

The State of Iowa
Consolidated Plan for Housing & Community Development

ANNUAL ACTION PLAN: 2024

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, 2024.

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.

The goals IFA/IEDA intends to meet this year.

Goal Name	Category	Needs Addressed	Funding		Goal Outcome Indicator
Homeowner Housing Rehabilitation	Affordable Housing	Limited Housing Opportunities	CDBG:	\$3,625,317	Rental units constructed: 24 Household Housing Unit
			HOME:	\$6,377,691	Rental units rehabilitated: 9 Household Housing Unit
			HTF:	\$3,144,833	Homeowner Housing Rehabilitation: 2 Household Housing Unit
Homebuyer Assistance	Affordable Housing	Limited Housing Opportunities	HOME:	\$1,496,002	Direct Financial Assistance to Homebuyers: 30 Households Assisted
Opportunity and Threats	Non-Housing Community Development	Aging Infrastructure and Investment in Communities	CDBG:	\$2,175,190	Public Facility or Infrastructure Activities other than Low/Moderate income Housing Benefit: 8000 Persons Assisted
Improve and Maintain Water and Sewer Systems	Non-Housing Community Development	Aging Infrastructure and Investment in Communities	CDBG:	\$7,975,696	Public Facility or Infrastructure Activities other than Low/Moderate income Housing Benefit: 60000 Persons Assisted
Revitalize Downtown Districts	Non-Housing Community Development	Aging Infrastructure and Investment in Communities	CDBG:	\$3,625,317	Facade treatment/business building rehabilitation: 40 Business
Improve and Maintain Community Facilities	Non-Housing Community Development	Aging Infrastructure and Investment in Communities	CDBG:	\$2,175,190	Public Facility or Infrastructure Activities other than Low/Moderate income Housing Benefit: 600 Persons Assisted
Foster Economic Development	Non-Housing Community Development	Limited Non-Housing Supportive Services	CDBG:	\$241,688	Public service activities other than Low/Moderate income Housing Benefit: 50 Persons Assisted
Provide Outreach to Homeless Persons	Homeless	Limited Non-Housing Supportive Services	ESG:	\$366,578	Public service activities other than Low/Moderate income Housing Benefit: 400 Persons Assisted
Provide Shelter for Homeless Persons	Homeless	Limited Housing Opportunities	ESG:	\$56,397	Homeless Person Overnight Shelter: 100 Persons Assisted
Assist Homeless Persons to Move into Housing	Homeless	Limited Housing Opportunities	ESG:	\$1,438,112	Tenant based rental assistance/ Rapid Rehousing: 1050 Households Assisted
Prevent Persons from Becoming Homeless	Homeless	Limited Housing Opportunities	ESG:	\$958,741	Homelessness Prevention: 2800 Persons Assisted
Provide Housing for Persons with HIV/AIDS	Non-Homeless Special Needs	Limited Housing Opportunities	HOPWA:	\$850,904	Tenant based rental assistance/ Rapid Rehousing: 48 Households Assisted Homelessness Prevention: 100 Persons Assisted
Provide Supportive Services for Persons with HIV/AIDS	Non-Homeless Special Needs	Limited Housing Opportunities	HOPWA:	\$127,147	Public service activities other than Low/Moderate income Housing Benefit: 150 Persons Assisted
Neighborhood Revitalization	Affordable Housing/ Non-Housing Community Development	Aging Infrastructure and Investment in Communities	CDBG:	\$3,625,317	Public Facility or Infrastructure Activities other than Low/Moderate income Housing Benefit: 3000 Persons Assisted

2024 Allocations				
CDBG	\$24,168,777.00	State Admin/TA	3%	\$725,063.31
ESG	\$2,963,944.00	State Admin	5.5%	\$164,116.62
HOME	\$7,873,693.00	State Admin	10%	\$787,369.30
HOPWA	\$1,008,300.00	State Admin	3%	\$30,249.00
HTF	\$3,144,833.37	State Admin	10%	\$314,483.34

Goals/Accomplishments 2024

3. Evaluation of past performance

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

The State of Iowa continues to make progress towards goals established in the 5-year Consolidated Plan. It committed funding to promote community sustainability through improvements to facilities and infrastructure, development of rental units, rental assistance, and supportive services to Iowa's low-and moderate income and most vulnerable residents, including those experiencing or at risk of homelessness. Performance is reported annually in the State of Iowa's Consolidated Annual Performance Evaluation Report (CAPER).

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 (July 2, 2024 to August 3, 2024), accepting comments by mail, email and telephone. IFA and IEDA also invited citizen participation on the Action Plan through a public hearing on July 22, 2024 from 9:00AM to 11:00AM at 1963 Bell Avenue, Suite #200, Des Moines, Iowa. Attendees were able to join the public hearing virtually or in person.

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.

A public hearing was held on July 22, 2024 to collect public input on the draft annual action plan. A notice of the hearing and public comment period was published in the Des Moines Register on July 2, 2024. The notice was available digitally through the Des Moines Register website from July 2, 2024 through July 9, 2024. The draft action plan is available on the IEDA website: CDBG Plans & Reports | Iowa Economic Development Authority (iowaeda.com).

The State received ? public comments on its plan. This includes: calls, emails, letters in response to the public postings and during the public hearing held on July 22, 2024.

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

? public comments were received.

7. Summary

None

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.

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

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Brian Sullivan, Chief Programs Officer

Iowa Economic Development Authority

1963 Bell Ave, Suite 200

Des Moines, Iowa 50315

brian.sullivan@iowafinance.com
515.452.0430

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

1. Introduction

The Consultation process followed by IEDA and IFA in the administration of these programs and in the development of the Annual Action Plan is discussed below.

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

IFA collaborates with current and former HOME, HTF, ESG, and HOPWA recipients for input during the Consolidated Planning process and throughout the year for input regarding each Annual Action Plan. IFA utilizes constant contact communications for people and entities that have an interest in affordable housing and homeless services, including emails for program notifications from IFAfyi, and occasional additional program specific newsletters.

IFA hosts quarterly ESG and HOPWA conference calls with recipients to provide guidance, facilitate peer-to-peer sharing, discuss program priorities and issues, and gather feedback.

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 2020 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 new governance 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.

Subsequent to the change in CoC leadership, the Iowa Council on Homelessness conducted a strategic planning process in 2021 to reimagine its role in support of and in 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, and an Iowa Rapid Rehousing Project launched in 2022 using a portion of the Treasury's Emergency Rental Assistance (ERA) Covid-19 relief funds in Iowa. Another example of continued collaboration with IFA and the CoCs is through shared grant review and scoring of applications; IFA staff assist in reviewing the annual Balance of State CoC Consolidated Application, and CoC staff participate in reviewing applications from service providers for ESG funds.

