a need for continued economic development and revitalization activities.
Basis for Relative Priority	While the needs for non-housing community development investments vary widely among communities within the state, Iowa will issue a competitive application to ensure that it funds non-housing community development activities that demonstrate the highest need within the state.

Narrative (Optional)

In order to accomplish the state’s goals through the CDBG program as a result of stakeholder comments, and having tracked the demand for specific eligible activities over the previous five years, IEDA will change its Method of Distribution (MOD) slightly in some eligible activity categories. These changes will be described in further detail in the appropriate annual Action Plan sections of the Consolidated Plan. In summary, IEDA proposes changing its MOD in response to:

- Steady high-priority demand for water and sewer funding
- Increased demand for additional housing activities
- Increased demand for opportunities and threats / sustainable communities
- Increased demand for community facilities and services
- Decreased demand for downtown revitalization
- Decreased demand for job creation activities

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

Table 62. Influence of Market Conditions	
Affordable Housing Type	Market Characteristics Influencing the Use of Funds Available
Tenant-Based Rental Assistance (TBRA)	<p>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’s Out of Reach 2019: Iowa report, there are 362,302 renter households in Iowa, a 9% increase since 2014; these comprise 29% of all households. 115,340, or 32%, of all renters in Iowa experiencing one or more housing problems and/or a cost burden of greater than 30% are extremely low-income. As some federal housing subsidies expire, and other resources remain scarce, here is a concern for providing housing for low-income renters.</p>
TBRA for Non-Homeless Special Needs	<p>There is a 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>Elderly populations are often among the most vulnerable populations because of increased disability frequency, fixed income, and limited social supports. 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 50% of their income to rent, and have other housing problems such as living in inadequate or overcrowded housing.</p> <p>Substantial housing and supportive services are often required for this population because of several factors, including the facts that those with a disability experience poverty at twice the rate of those without a disability, and that ADA accessible housing stock is often concentrated in urban areas, thereby increasing isolation.</p> <p>These factors are indicative of the need for a solution that is community-based with a focus on integration. Specific needs to be addressed are access to transportation and medical services and access to affordable housing that is integrated into the community.</p> <p>The Home and Community-Based Services Rent Subsidy program is an example of a non-homeless special needs TBRA program.</p>

Table 62. Influence of Market Conditions	
Affordable Housing Type	Market Characteristics Influencing the Use of Funds Available
New Unit Production	The Analysis and Forecast of Housing Needs in Iowa predicts that approximately 23,000 additional multifamily rental units will be needed during the 2010–20 decade. Of those, approximately 13,000 units will rent for below \$600 per month. The forecast also indicates that the minimum monthly gross rent necessary to support the construction of a one-bedroom unit is \$850, which is beyond the reach of more than 20% of renter households. Preservation of affordable housing will be most important in the southeast, northwest, and southwest regions of the state, which are forecast to experience the largest increase in demand for affordable rental units.
Rehabilitation	Based on feedback collected in the stakeholder survey, there is a continuing need for owner- and rental-occupied rehabilitation.
Acquisition (including preservation)	<p>According to the 2018 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, USDA, and HOME, there are 3,879 units across Iowa whose affordable inventory is set to expire within the next five years (59% of these are Section 8), and 8,365 that are set to expire in the next 10 years.</p> <p>IFA administers a number of programs to support the acquisition and preservation of affordable homeownership and rental housing. These programs are described in Section MA-10.</p>

Table 63. HUD FY2015 income limits

Household Size	30% Median Income	50% Median Income	80% Median Income	100% Median Income
1 person	\$ 8,079	\$ 13,466	\$ 21,545	\$ 26,931
2 people	\$ 18,404	\$ 30,674	\$ 49,078	\$ 61,347
3 people	\$ 20,618	\$ 34,363	\$ 54,980	\$ 68,725
4 people	\$ 23,915	\$ 39,859	\$ 63,774	\$ 79,718
5 people	\$ 23,007	\$ 38,345	\$ 61,351	\$ 76,689
6 people	\$ 22,364	\$ 37,274	\$ 59,638	\$ 74,547

Source: 2011-2015 ACS

Rural and Urban Iowa

According to the 2010 census, of Iowa's 99 counties, 46 have fewer than 15,000 residents. Much like other states with a strong rural/urban dichotomy, Iowa has seen rural counties experience net population losses, while urban counties have seen net population increases. Between 2010 and 2017, 71 counties experienced a net loss of population, while 28 counties experienced net gains. As of 2017, 31.3% of all Iowa residents lived in cities with a population of 50,000 or greater, up from 28.9% in 2010. These shifts in population may have dramatic effects on housing needs, creating a cascading effect of concerns around workforce development, economic development opportunities, and financial and demographic characteristics of communities.

As this rural/urban dichotomy continues to exacerbate concerns of equity and fairness, the governor has implemented the Governor's Empower Rural Iowa Initiative. The initiative's initial recommendations can be found in their entirety here: <https://governor.iowa.gov/sites/default/files/ERI%20recommendations.pdf>

Indicative of the need to address both rural and urban housing needs, a primary recommendation of the governor's new initiative is to assist rural Iowa communities in developing actionable housing needs assessments. As needs are identified within this Consolidated Plan, it is important to note that Iowa's housing needs are dynamic in nature, changing from county to county and within counties that have both urban and rural areas.

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

Introduction

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

Table 64. Anticipated resources								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	24,878,250	0	0	24,878,250	99,513,000	Block grant from the U.S. Department of Housing and Urban Development to address housing, community development, and economic development needs in the state.
HOME	Public – Federal	Acquisition Homebuyer Assistance Homeowner Rehab Multifamily Rental New Construction Multifamily Rental Rehab New Construction for Ownership TBRA	7,879,543	1,000,000	0	8,879,543	31,518,172	Grant from the U.S. Department of Housing and Urban Development to address affordable housing needs in the state.

Table 64. Anticipated resources								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation \$	Program Income \$	Prior Year Resources \$	Total \$		
HOPWA	Public – Federal	Permanent Housing Placement STRMU Supportive Services TBRA	715,073	0	0	715,073	2,860,292	Grant from the U.S. Department of Housing and Urban Development dedicated to the housing needs of people living with HIV/AIDS.
ESG	Public - Federal	Financial Assistance Overnight Shelter Rapid Re-Housing (Rental Assistance) Rental Assistance Services Transitional Housing	2,776,735	0	0	2,776,735	11,106,940	Grant from the U.S. Department of Housing and Urban Development to address needs and services for homeless persons or persons at risk of becoming homeless.
HTF	Public – Federal	Acquisition Admin and Planning Homebuyer Assistance Multifamily Rental New Construction Multifamily Rental Rehabilitation New Construction for Ownership	3,000,000	0	0	3,000,000	12,000,000	Grant from the U.S. Department of Housing and Urban Development to address affordable rental housing needs in the state for extremely low-income families.

Table 64. Anticipated resources								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation \$	Program Income \$	Prior Year Resources \$	Total \$		
Other	Public – Federal	Housing Other	96,887,177	0	0	96,887,177	51,200,000	Grant received in 2016. Grant will expire in 2022. \$57,000,000 remaining as of 2020, excluding admin & planning dollars.

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, HTF, 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 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 this requirement on to the sub-grantees. IFA currently utilizes 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 publicly owned land or property located within the state that may be used to address the needs identified in the plan.

Iowa does not have available state-owned land to meet the needs of this Consolidated Plan. It does, however, encourage 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 funding sources include:

- Weatherization Assistance Program (<https://humanrights.iowa.gov/dcaa/weatherization>)
- Federal Historic Tax Incentive (<https://www.iowaeconomicdevelopment.com/HistDistrict>)
- Down Payment and Closing Cost Programs (<https://www.iowafinance.com/homeownership/down-payment-programs/>)
- Military Homeownership Assistance Program (<https://www.iowafinance.com/homeownership/mortgage-programs/military-homeownership-assistance-program/>)
- State Housing Trust Fund (<https://www.iowafinance.com/state-housing-trust-fund/>)
- Federal Home Loan Bank (<https://www.fhlbdm.com/>)
- State Historic Preservation Rehabilitation Tax Credit (<https://iowaculture.gov/history/preservation/tax-incentives/state-tax-credit>)
- Senior Living Revolving Loan Fund Program (<https://www.iowafinance.com/content/uploads/documents/Appendix-J-Senior-Living-Revolving-Loan-Program-final.pdf>)

- Multifamily Housing Loan Program (<https://www.iowafinance.com/programs-for-property-developers/multifamily-loan-program/>)
- Aftercare Rent Subsidy Program (<https://www.iowafinance.com/aftercare-rent-subsidy-program/>)
- State Revolving Fund (<http://www.iowasrf.com/>)
- Clean Water State Revolving Loan Fund (http://www.iowasrf.com/program/clean_water_loan_program/)
- Drinking Water Loan Program (http://www.iowasrf.com/program/drinking_water_loan_program/)
- Planning and Design Loans (http://www.iowasrf.com/program/planning_design_loans/)
- Enhance Iowa (<https://www.iowaeconomicdevelopment.com/EnhanceIowa>)
- Iowa Department of Transportation Revitalize Iowa's Sound Economy (RISE) Program (https://iowadot.gov/systems_planning/Grant-Programs/Revitalize-Iowas-Sound-Economy-RISE-Program)
- State Workforce Housing Tax Credits <https://www.iowaeconomicdevelopment.com/WHTC>

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, nonprofit organizations, and public institutions.

Table 65. Institutional delivery structure			
Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Iowa Economic Development Authority	Government	Economic Development Non-Homeless Special Needs Neighborhood Improvements Public Facilities Public Services	State
Iowa Finance Authority	Government	Homelessness Ownership Planning Rental	State

Assessment 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, HTF, ESG, and HOPWA). IEDA is responsible for CDBG, and IFA is responsible for administering HOME, HTF, ESG, and HOPWA. IFA and IEDA meet regularly to ensure consistency in planning, program activities, and program delivery.

Both organizations work directly with sub-recipients 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 the USDA Rural Development program and the Iowa Department of Human Rights Weatherization program, to ensure consistency and alignment among similar projects and programs.

In delivering ESG, IFA consults with the Iowa Council on Homelessness (ICH), which is currently the decision-making body for the Iowa Balance of State (BoS) Continuum of Care (CoC), 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 are being 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 and Davenport, Iowa.

Most of the stakeholders and service providers mentioned above participated in on-site consultations in the development of this Consolidated Plan. Without IEDA or IFA staff present, these stakeholders consistently praised IEDA and IFA staff for their coordination, program design in response to recommendations, and general program implementation.

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, HTF, and ESG, IEDA and IFA are able to ensure that the projects and activities funded 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 lack of resources for small, non-entitlement cities and rural areas to develop grant proposals and administer compliant, effective programs. Both IEDA and IFA provide resources, trainings, 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 compliant with regulations and serve the community's greatest needs.

Table 66. Availability of services in the community and targeted to homeless persons and persons with HIV			
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		
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			

Describe the extent to which services targeted to homeless persons 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 support 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 staff assigned to homeless activities consult regularly with the BoS CoC, the ICH, and regional institutional entities. Likewise, IFA staff regularly 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. This includes coordinating the

delivery of services funded through HOPWA and ESG and other federal, state, local, and private funding sources.

The BoS CoC establishes examples of best practices and provides technical assistance to underperforming organizations that provide services to homeless persons to ensure that programs are structured to best meet the needs of the community and the target population(s).

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

Through coordinating with the Iowa Council on Homelessness, BoS CoC, and the five HIV/AIDS service providers, IFA is able to coordinate the delivery of services for persons experiencing homelessness and for special needs populations. 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 continues to be ensuring that programs meet the needs of populations living in a range of community types within Iowa. Similarly, as described previously, there is also a challenge in finding service providers throughout the state, especially in rural areas, 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.

