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The State of Iowa

Draft Consolidated Plan

FY 2025- 2029

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EXECUTIVE SUMMARY

ES-05 Executive Summary – 24 CFR 91.300(c), 91.320(b)

1. Introduction

The State of Iowa Five-Year Consolidated Plan (“Consolidated Plan”) is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) for the state to receive federal funding for affordable housing and community development initiatives benefiting primarily low- and moderate-income (LMI) persons. This Consolidated Plan integrates into a single document the planning and application requirements for the following federal programs:

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

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

- Assess the state’s affordable housing and community development needs.
- Analyze the state’s housing markets.
- Articulate the state’s priorities, goals, and strategies to address identified needs.
- Describe the actions the state will take to implement strategies for affordable housing and community development.

The Consolidated Plan includes the non-entitlement areas of the State of Iowa. The non-entitlement grants are allocated to the state to address housing, homelessness, and community development needs throughout the state over the next five years. Its primary focus is providing decent, safe, affordable housing, a suitable living environment, and economic opportunities, as well as providing emergency solutions to the extremely low-income and LMI persons and families, including the unhoused and vulnerable populations within the state.

- The Process describes the consultation and citizen participation process undertaken to collect information from residents and stakeholders on community conditions and needs.
- The Needs Assessment analyzes needs related to affordable housing, special needs housing, community development, and homelessness.
- The Market Analysis examines demographics, the supply of affordable units, the regional housing market, and other conditions that impact community needs and the programs that



address these needs.

- The Strategic Plan identifies specific goals for each jurisdiction based on the highest priority needs informed by the Needs Assessment, Market Analysis, and extensive consultation with community groups and citizens.

The plan also includes the first year (2025–2026) Annual Action Plan for the State of Iowa, which describes the planned investment of federal resources to implement specific activities that meet the year’s strategic goals.

Iowa anticipates receiving the following grant amounts in the fiscal year 2025. Projections for the entire five-year period follow in parentheses; these projected amounts, however, are expected to change based on annual federal allocations.

- CDBG: \$24,208,645 (approximately \$121,043,225)
- HOME: \$7,943,775.20 (approximately \$39,718,876)
- ESG: \$3,021,681 (approximately \$15,108,405)
- HOPWA: \$1,030,354 (approximately \$5,151,770)
- HTF: \$3,134,373.20 (approximately \$15,671,866)

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

Housing needs among Iowans were determined by analyzing housing problems by income level, tenure, and households with special needs. For the Consolidated Plan, sources included the Comprehensive Housing Affordability Strategy (CHAS) datasets, which are based on the 2018–2022 American Community Survey (ACS) five-year estimates. This source analyzes households with one or more housing problems (e.g., overcrowding, lacking adequate kitchen or plumbing facilities) and households experiencing cost burden (paying more than 30 percent of household income for housing costs) or severe cost burden (paying more than 50 percent of household income for housing costs).

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

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



3. Evaluation of past performance

The evaluation of past performance is based on Iowa's most recent Consolidated Annual Performance and Evaluation Report (CAPER). The state reported on its cumulative performance for years one through four of its previous five-year Consolidated Plan.

The fourth year (2023) CAPER included the following highlights:

The majority of the state's CDBG funds go to improving and maintaining water and sewer systems. In 2023, these projects expended over \$11M in funds and assisted 61,183 persons—just over the expected number of 60,000. These types of projects will continue to be a priority in the future. The state's Downtown Revitalization Program assists communities with impactful downtown exterior improvement projects that eliminate slum and blight conditions. The program revitalizes downtown districts and is on track to meet its five-year goal of rehabbing 150 buildings. This program will be changing its name to Downtown Revitalization and Economic Development Program.

In 2022, the Consolidated Plan was amended to add funding for a Neighborhood Revitalization Program that would aid with neighborhood planning. That program just started to take shape in 2023, with six communities being awarded \$150,000 in planning grants. Of those six communities, three were awarded a little over \$5,000,000 to each implement three to five CDBG-eligible activities to meet the prioritized needs of LMI households in targeted areas. Because of the complexity of this program, it will no longer be funded in 2025. Funding for Opportunity and Threats continues; the state is on pace to meet its five-year goal.

Consistent with its Consolidated Plan, the state has placed tremendous resources into the development of affordable housing. Consequently, almost twice as many rental units have been constructed using HUD funds since 2020 than were originally contemplated. Moreover, the state has leveraged additional federal funds to develop a \$20 million program for owner-occupied new home construction, rehabilitation, adaptive re-use, and down payment assistance; \$8,854,283 in funds were expended, resulting in 245 units rehabilitated.

The fifth and final CAPER was submitted to HUD on March 31, 2025.

4. Summary of citizen participation process and consultation process

The Consolidated Plan was developed through extensive consultation with the State of Iowa's partner organizations and other stakeholders, as well as broad input from community members.

Intergovernmental departments, affordable housing providers, advocates, and other key community stakeholders played an integral role. The Consolidated Plan is also informed by information gathered from several recently published reports and statewide housing, community, and economic development services that inform current conditions and projected outcomes for various sectors that will impact the state. Service providers shared their insights through participation in the virtual stakeholder sessions and an online survey.



The common needs that were mostly cited as part of the 2025–2029 Consolidated Plan outreach and consultations include the following.

Affordable Housing

- Developments in rural areas are very difficult to accomplish due to lack of capacity.
- Affordable housing developers in urban areas run into NIMBYism (“not in my backyard”) and lack of political will.
- It is difficult to find landlords that will accept Section 8 vouchers.
- There is a severe shortage of Americans with Disabilities Act (ADA)-compliant/accessible dwelling units and limited resources for accessibility improvements.
- A great opportunity for affordable housing exists in the rehabilitation and preservation of existing units.
- There is a need for an adequate supply of quality, affordable housing to meet the demand in urban and rural areas.

Infrastructure and Public Transportation

- Many communities are struggling to improve their schools and public facilities due to failed bond referendums.
- A major barrier to development in almost every area across the state is building out water infrastructure and repairing aging water infrastructure.
- There are few transportation options for veterans living in rural areas to access Veterans Affairs (VA) services.

Homelessness

- There are shelter deserts in rural areas across the state.
- There is a lack of transitional housing options. Rapid rehousing is often used to bridge the gap between homelessness and being housed, but rapid rehousing funds often run out before a long-term solution can be identified.
- Emergency shelters in the more urban areas often have long waitlists.
- Supportive services and case management were identified as growing needs across multiple populations (veterans, people with disabilities, people being discharged from correctional facilities).
- A need for more supportive services surrounding childcare, transportation, substance abuse, and mental health for the unhoused and most vulnerable population.

Human Services

- Mental health services and case management are highly requested needs.
- Many community members need help finding opportunities and filling out applications for assistance they qualify for (requesting a reasonable modification, applying for a voucher, etc.).
- Service providers are understaffed, and the need for services is higher than what can be provided.

Hazard Mitigation and Broadband

- There is a need to focus on resiliency from natural disasters when considering projects.
- There is a need to expand broadband connectivity.



The outreach process for the Consolidated Plan was conducted over several months, from September 2024 through November 2024.

Stakeholder Interviews—From September to November 2024, a series of stakeholder meetings and interviews were conducted to discuss issues and opportunities related to housing and community development needs and fair housing issues throughout Iowa. Individuals representing government and policymakers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure the consideration of as many points of view as possible.

Over the course of developing the Consolidated Plan, 15 consultation sessions were conducted. Participants included community housing development organizations, local civil rights commissions, the Iowa Civil Rights Commission, the Iowa Council on Homelessness (ICH), the Olmstead Commission, Iowa’s Regional Councils, the Iowa League of Cities, the Iowa Association of Counties, the Federal Emergency Management Agency, Iowa Broadband Access (BEAD), Professional Developers of Iowa, past recipients of HOME, HOPWA, and ESG/SA funds, and staff from the Iowa Finance Authority (IFA) and Iowa Economic Development Authority (IEDA).

Public Hearing— A public hearing was held on June 26, 2025, to collect public input on the draft Consolidated Plan. A notice of the hearing and public comment period was published in the Des Moines Register on June 9, 2025. The notice was available digitally through the Des Moines Register website from 6/09/2025 through 6/15/2025. The draft action plan is available on the IEDA website: CDBG Plans & Reports | Iowa Economic Development Authority (<https://opportunityiowa.gov/community/community-infrastructure/cdbg-resources/cdbg-plans-and-reports>).

Stakeholder Web-Based Survey—The survey sought input from housing and community development stakeholders to identify priority needs, review and provide feedback on proposed changes in the state’s CDBG program allocation method, and provide general feedback on housing and community development conditions in Iowa. A total of 187 stakeholder responses from persons representing 65 counties were received, along with a total of 323 community surveys.

Respondents were asked to rate the quality of service and the level of unmet need for a number of housing and community development activities. Both “level of quality of service” and “level of unmet need” referred to existing services offered within their respective communities and were not specific to the level of services provided by IEDA or IFA. The purpose of the survey was to gauge self-identified community service needs across Iowa.

Respondents who offered additional comments noted affordable housing-related issues as a key and growing priority in the state, housing as a successful program over the past five to ten years, and water/sewer/infrastructure as a key statewide priority.

5. Summary of public comments

TBD.



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

TBD.

7. Summary

The IEDA and the IFA present the 2025–2029 Consolidated Plan and 2025 Annual Action Plan for the state of Iowa. The five-year Consolidated Plan details the housing and community development plans for the 2025–2029 program years with funds provided to the state by HUD.



THE PROCESS

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

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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

Table 1—Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator	IOWA	IEDA
HOPWA Administrator	IOWA	IFA
HOME Administrator	IOWA	IFA
ESG Administrator	IOWA	IFA

Narrative

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

Consolidated Plan Public Contact Information

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

1. Introduction

The PR-10 Consultation section of the Consolidated Plan summarizes the consultation process for the development of the Consolidated Plan.

The state of Iowa routinely coordinates with partner agencies and organizations in the administration, implementation, and evaluation of the CDBG, HOME, ESG, HOPWA, and HTF-funded programs to meet the Consolidated Plan goals and objectives. In the development of the 2025–2029 Consolidated Plan, Iowa sought input from partners and stakeholders through consultation sessions and an online stakeholder survey.

Iowa conducted 15 consultation sessions. Listed below are the session topics of each consultation session, which were well attended by community partners and agencies:

- Continuum of Care (CoC) and Homeless Services
- Public and Human Services
- Youth Services
- Special Needs Populations
- Public Housing Authority (PHA) and Affordable Housing
- Economic Development
- Fair Housing
- Public Works
- Hazard Mitigation
- Broadband

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The process for preparation of the Consolidated Plan and Annual Plan involved outreach to an extensive number of regional and state organizations involved in providing housing, economic development, and social services in Iowa.



Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The IFA is the collaborative applicant for the Balance of State (BoS) CoC, and the Institute for Community Alliances (ICA) is the Homeless Management Information System (HMIS) lead. The BoS CoC works closely with IFA, the statewide ESG grantee, to plan ESG allocations.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the 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 has allowed 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 for stakeholder review and comment in advance. Stakeholders submit comments, and IFA publicly posts written responses online to all comments received.

IFA also consults directly with the HMIS lead agency, the ICA, in developing and refining appropriate HMIS and performance standards for all applicants. IFA contracts with the ICA 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, and IFA regularly consults with the Institute on updates to policies and procedures for the database's participating agencies.



2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2—Agencies, Groups, and Organizations that Participated

#	Agency/Group/Organization	Agency/Group/Organization Type	Section of Plan Addressed	Method of Consultation	Anticipated Outcomes or Areas for Improved Coordination
1	Iowa Homeland Security and Emergency Management Agency	Other Government—State Agency—Emergency Management	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Consultation	Provided input into the development of Iowa's Consolidated Plan (focus on the Hazard Mitigation section and impact on housing).
2	Iowa BEAD Program	Other Government—State Services—Narrowing the Digital Divide	Other: MA-60, Broadband Needs of Housing Occupied by Low-and Moderate-Income Households	Consultation	Input on the broadband needs across Iowa focused on the needs of housing occupied by LMI households.
3	Menner Group (Rural Development Initiatives)	Business Leaders Civic Leaders	Housing Needs Assessment Market Analysis	Consultation	Input on the housing and community development needs across Iowa, focused on the needs of housing occupied by LMI households (and rural communities).
4	Iowa Association of Council of	Civic Leaders Regional Organization	Housing Needs Assessment Market Analysis	Consultation	Input on the need for affordable workforce housing and non-housing community development.



	Governments (ICOG)	Planning Organization Business Leaders	Non-Housing Community Development Strategy		
5	Olmstead Group	Services—Persons with Disabilities	Housing Needs Assessment Non-Homeless Special Needs Anti-Poverty Strategy	Consultation	The state reached out to the Olmstead Commission to discuss programs that their clientele could benefit from. They have also provided comments on the Action Plan and the CAPER in the past. IFA attends its monthly meetings.
6	National Association of Housing and Redevelopment Officials (NAHRO)	Housing Planning organization	Housing Needs Assessment Public Housing Needs	Consultation	Input on the need for affordable housing and community development.
7	Iowa League of Cities	Regional Organization Planning Organization Civic Leaders	Economic Development Anti-Poverty Strategy	Consultation Online Survey	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.
8	Iowa Rural Development—U.S. Department of Agriculture (USDA)	Other Government—Federal Rural Development	Housing Needs Assessment Economic Development Market Analysis	Consultation Online Survey	USDA Rural Development co-funds 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	Iowa Community Action Association	Housing Service—Fair Housing	Housing Needs Assessment Anti-Poverty Strategy	Virtual Consultation	IEDA interacts with Community Action Agencies (CAP) through work on our CDBG owner-occupied housing program.
10	Veterans—Americans for Independent Living	Housing Services—Veterans	Housing Needs Assessment Homelessness Needs—Veterans Market Analysis	Virtual Consultation Survey	Input on the need for additional homeless services and affordable housing.
12	Iowa Civil Rights Commission	Other Government—State Services—Fair Housing	Fair Housing Housing Needs Assessment Non-Homeless Special Needs	Consultation Online Survey	Fair housing.
13	Iowa Department of Corrections	Services—Homeless Services—Health Services—Education Services—Employment	Housing Needs Assessment Homelessness Strategy	Consultation	Public services.
14	HOPWA	Housing Services—Persons with HIV/AIDS	Housing Needs Assessment Non-Homeless Special Needs	Consultation Survey	Input on the need for additional homeless services and affordable housing.



15	ESG	Housing Services—Homeless	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Consultation	Input on the need for additional homeless services and affordable housing.
16	Adams Community Economic Development	Housing	Housing Needs Assessment	Survey	Input on the need for affordable housing and community development.
17	Almost Home Shelter for homeless men with children @St John's Lutheran Church	Housing	Housing Needs Assessment	Survey	Input on the need for additional homeless services and affordable housing.
18	Ames Regional Economic Alliance	Regional Organization	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Survey	Input on the need for affordable housing and community development.
19	Amy Holst Main Street Elkader	Economic Development	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Survey	Input on the need for affordable housing and community development.



20	Area 15 Regional Planning Commission	Regional Organization	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Survey	Input on the need for affordable housing and community development.
21	Audubon County Economic Development	Economic Development	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Survey	Input on the need for affordable housing and community development.
22	Benton Development Group	Regional Organization	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Survey	Input on the need for affordable housing and community development.
23	Bi-State Regional Commission	Regional Organization	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Survey	Input on the need for affordable housing and community development.
24	Cedar Rapids Community School	Services—Education	Housing Needs Assessment	Survey	Input on the need for affordable housing and community development.



	District Board of Education		Non-Homeless Special Needs Market Analysis		
25	Center for Disabilities and Development	Services—Persons with Disabilities	Housing Needs Assessment Non-Homeless Special Needs	Survey	Input on the need for affordable housing and community development.
26	Central Iowa Regional Housing Authority	PHA Planning Organization	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Survey	Input on the need for affordable housing and community development.
27	Chariton Planning and Development Council	Planning Organization	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Survey	Input on the need for affordable housing and community development.
28	Children and Families of Iowa Domestic Violence Services	CoC Services—Victims of Domestic Violence	Housing Needs Assessment Non-Homeless Special Needs	Survey	Input on the need for affordable housing and community development.



29	City of Afton	Other Government— Local	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Survey	Input on the need for affordable housing and community development.
30	City of Badger	Other Government— Local	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Survey	Input on the need for affordable housing and community development.
31	City of Bayard	Other Government— Local	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Survey	Input on the need for affordable housing and community development.
32	City of Bloomfield	Other Government— Local	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Survey	Input on the need for affordable housing and community development.
33	City of Centerville	Other Government— Local	Housing Needs Assessment	Survey	Input on the need for affordable housing and community development.



			Non-Homeless Special Needs Market Analysis		
34	City of Clearfield	Other Government— Local	Housing Needs Assessment Non-Homeless Special Needs Market Analysis	Survey	
35	City of Clinton	Other Government— Local		Survey	
36	City of Colesburg	Other Government— Local		Survey	
37	City of Corwith	Other Government— Local		Survey	
38	City of Corydon	Other Government— Local		Survey	
39	City of Council Bluffs	Other Government— Local		Survey	
40	City of Delta	Other Government— Local		Survey	
41	City of Des Moines	Other Government— Local		Survey	
42	City of Durant	Other Government— Local		Survey	



43	City of Dysart	Other Government— Local		Survey	
44	City of Ellsworth	Other Government— Local		Survey	
45	City of Estherville	Other Government— Local		Survey	
46	City of Fort Dodge	Other Government— Local		Survey	
47	City of Gladbrook	Other Government— Local		Survey	
48	City of Hawarden	Other Government— Local		Survey	
49	City of Larrabee	Other Government— Local		Survey	
50	City of Malcom	Other Government— Local		Survey	
51	City of Malvern	Other Government— Local		Survey	
52	City of Marcus	Other Government— Local		Survey	
53	City of Marion	Other Government— Local		Survey	
54	City of Marquette	Other Government— Local		Survey	
55	City of Mason City	Other Government— Local		Survey	



EQUAL HOUSING
OPPORTUNITY

56	City of Mechanicsville	Other Government— Local		Survey	
57	City of Meservey	Other Government— Local		Survey	
58	City of Modale	Other Government— Local		Survey	
59	City of Montour	Other Government— Local		Survey	
60	City of Moville	Other Government— Local		Survey	
61	City of Muscatine	Other Government— Local		Survey	
62	City of New Hampton	Other Government— Local		Survey	
63	City of New Market	Other Government— Local		Survey	
64	City of Oakland	Other Government— Local		Survey	
65	City of Riverdale	Other Government— Local		Survey	
66	City of Seymour	Other Government— Local		Survey	
67	Silver City	Other Government— Local		Survey	



68	Sioux City	Other Government— Local		Survey	
69	City of Stanhope	Other Government— Local		Survey	
70	City of Stuart	Other Government— Local		Survey	
71	City of Sully	Other Government— Local		Survey	
72	City of Tama	Other Government— Local		Survey	
73	City of Wayland	Other Government— Local		Survey	
74	City of West Des Moines	Other Government— Local		Survey	
75	City of Wheatland	Other Government— Local		Survey	
76	City of Williams	Other Government— Local		Survey	
77	City of Winthrop	Other Government— Local		Survey	
78	Clarinda Economic Development Corporation	Housing Services—Homeless Planning Organization		Survey	
79	Clayton County	Economic Development		Survey	



	Development Group				
80	Community Action Agency of Siouxland	Services—Children		Survey	
81	Community Action of Eastern Iowa	Services—Fair Housing Regional Organization		Survey	
82	Community Savings Bank	Services—Employment		Survey	
83	Connections Area Agency on Aging	Services—Elderly Persons Services—Homeless Services—Health		Survey	
84	Cresco Area Chamber of Commerce	Business Leader		Survey	
85	Davenport Community Schools	Services—Education		Survey	
86	Des Moines Municipal Housing Agency	PHA		Survey	
87	Downtown Disciples	Other—Religious Organization		Survey	



88	East Central Intergovernmental Association	PHA		Survey	
89	East Central Iowa Council of Governments	Regional Organization		Survey	
90	City of Elkader	Other Government—Local		Survey	
91	Family Crisis Centers	Housing Services—Children Services—Elderly Persons Services—Persons with Disabilities Services—Persons with HIV/AIDS Services—Victims of Domestic Violence Services—Homelessness		Survey	
92	Four Oaks	Services—Children		Survey	
93	Freedom Foundation	Other—Services—Veterans Services—Victims of Domestic Violence Services—Homeless		Survey	
94	Friends of the Family	CoC		Survey	



		Services—Persons with Disabilities Services—Persons with HIV/AIDS Services—Victims of Domestic Violence Services—Homeless			
95	Greater Iowa City, Inc	Economic Development Regional Planning Organization		Survey	
96	Grow Fairfield	Housing		Survey	
97	Habitat for Humanity of Council Bluffs	Housing		Survey	
98	Habitat for Humanity of Iowa	Housing		Survey	
99	Hawkeye Area Community Action Program, Inc.	Housing CoC Services—Persons with Disabilities Services—Homeless		Survey	
100	Heartland Counseling Services, Inc.	CoC Planning Organization		Survey	
101	HOME Inc	Housing		Survey	



		Planning Organization			
102	HTF of Johnson County	Regional Organization		Survey	
103	Howard County Business & Tourism	Economic Development		Survey	
104	Humboldt County Housing Development Corporation	Housing		Survey	
105	ICA	CoC		Survey	
106	Institute for Decision Making, University of Northern Iowa	Planning Organization Business Leader		Survey	
107	Iowa BoS CoC	CoC		Survey	
108	Iowa Citizens for Community Improvement	Services—Fair Housing		Survey	
109	IEDA	Other Government—State		Survey	



		Economic Development			
110	IFA	Other Government— State Services—Persons with Disabilities Services—Homeless		Survey	
111	Iowa Manufacture d Homeowners Network/Citiz ens for Community Improvement / Manufacture d Housing Action	Services—Fair Housing Business Leader		Survey	
112	Iowa Northland Regional Council of Governments	Government Agency Planning Organization Regional Organization Housing		Survey	
113	Iowa Rural Development Council	Regional Organization Services—Education Services—Fair Housing		Survey	



		Economic Development			
114	Iowa Total Care	Services—Health Services—Fair Housing Regional Organization		Survey	
115	Jones County Economic Development	Business Leader Economic Development		Survey	
116	Kemin Industries, Inc.	Business Leader Services—Children Services—Health Services—Education Services— Employment Broadband/Digital Connectivity Services Provider Business Leader		Survey	
117	Low Rent Housing Agency of Burlington, Iowa	PHA Government Agency Regional Organization Planning Organization		Survey	
118	Marshalltown Area United Way	Services—Children Regional Organization Planning Organization		Survey	



		Economic Development			
119	Matthew 25	Housing		Survey	
120	Mid-Iowa Community Action	Services—Children Services—Victims of Domestic Violence		Survey	
121	MSA Professional Services	Business Leader		Survey	
123	New Community Development Corporation	Housing Services—Persons with Disabilities Services—Health Services—Employment		Survey	
	New Visions Homeless Services	Housing		Survey	
	Nishna Productions, Inc.	Housing		Survey	
	North Iowa Area Council of Governments	Regional Organization		Survey	
	North Iowa Community Action Organization	Services—Elderly Persons		Survey	



	North Iowa Corridor Economic Development Corporation	Economic Development Regional Organization		Survey	
	Oak Hill Jackson Neighborhood Association	Services—Fair Housing Government Agency Regional Organization Planning Organization		Survey	
	Omaha- Council Bluffs Metropolitan Area Planning Agency	Planning Organization PHA CoC Services—Homeless		Survey	
	Paramount Development , Inc.	Housing		Survey	
	Pottawattami e County General Assistance	Government Agency		Survey	
	Promoting Appanoose and Centerville Together	Housing PHA Services—Homeless Services—Fair Housing Regional Organization		Survey	



	Raccoon Valley Electric Cooperative	Housing		Survey	
	Region 6 Resource Partners	Housing		Survey	
	Region XII Council of Governments	Regional Organization Housing		Survey	
	Rippling Waters	Housing		Survey	
	Scott County Housing Council	Housing		Survey	
	Sioux City Human Rights Commission	Government Agency		Survey	
	Siouxland Interstate Metropolitan Planning Council	Regional Organization		Survey	
	Southeast Iowa Regional Planning Commission	Housing Regional Organization		Survey	
	Southern Iowa Council	Regional Organization		Survey	



	of Governments	Planning Organization			
	Southern Iowa Regional Housing Authority	Housing Regional Organization		Survey	
	Southwest Iowa Planning Council	Government Agency Regional Organization Planning Organization		Survey	
	The Gospel Mission	Other—Religious Organization		Survey	
	The Warming Shelter, Inc.	Services—Homeless		Survey	
	Ultra 7 Development Corydon LLC/Joiner Property Innovations LLC	Housing		Survey	
	Upper Des Moines Opportunity, Inc.	CoC		Survey	
	Upper Explorer Land Regional	Regional Organization		Survey	



	Planning Commission	Planning Organization			
	Washington Economic Development Group	Regional Organization		Survey	
	Wayne County Development	Regional Organization		Survey	

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

All entities were considered for consultation.



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

Table 3—Other Local/Regional/Federal Planning Efforts



Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Iowa Comprehensive Emergency Plan: Iowa Hazard Mitigation Plan (2023)	Iowa Homeland Security and Emergency Management	The Iowa Hazard Mitigation Plan describes the risks of natural disasters and community needs in Iowa. The information provided informs Iowa's goals and strategies.
ICOG Disaster Recovery Newsletter (2024)	ICOG	The newsletter provides an overview of efforts around Iowa to address disasters, including floods, to address clean-up and recovery efforts.
BEAD 5-Year Action Plan and State of Iowa Digital Equity Plan	Iowa Department of Management	The Broadband and Digital Access Plan outlines the connectivity needs of Iowa's populations. The information provided informs Iowa's goals and strategies.
ICH Five-Year Strategic Plan (2021–2026)	ICH	The Five-Year Strategic Plan provides information on the institutional structure of the CoC and outlines strategic goals to reduce homelessness and improve service delivery in Iowa. The goals outlined in the plan align with the Consolidated Plan goals.
Iowa HOME-American Rescue Plan Program (HOME-ARP) Allocation Plan (2023)	Iowa	The Iowa HOME-ARP Allocation Plan describes the needs and services available to qualifying populations (including people experiencing or at risk of experiencing homelessness) in Iowa. The information provided informs Iowa's goals and strategies.
Iowa State Transportation Plan (2022)	Iowa Department of Transportation	The document helped to inform the Needs Assessment section of the Con Plan relating to economic development.