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

IFA held a two-year competition in the summer of 2023 for ESG funds for subgrantees to support services in the 2024 and 2025 calendar years. The two-year competition cycle was first introduced in 2019 and has helped to reduce some of the administrative demands of the application period for both subgrantees and IFA, and to allow subgrantees additional stability and time to plan budgets. The ESG application incorporates performance standards, outcomes, HMIS participation, and program/ activity design into the competitive review and award process. In developing the competition, IFA publishes proposed key highlights and changes of the competition for stakeholder review and comment in advance. Stakeholders submit comment, and IFA publicly posts written responses online to all comments received.

IFA also consults directly with the HMIS lead agency, the Institute for Community Alliances, in developing and refining appropriate HMIS and performance standards for all applicants. IFA contracts with the Institute for Community Alliances each year to support HMIS operations throughout Iowa. In addition to operating the HMIS, the Institute also manages a comparable database for victim services providers, called DVIMS, and IFA consults with the Institute regularly on updates to policies and procedures for DVIMS participating agencies.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	IOWA COMMUNITY ACTION ASSOC
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	IEDA interacts with CAP agencies through work on our CDBG owner-occupied housing program.
2	Agency/Group/Organization	Iowa Association of Regional Councils
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
3	Agency/Group/Organization	IOWA LEAGUE OF CITIES
	Agency/Group/Organization Type	Other government - Local Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The state shares information regarding programming with the League of Cities so that they can share with their members as well and provide opportunities to comment on programming.

4	Agency/Group/Organization	IOWA STATE ASSOCIATION OF COUNTIES
	Agency/Group/Organization Type	Other government - County Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The state shares information regarding programming with the League of Cities so that they can share with their members as well and provide opportunities to comment on programming
5	Agency/Group/Organization	Olmstead Consumer Task Force
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
6	Agency/Group/Organization	Iowa Main Street Program
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Main Street Iowa Program is an economic development and historic preservation program administered by the State. The communities they serve may be eligible CDBG recipients. Through annual meetings and as recipients the main street communities have given IEDA comments on programs.

7	Agency/Group/Organization	IOWA CIVIL RIGHTS COMMISSION
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
8	Agency/Group/Organization	Iowa Department of Natural Resources
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	IDNR administers the SRF program and is a co-funder on most of our water and sewer infrastructure projects. They provide input regarding the structure of our programming in an effort to meet the needs of communities as it relates to infrastructure projects.
9	Agency/Group/Organization	Iowa Public Transit Association
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Community Infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	IEDA worked with the Iowa Public Transit Association to create a program for employment transportation services.

10	Agency/Group/Organization	USDA RURAL DEVELOPMENT
	Agency/Group/Organization Type	Other government - Federal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	USDA-RD is a co-funder on water and sewer infrastructure projects. They provide input regarding the structure of our programming in an effort to meet the needs of communities as it relates to infrastructure projects.
11	Agency/Group/Organization	Iowa Association of Engineers
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The IAEO has previously been invited to application workshops and other events. IEDA looks to them to provide feedback on our infrastructure programs.
12	Agency/Group/Organization	COMMUNITY HOUSING INITIATIVES
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CHI is Iowa's largest CHDO and has seven active HOME rental contracts. CHI covers 98 of the 99 counties in Iowa.

13	Agency/Group/Organization	AFFORDABLE HOUSING NETWORK, INC.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	AHNI is a CHDO operating in one of Iowa's largest metropolitan areas. AHNI currently has four HOME contracts including rental and TBRA.
14	Agency/Group/Organization	CENTRAL IOWA SHELTER & SERVICES
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
15	Agency/Group/Organization	CAPAX INFINITI HOUSING
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
16	Agency/Group/Organization	University of Iowa
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Other government - State
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The University of Iowa is one of our HOPWA sponsors. They provide input regarding the implementation of the program, and in how we can assist other sponsors during periods of staff transition and onboarding/training.
17	Agency/Group/Organization	PRIMARY HEALTH CARE
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Primary Health Care is one of our HOPWA agencies that provide services. They provided input on the implementation of the program.
18	Agency/Group/Organization	Des Moines Area Metro Planning Organization
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development

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

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

Not Applicable.

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	Institute for Community Alliances	The Iowa Balance of State Continuum of Care (CoC) transitioned in 2020 to a different lead agency, the Institute for Community Alliances, which is also the lead HMIS and lead Coordinated Entry agency for the state. The CoC continues to develop the capacity of the regional Coordinated Entry/Coordinated Services system, and to work on improving and standardizing procedures across the CoC. The CoC is also very focused on improving system performance across the range of areas that are part of the annual NOFO funding process. The CoC recently concluded a comprehensive strategic planning process that was launched with the goal of building the capacity of the CoC overall.

Table 3 - Other local / regional / federal planning efforts

Narrative

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 is soliciting 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.

The public comment period ran July 2, 2024 through August 3, 2024. The plan was shared with a variety of community partners, and was made available through the IEDA website.

A public hearing was held on July 22, 2024, from 9:00 AM to 11:00 AM to collect public input on the draft annual action plan. A notice of the hearing was published in the Des Moines Register on July 2, 2024. Notice was available on the IEDA website, along with the draft action plan: CDBG Plans & Reports | Iowa Economic Development Authority (iowaeda.com)

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	Public Hearing	Non-targeted/broad community	No Iowa citizens appeared in person or virtually.	None	N/A	https://www.iowaeda.com/cdbg/plans-reports/

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)
2	Newspaper Ad	Non-targeted/broad community	No responses	None	N/A	

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	24,168,777	0	0	24,168,777	24,168,777	Grant from the US Department of Housing and Urban Development to address community development needs.

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	7,873,693	0	0	7,873,693	7,873,693	Grant from the US Department of Housing and Urban Development to address housing needs.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,008,300	0	0	1,008,300	1,008,300	Grant from the US Department of Housing and Urban Development to address the housing needs of low-income individuals living with HIV/AIDS and their 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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	2,983,944	0	0	2,983,944	2,983,944	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	3,144,833	0	0	3,144,833	3,144,833	Grant from the US Department of Housing and Urban Development to address housing needs.

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.

In the past, HOME funds have been leveraged by significant amounts and varying types of private and non-federal public funds. To ensure we meet matching requirements, the HOME application states: "HOME is a gap financing tool and 25% of the budget (for construction) must be from another financing source." The application cannot be submitted unless the project meets this requirement. Additionally, applicants must list a total amount of funding designated as match and are awarded more points based on a larger amount of match. Each application is reviewed to ensure these requirements have been met.

