

*The State of Iowa*  
*Consolidated Plan for Housing & Community Development*

---

# ANNUAL ACTION PLAN: 2021

---

# Executive Summary

## AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The State of Iowa is a HUD Participating Jurisdiction. The Annual Action Plan updates the State of Iowa's Consolidated Plan for Housing and Community Development. The Consolidated Plan is a 5-year plan to address housing and community development needs. It was submitted in 2019 and addresses the goals from 2020 to 2024. The State submits the Plan to the U.S. Department of Housing and Urban Development (HUD) to apply for funds under the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Trust Fund (HTF), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. This Annual Action Plan is for the program year beginning January 1, 2021.

### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This year for CDBG, HOME, HTF, ESG, and HOPWA our objectives and outcomes are to create decent housing, suitable living environments, and economic opportunities that address availability, accessibility, affordability, and sustainability for the following specific performance indicators:

- Homeless – 6,700 persons served (ESG & HOPWA)
- Owner-Occupied houses – 72 houses rehabilitated (CDBG)
- Housing – 5 homebuyers assisted to purchase (HOME) & 30 homebuyers with CDBG
- Rental – 6 units developed or rehabilitated (HOME Rental) - 12 units developed or rehabilitated (HTF) & 4 units rehabilitated (CDBG)
- Rental – 300 households given rental assistance (HOME)
- Rental – 578 households given rental assistance (ESG & HOPWA)
- Community Facilities – 4 facilities improved or constructed (CDBG)
- Infrastructure – 26 water, sewer, or storm water upgrade projects (CDBG)
- Business – 65 jobs retained or created (CDBG)
- Downtown Business Façade Improvement – 30business (CDBG)
- Job training and supportive services – 20households served (CDBG)

### 3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Over the years the State of Iowa's CDBG, HOME, HTF and ESG programs have all experienced great demand. The number of applications for funding far exceeds the allocation received by HUD. The 5 year consolidated planning efforts in 2019 helped the State fine tune the allocation for funding programs. The state feels confident that our targets are in line with the State needs for HUD programming.

The State also received new funding associated with COVID-19. In April, HUD began to allocate additional resources to CDBG, ESG, and HOPWA as part of the CARES Act. The state amended its 2019 Action Plan to include these resources distributed in several allocations over the spring, summer, and fall of 2020. To review those substantial amendments, please visit IEDA's Plans page found here: <https://www.iowaeconomicdevelopment.com/our-agency-detail-resources/6501>

STA	NAME	04/02/2020 CDBG-CV1	05/22/2020 CDBG-CV2	09/11/2020 CDBG-CV3 Part A	05/22/2020 CDBG-CV3 Part B	04/02/2020 ESG-CV1	06/09/2020 ESG-CV2	04/02/2020 HOPWA-CV
IA	Iowa Nonentitlement	\$14,617,483	\$9,529,120	\$7,221,303	\$0	\$9,574,948	\$11,318,794	\$104,064

#### COVID-19 Allocations

### 4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

IFA and IEDA solicited public input in developing the Action Plan. The Department is committed to citizen participation both because it is a HUD requirement and because it is a valuable means for program evaluation and improvement.

Citizen participation was also solicited, and comment opportunity was available on the website, <https://www.iowaeconomicdevelopment.com/> as well as the IFA website, <https://www.iowafinance.com/>.

The Department solicited input during a 30-day draft review and comment period, accepting comments by mail, facsimile, electronic mail and telephone. IFA and IEDA also invited citizen participation on the Action Plan through a public hearing on November 4, 2020 from 2:00 p.m. to 4:00 p.m. at the IEDA offices located at 1963 Bell Avenue, Suite #200, Des Moines, Iowa.

IFA announced the start of the comment period on Twitter and Facebook with a link to the website.

IFA also sent out notification of the public comment period through their newsletter called IFAfyi. It is sent to an extensive database of contacts. They also included the public comment in their newsletter sent to the organizations that assist the homeless community.

The plan was distributed and discussed at the Iowa Association of Regional Councils (IARC). Iowa's Councils of Governments (COGs) provide professional planning, programming, and technical assistance to Iowa's cities, counties, businesses, community organizations and Iowans of all ages. COGs are indigenous organizations formed by counties, cities and towns to serve local governments and their regional citizenry. The Iowa Association of Regional Councils (IARC) is the statewide professional organization for Iowa's 17 COGs. The Directors took the plans back to their regions to discuss it with their members.

**5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

none recieved yet.....plan under comment

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

none recieved yet.....plan under comment

**7. Summary**

**PR-05 Lead & Responsible Agencies - 91.300(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

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

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

**Table 1 – Responsible Agencies**

**Narrative**

**Consolidated Plan Public Contact Information**

Leslie Leager  
Iowa Economic Development Authority  
1963 Bell Ave, Suite 200  
Des Moines, Iowa 50315  
leslie.leager@iowaeda.com or 515-348-6206

## **AP-10 Consultation - 91.110, 91.300(b); 91.315(l)**

### **1. Introduction**

IEDA reached out to the Iowa Department on Aging to discuss owner-occupied housing initiatives for older Iowans to age in place. A partnership has been established for both communicating the program and for the Department of Aging to offer advice to communities. In the past non-profit agencies have also sought funding for mental health infrastructure projects through CDBG. Workshops relating to funding opportunities are offered by both IFA and IEDA.

IFA reached out to current and former HOME recipients as well as ESG and HOPWA recipients to get their input regarding the action plan. IFA utilizes a Constant Contact strategy that involves thousands of email addresses of people and entities that have an interest in affordable housing and homeless services. IFA also communicates with these same entities through a monthly newsletter entitled IFAfyi.

IFA meets regularly with ESG and HOPWA recipients on a quarterly basis to discuss priorities and issues that arise when implementing the programs.

### **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**

IEDA reached out to the Iowa Department on Aging to discuss owner-occupied housing initiatives for older Iowans to age in place. A partnership has been established for both communicating the program and for the Department of Aging to offer advice to communities. In the past non-profit agencies have also sought funding for mental health infrastructure projects through CDBG. Workshops relating to funding opportunities are offered by both IFA and IEDA.

IFA reached out to current and former HOME recipients as well as ESG and HOPWA recipients to get their input regarding the action plan. IFA utilizes a Constant Contact strategy that involves thousands of email addresses of people and entities that have an interest in affordable housing and homeless services. IFA also communicates with these same entities through a monthly newsletter entitled IFAfyi.

IFA meets regularly with ESG and HOPWA recipients on a quarterly basis to discuss priorities and issues that arise when implementing the programs.

### **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**

IFA provides administrative support to the Iowa Council on Homelessness, which until last year was the decision-making body for the Iowa Balance of State Continuum of Care (CoC). A new governance structure for that CoC was implemented officially beginning in April 2020, with the Institute for Community Alliances serving as new lead agency and Collaborative Applicant. The Iowa Council on Homelessness is now in the process of reimagining its role in support of and close collaboration with all four CoCs serving Iowa. Council committees such as the Policy & Planning Committee continue to provide a forum for stakeholders in all CoCs in Iowa to participate in planning discussions and collaboration regarding how to best meet the needs of persons experiencing homelessness in Iowa, including with regard to funding such as the Emergency Solutions Grant.