State of Iowa HIV Disease End-of-Year 2022 Surveillance Report (2023)	State of Iowa Department of Health and Human Services	The Iowa State HIV Surveillance Report provides information on the number and nature of people with HIV/AIDS in Iowa. The information provided informs Iowa's goals and strategies.
Iowa Workforce Needs Assessment (2023)	Iowa Workforce Development (IWD)	The document assisted in addressing the questions in MA-45 Non-Housing Community Development Assets in the Con Plan.
HUD 2023 CoC Homeless Assistance Programs Housing Inventory Count Report	HUD	The Homeless Assistance Programs Housing Inventory Count Report provides information on the types and amounts of shelter beds available for people experiencing homelessness. The information provided informs Iowa's goals and strategies.
Iowa Homeless Needs Assessment (2024)	IFA and the ICA	The Iowa Homeless Needs Assessment provided information on the needs of homeless persons and those at risk of homelessness.

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

IEDA works closely with ICOG in the implementation of its CDBG program activities. County governments are frequent applicants for CDBG funds, and they often utilize their regional council of government to develop their applications and implement projects.

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



PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

Stakeholder Interviews—From September to November 2024, a series of stakeholder meetings and interviews were conducted to discuss issues and opportunities related to housing and community development needs and fair housing issues throughout Iowa. Individuals representing government and policymakers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points of view as possible were heard.

Over the course of developing the Consolidated Plan, 15 consultation sessions were conducted. Participants included community housing development organizations, local civil rights commissions, the Iowa Civil Rights Commission, the Iowa Council on Homelessness (ICH), the Olmstead Commission, Iowa’s Regional Councils, the Iowa League of Cities, the Iowa Association of Counties, the Federal Emergency Management Agency, Iowa Broadband Access (BEAD), Professional Developers of Iowa, past recipients of HOME, HOPWA, and ESG/SA funds, and staff from the Iowa Finance Authority (IFA) and Iowa Economic Development Authority (IEDA).

Public Hearing— A public hearing was held on June 26, 2025, to collect public input on the draft Consolidated Plan. A notice of the hearing and public comment period was published in the Des Moines Register on June 9, 2025. The notice was available digitally through the Des Moines Register website from 6/09/2025 through 6/15/2025. The draft action plan is available on the IEDA website: CDBG Plans & Reports | Iowa Economic Development Authority (<https://opportunityiowa.gov/community/community-infrastructure/cdbg-resources/cdbg-plans-and-reports>).

Stakeholder Web-Based Survey—The survey sought input from housing and community development stakeholders to identify priority needs, review and provide feedback on proposed changes in the state’s CDBG program allocation method, and provide general feedback on housing and community development conditions in Iowa. A total of 187 responses from persons representing 65 counties were received.

Respondents were asked to rate the quality of service and the level of unmet need for several housing and community development activities. Both “level of quality of service” and “level of unmet need” referred to existing services offered within their respective communities and were not specific to the level of services provided by IEDA or IFA. The purpose of the survey was to gauge self-identified community service needs across Iowa.



Respondents who offered additional comments noted affordable housing-related issues as a key and growing priority in the state, housing as a successful program over the past five to ten years, and water/sewer/infrastructure as a key statewide priority.

Summarize citizen participation process and how it impacted goal setting

Citizen Participation Outreach

Table 4—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	Stakeholder Interviews (September–October 2024)	Stakeholders	42 attendees	Participants provided input on community needs and priorities.	All comments were accepted.	N/A
2	Public Hearing (June 25, 2025)	Public	-- attendees	Participants supported the Consolidated Plan and Annual Action Plan and supported its submittal to HUD.	TBD	



NEEDS ASSESSMENT

NA-05 Overview

Needs Assessment Overview

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

Key Themes from the Needs Assessment

The Needs Assessment identified the following major themes:

Housing Needs Assessment

Housing costs for many individuals and households have increased over the past several years for both renter and homeowner housing units. For many, incomes have not increased as quickly and, as a result, housing has become less affordable.

The most common issues for renter and owner households are housing cost burden (spending more than 30 percent of income on housing costs) and severe housing cost burden (spending more than 50 percent of income on housing costs).

Housing Problems

Renters are more likely to have one or more of the four severe housing problems in each of the income categories. Twenty-three percent (almost one in four) of all renters experience one or more of the housing problems listed.

Racial/ethnic groups with disproportionate housing problems as defined by HUD (housing units lacking complete kitchen facilities or complete plumbing facilities, overcrowding [more than 1.5 person per room], and cost burden greater than **30 percent**) include:

- Black/African American: 30–50 percent area median income (AMI)
- Pacific Islander: 80–100 percent AMI
- Asian: 31–50 percent AMI

Severe Housing Problems



Racial/ethnic groups with disproportionate **severe** housing problems (defined as housing units lacking complete kitchen facilities or complete plumbing facilities, overcrowding [more than 1.5 persons per room], and cost burden greater than **50 percent**) include:

- Black/African American: 0–30 percent AMI
- Pacific Islander: 81–100 percent AMI (small sample size)
- Asian: 51–80 percent of AMI

Racial/ethnic groups with disproportionate housing cost burden include the following:

- Black/African American: cost-burdened and severely cost-burdened.
- American Indian/Native American: severely cost-burdened.

Disproportionately Greater Need

In Iowa, roughly 12 percent are considered “cost-burdened” (30–50 percent of income spent on housing costs), and 9 percent are considered “severely cost-burdened” (more than 50 percent of income spent on housing costs). Black/African American households are cost-burdened at over double the general rate in each category. Pacific Islanders are severely cost burdened at double the rate of the general population.

Housing Cost Burden

Elderly households represent about half of the severely cost-burdened owners across each income category. However, renter family types are different across each income category, with elderly households accounting for 65 percent of moderate-income renters.

Public Housing

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.

Homeless Needs Assessment

As of January 2024, Iowa had an estimated 2,734 experiencing homelessness throughout the year, as reported by CoCs to HUD. There were 1,773 family households, 68 were veterans, 162 were unaccompanied young adults (aged 18–24), and 464 were individuals experiencing chronic homelessness. Public school data reported to the U.S. Department of Education during the 2023–2024 school year shows that an estimated 22,362 public school students experienced homelessness over the course of the year.

Non-Homeless Special Needs Assessment

Data analysis and information gathered through the consultation process indicated a variety of housing and supportive service needs for special needs populations. Persons with special needs include the elderly and frail elderly, persons with developmental and physical disabilities, persons suffering from



drug and alcohol addiction, and persons living with HIV/AIDS. Generally, individuals who have special needs are typically extremely low income and face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services in addition to housing that they can afford.

Non-Housing Community Development Needs

Through the online survey, stakeholders identified various needs facing individuals and households earning less than 80 percent AMI across Iowa. When asked about the need for public facilities and infrastructure-related activities in the areas they serve, respondents ranked water infrastructure improvements the highest priority, followed closely by sewer infrastructure improvements.

When asked to prioritize among the most needed human services, stakeholders identified mental health services as their top priority, followed by childcare services and substance use disorder treatment services.



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

Summary of Housing Needs

The quantitative data throughout this Consolidated Plan is generated by the United States Census Bureau and HUD. The CHAS dataset is a custom tabulation developed by the Census Bureau, derived from the ACS data. Data for this section comes from 2018–2022 ACS and 2016–2020 CHAS estimates, which were the most recent data sets available at the time of drafting the Consolidated Plan.

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

- Small family household—A household with two to four members.
- Large family household—A household with five or more members.
- Elderly—Ages 62–74.
- Frail elderly or extra elderly—Ages 75+.
- Household—All people living in a housing unit; members of a household can be *related* or *unrelated*.
- Family—Related individuals living in the same household.
- Non-family—Unrelated individuals living in the same household.

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

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

- Extremely low income \leq 30 percent AMI
- Low income = 30–50 percent AMI
- Moderate income = 50–80 percent AMI

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

Demographic indicators are essential to understanding the state’s housing needs. The data provides a snapshot of the state’s growth and highlights the ongoing increase in population and households.



Based on the 2022 ACS, the median incomes in 2022 for the state of Iowa are as follows:

Table 5—Housing Needs Assessment Demographics

Demographics	Base Year: 2012	Most Recent Year: 2022	% Change
Population	3,047,646	3,118,836	5%
Households	1,223,509	1,290,139	5%
Median Income	\$51,129	\$70,571	38%

Data Source: 2000 Census (Base Year), 2018–2022 ACS (Most Recent Year)

Number of Households Table

While 46 percent of Iowa households earn greater than 100 percent of the AMI, 43 percent earn 80 percent AMI or less; these households are considered LMI households using HUD standards. Of these LMI households:

- 39 percent are small family households (two to four family members).
- 35 percent are households with at least one person 62 years of age or older.
- 15 percent are households with one or more children six years or younger.

Table 6—Total Households Table

Household Type	0–30% HAMFI	31–50% HAMFI	51–80% HAMFI	81–100% HAMFI	Over 100% HAMFI
Total households	153,705	151,755	236,290	147,520	584,665
Small family households	34,735	37,590	69,120	53,265	296,510
Large family households	6,410	9,305	18,610	12,765	49,735
Household contains at least one person aged 62 to 74 years of age	29,940	34,115	55,595	33,745	132,530
Household contains at least one person aged 75 or older	28,720	36,700	37,775	16,255	41,385
Household contains one or more children aged 6 years or younger	19,880	21,450	35,770	23,630	86,505

Data Source: 2016–2020 CHAS



Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

Table 7—Housing Problems



Household Type	0–30% HAMFI (Renters)	31–50% HAMFI (Renters)	51–80% HAMFI (Renters)	81–100% HAMFI (Renters)	Over 100% HAMFI (Renters)	0–30% HAMFI (Owners)	31–50% HAMFI (Owners)	51–80% HAMFI (Owners)	81–100% HAMFI (Owners)	Over 100% HAMFI (Owners)
Substandard Housing—Lacking complete plumbing or kitchen facilities	2,645	2,245	2,070	480	1,555	930	555	765	420	1,095
Severely Overcrowded—With >1.51 people per room (and complete kitchen and plumbing)	985	775	615	360	530	165	310	450	260	795
Overcrowded—With 1.01–1.5 people per room (and none of the above problems)	2,305	1,570	1,695	1,090	970	580	1,160	1,960	1,060	2,940
Housing cost burden greater than 50% of income (and none of the above problems)	53,655	8,970	1,360	75	215	28,570	11,785	5,545	1,350	1,370
Housing cost burden greater than 30% of income (and none of the above problems)	15,210	33,745	13,585	1,460	850	13,000	23,295	27,500	8,985	10,420
Housing cost burden not computed (and none of the above problems)	7,150	0	0	0	0	4,820	0	0	0	0



Has none of the above housing problems	14,095	24,305	65,415	37,210	69,780	9,595	43,040	115,330	94,760	494,150
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Data Source: 2016–2020 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

Table 8—Housing Problems 2

Income Category	Has one or more of the four severe housing problems (renters)	Has none of the four severe housing problems (renters)	Has one or more of the four severe housing problems (owners)	Has none of the four severe housing problems (owners)
0–30% HAMFI	59,590	36,455	30,245	27,415
31–50% HAMFI	13,560	58,050	13,810	66,335
51–80% HAMFI	5,735	79,000	8,725	14,2830
81–100% HAMFI	2,010	38,670	3,100	103,745
Over 100% HAMFI	3,270	70,630	6,200	504,570
Total	84,165	282,805	62,080	844,895

Data Source: 2016–2020 CHAS

Notably, renters are more likely to have one or more of the four severe housing problems in each of the income categories. Twenty-three percent (almost one in four) of all renters experience one or more of the housing problems listed.



3. Cost Burden > 30 Percent

Table 9—Cost Burden > 30 Percent

Household Type	0–30% HAMFI (Renters)	31–50% HAMFI (Renters)	51–80% HAMFI (Renters)	Total Under 80% AMI (Renters)	0–30% HAMFI (Owners)	31–50% HAMFI (Owners)	51–80% HAMFI (Owners)	Total Under 80% AMI (Owners)
Small Family	4,040	11,125	4,000	19,165	1,665	6,440	9,540	17,645
Large Family	960	2,045	595	3,600	445	1,975	2,595	5,015
Elderly Households	5,400	8,885	2,835	17,120	9,170	11,965	9,300	30,435
Other Households	6,300	13,275	6,560	26,135	2,070	3,505	6,390	11,965
Total Need by Income	16,700	35,330	13,990	66,020	13,350	23,885	27,825	65,060

Data Source: 2016–2020 CHAS

Renters from small-family households are likely to experience a housing cost burden or are more likely to spend more than 30 percent of their income on housing. Elderly households who own their home represent the largest share of cost-burdened households. This could be due to the fact most seniors are on a limited income.

4. Cost Burden > 50 Percent

Table 10—Cost Burden > 50 Percent

Household Type	0–30% HAMFI (Renters)	31–50% HAMFI (Renters)	51–80% HAMFI (Renters)	Total Under 80% AMI (Renters)	0–30% HAMFI (Owners)	31–50% HAMFI (Owners)	51–80% HAMFI (Owners)	Total Under 80% AMI (Owners)
Small Family	15,880	2,400	105	18,385	6,605	3,280	1,420	11,305



Large Family	2,565	235	4	2,804	1,430	715	370	2,515
Elderly Households	10,670	3,785	1,140	15,595	14,965	5,645	2,595	23,205
Other Households	27,930	3,630	510	32,070	6,255	2,325	1,175	9,755
Total Need by Income	57,045	10,050	1,759	68,854	29,255	11,965	5,560	46,780

Data Source: 2016–2020 CHAS

As noted in Figure 13 (in the Appendices), no income category is vastly different than the others in terms of distribution. Elderly households represent about half of the severely cost-burdened owners across each income category. However, renter family types are different across each income category, with elderly households accounting for 65 percent of moderate-income renters.

5. Crowding (More than one person per room)

Table 11—Crowding Information: More Than One Person Per Room (by Household Type)

Household Type	0–30% HAMFI (Renters)	31–50% HAMFI (Renters)	51–80% HAMFI (Renters)	81–100% HAMFI (Renters)	Total Under 100% HAMFI (Renters)	0–30% HAMFI (Owners)	31–50% HAMFI (Owners)	51–80% HAMFI (Owners)	81–100% HAMFI (Owners)	Total Under 100% HAMFI (Owners)
Single Family	3040	2075	2065	1190	8370	710	1300	2085	1090	5185
Multiple, Unrelated Families	120	240	190	175	725	39	225	370	235	869
Other, Non-Family Household	300	105	108	109	694	10	0	19	25	54
Total Need by Income	3460	2420	2435	1474	9789	759	1525	2474	1350	6108

Data Source: 2016–2020 CHAS



Table 12—Crowding Information (by Occupants per Room)

Occupants	Owner-Occupied Units	Renter-Occupied Units	Total Units
1.00 or less occupants per room	913,118	356,966	1,270,084
1.01 to 1.50 occupants per room	7,745	6,645	14,390
1.51 or more occupants per room	1,821	3,844	5,665

The above table includes all Iowa households earning up to 100 percent AMI. Single-family households among rental households and owner households are most likely to experience overcrowding. The issue of overcrowding often works alongside the issue of cost burden for small family households. In a market with few affordable housing options, family households may be forced to choose a unit that does not have adequate space for the family but is affordable. Among renter households experiencing overcrowding, 78.8 percent are small-family households; 80.2 percent of owner households.

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

According to table B11016 of the 2022 five-year estimate taken from the ACS, approximately 80 percent of non-family households, classified as “Other” in the above tables, are single-person households. Using this 81.2 percent share as a comparison tool, assumptions can be made about the number of single-person households in need of housing assistance.

Of the 32,070 cost-burdened households earning 80 percent AMI or less classified as “Other” from the above tables, it can be assumed that approximately 25,978 are single-person households. Of those households, renter households earning 30 percent AMI or less need the most housing assistance, accounting for nearly 21 percent of all “Other” non-family cost-burdened households. Of all “Other” non-family households that are cost-burdened, 75 percent are renter households.

Looking at severely cost-burdened non-family households earning 80 percent AMI or less, approximately 33,460 are single-person households. Of those “Other” non-family households, renter households earning 30 percent AMI or less account for 66 percent of severely cost-burdened single-person households.

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

According to the HOME-ARP Allocation plan for Iowa, 30,468 people in Iowa were victims of domestic violence, 85 percent of whom were female. The Victim Services Support Program served a total of 54,894 people in 2021, and 78 percent of those were victims of domestic violence, sexual assault,



stalking, or human trafficking. Black/African American survivors accounted for 12 percent of the persons served yet only accounted for 4 percent of the population. Similarly, Hispanic/Latino people account for 11 percent of victims, despite accounting for 7 percent of the population of Iowa.

The Iowa Coalition Against Domestic Violence and the Iowa Coalition Against Sexual Assault offer support services to victims of violent crimes, including domestic and sexual violence, rape, child abuse, stalking, human trafficking, and homicide.

What are the most common housing problems?

Housing cost burden and severe housing cost burden were the most common housing problems in Iowa in 2020: 12 percent of total households experienced housing cost burden, and 9 percent of total households experienced severe housing cost burden. Conversely, just 1 percent of total households experienced overcrowding, and 1 percent of households experienced substandard housing or severe overcrowding.

The following figures (Figures 1–2) depict the percentage of Iowans experiencing housing problems for renters and owners.

Figure 1—Housing Problems Among Renters in Iowa

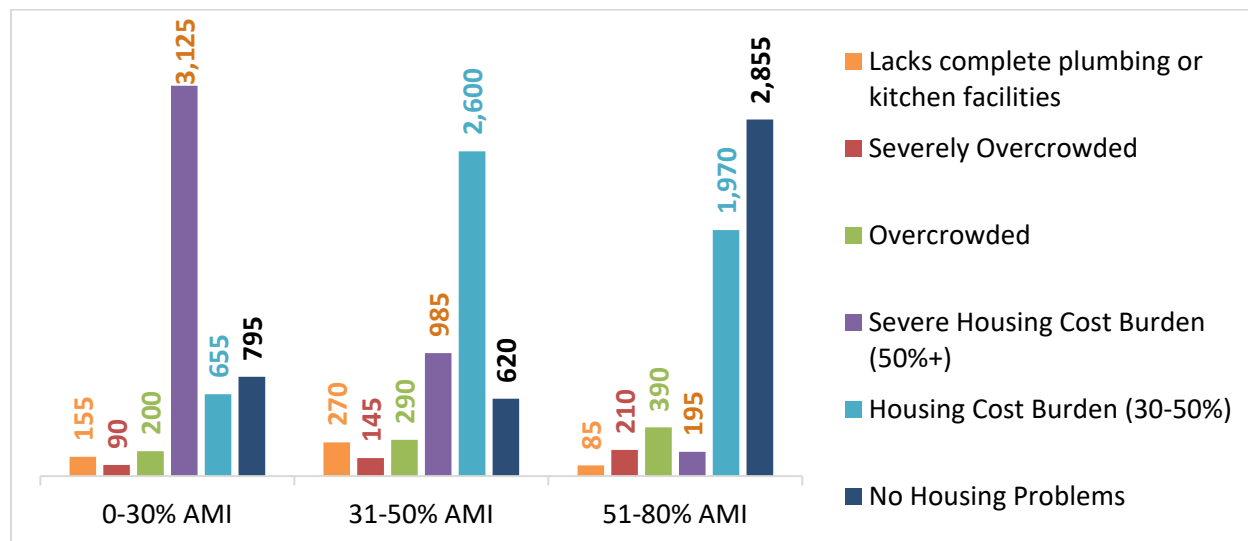
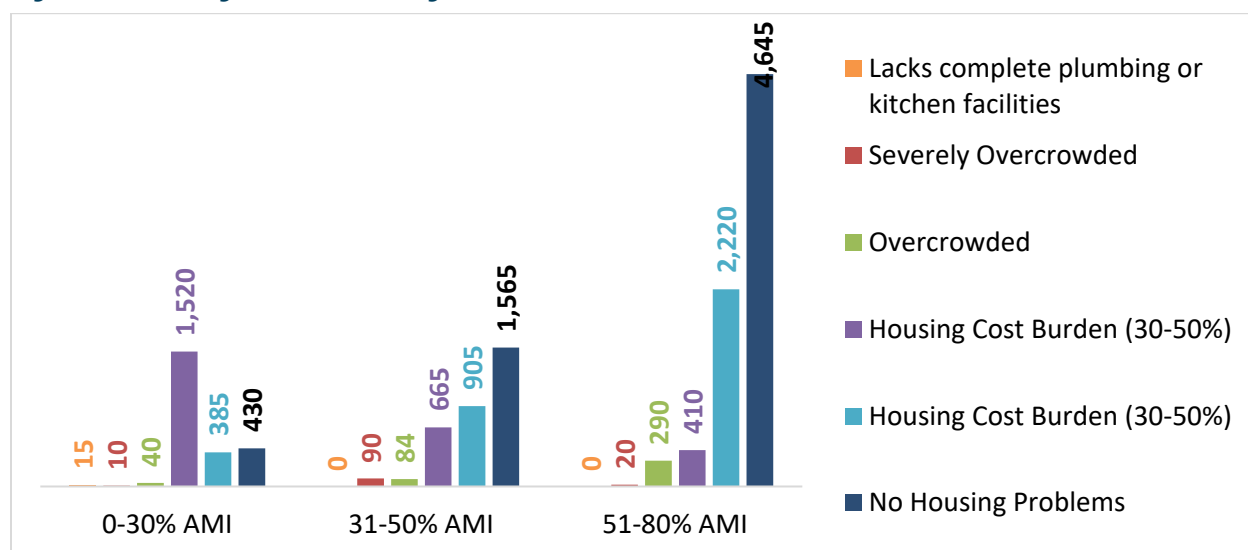


Figure 2—Housing Problems Among Owners in Iowa



Cost burden can be a result of a mismatch between income and housing costs. The MIT Living Wage Calculator reports that aggregating Iowa counties together, a living wage would be \$35.84 for a one-adult and one-child household and \$25.41 with two earners for a family of four. The United Way ALICE Report indicates that as of 2016, 70 percent of Iowa jobs pay less than \$20/hour.

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

Owner households do not face the same rate of housing problems that renter households face. However, within those LMI owner households, the elderly households are significantly more impacted than other types of households. As noted in the tables above, of all LMI owner households experiencing cost burden, 46.7 percent are elderly households. Over 49 percent of elderly households are severely cost burdened.

Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

[The Iowa Homelessness Needs Assessment](#), recently released in December 2024, includes information about the number of households experiencing or at imminent risk of homelessness, an inventory of resources available to meet the needs of households experiencing homelessness, and program models and pathways managed by the homelessness system to assist all people in resolving their housing crisis.

Families experiencing or at risk of experiencing housing instability have increased needs for housing and supportive services.



The primary characteristics of households that are at imminent risk of becoming homeless are lack of access to affordable housing, lack of access to supportive services, unemployment status, and low earned wages. These characteristics are more prevalent among those households earning less than 80 percent AMI.

The cost of living in Iowa also has an impact on housing. As indicated in the [Cost of Living in Iowa](#) report developed by the Common Good Iowa, the cost of living throughout Iowa continues to rise. Further outlined in this report:

- 17 percent of working households in Iowa do not earn enough to meet their basic needs.
 - Within this category:
 - 34 percent of Black or African/American working households.
 - 31 percent of Hispanic working households.
- The difference between after-tax income and self-sufficiency averages \$20,000 for single-parent households.
- 58.9 percent of single-parent households live below the self-sufficiency level.

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

Information regarding individuals at risk of experiencing homelessness originates from Iowa's 2023 HOME-ARP Allocation Plan. The Plan cited 24 CFR 91.5 for a definition of at-risk groups, which is an individual or family who:

- (i) Has an annual income below 30 percent of the median family income for the area, as determined by HUD.
- (ii) Does not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter.
- (iii) Meets one of the following conditions:
 - A. Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance.
 - B. Is living in the home of another because of economic hardship.
 - C. Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance.
 - D. Lives in a hotel or motel and the cost of the hotel or motel stay is not paid for by charitable organizations or by federal, state, or local government programs for low-income individuals.
 - E. Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau.



- F. Is exiting a publicly funded institution or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution).
- G. Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in Iowa's approved consolidated plan.

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

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

Iowa's high housing costs and lack of supply, evident through the CHAS estimates, show that the most significant housing issue identified is cost burden, defined as spending over 30 percent of household income on housing costs, such as mortgage and rent payments. According to CHAS data, 15.3 percent of households in Iowa are cost-burdened. Similarly, severe cost burden is defined as spending over 50 percent of household income on housing. In Iowa, 11.6 percent of households are severely cost-burdened. According to recent (2018–2022) ACS 5-Year Estimates, 11 percent of Iowa's population lives below the poverty level, and 2.9 percent of the population aged 16 and over is unemployed. Unemployment and poverty contribute to the increased risk of homelessness.



NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the needs of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need to be when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The bullet points below summarize the percentage of each racial/ethnic group experiencing housing problems by HAMFI levels. Where the HUD tables below report AMI, they refer to HAMFI.

Housing problems include:

- Housing units lack complete kitchen facilities.
 - A complete kitchen consists of a sink with a faucet, a stove or range, and a refrigerator.
- Housing units lack complete plumbing facilities.
 - Complete plumbing consists of hot and cold running water, a flush toilet, and a bathtub or shower.
- Overcrowding (more than one person per room).
- Housing costs greater than 30 percent of income (i.e., cost burden).
 - Between 30–50 percent of income is devoted to housing costs.

0 Percent-30 Percent of AMI

Table 13—Disproportionally Greater Need 0–30 Percent AMI

Household Types	One or More Housing Problems	None of the Four Problems	Share with Housing Problem
Total Households	118,040	35,665	77%
White alone, non-Hispanic	93,875	30,290	76%
Black or African-American alone, non-Hispanic	10,555	1,785	86%
Asian alone, non-Hispanic	3,210	1,060	75%
American Indian or Alaska Native alone, non-Hispanic	405	195	68%
Pacific Islander alone, non-Hispanic	135	65	68%
Hispanic, any race	6,900	1,765	80%

Data Source: 2016–2020 CHAS



30 Percent–50 Percent of AMI

Table 14—Disproportionally Greater Need 30–50 percent AMI

Household Types	One or More Housing Problems	None of the Four Problems	Share with Housing Problem
Total Households	84,410	67,345	56%
White alone, non-Hispanic	69,515	59,665	54%
Black or African-American alone, non-Hispanic	5,345	2,105	72%
Asian alone, non-Hispanic	2,125	900	70%
American Indian or Alaska Native alone, non-Hispanic	325	185	64%
Pacific Islander alone, non-Hispanic	125	70	64%
Hispanic, any race	5,225	3,600	59%

Data Source: 2016–2020 CHAS

50 Percent–80 Percent of AMI

Table 15—Disproportionally Greater Need 50–80 percent AMI

Household Types	One or More Housing Problems	None of the Four Problems	Share with Housing Problem
Total Households	55,545	180,745	24%
White alone, non-Hispanic	47,510	158,635	23%
Black or African-American alone, non-Hispanic	2,445	6,485	27%
Asian alone, non-Hispanic	1,495	3,225	32%
American Indian or Alaska Native alone, non-Hispanic	155	475	25%
Pacific Islander alone, non-Hispanic	29	140	17%
Hispanic, any race	3,065	9,280	25%

Data Source: 2016–2020 CHAS

80 Percent–100 Percent of AMI

Table 16—Disproportionally Greater Need 8–100 percent AMI

Household Types	One or More Housing Problems	None of the Four Problems	Share with Housing Problem
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Total Households	15,555	131,970	11%
White alone, non-Hispanic	13,405	119,185	10%
Black or African-American alone, non-Hispanic	575	3,075	16%
Asian alone, non-Hispanic	355	2,200	14%
American Indian or Alaska Native alone, non-Hispanic	40	255	14%
Pacific Islander alone, non-Hispanic	65	55	54%
Hispanic, any race	800	5,680	12%

Data Source: 2016–2020 CHAS

Table 17—Percentage Difference to the Relative Total—Housing Problems

Race/Ethnicity	Income Level: 0–30% AMI	Income Level: 30–50%	Income Level: 50–80%	Income Level: 80–100%
White	–1%	–2%	0%	0%
Black/African American	–40%	16%	4%	5%
Asian	–2%	15%	8%	3%
American Indian or Alaska Native	–9%	8%	1%	3%
Pacific Islander	–9%	8%	–6%	44%
Hispanic	3%	4%	1%	2%

Discussion

Table 17 represents the percentage difference of the total jurisdiction. Those highlighted in yellow represent households that are disproportionately affected by housing problems. Pacific Islanders are almost 5 times more likely to experience a housing problem in the income category of 80–100 percent AMI. In low-income households, both black and Asian households were disproportionately affected.