Similarly, our Housing Trust Fund awards points to applicants based on the amount of local and non-federal funds designated as leverage. This is confirmed during a review/scoring process.

ESG also requires a one-to-one (100%) match. IFA meets this by requiring subgrantees to match a portion of their individual subgrants with eligible sources of matching contributions made after the date HUD signs the grant agreement, while IFA makes up the remaining percentage of the required match with funding from the Shelter Assistance Fund, which is a state grant that supports Shelter Operations and Shelter Essential Services. Subgrantees report their sources of matching contributions when they submit reimbursement requests, and IFA reviews them for eligibility.

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: Historic Preservation Tax Credit | Iowa Economic Development Authority (iowaeda.com)
- 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: State Revolving Fund Water Quality Programs - Iowa Finance Authority
- Drinking Water Loan Program: State Revolving Fund Water Quality Programs - Iowa Finance Authority
- Planning and Design Loans (http://www.iowasrf.com/program/planning__design_loans/)
- Enhance Iowa (<https://www.iowaeda.com/enhance-iowa/>)
- Iowa Department of Transportation Revitalize Iowa's Sound Economy (RISE) Program: Revitalize Iowa's Sound Economy (RISE) Program (iowadot.gov)
- State Workforce Housing Tax Credits:<https://www.iowaeda.com/workforce-housing-tax-credit/>

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	Homebuyer Assistance	2020	2024	Affordable Housing		Limited Housing Opportunities	HOME: \$1,496,002	Direct Financial Assistance to Homebuyers: 30 Households Assisted
2	Homeowner Housing Rehabilitation	2020	2024	Affordable Housing		Limited Housing Opportunities	CDBG: \$3,625,317 HOME: \$6,377,691 HTF: \$3,144,833	Rental units constructed: 24 Household Housing Unit Rental units rehabilitated: 7 Household Housing Unit Homeowner Housing Rehabilitated: 2 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 158 Households Assisted
3	Opportunity and Threats	2020	2024	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$2,175,190	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted
4	Improve and Maintain Water and Sewer Systems	2020	2024	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$7,975,696	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 60000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Revitalize Downtown Districts	2020	2024	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$3,625,317	Facade treatment/business building rehabilitation: 40 Business
6	Improve and Maintain Community Facilities	2020	2024	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$2,715,190	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 600 Persons Assisted
7	Foster Economic Development	2020	2024	Non-Housing Community Development		Limited Non-Housing Supportive Services	CDBG: \$241,688	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
8	Provide Outreach to Homeless Persons	2020	2024	Homeless		Limited Non-Housing Supportive Services	ESG: \$366,578	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
9	Provide Shelter for Homeless Persons	2020	2024	Homeless		Limited Housing Opportunities	ESG: \$56,397	Homeless Person Overnight Shelter: 100 Persons Assisted
10	Assist Homeless Persons to Move into Housing	2020	2024	Homeless		Limited Housing Opportunities	ESG: \$1,438,112	Tenant-based rental assistance / Rapid Rehousing: 1050 Households Assisted
11	Prevent Persons from Becoming Homeless	2020	2024	Homeless		Limited Housing Opportunities	ESG: \$958,741	Homelessness Prevention: 2800 Persons Assisted
12	Provide Housing for Persons with HIV/AIDS	2020	2024	Non-Homeless Special Needs		Limited Housing Opportunities	HOPWA: \$850,904	Tenant-based rental assistance / Rapid Rehousing: 48 Households Assisted Homelessness Prevention: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Provide Supportive Services for Persons with HIV/A	2020	2024	Non-Homeless Special Needs		Limited Housing Opportunities	HOPWA: \$127,147	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
14	Neighborhood Revitalization	2020	2024	Affordable Housing Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$3,625,317	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Homebuyer Assistance
	Goal Description	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.
2	Goal Name	Homeowner Housing Rehabilitation
	Goal Description	Affordable Rental Housing 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.

3	Goal Name	Opportunity and Threats
	Goal Description	In early 2024 the state experienced severe weather that destroyed several towns and resulted in a presidential disaster declaration. As a result, the the state expects to use Opportunity and Threats funds to assist recovery where appropriate. Remaining funds may be used to pursue pilot programs that will help further CPD goals.
4	Goal Name	Improve and Maintain Water and Sewer Systems
	Goal Description	
5	Goal Name	Revitalize Downtown Districts
	Goal Description	
6	Goal Name	Improve and Maintain Community Facilities
	Goal Description	
7	Goal Name	Foster Economic Development
	Goal Description	
8	Goal Name	Provide Outreach to Homeless Persons
	Goal Description	
9	Goal Name	Provide Shelter for Homeless Persons
	Goal Description	

10	Goal Name	Assist Homeless Persons to Move into Housing
	Goal Description	
11	Goal Name	Prevent Persons from Becoming Homeless
	Goal Description	
12	Goal Name	Provide Housing for Persons with HIV/AIDS
	Goal Description	
13	Goal Name	Provide Supportive Services for Persons with HIV/A
	Goal Description	
14	Goal Name	Neighborhood Revitalization
	Goal Description	The CDBG Neighborhood Revitalization program is designed to assist with the revitalization of targeted neighborhood neighborhoods by providing funding for a variety of CDBG activities in the identified neighborhood. This program includes a planning component to provide funds to communities to develop neighborhood revitalization plans.

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

	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 (%)
CDBG	0	15	10	33	15	11	1	0	0	0	0	0
HOME	19	60	0	0	0	0	0	0	0	21	0	0
HOPWA	0	0	0	0	0	0	0	0	0	0	0	87
ESG	0	0	0	0	0	0	0	13	15	45	27	0
HTF	0	0	0	0	0	0	0	0	0	75	25	0

Table 7 – Funding Allocation Priorities

Reason for Allocation Priorities

CDBG priorities remain unchanged from 2023. Each year Water and Sewer applications outnumber other CDBG applications by a large margin. To maintain flexibility, IFA may shift funds from one project type to another to accommodate an unforeseen increase or decrease in demand. Each quarter the CDBG Team conducts a review to determine if funds should be moved from one category to another.

For HOME, these estimates are based on prior years' experiences. IFA does not set HOME allocation priority measures, rather allows the

applications to drive the allocations. However, IFA understands the tremendous need for construction of affordable housing and encourages this as the highest priority, including partnering HOME funds with LIHTC projects where appropriate. A small portion of the HOME funds are to support Community Housing Development Organizations in order to ensure participation and performance.