The new governance model for the Iowa Balance of State CoC retains the regional service and Coordinated Entry structure (Coordinated Services Regions) that was developed using prior CoC Planning Grants when IFA was the lead agency. These regions work toward common goals including regional engagement of stakeholders, Coordinated Entry participation, HMIS/data participation such as increasing HMIS bed coverage the Point-in-Time Count, implementing common service standards, and ensuring baseline services are available throughout the geographic region

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

I

IFA held a two-year competition in 2019 for ESG funds for subgrantees to support services in the 2020 and 2021 calendar years. This change was made to reduce some of the administrative demands of the application period for both subgrantees and IFA, and also to allow subgrantees additional stability and time to plan their budgets ahead. The change was made after extensive consultation with stakeholders in all four CoCs serving Iowa, especially including consultation with the Iowa Council on Homelessness and its committees, which at that time was the decision-making board for the Iowa Balance of State CoC. The ESG application incorporates performance standards and program/activity design into the competitive review and award process.

IFA also consults with the Council regarding the operation and administration of the HMIS. This includes, up until the change in governance of the CoC earlier this year, the implementation of a three-way governance charter between the Council, the HMIS lead agency (the Institute for Community Alliances), and IFA. It also includes consulting directly with the HMIS lead each year to review the implementation

of the comparable victim services database in Iowa, DVIMS. Finally, IFA also contracts directly with the HMIS lead each year to make ESG funding available to support HMIS operations throughout Iowa.

**2. Agencies, groups, organizations and others who participated in the process and consultations**

Next page



**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	IOWA COMMUNITY ACTION ASSOC
	<b>Agency/Group/Organization Type</b>	Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	IEDA interacts with CAP agencies through work on our CDBG owner-occupied housing program.
3	<b>Agency/Group/Organization</b>	Iowa Association of Regional Councils
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Council of Governments (COG) provide CDBG local administration assistance to funded Cities and Counties. IEDA regularly engages each COG and requests feedback on programming.
4	<b>Agency/Group/Organization</b>	IOWA LEAGUE OF CITIES
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The state regularly sends announcements for funding opportunities to the League of Cities so that they can share with their members as well as other opportunities to comment on programming.

5	<b>Agency/Group/Organization</b>	IOWA STATE ASSOCIATION OF COUNTIES
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The state regularly sends announcements for funding opportunities to the Association of counties so that they can share with their members as well as other opportunities to comment on programming.
6	<b>Agency/Group/Organization</b>	Olmstead Consumer Task Force
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The state has reached out to the Olmsted Commission to discuss programs that their clientele could benefit from. They have also provided comment on the Action Plan and the CAPER in the past. IFA attends their monthly meetings.
7	<b>Agency/Group/Organization</b>	Iowa Main Street Program
	<b>Agency/Group/Organization Type</b>	state government
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Main Street Iowa Program is an economic development and historic preservation program administered by the State. The communities they serve are eligible CDBG recipients. Through annual meetings and as recipients the main street communities have given IEDA comments on programs.

8	<b>Agency/Group/Organization</b>	IOWA CIVIL RIGHTS COMMISSION
	<b>Agency/Group/Organization Type</b>	state agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Iowa Civil Rights Commission has conducted fair housing workshops and testing for the State. They have also been a resource for IFA, IEDA, and our recipients about fair housing.
9	<b>Agency/Group/Organization</b>	Iowa Department of Natural Resources
	<b>Agency/Group/Organization Type</b>	state
	<b>What section of the Plan was addressed by Consultation?</b>	Infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	IDNR administers the SRF program and is a co-funder on most of our water and sewer infrastructure projects. They offer us helpful timing advice to make certain that the structure of our programming meets the needs of Iowa Communities as it relates to infrastructure projects.
10	<b>Agency/Group/Organization</b>	Iowa Public Transit Association
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Community Infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	IEDA worked with the Iowa Public Transit Association to create a program for employment transportation services.

11	<b>Agency/Group/Organization</b>	USDA RURAL DEVELOPMENT
	<b>Agency/Group/Organization Type</b>	Federal Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	USDA-RD is a co-funder on most of our water and sewer infrastructure projects. They offer us helpful timing advice to make certain that the structure of our programming meets the needs of Iowa Communities as it relates to infrastructure projects.
12	<b>Agency/Group/Organization</b>	Iowa Association of Engineers
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The IAOE is invited to our application workshops and other events. IEDA looks to them to provide feedback on our infrastructure programs.
13	<b>Agency/Group/Organization</b>	COMMUNITY HOUSING INITIATIVES
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	CHI is Iowa's largest CHDO and has seven active HOME rental contracts. CHI covers 98 of the 99 counties in Iowa.

14	<b>Agency/Group/Organization</b>	AFFORDABLE HOUSING NETWORK, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	AHNI is a CHDO operating in one of Iowa's largest metropolitan areas. AHNI currently has four HOME contracts including rental and TBRA.
15	<b>Agency/Group/Organization</b>	CENTRAL IOWA SHELTER & SERVICES
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Central Iowa Shelter & Services is the largest shelter in Iowa. It is in a unique position to provide assistance since it also is located with the City of Des Moines. CISS can provide a different perspective by providing us feedback concerning how are priorities overlap with the City of Des Moines' priorities
16	<b>Agency/Group/Organization</b>	CAPAX INFINITI HOUSING
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Capax provides TBRA to low-income individuals in the Des Moines area they have also have started to develop rental property. The organization provides a unique perspective on what type of affordable rental is needed and the great need for affordable housing.
17	<b>Agency/Group/Organization</b>	University of Iowa
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The University of Iowa is one of our HOPWA agencies that provide services. They provided input on the implementation of the program.
18	<b>Agency/Group/Organization</b>	PRIMARY HEALTH CARE, INC
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HOPWA Sponsor
19	<b>Agency/Group/Organization</b>	Des Moines Area Metro Planning Organization
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development

<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Des Moines MPO is the regional planning organization for Polk and surrounding counties</p>
---	---

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Iowa Finance Authority	Goals of the Iowa Balance of State Continuum of Care include continuing to develop capacity of the Coordinated Services Regions, including the goals of these regions as described earlier (in the section that describes Coordination with Continuum of Care), further developing Coordinated Entry, and improving system performance across a range of measures. These goals overlap closely with goals that have been otherwise noted in the Action Plan to address homelessness in the State of Iowa.

**Table 3 - Other local / regional / federal planning efforts**

## **AP-12 Participation - 91.115, 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal-setting**

IEDA and IFA solicited public input in developing the Action Plan. The state is committed to citizen participation both because it is a HUD requirement and because it is a valuable means for program evaluation and improvement.

Public comment opportunity was available on the IEDA and IFA websites ( [www.iowaeconomicdevelopment.com](http://www.iowaeconomicdevelopment.com) and [www.iowafinanceauthority.gov](http://www.iowafinanceauthority.gov)). IFA announced the start of the comment period on social media, including Twitter and Facebook, with a link to the agency's website. IFA provided notification of the public comment period through their electronic newsletter, IFA fyi, which is sent out through a large listserv of housing and development contacts across Iowa. IFA also included information on the public comment opportunity in their newsletter sent to the organizations that assist the homeless community.

The state solicited input during a 30-day draft review and comment period, accepting comments by email, mail, fax and telephone. IEDA and IFA hosted a public hearing on the Action Plan on October 23, 2018 from 2:30 p.m. to 4:30 PM.

The draft Annual Action plan was shared with the Iowa Association of Regional Councils (IARC). The Iowa Association of Regional Councils (IARC) is the statewide professional organization for Iowa's 17 Councils of Governments (COGs). COGs provide professional planning, programming, and technical assistance to Iowa's cities, counties, and community organizations. Iowa's COGs work closely with the HUD programs included in the Annual Action Plan.