NA-20 Disproportionately Greater Need: Severe Housing Problems – 24 CFR 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the four severe housing problems. The four housing problems are:

- 1) Housing unit lacks complete kitchen facilities.
- 2) Housing unit lacks complete plumbing facilities.
- 3) More than 1.5 person per room (overcrowded).
- 4) Household is severely cost-burdened (greater than 50 percent of income is devoted to housing costs).

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of households with one or more severe housing problems from each race/ethnicity and comparing that figure to the share of all Iowa households at that income level that experience the problem (share of race/ethnicity = “# of households for that race/ethnicity with one or more severe housing problem/total # of households for that race/ethnicity”).

0 Percent–30 Percent of AMI

Table 18—Severe Housing Problems 0–30 percent AMI

Household Types	One or More Severe Housing Problems	None of the Four Problems	Share with Housing Problem
Total Households	89,835	63,870	58%
White alone, non-Hispanic	70,075	54,100	56%
Black or African-American alone, non-Hispanic	8,660	3,675	70%
Asian alone, non-Hispanic	2,675	1,595	63%
American Indian or Alaska Native alone, non-Hispanic	310	295	51%
Pacific Islander alone, non-Hispanic	125	70	64%
Hispanic, any race	5,840	2,830	67%



Data Source: 2016–2020 CHAS

30 Percent–50 Percent of AMI

Table 19—Severe Housing Problems 30–50 percent AMI

Household Types	One or More Severe Housing Problems	None of the Four Problems	Share with Housing Problem
Total Households	27,370	124,385	18%
White alone, non-Hispanic	21,985	107,200	17%
Black or African-American alone, non-Hispanic	1,815	5,630	24%
Asian alone, non-Hispanic	900	2,130	30%
American Indian or Alaska Native alone, non-Hispanic	135	375	26%
Pacific Islander alone, non-Hispanic	35	165	18%
Hispanic, any race	1,940	6,880	22%

Data Source: 2016–2020 CHAS

50 Percent–80 Percent of AMI

Table 20—Severe Housing Problems 51–80 Percent AMI

Household Types	One or More Severe Housing Problems	None of the Four Problems	Share with Housing Problem
Total Households	14,460	221,830	6%
White alone, non-Hispanic	11,190	194,960	5%
Black or African-American alone, non-Hispanic	1,135	7,795	13%
Asian alone, non-Hispanic	530	4,195	11%
American Indian or Alaska Native alone, non-Hispanic	24	605	4%
Pacific Islander alone, non-Hispanic	29	140	17%
Hispanic, any race	1,465	10,880	12%

Data Source: 2016–2020 CHAS



80 Percent–100 Percent of AMI

Table 21—Severe Housing Problems 80–100 percent AMI

Household Types	One or More Housing Problems	None of the Four Problems	Share with Housing Problem
Total Households	5,110	142,415	3%
White alone, non-Hispanic	3,760	128,835	3%
Black or African-American alone, non-Hispanic	400	3,255	11%
Asian alone, non-Hispanic	235	2,320	9%
American Indian or Alaska Native alone, non-Hispanic	24	270	8%
Pacific Islander alone, non-Hispanic	65	55	54%
Hispanic, any race	520	5,955	8%

Data Source: 2016–2020 CHAS

Table 22—Percentage Difference to the Relative Total—Severe Housing Problems

Race/Ethnicity	Income Level: 0–30% AMI	Income Level: 30–50%	Income Level: 50–80%	Income Level: 80–100%
White	–1%	–1%	–1%	0%
Black/ African American	6%	7%	7%	8%
Asian	12%	12%	7%	6%
American Indian or Alaska Native	–7%	8%	–2%	5%
Pacific Islander	12%	0%	11%	51%
Hispanic	1%	4%	6%	5%

Discussion

As noted by Table 22, Pacific Islander households are overrepresented in three income levels, 0-30 percent AMI, 50-80 percent AMI, and 80-100 percent AMI. This could be partially attributed to the small sample size with only 120 in this category. White households are impacted at the very low-income level.



NA-25 Disproportionately Greater Need: Housing Cost Burdens 24 CFR 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

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

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

Housing Cost Burden

Table 23—Greater Need: Housing Cost Burdens AMI

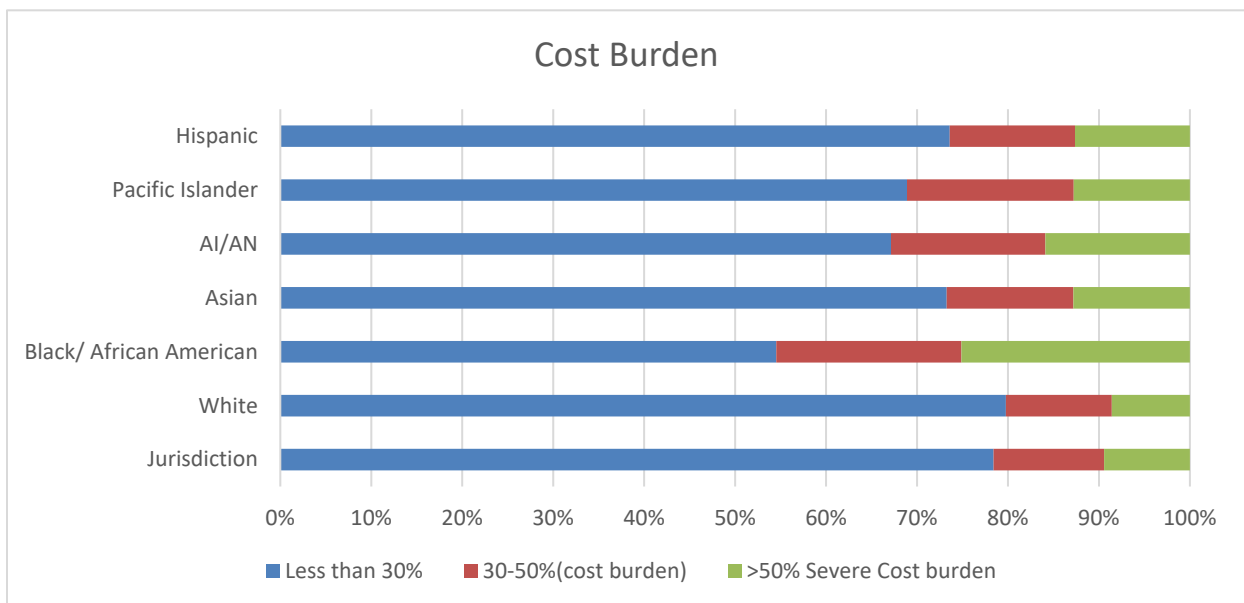
Race/Ethnicity	Housing Cost Burden Less than 30%	Housing Cost Burden 30–50%	Housing Cost Burden Greater than 50%	No Income/Not Computed
Total Households	989,205	153,260	119,015	12,454
White alone, non-Hispanic	899,380	131,240	96,775	9,480
Black or African-American alone, non-Hispanic	20,790	7,760	9,575	825
Asian alone, non-Hispanic	18,140	3,450	3,170	915
American Indian or Alaska Native alone, non-Hispanic	1,880	475	445	35
Pacific Islander alone, non-Hispanic	620	165	115	4
Hispanic, any race	37,430	7,005	6,425	990
Other	10,965	3,165	2,510	205

Data Source: 2016–2020 CHAS



Household Type	Cost Burden Share	Severe Cost Burden Share	Any Cost Burden Share
Jurisdiction	12%	9%	21%
White	12%	9%	20%
Black/African American	20%	25%	45%
Asian	13%	12%	26%
AI/AN	17%	16%	32%
Pacific Islander	18%	13%	31%
Hispanic	14%	12%	26%

Figure 3—Cost Burden by Race/Ethnicity



Discussion

In Iowa, roughly 78 percent of all households spend 30 percent or less of their income on housing, 12 percent are considered “cost-burdened” (30–50 percent income spent on housing costs), and 9 percent are “severely cost-burdened” (more than 50 percent of income spent on housing costs). Black/African American households are cost-burdened at over double the general rate in each category. Pacific Islanders are severely cost-burdened at double the rate of the general population.



NA-30 Disproportionately Greater Need: Discussion - 91.305 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

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

Disproportionate need in *housing problems* occurs for:

- Black/African American: 31–50 percent AMI
- Pacific Islander: 80–100 percent AMI
- Asian: 31–50 percent AMI

Disproportionate need in *severe housing problems* occurs for:

- Pacific Islander: 0–30 percent AMI, 51–80 percent and 81–100 percent AMI
- Asian: 0–30 percent AMI and 31–50 percent AMI

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

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

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

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

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



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

As a relatively homogenous state, nearly 90 percent White, most of the state's racial/ethnic diversity resides within or near urban areas, which are entitlement grantees. As a state jurisdiction, CDBG funds are not able to be spent within entitlement jurisdictions.



NA-35 Public Housing - 91.405, 91.205 (b) (Optional)

Introduction

The information on this page is not required for state grantees. The IFA does not administer any public housing or Section 8 Housing Choice Vouchers. All these functions are carried out by local PHAs across Iowa.

Totals in Use

Table 24—Public Housing by Program Type

	Certificate	Mod-Rehab	Public Housing	Total Vouchers	Project-Based Vouchers	Tenant-Based Vouchers	VASH—Special Purpose Vouchers	Family Unification Program—Special Purpose Vouchers	Disabled *—Special Purpose Vouchers
# of units vouchers in use	0	0	159	818	0	803	0	0	0

Data Source: Partners in Health Information Center (PIC)

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition



Characteristics of Residents

Table 25—Characteristics of Public Housing Residents by Program Type

	Certificate	Mod-Rehab	Public Housing	Total Vouchers	Project-Based Vouchers	Tenant-Based Vouchers	VASH—Special Purpose Vouchers	Family Unification Program—Special Purpose Vouchers
# Homeless at admission	0	0	0	0	0	0	0	0
# of elderly program participants (>62)	0	0	47	165	0	164	0	0
# of disabled families	0	0	36	248	0	244	0	0
# of families requesting accessibility features	0	0	159	818	0	803	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of domestic violence victims	0	0	0	0	0	0	0	0

Data Source: PIC



Race of Residents

Table 26—Race of Public Housing Residents by Program Type

Race	Certificate	Mod-Rehab	Public Housing	Total Vouchers	Project-Based Vouchers	Tenant-Based Vouchers	VASH—Special Purpose Vouchers	Family Unification Program—Special Purpose Vouchers	Disabled *—Special Purpose Vouchers
White	0	0	151	759	0	745	0	0	0
Black/African American	0	0	8	55	0	54	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	4	0	4	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

Data Source: PIC

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition



Ethnicity of Residents

Table 27—Ethnicity of Public Housing Residents by Program Type

Ethnicity							VASH— Special Purpose Vouchers	Family Unificati on Program —Special Purpose Vouchers	Disable d *— Special Purpose Voucher s
Hispanic	0	0	3	8	0	8	0	0	0
Not Hispanic	0	0	156	810	0	795	0	0	0

Data Source: PIC

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition



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

Not applicable.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Not applicable.

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

Not applicable.

Discussion

Not applicable.



NA-40 Homeless Needs Assessment - 91.305 (c)

Introduction

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

The IFA is the collaborative applicant for the BoS CoC, and the ICA is the HMIS lead. The BoS CoC works closely with IFA, the statewide ESG grantee, to plan ESG allocation. Stakeholders report that, at times, these relationships can be confusing.

As of January 2024, Iowa had an estimated 2,734 experiencing homelessness throughout the year, as reported by CoCs to HUD. There were 1,773 family households, 68 were Veterans, 162 were unaccompanied young adults (aged 18–24), and 464 were individuals experiencing chronic homelessness. Public school data reported to the U.S. Department of Education during the 2023–2024 school year shows that an estimated 22,362 public school students experienced homelessness over the course of the year. Of that total, 1,753 students were unsheltered, 3,465 were in shelters, 1,057 were in hotels/motels, and 21,328 were doubled up.

In addition, in the spring of 2024, the IFA, through an intermediary contract with the ICA, funded Housing Innovations to complete a needs assessment of people experiencing homelessness throughout Iowa and identify service strategies and resources to address homelessness. The Needs Assessment Report employed a data-driven system modeling analysis to define gaps in homelessness systems in relation to an “optimal” system design required to address all homelessness. The analysis included information about the number of households experiencing or at imminent risk of homelessness, an inventory of resources available to meet the needs of households experiencing homelessness, and program models and pathways managed by the homelessness system to assist all people in resolving their housing crisis.

The following is the key highlight from the report:

- An estimated 17,000 Iowa households will likely experience homelessness in 2025. Most people, about 80 percent, expected to experience homelessness are single adults.



Table 28— Estimates of Persons Experiencing Homelessness by Household Type, CoC IA-502

Population CoC: IA-502	Estimated # of unsheltered persons experiencing homelessness on a given night (2024 PIT Count)	Estimated # of sheltered persons experiencing homelessness on a given night (2024 PIT Count)	Estimate the # experiencing homelessness each year (from HMIS)	Estimate the # becoming homeless each year (from HMIS)	Estimate the # exiting homelessness each year (from HMIS)	Estimate the # of days persons experience homelessness (average length of time homeless from HMIS)
Persons in Households with Adult(s) and Child(ren)	2	110	589	436	129	39
Persons in Households with Only Children	0	1	13	9	5	42
Persons in Households with Only Adults	145	457	2217	1547	748	50



Chronically Homeless Individuals	71	92	405	208	123	47
Chronically Homeless Families	0*	12*	33	24	7	24
Veterans	19	36	186	164	69	52
Unaccompanied Youth	2	37	258	173	89	61
Persons with HIV/AIDS	0	6	21	14	10	40

Table 29— Estimates of Persons Experiencing Homelessness by Household Type, CoC IA-501

Population CoC: IA-501	Estimated # of unsheltered persons experiencing homelessness on a given night (2024 PIT Count)	Estimated # of sheltered persons experiencing homelessness on a given night (2024 PIT Count)	Estimate the # experiencing homelessness each year (from HMIS)	Estimate the # becoming homeless each year (from HMIS)	Estimate the # exiting homelessness each year (from HMIS)	Estimate the # of days persons experience homelessness (average length of time homeless from HMIS)
Persons in Households with Adult(s) and Child(ren)	17	509	3422	2198	765	96.8
Persons in Households with Only Children	5	2	142	104	39	95.9



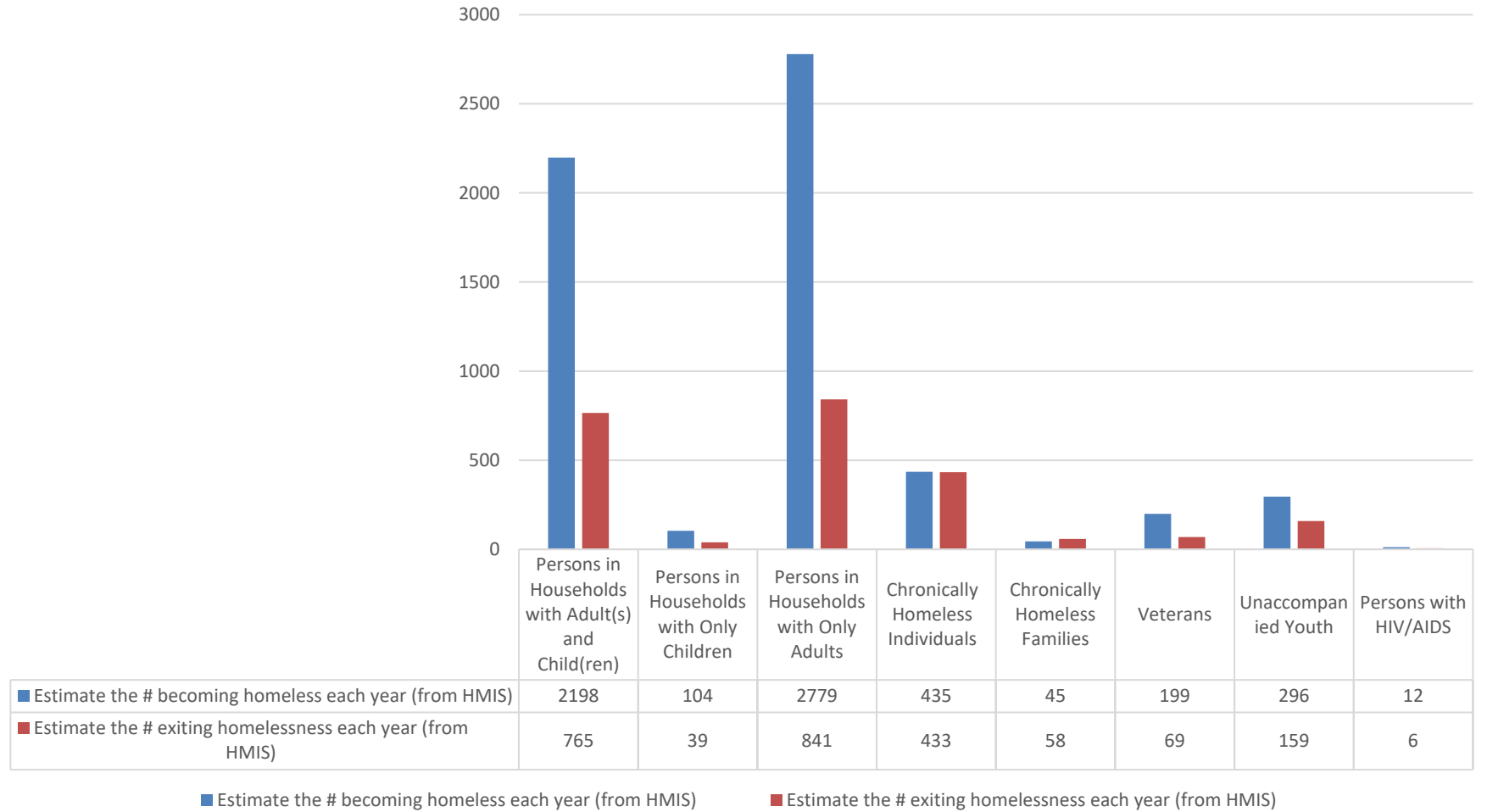
Persons in Households with Only Adults	253	813	5062	2779	841	85.4
Chronically Homeless Individuals	90	211	1260	435	433	98
Chronically Homeless Families	3*	7*	123	45	58	89
Veterans	32	36	388	199	69	74.5
Unaccompanied Youth	24	99	477	296	159	86.2
Persons with HIV/AIDS	0	2	27	12	6	77.4

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Not applicable because the data of the two categories is made available in the table above.

Figure 4— Estimates of Persons Experiencing Homelessness by Household Type





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

As of the 2024 PIT Count, there were 509 families with children identified as homeless (17 of those 509 identified as unsheltered). Of the 509 sheltered families with children, 59 percent were in transitional housing while the remaining were in emergency shelters.

Of the 68 veterans identified as homeless in the 2024 PIT count, 46 were sheltered. Of those sheltered veterans, 27 were in transitional housing.

According to consultation with the Americans for Independent Living, a group serving veterans, there is a lack of housing opportunities for veterans and the units are not of good quality. The need for housing has increased over the past several years with the cost of everything increasing, including food and medication. Veterans are facing evictions.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Iowa is almost 90 percent White, while the BoS CoC reports that 63 percent of those individuals and families experiencing homelessness are White. As of the 2024 PIT count, 35 percent of those individuals and families experiencing homelessness are Black or African American. In 2024, the ICA published [Analysis of the Impacts of Race on Homelessness and Homeless Service Provision in Iowa](#).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The National Alliance to End Homelessness reported a 56 percent rise in Iowa's unsheltered population since 2023 in its August 2024 State of Homelessness report.

The BoS CoC PIT count conducted in late January 2024 counted a total of 2,734 homeless persons (all Iowa CoC totals). Approximately 36 percent of homeless people counted were unsheltered. Twice as many sheltered homeless persons were living in emergency housing (1,476) than in transitional housing (712).



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

Introduction

Persons with special needs include the elderly and frail elderly, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS (PWLH). Generally, individuals who have special needs are typically extremely low-income and face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services in addition to housing that they can afford.

The HOPWA program is administered by IFA and provides housing assistance for PWLH. The following data tables include information specific to the HOPWA program.

HOPWA

Table 30 - AIDS Prevalence

Current HOPWA formula use:	Figure
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Current HOPWA formula use:	
Cumulative cases of AIDS reported	3,228
Area incidence of AIDS	120
Number of new cases prior year (3 years of data)	322
Rate per population	0
Rate per population (3 years of data)	0

Table 31 - Current HIV Prevalence

Current HIV surveillance data:	
Number of PLWH	3,569
Area Prevalence (PLWH per population)	101 per 100,000 persons
Number of new HIV cases reported last year	120

Table 30 and 31—HOPWA Data

Data Source:	2022 Iowa End of Year Surveillance Report
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Table 32 - HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant-based rental assistance (TBRA)	55
Short-Term Rent, Mortgage, and Utility Assistance (STRMU)	78
Facility-based housing (permanent, short-term, or transitional)	41

Table 31—HIV Housing Need

Data Source:	2024 State of Iowa CAPER
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Describe the characteristics of special needs populations in your community:

Elderly

Elderly persons are more likely to live on fixed, very low incomes or require special supportive services to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers.

Needs of the elderly include increasing accessibility of housing and public spaces to accommodate wheelchairs and other physical disabilities, need for meals on wheels or other meal services, and need for transportation services. According to the 2022 ACS, there were 560,125 elderly, defined as those over the age of 65, in Iowa.

- 98.9 percent are White.
- 54.8 percent are female.
- 16.5 percent are veterans.
- 69.3 percent have a disability.
- 91.5 percent receive Social Security.
- 7.7 percent are below the poverty line.
- 80.7 percent are owners of their home.
- 46.2 percent are households living alone.

Frail Elderly

A frail elderly person is an elderly person who requires assistance with three or more activities of daily living such as bathing, walking, and performing light housework. The needs of the frail elderly include those of the elderly listed above in addition to other services such as in-home aids or living situations that provide medical support. According to the 2022 ACS, there were 218,340 elderly people above the age of 75 in Iowa who are likely considered frail because they have either self-care or independent living difficulty. Self-care difficulty is defined as having difficulty bathing or dressing. An independent living difficulty is when someone, due to a physical, mental, or emotional problem, has difficulty doing errands alone, including visiting a doctor's office or shopping.

Persons with Mental, Physical, or Other Developmental Disabilities



Severe mental illness includes the diagnoses of psychoses and major affective disorders such as bipolar and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition of a disability.

Not all persons with disabilities require supportive housing; however, those who cannot live with supportive family or are in need of help in basic life activities do require supportive housing or services. Physically disabled individuals usually require modifications to their living space, including the removal of physical barriers. Generally, accommodations are made to adapt the unit for use by wheelchair-bound persons.

According to 2022 ACS data:

- Among the civilian non-institutionalized population, 12.1 percent reported a disability.
- The likelihood of having a disability varied by age—from 8 percent of people under 18 years old to 35 percent of people 35 to 64 years old and 25 percent of those 75 and over.

Physical disabilities can include hearing, vision, cognitive, ambulatory, self-care, or independent living difficulties. The disability rate in Iowa is 17 percent. As shown in the table below, the incidence of disabilities increases significantly for those aged 65 or older.

Table 33 – Population with a Disability by Age

Population Types	18-34	35-64	65-74	75+
Total population	714,304	1,164,550	316,485	218,340
Population with a disability	53,037	134,691	69,565	94,593
Total disability rate	7%	12%	22%	43%
With a hearing difficulty	5,977	32,727	29,424	47,571
With a vision difficulty	7,508	21,811	10,065	15,666
With a cognitive difficulty	36,283	52,437	12,473	19,903
With an ambulatory difficulty	7,377	66,029	37,767	55,495
With a self-care difficulty	4,987	22,267	9,811	18,598
With an independent living difficulty	21,149	43,853	17,379	39,713



[According to the Centers for Disease Control and Prevention \(CDC\), in 2024, 650,000 adults in Iowa had a disability.](#) This is equal to 26 percent or 1 in 4 adults in Iowa. These figures highlight the significant portion of the population that relies on various disability services, underscoring the importance of effective and accessible support systems across the state.

Persons with Alcohol or Other Drug Addictions

According to a 2022 Iowa Substance Abuse Brief, the prevalence of binge drinking in the past 30 days among Iowa adults was 22 percent in 2020, greater than the 16 percent of US adults reporting binge drinking in the past 30 days. The estimated cost from excessive drinking in 2010 was \$1.9 billion, which includes costs from losses in work productivity, health care, and criminal justice, among others (CDC, 2019).

Persons with HIV/AIDS and Their Families

At the end of 2022, the number of new diagnoses reported to the Iowa Department of Health and Human Services totaled 120 for HIV. This is 3.7 HIV diagnoses per 100,000. As of December 31, 2022, there were 3,228 people with a current address in Iowa diagnosed and living with HIV, a prevalence of 101 per 100,000 persons.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

The following data came from the Iowa Coalition Against Domestic Violence:

FACTS AND STATS ON THE PREVALENCE OF DOMESTIC VIOLENCE IN IOWA

Crime Victims Assistance Division Data

	2008	2009	2010
Domestic Abuse Victims Served	22,508	24,273	24,067

Crisis Calls and Shelter Services	2008	2009	2010
Victim Service Crisis Calls	82,077	77,555	72,033
Nights of Shelter Provided	100,814	109,584	99,585
Shelter for Domestic Abuse	4,416	6,721	4,939

According to the organization, they have increased safety for survivors through their nationally recognized Housing First model of service delivery, client assistance fund, scholarship and financial literacy programs, and systems-change advocacy efforts.