SP-45 Goals Summary – 91.315(a)(4)

Table 67. Goals summary information								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Rental Housing	2020	2024	Affordable Housing Public Housing	State-wide	Limited Housing Opportunities	CDBG: \$10,000,000 HOME: \$30,440,505 HTF: \$15,000,000 CDBG-NDR: \$1,620,000	Rental Units Constructed: 100 Household Housing Units Rental Units Rehabilitated: 70 Household Housing Units Tenant-Based Rental Assistance / Rapid Re-Housing: 1,875 Households Assisted
2	Homebuyer Assistance	2020	2024	Affordable Housing	State-wide	Limited Housing Opportunities	CDBG: \$2,250,000 HOME: \$10,000,000	Direct Financial Assistance to Homebuyers: 190 Households Assisted
3	Homeowner Housing Rehabilitation	2020	2024	Affordable Housing	State-wide	Limited Housing Opportunities	CDBG: \$16,500,000 CDBG-NDR: \$3,780,000	Homeowner Housing Rehabilitated: 360 Household Housing Units
4	Opportunity and Threats	2020	2024	Non-Housing Community Development	State-wide	Aging Infrastructure and Divestment in Communities	CDBG: \$11,500,000	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 39,212 Persons Assisted

Table 67. Goals summary information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve and Maintain Water and Sewer Systems	2020	2024	Non-Housing Community Development	State-wide	Aging Infrastructure and Divestment in Communities	CDBG: \$37,950,000 CDBG-NDR: \$45,800,000	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 292,579 Persons Assisted
6	Revitalize Downtown Districts	2020	2024	Non-Housing Community Development	State-wide	Aging Infrastructure and Divestment in Communities	CDBG: \$11,500,000	Facade Treatment/Business Building Rehabilitation: 150 Businesses
7	Improve and Maintain Community Facilities	2020	2024	Non-Housing Community Development	State-wide	Aging Infrastructure and Divestment in Communities	CDBG: \$10,350,000	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 20 Persons Assisted
8	Foster Economic Development	2020	2024	Non-Housing Community Development	State-wide	Aging Infrastructure and Divestment in Communities	CDBG: \$11,500,000	Jobs Created/Retained: 325 Jobs
9	Provide Outreach to Homeless Persons	2020	2024	Homeless	State-wide	Limited Non-Housing Supportive Services	ESG: \$250,000	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 1,000 Persons Assisted
10	Provide Shelter for Homeless Persons	2020	2024	Homeless	State-wide	Limited Housing Opportunities	ESG: \$4,460,000	Homeless Person Overnight Shelter: 21,500 Persons Assisted
11	Assist Homeless Persons to Move into Housing	2020	2024	Homeless	State-wide	Limited Housing Opportunities	ESG: \$5,286,000	Tenant-Based Rental Assistance / Rapid Re-Housing: 5,280 Households Assisted
12	Prevent Persons from Becoming Homeless	2020	2024	Homeless	State-wide	Limited Housing Opportunities	ESG: \$1,785,650	Homelessness Prevention: 12,680 Persons Assisted

Table 67. Goals summary information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Provide Housing for Persons with HIV/AIDS	2020	2024	Non-Homeless Special Needs	State-wide	Limited Housing Opportunities	HOPWA: \$1,695,230	Tenant-Based Rental Assistance / Rapid Re-Housing: 240 Households Assisted Homelessness Prevention: 500 Persons Assisted
14	Provide Supportive Services for Persons with HIV/AIDS	2020	2024	Non-Homeless Special Needs	State-wide	Limited Non-Housing Supportive Services	HOPWA: \$220,000	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 750 Persons Assisted

Table 68. Goal names and descriptions		
1	Goal Name	Affordable Rental Housing
	Goal Description	<p>Iowa will create and maintain affordable housing rental stock throughout the state with the construction of new affordable rental housing, rehabilitation of existing affordable housing, and provision of tenant-based rental assistance to eligible populations to access affordable, safe rental housing.</p> <p>From PY2020–24:</p> <ul style="list-style-type: none"> • 100 rental units constructed (HOME and HTF) • 50 rental units rehabilitated (HOME) • 20 rental units rehabilitated (CDBG) • 1,875 households assisted (HOME) <p>CDBG-NDR Outcomes (not included in GOI tables)</p> <ul style="list-style-type: none"> • \$1,620,000 for the rehabilitation of 44 rental units in Dubuque, IA.
2	Goal Name	Homebuyer Assistance
	Goal Description	<p>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> <p>Outcomes from PY2020–24 include:</p> <ul style="list-style-type: none"> • 150 households assisted through direct financial assistance to homebuyers (CDBG) • 40 households assisted through direct financial assistance to homebuyers (HOME)

3	Goal Name	Homeowner Housing Rehabilitation
	Goal Description	<p>Iowa will create and preserve affordable homeownership housing by assisting eligible homeowners to rehabilitate their homes to address accessibility needs and requisite structural and other repairs.</p> <p>Outcomes from PY2020–24 include:</p> <ul style="list-style-type: none"> • 360 households assisted through homeowner housing rehabilitation (CDBG) <p>CDBG-NDR Outcomes (not included in GOI table)</p> <ul style="list-style-type: none"> • 105 households assisted through homeowner housing rehabilitation in Dubuque, IA (CDBG-NDR – \$3,780,000)
4	Goal Name	Opportunity and Threats
	Goal Description	<p>Opportunity and threats.</p> <p>Outcomes from PY2020–24 include:</p> <ul style="list-style-type: none"> • 39,212 persons assisted through public facility or infrastructure activities other than low/moderate-income housing benefit (CDBG)
5	Goal Name	Improve and Maintain Water and Sewer Systems
	Goal Description	<p>Iowa will provide resources to cities and communities throughout the state to update and repair water and sewer systems.</p> <p>Outcomes from PY2020–24 include:</p> <ul style="list-style-type: none"> • 292,579 persons assisted through public facility or infrastructure improvements other than low/moderate-income housing benefit (CDBG) <p>CDBG-NDR Outcomes (not included in GOI table)</p> <ul style="list-style-type: none"> • 354,252 persons assisted through stormwater practices in the eight watersheds (CDBG-NDR – \$45,800,000)

6	Goal Name	Revitalize Downtown Districts
	Goal Description	<p>Iowa will provide resources to business districts throughout the state to revitalize downtowns with facade improvements and treatments.</p> <p>Outcomes from PY2020–24 include:</p> <ul style="list-style-type: none"> • 150 businesses assisted through facade treatment/building rehabilitation (CDBG)
7	Goal Name	Improve and Maintain Community Facilities
	Goal Description	<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> <p>Outcomes from PY2020–24 include:</p> <ul style="list-style-type: none"> • 20 persons assisted through public facility or infrastructure activities other than low/moderate-income housing benefit (CDBG)
8	Goal Name	Foster Economic Development
	Goal Description	<p>Iowa will provide resources to businesses to facilitate the hiring of low- and moderate-income residents throughout the state.</p> <p>Outcomes for PY2020–24 include:</p> <ul style="list-style-type: none"> • 325 jobs created/retained (CDBG)
9	Goal Name	Provide Outreach to Homeless Persons
	Goal Description	<p>Iowa will provide supportive services to homeless persons to assist people in finding suitable homes.</p> <p>Outcomes for PY2020–24 include:</p> <ul style="list-style-type: none"> • 1,000 persons assisted through public service activities other than low/moderate-income housing benefit (ESG)

10	Goal Name	Provide Shelter for Homeless Persons
	Goal Description	<p>Iowa will preserve homeless facilities to ensure facilities can continue to meet the needs of Iowa's homeless population.</p> <p>Outcomes from PY2020–24 include:</p> <ul style="list-style-type: none"> • 21,500 persons assisted through homeless person overnight shelters (ESG)
11	Goal Name	Assist Homeless Persons to Move into Housing
	Goal Description	<p>Iowa will provide housing relocation services, stabilization services, and rental assistance to help persons experiencing homelessness move into housing as quickly as possible.</p> <p>Outcomes from PY2020–24 include:</p> <ul style="list-style-type: none"> • 5,280 households assisted through TBRA / Rapid Re-Housing
12	Goal Name	Prevent Persons from Becoming Homeless
	Goal Description	<p>Iowa will provide housing relocation and stabilization services and rental assistance to prevent persons from becoming homeless.</p> <p>Outcomes from PY2020–24 include:</p> <ul style="list-style-type: none"> • 12,680 persons assisted through homelessness prevention (ESG)
13	Goal Name	Provide Housing for Persons with HIV/AIDS
	Goal Description	<p>Iowa will provide resources to preserve affordable housing options for those persons with HIV/AIDS.</p> <p>Outcomes from PY2020-24 include:</p> <ul style="list-style-type: none"> • 500 persons assisted through homeless prevention (HOPWA) • 240 households assisted through TBRA / Rapid Re-Housing (HOPWA)

14	Goal Name	Provide Supportive Services for Persons with HIV/AIDS
	Goal Description	<p>Iowa will provide resources to provide supportive services to persons with HIV/AIDS as identified by Iowa's current HOPWA providers.</p> <p>Outcomes from PY2020-24 include:</p> <ul style="list-style-type: none"> • 750 persons with HIV/AIDS assisted through public service activities other than low- and moderate-income housing benefit (HOPWA)

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)

IFA estimates that 2,065 low- to moderate-income families will be assisted through affordable housing activities funded through the HOME program, and 5,520 extremely low-income and low-income families through the ESG and HOPWA affordable housing programs. IEDA estimates 530 low- to moderate-income families will be provided affordable housing through CDBG-funded activities.

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)

Not applicable.

Activities to Increase Resident Involvement

IFA provides administrative services to HUD to monitor the 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 Public Housing Authorities in the state.

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

Not applicable.

Plan to Remove the “Troubled” Designation

Not applicable.

SP-55 Barriers to Affordable Housing – 91.315(h)

Although progress is being made as the state addresses its Fair Housing Action Plan, fair housing issues continue to be a barrier to affordable housing. Overall, non-entitlement areas of the state have a moderate level of segregation by race and ethnicity, particularly for black and Hispanic households. The non-entitlement areas of the state did not have any racially or ethnically concentrated areas of poverty (R/ECAPs) at the time of the 2018 Analysis of Impediments to Fair Housing Choice report.

Black and Hispanic households have lower access to areas of opportunity, including access to proficient schools and low poverty areas. Rural areas tended to have lower access to transportation, jobs, and proficient schools than urban areas. Black and Hispanic households have a higher incidence of housing problems, as well as a higher incidence of mortgage denials in the non-entitlement areas of the state. Persons with disabilities may have difficulty locating accessible and affordable housing, particularly in the more rural areas of the state. Households with disabilities may face discriminatory terms and conditions or lack of reasonable accommodations in housing choices.

The survey and public input during the development of the 2018 Analysis of Impediments to Fair Housing Choice report revealed there is a continued need for fair housing outreach and education in the non-entitlement areas of the state.

Table 69, which is based on Iowa's 2018 Analysis of Impediments to Fair Housing Choice, also provides a list of barriers to affordable housing in the state.

Strategies 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.

- IEDA and IFA demonstrate the state's commitment to fair housing through its policies, procedures, and practices. These are conveyed through workshops, contractual language, management guide instructions, and technical assistance.
- IEDA's CDBG management guide, which is distributed to program recipients, contains sections on fair housing and affirmative marketing. The sections provide guidance for achieving goals.
- IFA offers HOME and HTF program guides, which provide guidance on civil rights and fair housing. HOME and HTF recipients and developers must submit an Affirmative Fair Housing Marketing Plan, so IFA developed an outreach guide to assist them in completing their AFHM plans. This guide provides links to HUD regulations, publishing standards, and forms. The guide also describes the difference between general and special outreach marketing efforts and provides ideas for community contacts in Iowa that may be available to reach targeted populations more effectively.
- IFA's monitoring of HOME recipients has historically found several examples of outreach in affirmative fair marketing efforts. Special correspondence developed by recipients of HOME funds were used to market homes and apartments to targeted groups. HOME funded recipients sent notices and documented their efforts. The recipient was responsible for clearly identifying the targeted group(s).
- Advertising included typical advertising methods, as well as nontraditional outreach methods that the recipient was required to document. A recent addition to marketing efforts is advertising on foreign-language radio and in foreign-language newspapers in areas of significant ethnic concentration.
- IEDA and IFA project managers provide technical assistance to recipients in the area of fair housing. Additionally, through project monitoring, IEDA reviews each recipient's fair housing performance. If noncompliance with fair housing policies and procedures is indicated, further action is taken.
- One IEDA project manager is assigned fair housing as a specialty area. That individual is listed with the HUD Fair Housing Information Clearinghouse and serves as a resource person on fair housing issues.
- In November 2017, IEDA and the Iowa Civil Rights Commission hosted a fair housing training for CDBG grant administrators.

Table 69. Barriers to affordable housing

Contributing Factors	Explanation
Discriminatory terms/conditions	The fair housing survey and public input. HUD complaint data indicated that discriminatory terms and conditions were the most frequently cited fair housing complaint issue between 2008 and 2016 in non-entitlement areas of the state.
Discriminatory patterns in lending	As demonstrated by 2008-2016 HMDA data, black and Hispanic loan denial rates exceeded 15.9% and 17.3% respectively, compared with 10.2% for white households.
Access to proficient schools	School proficiency index is almost markedly lower for black and Hispanic populations than white school proficiency, indicating inequitable access for black and Hispanic households to proficient schools. There are various areas in the state, particularly in rural areas, with low school proficiency. However, IEDA and IFA have little control over increasing access on a large scale.
Lack of access to services for persons with disabilities	Public input during the access to opportunity workgroups indicated that persons with disabilities have barriers in access to services vary across the state , and are lacking in rural areas.
Access to low poverty areas	Black and Hispanic households have a lower low poverty index than white households for non-entitlement areas, as demonstrated by low poverty indices.
Moderate levels of segregation for black and Hispanic households	Black and Hispanic households have moderate levels of segregation in the state, which has increased since 2000. Other racial minorities also have moderate to high levels of segregation in the non-entitlement areas of the state but represent a small proportion of the overall population.
Black and Hispanic households tend to have higher rates of housing problems	Some 44.7% of black households and 36.5 percent of Hispanic households experienced cost burden or severe cost burdens in 2014, according to CHAS data, compared to the jurisdiction average of 21.6%.
Insufficient accessible affordable housing	Public input and the Disability and Access Workgroup indicated that persons with disabilities have a lower level of access to financial services to access accessible affordable housing. In addition, the availability of accessible housing is limited, particularly in the more rural areas of the state.
Failure to make reasonable accommodation	The second most frequent HUD fair housing complaint issue with cause between 2008 and 2016 was the failure to make reasonable accommodation accounting for 244 complaints. The basis of 312 complaints during this time period was based on disability.
Lack of fair housing infrastructure	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing.
Insufficient fair housing education	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education.
Insufficient understanding of credit	The fair housing survey and public input indicated an insufficient understanding of credit.