Throughout the year IEDA and IFA reach out to affected populations to understand their needs. IEDA has a number of workshops and events open to communities and those that serve them like the Council of Governments to learn about programs, but to also express how programs can change to be more impactful.

The Citizen Participation Outreach below has been curtailed in 2020 because of COVID-19. However, several of these were held as virtual meetings or more informally as part of other meetings or virtual conferences.



**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Environmental Review Training	Training	Council of Governments Staff and other CDBG Grant Administrators	A portion of the day was spent discussing programming and if any changes were necessary. There were just general comments.	All comments were accepted	
2	Davis Bacon Training	Training	Council of Governments Staff and other CDBG Grant Administrators	A portion of the day was spent discussing programming and if any changes were necessary. There were just general comments.	All comments were accepted	
3	Application Workshop	Non-targeted/broad community Training	Council of Governments Staff and other CDBG Grant Administrators as well as Cities and County representatives	A portion of the day was spent discussing programming and if any changes were necessary. There were just general comments.	All comments were accepted	

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)
4	Public Hearing	Non-targeted/broad community	City and Counties	See AP Section	See AP Section	
6	Public Meeting	Non-targeted/broad community	IFA staff provided informational items detailing the services we offer for people interested in affordable housing.	There were only general comments	all comments were accepted	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

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

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available 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 US Department of Housing and Urban Development to address housing, community development, and economic development needs in the state.

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: \$		
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 US Department of Housing and Urban Development to address affordable housing needs in the state.

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	

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: \$		
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 US 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 rehab New construction for ownership	3,000,000	0	0	3,000,000	12,000,000	Grant from the US Department of Housing and Urban Development to address affordable rental housing needs in the state for extremely low-income families

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. Amount excludes admin & planning dollars

**Table 5 - Expected Resources – Priority Table**

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

The state of Iowa makes every effort to leverage CDBG, HOME, 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 the Shelter Assistance Fund to offset the match requirement at the grant (IFA) level as well. The non-housing community development program also generates considerable leveraging by local and private funds through local effort requirements built into the state’s funding strategy.

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

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/](http://www.iowasrf.com/program/clean_water_loan_program/))
- Drinking Water Loan Program ([http://www.iowasrf.com/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/](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](https://iowadot.gov/systems_planning/Grant-Programs/Revitalize-Iowas-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)

#### 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: 12 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 30 Households Assisted
2	Homebuyer Assistance	2020	2024	Affordable Housing		Limited Housing Opportunities	CDBG: \$675,000 HOME: \$1,000,000	Direct Financial Assistance to Homebuyers: 34 Households Assisted
3	Homeowner Housing Rehabilitation	2020	2024	Affordable Housing		Limited Housing Opportunities	CDBG: \$3,075,000	Homeowner Housing Rehabilitated: 72 Household Housing Unit
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: 7842 Persons Assisted

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		Aging Infrastructure and Divestment in Communities	CDBG: \$7,590,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 58516 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 Business
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: 4300 Persons Assisted
11	Assist Homeless Persons to Move into Housing	2020	2024	Homeless		Limited Housing Opportunities	ESG: \$1,587,170	Tenant-based rental assistance / Rapid Rehousing: 1056 Households Assisted
12	Prevent Persons from Becoming Homeless	2020	2024	Homeless		Limited Housing Opportunities	ESG: \$460,000	Homelessness Prevention: 2536 Persons Assisted

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		Limited Housing Opportunities	HOPWA: \$546,838	Tenant-based rental assistance / Rapid Rehousing: 48 Households Assisted Homelessness Prevention: 100 Persons Assisted
14	Provide Supportive Services for Persons with HIV/A	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 6 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Affordable Rental Housing
	<b>Goal Description</b>	<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 providing tenant-based rental assistance to eligible populations to access affordable, safe rental housing.</p> <p>The state will fund:</p> <ul style="list-style-type: none"> <li>• 12 new construction rental units (HTF)</li> <li>• 6 rental units rehabilitated (HOME)</li> <li>• 4 rental units rehabilitated (CDBG)</li> <li>• 30 households assisted through Tenant-Based Rental Assistance (HOME)</li> </ul>

2	<b>Goal Name</b>	Homebuyer Assistance
	<b>Goal Description</b>	<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>The state will provide:</p> <ul style="list-style-type: none"> <li>• 30 households served (CDBG)</li> <li>• 4 units Homebuyer assistance to enable purchase (HOME)</li> </ul>
3	<b>Goal Name</b>	Homeowner Housing Rehabilitation
	<b>Goal Description</b>	<p>Iowa will create and preserve affordable homeownership housing by assisting with eligible homeowners to rehabilitate their homes to address accessibility needs and requisite structural and other repairs.</p> <p>The state will provide:</p> <ul style="list-style-type: none"> <li>• 72 Homeowners housing rehabilitation (CDBG)</li> <li>• 21 homeowners housing rehabilitation with CDBG-NDR funds in Dubuque, IA (not to be included in the GOI table below).</li> </ul>
4	<b>Goal Name</b>	Opportunity and Threats
	<b>Goal Description</b>	The state will serve 7,842 people (CDBG).
5	<b>Goal Name</b>	Improve and Maintain Water and Sewer Systems
	<b>Goal Description</b>	<p>Iowa will provide resources to cities and communities throughout the state to update and repair water and sewer systems.</p> <p>The State will provide,</p> <ul style="list-style-type: none"> <li>• 58,516 persons assisted through public facility or infrastructure for non-housing benefit (CDBG)</li> </ul>

6	<b>Goal Name</b>	Revitalize Downtown Districts
	<b>Goal Description</b>	<p>Iowa will provide resources to business districts throughout the state to revitalize downtowns with facade improvements and treatments.</p> <p>The state will provide,</p> <ul style="list-style-type: none"> <li>• 150 businesses assisted through Facade treatment (CDBG)</li> </ul>
7	<b>Goal Name</b>	Improve and Maintain Community Facilities
	<b>Goal Description</b>	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	<b>Goal Name</b>	Foster Economic Development
	<b>Goal Description</b>	<p>Iowa will provide resources to businesses to facilitate the hiring of low- and moderate-income residents throughout the state.</p> <p>The state will provide,</p> <ul style="list-style-type: none"> <li>• 65 jobs created/retained (CDBG)</li> </ul>
9	<b>Goal Name</b>	Provide Outreach to Homeless Persons
	<b>Goal Description</b>	<p>Iowa will provide supportive services to homeless persons to assist people in finding suitable housing.</p> <p>The state will provide,</p> <ul style="list-style-type: none"> <li>• 200 persons assisted through public service activities other than low/moderate-income housing benefit (ESG)</li> </ul>
10	<b>Goal Name</b>	Provide Shelter for Homeless Persons
	<b>Goal Description</b>	<p>Iowa will preserve homeless facilities to ensure facilities can continue to meet the needs of Iowa's homeless population.</p> <p>In PY2020:</p> <ul style="list-style-type: none"> <li>• 4,300 persons assisted through homeless person overnight shelter (ESG)</li> </ul>