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

While the scope of supportive services varies based on an individual's characteristics, the following is a list of services commonly needed by non-homeless people with special needs. These services may be provided either on- or off-site:



- Accessible housing
- Advocacy, referral, information
- Case management
- Childcare
- Counseling
- Crisis hotline
- Education
- Employment training
- Family and caregiver support
- Financial assistance
- Health care
- Home management activities
- Interpretation services
- Legal assistance

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Department of Health and Human Services, Iowa averages approximately 115 HIV diagnoses and 75 AIDS diagnoses per year. As of December 21, 2020, there were 3,012 Iowans living with HIV, and there are about four men diagnosed for every woman.

Additionally, Iowans who are Black/African American and Latino are also disproportionately impacted by HIV in Iowa. This is not because they are more likely to engage in behaviors that put them at risk for HIV but because of social determinants of health impacting access to care and services.

If Participant Jurisdiction will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Mental Illness

Individuals with chronic mental illness often experience housing instability due to limited income, high medical expenses, and difficulty navigating the rental market. Many are at risk of homelessness or live in environments that lack supportive mental health services.

To address these shortages, TBRA support should be paired with mental health services, including case management, counseling, crisis intervention, and medication management. Partnerships with community mental health organizations and regional health providers can ensure that TBRA recipients receive the necessary support to maintain housing stability.



Individuals with HIV/AIDS often face discrimination in the housing market, compounded by high healthcare costs and reduced income, limiting their housing options. Persons with HIV/AIDS benefit from comprehensive case management that integrates housing stability with health services. The TBRA program can support housing access, but additional services are critical, including medical transportation, health education, case management for treatment adherence, and support with benefits navigation. Collaborating with health organizations specializing in HIV/AIDS care can ensure recipients receive coordinated services.



NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

Through CDBG funds, the State of Iowa can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include health centers, childcare centers, job training centers, congregate meal sites, and other neighborhood facilities that serve the community.

Further, public facilities across the state are aging and require rehabilitation to provide high quality service to the target populations. The services linked with these facilities primarily benefit LMI households.

How were these needs determined?

The State facilitated a series of stakeholder interviews and focus groups in which it requested feedback on needs across the community. Additionally, the State conducted stakeholder and citizen surveys to assess the needs across the State. The complete results of these surveys and interviews will be provided in the final document.

Describe the jurisdiction's need for Public Improvements:

Public transportation options are limited, particularly in rural areas. Improved transit systems would benefit LMI households, elderly populations, and people with disabilities by providing better access to employment, healthcare, and other services. Expanding transportation infrastructure can enhance economic mobility and reduce isolation in rural communities.

According to the stakeholder interviews and surveys, one of the main improvements raised is the need for water infrastructure improvements to serve LMI persons and areas in the community. The survey also raised the need for street and sidewalk improvements such as traffic lights and investment into safety measures.

How were these needs determined?

The State facilitated a series of stakeholder interviews and focus groups in which it requested feedback on needs across the community. Additionally, the State conducted stakeholder and citizen surveys to assess the needs across the State. The complete results of these surveys and interviews are available in AD-25 Administration, Citizen Participation.



Describe the jurisdiction's need for Public Services:

According to the community survey distributed to 323 individuals, 68 percent of people cited mental health services as important public services to serve LMI areas. Many of the services that were identified to be of need were services to help those typically in LMI households, such as services to help those who are unhoused, food assistance, and employment training.

How were these needs determined?

The State facilitated a series of stakeholder interviews and focus groups to gather feedback on needs across the community. Additionally, the State conducted stakeholder and citizen surveys to assess the needs across the State. The complete results of these surveys and interviews will be available in the final document.



HOUSING MARKET ANALYSIS

MA-05 Overview

Housing Market Analysis Overview:

The Market Analysis of the Consolidated Plan includes quantitative data analysis, supplemented with information gathered through consultation sessions and surveys, to identify the housing market, economic, and community development factors impacting LMI people and communities in Iowa. The key themes identified in this section help to inform the Strategic Plan, which outlines how Iowa will use its federal funds over the next five years.

Like the Needs Assessment, the Market Analysis utilizes two primary data sources: data from the 2018–2022 ACS and data from the 2016–2020 CHAS. These are the most recent versions of the data sets available at the time of drafting. This section also summarizes information from other existing reports, studies, and plans as well as input from the stakeholder survey, community survey, and consultation sessions to better understand recent trends impacting Iowa.

Key Themes Identified in the Market Analysis

The Market Analysis identified the following major themes:

Characteristics of the Housing Market

Across Iowa, in both urban and rural areas, the data on the number of housing units indicates that there is a shortage of affordable and available housing units for households earning less than 80 percent AMI. In addition, data on the age and quality of Iowa's housing stock indicate that both rural and urban areas contain substandard housing units, but that the specific deficiencies vary by location. Substandard housing units not only pose health and safety risks for occupants but can negatively impact communities by lowering surrounding property values, adversely impacting the local economy, and decreasing local revenue if the units are tax delinquent.

Facilities, Housing, and Services for Persons Experiencing Homelessness

Statewide, there are 260 family units/beds and 2,281 single unit/beds emergency shelter beds available year-round.

Facilities, Housing, and Services for Special Needs Populations

Agencies and organizations across Iowa provide a variety of housing, shelter, and supportive services for special needs populations or persons who are not homeless but require supportive housing.

Non-Housing Community Development Assets



The major employment sectors in Iowa are manufacturing (18 percent of workers are employed in this industry) and education and healthcare services (17 percent of workers are employed in this industry). It should be noted that Iowa has the third-highest concentration of manufacturing workers in the country. Major economic development needs identified by government agencies and stakeholders include transportation access, infrastructure quality, lack of broadband connectivity, and an aging workforce that will likely retire over the next several years.

Hazard Mitigation

Iowa, like any other jurisdiction, is experiencing heightened risks from climate change. They include flooding, tornados, expansive soils, and heat waves. Climate change is leading to more unpredictable and intense rainfall, which results in more frequent and severe flood events. Iowa has already seen numerous flood-related disasters, and this trend is expected to continue. Communities are grappling with the aftermath, including damaged housing, displaced populations, and long-term recovery efforts.

The analysis identified the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units. The state's housing strategies will be especially informed by the increasing mismatch between incomes and housing costs, the shortage of affordable housing, and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options with appropriate supportive services where needed.

LMI households are disproportionately vulnerable to these natural hazards. A significant number of LMI households reside in floodplains and other high-risk areas, primarily because housing in these locations tends to be more affordable. These areas are more prone to flooding, which leaves LMI households facing both the immediate dangers of the disaster and the long-term challenges of recovery.



MA-10 Housing Market Analysis: Number of Housing Units - 91.310(a)

Introduction

Most housing units (77 percent) in Iowa are clearly single-family homes, either detached or attached. Multi-family units account for 21 percent of the housing stock. Most multi-family units are found within urbanized areas of the state. Meanwhile, manufactured housing, such as mobile homes and RVs, make up about 3 percent of total stock. Such housing is often found in economically and environmentally vulnerable areas.

Iowa is heavily skewed toward owner households with a ratio of 2.51:1, as opposed to 1.87:1 nationwide. Senior (age 65+) households represented the smallest segment of overall new statewide housing demand over the decade. Outside of Iowa's metropolitan areas, however, senior households already have begun to comprise a larger share of demand than younger-aged households.

All residential properties by number of units

Table 34—Residential Properties by Unit Number

Property Type	#	%
1-unit detached structure	1,027,751	73%
1-unit attached structure	60,525	4%
2–4 units	78,566	6%
5–19 units	107,082	8%
20 or more units	94,146	7%
Mobile Home, boat, RV, van, etc.	48,994	3%
Total	1,417,064	100%

Data Source: 2016–2020 ACS

Unit Size by Tenure

Table 35—Unit Size by Tenure

	Owners (#)	Owners (%)	Renters (#)	Renters (%)



No bedroom	1,704	0%	17,110	5%
1 bedroom	19,670	2%	91,556	25%
2 bedroom	189,412	21%	152,310	41%
3 or more bedrooms	711,898	77%	106,479	29%
Total	922,684	100%	367,455	100%

Data Source: 2016–2020 ACS

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

The State of Iowa does not target its programs, including housing, in specific geographic regions. Instead, HOME awards are made to communities on a competitive basis. The State offers several housing programs, with the majority of funding coming from its HOME allocations. The State reserves 20 percent of its annual CDBG allocation from HUD for housing activities. Eligible uses of the CDBG portion of the Housing Fund include grants for rehabilitation of owner-occupied housing and upper-story housing. Cities with populations of fewer than 50,000 and all counties are eligible for CDBG assistance through the Housing Fund.

The IFA offers affordable mortgage and entry cost assistance programs for both first-time home buyers and those who have owned a home previously, in partnership with local participating lenders.

The FirstHome and Homes for Iowans programs offer affordable, fixed-rate mortgages to first-time and repeat home-buyers. The FirstHome Plus and Homes for Iowans Plus grants provide up to \$2,500 to help eligible borrowers with entry cost assistance, such as down payment and closing costs.

IFA also offers additional products, like the Military Homeownership Assistance Program, which provides eligible service members and veterans with a \$5,000 grant, and Take Credit, which allows a participating home buyer to claim 30 percent of their mortgage interest, up to a maximum of \$2,000, as a federal income tax credit each year for the life of the mortgage, up to a maximum of 30 years.

Affordable Housing Activities available through IFA:

FirstHome program: Offers first-time home buyers state-sponsored, affordable, fixed-rate mortgages.

FirstHome Plus program: Provides up to \$2,500 in cash assistance to help eligible borrowers with entry costs, including down payment and closing costs. The grant must be used in conjunction with the FirstHome program, and the same income limits apply.



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

[Military Homeownership Assistance program](#): Provides eligible service members and veterans with a \$5,000 grant that may be used toward a down payment and closing costs.

Other Homeownership Resources

[Title Guaranty](#): Home buyers may request a free Title Guaranty Owner's Certificate at loan closing. This Certificate protects the borrower's interest in the property's title, even after the home is sold. If a title defect is identified, Title Guaranty becomes the borrower's free legal defense.

[Onsite Wastewater Assistance Program](#): If you purchase a home with a septic system, the IFA's Water Quality Division can provide affordable financing for system repair or replacement.

[HOME Program](#): Funds down payment and rehabilitation assistance programs administered by eligible non-profits and governmental entities ("Subrecipients") which in turn distribute funds to individual home buyers based on the subrecipient's rules or guidelines. To access these funds, individual home-buyers/owners should contact a subrecipient for more information.

Affordable Rental

Community-Based Housing Revolving Loan Fund: Provides funding in the form of loans to those serving a target population of Medicaid members enrolled in or eligible for home- and community-based intellectual disability and/or brain injury waivers.

HOME Program: Low-interest loans and grants are available to developers of affordable single-family and multifamily housing developments through several HOME program funding categories.

Home- and Community-Based Services (HCBS) Rent Subsidy: Aids individuals who receive services under a federal Medicaid waiver program called HCBS and who are at risk of nursing facility placement. The program provides a monthly rent assistance payment to these persons to help them live successfully in their own home and community until they become eligible for any other local, state, or federal rent assistance.

HCBS Revolving Loan Program: Funds assist in the development and expansion of facilities and infrastructure that provide health and wellness programs, health screenings, nutritional assessments, adult day services, respite services, and congregate meals for low-income individuals.

Housing Tax Credit Program: Provides a federal tax credit incentive for project owners to invest in the development and preservation of rental housing for individuals and families with fixed or limited incomes.



Main Street Loan Program: Provides low-interest loans for Main Street communities in Iowa for downtown infill and rehabilitation of upper-floor housing in mixed-use buildings.

Multifamily Loan Program: Seeks to preserve the existing supply of affordable rental units at risk of being lost and to foster the production of new affordable units in Iowa.

Project-Based Section 8: The IFA provides administrative services to HUD to monitor the performance of owners and management agents participating in project-based Housing Assistance Payments (HAP) Contracts under Section 8 of the United States Housing Act of 1937.

State HTF: Provides grants to advance and preserve affordable single-family and multifamily housing throughout the state.

Affordable Housing Activities Available through IEDA:

IEDA sets aside 20 percent of its annual CDBG allocation for housing activities. Through an annual competitive request for proposals process, non-entitlement communities can apply for CDBG funds for the rehabilitation of single-family homes being used as the principal residence or upper-story housing conversion projects.

Assisting Construction or Rehabilitation of Housing in Communities with Workforce Housing Needs

This program provides tax benefits to developers to provide housing in Iowa communities, focusing especially on those projects using abandoned, empty, or dilapidated properties.

A Small Cities set aside for this program is available to eligible projects within the 88 least-populous counties in Iowa.

- Total program benefits are limited to \$1 million per project.
- Tax incentives include a refund of sales, service, or use taxes paid during construction.
- Developers may receive a state investment tax credit of up to 10 percent of the investment directly related to the construction or rehabilitation of the housing. Developers qualifying under the Small Cities set aside may receive an investment tax credit of up to 20 percent of the investment directly related to the construction or rehabilitation of the housing. The state investment tax credit is fully transferable.
 - Federal, state, or local grants, tax credits, forgivable loans, or other assistance not requiring repayment cannot be included for the purposes of calculating new investment.
- Tax credit is based on the new investment used for the first \$150,000 of value for each home or unit.
- Tax credit is earned when the home or unit is certified for occupancy and can be carried forward for up to five additional years or until depleted, whichever occurs first.

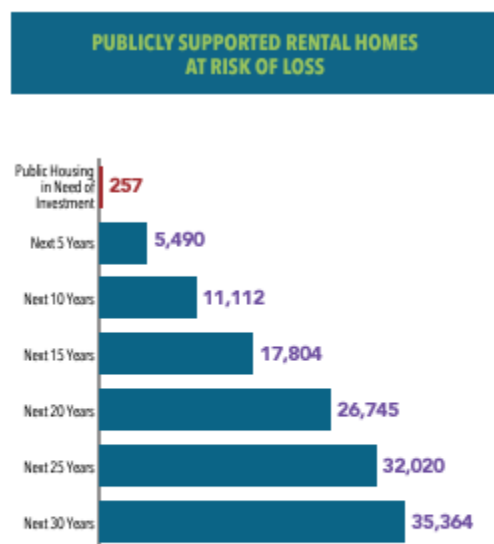


Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as the expiration of Section 8 contracts.

According to the National Low Income Housing Coalition's National Housing Preservation database on expiring project-based rental assistance, which includes project-based Section 8, Section 202, Section 811, Rental Assistance Program (RAP), Low-Income Housing Tax Credit (LIHTC), and HOME, there are 10,366 units across Iowa whose affordable inventory are set to expire within the next five years. From 2010 to 2014, the National Housing Preservation database indicates that the affordability designation expired for 5,467 units funded through the same programs listed above. Because significant government funding has been invested in these properties, this housing is some of the most affordable housing in Iowa's communities. Iowa will continue to monitor all affordable housing contracts in its portfolio and other available databases over the next five years to assess if and when any units could be lost due to expiring contracts and what actions the State can take to preserve these units.

The following graphs from the 2023 National Low Income Housing Preservation database provide a snapshot over the next five years.

Figure 5—Five-Year Snapshot from the 2023 National Low Income Housing Preservation Database

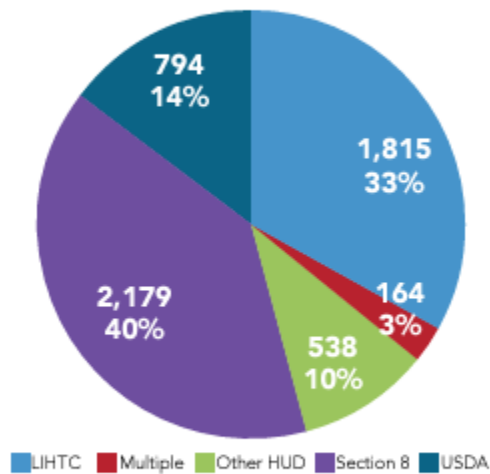


13% publicly supported rental homes face an expiring affordability restriction in the next five years and 257 public housing units are in need of immediate investment*.

*Indicated by a REAC score less than 60.



PUBLICLY SUPPORTED RENTAL HOMES WITH EXPIRING AFFORDABILITY RESTRICTIONS WITHIN FIVE YEARS BY FUNDING STREAM



40% publicly supported rental homes with expiring affordability restrictions in the next five years are assisted by Section 8 contracts.

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

The average home price in Iowa is \$221,509. Assuming that they spend approximately 30 percent of their income on housing, a household must make \$42,204 per year. Only 35 percent of households in Iowa do not meet that income requirement. Approximately 16 percent of the homes in Iowa are valued under \$100,000.

Like most of the nation, Iowa is currently experiencing a significant shortage of affordable and available rental units for extremely low-income households. There is also concern about providing housing for lower-income renters as federal housing subsidies expire. According to the National Low Income Housing Coalition, there are 367,455 renter households in Iowa, which comprise 39 percent of all households, and 87,080 (68 percent) of all renters in Iowa with one or more housing problems are extremely low-income.

More renters as a whole, and extremely low-income renters as a sub-group, experience one or more housing problems than owners. In general, renter households that include people with disabilities are more likely than other households to have very low incomes, experience worst-case needs, pay more than one-half of their income for rent, and have other housing problems such as living in inadequate or overcrowded housing. The majority of rental units in the state are two-bedroom units (41 percent). Consultation with stakeholders has indicated anecdotally that there is a need for additional very small units (single-room occupancy) and large units with more than three bedrooms.



Describe the need for specific types of housing:

Based on prior discussions in this plan about the housing needs of various populations, there is a need for safe, sanitary, and affordable housing throughout Iowa. The Iowa housing market does not provide sufficient affordable, accessible rental housing to elderly and non-elderly persons with disabilities (mental, physical, or developmental). There is a need for supportive housing for persons with HIV/AIDS, persons with substance abuse, the elderly, and persons with disabilities.



MA-15 Housing Market Analysis: Cost of Housing - 91.310(a)

Introduction

According to the National Low Income Housing Coalition's report, the Fair Market Rent (FMR) for a two-bedroom apartment is \$980. To afford this level of rent and utilities—without paying more than 30 percent of their income on housing—a household must earn \$3,270 per month or \$39,240 per year. Assuming a 40-hour work week, 52 weeks per year, the housing wage at this rate would be \$18.86.

In Iowa, the minimum wage is equal to the federal minimum wage at \$7.25 per hour. To afford the FMR for a two-bedroom apartment, a minimum wage earner must work 104 hours per week, up from 73 hours in 2014, or include 2.6 people working 40 hours per week to make the two-bedroom FMR affordable.

In Iowa, the estimated mean (average wage) for a renter is \$16.81. In order to afford the FMR for a two-bedroom apartment, a renter must work 45 hours per week, 52 weeks per year.

According to recent data, home prices in the US grew an average of 5.5 percent year over year, whereas Iowa grew an average of 3 percent year over year for the past 10 years. In the Midwest region, the Consumer Price Index rose approximately 2.5 percent year over year.

Cost of Housing

Table 36—Cost of Housing

–	Base Year: 2012	Most Recent Year: 2022	% Change
Median Home Value	\$123,000	\$181,600	48%
Median Contract Rent	\$522	\$745	43%

Data Source: 2000 Census (Base Year), 2016–2020 ACS (Most Recent Year)

Table 37—Rent Paid

Contract Rent Paid	#	%
Less than \$500	67,575	20%
\$500-999	197,577	57%
\$1,000-1,499	58,224	17%
\$1500-1,999	13,632	4%



\$2,000 or more	8,477	2%
Total	345,485	100%

Data Source: 2016–2020 ACS

Housing Affordability

Table 38—Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
Less than 30% HAMFI	73,090	No Data
31–50% HAMFI	179,610	426,255
51–80% HAMFI	9,970	272,350
Greater than 81% HAMFI	14,570	208,375

Data Source: 2016–2020 CHAS

Monthly Rent

Table 39—Monthly Rent

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

Data Source: HUD FMR and HOME Rents

The above table is not applicable to state grantees. FMR, high HOME rent, and low HOME rent are calculated at the metropolitan area and county levels.

Is there sufficient housing for households at all income levels?

There is insufficient housing for extremely low- and low-income households in Iowa. According to the Analysis and Forecast of Housing Needs in Iowa (Common Sense Institute of Iowa), by 2030, the state is expected to require an additional 24,617 homes to meet the demands of the citizens. By 2030, there is expected a deficit of 55,219 rental apartments that could be affordable by those in the 0–30 percent AMI income bracket.



According to the IFA, there are approximately equal numbers of renters experiencing housing cost burden as owners, even though there are approximately three times as many owners as renters. This indicates that there may not be enough affordable housing for renters throughout the state of Iowa.

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

The 2016–2020 CHAS data, which covers the entire state, indicates that both median home values and median rents have increased significantly in the last decade while incomes have not kept pace. Without significant new production, this trend is expected to continue, exacerbating the problem of affordability.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to Zillow data, the median rent for a two-bedroom apartment in Iowa is \$1,000, compared to the average FMR of \$980. Because FMR is not calculated at the state level, this figure is an average of the regions.

FMRs range across the state from \$700 to \$1,100, averaging to about \$980 across the state of Iowa, which falls in line to the area median rent of \$1,000.

Given that the median rent (\$1,008) is at the upper end of the FMR range, this suggests that many renters may be paying close to the maximum amount set for housing assistance. This can indicate a tight rental market where affordable options are limited in some areas, typically urban areas, where rents are higher.

The relationship between FMR and the median rent highlights the need for affordable housing. This can be done through preservation strategies of existing units, as well as construction of new, multi-family units.



MA-20 Housing Market Analysis: Condition of Housing - 91.310(a)

Introduction

The following data provides an overview on the condition of housing in Iowa, particularly as it relates to housing that is or is in the process of becoming unsafe or obsolete. Compared to the nation overall, the state's housing stock is older, with 62 percent of the housing stock built before 1980. Although both owner and rental units may require rehabilitation from normal wear and tear, the need is slightly greater for renter-occupied units. However, this does not reflect on the affordability or availability of housing, especially given the state's population growth.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation"

Definitions

Standard Condition: No major structural defects, adequate plumbing and kitchen facilities, appearance which does not create a blighting influence, and the house meets additional, more stringent City or County standards.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition is both financially and structurally feasible for rehabilitation.

Housing Conditions: Conditions of units are assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, and 4) cost burden (amount of income allocated to housing) is greater than 30 percent.

Condition of Units

Table 40—Condition of Units

Condition of Units	# of Owner-Occupied Units	% of Owner-Occupied Units	# of Renter-Occupied Units	% of Renter-Occupied Units
With one selected condition	147128	16%	141513	39%
With two selected conditions	3467	.376%	8502	2%
With three selected conditions	408	.044%	912	0.25%
With four selected conditions	36	.004%	23	0.01%
No selected conditions	771645	84%	216505	59%
Total	922684	100%	367455	100%

Data Source: 2016–2020 ACS



Year Unit Built

Table 41—Year Unit Built

Year Unit Was Built	# of Owner-Occupied Units	% of Owner-Occupied Units	# of Renter-Occupied Units	% of Renter-Occupied Units
2000 or later	183,350	20%	71,134	19%
1980–1999	153,108	16%	75,651	21%
1950–1979	315,350	34%	128,587	35%
Before 1950	270,876	29%	92,083	25%
Total	922,684	100%	367,455	100%

Data Source: 2016–2020 CHAS

Risk of Lead-Based Paint (LBP) Hazard

Table 42—Risk of LBP

Risk of LBP Hazard	# of Owner-Occupied Units	% of Owner-Occupied Units	# of Renter-Occupied Units	% of Renter-Occupied Units
Total number of units built before 1980	584,790	65%	220,670	60%
Housing units built before 1980 with children present	39,545	10%	75,790	8%

Data Source: 2016–2020 ACS (Total Units) 2016–2020 CHAS (Units with Children Present)

Vacant Units

According to the ACS data, it is estimated that there are approximately 21,539 vacant rental units in Iowa. No statewide data is available to quantify the number of vacant units suitable for rehabilitation in the following table.



Table 43—Vacant Units

Type of Unit	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant units			
Abandoned vacant units			
REO properties			
Abandoned REO properties			

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Older housing typically requires more continual maintenance. In the absence of routine maintenance, older housing can quickly become substandard. A common age threshold used to signal a potential deficiency is around 50 years or more. The age of the housing stock in Iowa is older than the overall U.S. average. Over 16.6 percent of the nation's overall housing stock was built before 1950; for Iowa, 28 percent of units were built before 1950.

The need for owner-occupied and renter-occupied rehabilitation was frequently mentioned in stakeholder meetings.

Estimate the number of housing units within the jurisdiction that are occupied by low- or moderate-income families that contain lead-based paint hazards.

91.205(e), 91.405

LBP was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing LBP.

According to 2016–2020 CHAS data, 57,870 LMI households (80 percent HAMFI and below) with at least one child aged 6 or younger live in housing units built before 1980.

Twenty-three percent of households in Iowa make under 50 percent of the AMI (305,460 low-income households divided by 1,273,935 total households), and 18 percent of households make between 51–80 percent of the AMI or are considered moderate income (236,290 households divided by 1,273,935 total households).

Given these shares and assumptions stated above, an estimated 242,068 (23 percent) of the 806,896 homes that are at risk for LBP (built before 1980) are occupied by low-income households and approximately 145,241 (18 percent) are occupied by moderate-income households.

Discussion



MA-30 Homeless Facilities and Services - 91.310(b)

Introduction

The Iowa Council on Homelessness is a 38-member governor-appointed statewide volunteer advisory board that serves as the decision-making body for the 96-county Iowa Balance of State (BoS) Continuum of Care (CoC).

Facilities Targeted to Homeless Persons

Table 44—Facilities Targeted to Homeless Persons

	Emergency Shelter Beds—Year- Round Beds (Current & New)	Emergency Shelter Beds— Voucher/Season al/Overflow Beds	Transitional Housing Beds— Current & New	Permanent Supportive Housing Beds—Current & New	Permanent Supportive Housing Beds—Under Development
Households with Adult(s) and Child(ren)	417	23	350	290	0
Households with Only Adults	907	278	349	866	0
Chronically Homeless Households	0	0	0	829	0
Veterans	32	0	27	418	0
Unaccompanied Youth	45	0	63	10	0



Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Iowa's Department of Human Services provides a number of services, including healthcare and employment services, to extremely low-income individuals in the state.

Mental health services are an essential complement to homelessness-focused support. Statewide initiatives aim to improve access to mental health care through community mental health centers, crisis intervention teams, and mobile crisis response units. These services work alongside homeless shelters and outreach programs, ensuring that individuals can access counseling, substance use treatment, and crisis stabilization services.