Additional Strategies to Address Impediments to Fair Housing

The state will continue to address impediments to fair housing by implementing the action steps proposed in the 2019 Analysis of Impediments to Fair Housing Choice report. These include:

- Promoting the development of affordable housing units in high opportunity areas.
- Promoting the development of affordable housing units in low-poverty areas and areas with proficient schools.
- Continuing to work with the Olmstead Task Force to reduce barriers to affordable housing for persons with disabilities.
- Continuing to preserve affordable housing options through owner-occupied and rental rehabilitation and to expand affordable housing options throughout IOWA, reviewing programs on an annual basis.
- Continuing to require projects under LIHTC, HOME, and NHTF to establish Affirmative Fair Housing Marketing Plans (AFHMP) that reduce barriers to housing.
- Continuing to work with the Iowa Civil Rights Commission (ICRC) and the Olmstead Task Force to reduce barriers to affordable housing for persons with disabilities. Explore the option of creating a program to provide home loan opportunities targeted to people with disabilities. Encourage a percentage of new LIHTC and HOME units are accessible in areas with higher access to needed services for persons with disabilities. Continue use of LIHTC's Qualified Action Plan (QAP) Olmstead Goals.
- Continuing to work with the ICRC to provide trainings on CDBG, HOME, and HTF grantee requirements on an annual basis.
- Promoting outreach and education related to credit for prospective homebuyers. Include enhanced financial literacy for senior high school students.

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 sheltered and unsheltered persons experiencing homelessness. At the state level, representatives from various departments report on current and emerging resources available to assist Iowans. 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 reach out 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

implementation of the coordinated entry system, which enhances local planning and outreach efforts in both rural and urban settings.

At the local level, outreach is done 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; in telecommunications, online media, and broadcast media; and through 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 (ICH), the BoS CoC has implemented the use of the Vulnerability Index and Service Prioritization 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 more than 1,000 emergency shelter beds and more than 1,000 transitional housing beds available for households with only adults and households with adults and children (Institute for Community Alliances Annual Snapshot of Service and Shelter Use 2019). It meets and provides training and resources to partners at the state and local levels to ensure individuals and families have access to 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.

In recent years, the CoC and individual projects have increased landlord outreach and engagement through focused training, networking, events, and landlord feedback. The national RentWise program assists in providing rent education and skills. These steps help facilitate appropriate family placement and reduce evictions. Supportive services are also critical in helping households maintain stability in permanent housing.

Affordable housing is made available to homeless individuals and families, when available, through Rapid Re-Housing. The ESG competition evaluates project performance on permanent housing placements within 30 days. Within the coordinated service regions, regular coordinated entry meetings are held from the prioritization list. Using VI-SPDAT scores, family households are prioritized and a series of interventions, from

diversion through rapid re-housing or permanent supportive housing, are employed, each with the intention of securing permanent housing within 30 days. This approach ensures families with higher needs are identified quickly and a more intensive alignment of resources is engaged.

Currently, in an effort to prevent recurrences of homelessness, many rapid re-housing providers follow up with clients who have exited from the program. Several programs encourage clients to maintain relationships and communication after exiting as a general practice; for rapid re-housing in particular, some programs routinely follow up with clients at three months, six months, and one year after exiting. 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 transition, discharge, and re-entry plans. Iowa has developed policies to meet the needs of youth aging out of foster care, patients being discharged from health facilities, and inmates of correctional facilities reintegrating into the general population.

The transition planning specialists at the Iowa Department of Human Services (DHS) ensure all children in foster care have a written transition plan to avoid discharge into homelessness. 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. Iowa law extends foster care until age 21, during which time youth must participate in an education program or work full time. The law also allows for continued Medicaid coverage until age 21. The Iowa Finance Authority administers the Aftercare Rent Subsidy Program, which includes monthly rent plus education on renter rights and responsibilities.

Iowa has a publicly funded statewide system of care for adults with mental illness and other disabilities. The state implemented a significant redesign of its mental health system in July 2014. The redesign organized the state into regions, requiring each to provide a standardized package of core services, and changed the way funding is structured to support these services. DHS is responsible for discharges from both of the state mental health institutions. 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 (ICH) participates in continuing discharge policy planning, with council members representing the Iowa Departments of Aging, Human Services, and Public Health, and the Iowa Veterans Administration;

members have also served on 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 in placing 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 ICH includes a representative from the Iowa Department of Corrections (DOC) who reports on issues related to re-entry and housing. The Offender Re-Entry Program begins at the time of reception and continues until the offender re-enters the community. The program includes a comprehensive re-entry case management system, including housing and treatment issues. The goal is to have appropriate housing arranged prior to release, which is especially critical if the offender was homeless prior to incarceration. Homelessness is not an acceptable condition for supervision in the Offender Re-Entry Program, and staff will quickly intervene to prevent release prior to identifying housing. In some cases, offenders will spend additional time in an institution or residential facility until housing is secured.

Iowa's Administrative Code for the Department of Inspections and Appeals

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 arrangements that provide for continuity of care with the receiving facility prior to the transfer or discharge of a resident to another health care facility.

For individuals who are homeless prior to admission, health care clinics such as the University of Iowa have social workers who work with patients to develop housing plans prior to discharge. When appropriate, contact is made with local housing authorities to determine whether waiting lists are open for subsidized housing. Other options including staying with family or friends, or in some cases, faith-based or other privately funded facilities.

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 comparatively older than that in the rest of the country. Approximately 70% of housing units were built prior to 1980, presenting a risk for lead-based paint (LBP) hazards. Approximately 40% of units at risk for LBP hazards are occupied by low- or moderate-income households, and approximately 45% of units at risk for LBP hazards have children present within them.

To address LBP hazards, the state will follow and monitor grantees to ensure compliance with HUD LBP regulations, implementing Title X of the Housing and Community Development Act of 1992, which covered CDBG, HOME, ESG, HOPWA, and 24 CFR Part 35, which covered HTF. Additionally, Iowa 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 activities to remediate LBP hazards.

As part of its homebuyer assistance, owner-occupied rehabilitation, and multifamily rehabilitation programs, Iowa funds eligible activities associated with the remediation of existing LBP to increase the availability of housing without LBP hazards to eligible households. Iowa requires all grant recipients and sub-recipients, including subcontractors with appropriate training and certifications, to comply with all federal and state laws and requirements for remediation.

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 previously described. Iowa ensures that all grantees, sub-recipients, 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 2017, the poverty level was \$12,060 for a one-person household and \$24,600 for a four-person household. According to 2017 ACS estimates, 12.3% of the population is below the poverty level.

The state of Iowa recognizes that no single program or emphasis can alleviate poverty across the state, as the root causes of poverty vary widely (including education, employment, and access to affordable housing), as do the actions required to reduce the number of poverty-level households. As such, all 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 them in increasing their earning potential and access to 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 a means of wealth-building through asset accumulation. To help ensure households are prepared for homeownership,

Iowa requires all households who receive homebuyer assistance to first complete a HUD-certified homebuyer counseling workshop.

Finally, the state promotes affordable rental housing for those households that pay more than 30% of their income to housing costs, enabling those households to direct 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 alleviate the strain of high housing costs on already-impooverished households.

How are the jurisdiction’s poverty-reducing goals, programs, and policies coordinated with this affordable housing plan?

The goals, programs, and activities listed and described above are to be incorporated and implemented through the strategic goals listed in Section SP-45 of this plan.

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-, HOME-, and HTF-funded housing and community development activities indicated in the CDBG Management Guide, the CDBG State Monitoring Policy, and the HOME and HTF guides, which can be found online at the following URLs:

- **CDBG Management Guide:** <https://www.iowaeconomicdevelopment.com/Community/downloads>
- **CDBG State Monitoring Policy:** <https://www.iowaeconomicdevelopment.com/userdocs/documents/ieda/CDBG-MonitoringPolicy.pdf>

These policies and procedures ensure long-term compliance with applicable regulations and statutes during the applicable period of affordability. 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.

IEDA and IFA require sub-recipients to make every effort to solicit the participation of minority-owned businesses (MBEs) and women-owned businesses (WBEs) on projects. Sub-recipients should include qualified MBEs/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-recipient’s documentation of efforts and results in securing contracts with MBEs/WBEs.

The state has an ongoing program for identifying MBEs/WBEs. A component of this effort is the states targeted small business certification program. The list of certified businesses is available to sub-recipients at the following web site: <https://iowaeda.microsoftcrmportals.com/tsb-search/>

Expected Resources

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

Introduction

The following federal resources will be available for the state of Iowa.

Table 70. Expected resources								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	24,878,250	0	0	24,878,250	99,513,000	Block grant from the U.S. Department of Housing and Urban Development to address housing, community development, and economic development needs in the state.
HOME	Public – Federal	Acquisition Homebuyer Assistance Homeowner Rehab Multifamily Rental New Construction Multifamily Rental Rehab New Construction for Ownership TBRA	7,879,543	1,000,000	0	8,879,543	31,518,172	Grant from the U.S. Department of Housing and Urban Development to address affordable housing needs in the state.

Table 70. Expected resources								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	Public – Federal	Permanent Housing in Facilities Permanent Housing Placement Short-Term or Transitional Housing Facilities STRMU Supportive Services TBRA	715,073	0	0	715,073	2,860,292	
ESG	Public – Federal	Conversion and Rehab for Transitional Housing Financial Assistance Overnight Shelter Rapid Re-Housing (Rental Assistance) Rental Assistance Services Transitional Housing	2,776,735	0	0	2,776,735	11,106,940	Grant from the U.S. Department of Housing and Urban Development to address needs and services for homeless persons or persons at risk of becoming homeless.
HTF	Public – Federal	Acquisition Admin and Planning Multifamily Rental New Construction/Adaptive Reuse	3,000,000	0	0	3,000,000	12,000,000	Grant from the U.S. Department of Housing and Urban Development to address affordable rental housing needs in the state for extremely low-income families.

Table 70. Expected resources								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	Public – Federal	Housing Other	96,887,177	0	0	96,887,177	51,200,000	Grant received in 2016. Grant will expire in 2022. \$57,000,000 remaining as of 2020, excluding admin & planning dollars.