<b>11</b>	<b>Goal Name</b>	Assist Homeless Persons to Move into Housing
	<b>Goal Description</b>	Iowa will provide housing relocation, stabilization services, and rental assistance for persons experiencing homelessness to move into housing as quickly as possible.
<b>12</b>	<b>Goal Name</b>	Prevent Persons from Becoming Homeless
	<b>Goal Description</b>	
<b>13</b>	<b>Goal Name</b>	Provide Housing for Persons with HIV/AIDS
	<b>Goal Description</b>	<p>Iowa will provide resources to preserve affordable housing options for those persons with HIV/AIDS.</p> <p>The state will provide,</p> <ul style="list-style-type: none"> <li>• 48 households assisted through TBRA/Rapid Re-Housing (HOPWA)</li> <li>• 100 persons assisted through homeless prevention (HOPWA)</li> </ul>
<b>14</b>	<b>Goal Name</b>	Provide Supportive Services for Persons with HIV/A
	<b>Goal Description</b>	<p>Iowa will provide resources to provide supportive services to persons with HIV/AIDS as identified by Iowa's current HOPWA providers.</p> <p>The state will provide,</p> <ul style="list-style-type: none"> <li>• 150 persons assisted through public service activities other than low/moderate-income housing benefit (HOPWA)</li> </ul>

## AP-25 Allocation Priorities – 91.320(d)

### Introduction:

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

### Funding Allocation Priorities

	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/AIDS (%)	Total (%)
CDBG	7	5	20	10	33	10	5	10	0	0	0	0	0	0	100
HOMES	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

Othe r CDB G- NDR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
-------------------------------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

**Table 7 – Funding Allocation Priorities**

**Reason for Allocation Priorities**

The state of Iowa’s funding allocation priorities were developed in response to the state’s priority needs: CDBG, HOME, HOPWA, HTF, and ESG past performances and anticipated allocations.

Note: These allocation priorities outlined above do not include allocations for program administration for each CPD program.

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

The state, informed by stakeholders’ input, has identified three overarching priority needs the population will face over the next five years and has developed fourteen goals to address those needs. The priority needs are limited housing opportunities; limited non-housing supportive services; and aging infrastructure and divestment in communities.

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 5% 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 goal to continue supportive services through shelter for homeless persons.

The majority of CDBG funds (62%) 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.

The state has identified priority needs, developed goals, and allocated funding to ensure the goals are met and the needs are addressed.

For CDBG, if a recipient receives program income before the contract end date, it must be expended before requesting additional CDBG funds. 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 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 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 tracking the demand for specific eligible activities over the previous five years, IEDA has proposed to change their 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 to change its MOD in response to address:

- 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 8 - Distribution Methods by State Program**

<b>1</b>	<b>State Program Name:</b>	CDBG Community Facilities and Services Fund
	<b>Funding Sources:</b>	CDBG
	<b>Describe the state program addressed by the Method of Distribution.</b>	The Community Facilities 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.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Applicants for CDBG funds must meet the following threshold criteria:</p> <ul style="list-style-type: none"> <li>• Show the project addresses at least one of the three national objectives (primarily benefit low- and moderate-income persons, prevent or eliminates slum and blight, or alleviate conditions which pose a serious and immediate threat to the health or welfare of a community’s residents);</li> <li>• Show project funds will be used only for eligible activities;</li> <li>• Provide evidence of local capacity to administer grant (past experience with state or federal grants, staff qualifications, or plans to contract for grant administration);</li> <li>• Show acceptable past performance in administering a CDBG project;</li> <li>• Show it is feasible to complete the project with the funds requested;</li> <li>• To the greatest extent feasible, CDBG funds are to be used as gap financing. Applications are to identify and describe any other sources of funding for proposed activities;</li> <li>• Identify community development and housing needs;</li> <li>• Satisfy the Iowa Citizen Participation Plan requirements;</li> <li>• Present signed certifications as required.</li> </ul>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Applications for CDBG programs can be found on the state’s online grant application platform at <a href="https://www.iowagrants.gov/index.do">https://www.iowagrants.gov/index.do</a>. A tremendous amount of information on applying for and implementing a CDBG-funded program, including management guides, presentations, and templates, is available at the Iowa Economic Development Authority’s (IEDA’s) website: <a href="https://www.iowaeconomicdevelopment.com/Community/downloads">https://www.iowaeconomicdevelopment.com/Community/downloads</a></p>

<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable.</p>

<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Community facility program applications are selected through an open window process based 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><b>Describe threshold factors and grant size limits.</b></p>	<p>The maximum grant award is capped at \$800,000.</p>

	<b>What are the outcome measures expected as a result of the method of distribution?</b>	The state anticipates approximately four public facility non-housing infrastructure will be funded annually.
2	<b>State Program Name:</b>	CDBG Downtown Revitalization Fund
	<b>Funding Sources:</b>	CDBG
	<b>Describe the state program addressed by the Method of Distribution.</b>	The Downtown Revitalization Fund assists communities in demonstrating innovative, cutting-edge solutions to make Iowa's communities more environmentally, economically, and culturally viable.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> <li>• 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)</li> <li>• Show project funds will only be used for eligible activities</li> <li>• 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)</li> <li>• Show acceptable past performance in administering a CDBG project</li> <li>• Show feasibility of completing the project with the funds requested</li> <li>• 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)</li> <li>• Identify community development and housing needs</li> <li>• Satisfy the Iowa Citizen Participation Plan requirements</li> <li>• Present signed certifications as required</li> </ul>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Applications for CDBG programs can be found on the state’s online grant application platform at <a href="https://www.iowagrants.gov/index.do">https://www.iowagrants.gov/index.do</a></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: <a href="https://www.iowaeconomicdevelopment.com/Community/downloads">https://www.iowaeconomicdevelopment.com/Community/downloads</a></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><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable.</p>



<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Downtown Revitalization fund applications are selected through an open window process based and must meet threshold criteria. The state estimates 10% of the annual CDBG allocation will be awarded to downtown revitalization projects.</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>Max grant award is \$500,000.</p>

	<b>What are the outcome measures expected as a result of the method of distribution?</b>	The state anticipates approximately 30 businesses will be funded through this program annually.
3	<b>State Program Name:</b>	CDBG Housing Fund
	<b>Funding Sources:</b>	CDBG
	<b>Describe the state program addressed by the Method of Distribution.</b>	The Housing Fund supports improving 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><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> <li>• 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)</li> <li>• Show project funds will only be used for eligible activities</li> <li>• 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)</li> <li>• Show acceptable past performance in administering a CDBG project</li> <li>• Show feasibility of completing the project with the funds requested</li> <li>• 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)</li> <li>• Identify community development and housing needs</li> <li>• Satisfy the Iowa Citizen Participation Plan requirements</li> <li>• Present signed certifications as required</li> </ul>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Applications for CDBG programs can be found on the state’s online grant application platform at <a href="https://www.iowagrants.gov/index.do">https://www.iowagrants.gov/index.do</a></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: <a href="https://www.iowaeconomicdevelopment.com/Community/downloads">https://www.iowaeconomicdevelopment.com/Community/downloads</a></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>

<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable.</p>

<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Housing fund applications are selected through an open window process based and must meet threshold criteria. The state estimates up to 25% of the annual CDBG allocation will be awarded to housing affordability projects.</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>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 (\$7500 of this amount for technical services/ lead hazard reduction activities).</p>