Similar to the HOME program, HTF priorities mimic previous years estimates and expects projects will inform priorities. Moreover, IFA intends to partner HTF funds with LIHTC projects in order to maximize affordable housing units.

Note that ESG funding allocations this year have increased for Shelter. This is because the state had a decrease in funding available this year through a different program, the Shelter Assistance Fund, that can only fund Shelter.

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

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

Introduction:

Distribution Methods

Table 8 - Distribution Methods by State Program

1	State Program Name:	CDBG Career Link Transportation
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Career Link Employment Transportation program helps provide transportation services for individuals to travel to job activities or job education opportunities. Funding is provided through local governments to non-profit transportation service providers
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Funds are only allowed for transportation operations services. Matching funds are required for each project. Applicants for CDBG funds must meet the following threshold criteria: Meet a national objective, show project will use funds only for eligible expenditures, show local capacity, acceptable past performance on CDBG projects, demonstrated need for CDBG funds, satisfy all citizen participation requirements.

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

<p>Describe how resources will be allocated among funding categories.</p>	
<p>Describe threshold factors and grant size limits.</p>	
<p>What are the outcome measures expected as a result of the method of distribution?</p>	

2	State Program Name:	CDBG Community Facilities and Services Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants for CDBG funds must meet the following threshold criteria: meet a national objective, show project will use funds only for eligible expenditures, show local capacity, acceptable past performance on CDBG projects, demonstrated need for CDBG funds, satisfy all citizen participation requirements
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Community facility program applications are accepted and awarded on an ongoing basis as funds are available. All projects must meet the threshold criteria. The state estimates up to 11% of the annual CDBG allocation will be awarded to community facility project</p>

	Describe threshold factors and grant size limits.	The maximum grant award under this program is \$600,000.
	What are the outcome measures expected as a result of the method of distribution?	
3	State Program Name:	CDBG Downtown Revitalization Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Downtown Revitalization Fund assists communities in creating vibrant downtown areas through the elimination of slum and blight.

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Applicants for CDBG funds must meet the following threshold criteria: Meet a national objective, show project will use funds only for eligible expenditures, show local capacity, acceptable past performance on CDBG projects, demonstrated need for CDBG funds, satisfy all citizen participation requirements. Downtown Revitalization applications must document slum and blight and demonstrate project readiness through financial commitment and procurement of a qualified architect.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
<p>Describe how resources will be allocated among funding categories.</p>	
<p>Describe threshold factors and grant size limits.</p>	<p>The maximum grant award under this program is \$650,000</p>

	What are the outcome measures expected as a result of the method of distribution?	
4	State Program Name:	CDBG Housing Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants for CDBG funds must meet the following threshold criteria: Meet a national objective, show project will use funds only for eligible expenditures, show local capacity, acceptable past performance on CDBG projects, demonstrated need for CDBG funds, satisfy all citizen participation requirements. Downtown Revitalization applications must document slum and blight and demonstrate project readiness through financial commitment and procurement of a qualified architect. Housing Fund applications must document project readiness.

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

<p>Describe how resources will be allocated among funding categories.</p>	
<p>Describe threshold factors and grant size limits.</p>	
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>As a result of this program, the state anticipates the rehabilitation of 12 housing units annually through this program.</p>

5	State Program Name:	CDBG Neighborhood Revitalization
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Interested communities must develop a neighborhood revitalization plan prior to applying for neighborhood revitalization funds. Communities may request CDBG funds to assist with the cost of developing a plan. Upon plan approval by IEDA, communities may apply for neighborhood revitalization funds. Applicants for CDBG funds must meet the following threshold criteria: Meet a national objective, show project will use funds only for eligible expenditures, show local capacity, acceptable past performance on CDBG projects, demonstrated need for CDBG funds, satisfy all citizen participation requirements.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	

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

	Describe threshold factors and grant size limits.	
	What are the outcome measures expected as a result of the method of distribution?	
6	State Program Name:	CDBG Opportunities and Threats
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	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 2024, IEDA may consider pilot projects under the Opportunities and Threats fund, and greenway development to assist with stormwater management.

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>These applications will have an open application cycle. Project must demonstrate an urgent need or demonstrate an opportunity to explore the utilization of CDBG funds in a new and innovative manner.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>

	<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
	<p>Describe how resources will be allocated among funding categories.</p>	
	<p>Describe threshold factors and grant size limits.</p>	

	What are the outcome measures expected as a result of the method of distribution?	
7	State Program Name:	CDBG Water/Sewer Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</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). More competitive applications will have completed an environmental review, completed final engineering, and/or have been issued construction permits. Applications may be accepted and reviewed on a quarterly basis. Deadlines will be Jan. 1, March 31, July 1, and Oct. 1. IEDA may limit the number of applications to be submitted in a quarter based on funding availability and demand. Funds not spent in one quarter may roll over to the next. Unsuccessful applicants may resubmit applications in the next quarter. Applicants for CDBG funds must meet the following threshold criteria: Meet a national objective, show project will use funds only for eligible expenditures, show local capacity, acceptable past performance on CDBG projects, demonstrated need for CDBG funds, satisfy all citizen participation requirements.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	

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

	<p>Describe threshold factors and grant size limits.</p>	
	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>As a result of this program, the state anticipates improvements to 26 water/ sewer systems annually through this program, assisting 60,000 persons.</p>
<p>8</p>	<p>State Program Name:</p>	<p>Emergency Solutions Grant (ESG) Program</p>
	<p>Funding Sources:</p>	<p>ESG</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The ESG program is designed to assist people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>ESG applications are evaluated on 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>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not applicable.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>IFA is the state ESG grantee. IFA works closely with stakeholders 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>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Not Applicable.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>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, based on each applicant’s capacity.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Grant size limits are established for each competition. For shelter, applicants are limited by both the number of beds projected to be available as well as their history of bed nights provided during the past two years. For rapid rehousing and homelessness prevention, projected funding is divided first by region, based on data from our HMIS lead about the needs in various regions, and then applicants may apply for that funding to serve their region.</p>

	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>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.</p>
<p>9</p>	<p>State Program Name:</p>	<p>HOME - Tenant Based Rental Assistance</p>
	<p>Funding Sources:</p>	<p>HOME</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Tenant-Based Rental Assistance program assists individual households to afford market-rate rental units by providing housing costs such as rent, security deposits, and/or utility deposits.</p> <p>Eligible applicants are nonprofit and government entities.</p> <p>IFA has webinars on the HOME TBRA program and the next day the applications are open for eligible applicants of nonprofit and government entities. The applications are open approximately 2 months, the applications are provided the deadline for applications during the webinar. Once the applications are submitted they are reviewed by IFA staff. If there are any deficiencies in the application, a letter is sent to correct the deficiencies with a deadline to submit. The IFA staff then review the application’s deficiencies and score all applications. The highest responsible applicants then will be recommended to the IFA Board for their approval. The IFA website has the application and all required exhibits and appendix are available.</p> <p>https://www.iowafinance.com/programs-for-property-developers/home-program/</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>In competitive rounds, HOME TBRA applications are evaluated and awarded points in several categories. This year IFA will award in the following categories: match, targeted populations, 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>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>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	