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, HTF, 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 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 this requirement on to the sub-grantees. IFA currently utilizes 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 publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

Iowa does not have available state-owned land to meet the needs of this Consolidated Plan. It does, however, encourage 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 funding sources include:

- Weatherization Assistance Program (<https://humanrights.iowa.gov/dcaa/weatherization>)
- Federal Historic Tax Incentive (<https://www.iowaeconomicdevelopment.com/HistDistrict>)
- Down Payment and Closing Cost Programs (<https://www.iowafinance.com/homeownership/down-payment-programs/>)
- Military Homeownership Assistance Program (<https://www.iowafinance.com/homeownership/mortgage-programs/military-homeownership-assistance-program/>)
- State Housing Trust Fund (<https://www.iowafinance.com/state-housing-trust-fund/>)
- Federal Home Loan Bank (<https://www.fhlbdm.com/>)
- State Historic Preservation Rehabilitation Tax Credit (<https://iowaculture.gov/history/preservation/tax-incentives/state-tax-credit>)
- Senior Living Revolving Loan Fund Program (<https://www.iowafinance.com/content/uploads/documents/Appendix-J-Senior-Living-Revolving-Loan-Program-final.pdf>)

- Multifamily Housing Loan Program (<https://www.iowafinance.com/programs-for-property-developers/multifamily-loan-program/>)
- Aftercare Rent Subsidy Program (<https://www.iowafinance.com/aftercare-rent-subsidy-program/>)
- State Revolving Fund (<http://www.iowasrf.com/>)
- Clean Water State Revolving Loan Fund (http://www.iowasrf.com/program/clean_water_loan_program/)
- Drinking Water Loan Program (http://www.iowasrf.com/program/drinking_water_loan_program/)
- Planning and Design Loans (http://www.iowasrf.com/program/planning_design_loans/)
- Enhance Iowa (<https://www.iowaeconomicdevelopment.com/EnhanceIowa>)
- Iowa Department of Transportation Revitalize Iowa's Sound Economy (RISE) Program (https://iowadot.gov/systems_planning/Grant-Programs/Revitalize-Iowa's-Sound-Economy-RISE-Program)
- State Workforce Housing Tax Credits <https://www.iowaeconomicdevelopment.com/WHTC>

Annual Goals and Objectives

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

Table 71. Goals summary information								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Rental Housing	2020	2024	Affordable Housing Public Housing		Limited Housing Opportunities	CDBG: \$2,000,000 HOME: \$7,088,101 HTF: \$3,000,000	Rental Units Constructed: 11 Household Housing Units (CDBG 0, HOME/HTF 11) Rental Units Rehabilitated: 10 Household Housing Units (CDBG 4, HOME 6) Tenant-Based Rental Assistance / Rapid Re-Housing: 30 Households Assisted (CDBG 0, HOME 30)
2	Homebuyer Assistance	2020	2024	Affordable Housing		Limited Housing Opportunities	CDBG: \$675,000 HOME: \$1,000,000	CDBG: Direct Financial Assistance to Homebuyers: 30 Households Assisted HOME: Direct Financial Assistance to Homebuyers: 4 Households Assisted
3	Homeowner Housing Rehabilitation	2020	2024	Affordable Housing		Limited Housing Opportunities	CDBG: \$3,075,000	Homeowner Housing Rehabilitated: 72 Household Housing Units

Table 71. Goals summary information								
Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Opportunity and Threats	2020	2024	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$2,300,000	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 7,842 Persons Assisted
5	Improve and Maintain Water and Sewer Systems	2020	2024	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$7,590,000	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 58,516 Persons Assisted
6	Revitalize Downtown Districts	2020	2024	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$2,300,000	Facade Treatment / Business Building Rehabilitation: 30 Businesses
7	Improve and Maintain Community Facilities	2020	2024	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$2,070,000	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 4 Persons Assisted
8	Foster Economic Development	2020	2024	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$2,300,000	Jobs Created/Retained: 65 Jobs
9	Provide Outreach to Homeless Persons	2020	2024	Homeless		Limited Non-Housing Supportive Services	ESG: \$50,000	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 200 Persons Assisted
10	Provide Shelter for Homeless Persons	2020	2024	Homeless		Limited Housing Opportunities	ESG: \$558,492	Homeless Person Overnight Shelter: 4,300 Persons Assisted

Table 71. Goals summary information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Assist Homeless Persons to Move into Housing	2020	2024	Homeless		Limited Housing Opportunities	ESG: \$1,587,170	Tenant-Based Rental Assistance / Rapid Re-Housing: 1,056 Households Assisted
12	Prevent Persons from Becoming Homeless	2020	2024	Homeless		Limited Housing Opportunities	ESG: \$460,000	Homelessness Prevention: 2,536 Persons Assisted
13	Provide Housing for Persons with HIV/AIDS	2020	2024	Non-Homeless Special Needs		Limited Housing Opportunities	HOPWA: \$546,838	Tenant-Based Rental Assistance / Rapid Re-Housing: 48 Households Assisted Homelessness Prevention: 100 Persons Assisted
14	Provide Supportive Services for Persons with HIV/AIDS	2020	2024	Non-Homeless Special Needs		Limited Non-Housing Supportive Services	HOPWA: \$88,000	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 150 Persons Assisted

Table 72. Goal descriptions

1	Goal Name	Affordable Rental Housing
	Goal Description	<p>Iowa will create and maintain affordable housing rental stock throughout the state with the construction of new affordable rental housing, rehabilitation of existing affordable housing, and provision of tenant-based rental assistance to eligible populations to access safe, affordable rental housing.</p> <p>In PY2020, the state will fund:</p> <ul style="list-style-type: none"> • 11 new construction rental units (HOME/HTF) • 6 rehabilitated rental units (HOME) • 4 rehabilitated rental units (CDBG) • 30 households assisted through Tenant-Based Rental Assistance (HOME)
2	Goal Name	Homebuyer Assistance
	Goal Description	<p>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> <p>In PY2020, the state will provide:</p> <ul style="list-style-type: none"> • 30 households served (CDBG) • 4 units homebuyer assistance to enable purchase (HOME)
3	Goal Name	Homeowner Housing Rehabilitation
	Goal Description	<p>Iowa will create and preserve affordable homeownership housing by assisting eligible homeowners in rehabilitating their homes to address accessibility needs and requisite structural and other repairs.</p> <p>In PY2020, the state will provide:</p> <ul style="list-style-type: none"> • 72 homeowners housing rehabilitation (CDBG) • 21 homeowners housing rehabilitation with CDBG-NDR funds in Dubuque, IA (not to be included in Table 71)

4	Goal Name	Opportunity and Threats
	Goal Description	In PY2020, the state will serve 7,842 people (CDBG).
5	Goal Name	Improve and Maintain Water and Sewer Systems
	Goal Description	<p>Iowa will provide resources to cities and communities throughout the state to update and repair water and sewer systems.</p> <p>In PY2020:</p> <ul style="list-style-type: none"> • 58,516 persons assisted through public facility or infrastructure for non-housing benefit (CDBG)
6	Goal Name	Revitalize Downtown Districts
	Goal Description	<p>Iowa will provide resources to business districts throughout the state to revitalize downtowns with facade improvements and treatments.</p> <p>In PY2020:</p> <ul style="list-style-type: none"> • 150 businesses assisted through facade treatment (CDBG)
7	Goal Name	Improve and Maintain Community Facilities
	Goal Description	Iowa will provide resources to cities across the state to develop and rehabilitate public and community facilities that serve low- and moderate-income residents as well as special needs populations.
8	Goal Name	Foster Economic Development
	Goal Description	<p>Iowa will provide resources to businesses to facilitate the hiring of low- and moderate-income residents throughout the state.</p> <p>In PY2020:</p> <ul style="list-style-type: none"> • 65 jobs created/retained (CDBG)
9	Goal Name	Provide Outreach to Homeless Persons
	Goal Description	<p>Iowa will provide supportive services to homeless persons to assist people in finding suitable housing.</p> <p>In PY2020:</p> <ul style="list-style-type: none"> • 200 persons assisted through public service activities other than low/moderate-income housing benefit (ESG)

10	Goal Name	Provide Shelter for Homeless Persons
	Goal Description	<p>Iowa will preserve homeless facilities to ensure they can continue to meet the needs of Iowa's homeless population.</p> <p>In PY2020:</p> <ul style="list-style-type: none"> • 4,300 persons assisted through homeless person overnight shelter (ESG)
11	Goal Name	Assist Homeless Persons to Move into Housing
	Goal Description	Iowa will provide housing relocation services, stabilization services, and rental assistance for persons experiencing homelessness to help them move into housing as quickly as possible.
12	Goal Name	Prevent Persons from Becoming Homeless
	Goal Description	Provision of various social, medical, and financial services to persons who may become homeless.
13	Goal Name	Provide Housing for Persons with HIV/AIDS
	Goal Description	<p>Iowa will provide resources to preserve affordable housing options for those persons with HIV/AIDS.</p> <p>In PY2020:</p> <ul style="list-style-type: none"> • 48 households assisted through TBRA / Rapid Re-Housing (HOPWA) • 100 persons assisted through homeless prevention (HOPWA)
14	Goal Name	Provide Supportive Services for Persons with HIV/AIDS
	Goal Description	<p>Iowa will provide resources to provide supportive services to persons with HIV/AIDS as identified by Iowa's current HOPWA providers.</p> <p>In PY2020:</p> <ul style="list-style-type: none"> • 150 persons with HIV/AIDS assisted through public service activities other than low/moderate-income housing benefit (HOPWA)

AP-25 Allocation Priorities – 91.320(d)

Introduction:

The following are the allocation priorities for the state of Iowa by federal funding category. The actual allocation amount will follow these percentages of funds.

	Affordable Rental Housing (%)	Homebuyer Assistance (%)	Homeowner Housing Rehabilitation (%)	Opportunity and Threats (%)	Improve and Maintain Water and Sewer Systems (%)	Revitalize Downtown Districts (%)	Improve and Maintain Community Facilities (%)	Foster Economic Development (%)	Provide Outreach to Homeless Persons (%)	Provide Shelter for Homeless Persons (%)	Assist Homeless Persons to Move into Housing (%)	Prevent Persons from Becoming Homeless (%)	Provide Housing for Persons with HIV/AIDS (%)	Provide Supportive Services for Persons with HIV/A (%)	Total (%)
CDBG	10	5	15	10	33	9	9	9	0	0	0	0	0	0	100
HOME	82	18	0	0	0	0	0	0	0	0	0	0	0	0	100
HOPWA	0	0	0	0	0	0	0	0	0	0	0	0	89	11	100
ESG	0	0	0	0	0	0	0	0	5	40	45	10	0	0	100
HTF	100	0	0	0	0	0	0	0	0	0	0	0	0	0	100
Other CDBG-NDR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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, HTF, and ESG past performances; and anticipated allocations.

Note: The allocation priorities outlined in Table 73 do not include allocations for program administration for each CPD program.

How will the proposed distribution of funds 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: limited housing opportunities, limited non-housing supportive services, and aging infrastructure and divestment in communities. The state has developed fourteen goals to address these priority needs.

Approximately 25% of CDBG funds, 100% of HOME funds, 89% of HOPWA funds, 100% of HTF funds, and 95% of ESG funds have been allocated to meet the limited housing opportunities priority need by addressing the following goals: Homeowner Housing Rehabilitated, Homebuyer Assistance, Affordable Rental Housing, Provide Shelter for Homeless Persons, Assist Homeless Persons to Move into Housing, Prevent Persons from Becoming Homeless, and Provide Housing for Persons with HIV/AIDS.

Approximately 11% of HOPWA and 10% of ESG funds have been allocated to meet the limited non-housing supportive services priority need by addressing the following goals: Provide Supportive Services for Persons with HIV/AIDS and Provide Outreach to Homeless Persons. Approximately 40% of ESG funds have been allocated to meet limited supportive services needs by addressing the following goal: Continue Supportive Services for Homeless Persons.

The majority of CDBG funds (72%) have been allocated to meet the aging infrastructure and divestment in community needs, 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.

For CDBG, if a recipient receives program income before the contract end date, it must be expended before additional CDBG funds are requested. If a recipient receives program income on or after the contract end date, the recipient must return the program income to IEDA. If a recipient receives less than \$35,000 of program income cumulative of all CDBG grants in a calendar year, it will be considered miscellaneous revenue and may be used for any purpose.

Any funds recaptured or remaining for any reason and not covered by an IEDA-approved reuse plan must be returned to the IEDA. Recaptured funds will be committed to current (open) contracts. Any funds reallocated to the state by HUD will be distributed in the established percentages to each of the existing programs. Any remaining, redistributed, or recaptured funds at the end of a program year will be carried forward to be used in the next program year. These funds will be reallocated in amounts and to funds as approved by the IEDA director. The priority of the reallocation of those funds is the Water and Sewer fund, the Opportunity and Threats fund (if necessary), the Housing fund, and then the Downtown Revitalization fund.

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

Introduction:

In order to accomplish the state’s goals through the CDBG program as a result of stakeholder comments, and based on tracking the demand for specific eligible activities over the previous five years, IEDA has proposed to change its Method of Distribution (MOD) slightly in some eligible activity categories. These changes will be described in further detail in the appropriate annual Action Plan sections of the Consolidated Plan. In summary, IEDA proposes changing its MOD in response to:

- Steady high-priority demand for water and sewer funding
- Increased demand for additional housing activities
- Increased demand for opportunities and threats/sustainable communities
- Increased demand for community facilities and services
- Decreased demand for downtown revitalization
- Decreased demand for job creation activities

The MOD for IFA has not changed from the last Consolidated Plan cycle.