	<b>What are the outcome measures expected as a result of the method of distribution?</b>	The state anticipates assisting approximately 106 homeowners through this program annually.
4	<b>State Program Name:</b>	CDBG Job Creation, Retention, and Enhancement Fund (EDSA)
	<b>Funding Sources:</b>	CDBG
	<b>Describe the state program addressed by the Method of Distribution.</b>	The Job Creation, Retention, and Enhancement Fund assist 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 start-up, expansion, and/or capital investment. Manufacturing businesses are preferred, but other types of businesses are assisted as well. Career Link is designed to provide targeted job training meeting the needs of businesses and workers.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> <li>• 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)</li> <li>• Show project funds will only be used for eligible activities</li> <li>• 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)</li> <li>• Show acceptable past performance in administering a CDBG project</li> <li>• Show feasibility of completing the project with the funds requested</li> <li>• 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)</li> <li>• Identify community development and housing needs</li> <li>• Satisfy the Iowa Citizen Participation Plan requirements</li> <li>• Present signed certifications as required</li> </ul>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Applications for CDBG programs can be found on the state’s online grant application platform at <a href="https://www.iowagrants.gov/index.do">https://www.iowagrants.gov/index.do</a></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: <a href="https://www.iowaeconomicdevelopment.com/Community/downloads">https://www.iowaeconomicdevelopment.com/Community/downloads</a></p>

<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable.</p>



<p><b>Describe how resources will be allocated among funding categories.</b></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><b>Describe threshold factors and grant size limits.</b></p>	<p>There is a ceiling 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 cap of \$150,000 per project.</p>

	<b>What are the outcome measures expected as a result of the method of distribution?</b>	The state anticipates creating and/or retaining approximately 65 jobs annually.
5	<b>State Program Name:</b>	CDBG Opportunities, Threats, and Sustainability Fund
	<b>Funding Sources:</b>	CDBG
	<b>Describe the state program addressed by the Method of Distribution.</b>	The Opportunities, Threats & Sustainability Fund assists communities that are facing an imminent threat to public health, safety or welfare that requires immediate assistance and to cities and communities that see an opportunity to demonstrate sustainable community activities. In 2020, IEDA will consider pilot projects under the Opportunities and Threats fund, and greenway development to assist with stormwater management.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> <li>• 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)</li> <li>• Show project funds will only be used for eligible activities</li> <li>• 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)</li> <li>• Show acceptable past performance in administering a CDBG project</li> <li>• Show feasibility of completing the project with the funds requested</li> <li>• 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)</li> <li>• Identify community development and housing needs</li> <li>• Satisfy the Iowa Citizen Participation Plan requirements</li> <li>• Present signed certifications as required</li> </ul>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Applications for CDBG programs can be found on the state’s online grant application platform at <a href="https://www.iowagrants.gov/index.do">https://www.iowagrants.gov/index.do</a></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: <a href="https://www.iowaeconomicdevelopment.com/Community/downloads">https://www.iowaeconomicdevelopment.com/Community/downloads</a></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><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable.</p>

<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>The state estimates up to 10% of the annual CDBG allocation will be awarded to projects, which respond to opportunities, threats, or sustainability.</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>Determined on a per-project basis.</p>

	<b>What are the outcome measures expected as a result of the method of distribution?</b>	The state anticipates funding approximately 10,000 persons served annually.
6	<b>State Program Name:</b>	CDBG Water and Sewer Fund
	<b>Funding Sources:</b>	CDBG
	<b>Describe the state program addressed by the Method of Distribution.</b>	The Water/Sewer Fund assist cities and counties with sanitary and water system improvements, water and wastewater treatment facilities, and storm sewer projects related to sanitary improvements and rural water connections.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> <li>• 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)</li> <li>• Show project funds will only be used for eligible activities</li> <li>• 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)</li> <li>• Show acceptable past performance in administering a CDBG project</li> <li>• Show feasibility of completing the project with the funds requested</li> <li>• 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)</li> <li>• Identify community development and housing needs</li> <li>• Satisfy the Iowa Citizen Participation Plan requirements</li> <li>• Present signed certifications as required</li> </ul>
--	--

<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Applications for CDBG programs can be found on the State’s online grant application platform at <a href="https://www.iowagrants.gov/index.do">https://www.iowagrants.gov/index.do</a>. A tremendous amount of information on applying for and implementing a CDBG-funded program, including management guides, presentations, and templates, is available at the Iowa Economic Development Authority’s (IEDA’s) website: <a href="https://www.iowaeconomicdevelopment.com/Community/downloads">https://www.iowaeconomicdevelopment.com/Community/downloads</a></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 project is on the state’s Intended Use Plan (IUP).</p> <p>More competitive applications will have completed an environmental review, completed final engineering, and/or have been issued construction permits.</p> <p>Applications will be accepted and reviewed on a quarterly basis. Deadlines will be Jan. 1, March 31, July 1, and Oct. 1. A maximum of 25 applications will be accepted each quarter. An equal amount of money will be available each quarter. If money is not spent in one quarter, it will roll over to the next. Unsuccessful applicants may resubmit applications in the next quarter.</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable.</p>



<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable.</p>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>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.</p>

	<b>Describe threshold factors and grant size limits.</b>	The maximum grant award is capped at \$800,000.
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	The state anticipates funding over 26 public facility or non-housing infrastructure projects annually.
7	<b>State Program Name:</b>	Emergency Solutions Grant (ESG) Program
	<b>Funding Sources:</b>	ESG
	<b>Describe the state program addressed by the Method of Distribution.</b>	The ESG program is designed to assist people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>ESG applications are evaluated on a competitive basis, with current criteria as follows: project design, experience, and capacity, community partnerships, performance, budget, and grants management. IFA evaluates the needs and competition structure to ensure the dollars are following the need.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not applicable.</p>

<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>IFA is the state ESG grantee. IFA works closely with the Iowa Council on Homelessness and stakeholders from all four CoCs serving Iowa to plan ESG allocations. 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>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable.</p>

<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Agencies are eligible to apply for assistance in various funding categories, up to a total application amount established for each competition. Within that overall limit, various funding categories also have individual limits. Limits in recent competitions have included : Rapid Rehousing: \$150,000 if serving the general population or \$75,000 if services limited to a specific subpopulation (such as youth, DV, etc.); 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. Similar limits are anticipated to continue.</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>Grant awards for the most recent competition were 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. Minimum and maximum awards are generally based on how many shelter beds an agency offered, its past bed utilization rates, population served (general population or specialized population), number of counties served (for Rapid Rehousing, Homelessness Prevention, and Street Outreach), and other factors.</p>

	<b>What are the outcome measures expected as a result of the method of distribution?</b>	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 at least Shelter and Rapid Rehousing will be available throughout the state, to those that are most in need. We anticipate that approximately 6,700 persons will be served with ESG & HOPWA funds in Iowa.
8	<b>State Program Name:</b>	HOME Homebuyer
	<b>Funding Sources:</b>	HOME
	<b>Describe the state program addressed by the Method of Distribution.</b>	The homebuyer program funds down payment and rehabilitation assistance programs administered by eligible nonprofits which in turn distribute funds to individual home buyers based on rules or guidelines developed by the administrator.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>HOME Homebuyer Assistance applications are evaluated and awarded points in several categories. Last round, IFA used the following categories: match, Great Places, Home Base Iowa Community, underserved, and capacity.</p> <p>Match: The total amount of funding designated as and approved by IFA divided by the total amount of HOME funds requested.</p> <p>Great Places: Points awarded if the project is located entirely in a Great Place and the required form is provided to IFA.</p> <p>Home Base Iowa Communities: Points awarded if the application shows that the project is located entirely in a Home Base Iowa Community. Home Base Iowa Communities have committed to rolling out the red carpet and welcoming military members and their families leaving the service to becoming Iowans. 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. Iowa has a great story to share nationwide, regularly ranking high on lists naming Iowa as a great place to live, work, play, and raise a family.</p> <p>Underserved: Points awarded if the entire project is not located in cities that had completed HOME Homebuyer units in a designated timeframe.</p> <p>Capacity: Points awarded based on IFA's review of the organization submitting the application.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not applicable.</p>

