

Joyce R. Brown, Housing Program Manager
Iowa Economic Development Authority
joyce.brown@iowaeda.com

2020 CDBG Housing Program Overviews

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Housing Program Overview

- Upper Story Conversion Program
- Homebuyer Assistance Program
- Rehabilitation Program
 - Architectural Barrier Removal
 - Energy Efficiency Improvements
 - Exterior Housing Improvements

NEW: Effective with 2020 CDBG Housing Applications and Awards, a Council of Governments (COG) or Consultant MAY NOT have more than 10 OPEN Housing Contracts with IEDA at one time.

IOWA
ECONOMIC DEVELOPMENT AUTHORITY

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**HOUSING
SUSTAINABILITY
PROGRAM**

- Architectural Barrier Removal
- Energy Efficiency Improvements
- Exterior Home Improvements

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Housing Sustainability Program Overview

» **Eligibility:**

- The property must be the applicant's principal place of residence.
- Residential properties containing businesses may only be included in the program when it can be clearly shown that CDBG funds will not benefit the business on the property.
- Properties included in the 100-year flood plain are NOT eligible for assistance under the program.
- Manufactured homes may be assisted with CDBG program funds only if all the following criteria are met:
 - The manufactured home was constructed after 1976.
 - The manufactured home is permanently affixed to a site-built permanent foundation and has had its towing hitch and running gear removed.
 - The homeowner owns the land on which the manufactured home is installed
 - The manufactured home is taxed as real estate (real property) by the community.



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Housing Sustainability Program Overview

» **Application Requirements:**

- Cities/Counties applying for funds must complete the following and submit supporting documentation at the time of application.
 - Cities/Counties must have completed procurement for technical services. (if applicable)
 - Cities/Counties must have completed procurement for grant administrative services.
 - An Environmental Review must be complete and ready for publication.
 - All homeowners must be identified and pre-determined eligible.
 - ❖ Verification of household's principal residence must be completed.
 - ❖ Income verification must be completed for all participating households. Income verifications must be completed in accordance to 24 CFR 5.609 (Part 5 Annual Income). Income verifications are valid for twelve months from date verification was completed.
 - ❖ Architectural Barrier Removal ONLY:



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Housing Sustainability Program Overview

❖ **Architectural Barrier Removal ONLY:**

- The owner or a family member must meet the definition of elderly (60+) OR "Severely Disabled"
 - » Age Verification must be completed by obtaining one of the following:
 - ❖ State Issued Driver's License OR
 - ❖ State Certified Birth Certificate
 - OR
 - » Verification of a "Severely Disabled" person must be completed by obtaining one of the following
 - ❖ Documentation of a disability pension OR
 - ❖ Statement from doctor
- If awarded CDBG funding, cities/counties must have all units under contract within 6 months after receiving notice of Release of Funds.



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**Housing Sustainability
Program Overview**

» **Funding Overview:**

- There is a maximum per project cap of \$24,999 in hard rehabilitation costs per property. Technical services, including radon testing plus lead hazard reduction carrying costs, CANNOT exceed \$5,500 in total federal funds. Total federal fund costs per unit may not exceed \$38,500.
- The maximum number of Homeowners to receive assistance under any one CDBG contract is six (6).
- The maximum award per project is \$231,000. This maximum amount does NOT include funding for CDBG grant administration.

» **Form of Assistance:**

- The form of financial assistance (CDBG funds) to the homeowner will be a 5-year receding, forgivable loan. The property must remain the applicant's principal residence for five (5) years following the project acceptance date for the loan to be forgiven.



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**Housing Sustainability
Required Application Attachments**

The Application will need to include:

- » Public Hearing Documentation
 - Notice, Signed Minutes and Proof of Publication or Affidavit of Posting
- » HUD Disclosure Form 2880 (Applicant/Recipient/Disclosure/Update Form)
- » Federal Assurance Signature Page
- » Procurement completed for Administrative Services
- » Procurement completed for Technical Services (if applicable)
- » Completed Environmental Review ready for Publication



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**Housing Sustainability
Required Attachments Continued...**

- » Administrative Plan with documentation of City Council approval.
- » Community Needs Assessment was completed and approved by at the Public Hearing for this Program
- » A Flood Plain Map for the community denoting all eligible properties as documentation that they are not located in the 100-Year Floodplain.