Distribution Methods

Table 74. Distribution methods by state program		
1	State Program Name:	CDBG Community Facilities and Services Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the method of distribution.	The Community Facilities and Services Fund offers grants to assist communities for a variety of projects including library facilities, emergency shelter rehab, community/senior/youth center facilities, facilities for abused spouses and children, mental health facilities, and childcare facilities.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> • Show the project addresses at least one of the three national objectives (primarily benefit low- and moderate-income persons, prevent or eliminate slum and blight, or alleviate conditions that pose a serious and immediate threat to the health or welfare of a community’s residents) • Show project funds will only be used for eligible activities • Provide evidence of local capacity to administer the 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 feasibility of completing the project with the funds requested • Identify and describe any other sources of funding for proposed activities (to the greatest extent feasible, CDBG funds are to be used as gap financing) • Identify community development and housing needs • Satisfy the Iowa Citizen Participation Plan requirements • 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</p> <p>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) website: https://www.iowaeconomicdevelopment.com/Community/downloads</p> <p>Since 2017, applicants have been required to have initial environmental investigations, 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 submission date, and final architectural plans completed or at least underway (this cost is ineligible for CDBG reimbursement).</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 nonprofit organizations, including community and faith-based organizations (ESG only).</p>	<p>Not applicable.</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>Not applicable.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Community facility program applications are selected through an open door based process and must meet threshold criteria. The state estimates up to 9% of the annual CDBG allocation will be awarded to community facility projects.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>The maximum grant award is capped at \$800,000.</p>

	What are the outcome measures expected as a result of the method of distribution?	The state anticipates approximately four public facility non-housing infrastructure projects will be funded annually.
2	State Program Name:	CDBG 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.	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> • Show the project addresses at least one of the three national objectives (primarily benefit low- and moderate-income persons, prevent or eliminate slum and blight, or alleviate conditions that pose a serious and immediate threat to the health or welfare of a community's residents) • Show project funds will only be used for eligible activities • Provide evidence of local capacity to administer the 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 feasibility of completing the project with the funds requested • Identify and describe any other sources of funding for proposed activities (to the greatest extent feasible, CDBG funds are to be used as gap financing) • Identify community development and housing needs • Satisfy the Iowa Citizen Participation Plan requirements • 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</p> <p>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) website: https://www.iowaeconomicdevelopment.com/Community/downloads</p> <p>More competitive applications will have initial environmental investigations and signed agreements with each business with money down (\$1,000–\$5,000) in an escrow account. The following criteria are required for all submitted applications: architect procured with experience with the Secretary of the Interior standards, cost estimates completed by the architect, and minimum building requirements.</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 nonprofit organizations, including community and faith-based organizations (ESG only).</p>	<p>Not applicable.</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>Not applicable.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Downtown Revitalization fund applications are selected through an open door based process and must meet threshold criteria. The state estimates 10% of the annual CDBG allocation will be awarded to downtown revitalization projects.</p>

	Describe threshold factors and grant size limits.	The maximum grant award is \$500,000.
	What are the outcome measures expected as a result of the method of distribution?	The state anticipates approximately 30 businesses will be funded through this program annually.

3	State Program Name:	CDBG Housing Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the method of distribution.	The Housing Fund supports improvements in Iowa's housing stock by providing assistance to low- and moderate-income homeowners. Eligible activities include rental rehabilitation / upper-story housing rehabilitation, homebuyer assistance (closing cost and/or 50% down payment), architectural barrier removal, exterior renovations, and energy-efficient improvements.

<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 criteria:</p> <ul style="list-style-type: none"> • Show the project addresses at least one of the three national objectives (primarily benefit low- and moderate-income persons, prevent or eliminate slum and blight, or alleviate conditions that pose a serious and immediate threat to the health or welfare of a community’s residents) • Show project funds will only be used for eligible activities • Provide evidence of local capacity to administer the 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 feasibility of completing the project with the funds requested • Identify and describe any other sources of funding for proposed activities (to the greatest extent feasible, CDBG funds are to be used as gap financing) • Identify community development and housing needs • Satisfy the Iowa Citizen Participation Plan requirements • 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</p> <p>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) website: https://www.iowaeconomicdevelopment.com/Community/downloads</p> <p>The following is required for all submitted applications: program administrative plans will be completed and approved by the city, grant administrator procured, if necessary. Competitive applications will have completed an environmental review (if awarded, this cost is eligible for CDBG reimbursement), housing rehab applications approved, and LMI benefit calculated (to be rechecked once final completion of CDBG-assisted work is completed).</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 nonprofit organizations, including community and faith-based organizations (ESG only).	Not applicable.
	Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).	Not applicable.
	Describe how resources will be allocated among funding categories.	Housing fund applications are selected through an open door based process and must meet threshold criteria. The state estimates up to 25% 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 \$38,500 per housing unit for rehabilitation activities. The maximum award under rental rehabilitation is \$500,000. The maximum award for homebuyer assistance is \$22,500 per homeowner (\$7,500 of this amount for technical services / lead hazard reduction activities).
	What are the outcome measures expected as a result of the method of distribution?	The state anticipates assisting approximately 106 homeowners through this program annually.
4	State Program Name:	CDBG Job Creation, Retention, and Enhancement Fund (EDSA)
	Funding Sources:	CDBG

<p>Describe the state program addressed by the method of distribution.</p>	<p>The Job Creation, Retention, and Enhancement Fund assists businesses that create new jobs through the Economic Development Set-Aside (EDSA) and provides industry-driven training assistance to the underemployed and working poor through Career Link. EDSA provides direct and forgivable loans to encourage business startup, expansion, and capital investment. Manufacturing businesses are preferred, but other types of businesses are assisted as well. Career Link is designed to provide targeted job training that meets the needs of businesses and workers.</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 criteria:</p> <ul style="list-style-type: none"> • Show the project addresses at least one of the three national objectives (primarily benefit low- and moderate-income persons, prevent or eliminate slum and blight, or alleviate conditions that pose a serious and immediate threat to the health or welfare of a community’s residents) • Show project funds will only be used for eligible activities • Provide evidence of local capacity to administer the 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 feasibility of completing the project with the funds requested • Identify and describe any other sources of funding for proposed activities (to the greatest extent feasible, CDBG funds are to be used as gap financing) • Identify community development and housing needs • Satisfy the Iowa Citizen Participation Plan requirements • 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</p> <p>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) website: https://www.iowaeconomicdevelopment.com/Community/downloads</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 nonprofit organizations, including community and faith-based organizations (ESG only).</p>	<p>Not applicable.</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>Not applicable.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>EDSA accepts rolling applications, and the award process is competitive. The state estimates that up to 10% of the CDBG allocation will be awarded to job creation and/or retention projects. Only cities and counties are eligible to apply for Career Link funds.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>There is a maximum of \$1,000,000 per project. There are no thresholds for Career Link applications for job training projects. Supportive services / employment transportation projects have a maximum of \$150,000 per project.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The state anticipates creating and/or retaining approximately 65 jobs annually.</p>

5	State Program Name:	CDBG Opportunities, Threats, and Sustainability Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the method of distribution.	The Opportunities, Threats, and Sustainability Fund assists communities that are facing an imminent threat to public health, safety, or welfare that requires immediate assistance, as well as to cities and communities that see an opportunity to demonstrate sustainable community activities. To assist with stormwater management, in 2020, IEDA will consider pilot projects under the Opportunities, Threats, and Sustainability Fund, and greenway development.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> • Show the project addresses at least one of the three national objectives (primarily benefit low- and moderate-income persons, prevent or eliminate slum and blight, or alleviate conditions that pose a serious and immediate threat to the health or welfare of a community’s residents) • Show project funds will only be used for eligible activities • Provide evidence of local capacity to administer the 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 feasibility of completing the project with the funds requested • Identify and describe any other sources of funding for proposed activities (to the greatest extent feasible, CDBG funds are to be used as gap financing) • Identify community development and housing needs • Satisfy the Iowa Citizen Participation Plan requirements • 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</p> <p>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) website: https://www.iowaeconomicdevelopment.com/Community/downloads</p> <p>The sustainable stormwater project will only be funded if cosponsored by the Iowa Department of Natural Resources (DNR) or with the Iowa Department of Agriculture and Land Stewardship (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 nonprofit organizations, including community and faith-based organizations (ESG only).</p>	<p>Not applicable.</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>Not applicable.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>The state estimates up to 10% of the annual CDBG allocation will be awarded to projects that respond to opportunities, threats, or sustainability.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Determined on a per-project basis.</p>

	What are the outcome measures expected as a result of the method of distribution?	The state anticipates funding approximately 10,000 persons served annually.
6	State Program Name:	CDBG Water and Sewer Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the method of distribution.	The Water and Sewer Fund assists 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.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> • Show the project addresses at least one of the three national objectives (primarily benefit low- and moderate-income persons, prevent or eliminate slum and blight, or alleviate conditions that pose a serious and immediate threat to the health or welfare of a community's residents) • Show project funds will only be used for eligible activities • Provide evidence of local capacity to administer the 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 feasibility of completing the project with the funds requested • Identify and describe any other sources of funding for proposed activities (to the greatest extent feasible, CDBG funds are to be used as gap financing) • Identify community development and housing needs • Satisfy the Iowa Citizen Participation Plan requirements • 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</p> <p>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) website: https://www.iowaeconomicdevelopment.com/Community/downloads</p> <p>The project must have an approved facility plan from the Iowa DNR or approved preliminary engineering plan, if applicable; the application must include documentation of local match, including USDA-RD letter of conditions or documentation that the project is on the state’s Intended Use Plan (IUP). Competitive applications will have completed an environmental review, completed final engineering, and have been issued construction permits.</p> <p>Applications will be accepted and reviewed on a quarterly basis. Deadlines will be January 1, March 31, July 1, and October 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. Unsuccessful applicants may resubmit an application in the next quarter.</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 nonprofit organizations, including community and faith-based organizations (ESG only).</p>	<p>Not applicable.</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>Not applicable.</p>

	Describe how resources will be allocated among funding categories.	The state transitioned to quarterly awards in 2017. The state estimates 33% of the annual CDBG allocation will be awarded to water and sewer projects.
	Describe threshold factors and grant size limits.	The maximum grant award is capped at \$800,000.
	What are the outcome measures expected as a result of the method of distribution?	The state anticipates funding more than 26 public facility or non-housing infrastructure projects annually.
7	State Program Name:	Emergency Solutions Grant (ESG) Program
	Funding Sources:	ESG
	Describe the state program addressed by the method of distribution.	The ESG program is designed to assist people in quickly regaining stability in permanent housing after experiencing a housing crisis and/or homelessness.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	ESG applications are evaluated on a competitive basis based on the following criteria: project design, experience, and capacity; community partnerships; performance; budget; and grants management. IFA evaluates the needs and competition structure each year to ensure that dollars are following the need.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria (CDBG only)?	Not applicable.
	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 nonprofit organizations, including community and faith-based organizations (ESG only).	<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.</p> <p>IFA awards ESG funds on a competitive basis. Applications are accepted periodically via an online platform. Agencies throughout the state may apply for ESG funds. Eligible applicants include units of general local government and nonprofit service agencies.</p>

	Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).	Not applicable.
	Describe how resources will be allocated among funding categories.	<p>Agencies are currently eligible to apply for assistance in various funding categories, up to a total application amount of \$200,000 each. Within that overall limit, various funding categories also have individual limits as follows:</p> <ul style="list-style-type: none"> • Rapid Re-Housing – \$150,000 if serving the general population or \$75,000 if services are limited to a specific subpopulation (such as youth or DV) • Homelessness Prevention – \$50,000 for general population or \$25,000 for a specific subpopulation • Street Outreach – \$50,000 for general population or \$25,000 for a specific subpopulation • Shelter – A calculation based on beds available and bed nights provided, up to \$200,000 <p>Similar limits are anticipated to continue.</p>
	Describe threshold factors and grant size limits.	Grant awards for the 2020 calendar year may range from a minimum of \$20,000 to a maximum of \$200,000. IFA regularly evaluates the needs of the program and determines the maximum and minimum awards. For 2020, minimum and maximum awards are based on how many shelter beds an agency offers, its past bed utilization rates, population served (general population or specialized population), number of counties served (for Rapid Re-Housing, Homelessness Prevention, and Street Outreach), and other factors.
	What are the outcome measures expected as a result of the method of distribution?	Expected outcomes are to provide assistance to those that are experiencing a housing crisis and/or homelessness, and that to the extent possible, a baseline of Shelter and Rapid Re-Housing will be available throughout the state to those that are most in need. Approximately 6,700 persons are anticipated to be served with ESG & HOPWA funds in Iowa annually.
8	State Program Name:	HOME Homebuyer
	Funding Sources:	HOME

<p>Describe the state program addressed by the method of distribution.</p>	<p>The homebuyer program funds down payment and rehabilitation assistance programs administered by eligible nonprofits, which in turn distribute funds to individual homebuyers based on rules or guidelines developed by the administrator.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>HOME Homebuyer Assistance applications are evaluated and awarded points in several categories. In the last round, IFA used the following categories.</p> <ul style="list-style-type: none"> • Match – The total amount of funding designated as match and approved by IFA divided by the total amount of HOME funds requested. • Great Places – Points awarded if the project is located entirely in a Great Place and the required form is provided to IFA. • Home Base Iowa Communities – Points awarded if the application shows that the project is located entirely in a Home Base Iowa Community. The Home Base Iowa Communities initiative designates communities as centers of opportunity for military veterans and further highlights Iowa’s statewide commitment to welcoming veterans to the state. • Underserved – Points awarded if the entire project is not located in cities that completed HOME Homebuyer units within a designated timeframe. • Capacity – Points awarded based on IFA’s review of the organization submitting the application.
<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>Not applicable.</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 nonprofit organizations, including community and faith-based organizations (ESG only).</p>	<p>Not applicable.</p>

	Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).	Not applicable.
	Describe how resources will be allocated among funding categories.	HOME homebuyer applications are normally allocated annually on a competitive basis. IFA allocates HOME funds to homebuyer projects based on need and availability of funds.
	Describe threshold factors and grant size limits.	There is a ceiling of \$600,000 per contract. The most important threshold criterion is the capacity of the entity to fulfill the requirements of the HOME program. Threshold requirements are posted on IFA's website for each funding round.
	What are the outcome measures expected as a result of the method of distribution?	IFA estimates that four households will be served annually.
9	State Program Name:	HOME Rental
	Funding Sources:	HOME
	Describe the state program addressed by the method of distribution.	The rental program makes low-interest loans available to nonprofit and for-profit entities for the acquisition, construction, and rehabilitation of affordable housing.