<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable.</p>



<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Resources for homebuyer applications are normally allocated annually on a competitive basis. IFA allocates HOME funds to homebuyer projects based on need and availability of funds.</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>There is a ceiling of \$600,000 per contract. The most important threshold criteria 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.</p>

	<b>What are the outcome measures expected as a result of the method of distribution?</b>	IFA estimates that 4 households will be served.
9	<b>State Program Name:</b>	HOME Rental
	<b>Funding Sources:</b>	HOME
	<b>Describe the state program addressed by the Method of Distribution.</b>	The rental program makes low-interest loans available to non-profit and for-profit entities for the acquisition, construction, or rehabilitation of affordable housing.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>HOME Rental applications are evaluated and awarded points in several categories. Last round, IFA used the following categories: match, targeted populations, Great Places, HOME Base Iowa Community, historical significance, Iowa Opportunity Areas, fully accessible units, and capacity.</p> <p>Match: The total amount of funding designated as and approved by IFA divided by the total amount of HOME funds requested.</p> <p>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.</p> <p>Great Places: Points awarded if the project is located entirely in a Great Place and the required form is provided to IFA.</p> <p>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.</p> <p>Historical Significance: Points awarded if all buildings in the project have the proper historic designation and required form is provided to IFA.</p> <p>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.</p> <p>Fully Accessible Units: Points awarded if fifty percent (50%) of the HOME-assisted units are fully accessible (not adaptable) and shown as such in the plans submitted with the application.</p> <p>Capacity: Points awarded based on IFA's review of the capacity of the organization submitting the application.</p>
--	---

<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not applicable.</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable.</p>

<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable.</p>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Resources for Rental applications are normally allocated annually on a competitive basis. IFA allocates HOME funds to rental projects based on need and availability of funds.</p>

	<b>Describe threshold factors and grant size limits.</b>	There is a ceiling of \$1,000,000 per project. The most important threshold criteria 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.
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	IFA estimates that 17 rental units will be acquired, constructed, or rehabilitated.
10	<b>State Program Name:</b>	HOME Tenant-Based Rental Assistance
	<b>Funding Sources:</b>	HOME
	<b>Describe the state program addressed by the Method of Distribution.</b>	The Tenant-Based Rental Assistance program assists individual households to afford market-rate rental units by providing housing costs such as rent, security deposits, and/or utility deposits.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>In competitive rounds, HOME TBRA applications are evaluated and awarded points in several categories. Last round, IFA awarded points in the following categories: match, targeted populations, Great Places, Home Base Iowa Community, 85% rent subsidy, and capacity.</p> <p>Match: The total amount of funding designated as and approved by IFA divided by the total amount of HOME funds requested.</p> <p>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.</p> <p>Great Places: Points awarded if the project is located entirely in a Great Place and the required form is provided to IFA.</p> <p>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.</p> <p>85% HOME Rent Subsidy: Points awarded if 85% or more of the clients served by the project receive ongoing HOME rent subsidies.</p> <p>Capacity: Points awarded based on IFA’s review of the capacity of the organization submitting the application.</p>
--	--

<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not applicable.</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable.</p>



<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable.</p>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Resources for TBRA applications are normally allocated annually on a competitive basis. IFA allocates HOME funds to tenant-based rental assistance projects based on need and availability of funds.</p>

	<b>Describe threshold factors and grant size limits.</b>	There is a ceiling of \$1,000,000 per project. The most important threshold criteria 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.
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	IFA estimates that 30 households will be assisted by TBRA.
11	<b>State Program Name:</b>	Housing Opportunities for Persons with AIDS (HOPWA)
	<b>Funding Sources:</b>	HOPWA
	<b>Describe the state program addressed by the Method of Distribution.</b>	The HOPWA program in Iowa assists persons who have been diagnosed with HIV/AIDS and their families who are at risk of homelessness.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>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 switch in sponsors is needed or an additional sponsor may be sought. This is based on community needs and in consultation with the existing provider network.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not applicable.</p>

<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></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"> <li>• Experience providing services to persons living with HIV/AIDS and their families, including through Ryan White programs</li> <li>• Experience providing housing services to low-income persons</li> <li>• Experience administering federal programs</li> <li>• Experience with data collection and outcomes reporting</li> <li>• Financial management history and capability</li> <li>• Personnel qualifications</li> <li>• Relevant community partnerships</li> </ul>

<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>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 first to ensure that TBRA subsidies are continued for current clients.</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>Funds are allocated based on a formula utilizing the current number of HIV/AIDS diagnoses per county. For example, if one region contains 30% of the HIV/AIDS diagnoses, that region would receive 30% of the available funding. Sponsors are monitored regularly to ensure they continue to meet threshold grant requirements, including compliance with program regulations, financial management, and data reporting.</p>

	<b>What are the outcome measures expected as a result of the method of distribution?</b>	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	<b>State Program Name:</b>	Housing Trust Fund
	<b>Funding Sources:</b>	HTF
	<b>Describe the state program addressed by the Method of Distribution.</b>	The HTF program makes conditional grants available to developers of affordable rental housing developments for extremely low-income families.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Applications will be evaluated and awarded points in several categories, including the following:</p> <p>The needs of extremely low-income renters, those with incomes below 30% of Area Median Income (AMI), are a high priority for IFA. IFA’s highest priority in awarding HTF funds will be proposed projects to be owned by an Experienced Nonprofit Entity that will provide permanent supportive housing for homeless households.</p> <p>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 from the U.S. Department of Housing and Urban Development at 24 CFR Part 91.5.</p> <p>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.</p> <p>Home Base Iowa Community: Projects located within the jurisdiction of a current Home Base Iowa Community are eligible for points in this category.</p> <p>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.</p> <p>Utilization of Project-Based Assistance: Variable points will be awarded to projects that have 75%, 50% or 25% of the total Project Units covered by a project-based rental assistance contract through Federal Project-Based Rental Assistance, HUD-VASH Voucher Assistance, or Local Project-Based PHA (Public Housing Authority) Voucher Assistance.</p> <p>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.</p> <p>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 amount of total HTF funds requested.</p> <p>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.</p>
--	---

	<p>Multiple barriers may include poor credit, prior evictions, past criminal convictions, poor rental history, and multiple shelter placements.</p> <p>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.</p> <p>Zoning: Points will be awarded if the property is appropriately zoned for the proposed project.</p> <p>Nonprofit Ownership: Variable points will be awarded if the owner of the proposed project will be a nonprofit entity with experience in providing any type of housing or supportive services, in providing housing or supportive services to extremely low-income households or in providing housing or supportive services to extremely low-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> <p>HTF Subsidy Per Unit: Variable points will be awarded to the extent to which a project proposes to use the least amount of HTF subsidy per HTF-assisted unit.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>Not applicable.</p>



<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Not applicable.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>Not applicable.</p>

<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>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 new multifamily rental housing units.</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>The most important threshold criterion is the capacity of the entity to fulfill the requirements of the HTF program. Threshold requirements are posted on IFA's web site for each funding round.</p>

	<b>What are the outcome measures expected as a result of the method of distribution?</b>	IFA estimates that a minimum of 12 HTF units will be constructed or adaptively reused.
--	--	--

**Discussion:**

No further discussion needed.