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**Housing Sustainability
Program Reminders**

- » Applications will be available at www.iowagrants.gov
- » Applications will be accepted and reviewed on an on-going basis, as funds are available.
- » **If an application is incomplete it will NOT be reviewed.** Complete means all required information is provide in the application AND all required attachments are uploaded with the application.
- » Contracts between the City and IEDA will be a two (2) years term.
- » If awarded CDBG funding, cities/counties will be required to submit a final budget to IEDA at the end of 18 months of the grant award to determine if there are any funds that may need to be deobligated.



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**Housing Sustainability
Program Reminders Continued...**

- » *Communities may submit a Housing Sustainability application independently or in conjunction with a Homebuyer Assistance application.
- » Under the Housing Sustainability Program, Communities may choose to apply for the following programs individually or in conjunction with each other.
 - Architectural Barrier Removal
 - Energy Efficiency Improvements
 - Exterior Housing Improvements
 - *Architectural Barrier Removal with Energy Efficiency Improvements
 - *Architectural Barrier Removal with Exterior Housing Improvements

*Each application, if awarded, will count as a contract towards the COG's 10 Contract limit.



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**Housing Sustainability
Additional Requirements**

- » These CDBG funds are subject to the requirements of the Federal Lead Safe Housing regulations, impacting all dwelling units that were constructed prior to January 1, 1978. As such, this program is designed to limit projects to those that either work under Lead Safe Interim Controls or as qualified for under the exemption for National Register listed or eligible properties, under 24 CFR 35.115.
- » All awarded projects are subject to the standard State and Federal Regulations associated with the expenditure of Federal Community Development Block Grant (CDBG) funds. Grant administrators for these projects should be familiar with these regulations and should ensure that all developments are in compliance with the terms of the CDBG contracts.



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HOUSING SUSTAINABILITY PROGRAM

- Architectural Barrier Removal



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Architectural Barrier Removal Program Overview

» This Architectural Barrier Removal Program is to assist low-and-moderate income (LMI) homeowners; who they themselves meet or have a member of the household that meets the definition of elderly (60)+ or a "Severely Disabled" person, in removing physical barriers which allow them to remain in their home.

- Severely Disabled is defined as A HUD eligibility classification defined by the Bureau of Census meaning : An adult person who: (a) used a wheelchair or had used another special aid for 6 months or longer; (b) were unable to perform one or more functional activities or needed assistance with an Activity of Daily Living or Instrumental Activity of Daily Living. Functional activities include seeing, hearing, having one's speech understood, lifting and carrying, walking up a flight of stairs, and walking. Activities of daily living include getting around inside the house, getting in and out of bed or a chair, bathing, dressing, eating, and toileting. Instrumental Activities of Daily Living include going outside the home, keeping track of money or bills, preparing meals, doing light housework, and using the telephone." (c) were prevented from working at a job or doing housework; or (d) had a condition including autism, cerebral palsy, Alzheimer's disease, senility, or dementia. (e) persons who are under 65 years of age and who are covered by Medicare or receive SSI are considered to have a severe disability.



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Architectural Barrier Removal Program Overview

» **ELIGIBLE** Activities:
The level of assistance to homeowners may include, but not be limited to:

- Installation of an exterior or interior ramp if feasible. If not feasible, a portable porch lift is allowable. This includes any exterior approaches that may need addressed for ease of access.
- Installation of no-step entrances and/or lower threshold steps.
- Installation of handrails (interior or exterior) or grab bars, or the reinforcement of grab bars.
- Installation of hardware for doors.
- Widening exterior doors or interior hallways to more than thirty-six (36) inches.
- Widening interior doors to more than thirty-two (32) inches.
- Modifying electrical components, including moving electrical outlets and switches.



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**Architectural Barrier Removal
Program Overview Continued...**

ELIGIBLE Activities Continued:

- Modifying bathrooms, including but not limited to providing for modification or installation of accessible toilets, bathtubs, showers, plumbing, and fixtures.
- Modifying kitchens, including but not limited to, providing for modifications or installation of accessible countertops, cabinets, appliances, plumbing and fixtures.
- Modifying bedrooms, including but not limited to, the relocation of a bedroom to an accessible space in the residence.
- Installation of wedges for thresholds (Example: sliding glass doors).
- Installation of a tracking system for the transference of an elderly or "Severely Disabled" person. (Example: From bed to wheelchair or from room to room)
- Replace soft surface floor coverings with hard surface flooring.