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>HOME Rental applications are evaluated and awarded points in several categories. In the last round, IFA used the following categories:</p> <ul style="list-style-type: none"> • Match – The total amount of funding designated as match and approved by IFA divided by the total amount of HOME funds requested. • Targeted Populations – Points awarded for projects targeting one of the following populations: homeless persons, including homeless individuals, families, youth, and/or veterans; persons with HIV/AIDS; persons with disabilities; persons with substance abuse addiction; transitional housing; and victims of domestic violence. • Great Places – Points awarded if the project is located entirely in a Great Place and the required form is provided to IFA. • HOME Base Iowa Community – Points awarded if the application shows that the project is located entirely in a Home Base Iowa Community. The Home Base Iowa Communities initiative designates communities as centers of opportunity for military veterans and highlights Iowa's statewide commitment to welcoming veterans to the state. • Historical Significance – Points awarded if all buildings in the project have the proper historic designation and the required form is provided to IFA. • Iowa Opportunity Areas – Points awarded if the project is located in a census tract that is identified as a High or Very High Opportunity area as shown in the application package. • Fully Accessible Units – Points awarded if 50% of the HOME-assisted units are fully accessible (not adaptable) and shown as such in the plans submitted with the application package. • Capacity – Points awarded based on IFA's review of the capacity of the organization submitting the application.
<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>Not applicable.</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 nonprofit organizations, including community and faith-based organizations (ESG only).	Not applicable.
	Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).	Not applicable.
	Describe how resources will be allocated among funding categories.	HOME Rental applications are normally allocated annually on a competitive basis. IFA allocates HOME funds to rental projects based on need and availability of funds.
	Describe threshold factors and grant size limits.	There is a ceiling of \$1,000,000 per project. The most important threshold criterion is the capacity of the entity to fulfill the requirements of the HOME program. Threshold requirements are posted on IFA's website for each funding round.
	What are the outcome measures expected as a result of the method of distribution?	IFA estimates that 17 rental units will be acquired, constructed, or rehabilitated annually.
10	State Program Name:	HOME Tenant-Based Rental Assistance
	Funding Sources:	HOME
	Describe the state program addressed by the method of distribution.	The Tenant-Based Rental Assistance (TBRA) program assists individual households in affording market-rate rental units by providing housing costs such as rent, security deposits, and/or utility deposits.

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>In competitive rounds, HOME TBRA applications are evaluated and awarded points in several categories. In the last round, IFA awarded points in the following categories:</p> <ul style="list-style-type: none"> • Match – The total amount of funding designated as match and approved by IFA divided by the total amount of HOME funds requested. • Targeted Populations – Points awarded for projects targeting one of the following populations: homeless persons, including homeless individuals, families, youth and/or veterans; persons with HIV/AIDS; persons with disabilities; persons with substance abuse addiction; transitional housing; or victims of domestic violence. • Great Places – Points awarded if the project is located entirely in a Great Place and the required form is provided to IFA. • Home Base Iowa Communities – Points awarded if the application shows that the project is located entirely in a Home Base Iowa Community. The Home Base Iowa Communities initiative designates communities as centers of opportunity for military veterans and highlights Iowa’s statewide commitment to welcoming veterans to the state. • 85% HOME Rent Subsidy – Points awarded if 85% or greater of the clients served by the project receive ongoing HOME rent subsidies. • Capacity – Points awarded based on IFA’s review of the capacity of the organization submitting the application.
<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>Not applicable.</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 nonprofit organizations, including community and faith-based organizations (ESG only).	Not applicable.
	Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).	Not applicable.
	Describe how resources will be allocated among funding categories.	Resources for TBRA applications are normally allocated annually on a competitive basis. IFA allocates HOME funds to TBRA projects based on need and availability of funds.
	Describe threshold factors and grant size limits.	There is a ceiling of \$1,000,000 per project. The most important threshold criterion is the capacity of the entity to fulfill the requirements of the HOME program. Threshold requirements are posted on IFA's website for each funding round.
	What are the outcome measures expected as a result of the method of distribution?	IFA estimates that 30 households will be assisted by TBRA annually.
11	State Program Name:	Housing Opportunities for Persons with AIDS (HOPWA)
	Funding Sources:	HOPWA
	Describe the state program addressed by the method of distribution.	The HOPWA program in Iowa assists persons who have been diagnosed with HIV/AIDS and their families who are at risk of homelessness.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	IFA currently partners with five project sponsors that together cover the entire state. Sponsors are monitored regularly to ensure they meet HOPWA requirements. Occasionally, a change in sponsors is necessary or an additional sponsor may be sought. This is based on community needs and in consultation with the existing provider network.

<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>Not applicable.</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 nonprofit organizations, including community and faith-based organizations (ESG only).</p>	<p>Not applicable.</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 currently works with five project sponsors that together provide services to all areas of the state. In the event that a project sponsor is no longer able or willing to provide HOPWA services, IFA issues a Request for Information from interested new partners. Selection criteria include the following:</p> <ul style="list-style-type: none"> • Experience providing services to persons living with HIV/AIDS and their families, including through Ryan White programs • Experience providing housing services to low-income persons • Experience administering federal programs • Experience with data collection and outcomes reporting • Financial management history and capability • Personnel qualifications • Relevant community partnerships

	Describe how resources will be allocated among funding categories.	Funding categories include Tenant Based Rental Assistance (TBRA), Short-Term Rent/Mortgage/Utilities Assistance (STRMU), Permanent Housing Placement, Supportive Services, Housing Information Services, and Administration. Sponsors submit budget requests in the various categories based on regional needs, including the current number of clients receiving TBRA assistance, the number of clients that received STRMU in the previous year and the amounts spent, and a review of unmet needs from the previous year. Funding is prioritized to ensure that TBRA subsidies are continued for current clients.
	Describe threshold factors and grant size limits.	Funds are allocated based on a formula that uses the current number of HIV/AIDS diagnoses per county. For example, if one region contains 30% of the HIV/AIDS diagnoses, that region receives 30% of the available funding. Sponsors are regularly monitored to ensure they continue to meet threshold grant requirements, including compliance with program regulations, financial management, and data reporting.
	What are the outcome measures expected as a result of the method of distribution?	The state anticipates assisting approximately 148 households through this program annually. This includes approximately 48 households assisted through TBRA and 100 households through STRMU, with additional assistance for Permanent Housing Placement and Supportive Services.
12	State Program Name:	Housing Trust Fund
	Funding Sources:	HTF
	Describe the state program addressed by the method of distribution.	The HTF program makes conditional grants available to developers of affordable rental housing developments for extremely low-income families.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.

Applications will be evaluated and awarded points in several categories, including the following:

- **Targeted Populations** – Points will be awarded for projects targeting Families Experiencing Homelessness. Families Experiencing Homelessness is defined for HTF scoring purposes as an individual or family who meets the definition of homeless by the U.S. Department of Housing and Urban Development at 24 CFR Part 91.5.
- **Great Places** – Points will be awarded if the project is located within a designated Great Place pursuant to Section 303.3C, subsection 4 of the Iowa Code.
- **Home Base Iowa Community** – Projects located within the jurisdiction of a current Home Base Iowa Community are eligible for points in this category.
- **Fully Accessible Units** – Variable points will be awarded for projects in which 50%, 25%, or 10% of the HTF-assisted units will be fully accessible (not adaptable) as shown in the plans submitted with the application.
- **Utilization of Project-Based Assistance** – Points will be awarded to projects that have Federal Project-Based Rental Assistance, HUD-VASH Voucher Assistance, or Local Project-Based Public Housing Authority Voucher Assistance.
- **Opportunity Index Census Tracts** – Points will be awarded to projects located in a census tract that is identified as a high- or very high-opportunity area, as shown in the application package.
- **Leverage** – Points will be awarded based upon the total amount of local, non-federal funds designated as leverage (as approved by IFA) divided by the total amount of HTF funds requested.
- **Flexible Tenant Selection Criteria** – IFA will give preference in funding decisions to applicants who intend to create units for individuals or families who face multiple barriers to securing permanent housing. Multiple barriers may include poor credit, prior evictions, past criminal convictions, poor rental history, and multiple shelter placements.
- **IFA Iowa Title Guaranty Certificate** – Points will be awarded if the applicant selects on the application that the ownership entity shall, at a minimum, obtain a Final Iowa Title Guaranty Certificate with an amount of coverage that is not less than the value of land and pre-existing improvements, if any, combined with the total hard construction costs of the project.
- **Zoning** – Points will be awarded if the property is appropriately zoned for the proposed project.
- **Nonprofit Ownership** – Points will be awarded if the owner of the proposed project will be a nonprofit entity with at least three years of experience in providing housing or supportive services to extremely low-

		<p>income households in the proposed project's market area. For scoring purposes, nonprofit ownership may also include a nonprofit general partner of a limited partnership or a nonprofit managing member of a limited liability corporation.</p>
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If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria (CDBG only)?	Not applicable.
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 nonprofit organizations, including community and faith-based organizations (ESG only).	Not applicable.
Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).	Not applicable.
Describe how resources will be allocated among funding categories.	Resources for HTF applications are normally awarded annually on a competitive basis. The state estimates 90% of the annual HTF allocation will be awarded to developers of affordable multifamily housing.
Describe threshold factors and grant size limits.	The most important threshold criterion is the capacity of the entity to fulfill the requirements of the HTF program. Threshold requirements for each funding round are posted on IFA's website.
What are the outcome measures expected as a result of the method of distribution?	IFA estimates that no HTF units will be constructed or adaptively reused.

Discussion:

No further discussion needed.

AP-35 Projects – (Optional)

Introduction:

IEDA is entering its projects with the 2020 Action Plan because they mirror the Method of Distribution (MOD). HOME, ESG, HOPWA and HTF projects will be entered during the program year.

#	Project Name
1	CDBG Opportunity and Threats
2	CDBG Housing
3	CDBG Water and Sewer
4	CDBG Economic Development
5	CDBG Downtown Revitalization
6	CDBG Community Facilities and Services
7	CDBG Technical Assistance

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

Allocation priorities for CDBG are aligned with our MOD. The obstacles to addressing underserved needs are insufficient CDBG grant resources to award all qualified applicants.

Information regarding the state’s CDBG-DR activities is available on IEDA’s Iowa Watershed Approach website: <https://www.iowaeconomicdevelopment.com/NDR>

AP-38 Project Summary

Project Summary Information

Table 76. Project summary information		
1	Project Name	CDBG Opportunity and Threats
	Target Area	Statewide
	Goals Supported	Opportunity and Threats
	Needs Addressed	Aging Infrastructure and Divestment in Communities
	Funding	CDBG: \$2,300,000
	Description	Financial assistance to communities that are facing an imminent threat to public health, safety, or welfare and to cities seeking unique opportunities
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	CDBG Housing
	Target Area	Statewide
	Goals Supported	Affordable Rental Housing Homebuyer Assistance Homeowner Housing Rehabilitation
	Needs Addressed	Limited Housing Opportunities
	Funding	CDBG: \$5,750,000
	Description	Homebuyer Assistance, Rental Rehabilitation, and Owner-Occupied Rehabilitation
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

3	Project Name	CDBG Water and Sewer
	Target Area	Statewide
	Goals Supported	Improve and Maintain Water and Sewer Systems
	Needs Addressed	Aging Infrastructure and Divestment in Communities
	Funding	CDBG: \$7,590,000
	Description	Water and Sewer Infrastructure Projects
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Approximately 26 low- to moderate-income communities will receive assistance
4	Project Name	CDBG Economic Development
	Target Area	Statewide
	Goals Supported	Foster Economic Development
	Needs Addressed	Aging Infrastructure and Divestment in Communities
	Funding	CDBG: \$2,300,000
	Description	Financial assistance to communities to assist businesses in creating or retaining low- to moderate-income jobs
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	CDBG Downtown Revitalization
	Target Area	Statewide
	Goals Supported	Revitalize Downtown Districts
	Needs Addressed	Aging Infrastructure and Divestment in Communities
	Funding	CDBG: \$2,300,000

	Description	Provide financial assistance to communities to complete facade restoration in business districts
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	Project Name	CDBG Community Facilities and Services
	Target Area	
	Goals Supported	Improve and Maintain Community Facilities
	Needs Addressed	Aging Infrastructure and Divestment in Communities
	Funding	CDBG: \$2,070,000
	Description	Rehabilitate or develop public and community facilities that serve low- to moderate-income residents.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Approximately four communities will receive assistance.
7	Project Name	CDBG Technical Assistance
	Target Area	Statewide
	Goals Supported	Affordable Rental Housing Homebuyer Assistance Homeowner Housing Rehabilitation Opportunity and Threats Improve and Maintain Water and Sewer Systems Revitalize Downtown Districts Improve and Maintain Community Facilities Foster Economic Development
	Needs Addressed	Limited Housing Opportunities Aging Infrastructure and Divestment in Communities

Funding	CDBG: \$239,000
Description	CDBG Capacity Building
Target Date	12/31/2020
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	250 persons will be trained or assisted.