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

	Describe threshold factors and grant size limits.	There is a ceiling of \$750,000 per project. Threshold requirements are posted on IFA’s website for each funding round.
	What are the outcome measures expected as a result of the method of distribution?	IFA estimates that 158 households will be assisted by TBRA
10	State Program Name:	HOME Homebuyer
	Funding Sources:	HOME

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The homebuyer program funds down payment and rehabilitation assistance programs administered by eligible nonprofits which in turn distribute funds to individual home buyers based on rules or guidelines developed by the administrator.</p> <p>Eligible applicants are nonprofit entities.</p> <p>IFA has webinars on the HOME Homebuyer program and the next day the applications are open for eligible applicants of nonprofit and government entities. The applications are open approximately 2 months, the applications are provided the deadline for applications during the webinar. Once the applications are submitted they are reviewed by IFA staff. If there are any deficiencies in the application, a letter is sent to correct the deficiencies with a deadline to submit. The IFA staff then review the application’s deficiencies and score all applications. The highest responsible applicants then will be recommended to the IFA Board for their approval. The IFA website has the application and all required exhibits and appendix are available.</p> <p>https://www.iowafinance.com/programs-for-property-developers/home-program/</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>HOME Homebuyer Assistance applications are evaluated and awarded points in several categories. This year, IFA used the following categories: match, capacity, location</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>Capacity: Points awarded based on IFA’s review of the organization submitting the application.</p> <p>Location: Point will be awarded if application shows the project is not located in a city or cities that had completed HOME Homebuyer Units from 10/1/18 - 12/1/22.</p>

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

<p>Describe how resources will be allocated among funding categories.</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>IFA may prioritize projects located in federally declared disaster areas or those projects that address an emergency need.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>There is a ceiling of \$500,000 per contract. The maximum per-unit HOME subsidy for Homebuyer activities involving rehabilitation is \$37,500/unit. 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> <p>Ceiling amounts and maximum per-unit amounts may fluctuate in instances where IFA funds disaster or emergency need projects.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>IFA estimates that 30 households will be served.</p>

11	State Program Name:	HOME Rental
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	<p>The rental program makes low-interest loans available to non-profit and for-profit entities for the acquisition, construction, or rehab (including conversion and preservation).</p> <p>Eligible applicants are nonprofit and forprofit entities.</p> <p>IFA has webinars on the HOME Rental program and the next day the applications are open for eligible applicants of nonprofit and government entities. The applications are open approximately 2 months, the applications are provided the deadline for applications during the webinar. Once the applications are submitted they are reviewed by IFA staff. If there are any deficiencies in the application, a letter is sent to correct the deficiencies with a deadline to submit. The IFA staff then review the application’s deficiencies and score all applications. The highest responsible applicants then will be recommended to the IFA Board for their approval. The IFA website has the application and all required exhibits and appendix are available.</p> <p>https://www.iowafinance.com/programs-for-property-developers/home-program/</p> <p>IFA may lalso layer funds with Low Income Tax Credits. In these instances, HOME Rental will follow the LIHTC Method of Distribution.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>HOME Rental applications are evaluated and awarded points in several categories. This year IFA used the following categories: match, targeted populations, CDC Social Vulnerability, impact on the environment, historical significance, location near services, Iowa Title Gaurantee Certificate, 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>Historical Significance: Points awarded if all buildings in the project have the proper historic designation and required form is provided to IFA.</p> <p>CDC Social Vulnerability: Points awarded if proposed project's location is within a community located in a county with particular levels of vulnerability.</p> <p>impact on the environment: points will be awarded for features that positively impact the environment.</p> <p>location near services: points awarded for proximity to valuable services.</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>Iowa Title Gaurantee Certificate: points awarded to obtain a final Iowa Title Gaurantee Certificate.</p>
--	---

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

<p>Describe how resources will be allocated among funding categories.</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>IFA may prioritize projects located in federally declared disaster areas or those projects that address an emergency need.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>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.</p> <p>Ceiling amounts and maximum per-unit amounts may fluxuate in instances where IFA funds disaster or emergency need projects.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>IFA estimates that 35 rental units will be acquired, constructed, or rehabilitated.</p>

12	State Program Name:	Housing Opportunities for Persons with AIDS (HOPWA)
	Funding Sources:	HOPWA
	Describe the state program addressed by the Method of Distribution.	The HOPWA program in Iowa assists persons who have been diagnosed with HIV/AIDS and their families who are at risk of homelessness.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	IFA currently partners with five project sponsors that together cover the entire state. Sponsors are monitored regularly to ensure they meet HOPWA requirements. Occasionally a 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.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Not Applicable.

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Not Applicable.</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>IFA currently works with five project sponsors that together provide services to all areas of the State. In the event that a project sponsor is no longer able or willing to provide HOPWA services, IFA issues a Request for Information from interested new partners. Selection criteria include the following:</p> <ul style="list-style-type: none"> • Experience providing services to persons living with HIV/AIDS and their families, including through Ryan White programs • Experience providing housing services to low-income persons • Experience administering federal programs • Experience with data collection and outcomes reporting • Financial management history and capability • Personnel qualifications • Relevant community partnerships

<p>Describe how resources will be allocated among funding categories.</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>Describe threshold factors and grant size limits.</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>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>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.</p>

13	State Program Name:	National Housing Trust Fund
	Funding Sources:	HTF
	Describe the state program addressed by the Method of Distribution.	<p>The HTF program makes conditional grants available to developers of affordable rental housing developments for extremely low-income families.</p> <p>IFA may also layer HTF funds with Low Income Tax Credits. In these instances, HTF will follow the LIHTC Method of Distribution.</p>