## AP-35 Projects – (Optional)

### Introduction:

IEDA is entering our projects with our 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 Opportunities and Threats
2	CDBG Housing

Table 9 – Project Information

### 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 underserving needs are not enough 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

1	<b>Project Name</b>	CDBG Opportunities and Threats
	<b>Target Area</b>	
	<b>Goals Supported</b>	Opportunity and Threats
	<b>Needs Addressed</b>	Aging Infrastructure and Divestment in Communities
	<b>Funding</b>	CDBG: \$2,487,825
	<b>Description</b>	Financial assistance to communities that are facing an imminent threat to public health, safety or welfare and to cities seeking unique opportunities
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	7,842 households
	<b>Location Description</b>	Statewide
	<b>Planned Activities</b>	Projects with an immediate threat to health and safety
2	<b>Project Name</b>	CDBG Housing
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Rental Housing Homebuyer Assistance Homeowner Housing Rehabilitation
	<b>Needs Addressed</b>	Limited Housing Opportunities
	<b>Funding</b>	CDBG: \$6,219,562

<b>Description</b>	Homebuyer Assistance, Rental Rehabilitation, and owner-occupied rehabilitation
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	113 households: 72 owner-occupied houses rehabilitated, 30 homebuyer units, and 4 rental units rehabilitated
<b>Location Description</b>	statewide
<b>Planned Activities</b>	Homebuyer Assistance, Rental Rehabilitation, and owner-occupied rehabilitation





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

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

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 not chosen 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 Housing Trust Fund (HTF), IFA anticipates utilizing the funds in projects in areas which 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 have any specific geographic target area priorities but does encourage investments to be targeted in areas of a high level of need for all Community Development Block Grants (CDBG). Most of Iowa's programs require jurisdictions to target non-housing community development funds in areas where at least 51% of the residents have incomes at or below 80% of the area median income.

For HOME Investment Partnerships Program (HOME), Iowa does not set specific geographic target areas for HOME projects; however, it does provide points in its application scoring for developments or projects located in cities designated as Great Places through the Iowa Great Places program, 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 Emergency Solutions Grant (ESG), Iowa does not set specific geographic target areas for ESG activities. However, IFA launched a new system of homelessness Coordinated Services Regions in 2017, using the first allocation of funding through the Iowa Balance of State CoC Planning Grant. Regions commit to furthering six goals; one of the goals is to ensure a baseline of services that includes at least emergency shelter and rapid rehousing, 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 Housing Opportunities for Persons with HIV/AIDS (HOPWA), Iowa serves the entire state geography through participating project sponsors that cover specified regions; currently, there are five sponsors.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>

**Table 10 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

Not applicable.

**Discussion**

Not further discussion needed.

# Affordable Housing

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

### Introduction:

Given local market conditions, homeownership costs remain high, although they have diminished somewhat during the recent economic downturn. Even with funding limitations and cutbacks, the state of Iowa will continue to focus its HUD Community Planning and Development (CPD) funds to support activities across the housing needs spectrum, seeking to increase and improve affordable housing stock, preserve existing affordable rental housing, rehabilitate existing single-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 that assist households in addition to individuals. Those served by the Tenant-Based Rental Assistance (TBRA) program, for instance, may be homeless receiving rental assistance, in addition to those receiving TBRA who are not homeless but have special needs.

As more and more people are choosing to rent, IFA continues to focus the HOME dollars on tenant-based rental assistance and the creation/rehabilitation of rental units. The new, more stringent homebuyer underwriting requirements are making it more difficult for IFA's subrecipients to find homebuyers who qualify for the assistance. This will continue to be a problem unless the cost of the housing increases dramatically or the subrecipients concentrate their efforts on lower-income households.

Numbers below represent a combination of HOME, HTF, and CDBG. For HOME, acquisition of 4 existing units, 30 units of rental assistance, and rehabilitation of 6 units of existing rental housing. For HTF, production of 12 new units. For CDBG, acquisition of 30 existing units and rehabilitation of 76 existing units (72 owner-occupied and 4 rental conversion).

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	153
Special-Needs	5
Total	158

**Table 11 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	30

<b>One Year Goals for the Number of Households Supported Through</b>	
The Production of New Units	12
Rehab of Existing Units	82
Acquisition of Existing Units	34
Total	158

**Table 12 - One Year Goals for Affordable Housing by Support Type**

**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) reduce flood risk; 2) improve water quality; 3) increase resiliency; 4) engage stakeholders through collaboration and outreach/education; 5) improve quality of life and health, especially for vulnerable populations; 6) develop a program that is scalable and replicable throughout the Midwest and the United States. These goals are not designed to specifically address affordable housing; however, the State is committed to fair housing 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)**

### **Introduction:**

The state will, from time to time, 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 assistance will be provided or other assistance**

See above.

### **Discussion:**

No further discussion needed.

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

### **Introduction**

The Iowa Finance Authority administers various statewide grant programs that provide funding for agencies to serve those that are homeless or at risk of homelessness. The Iowa Finance Authority administers the Emergency Solutions Grant, Housing Opportunities for Persons with HIV/AIDS, and the state Shelter Assistance Fund. The Iowa Finance Authority also provides staff support to the Iowa Council on Homelessness.

The Iowa Finance Authority continues to collaborate with the Iowa Council on Homelessness and stakeholders around the state to effectively address and work towards reducing and ending homelessness in Iowa. Projects awarded funding under the HTF program may also assist homeless and other special needs populations.

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

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

The State of Iowa will continue working to reduce and end homelessness by working closely with the Iowa Council on Homelessness and all CoCs in Iowa to identify priority needs and inform Emergency Solutions Grant (ESG) allocations. IFA, as the state ESG grantee, will continue to competitively award funds to subgrantees 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.

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 covered in the past. 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 the 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 the geography. The development of regions and improvements in the Coordinated Entry system will continue to support outreach and assessment of



individual needs.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

In the 2021 calendar year, 27 agencies are slated to receive an ESG grant and 26 agencies (eight overlapping) are slated to receive a Shelter Assistance Fund grant. These awards were made in the summer of 2020. 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 here (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 in turn have informed the development of HUD's ESG and Continuum of Care Program (CoC) Interim Rules. Because the Iowa Finance Authority works so closely with the CoCs in Iowa, especially through the Iowa Council on Homelessness and historically through the Iowa Balance of State CoC, Iowa's ESG program also 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, performance monitoring, and assessment.

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

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

One goal of the new system of homelessness Coordinated Services Regions is to provide a planning

platform in the future that that will allow the state 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)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
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
<b>Total</b>	<b>148</b>

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

### **Introduction:**

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

- 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. In addition, there is 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 ranging from increasing education and testing to incorporating the state and neighborhood standards of the HOME program, to requiring and incentivizing the location of housing developments. The state will evaluate the efficacy of these recommendations and implement those that will best serve Iowans.

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

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 <https://www.iowafinance.com/programs-for-property-developers/housing-tax-credit-program/>

Other state programs administered by IFA can be found at:

- Homeownership: <https://www.iowafinance.com/homeownership/>
- Shelter Assistance Fund: <https://www.iowafinance.com/homelessness/homeless-service-agencies/shelter-assistance-fund/>

Other state programs administered by IEDA include:

- Workforce Housing Tax Credit program (WHTC):  
<https://www.iowaeconomicdevelopment.com/Community/WHTC>

Other state actions include (specific detail for each action is provided on AP-85):

- Actions to reduce lead-based paint hazards
- Actions to reduce the number of poverty-level families
- Actions planned to develop an institutional structure
- Actions to enhance coordination between public and private housing and social service agencies

## **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.

Iowa will coordinate training, education, and other resources related to lead-based paint hazards, and will require that grant recipients and sub-recipients utilize staff and contractors that have the

appropriate training and certification.