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

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

No.

Available grant amounts

Not applicable.

Acceptance process of applications

Not applicable.

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?

No.

State’s process and criteria for approving local government revitalization strategies

The state of Iowa has chosen not to target 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

For the Housing Trust Fund (HTF), IFA anticipates utilizing the funds on projects in areas that exhibit a strong need for rental housing for extremely low-income families, including but not limited to permanent supportive housing for homeless households and areas that reflect geographic priorities including high-opportunity areas, very high-opportunity areas, Great Places, and Home Base Iowa Communities.

The state of Iowa will distribute community development resources in proportion to development needs in the state. Iowa does not prioritize any specific geographic target area, but does encourage investments to be targeted in areas of a high level of need for all CDBG funds. 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% AMI.

For HOME, Iowa does not set specific geographic target areas. It does, however, provide points in its application scoring for developments or projects located in cities designated as Great Places through the Iowa Great Places program, Home Base Iowa Communities, and Iowa Opportunity Areas. These investments leverage other federal, state, and local investments to encourage holistic planning and community development.

For ESG, Iowa does not set specific geographic target areas. However, IFA launched a new system of Coordinated Services Regions in 2017, using the first allocation of funding through the Iowa Balance of State Continuum of Care Planning Grant. Regions commit to furthering six goals, one of which is to ensure a baseline of services that includes at least emergency shelter and rapid re-housing—both activities that may be funded through ESG. Applicants provide information about their regional participation and the geographic reach of their services in the annual competition.

For HOPWA, Iowa serves the entire state through participating project sponsors, each of whom cover a specified region. There are currently five sponsors.

Target Area	Percentage of Funds

Not applicable.

Rationale for the priorities for allocating investments geographically

Not applicable.

Discussion

No further discussion needed.

Affordable Housing

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

Although homeownership costs have decreased materially during the recent economic downturn, they remain high. 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-family and multi-family housing, and 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 assisting households in addition to individuals. Those served by the Tenant-Based Rental Assistance (TBRA) program, for example, may be homeless people receiving rental assistance, in addition to those receiving TBRA who are not homeless but have special needs.

As more people choose to rent, IFA continues to focus HOME funds on TBRA and the creation/rehabilitation of rental units. The new, more stringent homebuyer underwriting requirements have made it more difficult for IFA's sub-recipients to find homebuyers who qualify for the assistance. This will continue to be a problem unless either the cost of the housing increases dramatically or the sub-recipients concentrate their efforts on lower-income households.

Table 78. One-year goals for affordable housing by support requirement	
Homeless	0
Non-Homeless	46
Special-Needs	5
Total	51

Table 79. One-year goals for affordable housing by support type	
Rental Assistance	30
Production of New Units	11
Rehab of Existing Units	6
Acquisition of Existing Units	4
Total	51

Discussion

CDBG-DR

The state receives CDBG-DR funds for the Iowa Watershed Approach to utilize a one-time source of funding to help Iowans work together to make communities more resilient to flooding and help improve water quality. This approach accomplishes six goals: 1) reduces flood risk; 2) improves water quality; 3) increases resiliency; 4) engages stakeholders through collaboration and outreach/education; 5) improves quality of life and health, especially for vulnerable populations; and 6) develops a program that is scalable and replicable throughout the Midwest and the United States. These goals are not designed to specifically address affordable housing; the state is committed to fair housing, however, and will enforce its fair housing policies through CDBG-DR activities where applicable. More information is available at <https://www.iowaeconomicdevelopment.com/NDR>

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

The state will occasionally provide support and technical assistance to PHAs upon local requests. 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 or other assistance will be provided

See above.

Discussion:

No further discussion needed.

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

Introduction

The Iowa Finance Authority (IFA) administers various statewide grant programs that provide funding for agencies to serve those that are homeless or at risk of homelessness. The IFA administers the Emergency Solutions Grant (ESG), Housing Opportunities for Persons with HIV/AIDS (HOPWA), and the state Shelter Assistance Fund (SAF). The IFA also serves as the Collaborative Applicant for the Iowa Balance of State Continuum of Care and provides staff support to the Iowa Council on Homelessness (ICH).

The IFA continues to collaborate with the ICH and stakeholders around the state to effectively address and work toward reducing and ending homelessness in Iowa. Projects awarded funding under the HTF program may also assist homeless and other special needs populations.

Describe the jurisdiction's 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 ICH / BoS CoC to identify priority needs and inform ESG allocations. As the state ESG grantee, IFA will continue to competitively award funds to sub-grantees at the local level to deliver housing and homeless services to persons in need, including by assessing each applicant's past performance toward system goals of reducing homelessness.

Since 2017, coordinated entry has made reaching rural areas of the state more efficient and has allowed outreach and services to cover areas that had not been previously covered. Additional partners in rural areas have been developed, and regional homeless hotlines have been established. Individuals facing a housing crisis or who are homeless can now walk into a regional center or call the hotline to receive information about services, have an assessment conducted, and be placed on the prioritization list. In urban areas, street outreach is a more formal process, with PATH, ESG, CoC, SSVF, and shelter programs conducting outreach on a weekly basis and referring homeless households to the coordinated entry system. The developing system of coordinated services regions (which also serve as coordinated entry hubs) also supports expanded outreach throughout Iowa. The development of regions and improvements in the coordinated entry system will continue in 2020 to support outreach and assessment of individual needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

In the 2020 program year, 28 agencies are slated to receive an ESG grant and 26 agencies (eight overlapping) are slated to receive an SAF grant. These awards were made in the fall of 2019. The majority of grantees provide some form of shelter (usually emergency shelter). Agencies that are grandfathered in under the federal ESG Interim Rule may also use ESG or SAF funds to provide transitional housing.

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 stated goals—successful exits to permanent housing, shortening length of time homeless, increasing access to housing, and preventing returns to homelessness—are all system performance measures of the 2009 HEARTH Act and have informed the development of HUD’s ESG and CoC Interim Rules. Because the IFA works so closely with CoCs in Iowa, especially through the ICH and the Iowa BoS CoC, Iowa’s ESG program has developed in very close connection to these system goals, and to the entire framework of coordination that is built to support these system goals. Goals for the next year include continuing to improve the system of coordinated services regions, coordinated entry, and performance monitoring and assessment, and reviewing the current CoC governance structure with a HUD-approved technical assistance provider to potentially make changes.

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 are 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 on transition plans for youth aging out of foster care, discharge plans for patients leaving mental and physical health facilities, and former prisoners re-entering the general population.

One goal of the new system of Coordinated Services Regions is to provide a planning platform that will allow the CoC to improve partnerships and systems of care between homeless housing services and other community sectors.

Discussion

No further discussion needed.

AP-70 HOPWA Goals – 91.320(k)(4)

Table 80. One-year goals for the number of households to be provided housing	
HOPWA Use	Number of Households
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 nondiscrimination requirements of the Fair Housing Act. The state of Iowa meets these requirements through the regular preparation of an Analysis of Impediments (AI) to Fair Housing Choice, with the most recent AI completed in January 2019.

The state’s Fair Housing Action Plan identifies six impediments to fair housing and makes a number of recommendations to lower these barriers. These are the barriers identified:

- **Segregation** – The potential for increased urbanization to exacerbate segregation.
- **Publicly Supported Housing** – Members of the protected classes tend to have higher rates of cost burden because of their lower incomes.
- **Disparities in Access to Opportunity** – Increased difficulty for members of the protected class to access proficient schools and affordable housing in low-poverty areas, and a lack of access to services for persons with a disability.
- **Disproportionate Housing Needs** – Minority households tend to have higher rates of cost burdens.
- **Disability and Access** – The potential for members of the protected classes to experience difficulty finding housing due to specific housing needs.
- **Fair Housing Enforcement and Outreach** – The need for expanded fair housing education, outreach, and enforcement.

The Fair Housing Action Plan will consist of a number of action items including increasing education and testing, incorporating the state and neighborhood standards of the HOME program, and 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 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

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.

In addition to using CDBG, HOME, HTF, 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 can be found at:

Affordable Rental (<http://www.iowafinanceauthority.gov/Programs/AffordableRental>)

Homeownership (<http://www.iowafinanceauthority.gov/Programs/AffordableHomeownership>)

Shelter Assistance Fund (<http://www.iowafinanceauthority.gov/Public/Pages/PC84LN13>)

Other state programs administered by IEDA include:

Workforce Housing Tax Credit program

<https://www.iowaeconomicdevelopment.com/Community/WHTC>

Actions planned to reduce lead-based paint hazards

As Iowa's housing stock continues to age, the incidence of hazards from deteriorating lead-based paint (LBP) will likely increase. The prevalence of LBP 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 LBP, 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; their comparatively newer condition, however, 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. 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 Iowa Department of Public Health (IDPH) authority to certify renovators who work in target housing and child-occupied facilities. The legislation also gave 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 ensure 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 all grant recipients and sub-recipients to ensure compliance with the HUD LBP 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 LBP hazards in projects using federal funds (24 CFR Part 35 regulations cover HTF). The \$25,000 abatement threshold in Title X has not been adjusted since it was established, while construction and rehabilitation costs have escalated. This can preclude many 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 training, education, and other resources related to LBP hazards and will require that grant recipients and sub-recipients use staff and contractors that have the appropriate training and certification.

Actions planned to reduce the number of poverty-level families

IEDA and IFA recognize that no 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 actions required to reduce the number of poverty-level households. As such, all 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.

The state, in partnership with nonprofit agencies and businesses, can influence the chances of moving families and individuals 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.

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 an 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 Councils of Governments (ICOG), creates a statewide collaborative effort to design and implement affordable housing and community and economic development programs. The ICOG is the trade association for the 17 Councils of Governments (COGs) in Iowa. Since 1988, ICOG has brought leaders and communities together to promote economic growth, improve public sector services, and solve regional issues for the future of Iowa. Iowa COGs help promote programs and administer projects at the local level.

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

Public agencies, for-profit organizations, and nonprofit private organizations all play a part in the provision of affordable housing, social services, capital improvements, and economic development. However, the lack of resources for small non-entitlement cities and rural areas to develop grant proposals and to administer compliant, effective programs is a large barrier to overcome. Addressing this barrier will be a high priority for Iowa.

Both IEDA and IFA will continue to strengthen the coordination between agencies and local organizations; provide resources, trainings, and policies and procedures regarding program requirements; and offer technical assistance as outlined in the state's Citizen Participation Plan. Workshops and opportunities for technical assistance offered by IEDA and IFA are available on their applicable websites.

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Additionally, IFA coordinates monthly meetings with the Iowa Council on Homelessness and its various committees. The state welcomes new partners and will continue to proactively work with other agencies and for-profit and nonprofit 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.

Discussion:

The state will follow and monitor all grant recipients and sub-recipients 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 (24 CFR Part 35 regulations cover HTF). The \$25,000 abatement threshold in Title X has not been adjusted since it was established, while construction and rehabilitation costs have escalated. This can preclude many 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.

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The state, in partnership with non-profit agencies and businesses, can influence the chances of moving families and individuals 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.

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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 resources for small non-entitlement cities and rural areas to develop grant proposals as well as administer compliant, effective programs is a huge gap to overcome. Addressing these gaps will be a high priority for Iowa. Both IEDA and IFA will continue to strengthen the coordination between agencies and local organizations and provide resources, trainings, and policies and procedures regarding program requirements as well as offer technical assistance as outlined in the state's Citizen Participation Plan.

AP-85 Other Actions – 91.320(j)

Introduction:

This section provides a brief overview of the jurisdiction's planned actions and emphasizes key points.

Actions planned to address obstacles to meeting underserved needs

The primary obstacles to meeting underserved needs are a 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, HTF, 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>

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Recent legislative changes have expanded the scope of lead poisoning prevention efforts in Iowa. In 2009, the state passed legislation giving the Iowa Department of Public Health (IDPH) authority to certify renovators who work in target housing and child-occupied facilities. The legislation also gave 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 ensure that children who are identified as lead-poisoned will receive interventions to reduce the effects of lead poisoning on their growth and development.