Employment services provide homeless individuals with pathways to economic stability, supporting self-sufficiency and reducing the risk of returning to homelessness. Programs like IowaWORKS offer job training, resume building, and job placement support, often collaborating with homeless shelters and housing organizations to deliver services that are accessible and adapted to individuals' unique challenges. Employment programs frequently include supportive services such as childcare assistance, transportation, and clothing provision to remove barriers and help individuals maintain stable employment.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The IFA is the collaborative applicant for the BoS CoC. Resources are found at <http://iowafinanceauthority.gov/WhoYouAre/AtRiskOfHomelessness>. Individuals may not apply directly to the IFA for assistance but are encouraged to contact Coordinated Entry via the online portal or phone number listed on the web page.

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

For services for veterans, the Grant and Per Diem Program, Supportive Services for Veteran Families (SSVF), VA Supportive Housing (VASH), and the VA homeless outreach teams work collaboratively to identify homeless veterans in the CoC. With the onboarding of Coordinated Entry at a CoC level, homeless veterans in outlying rural areas are identified more quickly and have easier access to homeless



services, which are largely based in the urban centers. At identification, a VI-SPDAT assessment and input from the veteran are used to refer to the most appropriate homeless program. SSVF, the Grant and Per Diem Program, and VASH work together to enroll veterans who identify as needing their specific services and staff assist veterans in applying for VA benefits. In the absence of other resources, rapid rehousing is provided through CoC- or ESG-funded agencies.

Family households with children are prioritized through the Coordinated Entry system. Utilizing VI-SPDAT assessment scores, a series of interventions from diversion through permanent supportive housing are employed, each with the intention of securing permanent housing within a 30-day period. The approach ensures families with higher needs are identified quickly and a more intensive alignment of resources is engaged. Rapid rehousing assistance follows similar standards throughout the CoC for both CoC- and ESG-funded projects. Housing Case Managers work with families to develop and follow a budget, leverage employment and mainstream income sources, and ensure barriers are addressed—all with the intention of sustaining housing placement. When issues arise, the Housing Case Manager is a resource for both the participant and the landlord and will facilitate conversations and manage conflict. Housing Case Managers often continue to support families for at least six months beyond the end of financial assistance. Where a family requires and requests additional services and in the event of qualifying disabilities, Medicaid-funded community living supports (Supported Community Living) provide case management and assistance with basic living supports—these services are not time-limited and help many households maintain housing, especially when permanent supportive housing is not available.

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



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

Introduction

Special needs populations include individuals with mobility impairments or disabilities or those who require supportive services. Typically, this population has severe or persistent mental illness or developmental or physical disabilities.

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

HOPWA Assistance Baseline Table

Table 43—HOPWA Assistance

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Iowa's permanent supportive housing (PSH) programs are designed for individuals with disabilities or chronic health conditions who require ongoing support to maintain housing stability. These facilities include case management, access to mental health and healthcare services, and support with daily activities, creating a supportive environment for residents.

The Supportive Housing for People with Disabilities Program (Section 811) is a federal program dedicated to developing and subsidizing rental housing for very or extremely low-income adults with disabilities, such as chronic mental illness. The biggest difference between this program and similar ones is that it provides housing specifically for persons with disabilities and ensures that all housing has access to appropriate supportive services like case management and employment assistance.



Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Individuals who are exiting mental and physical health institutions have access to different services. The Iowa Projects for Assistance in Transition from Homelessness (PATH) program is funded by the Substance Abuse and Mental Health Services Administration. PATH funds several services such as outreach; short-term case management; assistance in obtaining permanent supportive housing (preferred), transitional housing, or emergency shelter; and assistance in obtaining screening and diagnostic treatment, medications, and co-occurring mental health and substance abuse treatment.

Iowa also offers rental assistance to those who qualify. This can be in the form of subsidized housing, public housing, or Housing Choice Vouchers (Section 8). Public housing and Housing Choice Voucher programs tend to have a long wait time.

Iowa provides health coverage through Medicaid to over 700,000 Iowans every year, including eligible low-income adults, children, pregnant women, older adults, and people with disabilities. Medicaid is available to those who are in mental and physical health institutions.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Over the next five years, the state of Iowa will continue to work to meet the housing and supportive service needs of low-to moderate-income persons with special needs. HOPWA funds will be used to meet the priority needs of limited housing opportunities and limited support services and the associated goals to preserve short-and long-term special needs facilities and housing and to continue support services for persons with HIV/AIDS. All housing and services provided with HOPWA funds will be used to meet the needs of family members and persons with HIV/AIDS. During the same time period, CDBG will be used to meet the priority need of limited supportive services and the associated goal of continuing and expanding non-housing community development to address the aging infrastructure and divestment in communities and the associated goal of maintaining community facilities. Non-housing community development services will be made available to all eligible participants, inclusive of persons with special needs. Maintenance of public facilities will include activities to bring structures up to ADA compliance.



For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

As outlined in Section PR-10, the state of Iowa sought stakeholder input on a range of topics during the Consolidated Planning process. Individual and group interviews, conducted virtually, and web-based surveys provided diverse and extended opportunities for stakeholders to share their perspectives on community development throughout the state. The quantitative nature of the survey and the qualitative nature of the interviews enabled a rich analysis of stakeholder perceptions on community development in Iowa.

Tenant-Based Rental Assistance (TBRA) program funding will assist those who are not homeless but have special needs.



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

Describe any negative effects of public policies on affordable housing and residential investment

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 several 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 AI conducted in 2019 included several 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 are currently working on an updated AI that will be completed in 2025.



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

Introduction

According to the IEDA's 2023 Annual Report, Iowa's economy is strong and growing steadily. Iowa's gross domestic product in 2022 was \$197.8 billion (up from \$169 billion in 2017). Iowa experienced a 5.7 percent growth in gross domestic product since 2020. Overall, Iowa is in a great position to attract new businesses and encourage the expansion of already existing companies. Since January 2011, many great companies have found Iowa the perfect place to establish operations or expand. The IEDA has assisted 642 projects using the programs and funds authorized by the Iowa legislature since January 2011. From January 2011 through June 2023, the IEDA board awarded \$794 million in direct financial assistance and \$624 million in tax credits. These incentives will bring projects to Iowa that are expected to result in 84,257 direct, indirect, and induced jobs and \$21.1 billion in capital investment for Iowa's economy. For every \$1 in state incentives, which includes direct financial assistance and tax benefits, these projects will provide a return of \$26.46 in capital investment. These awards help companies of all sizes in communities around the state, from the most rural counties to Iowa's largest cities.

Iowa is expanding beyond agribusiness into a diverse mix of business sectors. The state's top industries are agriculture, advanced manufacturing, bioscience, finance/insurance, transportation, and information technology. The state's central location is advantageous for many enterprises, especially distribution companies. Iowa has the third highest concentration of manufacturing workers in the country.

Economic Development Market Analysis

Business Activity

Table 44—Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	20,350	22,083	2	3	1
Arts, Entertainment, Accommodations	85,251	72,269	9	10	0
Construction	53,768	49,533	6	7	1



Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Education and Health Care Services	153,809	115,599	17	15	-2
Finance, Insurance, and Real Estate	71,040	38,540	8	5	-3
Information	14,654	10,861	2	1	0
Manufacturing	164,365	162,014	18	21	3
Other Services	29,255	24,689	3	3	0
Professional, Scientific, Management Services	52,957	36,134	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	121,477	105,238	14	14	0
Transportation and Warehousing	37,998	35,972	4	5	1
Wholesale Trade	50,361	46,293	6	6	1
Total	855,285	719,225	--	--	--

Data Source: 2016–2020 ACS (Workers), 2020 Longitudinal Employer–Household Dynamics (Jobs)



Labor Force

Table 45—Labor Force

Total Population in the Civilian Labor Force	1,692,129
Civilian Employed Population 16 years and over	1,627,434
Unemployment Rate	2.5%
Unemployment Rate for Ages 16–24	7.9%
Unemployment Rate for Ages 25–65	3.5%

Data Source: 2016–2020 ACS

Table 46—Occupations by Sector

Occupations by Sector	Number of People
Management, business, and financial	261,506
Farming, fisheries, and forestry occupations	32,364
Service	107,955
Sales and office	221,248
Construction, extraction, maintenance and repair	114,028
Production, transportation, and material moving	85,129

Data Source: 2016–2020 ACS

Travel Time

Table 47—Travel Time

Travel Time	Number	Percentage
< 30 Minutes	1,142,997	79%
30–59 Minutes	249,798	17%



Travel Time	Number	Percentage
60 or More Minutes	57,441	4%
Total	1,450,236	100%

Data Source: 2016–2020 ACS

Education

Educational Attainment by Employment Status (Population 25–65)

Table 48—Educational Attainment by Employment Status

Educational Attainment	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	64,819	4,583	35,154
High school graduate (includes equivalency)	313,947	14,663	97,155
Some college or Associate's degree	434,256	13,924	81,548
Bachelor's degree or higher	449,706	6,381	52,750

Data Source: 2016–2020 ACS

Educational Attainment by Age

Table 49—Educational Attainment by Age

	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	4,538	7,540	11,371	20,917	17,930
9th to 12th grade, no diploma	29,885	14,827	16,971	32,965	26,124
High school graduate, GED, or alternative	97,371	94,529	91,785	239,709	226,769
Some college, no degree	132,514	82,071	74,831	161,956	110,397
Associate's degree	24,627	53,691	55,542	102,451	43,497
Bachelor's degree	36,935	105,944	96,616	146,769	84,051
Graduate or professional degree	1,446	36,732	49,181	74,679	51,357

Data Source: 2016–2020 ACS



Educational Attainment—Median Earnings in the Past 12 Months

Table 50—Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$34,302
High school graduate (includes equivalency)	\$38,538
Some college or associate's degree	\$44,484
Bachelor's degree	\$59,313
Graduate or professional degree	\$76,582

Data Source: 2016–2020 ACS

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

Based on the Business Activity table, the major employment sectors are manufacturing (18 percent of workers are employed in this industry) and education and healthcare services (17 percent of workers are employed in this industry).

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

According to the ACS data and the 2021 Longitudinal Employer-Household Dynamics, there are 50,811 workers in the sector of agriculture, mining, and oil and gas extraction, but there are only 18,212 jobs—it accounts for 4 percent of workers in the state but only 1 percent of the jobs.

IWD conducted the seventh Workforce Needs Assessment Survey during the fall of 2022 through the spring of 2023. This survey collects information from employers across the state regarding their vacancies, workforce challenges, difficulties in hiring, perceptions of applicants, advertising outlets for job openings, and upcoming retirements—among other questions.

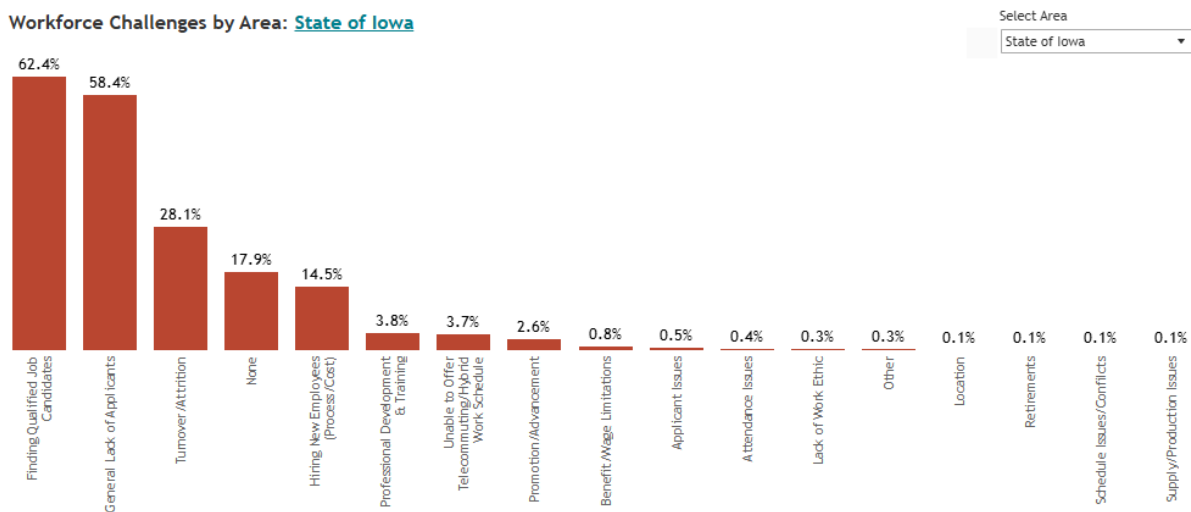
The following graph shows the results of the survey. Finding qualified job applicants was identified as the number one issue, followed by a general lack of applicants.

Figure 6—Workforce Challenges Survey



Workforce Challenges & Response to Challenges

Workforce Challenges by Area: [State of Iowa](#)



In terms of infrastructure needs, the Iowa Chamber Alliance, aging infrastructure, and mandated improvements have the potential to increase rates for the provision of water and wastewater service. Affordable rates and the capacity for growth are key elements in attracting and retaining businesses, including transportation infrastructure improvements, investment in the improvement of Iowa's railways, and funding of intermodal rail and transportation hubs.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

IEDA is actively working with the private sector to create jobs throughout the state. The IEDA has assisted 642 projects using programs such as the High-Quality Jobs Program and funds authorized by the Iowa Legislature since January 2011. From January 2011 through June 2023, the IEDA Board awarded \$94 million in direct financial assistance and \$970 million in tax credits. These incentives bring projects to Iowa that are expected to result in 84,257 direct, indirect, and induced jobs and \$21.1 billion in capital investment for Iowa's economy. For every \$1 in state incentives, which includes direct financial assistance and tax benefits, these projects provide a return of \$26.46 in capital investment.

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

According to the IWD agency, Iowa's workforce delivery system will collaborate to build a Future Ready Iowa—a pipeline of skilled workers who are prepared to meet the workforce needs of Iowa's current and emerging industries. In alignment with the National Governor's Association Talent Pipeline vision and goals, the unified state plan will ensure that individuals are prepared for dynamic careers through



an emphasis on lifelong learning while meeting the needs of employers. Iowa's workforce delivery system will assist more Iowans to become Future Ready by attaining the "new minimum" of high-quality education, training, and work readiness by bringing together education, rehabilitation, workforce, and economic development resources and ensuring that all Iowans have access to an integrated and efficient workforce delivery system. Future Ready Iowans will be ready to meet the employment challenges of today and into the future so that all Iowans will work in competitive, integrated employment settings.

Describe any current workforce training initiatives supported by the state.

Describe how these efforts will support the state's Consolidated Plan.

Iowa has several workforce training initiatives supported by the state. These efforts will support Iowa's Consolidated Plan by providing avenues for good employment that will increase incomes and the ability to pay for housing costs.

The Iowa Industrial New Jobs Training (260E) program assists businesses in creating new positions with new employee training. Eligible businesses may be new to Iowa, expanding the Iowa workforce or relocating to the state.

- Administered by Iowa's 15 community colleges and financed through bonds sold by the colleges.
- Depending upon the number of new jobs pledged and the starting wages for the new jobs, an award amount is calculated, and a training plan is developed.
- The award amount is paid back, and bonds are retired by the business diverting 1.5 percent or 3 percent (dependent upon wage thresholds) of gross payroll from the Iowa state withholding taxes generated by the new positions.
- Training is available at essentially no cost since bonds are retired with dollars that otherwise would have been paid to the state as withholding taxes.
- Participants may be eligible for reimbursement up to 50 percent of the approved award amount for on-the-job training.
- Participants may also be eligible for a corporate new jobs tax credit if the company's existing Iowa employee base is increased by at least 10 percent.

The Accelerated Career Education program is designed to provide businesses with an enhanced, skilled workforce. The program assists Iowa's community colleges in either establishing or expanding programs that train individuals in the occupations most needed by Iowa businesses.

- Businesses enter into an agreement with a community college to sponsor a portion or all of the positions created by establishing a new or expanding a current educational program.
- By sponsoring the educational program, a company agrees to consider the student for employment upon completion of the respective training.
- Businesses must assist with program design and provide a 20 percent match of the program costs, pro-rated by the percentage of positions sponsored.



- Businesses that enter into an agreement with a community college offset the costs of the program through tax benefits.
 - Contingent upon the number of program job credits a company accrues and are awarded based upon the number of seats they sponsor.
 - Can be up to 10 percent of the hiring wage (minimum wage being 200 percent of the federal poverty guideline for a family of two) that a sponsoring business would pay to an individual that completes the program requirements.
 - Job credits are a diversion of a company's current state of Iowa personal income withholding tax and are paid to the community college over the life of an agreement, which is usually five years.

Describe any other state efforts to support economic growth.

The mission of the IEDA is to strengthen economic and community vitality by building partnerships and leveraging resources to make Iowa the choice for people and businesses. Through two main divisions—Business Development and Community Development—IEDA administers several state and federal programs to meet its goals of assisting individuals, communities, and businesses.

Discussion



MA-50 Needs and Market Analysis Discussion

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

Not applicable for state grantees.

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

Not applicable for state grantees.

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

Not applicable.

Are there any community assets in these areas/neighborhoods?

Not applicable.

Are there other strategic opportunities in any of these areas?

Not applicable.



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

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

Per HUD guidance, all Consolidated Plans submitted after January 1, 2018 must address broadband needs within the jurisdiction. Below is a map outlining Iowa's access to broadband providers. The speeds identified are 25Mbps download and 3Mbps upload—the minimum speeds required to be considered broadband.

Broadband access is often viewed as a means to connect to education, commerce, and a wider community at-large. It is increasingly becoming a requirement for all households to effectively engage with markets and resources. Further, for LMI households, broadband affordability is an issue.

Figure 7—Iowa's Access to Broadband Providers

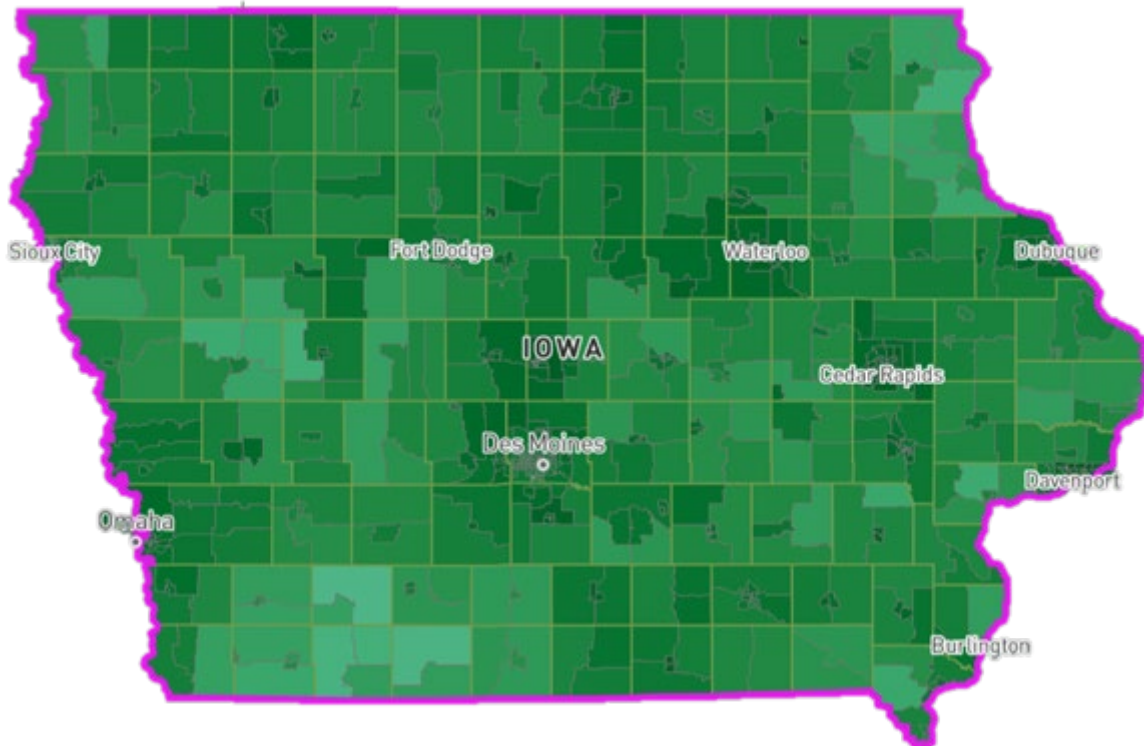


Table 51—Percent of Households with Access to Broadband Providers

Area	No Providers	1 or more providers	2 or more providers	3 or more providers
Iowa	0%	100%	100%	100%
Nationwide	4%	100%	99.86%	99.76%



Missouri	0%	100%	100%	97.40%
Nebraska	0%	100%	100%	99.01%
Wisconsin	0%	100%	100%	97.96%
Minnesota	0%	100%	100%	99.72%

Iowa has the best broadband access in the region, with 100 percent of Iowans having access to three or more providers. Over the course of the last few years, the governor implemented efforts to expand broadband access, bringing the rate of access to three or more providers from 66.84 percent to 100 percent.

In the pursuit of providing equitable access to high-speed internet for every location throughout Iowa, a comprehensive plan was developed, taking into consideration the BEAD timeline as outlined by the National Telecommunications and Information Administration.

To accelerate broadband deployment, the plan leverages grant funding available through the BEAD and Digital Equity Act programs. Iowa plans to use these funding sources to support infrastructure development, expand connectivity, and bridge the digital divide across the state.

Through strategic partnerships with local governments, tribal entities, non-profit organizations, and private sector providers, the funds will be utilized to prioritize broadband projects that target unserved and underserved populations.

The Five-Year Action Plan looked beyond the frontiers of universal connectivity to address actionable broadband goals and objectives aligned with the governor's vision for Iowa, including:

- Education—Supporting every student's success at school.
- Workforce—Building Iowa's workforce through apprenticeships.
- Government—Aligning government to better serve Iowans.
- Healthcare—Promoting healthy families and communities.

One of the primary identified goals is to increase broadband access and adoption in unserved and underserved areas of Iowa. Iowa will utilize comprehensive mapping of current broadband coverage in Iowa to identify gaps and areas of need and partner with internet service providers and Iowa communities to expand broadband infrastructure and services in unserved and underserved areas, with a focus on rural communities and low-income neighborhoods.



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

There are huge benefits to people living in Iowa if there is more than one internet service provider. More providers lead to better options for customers, allowing them to choose the provider that best suits their needs. Iowa is a majority rural state, meaning that some areas can be underserved and lack reliable internet. Multiple providers can enhance those communities, offering better services.

Competition often encourages innovations and service improvements, giving those in the state better options to choose from. Increased competition creates a more resilient community and ensures that all residents benefit from access to the internet.



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

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

Iowa, like any other jurisdiction, is experiencing heightened risks from climate change. They include flooding, tornados, expansive soils, and heat waves. Climate change is leading to more unpredictable and intense rainfall, which results in more frequent and severe flood events. Iowa has already seen numerous flood-related disasters, and this trend is expected to continue. Communities are grappling with the aftermath, including damaged housing, displaced populations, and long-term recovery efforts.

Climate change is also expected to increase the freeze-thaw cycles in soil, which will exacerbate damage to home foundations and other structures. In addition, heavier rain following droughts will increase stress on homes, making them more vulnerable to structural issues.

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

In 2014, HUD announced the CDBG—National Disaster Resilience Competition (CDBG-NDR). The CDBG-NDR would award almost \$1 billion in funding for disaster recovery and long-term community resilience through a two-phase competition process. All states and general local governments with major disasters declared in 2011, 2012, and 2013 were eligible to participate in phase one of the competition. Iowa participated in phase one and was successful in being invited to compete in the second and final phase of the competition. In January 2016, HUD announced CDBG-NDR awardees, which included Iowa, which was awarded \$96.9 million for its Iowa Watershed Approach (IWA) project. The IWA was a six-year project focused on addressing factors associated with flood disasters in the state of Iowa. Whereas the past approach to flood mitigation planning in the state had largely been undertaken city by city or county by county and documented in county hazard mitigation plans, the IWA looked comprehensively at the causes of flooding at a watershed scale and sought to propose solutions that would involve the entire watershed.

In addition to a watershed plan, the IWA program delivered several other publications and technical products, including:

- Flood resilience action plans that communicate potential flood risk to infrastructure, **housing**, and critical facilities. Through the IWA partnership, additional information addressing issues related to vulnerable populations was provided.
- Eight watershed-based loss avoidance studies that examined the benefits of structural and non-structural practices as they are implemented in the MID-URN areas.
- The report *Strategies for Flood Resilience: A Four-Point Guide to Helping Local Jurisdictions with Watershed Approach Flood Reduction*.



LMI households are disproportionately vulnerable to these natural hazards. A significant number of LMI households reside in floodplains and other high-risk areas, primarily because housing in these locations tends to be more affordable. These areas are more prone to flooding, which leaves LMI households facing both the immediate dangers of the disaster and the long-term challenges of recovery.

LMI households are less likely to be adequately insured. They often cannot afford the rising premiums, particularly as many insurance companies are leaving the market or introducing prohibitively high deductibles. As a result, many LMI households lack sufficient coverage for wind and flood events, which leaves them with little to no financial support for rebuilding after a disaster.

Homes owned or rented by LMI families are often older and not built to withstand severe wind, flooding, or extreme heat. These homes may lack proper insulation, effective drainage systems, or foundational resilience against soil movement. Programs like the Dubuque B Branch initiative have sought to assist LMI households with mitigation efforts, such as installing gutters to direct water away from homes, but the need far outstrips available resources.



STRATEGIC PLAN

SP-05 Overview

Strategic Plan Overview

Iowa's Five-Year Consolidated Plan is a guide for the state's use of its federal funding for housing, community development, and economic programs and initiatives. The Strategic Plan portion of the Five-Year Consolidated Plan identifies the priority needs based on the Needs Assessment and the Housing Market Analysis and establishes the strategies and goals to address the following:

- Housing
- Homelessness
- Other special needs
- Community development
- Economic development
- Administration, planning, and management

Iowa developed the Strategic Plan after reviewing information gathered and analyzed through an extensive consultation process, which included:

- Virtual meetings with agencies/organizations
- Public hearings
- Stakeholder/agency/organization surveys
- Needs Assessment and Housing Market Analysis of the Five-Year Consolidated Plan

Geographic Priorities

The state does not direct funding geographically but allocates funding to all eligible units of local government for CDBG funds. Target areas within those eligible municipalities are identified by units of general local government.

Influence of Market Conditions

The shortage of decent, affordable housing units was a key theme identified in the Needs Assessment and Housing Market Analysis.

Anticipated Resources

Iowa anticipates receiving the following federal funds in 2025–2026:

- CDBG: \$24,208,645
- HOME: \$7,943,775.20
- ESG: \$3,021,681
- HOPWA: \$1,030,354



- HTF: \$3,134,373.20



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

Geographic Area

Not applicable.