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

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

- The needs of extremely low-income renters, those with incomes below 30% of Area Median Income (AMI)
- Proposed projects to be owned by an Experienced Nonprofit Entity that will provide permanent supportive housing for homeless households.
- 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.
- Fully Accessible Units: points will be awarded for projects in which 50%, 25% or 10% of the HTF-assisted units will be fully accessible (not adaptable) as shown in the plans submitted with the application.
- Utilization of Project-Based Assistance: 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.
- CDC Vulnerability Index: Points awarded if proposed project's location is within a community located in a county with particular levels of vulnerability.
- 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.
- Flexible Tenant Selection Criteria: IFA will give preference in funding decisions to applicants who intend to create units for individuals or families who face multiple barriers to securing permanent housing. Multiple barriers may include poor credit, prior evictions, past criminal convictions, poor rental history, and multiple shelter placements.
- IFA Iowa Title Guaranty Certificate: Points will be awarded if the applicant selects on the application that the ownership entity shall, at a minimum, obtain a Final Iowa Title Guaranty Certificate with an amount of coverage that is not less than the value of land and pre-existing improvements, if any, combined with the total hard construction costs of the project.
- Zoning: Points will be awarded if the property is appropriately zoned for the proposed

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

<p>Describe how resources will be allocated among funding categories.</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>IFA may prioritize projects located in federally declared disaster areas or those projects that address an emergency need.</p>
<p>Describe threshold factors and grant size limits.</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>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>IFA estimates that a minimum of 15 HTF units will be constructed or adaptively reused.</p>

Discussion:

None

AP-35 Projects – (Optional)

Introduction:

CDBG and NHTF is entering projects with the 2024 Action Plan because they mirror the method of distribution (MOD). HOME, ESG, HOPWA and will be entered during the program year.

#	Project Name
1	CDBG Opportunities and Threats
2	CDBG Community Facilities and Services
3	CDBG Downtown Revitalization
4	CDBG Housing
5	CDBG Water and Sewer
6	CDBG Economic Development
7	CDBG Technical Services
8	CDBG Neighborhood Revitalization
9	NHTF State Admin 2023

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 proposed method of distribution. Allocation priorities have been made based on planning efforts associated with the most recent Consolidated Plan. One obstacle the state faces in addressing underserved needs is the lack of financial resources to award all projects. The demand for federal funding continues to exceed the supply of funding available.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Opportunities and Threats
	Target Area	
	Goals Supported	Opportunity and Threats
	Needs Addressed	Aging Infrastructure and Divestment in Communities
	Funding	CDBG: \$2,175,190
	Description	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.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Based on previous years activities, we expect to serve 8,000 persons with 51% of those being Low/Moderate Income.
	Location Description	Consistent with CDBG program rules, locations would be rural communities with populations less than 50,000 people.
Planned Activities	Assist 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. Will also be used to explore opportunities to use CDBG funds in a new and innovative way.	
2	Project Name	CDBG Community Facilities and Services
	Target Area	

	Goals Supported	Improve and Maintain Community Facilities
	Needs Addressed	Aging Infrastructure and Divestment in Communities
	Funding	CDBG: \$2,175,190
	Description	Rehabilitate or develop public and community facilities that serve low to moderate residents.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	600 persons, at least 51% LMI.
	Location Description	Consistent with CDBG program rules, locations would be rural communities with populations less than 50,000 people.
	Planned Activities	Rehabilitate or develop public and community facilities that serve low to moderate residents, including daycare facilities.
3	Project Name	CDBG Downtown Revitalization
	Target Area	
	Goals Supported	Revitalize Downtown Districts
	Needs Addressed	Aging Infrastructure and Divestment in Communities
	Funding	CDBG: \$3,625,317
	Description	Provide financial assistance to communities to complete facade restoration in their business districts.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	40 businesses to be assisted.

	Location Description	Consistent with CDBG program rules, locations would be rural communities with populations less than 50,000 people.
	Planned Activities	Rehabilitation of business district building facades.
4	Project Name	CDBG Housing
	Target Area	
	Goals Supported	Homeowner Housing Rehabilitation Revitalize Downtown Districts
	Needs Addressed	Limited Housing Opportunities Aging Infrastructure and Divestment in Communities
	Funding	CDBG: \$3,625,317
	Description	Rental Rehabilitation/ upper story housing conversion
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The State expects that approximately 12 units will be rehabilitated and/or created. 75% of those units should serve low/moderate income persons.
	Location Description	Consistent with CDBG program rules, locations would be rural communities with populations less than 50,000 people.
	Planned Activities	Rehabilitation of upper story housing units.
5	Project Name	CDBG Water and Sewer
	Target Area	
	Goals Supported	Improve and Maintain Water and Sewer Systems
	Needs Addressed	Aging Infrastructure and Divestment in Communities
	Funding	CDBG: \$7,975,696

	Description	Water & Sewer infrastructure projects
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Assist 50,000 persons in Iowa communities with at least 51% being LMI.
	Location Description	Consistent with CDBG program rules, locations would be rural communities with populations less than 50,000 people.
	Planned Activities	Assist with water/sewer infrastructure improvements in Iowa communities.
6	Project Name	CDBG Economic Development
	Target Area	
	Goals Supported	Foster Economic Development
	Needs Addressed	Limited Non-Housing Supportive Services
	Funding	CDBG: \$241,688
	Description	Foster Economic Development through assisting with employment related transportation.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Assist with transportation services to at least 50 individuals with at least 51% being LMI.
	Location Description	Consistent with CDBG program rules, locations would be rural communities with populations less than 50,000 people.
	Planned Activities	Assist with employment related transportation services
7	Project Name	CDBG Technical Services
	Target Area	

	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$241,688
	Description	Allow for technical assistance to communities/ CDBG recipients/CDBG administrators.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Allow for technical assistance to communities/ CDBG recipients/CDBG administrators
8	Project Name	CDBG Neighborhood Revitalization
	Target Area	
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Limited Housing Opportunities Aging Infrastructure and Divestment in Communities
	Funding	CDBG: \$3,625,317
	Description	CDBG eligible community revitalization activities in a targeted neighborhood. In 2023, awards will be given for planning grants. Two of these awardees will move from a planning grant into an activity grant.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	300 households, 65% LMI.

	Location Description	Consistent with CDBG program rules, locations would be rural communities with populations less than 50,000 people.
	Planned Activities	CDBG eligible community revitalization activities in a targeted neighborhood. In 2024, awards will be given for planning grants. Two of these awardees will move from a planning grant into an activity grant.
9	Project Name	NHTF State Admin 2023
	Target Area	
	Goals Supported	
	Needs Addressed	Limited Housing Opportunities
	Funding	HTF: \$314,433
	Description	2023 NHTF Admin
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Projects average 20 units that serve extremely low-income populations.
	Location Description	N/A
	Planned Activities	Fund one NHTF project in 2024.

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. Iowa has not authorized or approved any local government community revitalization strategies.

