

Annual Action Plan Program Year 2026

April 27, 2026



Economic
Development

Finance
Authority

Executive Summary

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

1. Introduction

The State of Iowa is a HUD Participating Jurisdiction. The Annual Action Plan updates the State of Iowa's Consolidated Plan for Housing and Community Development. The Consolidated Plan is a 5-year plan to address housing and community development needs. It was submitted in 2025 and outlines the States goals through 2029. The State submits the Plan to the U.S. Department of Housing and Urban Development (HUD) to apply for funds under the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. This Annual Action Plan is for the program year beginning January 1, 2026.

2. Summarize the objectives and outcomes identified in the Plan

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

The 2026 program year is the second year of Iowa's 2025-2029 Consolidated Plan. The goals and outcomes in this Plan are those identified during the Consolidated Planning process and are outlined in Section AP-20 below. Affordable housing continues to be the primary need in the state as identified by stakeholders and in the surveys conducted for the Consolidated Plan. As such, tremendous resources go toward the development of affordable housing, including both federal and state funds.

The state of Iowa continues 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 fair housing.

3. Evaluation of past performance

The State of Iowa continues to make progress towards goals established in the 5-year Consolidated Plan. It committed funding to promote community sustainability through

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improvements to facilities and infrastructure, development of rental units, rental assistance, and supportive services to Iowa’s low-and moderate income and most vulnerable residents, including those experiencing or at risk of homelessness. Performance is reported annually in the State of Iowa's Consolidated Annual Performance Evaluation Report (CAPER). During the 2025 program year, the first of the 5-year consolidated plan, the State made great strides towards accomplishing the desired outcomes and is on track to meet the Consolidated Plan goals.

.4. Summary of Citizen Participation Process and consultation process

IFA and IEDA solicited public input in developing the Action Plan. The Department is committed to citizen participation both because it is a HUD requirement and because it is a valuable means for program evaluation and improvement. Citizen participation was also solicited, and comment opportunity was available on the website:

5. Summary of public comments

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

N/A

7. Summary

None

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

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

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

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

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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

1. Introduction

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

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

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.

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

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

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

The Institute for Community Alliances serves as the lead agency and Collaborative Applicant for the Iowa Balance of State Continuum of Care (CoC). The regional service and Coordinated Entry structure (Coordinated Services Regions) work towards common goals including regional engagement of stakeholders, Coordinated Entry participation, HMIS/data participation such as increasing HMIS bed coverage the Point-in-Time Count, implementing common service standards, and ensuring baseline services are available throughout the geographic region.

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

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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.

IFA awards ESG funds on a competitive basis on a two-year competitive application cycle. 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.

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.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	IOWA LEAGUE OF CITIES
	Agency/Group/Organization Type	Regional organization Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual consultation meeting and the 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
2	Agency/Group/Organization	Olmstead Consumer Task Force
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation regarding housing needs particularly for persons with disabilities.
3	Agency/Group/Organization	IOWA COMMUNITY ACTION ASSOC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual consultation meeting and the Online Survey.

4	Agency/Group/Organization	USDA RURAL DEVELOPMENT
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources Other government - Federal
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis USDA Rural Development co-funds water and sewer infrastructure projects. They provide input regarding
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual consultation meeting and the Online Survey.
5	Agency/Group/Organization	Americans for Independent Living
	Agency/Group/Organization Type	Housing Veterans
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual consultation meeting and the Online Survey.
6	Agency/Group/Organization	IOWA CIVIL RIGHTS COMMISSION
	Agency/Group/Organization Type	Service-Fair Housing Other government - State
	What section of the Plan was addressed by Consultation?	Fair Housing

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How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual consultation meeting and the Online Survey.
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Identify any Agency Types not consulted and provide rationale for not consulting

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Institute for Community Alliances	The Iowa Balance of State Continuum of Care (CoC) lead agency, the Institute for Community Alliances, which is also the lead HMIS and lead Coordinated Entry agency for the state. The CoC continues to develop the capacity of the regional Coordinated Entry/Coordinated Services system, and to work on improving and standardizing procedures across the CoC. The CoC is also very focused on improving system performance across the range of areas that are part of the annual NOFO funding process.