Table 52—Geographic Priority Areas

Note: Table 52 was removed. Not applicable for Iowa.



General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The state of Iowa will distribute community development resources in proportion to the development needs of 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 CDBG. Most of Iowa's programs require jurisdictions to target non-housing community development funds in areas where at least 51 percent of the residents have incomes at or below 80 percent of the AMI.

Iowa does not set specific geographic target areas for HOME projects. However, in the scoring of applications, an applicant can be awarded two additional points if they have been selected as an Iowa Thriving Community.

The HTF uses scoring to ensure funds are utilized in areas with a strong need for rental housing for extremely low-income families. Points are awarded if a project is located in a county with a higher level of vulnerability based on the CDC Social Vulnerability Index.

For 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 BoS 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 HOPWA, Iowa serves the entire state geography through participating project sponsors that cover specified regions; currently, there are five sponsors.



SP-25 Priority Needs - 91.315(a)(2)

Priority Needs

Table 53—Priority Need 1: Affordable Housing

Priority Level:	High
Description:	<p>There is a great need for affordable housing throughout Iowa, in both urban and rural areas, for LMI households.</p> <p>As described in the needs assessment, market analysis, and citizen and stakeholder feedback, there is a continuing need for additional affordable housing opportunities across the state.</p>
Population Served:	<p>Income Level</p> <p><input checked="" type="checkbox"/> Extremely Low</p> <p><input checked="" type="checkbox"/> Low</p> <p><input checked="" type="checkbox"/> Moderate</p> <p><input type="checkbox"/> Middle</p> <p>Family Types</p> <p><input checked="" type="checkbox"/> Large Families</p> <p><input checked="" type="checkbox"/> Families with Children</p> <p><input checked="" type="checkbox"/> Elderly</p> <p><input checked="" type="checkbox"/> Public Housing Residents</p> <p>Homeless</p> <p><input checked="" type="checkbox"/> Rural</p> <p><input checked="" type="checkbox"/> Chronic Homelessness</p> <p><input type="checkbox"/> Individuals</p> <p><input type="checkbox"/> Families with Children</p> <p><input type="checkbox"/> Mentally Ill</p> <p><input type="checkbox"/> Chronic Substance Abuse</p> <p><input type="checkbox"/> Veterans</p> <p><input type="checkbox"/> Persons with HIV/AIDS</p> <p><input type="checkbox"/> Victims of Domestic Violence</p> <p><input type="checkbox"/> Unaccompanied Youth</p> <p>Non-homeless Special Needs</p> <p><input checked="" type="checkbox"/> Elderly</p> <p><input checked="" type="checkbox"/> Frail Elderly</p> <p><input checked="" type="checkbox"/> Persons with Mental Disabilities</p>



	<input checked="" type="checkbox"/> Persons with Physical Disabilities <input checked="" type="checkbox"/> Persons with Developmental Disabilities <input checked="" type="checkbox"/> Persons with Alcohol or Other Addictions <input checked="" type="checkbox"/> Persons with HIV/AIDS and Their Families <input checked="" type="checkbox"/> Victims of Domestic Violence <input type="checkbox"/> Non-Housing Community Development <input type="checkbox"/> Other
Target Areas Affected:	Statewide
Associated Goals:	Expand and Preserve Safe, Decent, Accessible, and Affordable Housing
Describe Basis for Relative Priority:	2022 CHAS data indicate households earning 30–50 percent AMI were severely cost-burdened.

Table 54—Priority Need 2: Public Facilities and Infrastructure

Priority Level:	High
Description:	Aging and inadequate infrastructure (e.g., water and sewer) is an issue identified in both the stakeholder survey and in consultations across the state.
Population Served:	<p>Income Level</p> <input checked="" type="checkbox"/> Extremely Low <input checked="" type="checkbox"/> Low <input checked="" type="checkbox"/> Moderate <input type="checkbox"/> Middle <p>Family Types</p> <input checked="" type="checkbox"/> Large Families <input checked="" type="checkbox"/> Families with Children <input checked="" type="checkbox"/> Elderly <input checked="" type="checkbox"/> Public Housing Residents <p>Homeless</p> <input checked="" type="checkbox"/> Rural <input checked="" type="checkbox"/> Chronic Homelessness <input type="checkbox"/> Individuals <input type="checkbox"/> Families with Children <input type="checkbox"/> Mentally Ill <input type="checkbox"/> Chronic Substance Abuse



	<input type="checkbox"/> Veterans <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Victims of Domestic Violence <input type="checkbox"/> Unaccompanied Youth Non-homeless Special Needs <input checked="" type="checkbox"/> Elderly <input checked="" type="checkbox"/> Frail Elderly <input checked="" type="checkbox"/> Persons with Mental Disabilities <input checked="" type="checkbox"/> Persons with Physical Disabilities <input checked="" type="checkbox"/> Persons with Developmental Disabilities <input checked="" type="checkbox"/> Persons with Alcohol or Other Addictions <input checked="" type="checkbox"/> Persons with HIV/AIDS and Their Families <input checked="" type="checkbox"/> Victims of Domestic Violence <input type="checkbox"/> Non-Housing Community Development <input type="checkbox"/> Other
Target Areas Affected:	Statewide
Associated Goals:	Maintain or Improve Public Facilities and Infrastructure
Describe Basis for Relative Priority:	Prior use of CDBG funds and public and stakeholder input demonstrate a significant need for community facilities and improvements.

Table 55—Priority Need 3: Provide Shelter and Services

Priority Level:	High
Description:	<p>Services to LMI individuals, including persons experiencing homelessness and non-homeless special needs populations.</p> <p>Funding sources include CDBG, HOPWA, and ESG.</p>
Population Served:	Income Level <input checked="" type="checkbox"/> Extremely Low <input checked="" type="checkbox"/> Low <input checked="" type="checkbox"/> Moderate <input type="checkbox"/> Middle Family Types <input checked="" type="checkbox"/> Large Families <input checked="" type="checkbox"/> Families with Children <input checked="" type="checkbox"/> Elderly



	<input checked="" type="checkbox"/> Public Housing Residents Homeless <input checked="" type="checkbox"/> Rural <input checked="" type="checkbox"/> Chronic Homelessness <input type="checkbox"/> Individuals <input type="checkbox"/> Families with Children <input type="checkbox"/> Mentally Ill <input type="checkbox"/> Chronic Substance Abuse <input type="checkbox"/> Veterans <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Victims of Domestic Violence <input type="checkbox"/> Unaccompanied Youth Non-homeless Special Needs <input checked="" type="checkbox"/> Elderly <input checked="" type="checkbox"/> Frail Elderly <input checked="" type="checkbox"/> Persons with Mental Disabilities <input checked="" type="checkbox"/> Persons with Physical Disabilities <input checked="" type="checkbox"/> Persons with Developmental Disabilities <input checked="" type="checkbox"/> Persons with Alcohol or Other Addictions <input checked="" type="checkbox"/> Persons with HIV/AIDS and Their Families <input checked="" type="checkbox"/> Victims of Domestic Violence <input type="checkbox"/> Non-Housing Community Development <input type="checkbox"/> Other
Target Areas Affected:	Statewide
Associated Goals:	Provide Outreach to Homeless Persons Provide Supportive Services for Persons with HIV/AIDS



Describe Basis for Relative Priority:	<p>Within the high priority need of limited supportive services, some populations and geographic areas have a higher relative need than others. Consultations with stakeholders and service providers indicate homeless persons and families, persons living with disabilities, and persons with HIV/AIDS have an especially high need for supportive services. The needs of these populations are amplified in rural areas due to distance from service providers. As indicated in the homeless needs assessment, NA-40, limited services exist in the 59 counties in Iowa that qualify as rural, according to the definition in HUD's Rural Housing and Economic Development program. While urban service providers will frequently offer some degree of services in neighboring rural counties, far fewer homeless service providers that participate in the HMIS network have physical locations in these rural counties. As found in the Non-Homeless Special Needs Assessment, NA-45, persons living with disabilities are significantly more likely than those without disabilities to live in poverty and not participate in the labor force. And as indicated in the Special Needs Facilities and Services section, MA-35, persons with HIV/AIDS have multiple supportive service needs in addition to housing.</p>
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Table 56—Priority Need 4: Enhance Economic Development Opportunities

Priority Level:	High
Description:	Commercial façade improvements; streetscape improvements
Population Served:	<p>Income Level</p> <p><input checked="" type="checkbox"/> Extremely Low</p> <p><input checked="" type="checkbox"/> Low</p> <p><input checked="" type="checkbox"/> Moderate</p> <p><input checked="" type="checkbox"/> Middle</p> <p>Family Types</p> <p><input checked="" type="checkbox"/> Large Families</p> <p><input checked="" type="checkbox"/> Families with Children</p> <p><input checked="" type="checkbox"/> Elderly</p> <p><input checked="" type="checkbox"/> Public Housing Residents</p>



	<p>Homeless</p> <ul style="list-style-type: none"> <input type="checkbox"/> Rural <input type="checkbox"/> Chronic Homelessness <input type="checkbox"/> Individuals <input type="checkbox"/> Families with Children <input type="checkbox"/> Mentally Ill <input type="checkbox"/> Chronic Substance Abuse <input type="checkbox"/> Veterans <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Victims of Domestic Violence <input type="checkbox"/> Unaccompanied Youth <p>Non-homeless Special Needs</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Elderly <input checked="" type="checkbox"/> Frail Elderly <input checked="" type="checkbox"/> Persons with Mental Disabilities <input checked="" type="checkbox"/> Persons with Physical Disabilities <input checked="" type="checkbox"/> Persons with Developmental Disabilities <input type="checkbox"/> Persons with Alcohol or Other Addictions <input type="checkbox"/> Persons with HIV/AIDS and Their Families <input type="checkbox"/> Victims of Domestic Violence <input checked="" type="checkbox"/> Non-Housing Community Development <input type="checkbox"/> Other
Target Areas Affected:	Statewide
Associated Goals:	Commercial façade improvements; streetscape improvements
Describe Basis for Relative Priority:	Need for Commercial façade improvements; streetscape improvements

Narrative (Optional)



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

Influence of Market Conditions

Table 57—Influence of Market Conditions



Affordable Housing Type	Market Characteristics That Will Influence the Use of Funds Available for Housing Type
TBRA	<p>There is a significant shortage of affordable and available rental units for extremely low-income households in Iowa based on currently available data and stakeholder consultation. According to the National Low Income Housing Coalition's Out of Reach 2024: Iowa, there are 362,302 renter households in Iowa (a 1.42 percent increase since 2014), which comprise 28 percent of all households. And 149,020 (41 percent) of all renters in Iowa experience one or more housing problems or cost burden greater than 30 percent and are extremely low-income. There is a concern about providing housing for lower-income renters as some federal housing subsidies expire and other resources remain scarce.</p>



TBRA for Non-Homeless Special Needs	<p>There is a need for non-homeless special needs rental housing assistance throughout Iowa. The Iowa housing market does not provide sufficient affordable, accessible rental housing to elderly and non-elderly persons with disabilities or supportive housing for persons with HIV/AIDS, persons with substance abuse, the elderly, and persons with disabilities.</p> <p>Elderly populations are often among the most vulnerable populations because of increased disability frequency, fixed income, and limited social support. According to the 2016–2021 ACS, of all Iowans aged 65 and above, 42 percent have a disability.</p> <p>In general, renter households that include persons with disabilities are more likely than other households to have very low incomes, experience worst-case needs, pay more than half of their income for rent, and have other housing problems such as living in inadequate or overcrowded housing.</p> <p>Substantial housing and supportive services are often required for this population because of several factors, including that those with a disability experience poverty at twice the rate of those without a disability, and ADA-accessible housing stock is often concentrated in urban areas, thereby increasing isolation.</p> <p>These factors are indicative of a solution that is community-based with a focus on integration. Specific needs to be addressed are access to transportation and medical services and access to affordable housing, which is integrated into the community.</p> <p>HCBS Rent Subsidy is an example of a non-homeless special needs TBRA program.</p>
New Unit Production	<p>The Analysis and Forecast of Housing Needs in Iowa forecasts that approximately 24,617 additional housing units will be needed during the 2020–2030 decade. The highest demand for housing is from households earning over \$84,650 (those making over 115 percent AMI) annually. Building more homes for this group will free up more affordable options for lower-income households.</p>
Rehabilitation	<p>Based on feedback from stakeholders collected in the stakeholder survey and the general age of the housing stock, there is a continuing need for owner- and renter-occupied rehabilitation.</p>



Acquisition, including preservation	<p>According to the 2023 National Low Income Housing Coalition's National Housing Preservation database snapshot of expiring project-based rental assistance, which includes project-based Section 8, Section 202, Section 811, Rental Assistance Program (RAP), LIHTC, USDA, and HOME, there are 5,490 units across Iowa whose affordable inventory is set to expire within the next five years (40 percent of these are Section 8).</p> <p>IFA administers several programs to support the acquisition and preservation of affordable homeownership and rental housing. These programs are described in Section MA-10.</p>
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SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

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

Anticipated Resources

Table 58—Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Annual Allocation Available Year 1: \$	Expected Program Income Available Year 1: \$	Expected Prior Year Resources Available Year 1: \$	Expected Total Available Year 1: \$	Expected Amount Available Remainder of ConPlan \$
CDBG	Public—Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$24,208,645	0	0	\$24,208,645	\$96,834,580
HOME	Public—Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$7,943,775.20	0	0	\$7,943,775.20	\$31,775,100.80
HOPWA	Public—Federal	Permanent housing in	\$1,030,354	0	0	\$1,030,354	\$4,121,416



		facilities, permanent housing placement, short-term or transitional housing facilities, STRMU, supportive services, TBRA					
ESG	Public— Federal	Conversion and rehab for emergency shelter, financial assistance, overnight shelter, rapid rehousing (rental assistance), rental assistance services	\$3,021,681	0	0	\$3,021,681	\$12,086,724
HTF	Public— Federal	Acquisition, admin and planning, homebuyer assistance, multifamily rental new construction, multifamily rental	\$3,134,373.20	0	0	\$3,134,373 .20	\$12,537,492.80



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

The state of Iowa makes every effort to leverage CDBG, HOME, HTF, ESG, and HOPWA funds with non-federal funding resources, including many of the programs identified below.

In the past, HOME funds have been leveraged by significant amounts and varying types of private and non-federal public funds. To ensure that matching requirements are met, the HOME application states: "HOME is a gap financing tool, and 25 percent 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 HTF 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 percent) 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 publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Iowa does not have available state-owned land to meet the needs of this Consolidated Plan. It does, however, encourage applicants and municipalities to use underutilized locally owned land or property to leverage the federal funds devoted to those projects.



SP-40 Institutional Delivery Structure - 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.

Table 59—Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
IEDA	Government	Economic Development Non-Homeless Special Needs Neighborhood Improvements Public Facilities Public Services	State
IFA	Government	Homelessness Ownership Planning Rental	State

Assess of Strengths and Gaps in the Institutional Delivery System

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 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 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 Councils of Government are able to help promote programs and administer projects at the local level.

Availability of services targeted to homeless persons and persons with HIV and mainstream services



Table 60—Homeless Prevention Services Summary

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X

Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X		

Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X

Other			
Other			



Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction:

Service providers that work directly with IEDA and IFA, and that receive CPD funds for public service and support service activities, are made available to homeless persons and families and persons with HIV/AIDS within the service provider's area of service. To ensure services are appropriately targeted with community needs, IFA staff assigned to homeless activities consult regularly with the BoS CoC, the Iowa Council on Homelessness, and regional institutional entities. Likewise, IFA staff regularly consult with the five HOPWA service providers to ensure that services are being delivered to meet the needs of the HIV/AIDS population in the state. This includes coordinating the delivery of services funded through HOPWA and ESG and other federal, state, local, and private funding sources.

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

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

The ICA is the 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, and HMIS/data participation, such as increasing HMIS bed coverage and the PIT count, implementing common service standards, and ensuring baseline services are available throughout the geographic region.

Through this coordination with the BoS CoC and the five HIV/AIDS service providers, IFA is able to coordinate the delivery of services for persons experiencing homelessness and for special needs populations. This collaborative effort also creates efficiencies in identifying the needs and committing HUD Community Planning and Development (CPD) funding to leverage other federal, state, local, and private funding services to provide appropriate services for homeless and other special needs populations.

One challenge in service delivery continues to be ensuring that programs meet the needs of populations living in a range of community types within Iowa. Similarly, as described previously,



there is also a challenge in finding service providers throughout the state, especially in rural areas, to manage and implement programs to meet the needs of the state.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

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.

In developing a strategy to identify and address priority needs, the IEDA and IFA conducted the needs assessment, market analysis, and citizen and stakeholder outreach as part of this Consolidated Plan to identify current conditions and serve as the basis for the priority needs established in this plan. Following the development of this Strategic Plan, IEDA and IFA issue competitive applications for CPD funds and award funds based on the application and relation to the priority needs established in this plan. Both IEDA and IFA work with the Iowa USDA Rural Development on housing needs and projects in rural areas of the state. Comments from consultations demonstrate a need to strengthen the collaboration with USDA on rural housing and community development issues. Action Plan.



SP-45 Goals - 91.315(a)(4)

Goals Summary Information

Table 61—Goals Summary 1: Expand and Preserve Safe, Decent, and Affordable Housing

Description	<p>Iowa will create and maintain affordable housing stock, both rental and owner-occupied, throughout the state with the construction of new affordable rental housing, rehabilitation of existing affordable housing, and provision of TBRA to eligible populations to access affordable, safe rental housing.</p> <p>Iowa will support eligible homebuyers by providing financial assistance in the form of down payment assistance and other eligible closing costs to encourage homeownership for LMI households. Iowa will create and preserve affordable homeownership housing by assisting eligible homeowners to rehabilitate their homes to address accessibility needs and requisite structural and other repairs.</p> <p>The HTF program makes conditional grants available to developers of affordable rental housing developments for extremely low-income families.</p>
Category	<p><input checked="" type="checkbox"/> Affordable Housing</p> <p><input type="checkbox"/> Public Housing</p> <p><input type="checkbox"/> Homeless</p> <p><input type="checkbox"/> Non-Homeless Special Needs</p> <p><input type="checkbox"/> Non-Housing Community Development</p> <p><input type="checkbox"/> Other:</p>
Start Year	2025
End Year	2029
Outcome	<input checked="" type="checkbox"/> Availability/Accessibility



	<input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability
Objective	<input type="checkbox"/> Create suitable living environments <input checked="" type="checkbox"/> Provide decent affordable housing <input type="checkbox"/> Create economic opportunities
Geographic Areas Included	State-wide
Priority Needs Addressed	<input checked="" type="checkbox"/> Affordable Housing
Funding Allocated	CDBG: \$14,525,188 HOME: \$39,718,877 HOPWA: \$2,783,612 HTF: \$15,671,865
Goal Outcome Indicator	Homeowner Housing Rehabilitated: 250 housing units Rental Units Constructed: 113 housing units Rental Units Rehabilitated: 105 housing units TBRA: 2,125 households assisted Direct Financial Assistance to Homebuyers: 190 households assisted



Table 62—Goals Summary 2: Stabilize Communities

Description	Assist communities that are facing an imminent threat to public health, safety, or welfare that require immediate assistance and to cities and communities that see an opportunity to demonstrate sustainable community activities.
Category	<input type="checkbox"/> Affordable Housing <input type="checkbox"/> Public Housing <input type="checkbox"/> Homeless <input type="checkbox"/> Non-Homeless Special Needs <input checked="" type="checkbox"/> Non-Housing Community Development <input type="checkbox"/> Other:
Start Year	2025
End Year	2029
Outcome	<input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability
Objective	<input checked="" type="checkbox"/> Create suitable living environments <input type="checkbox"/> Provide decent affordable housing <input type="checkbox"/> Create economic opportunities
Geographic Areas Included	None
Priority Needs Addressed	<input checked="" type="checkbox"/> Public Facilities and Infrastructure
Funding Allocated	CDBG: \$14,525,187



Goal Outcome Indicator	Public Facility or Infrastructure Activities other than LMI Housing: 40,000 persons assisted
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Table 63—Goals Summary 3: Maintain or Improve Public Facilities and Infrastructure

Description	<p>Iowa will provide resources to cities and communities throughout the state to update and repair water and sewer systems, as well as conduct stormwater management.</p> <p>Iowa will provide resources to cities across the state to develop and rehabilitate public and community facilities that serve LMI residents and special needs populations.</p>
Category	<p><input type="checkbox"/> Affordable Housing</p> <p><input type="checkbox"/> Public Housing</p> <p><input type="checkbox"/> Homeless</p> <p><input type="checkbox"/> Non-Homeless Special Needs</p> <p><input checked="" type="checkbox"/> Non-Housing Community Development</p> <p><input type="checkbox"/> Other:</p>
Start Year	2025
End Year	2029
Outcome	<p><input type="checkbox"/> Availability/Accessibility</p> <p><input type="checkbox"/> Affordability</p> <p><input checked="" type="checkbox"/> Sustainability</p>
Objective	<p><input checked="" type="checkbox"/> Create suitable living environments</p> <p><input type="checkbox"/> Provide decent affordable housing</p> <p><input type="checkbox"/> Create economic opportunities</p>
Geographic Areas Included	State-wide
Priority Needs Addressed	<input checked="" type="checkbox"/> Public Facilities and Infrastructure



Funding Allocated	CDBG: \$64,152,910
Goal Outcome Indicator	Public Facility or Infrastructure for LMI Housing Benefit: 225,000 households assisted

Table 64—Goals Summary 4: Provide Shelter and Services

Description	<p>Iowa will provide supportive services to homeless persons to assist them in finding suitable homes.</p> <p>Iowa will preserve homeless facilities to ensure facilities can continue to meet the needs of Iowa's homeless population.</p> <p>Iowa will provide housing relocation services, stabilization services, and rental assistance to help persons experiencing homelessness move into housing as quickly as possible.</p> <p>Iowa will provide housing relocation and stabilization services and rental assistance to prevent persons from becoming homeless.</p>
Category	<p><input type="checkbox"/> Affordable Housing</p> <p><input type="checkbox"/> Public Housing</p> <p><input checked="" type="checkbox"/> Homeless</p> <p><input type="checkbox"/> Non-Homeless Special Needs</p> <p><input type="checkbox"/> Non-Housing Community Development</p> <p><input type="checkbox"/> Other:</p>
Start Year	2025
End Year	2029
Outcome	<p><input checked="" type="checkbox"/> Availability/Accessibility</p> <p><input type="checkbox"/> Affordability</p> <p><input type="checkbox"/> Sustainability</p>
Objective	<p><input checked="" type="checkbox"/> Create suitable living environments</p> <p><input type="checkbox"/> Provide decent affordable housing</p>



	<input type="checkbox"/> Create economic opportunities
Geographic Areas Included	State-wide
Priority Needs Addressed	Shelter and Services
Funding Allocated	ESG: \$13,417,774.45 HOPWA: \$1,764,905 CDBG: \$6,052,161
Goal Outcome Indicator	Public Services other than LMI Housing: 11,500 persons assisted Homeless Person Overnight Shelter: 13,750 persons assisted TBRA: 5,700 households assisted Homelessness Prevention: 11,500 persons assisted

Table 65—Goals Summary 4: Enhance Economic Development Opportunities

Description	Iowa will provide resources to business districts throughout the state to revitalize downtowns with facade improvements and treatments, as well as streetscape improvements.
Category	<input type="checkbox"/> Affordable Housing <input type="checkbox"/> Public Housing <input type="checkbox"/> Homeless <input type="checkbox"/> Non-Homeless Special Needs <input checked="" type="checkbox"/> Non-Housing Community Development <input type="checkbox"/> Other:
Start Year	2025
End Year	2029



Outcome	<input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability
Objective	<input checked="" type="checkbox"/> Create suitable living environments <input type="checkbox"/> Provide decent affordable housing <input type="checkbox"/> Create economic opportunities
Geographic Areas Included	State-wide
Priority Needs Addressed	Economic Development
Funding Allocated	CDBG: \$18,156,484
Goal Outcome Indicator	Facade/building rehabilitation: 200 Businesses

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

IFA estimates that 335 LMI families will be assisted through affordable housing activities funded through the HOME program and 253 extremely low-income and low-income families through the HTF and HOPWA affordable housing programs. IEDA estimates 270 LMI families will be provided affordable housing through CDBG-funded activities.



SP-50 Public Housing Accessibility and Involvement - 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable.

Activities to Increase Resident Involvements

IFA provides administrative services to HUD to monitor the performance of owners and management agents participating in project-based HAP Contracts under Section 8 of the United States Housing Act of 1937. IFA does not engage in activities to increase resident involvement and transition to homeownership. These activities are undertaken by the local and regional PHAs in the state.

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.

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

Not applicable.

Plan to remove the 'troubled' designation

Not applicable.



SP-55 Strategic Plan Barriers to Affordable Housing - 91.315(h)

Barriers to Affordable Housing

The State of Iowa is currently undertaking an update to its 2019 AI that is anticipated to be completed by the spring/summer of 2025.

In the 2019 AI, the state's Fair Housing Action Plan identifies several impediments to fair housing and makes several 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 AI included several 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.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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 the ICRC to pull advanced data reports that will enhance reporting. The system will allow for increased efficiencies and reduce the time it takes to enter housing cases into the system, and subsequently HUD Enforcement Management System (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 PSH using a Housing First approach to serve persons experiencing chronic homelessness in Iowa.



SP-60 Homelessness Strategy - 91.315(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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 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 ICA. 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 and transitional housing needs of homeless persons

For the 2024 calendar year, 27 agencies received an ESG grant, and 30 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 Shelter Assistance Fund (SAF) resources 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 the length of time homeless, increasing access to housing, and preventing returns to homelessness) are all system performance measures of the 2009 Homeless Emergency Assistance and Rapid Transition to Housing Act, and in turn have informed the development of HUD's ESG and CoC Interim Rules. Because the IFA works so closely with the CoCs in Iowa, historically through the Iowa BoS 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.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The 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.



SP-65 Lead-Based Paint Hazards — 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Compared to the nation overall, the state's housing stock is older, with 62 percent of the housing stock built before 1980. As Iowa's housing stock continues to age, the incidence of hazards from deteriorating lead paint will likely increase. The prevalence of LBP may be used to develop measures of potential risk from LBP hazards, even if the hazards are not yet present. In general, the higher likelihood that homes built before 1950 contain LBP, combined with possible physical deterioration associated with their age, puts these pre-1950 homes in a high-risk category for exposure to LBP hazards. Many homes built between 1950 and 1980 also contain LBP; however, their relatively newer condition puts them in a category of moderate risk for exposure to LBP hazards.

According to the state of Iowa's Childhood Lead Poisoning Prevention Program (CLPPP) website, most of Iowa's pre-1978 homes contain some LBP. Young children who live in pre-1978 homes can become lead poisoned when they get house dust and soil on their hands and put their hands in their mouths, when they breathe in lead dust, or when they put paint chips, exterior soil, or items containing lead in their mouth. The 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.