AP-50 Geographic Distribution – 91.320(f)

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

The state of Iowa will distribute community development resources in proportion to development needs in the state. Iowa does not have any specific geographic target area priorities but does encourage investments to be targeted in areas of 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.

The Housing Trust Fund (HTF) using scoring to ensures funds are utilized in areas with a strong need for rental housing of extremely low-income families. Points are awarded if a project is located in a county with higher level of vulnerability based on the CDC Social Vulnerability Index. Moreover, points are awarded to cities designated as a "Great Place" through the Iowa Great Places program and for projects located in HOME Base Iowa Communities.

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

Target Area	Percentage of Funds

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Not applicable.

Discussion

None

Affordable Housing

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

Introduction:

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.

One Year Goals for the Number of Households to be Supported	
Homeless	120
Non-Homeless	40
Special-Needs	52
Total	212

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	177

One Year Goals for the Number of Households Supported Through	
The Production of New Units	24
Rehab of Existing Units	9
Acquisition of Existing Units	2
Total	212

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

Discussion:

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.

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 continues to collaborate with 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 stakeholders 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 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. An additional online portal, www.iowahousinghelp.com, was developed to connect to Coordinated Entry systems around the state, using a small portion of funding from the Treasury's Emergency Rental Assistance Program, and working with partners at the Institute for Community Alliances. In urban areas, street outreach is a more formal process with PATH, ESG, CoC, SSVF, and shelter programs conducting outreach on a weekly basis and referring homeless households to the Coordinated Entry system. The developing system of Coordinated Services Regions (which also serve as Coordinated Entry hubs) also supports expanded outreach throughout 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

For the 2024 calendar year, 29 agencies received an ESG grant and 31 agencies (a few overlapping)

received a Shelter Assistance Fund grant. Most 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, 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. Additional goals 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 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 formerly-incarcerated persons reentering the general population. One goal of the system of homelessness Coordinated Services Regions is to provide a planning platform 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)

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

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

Introduction:

The Housing and Community Development Act of 1974 requires that any community receiving HUD funds affirmatively further fair housing. Communities receiving CDBG non-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 several impediments to fair housing and makes a number of recommendations to lower these barriers. Barriers identified include the following:

- The potential for increased urbanization could exacerbate segregation;
- Members of the protected classes tend to have fewer housing options due to income and specific housing needs.
- Homeownership is difficult for minorities to achieve
- There is a continued need for expanded fair housing education, outreach, and enforcement.

The most recent Analysis of Impediments(AI) included a number of recommended action items including promoting affordable housing in high opportunity areas, continuing to work with the Olmstead Task Force to reduce barriers to affordable housing for those with disabilities and continuing to identify and provide education and outreach to communities and customers. IFA/IEDA plans to complete an updated AI in 2024.

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

Although removing or ameliorating barriers to affordable housing falls primarily to local jurisdictions and the State Legislature, IFA/IEDA takes its role in the process seriously. IFA/IEDA works closely with the Iowa City Rights Commission (ICRC) to conduct fair housing outreach. Moreover, in 2024 IFA/IEDA contracted with ICRC to undertake an ambitious project to replace its two-decade-old case management system. This new system will allow for the ICRC to pull advanced data reports which will enhance our

reporting ability. The system will allow for increased efficiencies and reduce the time it takes to enter housing cases into the system, and subsequently HEMS, thereby providing better service to complainants, respondents, and HUD.

Additionally, IFA/IEDA contracted with a vendor to complete a cost-effectiveness and outcomes analysis of Permanent Supportive Housing (PSH) using a Housing First approach to serve persons experiencing chronic homelessness in Iowa.

Discussion:

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. For instance, IFA/IEDA will continue to partner its funds (Housing Tax Credits, HOME, Housing Trust Fund, HOME-ARP) to help offer solutions to increasing the supply of affordable rental housing for extremely low-income and very low-income households.

IFA will continue to run the The Iowa Rapid Rehousing (RRH) Project, a pilot initiative, funded by more than \$21 million obligated by Governor Reynolds from the state's federal Emergency Rental Assistance (ERA2) program allocation, to assist families and individuals quickly exit homelessness and return to permanent housing.

In early 2024, IFA established the Iowa Permanent Supportive Housing Fund to assist PSH providers in overcoming operating deficitencies.

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.

In early 2024, IFA solicited applications for its \$30M in HOME-ARP funds. Projects partnering unit construction combined with supportive services dollars were prioritized.

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. An important component of the 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 continuing challenge. Addressing the resource 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. IEDA implemented a certified CDBG administrator program in 2022, which focuses on ensuring our partners are well trained in CDBG program requirements and are able to assist communities in seeking and managing CDBG funds. 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.iowaeda.com/cdbg/management-guide/> and <https://www.iowaeda.com/cdbg/training-resources/>

- IFA resources for HOME, ESG, HOPWA, and HTF applicants: <https://www.iowafinance.com/find-a-program/>

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.

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
Total Program Income:	0

Other CDBG Requirements

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

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

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

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

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

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 in this area to the subgrantees in accordance with the ESG regulations.

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

The Iowa Balance of State CoC follows a regional approach to Coordinated Entry to ensure coverage across its 96 counties. The Coordinated Entry system operates through 17 regions including the three CoCs that operate separately from the Iowa Balance of State CoC and serve their individual urban communities. The Institute for Community Alliances serves as overall Coordinated Entry lead

agency, and each service region also has a designated lead agency whose responsibilities include managing the HMIS and domestic violence services comparable database (DVIMS) prioritization lists, 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 service area.

Coordinated Entry policies instruct regions and agencies on when to complete the common assessment tool, when to place persons on the prioritization list, how persons will be prioritized, and how persons will be pulled from the list. 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 most often hold weekly pull meetings to match people with available housing.

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 stakeholders 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 generally posts written responses online 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 ESG competitions, applicants are generally 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 are 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, nonprofit entity, government entity, or Public Housing Authority (PHA). 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. Eligible applicants will certify that housing units assisted with HTF will comply with HTF program requirements during the entire affordability 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 in control of such an 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 (1) HTF project per funding round.

In instances where HTF funds are partnered with LIHTC projects, applications will be required to apply for both LIHTC and NHTF through the LIHTC 2024 application cycle. Both nonprofit and for-profit organizations will be eligible. For-profit entities must demonstrate experience providing and operating rental housing for Extremely Low-Income (ELI) households. The maximum NHTF provided to the 2024 LIHTC application round will be \$500,000. Application requirements, as described below, will apply.

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”.