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Additionally, IFA coordinates monthly meetings with the Iowa Council on Homelessness and its various committees. The state welcomes new partners and will continue to proactively work with other agencies and for-profit and nonprofit 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.

Discussion:

No further discussion needed.

Program Specific Requirements

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	0
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	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. **The amount of urgent need activities:** 2

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.**

The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income 2020-24 is 100%.

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 in 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: one-fifth of the amount of the HOME subsidy to the homeowner will be forgiven for each year of a 5-year affordability period). Direct subsidy to homebuyer activities involving HOME funded rehabilitation after the purchase of the property is calculated by the difference between the fair market value after-rehab and the purchase price.

In the event that a homeowner unit that is assisted is sold, conveyed, or otherwise transferred during the affordability period, the total amount of the HOME investment for the unit, less the pro-rated HOME investment amount for the length of time the homeowner owned and occupied the unit, will be recaptured out of the net available proceeds. 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 the 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:**

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). Direct subsidy to homebuyer

activities involving HOME-funded rehabilitation after the purchase of the property is calculated by the difference between the fair market value after-rehab and the purchase price.

- 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 an 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.**

In 2017, the Iowa Balance of State CoC implemented a regional approach to coordinated entry to ensure entire CoC coverage across 96 counties. The coordinated entry system operates through 12 regions thus far, ranging in size and services. Each region identified a designated lead agency whose responsibilities include managing the HMIS and domestic violence services comparable database (DVIMS) prioritization list, ensuring coordinated entry is easily accessible, supporting agency participation, and conforming to the statewide policies and procedures. Regions are encouraged to utilize both physical and virtual access points to ensure access across the entire service area.

The statewide policies instruct regions and agencies on when to complete the common assessment tool, when to place persons on the prioritization list, and how persons will be prioritized. Persons are prioritized first by the score on the common assessment tool, then by chronic status, length of time homeless or on the streets, currently fleeing domestic violence, veterans, youth, and finally the length of time on the prioritization list. Regions are required to have regularly scheduled meetings, preferably weekly, to review the prioritization list to ensure timely responses to people in need.

- 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).**

The Iowa Finance Authority (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 periodically, usually once each year. IFA provides draft application materials in advance for stakeholder and public comment, and also publicly posts written responses to all comments received before competition materials are finalized. 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.**

This is not applicable to states.

- 5. Describe performance standards for evaluating ESG.**

2020 ESG competition, applicants were evaluated according to the following performance standards: 1) Number of participants served; 2) Severity of needs of participants served (percentage of past participants served that were coming directly from the streets or places not meant for human habitation); 3) Rapid Rehousing: Past average length of time from enrollment to permanently housing a participant; 4) Rapid Rehousing: Percentage of past participants that exited to a permanent destination; 5) Shelter: Average length of stay, compared to exits to permanent housing; 6) Street Outreach: Percentage of past participants that exited to the streets or unknown; and 7) Homelessness Prevention: Past percentage of participants that exited and remained permanently housed. Agencies were also evaluated on data timeliness and data completeness to promote the quality and accuracy of data used to assess performance.

Housing Trust Fund (HTF)

Reference 24 CFR 91.320(k)(5)

- 1. How will the grantee distribute its HTF funds? Select all that apply:**

Applications submitted by eligible recipients

- 2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A."**

N/A

- 3. If distributing HTF funds by selecting applications submitted by eligible recipients,**

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A.”

Eligible applicants for HTF include owners or developers that may be a for-profit entity or a nonprofit entity. The owner and development team must not be debarred or excluded from receiving federal assistance prior to selection or entering into a written agreement. Applicants and their development team will undergo an evaluation by IFA of their capacity, and the project is required to meet IFA’s stringent underwriting criteria.

Eligible applicants will certify that housing units assisted with HTF will comply with HTF program requirements during the entire period which begins upon selection and ends upon the conclusion of all HTF-funded activities. Applicants shall demonstrate familiarity with requirements of other federal, state, or local housing programs that may be used in conjunction with HTF funds to ensure compliance with all applicable requirements throughout the 30-year HTF affordability period. Any person who is an employee, agent, consultant, officer, elected official, or appointed official of the state of Iowa, IFA, or state recipient or sub-recipient receiving HTF funds (collectively non-eligible persons) shall not be eligible to receive HTF funds. This includes partnerships and corporations where the controlling partner, controlling member, or person(s) in control of such an entity is a non-eligible person or persons.

b. Describe the grantee’s application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A.”

The needs of extremely low-income renters, defined as those with incomes below 30% of area median income (AMI), are a high priority for IFA. Applications will be evaluated in accordance with need and scoring criteria that emphasizes other state priorities as outlined in the annual Action Plan. The application will describe the project including building type, number of units, property type, and proposed address. The application will also outline all sources of funds for the project as well as the uses for those funds. The application shall describe the activity to be funded with HTF. The applicant must certify that the assisted units will comply with HTF requirements. Activities to be undertaken include new construction or adaptive reuse of rental housing.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A.”

Applications will be awarded points in several categories such as targeted populations, Great Places, Home Base Iowa Community, fully accessible units, utilization of project-based rental assistance, Iowa Opportunity Index Census Tracts, leverage, flexible tenant selection criteria, IFA Iowa Title Guaranty Certificate, zoning, and nonprofit ownership.

d. Describe the grantee’s required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A.”

IFA will accept and consider proposals from across the state consistent with the state’s certification to affirmatively further fair housing. The needs of extremely low-income tenants across Iowa are a high priority;

however, the geographic location of a project will be considered as it relates to opportunity areas and location near other affordable projects.

The “high” and “very high” opportunity areas were calculated as part of the state of Iowa’s Analysis of Impediments to Fair Housing Choice. Areas of opportunity are physical places; areas within communities that provide things one needs to thrive well, including quality employment, good schools, affordable housing, efficient public transportation, safe streets, good services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes. Disparities in access to opportunity demonstrate whether a select group or certain groups have lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access. The HUD opportunity indices are access to low poverty areas; access to school proficiency; characterization of the labor market engagement; residence in relation to job proximity; low transportation costs; transit trips index; and characterization of where you live by an environmental health indicator. For each of these a more formal definition is as follows:

- Low Poverty: A measure of the degree of poverty in a neighborhood, at the Census Tract level.
- School Proficiency: School-level data on the performance of 4th-grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower-performing schools.
- Jobs Proximity: Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA).
- Labor Market Engagement: Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood.
- Low Transportation Cost: Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region.
- Transit Trips: Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters.
- Environmental Health: Summarizes potential exposure to harmful toxins at a neighborhood level.

The objective of pinpointing Opportunity Areas is to identify places that are good locations for investment that may not have been selected based on other criteria. This identification allows for balanced investment across neighborhoods that offer opportunities and advantages for families. IFA has calculated an Opportunity Index focused on job proximity, labor market engagement, and school proficiency that will be used for HTF application scoring purposes.

e. Describe the grantee’s required priority for funding based on the applicant’s ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A.”

Applicants must demonstrate the ability to perform the tasks associated with the requirements of the HTF program and complete the assisted project in a timely manner.

f. Describe the grantee’s required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A.”

Applications for projects receiving project-based rental assistance will receive a significant number of points (up to 15) in the scoring criteria.

g. Describe the grantee’s required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A.”

All eligible projects will be scrutinized as to the ability of the project to be financially feasible. IFA’s financial underwriters review all applications.

h. Describe the grantee’s required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A.”

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. Statewide priority needs in Iowa include limited housing opportunities. 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’s *Out of Reach 2019: Iowa*, there are 362,302 renter households in Iowa (a 9% increase since 2014), which comprise 29% of all households. In Iowa, 115,340, or 32% of all renters who experience one or more housing problems and/or cost burden greater than 30% are extremely low-income.

In 2017, the poverty level in Iowa was \$12,060 for a one-person household and \$24,600 for a four-person household. According to the 2017 American Community Survey estimates, approximately 12.3% of the population was below the poverty level. According to 20012-2016 CHAS data for Iowa, among the 1,242,200 total households in Iowa, 230,295 households, 19% of the total households in the state, were in the low-income range of 51-80% HUD Area Median Family Income (HAMFI or AMI); 153,575 households, 12% of the total households in the state, were in the very low-income range of 31-50% AMI; and 154,070 households, 12% of the total households in the state, were extremely low-income at or below 30% AMI. Overall, 537,940 households in the state were at or below 80% of AMI, or 43% of the total households in the state.

i. Describe the grantee’s required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A.”

Applications for projects will receive a significant number of points (up to 15) based on the total amount of local and non-federal funds designated as leverage (as approved by IFA) the amount of leverage will be divided by the amount of total HTF funds requested.

4. Does the grantee’s application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A.”

Yes.

5. Does the grantee’s application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A.”

Yes.

6. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee’s goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes.

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee’s maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on the actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME’s maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

IFA will utilize the HOME maximum per-unit subsidy limits in effect at the time of the opening of the HTF funding round as the HTF maximum per-unit subsidy limits. The current HTF maximum subsidy per-unit limits will be available on the [IFA web site](#) and are as follows, effective May 9, 2019:

BR Size	Subsidy Limit
Efficiency	\$149,868.00
1 BR	\$171,801.60
2 BR	\$208,912.80

3 BR	\$270,266.40
4 BR	\$296,666.40

PJs	HCP	0 Bedrooms	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
Base		\$62,445.00	\$71,584.00	\$87,047.00	\$112,611.00	\$123,611.00
All Nebraska and Iowa PJs/Counties	240%	\$149,868.00	\$171,801.60	\$208,912.80	\$270,266.40	\$296,666.40

Per Omaha Field Office; Effective May 9, 2019

IFA has examined the development costs of several recently awarded LIHTC and HTF projects that are considered representative of the types of housing that will be developed with HTF funds and determined that the HOME maximum per-unit subsidy amounts are appropriate as HTF maximum subsidy limits for statewide use. No significantly higher or lower cost development areas were observed when reviewing total development costs statewide. Exceptions to the established limits will not be allowed for any mitigating cost factors.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

Properties served with HTF funds must comply with all applicable state and local codes, standards, and ordinances by project completion. In cases where standards differ, the most restrictive standard will apply. In the absence of a state or local building code, the International Residential Code or International Building Code of the International Code Council will apply.

Properties must meet local housing habitability or quality standards throughout the affordability period. If no such standards exist, HUD's Uniform Physical Conditions Standards (UPCS), as set forth in 24 CFR 5.705, will apply. All rehabilitation projects funded through the HTF program must follow Iowa's HTF Minimum Housing Rehabilitation Standards. These guidelines are available on the Iowa Finance Authority website: [Iowa HTF Minimum Housing Rehabilitation Standards](#).

All projects with 26 or more units are required to have the useful remaining life of the major systems determined. Major systems include the following: structural support; roofing; cladding and weatherproofing

(e.g., windows, doors, siding, gutters); plumbing; electrical; and heating, ventilation, and air conditioning. If the useful remaining life of one or more major system(s) is less than the applicable effective period, the system(s) must be either included in the scope of work or a replacement reserve must be established and monthly deposits made to the reserve account to adequately repair or replace the systems as needed.

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

11. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

As a matter of course, IFA will not limit the beneficiaries of the program or target specific subpopulations of extremely low-income households. IFA reserves the right to fund a project that targets a specific subpopulation if the project merits an award. Scoring points will be awarded for projects targeting Families Experiencing Homelessness.

12. Refinancing of Existing Debt. Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

N/A

Discussion

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Iowa Housing Finance Agency</p>
	<p>List the name of the organization or individual that originated the data set.</p> <p>Iowa Housing Finance Agency</p>
	<p>Provide a brief summary of the data set.</p> <p>Alternate data on the characteristics of residents was provided by the Iowa Housing Finance Agency.</p>
	<p>What was the purpose for developing this data set?</p> <p>To provide more data on the characteristics of residents.</p>
	<p>Provide the year (and optionally month, or month and day) when the data was collected.</p> <p>Fall 2014.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Data from the Iowa Housing Finance Agency.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Public housing resident data.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Data based on reports on current public housing residents.</p>
2	<p>Data Source Name</p> <p>Homeless Needs Assessment Data (HMIS)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Institute for Community Alliances (ICA)</p>
	<p>Provide a brief summary of the data set.</p> <p>ICA is the Homeless Management Information System (HMIS) lead for the Iowa Balance of State (BoS) Continuum of Care (CoC). They generated the data for the Homeless Needs Assessment by pulling information from HMIS.</p>
	<p>What was the purpose for developing this data set?</p> <p>The purpose of this data is to be used for the Homeless Needs Assessment table.</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>The data provided reflects the 2019 calendar year.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>