The state will follow and monitor all grant recipients and sub-recipients to ensure compliance with the HUD LBP regulations implementing Title X of the Housing and Community Development Act of 1992. These regulations cover the CDBG, HOME, ESG, and HOPWA programs and identify the appropriate type of activity to control 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 LBP hazards and will require that grant recipients and sub-recipients utilize staff and contractors that have the appropriate training and certification.



How are the actions listed above related to the extent of lead poisoning and hazards?

Iowa's significant portion of pre-1980 housing increases the likelihood of encountering LBP, a primary source of lead exposure. As older homes age, paint can deteriorate, releasing lead dust into the environment. This dust can be ingested by children, leading to poisoning.

Through testing, case management, and regulations, the focus is on identifying and addressing lead hazards in homes. In addition to that, education and outreach campaigns aim to educate the public on how to prevent lead exposure. By requiring training and certification, the state aims to ensure that renovation activities are conducted safely and do not inadvertently increase lead dust exposure.

The actions outlined are crucial in addressing the significant challenge of lead poisoning in Iowa. By combining surveillance, intervention, education, and regulation, the state aims to reduce lead exposure risks for children and improve public health.

How are the actions listed above integrated into housing policies and procedures?

Iowa requires all projects to be compliant with the federal and state laws and regulations previously described. Iowa ensures that all grantees, sub-recipients, and contractors comply with the requirements set forth by the Iowa Department of Public Health Bureau of Lead Poisoning Prevention.



SP-70 Anti-Poverty Strategy -91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

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.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The state's affordable housing plan and goals are reflected in the activities eligible for funding under the CPD programs proposed in this plan to address the needs of low-income families in Iowa. Affordable housing activities will work to improve access to the full spectrum of quality affordable housing, including increasing the supply of affordable rental and homeownership opportunities, preserving long-term affordability through rehabilitation of existing units, providing direct assistance to those who are homeless or near homeless, and providing support services to ensure those at risk are and remain stably housed. The flexibility with which the state operates its programs allows communities to respond best to the needs of their diverse areas.



SP-80 Monitoring - 91.330

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

IEDA and IFA have established standards and procedures for monitoring CDBG-, HOME-, and HTF-funded housing and community development activities indicated in the CDBG Management Guide, the CDBG State Monitoring Policy, and the HOME and HTF guides, which can be found online at the following URLs:

- **CDBG Management Guide:** [CDBG Management Guide](#)
- **CDBG State Monitoring Policy:** [CDBG Program Guidance and Related Resources | Iowa Economic Development Authority](#)

These policies and procedures ensure long-term compliance with applicable regulations and statutes during the applicable period of affordability. Procedures include comprehensive reviews of applications, monitoring during project implementation, and formal procedures for closing projects. HUD has made few findings in its review of the state's programs over the years.

The following are links for the HOME and National HTF programs:

- [HOME Program Resources](#)
- [National Housing Trust Fund Resources](#)
- [HOME-NHTF Program Long-Term Compliance](#)

IEDA and IFA require sub-recipients to make every effort to solicit the participation of minority-owned businesses (MBEs) and women-owned businesses (WBEs) on projects. Sub-recipients should include qualified MBEs/WBEs on solicitation lists and solicit their participation whenever they are potential sources. Through project monitoring and reporting, IEDA and IFA managers review each sub-recipient's documentation of efforts and results in securing contracts with MBEs/WBEs.

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



EXPECTED RESOURCES

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

Introduction

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

Anticipated Resources

Table 66—Expected Resources—Priority Table

Program	Source of Funds	Uses of Funds	Expected Annual Allocation Available Year 1: \$	Expected Program Income Available Year 1: \$	Expected Prior Year Resources Available Year 1: \$	Expected Total Available Year 1: \$	Expected Amount Available Remainder of ConPlan \$	Narrative Description
CDBG	Public — Federal	Acquisition Admin and Planning Economic Development Housing						Block grant from HUD to address housing, community development , and



		Public Improvements Public Services	\$24,208,645	0	0	\$24,208,645	\$96,834,580	economic development needs in the state.
HOME	Public — Federal	Acquisition Homebuyer Assistance Homeowner Rehab Multifamily Rental New Construction Multifamily Rental Rehab New Construction for Ownership TBRA	\$7,943,775.20	0	0	\$7,943,775.20	\$31,775,100.80	Grant from HUD to address affordable housing needs in the state.
HOPWA	Public — Federal	Permanent Housing in Facilities Permanent Housing Placement Short-Term or Transitional Housing Facilities STRMU	\$1,030,354	0	0	\$1,030,354	\$4,121,416	Grant from HUD dedicated to the housing needs of PWLH.



		Supportive Services TBRA						
ESG	Public — Federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter rapid re- housing (rental assistance) Rental Assistance Services Transitional housing	\$3,021,681	0	0	\$3,021,681	\$12,086,724	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						
			\$3,134,373.20	0	0	\$3,134,373.20	\$12,537,492.80	Grant from the US Department of Housing and Urban Development to address housing needs.

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 meet matching requirements, the HOME application states: "HOME is a gap financing tool, and 25 percent 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, the HTF 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 percent) 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 publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Iowa does not have available state-owned land to meet the needs of this Consolidated Plan. It does, however, encourage applicants and municipalities to use underutilized locally owned land or property to leverage the federal funds devoted to those projects.

Discussion

Other housing and community development funding sources include the following.

Affordable Housing Activities Available Through IFA

[FirstHome program](#): Offers first-time home buyers state-sponsored, affordable, fixed-rate mortgages.

[FirstHome Plus program](#): Provides up to \$2,500 in cash assistance to help eligible borrowers with entry costs, including down payment and closing costs. The grant must be used in conjunction with the FirstHome program, and the same income limits apply.

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

[Military Homeownership Assistance program](#): Provides eligible service members and veterans with a \$5,000 grant that may be used toward a down payment and closing costs.

Other Homeownership Resources

[Title Guaranty](#): Home buyers may request a free Title Guaranty Owner's Certificate at loan closing. This certificate protects the borrower's interest in the property's title, even after the home is sold. If a title defect is identified, Title Guaranty becomes the borrower's free legal defense.

[Onsite Wastewater Assistance Program](#): If you purchase a home with a septic system, the IFA's Water Quality Division can provide affordable financing for system repair or replacement.

[HOME Program](#): Funds down payment and rehabilitation assistance programs administered by eligible non-profits and governmental entities ("subrecipients") which in turn distribute funds to individual home buyers based on the subrecipient's rules or guidelines. To access these funds, individual home buyers/owners should contact a subrecipient for more information.

Affordable Rental

Community-Based Housing Revolving Loan Fund: Provides funding in the form of loans to those serving a target population of Medicaid members enrolled in or eligible for Home- and Community-Based Intellectual Disability and/or Brain Injury Waivers.



HOME Program: Low-interest loans and grants are available to developers of affordable single-family and multifamily housing developments through several HOME program funding categories.

HCBS Rent Subsidy: Aids individuals who receive services under a federal Medicaid waiver program called HCBS and who are at risk of nursing facility placement. The program provides a monthly rent assistance payment to these persons to help them live successfully in their own homes and communities until they become eligible for any other local, state, or federal rent assistance.

HCBS Revolving Loan Program: Assists in the development and expansion of facilities and infrastructure that provide health and wellness programs, health screenings, nutritional assessments, adult day services, respite services, and congregate meals for low-income individuals.

Housing Tax Credit Program: Provides a federal tax credit incentive for project owners to invest in the development and preservation of rental housing for individuals and families with fixed or limited incomes.

Main Street Loan Program: Provides low-interest loans for Main Street communities in Iowa for downtown infill and rehabilitation of upper-floor housing in mixed-use buildings.

Multifamily Loan Program: Seeks to preserve the existing supply of affordable rental units at risk of being lost and to foster the production of new affordable units in Iowa.

Project-Based Section 8: The IFA provides administrative services to HUD to monitor the performance of owners and management agents participating in project-based HAP contracts under Section 8 of the United States Housing Act of 1937.

State HTF: Provides grants to advance and preserve affordable single-family and multifamily housing throughout the state.



ANNUAL GOALS AND OBJECTIVES

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

Goals Summary Information

Table 67—Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand and Preserve Safe, Decent, Affordable Housing	2025	2029	Affordable Housing		Affordable Housing	CDBG: \$2,905,0380 HOME: \$7,943,775.40 HTF: \$3,134,373 HOPWA: \$556,723	Homeowner Housing Rehabilitated: 50 housing units Rental Units Constructed: 23 housing units Rental Units Rehabilitated: 21 housing units TBRA: 425 households assisted Direct Financial Assistance to Homebuyers: 38 households assisted



2	Stabilize Communities	2025	2029	Non-Housing Community Development		Public Facilities and Infrastructure	CDBG: \$2,905,037	Public Facility or Infrastructure Activities other than LMI Housing: 8,000 persons assisted
3	Maintain or Improve Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development		Public Facilities and Infrastructure	CDBG: \$12,830,582	Public Facility or Infrastructure for LMI Housing Benefit: 35,000 households assisted
4	Provide Shelter and Services	2025	2029	Homeless		Shelter and Services	ESG: \$2,683,554.89 HOPWA: \$352,981 CDBG: \$1,210,432	Public Services other than LMI Housing: 2,300 persons assisted Homeless Person Overnight Shelter: 2,750 persons assisted TBRA: 1,140 households assisted Homelessness Prevention: 1,400 persons assisted
5	Enhance Economic Development Opportunities	2025	2029	Non-Housing Community Development		Economic Development	CDBG: \$3,631,297	Facade/building rehabilitation: 40 Businesses



6	Support Planning and Capacity Building for Stronger Communities	2025	2029	Other		Other	CDBG: \$726,259 HOPWA: \$120,651 ESG: \$338,126 HOME:	
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AP-25 Allocation Priorities—24 CFR 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 percentages of funds.

Funding Allocation Priorities

Table 68—Funding Allocation Priorities

Program	Affordable Housing (%)	Community Stabilization (%)	Public Facility and Infrastructure (%)	Public Services (%)	Economic Development (%)	Community Planning and Capacity Building (%)	Total (%)
CDBG	12	12	53	5	15	3	100
HOME	100	0	0	0	0	0	100
HOPWA	87	0	0	13	0	0	100
HTF	100	0	0	0	0	0	100
ESG	0	0	0	100	0	0	100



Reasons for Allocation Priorities

Each year, water and sewer applications outnumber other CDBG applications by a large margin. To maintain flexibility, IEDA may shift funds from one project type to another to accommodate an unforeseen increase or decrease in demand. The CDBG team will conduct a periodic review to determine if funds should be moved.

For HOME, these estimates are based on prior years' experiences. IFA does not set HOME allocation priority measures; rather, it allows the applications to drive the allocations. However, IFA understands the tremendous need for the 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 to ensure participation and performance.

Similar to the HOME program, HTF priorities mimic previous years' estimates and expect 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, which can only fund shelter.

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

The extensive stakeholder consultation and surveys were instrumental in identifying the priority needs and specific objectives described in the Consolidated Plan. There were four priority needs identified: affordable housing, public facilities and infrastructure, provide shelter and services, and enhance economic development.



AP-30 Methods of Distribution—24 CFR 91.320 (d) & (k)

Introduction

The Methods of Distribution (MOD) was developed based on both stakeholder comments and the tracking of specific eligible activities over the past five years.

Table 69—Distribution Methods by State Program

1	State Program Name:	CDBG Community Development and Facilities Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the MOD.	The Community Development and Facilities Fund offers grants to assist communities with various projects, including library facilities, emergency shelter rehab, tornado shelters, community/senior/youth center facilities, facilities for abused spouses and children, mental health facilities, and childcare facilities. This fund also offers grants for neighborhood pocket parks.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none">• Show the project addresses at least one of the three national objectives (primarily benefit LMI persons, prevent or eliminate slum and blight, or alleviate conditions that pose a serious and immediate threat to the health or welfare of a community's residents).• Show project funds will only be used for eligible activities.• Provide evidence of local capacity to administer the grant (past experience with state or federal grants, staff qualifications, or plans to contract for grant administration).• Show acceptable past performance in administering a CDBG project.• Show the feasibility of completing the project with the funds requested.• Identify and describe any other sources of funding for proposed activities (to the greatest extent feasible, CDBG funds are to be used as gap financing).• Identify community development and housing needs.• Satisfy the Iowa Citizen Participation Plan requirements.• Present signed certifications as required.



<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria (CDBG only)?</p>	<p>Applications for CDBG programs can be found on the state’s online grant application platform at https://www.iowagrants.gov/index.do.</p> <p>Information on applying for and implementing a CDBG-funded program, including management guides, presentations, and templates, is available at the IEDA’s website: Community Development Block Grant - CDBG Iowa Economic Development Authority. Since 2017, applicants have been required to have initial environmental investigations, site control demonstrated by either an option on the parcel secured with money (if necessary) or ownership if it is purchased prior to the application submission date, and final architectural plans completed or at least underway (this cost is ineligible for CDBG reimbursement).</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government and nonprofit organizations, including community and faith-based organizations (ESG only).</p>	<p>Not applicable.</p>
<p>Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).</p>	<p>Not applicable.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Community Development and Facilities Program applications are accepted on a rolling basis while funding is available and must meet threshold criteria. The state estimates up to 9 percent of the annual CDBG allocation will be awarded to community development and facilities projects.</p>



	Describe threshold factors and grant size limits.	The maximum grant award is capped at \$600,000 .
	What are the outcome measures expected as a result of the MOD?	The state anticipates approximately four to five awards will be funded annually.
2	State Program Name:	CDBG Downtown Revitalization and Economic Development Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the MOD.	The Downtown Revitalization and Economic Development Fund assists communities in demonstrating innovative, cutting-edge solutions to make Iowa's communities more environmentally, economically, and culturally viable.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> • Show the project addresses at least one of the three national objectives (primarily benefit LMI persons, prevent or eliminate slum and blight, or alleviate conditions that pose a serious and immediate threat to the health or welfare of a community's residents). • Show project funds will only be used for eligible activities. • Provide evidence of local capacity to administer the grant (past experiences with state or federal grants, staff qualifications, or plans to contract for grant administration). • Show acceptable past performance in administering a CDBG project. • Show the feasibility of completing the project with the funds requested. • Identify and describe any other sources of funding for proposed activities (to the greatest extent feasible, CDBG funds are to be used as gap financing). • Identify community development and housing needs. • Satisfy the Iowa Citizen Participation Plan requirements. • Present signed certifications as required.



<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria (CDBG only)?</p>	<p>Applications for CDBG programs can be found on the state’s online grant application platform at https://www.iowagrants.gov/index.do.</p> <p>Information on applying for and implementing a CDBG-funded program, including management guides, presentations, and templates, is available at the IEDA’s website: Community Development Block Grant - CDBG Iowa Economic Development Authority.</p> <p>These applications are competitive. A Downtown Façade application will significantly address blight (correctly identify and prioritize it, submit designs that would sufficiently mitigate it, and subsequently have a high level of impact in the target area), will show a readiness to proceed (submit a draft environmental review or admin plan, include more than 45 percent match funding), and will follow IEDA design guidelines. Streetscape applications will need to meet the LMI area benefit.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government and nonprofit organizations, including community and faith-based organizations (ESG only).</p>	<p>Not applicable.</p>
<p>Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).</p>	<p>Not applicable.</p>



	Describe how resources will be allocated among funding categories.	Downtown Revitalization and Economic Development fund applications are accepted on a competitive basis and must meet threshold criteria. The state estimates that 16 percent of the annual CDBG allocation will be awarded to downtown revitalization projects.
	Describe threshold factors and grant size limits.	The maximum grant award is \$650,000. To receive any funds, a community must have at least six participating addresses. To receive the maximum amount, there must be eight participating addresses. Applications for single addresses are also accepted, but only if they meet the definition of “iconic.”
	What are the outcome measures expected as a result of the MOD?	The state anticipates approximately 40 businesses will be funded through this program annually.
3	State Program Name:	CDBG Housing Rehabilitation / Upper Story Conversion Programs
	Funding Sources:	CDBG
	Describe the state program addressed by the MOD.	The Housing programs support improvements in Iowa’s housing stock by providing assistance to LMI homeowners. It can also include rental rehabilitation in the form of upper-story housing rehabilitation.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> H. Show the project addresses at least one of the three national objectives (primarily benefit LMI persons, prevent or eliminate slum and blight, or alleviate conditions that pose a serious and immediate threat to the health or welfare of a community’s residents). I. Show project funds will only be used for eligible activities. J. Provide evidence of local capacity to administer the grant (past experience with state or federal grants, staff qualifications, or plans to contract for grant administration). K. Show acceptable past performance in administering a CDBG project. L. Show the feasibility of completing the project with the funds requested. M. Identify and describe any other sources of funding for proposed activities (to the greatest extent feasible, CDBG funds are to be used as gap financing). N. Identify community development and housing needs. O. Satisfy the Iowa Citizen Participation Plan requirements. P. Present signed certifications as required.



	<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria (CDBG only)?</p>	<p>Applications for CDBG programs can be found on the state’s online grant application platform at https://www.iowagrants.gov/index.do.</p> <p>Information on applying for and implementing a CDBG-funded program, including management guides, presentations, and templates, is available at the IEDA’s website: https://www.iowaeconomicdevelopment.com/Community/downloads.</p> <p>The following is required for all submitted applications: program administrative plans will be completed and approved by the city and a grant administrator procured, if necessary. Competitive applications must have completed an environmental review (if awarded, this cost is eligible for CDBG reimbursement), housing rehab applications must be approved, and LMI benefit must be calculated (to be rechecked once final completion of CDBG-assisted work is completed).</p>
	<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government and nonprofit organizations, including community and faith-based organizations (ESG only).</p>	<p>Not applicable.</p>
	<p>Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).</p>	<p>Not applicable.</p>



	Describe how resources will be allocated among funding categories.	Housing fund applications are selected through a competitive process and must meet threshold criteria. The state estimates up to 20 percent of the annual CDBG allocation will be awarded to housing affordability projects.
	Describe threshold factors and grant size limits.	The maximum grant award for rehabilitation activities is capped at \$30,000 per housing unit for rehabilitation activities not to exceed maximum award of \$180,000.00. The maximum grant for upper story conversions are \$100,000 per unit not to exceed maximum award of \$400,000 .
	What are the outcome measures expected as a result of the MOD?	The state anticipates assisting approximately 42 homeowners and 12 building owners through this program annually.
	5 State Program Name:	CDBG Opportunities, Threats, and Sustainability Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the MOD.	The Opportunities, Threats, and Sustainability Fund assists communities that are facing an imminent threat to public health, safety, or welfare that requires immediate assistance, as well as to cities and communities that see an opportunity to demonstrate sustainable community activities.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> • Show the project addresses at least one of the three national objectives (primarily benefit LMI persons, prevent or eliminate slum and blight, or alleviate conditions that pose a serious and immediate threat to the health or welfare of a community's residents). • Show project funds will only be used for eligible activities. • Provide evidence of local capacity to administer the grant (past experience with state or federal grants, staff qualifications, or plans to contract for grant administration). • Show acceptable past performance in administering a CDBG project. • Show the feasibility of completing the project with the funds requested. • Identify and describe any other sources of funding for proposed activities (to the greatest extent feasible, CDBG funds are to be used as gap financing). • Identify community development and housing needs. • Satisfy the Iowa Citizen Participation Plan requirements.



	<ul style="list-style-type: none"> • Present signed certifications as required.
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria (CDBG only)?</p>	<p>Applications for CDBG programs can be found on the state’s online grant application platform at https://www.iowagrants.gov/index.do.</p> <p>Information on applying for and implementing a CDBG-funded program, including management guides, presentations, and templates, is available at the IEDA’s website: Community Development Block Grant - CDBG Iowa Economic Development Authority.</p>



	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government and nonprofit organizations, including community and faith-based organizations (ESG only).	Not applicable.
	Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).	Not applicable.
	Describe how resources will be allocated among funding categories.	The state estimates up to 12 percent of the annual CDBG allocation will be awarded to projects that respond to opportunities, threats, or sustainability.
	Describe threshold factors and grant size limits.	Determined on a per-project basis.
	What are the outcome measures expected as a result of the MOD?	The state anticipates funding approximately 8,000 persons served annually.
6	State Program Name:	CDBG Water and Sewer Fund
	Funding Sources:	CDBG



<p>Describe the state program addressed by the MOD.</p>	<p>The Water and Sewer Fund assists cities and counties with sanitary and water system improvements, water and wastewater treatment facilities, projects related to sanitary improvements and rural water connections, and stormwater management.</p>
<p>Describe all the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> • Show the project addresses at least one of the three national objectives (primarily benefit LMI persons, prevent or eliminate slum and blight, or alleviate conditions that pose a serious and immediate threat to the health or welfare of a community's residents). • Show project funds will only be used for eligible activities. • Provide evidence of local capacity to administer the grant (past experience with state or federal grants, staff qualifications, or plans to contract for grant administration). • Show acceptable past performance in administering a CDBG project. • Show the feasibility of completing the project with the funds requested. • Identify and describe any other sources of funding for proposed activities (to the greatest extent feasible, CDBG funds are to be used as gap financing). • Identify community development and housing needs. • Satisfy the Iowa Citizen Participation Plan requirements. • Present signed certifications as required.



<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria (CDBG only)?</p>	<p>Information on applying for and implementing a CDBG-funded program, including management guides, presentations, and templates, is available at the IEDA's website:</p> <p>Community Development Block Grant - CDBG Iowa Economic Development Authority.</p> <p>The project must have an approved facility plan from the Iowa Department of Natural Resources (DNR) or approved preliminary engineering plan, if applicable; the application must include documentation of local committed or secured match, including a USDA Rural Development letter of conditions or documentation that the project is on the state's Intended Use Plan. Competitive applications will have completed an environmental review, completed final engineering, and provided documentation that construction permits have been applied for.</p> <p>Applications will be accepted and reviewed on a competitive basis. Deadlines will be May 1 and August 1. Unsuccessful applicants may resubmit an application in the next round of applications.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government and nonprofit organizations, including community and faith-based organizations (ESG only).</p>	<p>Not applicable.</p>



	Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).	Not applicable.
	Describe how resources will be allocated among funding categories.	The state estimates 40 percent of the annual CDBG allocation will be awarded to water and sewer projects.
	Describe threshold factors and grant size limits.	The maximum grant award is capped at \$500,000 .
	What are the outcome measures expected as a result of the MOD?	The state anticipates assisting 56,400 persons served annually.
7	State Program Name:	ESG Program
	Funding Sources:	ESG
	Describe the state program addressed by the MOD.	The ESG program is designed to assist people in quickly regaining stability in permanent housing after experiencing a housing crisis or homelessness.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	ESG applications are evaluated on a competitive basis based on the following criteria: project design, experience, and capacity; community partnerships; performance; budget; and grants management. IFA evaluates the needs and competition structure each year to ensure that dollars are following the need.
	If only summary criteria were described, how can potential applicants access application manuals or other state	Not applicable.



publications describing the application criteria (CDBG only)?	
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government and nonprofit organizations, including community and faith-based organizations (ESG only).	<p>IFA is the state ESG grantee.</p> <p>IFA awards ESG funds on a competitive basis. Applications are accepted periodically via an online platform. Agencies throughout the state may apply for ESG funds. Eligible applicants include units of general local government and nonprofit service agencies.</p>
Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).	Not applicable.



	Describe how resources will be allocated among funding categories.	<p>Agencies are currently eligible to apply for assistance in various funding categories, up to a total application amount of \$200,000 each. Within that overall limit, various funding categories also have individual limits as follows:</p> <ul style="list-style-type: none"> • Rapid Re-Housing—\$150,000 if serving the general population or \$75,000 if services are limited to a specific subpopulation (such as youth or domestic violence). • Homelessness Prevention—\$50,000 for the general population or \$25,000 for a specific subpopulation. • Street Outreach—\$50,000 for the general population or \$25,000 for a specific subpopulation. • Shelter—A calculation based on beds available and bed nights provided, up to \$200,000. <p>Similar limits are anticipated to continue.</p>
	Describe threshold factors and grant size limits.	<p>Grant awards for the 2025 calendar year may range from a minimum of \$20,000 to a maximum of \$200,000. IFA regularly evaluates the needs of the program and determines the maximum and minimum awards. For 2025, minimum and maximum awards are based on how many shelter beds an agency offers, its past bed utilization rates, population served (general population or specialized population), number of counties served (for rapid rehousing, homelessness prevention, and street outreach), and other factors.</p>
	What are the outcome measures expected as a result of the MOD?	<p>Expected outcomes are to provide assistance to those who are experiencing a housing crisis or homelessness, and to the extent possible, a baseline of shelter and rapid rehousing will be available throughout the state to those who are most in need. Approximately 7,090 persons are anticipated to be served with ESG funds in Iowa annually.</p>
8	State Program Name:	HOME Homebuyer
	Funding Sources:	HOME
	Describe the state program addressed by the MOD.	<p>The homebuyer program funds down payment and rehabilitation assistance programs administered by eligible nonprofits, which in turn distribute funds to individual homebuyers based on rules or guidelines developed by the administrator.</p>



Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>HOME Homebuyer Assistance applications are evaluated and awarded points in several categories. In the last round, IFA used the following categories.</p> <ul style="list-style-type: none"> • Match—The total amount of funding designated as match and approved by IFA divided by the total amount of HOME funds requested. • Underserved—Points awarded if the entire project is not located in cities that completed HOME Homebuyer units within a designated timeframe. • Capacity—Points awarded based on IFA’s review of the organization submitting the application.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria (CDBG only)?	Not applicable.
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government and nonprofit organizations, including community and faith-based organizations (ESG only).	Not applicable.



	Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).	Not applicable.
	Describe how resources will be allocated among funding categories.	HOME homebuyer applications are normally allocated annually on a competitive basis. IFA allocates HOME funds to homebuyer projects based on need and the availability of funds.
	Describe threshold factors and grant size limits.	There is a ceiling of \$500,000 per contract. The most important threshold criterion is the capacity of the entity to fulfill the requirements of the HOME program. Threshold requirements are posted on IFA's website for each funding round.
	What are the outcome measures expected as a result of the MOD?	IFA estimates that 38 households served and 2 homeowner housing units rehabbed annually.
9	State Program Name:	HOME Rental
	Funding Sources:	HOME
	Describe the state program addressed by the MOD.	The rental program makes low-interest loans available to nonprofit and for-profit entities for the acquisition, construction, and rehabilitation of affordable housing.