Applicants for HTF funding must meet minimum qualifications and are scored based on the categories listed in part C below. Additionally, 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 embracing Housing First practices for homeless households or affordable rental housing for persons in recovery from substance use

disorders through a Recovery Housing model. IFA defines an “Experienced Nonprofit Entity” as a 501(c)(3) nonprofit organization with experience providing housing or supportive services to extremely low-income households in the proposed project’s market area. Applications will be evaluated in accordance with need and scoring criteria that emphasizes other State priorities as outlined in the Annual Action Plan.

“Housing First” practices include the following features:

- Minimal barriers to housing entry
- Person-oriented and respects tenant choice
- Failure to participate in formal service programs is not cause for eviction

“Recovery Housing” is defined as a housing model that uses recovery specific services, peer support, and physical design features to support individuals and families on a particular path to recovery from addiction, typically emphasizing abstinence. The key is that the tenant has sought out this type of program as their preferred choice for supporting their personal commitment to their sobriety and holistic recovery. Diverse funding streams and leveraging of mainstream resources are critical components of a successful and sustainable permanent supportive housing or Recovery Housing project. IFA encourages applicants to explore options for attaining funding sources for supportive services, since no HTF funding can be used to finance expenses related to any supportive services that will be made available to tenants. Participation in services cannot be a condition of tenancy.

In instances where HTF funds are partnered with LIHTC projects, applications will be scored using both

the LIHTC and HTF eligibility requirements. LIHTC projects scoring highest will be given the first opportunity to receive HTF funds.

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:

- Targeted populations (Families Experiencing Homelessness and persons in recovery from substance use disorders);
- Fully accessible units;
- Utilization of project-based rental assistance;
- CDC Social Vulnerability Index;
- Leverage;
- Local support;
- IFA Iowa Title Guaranty Certificate;
- Zoning;
- Nonprofit ownership;
- HTF subsidy per unit.

IFA may also seek to prioritize HTF projects located in areas of a declared disaster or emergency need.

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 state of 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 CPD grant programs. Points in the HTF application scoring system will be awarded based upon the social vulnerability of the county in which the proposed HTF project will be located, as scored under the CDC Social Vulnerability Index.

It is HUD’s policy that proposed sites for new construction rental projects with HTF funds cannot be located in areas of minority concentration. (See 24 CFR 93.150) Areas of minority concentration are areas where the percentage of minorities is greater than 50%. The only exceptions to this policy are that

a project may be located in an area of minority concentration only if 1) “Sufficient” and “comparable opportunities” exist for housing for minority families, in the income range to be served by the proposed project, outside areas of minority concentration; or 2) The project is necessary to meet overriding housing needs that cannot be met in that housing market area.

HTF applicants will be required to complete the Site and Neighborhood Standards Approval exhibit. Applications seeking HTF funding from IFA for a new construction or acquisition/new construction rental project will require a finding that the property meets HUD’s site and neighborhood standards or that a policy exception exists. IFA will review the information and issue a finding as to whether the property meets the requirements of site and neighborhood standards.

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 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 and experience utilizing HUD CPD funding. Marketing experience, financial capacity, successful project closeouts, and other factors relevant to the role of the entity will be also considered.

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".

See attached to question #7 (text would not fit).

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.

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 April 7, 2023:

<u>BR Size</u>	<u>HTF Subsidy Per-unit Limit</u>
Efficiency	\$173,011.20
1 BR	\$198,331.20
2BR	\$241,176.00
3BR	\$312,004.80
4BR	\$342,482.40

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.

Question 3H

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 with an estimated demand for more than 42,000 additional housing units statewide by 2030 according to the 2022 Iowa Profile of Demographics, Economics and Housing report. Of that demand, the demand for renter-occupied units is estimated to be more than 9,300 additional units. According to the National Low Income Housing Coalition's Out of Reach 2022: Iowa, there are 366,974 renter households in Iowa, which comprise 29% of all households. In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is \$860. Iowa renters earning the minimum wage of \$7.25 an hour would need to have the equivalent of 2.3 full-time jobs, or 91 work hours per 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 \$483 a month. A household at 30% AMI in Iowa can afford to pay \$660 in monthly rent, meaning that the two-bedroom FMR is out of reach by \$200 monthly.

In order to afford the current level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,868 monthly or \$34,415 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly housing wage of \$16.55 per hour, according to the National Low Income Housing Coalition's report. In 2022, the poverty level in Iowa was \$13,590 for a one-person household and \$27,750 for a four-person household. According to the 2019 Census Bureau's Small Area Income and Poverty Estimates Program, approximately 11% of Iowa's population was below the poverty level. In 2019, some 16% of those in poverty were under age six and 7.1% were age 65 or older. According to 2013 – 2017 HUD 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.

The 2022 Iowa Profile of Demographics, Economics and Housing states the most common housing problem in Iowa is housing cost burdened households with 39.3% of renters and 15.9% of homeowners

spending greater than 30 percent of their income on housing in 2020. Cost burden is defined as spending greater than 30% of household income on housing costs. A severe cost burden is defined as spending greater than 50% of household income on housing costs. Statewide there were 93,128 owner-occupied households and 72,803 renter occupied households experiencing a housing cost burden for a total of 165,931 households experiencing a housing cost burden. An additional 51,311 owner-occupied households and 71,650 renter-occupied households experienced a severe housing cost burden. Overall, 13% of households are cost burdened and 9.7% of households are severely housing cost burdened throughout the State. Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. In 2020, an estimated 1.2 percent of households were overcrowded, and an additional 0.5 percent were severely overcrowded. An estimated 0.3 percent of households had incomplete plumbing facilities, and 0.9 percent had incomplete kitchen facilities. In the State of Iowa, housing problems are disproportionate by race, with 15.6 percent of white households facing housing problems compared with 40.6 percent of Pacific Islander and 29.2 percent of black households. The Iowa Profile research shows the most critical need for affordable housing is for Iowa's lowest income segment, which includes Iowans with incomes between 0-30% of MFI or \$0 to \$26,070. This segment of renters is the most severely housing-cost burdened in Iowa with 53.6% paying more than 50% of their income for housing. This issue will only intensify if affordable housing options are not identified.

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; Capital Needs Assessments (if applicable); and broadband infrastructure (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 IFA web site.

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.

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 or persons in recovery from Substance Use Disorder.

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:

Additional information requested for HOPWA during field office review of Action Plan; this is the method of selecting sponsors, which is also included already in AP-30:

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:

- Experience providing services to persons living with HIV/AIDS and their families, including through Ryan White programs
- Experience providing housing services to low-income persons
- Experience administering federal programs
- Experience with data collection and outcomes reporting
- Financial management history and capability
- Personnel qualifications
- Relevant community partnerships

Attachments