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 required actions 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 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.

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 state-wide 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 are able to help promote programs and administer projects at the local level.

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:**

The following provides a short overview of the jurisdiction's planned actions and to emphasize key points regarding the topics listed below.

### **Actions planned to address obstacles to meeting underserved needs**

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

### **Actions planned to foster and maintain affordable housing**

In addition to using CDBG, HOME, 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.

Other state programs administered by IEDA include:

Workforce Housing Tax Credit program

(WHTC): <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 paint will likely increase. The prevalence of lead-based paint (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 lead-based paint, combined with possible physical deterioration associated with their age, puts these pre-1950 homes in a high-risk category for exposure to LBP hazards. Many homes built between 1950 and 1980 also contain lead-based paint; however, their relatively newer condition puts them in a category of moderate risk for exposure to LBP hazards.

The state of Iowa's Childhood Lead Poisoning Prevention Program (CLPPP) conducts testing of children, provides medical and environmental case management for children with lead poisoning, conducts education and outreach regarding childhood lead poisoning in communities, and manages blood lead testing and case management data. The CLPPP targets children under the age of 6 years. With funding from federal and state sources, the program provides direct services in 28 counties and contracted services to Title V child health clinics and public health agencies in 71 counties.

Recent legislative changes have expanded the scope of lead-poisoning prevention efforts in Iowa. In

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

The state will follow and monitor 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.

Iowa will coordinate training, education, and other resources related to lead-based paint hazards, and will require that grant recipients and sub-recipients utilize 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 required actions 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 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.

### **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 state-wide 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 are able to 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, 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. Workshops and opportunities for technical assistance offered by IEDA and IFA are available on their applicable websites:

- IEDA resources for current and potential CDBG applicants: <https://www.iowaeconomicdevelopment.com/Community/downloads>
- IFA resources for HOME, ESG, HOPWA, and HTF applicants: <http://www.iowafinanceauthority.com>

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 non-profit private organizations to ensure that efficient and effective programs are developed and managed. To the extent that redundancy is reduced, and streamlining is increased, the state and other jurisdictions will all better serve Iowa's communities.

### **Discussion:**

No further discussion needed.

## Program Specific Requirements

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

#### Introduction:

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.

#### 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
<b>Total Program Income:</b>	<b>0</b>

#### 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.	70.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.320(k)(2)

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

as follows:

The state of Iowa only invests HOME funds in activities identified 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: 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.

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 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 17 regions including the three CoCs that operate separate from the Iowa Balance of State CoC and serve their individual urban communities. 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 as needed to ensure access across the entire service area.

The 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 chronically homeless status, length of time homeless or unsheltered, 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.

1. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
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 and all four CoCs in Iowa to plan ESG allocations. IFA awards ESG funds on a competitive basis. Applications are accepted via an online platform. IFA provides draft application materials in advance for stakeholder and public comment, and often 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.

For the most recent 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 entity is a Non-eligible Person or Persons.

To be considered an eligible applicant, a developer with an open HTF project must have submitted draws and IFA must have approved payment expending a minimum of 50% of the HTF funding award prior to the application submission deadline date. Developers may only be awarded HTF funds for up to one (1) HTF project per funding round.

CONTACT AFTER APPLICATION SUBMITTAL: Once the Application has been submitted, IFA will notify the Applicant of any required information for supplemental or clarifying data and will specify the date and time by which a response from the Applicant is expected. Unless contacted by IFA to clarify a threshold

item within the Application, an Applicant shall not contact any IFA staff or Board members, nor shall anyone contact staff or Board members on the Applicant's behalf, in order to unduly influence IFA's determination related to the award of HTF funds. If it has been determined by IFA that a staff member or Board member has been improperly contacted by the Applicant or a party on behalf of the Applicant, then IFA may reject the Application.

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".

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, gut rehabilitation 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, nonprofit ownership and HTF subsidy per unit.

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. During the competitive application review process, the capacity of the ownership entity and property management staff will be evaluated, taking into consideration experience with similar projects, experience utilizing HUD CPD funding, marketing experience, financial capacity, successful project closeouts, and other factors relevant to the role of the entity.

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 2020: Iowa*, there are 362,703 renter households in Iowa, which comprise 29% of all households. In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is \$804. At this rate, the average renter in Iowa, earning \$13.43 an hour currently needs to have the equivalent of 1.2 full-time jobs to afford an apartment at FMR. Iowa renters earning the minimum wage of \$7.25 an hour would need to have the equivalent of 2.1 full-time jobs, or 85 hours of work a week to afford a two-bedroom apartment at the current FMR. The amount of rent that is affordable to a minimum wage worker in Iowa is currently \$377. This means that an affordable rent in Iowa for the minimum wage worker is currently out of reach by \$427 a month. In order to afford the current level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,679 monthly or \$32,151 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly housing wage of \$15.46 per hour, according to the National Low Income Housing Coalition's report.

In 2020, the poverty level in Iowa was \$12,760 for a one-person household and \$26,200 for a four-person household. According to the 2018 Census Bureau's Small Area Income and Poverty Estimates Program, approximately 11.7% of Iowa's population was below the poverty level. In 2018, some 10.7% of those in poverty were under age six and 9.9% were age 65 or older. According to 2013 – 2017 CHAS data for Iowa, among the 1,251,585 total households in Iowa, 223,870 households, 18% of the total households in the State, were in the low-income range of 51-80% HUD Area Median Family Income (HAMFI or AMI); 149,895 households, 12% of the total households in the State, were in the very low-income range of 31-50% AMI; and 146,275 households, 12% of the total households in the State, were extremely low-income at or below 30% AMI. Overall, 520,040 households in the State were at or below 80% of AMI, or 42% of the total households in the State.

In addition, the 2020 Iowa Profile cites the most common housing problem in Iowa as housing cost burdens, with 20% of renters and 13% of homeowners with a mortgage spending greater than 30% of their income on housing costs. An additional 20% of Iowa renters and 7% of Iowa homeowners with a mortgage are severely cost burdened, spending more than 50% of their income on housing costs. Severe housing problems include overcrowding at a rate of more than 1.5 persons per room and housing costs

exceeding 50% of the household income and are disproportionate by race in the state, with 10.7% of white households having severe housing problems as compared to 39.6% of pacific islander, 30.9% of black, 25.4% of Asian, and 23.8% of Hispanic (any race) households.

Renter households in Iowa tend to be impacted at a higher rate by cost burdens than homeowner households. According to the 2020 Iowa Profile, 65,660 renter households faced cost burdens, compared to 88,015 owner-occupied households. Of these, there are 15,610 renter households with incomes less than 30% HAMFI facing housing problems. Nearly 13% of Iowa households are expected to be in extremely low-income range by 2050.

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. Points (up to 10) will also be awarded to the extent to which a project proposes to use the least amount of HTF subsidy per HTF-assisted unit, further promoting the leverage of funding other than HTF dollars.

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 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.

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 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.

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 June 4, 2020:

- Efficiency - \$153,314.40
- 1BR - \$175,752.00
- 2BR - \$213,717.60
- 3BR - \$276,482.40
- 4BR - \$303,489.60

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".

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.

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 sub-population 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:**

No further discussion needed.