<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>HOME Rental applications are evaluated and awarded points in several categories. In the last round, IFA used the following categories:</p> <ul style="list-style-type: none"> • Match—The total amount of funding designated as match and approved by IFA divided by the total amount of HOME funds requested. • Targeted Populations—Points awarded for projects targeting one of the following populations: homeless persons, including homeless individuals, families, youth, or veterans; persons with HIV/AIDS; persons with disabilities; persons with substance abuse addiction; transitional housing; and victims of domestic violence. • Historical Significance—Points awarded if all buildings in the project have the proper historic designation and the required form is provided to IFA. • Iowa Opportunity Areas—Points awarded if the project is located in a census tract that is identified as a high or very high opportunity area as shown in the application package. • Fully Accessible Units—Points awarded if 50 percent of the HOME-assisted units are fully accessible (not adaptable) and shown as such in the plans submitted with the application package. • Capacity—Points awarded based on IFA's review of the capacity of the organization submitting the application.
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria (CDBG only)?</p>	<p>Not applicable.</p>



Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government and nonprofit organizations, including community and faith-based organizations (ESG only).	Not applicable.
Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).	Not applicable.
Describe how resources will be allocated among funding categories.	HOME Rental applications are normally allocated annually on a competitive basis. IFA allocates HOME funds to rental projects based on need and the availability of funds.
Describe threshold factors and grant size limits.	There is a ceiling of \$1,000,000 per project. The most important threshold criterion is the capacity of the entity to fulfill the requirements of the HOME program. Threshold requirements are posted on IFA's website for each funding round.
What are the outcome measures expected as a result of the MOD?	IFA estimates that 27 rental units will be acquired, constructed, or rehabilitated annually.
State Program Name:	HOME TBRA



10	Funding Sources:	HOME
	Describe the state program addressed by the MOD.	The TBRA program assists individual households in affording market-rate rental units by providing housing costs such as rent, security deposits, or utility deposits.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>In competitive rounds, HOME TBRA applications are evaluated and awarded points in several categories. In the last round, IFA awarded points in the following categories:</p> <ul style="list-style-type: none"> • Match—The total amount of funding designated as match and approved by IFA divided by the total amount of HOME funds requested. • Targeted Populations—Points awarded for projects targeting one of the following populations: homeless persons, including homeless individuals, families, youth or veterans; persons with HIV/AIDS; persons with disabilities; persons with substance abuse addiction; transitional housing; or victims of domestic violence. • Great Places—Points awarded if the project is located entirely in a Great Place and the required form is provided to IFA. • Home Base Iowa Communities—Points awarded if the application shows that the project is located entirely in a Home Base Iowa Community. The Home Base Iowa Communities initiative designates communities as centers of opportunity for military veterans and highlights Iowa's statewide commitment to welcoming veterans to the state. • 85 percent HOME Rent Subsidy—Points awarded if 85 percent or greater of the clients served by the project receive ongoing HOME rent subsidies. • Capacity—Points awarded based on IFA's review of the capacity of the organization submitting the application.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application	Not applicable.



	criteria (CDBG only)?	
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government and nonprofit organizations, including community and faith-based organizations (ESG only).	Not applicable.
	Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).	Not applicable.
	Describe how resources will be allocated among funding categories.	Resources for TBRA applications are normally allocated annually on a competitive basis. IFA allocates HOME funds to TBRA projects based on need and the availability of funds.
	Describe threshold factors and grant size limits.	There is a ceiling of \$500,000 per project. The most important threshold criterion is the capacity of the entity to fulfill the requirements of the HOME program. Threshold requirements are posted on IFA's website for each funding round.
	What are the outcome measures expected as a result of the MOD?	IFA estimates that 375 households will be assisted by TBRA annually.
	State Program Name:	HOPWA



1	Funding Sources:	HOPWA
	Describe the state program addressed by the MOD.	The HOPWA program in Iowa assists persons who have been diagnosed with HIV/AIDS and their families who are at risk of homelessness.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	IFA currently partners with five project sponsors that together cover the entire state. Sponsors are monitored regularly to ensure they meet HOPWA requirements. Occasionally, a change in sponsors is necessary, or an additional sponsor may be sought. This is based on community needs and in consultation with the existing provider network.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria (CDBG only)?	Not applicable.
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government and nonprofit organizations, including community and faith-based organizations (ESG only).	Not applicable.



	Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).	<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 PLWH and their families, including through Ryan White programs. • Experience providing housing services to low-income persons. • Experience administering federal programs. • Experience with data collection and outcomes reporting. • Financial management history and capability. • Personnel qualifications. • Relevant community partnerships.
	Describe how resources will be allocated among funding categories.	Funding categories include TBRA, STRMU, Permanent Housing Placement, Supportive Services, Housing Information Services, and Administration. Sponsors submit budget requests in various categories based on regional needs, including the current number of clients receiving TBRA assistance, the number of clients that received STRMU in the previous year and the amounts spent, and a review of unmet needs from the previous year. Funding is prioritized to ensure that TBRA subsidies are continued for current clients.
	Describe threshold factors and grant size limits.	Funds are allocated based on a formula that uses the current number of HIV/AIDS diagnoses per county. For example, if one region contains 30 percent of the HIV/AIDS diagnoses, that region receives 30 percent of the available funding. Sponsors are regularly monitored to ensure they continue to meet threshold grant requirements, including compliance with program regulations, financial management, and data reporting.
	What are the outcome measures expected as a result of the MOD?	The state anticipates assisting approximately 290 households through this program annually. This includes approximately 50 households assisted through TBRA and 100 households through STRMU, 40 persons with Permanent Housing Placement and 100 with Supportive Services.
1	State Program Name:	NHTF
2	Funding Sources:	HTF



	Describe the state program addressed by the MOD.	The HTF program makes conditional grants available to developers of affordable rental housing developments for extremely low-income families.
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Describe all of the criteria that will be used to select applications and the relative importance of these criteria.

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

- **Targeted Populations**—Points will be awarded for projects targeting Families Experiencing Homelessness. A “family experiencing homelessness” is defined for HTF scoring purposes as an individual or family who meets the definition of homeless by HUD at 24 CFR Part 91.5.
- **Fully Accessible Units**—Variable points will be awarded for projects in which 50 percent, 25 percent, or 10 percent of the HTF-assisted units will be fully accessible (not adaptable) as shown in the plans submitted with the application.
- **Utilization of Project-Based Assistance**—Points will be awarded to projects that have Federal Project-Based Rental Assistance, HUD-VASH Voucher Assistance, or Local Project-Based PHA Voucher Assistance.
- **Opportunity Index Census Tracts**—Points will be awarded to projects located in a census tract that is identified as a high- or very high-opportunity area, as shown in the application package.
- **Leverage**—Points will be awarded based on the total amount of local, non-federal funds designated as leverage (as approved by IFA) divided by the total amount of HTF funds requested.
- **Flexible Tenant Selection Criteria**—IFA will give preference in funding decisions to applicants who intend to create units for individuals or families who face multiple barriers to securing permanent housing. Multiple barriers may include poor credit, prior evictions, past criminal convictions, poor rental history, and multiple shelter placements.
- **IFA Iowa Title Guaranty Certificate**—Points will be awarded if the applicant selects on the application that the ownership entity shall, at a minimum, obtain a Final Iowa Title Guaranty Certificate with an amount of coverage that is not less than the value of land and pre-existing improvements, if any, combined with the total hard construction costs of the project.
- **Zoning**—Points will be awarded if the property is appropriately zoned for the proposed project.
- **Nonprofit Ownership**—Points will be awarded if the owner of the proposed project is a nonprofit entity with at least three years of experience in providing housing or supportive services to extremely low-income households in the proposed project’s market area. For scoring purposes, nonprofit ownership may also include a nonprofit general partner of a limited partnership or a nonprofit managing member of a limited liability corporation.



If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria (CDBG only)?	Not applicable.
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government and nonprofit organizations, including community and faith-based organizations (ESG only).	Not applicable.
Identify the method of selecting project sponsors, including providing full access to grassroots faith-based and other community-based organizations (HOPWA only).	Not applicable.
Describe how resources will be allocated among funding categories.	Resources for HTF applications are normally awarded annually on a competitive basis. The state estimates that all of the annual HTF allocation will be awarded to developers of affordable multifamily housing.



	Describe threshold factors and grant size limits.	The most important threshold criterion is the capacity of the entity to fulfill the requirements of the HTF program. Threshold requirements for each funding round are posted on IFA's website.
	What are the outcome measures expected as a result of the MOD?	IFA estimates that 11 units will be constructed or rehabbed annually.



AP-35 Projects – (Optional)

Introduction

IEDA is entering its projects with the 2025 Action Plan because they mirror the MOD. HOME, ESG, HOPWA, and HTF projects will be entered during the program year.

Table 70– Project Information

#	Project Name

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

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



AP-38 Project Summary – (Optional)

Project Summary Information



AP-40 Section 108 Loan Guarantee—24 CFR 91.320(k)(1)(ii)

Describe Available grant amounts

Not applicable.

Describe how applications will be accepted

Not applicable.



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

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

No.

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

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



AP-50 Geographic Distribution - 91.320(f)

Description of the geographic areas of the entitlement (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 CDBG. Most of Iowa’s programs require jurisdictions to target non-housing community development funds in areas where at least 51 percent of the residents have incomes at or below 80 percent of the AMI.

For HOME, Iowa does not set specific geographic target areas for HOME projects.

The HTF uses scoring to ensure funds are utilized in areas with a strong need for rental housing for extremely low-income families. Points are awarded if a project is located in a county with a higher level of vulnerability based on the CDC Social Vulnerability Index.

For 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 BoS 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 HOPWA, Iowa serves the entire state geography through participating project sponsors that cover specified regions; currently, there are five sponsors.

Geographic Distribution

Table 71—Geographic Distribution

Target Area	Percentage of Funds

Rationale for the priorities for allocating investments geographically

Not applicable.



Discussion

None.



AFFORDABLE HOUSING

AP-55 Affordable Housing - 91.320(g)

Introduction

Affordable housing was identified as the primary need in the state by stakeholders and in the surveys conducted for the Consolidated Plan.

The state of Iowa will continue to focus its HUD 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 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 TBRA 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 housing increases dramatically or the subrecipients concentrate their efforts on lower-income households.

The numbers below represent a combination of HOME, HTF, and CDBG.

Table 72—One-Year Goals for Affordable Housing by Support Requirement

One-Year Goals for the Number of Households to be Supported	
Homeless	36
Non-Homeless	77
Special-Needs	0
Total	113



Table 73—One-Year Goals for Affordable Housing by Support Type

One-Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	66
Rehab of Existing Units	25
Acquisition of Existing Units	22
Total	113



AP-60 Public Housing - 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 PHAs 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 IFA administers various statewide grant programs that provide funding for agencies to serve those who are homeless or at risk of homelessness. The IFA administers the ESG, HOPWA, and the state Shelter Assistance Fund.

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

Describe the 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 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. The Coordinated Service Regions (CSR) Task Group leads the implementation of Coordinated Entry and required training to ensure consistency of services across the Coordinated Entry regions. This year, the CSR Task Group has focused on training, provider participation, provider and participant feedback, data quality, updating policies and procedures, and standardization across the 14 CSR.

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 ICA. 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, 27 agencies received an ESG grant and 30 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 Shelter Assistance Funds (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

IFA works closely with the CoCs in Iowa, historically through the Iowa BoS CoC. Iowa's ESG program was developed in very close connection to the following system goals:

- Successful exits to permanent housing.
- Shortening length of time homeless.
- Increasing access to housing.
- Preventing returns to homelessness.

These goals are all system performance measures of the 2009 Homeless Emergency Assistance and Rapid Transition to Housing Act and, in turn, have informed the development of HUD's ESG and CoC Interim Rules. 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 plans for 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.

In the 2023 Iowa BoS CoC Annual Report, one of the identified barriers the group identified to address was the following:

Re-Entry & Discharge Planning: Lack of system engagement, criminal records, youth aging out.

Goal & Action Steps: Collaborations across systems of care for a consistent discharge planning process.

1. Collaborate with systems of care on re-entry from institutionalization or discharge from services.
2. Provide training, education, and toolkits for systems of care regarding the CoC and Homeless Response System.
3. Determine the possibility of piloting simple data-sharing efforts and conducting frequent user system engagement studies demonstrating system costs.

Discussion

No further discussion.



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:	
STRMU to prevent homelessness of the individual or family	100
TBRA	50
Permanent housing placement	40
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	190



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

Introduction

The State of Iowa is currently undertaking an update to its 2019 AI that is anticipated to be completed by the spring/summer of 2025.

In the 2019 AI, the state's Fair Housing Action Plan identifies several impediments to fair housing and makes several 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 AI included several 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.

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 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 the ICRC to pull advanced data reports that will enhance reporting. 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 PSH using a Housing First approach to serve persons experiencing chronic homelessness in Iowa.



AP-85 Other Actions -91.320(j)

Introduction

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

In addition to using CDBG, HOME, HTF, ESG, and HOPWA, the state undertakes numerous other actions to foster and maintain affordable housing. Coordinating the use of the LIHTC program to develop new affordable housing is a critical component of the state's affordable housing strategy.

Information on the LIHTC program administered by IFA can be found at

<http://www.iowafinanceauthority.gov/Public/Pages/PC116LN11>.

Other state programs administered by IFA can be found at:

- Affordable Rental (<http://www.iowafinanceauthority.gov/Programs/AffordableRental>).
- Homeownership (<http://www.iowafinanceauthority.gov/Programs/AffordableHomeownership>).
- Shelter Assistance Fund (<http://www.iowafinanceauthority.gov/Public/Pages/PC84LN13>).

Actions planned to reduce lead-based paint hazards

The state of Iowa's 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.

The state will follow and monitor all grant recipients and sub-recipients to ensure compliance with the HUD LBP regulations implementing Title X of the Housing and Community Development Act of 1992. These regulations cover the CDBG, HOME, ESG, and HOPWA programs and identify the appropriate type of activity to control 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 LBP 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 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 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 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 Councils of Government 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.



PROGRAM SPECIFIC REQUIREMENTS

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(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 and is included in projects to be carried out.

Table 74—Projects with CDBG Funds

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
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HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(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 home buyer 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 home buyer 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:

b 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 parntered 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 limit is available on the IFA website, and are as follows effective, February 13, 2024:

<u>BR Size</u>	<u>HTF Subsidy Per-unit Limit</u>
Efficiency	\$181,488
1 BR	\$208,048.80
2BR	\$252,993.60
3BR	\$327,292.80
4BR	\$359,263.20

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.

There is a significant shortage of affordable and available rental units for extremely low-income households in Iowa based on currently available data and stakeholder consultation. According to the National Low Income Housing Coalition's Out of Reach 2024: Iowa, there are 362,302 renter households in Iowa (a 1.42 percent increase since 2014), which comprise 28 percent of all households. And 149,020 (41 percent) of all renters in Iowa experience one or more housing problems or cost burden greater than 30 percent and are extremely low-income. There is a concern about providing housing for lower-income renters as some federal housing subsidies expire and other resources remain scarce.



1. **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.

2. **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

3. **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



APPENDIX—ALTERNATE/LOCAL DATA SOURCES

Sort Order	Type	Data Source Name	List the name of the organization or individual who originated the data set.	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month, or month and day) for when the data was collected.	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?	What time period (provide the year, and optionally month, or month and day) is covered by this data set?	What is the status of the data set (complete, in progress, or planned)?



Renters with Severe Housing Problems

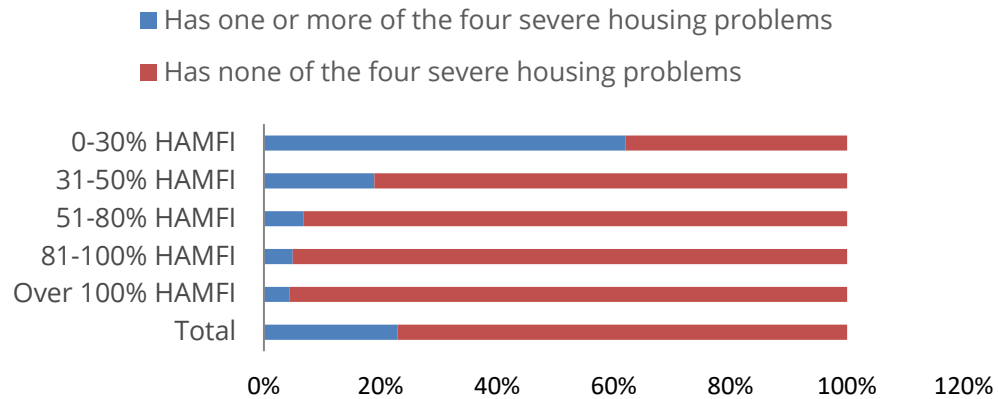


Figure 8—Renters with Severe Housing Problems

Owners with Severe Housing Problems

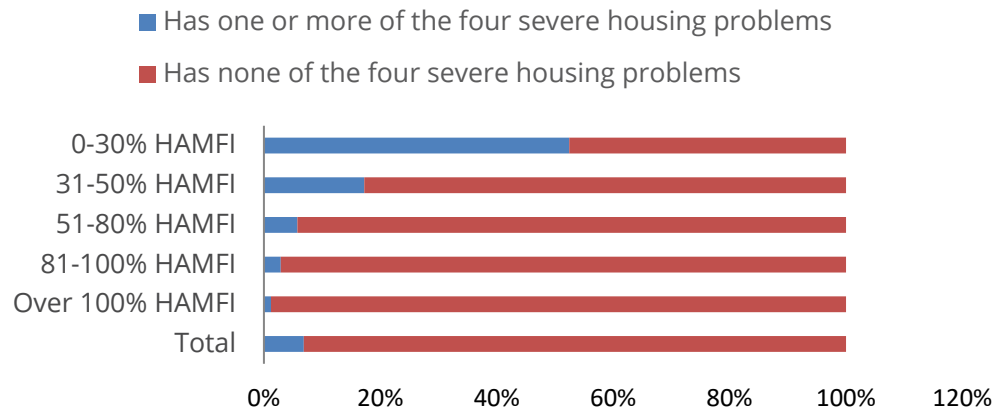
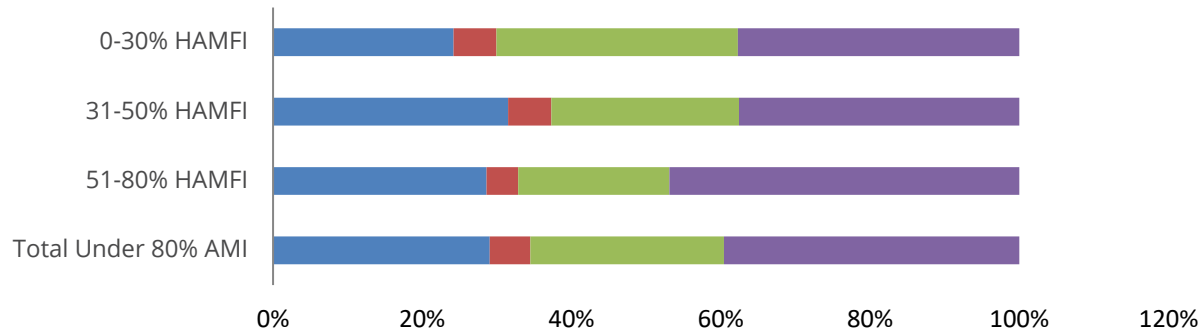


Figure 9—Owners with Severe Housing Problems



Renters with Housing Cost Burden



	Total Under 80% AMI	51-80% HAMFI	31-50% HAMFI	0-30% HAMFI
■ Small Family	29%	29%	31%	24%
■ Large Family	5%	4%	6%	6%
■ Elderly Households	26%	20%	25%	32%
■ Other Households	40%	47%	38%	38%

Figure 10—Renters with Housing Cost Burden



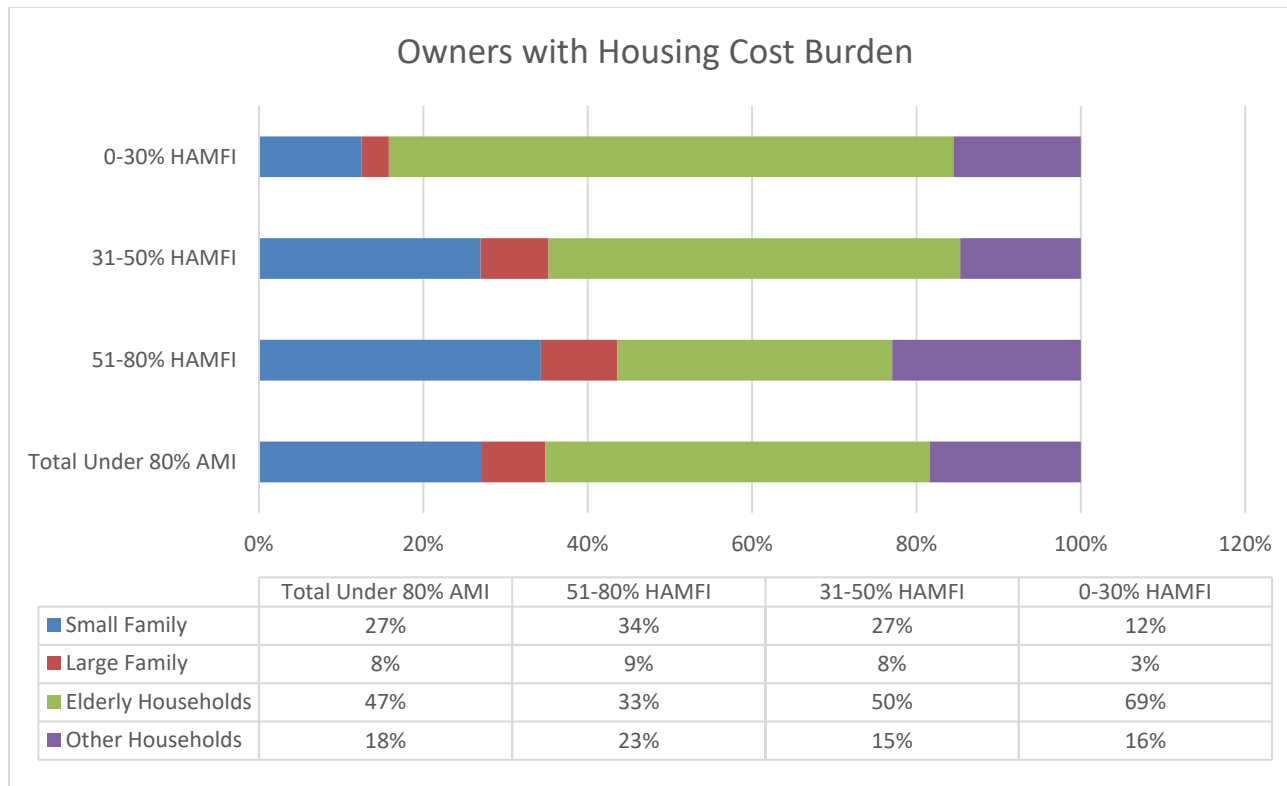
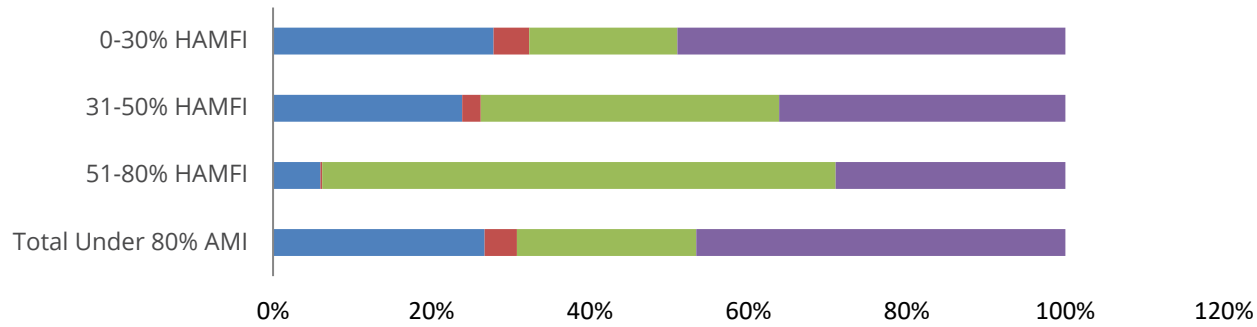


Figure 11—Owners with Housing Cost Burden



Renters with Severe Housing Cost Burden



	Total Under 80% AMI	51-80% HAMFI	31-50% HAMFI	0-30% HAMFI
■ Small Family	27%	6%	24%	28%
■ Large Family	4%	0%	2%	4%
■ Elderly Households	23%	65%	38%	19%
■ Other Households	47%	29%	36%	49%

Figure 12—Renters with Severe Housing Cost Burden



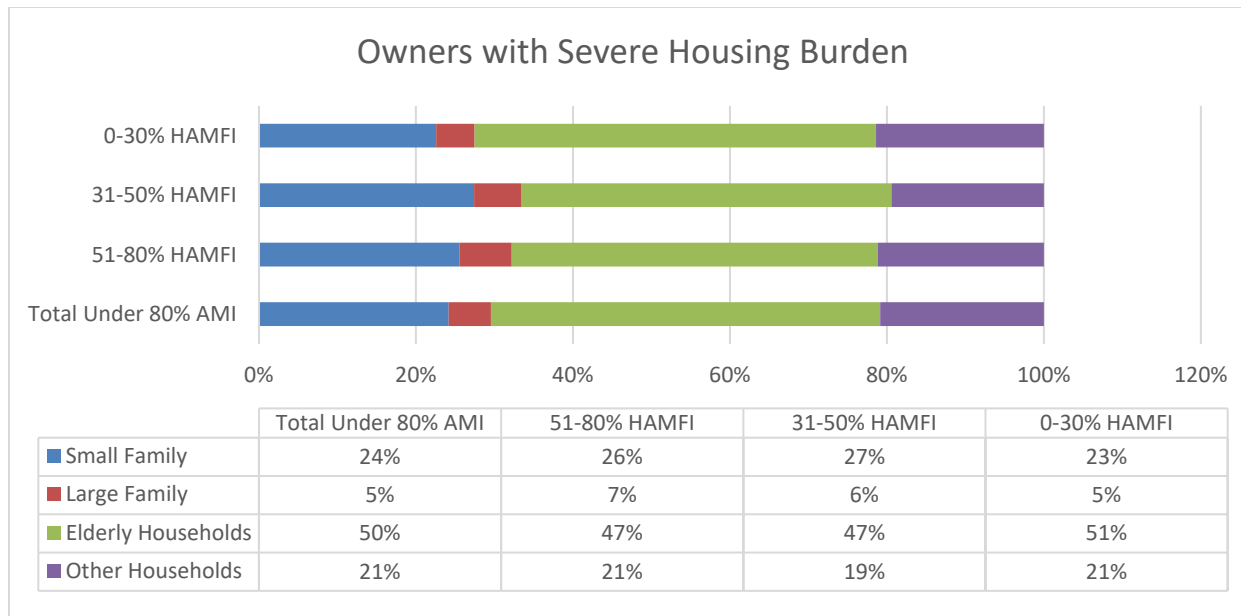


Figure 13—Owners with Severe Housing Burden