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**Architectural Barrier Removal
Program Overview**

» **INELIGIBLE Activities:**

- A modification or improvement shall not include the construction of a new residence, or an addition to or modification of an existing residence that expands its living area.
- The following may not be installed:
 - Elevators
 - Stairway lifts
 - Walk-in bathtubs
 - Automated doors.



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**Architectural Barrier Removal
Program Overview Continued...**

» **Assessment for Repairs:**

- Assessments to determine what activities should be conducted to determine the necessary home improvements to best meet the needs of the elderly or "Severely Disabled" person in the household should be performed by a trained or certified person in this area of care.

(*IEDA is in the process of identifying resources and developing more guidance in this area.)



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HOUSING SUSTAINABILITY PROGRAM

- Energy Efficiency Improvements



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Energy Efficiency Improvements Program Overview

- » The Energy Efficiency Improvements Program is to assist low-and-moderate income (LMI) homeowners to implement energy efficiency improvements in their home.
- » All projects must comply with CDBG Home Energy Efficiency Project sheet.
- » All window and door replacements must be compliant with the Window and Exterior Door Selection Guide.



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Energy Efficiency Improvements Program Overview

- » Please review the following documents on Iowa Economic Development's webpage under "CDBG Housing Fund" for important changes.

CDBG HOUSING FUND

ASSISTING COMMUNITIES IN PROVIDING AVAILABLE AND AFFORDABLE HOUSING

This annual competitive program assists communities in rehabilitating barren occupied single family homes used as project residences. The program is funded through the Federal Community Development Block Grant (CDBG). The goal of this program is to provide economic opportunities for low- and moderate-income individuals.

- Rehabilitation projects have a maximum per unit subsidy of \$30,000, including but not limited to the total costs of rehabilitation, technical assistance costs (including lead-based reduction carrying costs) and temporary relocation.
- Rehabilitation hard costs are limited to \$24,999 per unit.
- Replicable technical assistance costs (including any lead-based reduction carrying costs) are limited to \$5,000 per unit.

Eligibility

- All houses must be rehabilitated in accordance with the EDAs' Home Housing Quality standards and any locally adopted building codes, standards, and ordinances when applicable.
- Projects must primarily benefit low- and moderate-income persons (per the U.S. Department of Housing and Urban Development definition).

How to Apply

Program Contact(s)

Michelle Peters
319.281.6333
mpeters@iowa.gov

Resources

- 1. Lower income housing program guidance
- 2. Homeowner assistance program guidance
- 3. Architectural barrier removal program guidance
- 4. Energy efficiency improvements program guidance
- 5. CDBG rehabilitation program guidance
- 6. Technical exterior door selection guide
- 7. Energy efficiency eligible measures



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HOUSING SUSTAINABILITY PROGRAM

- Exterior Housing Improvements



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Exterior Home Improvements Program Overview

» The Exterior Home Improvements Program is to assist low-and-moderate income (LMI) homeowners to improve the outside envelope of their home .

» **ELIGIBLE** Activities:

- Install gutters
- Replace gutters
- Roof deck replacement if necessary
- Replace roof covering and underlayment: asphalt shingles or metal
- Install flashing
- Replace/install ventilation if necessary
- Removal and disposal of old roof and gutter system
- Replace fascia and soffit
- Replace windows. (Refer to the Window and Exterior Door Selection Guide).
- Replace doors. (Refer to the Window and Exterior Door Selection Guide).



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Exterior Home Improvements Program Overview

» **ELIGIBLE** Activities Continued....

- Replace siding for \geq R-5 continuous exterior insulation with durable cladding material per manufacturer instructions.
- Repair foundations
- Replace outside stairways.

» All window and door replacements must be compliant with the IEDA's Window and Exterior Door Selection Guide.

» **INELIGIBLE** Activities:

- Isolated roof repairs, adding additional layers of shingles to roof, removal of gutters without replacing with new, installation of uninsulated siding, digging in basements, any inside repair, installing porches, installing decks, or installing exterior stairways.



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**NEW HOUSING
APPLICATIONS IN
IOWAGRANTS.COM**



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