Table 3 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.115, 91.300(c)

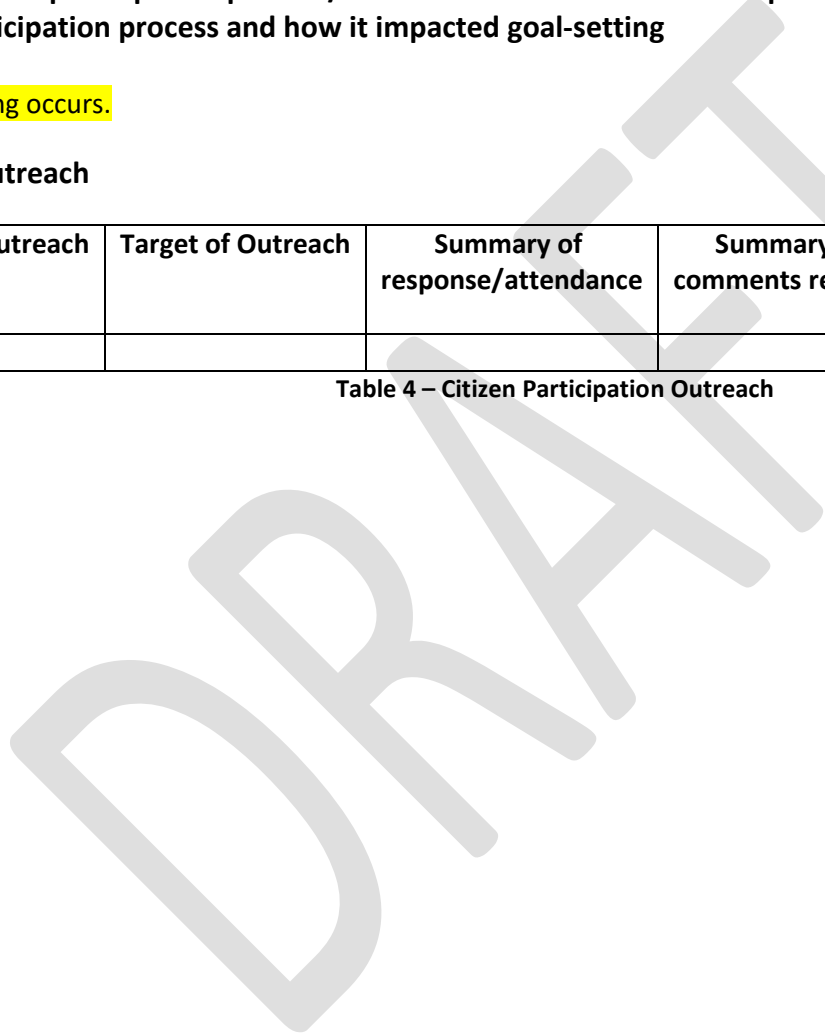
**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Update once public hearing occurs.

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)

Table 4 – Citizen Participation Outreach



Expected Resources

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

Introduction

The following are the anticipated resources using CDBG, HOME, HOPWA, and ESG:

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	24,223,580	\$59,753.61	0	\$24,283,333	\$72,611,000	Block grant from HUD to address housing, community development, and economic development needs in the state.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	7,844,839.68	\$1,753,168	0		\$23,930,261.92	Grant from HUD to address affordable housing needs in the state.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,109,131	0.00	0		\$3,012,285	Grant from HUD dedicated to the housing needs of PWLH.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	3,024,909	0.00	0		\$9,061,815	Grant from HUD to address needs and services for persons experiencing homelessness or persons at risk of homelessness.

Table 5 - Expected Resources – Priority Table

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

The state of Iowa makes every effort to leverage CDBG, HOME, 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

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ensure the 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.

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

Discussion

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.

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Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand and Preserve Safe, Decent, and Affordable H	2025	2029	Affordable Housing		Affordable Housing	CDBG: \$2,906,830.00 HOPWA: \$599,287 HOME: \$9,598,007.7	Rental units constructed: 17 Household Housing Unit Rental units rehabilitated: 16 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit Direct Financial Assistance to Homebuyers: 38 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 425 Households Assisted Homelessness Prevention: 40 Persons Assisted
2	Stabilize Communities	2025	2029	Non-Housing Community Development		Public Facilities and Infrastructure	CDBG: \$2,906,830	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted
3	Maintain or Improve Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development		Public Facilities and Infrastructure	CDBG: \$12,838,497	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 35000 Households Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide Shelter and Services	2025	2029	Homeless		Provide Shelter and Services	CDBG: \$1,211,179.00 HOPWA: \$379,968.53 ESG: \$2,683,554.89	Public service activities other than Low/Moderate Income Housing Benefit: 2300 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 1140 Households Assisted Homeless Person Overnight Shelter: 2750 Persons Assisted Homelessness Prevention: 1400 Persons Assisted
5	Enhance Economic Development Opportunities	2025	2029	Non-Housing Community Development		Enhance Economic Development Opportunities	CDBG: \$3,633,537	Facade treatment/business building rehabilitation: 40 Business
6	Planning Grants	2025	2029	Non-Housing Community Development		Affordable Housing Public Facilities and Infrastructure Enhance Economic Development Opportunities	CDBG: \$60,559 HOPWA: \$129,875 ESG: \$338,126.00	Other: 5 Other

Table 6 – Goals Summary

Goal Descriptions

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1	Goal Name	Expand and Preserve Safe, Decent, and Affordable H
	Goal 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 tenant-based rental assistance 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 low- and moderate-income 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>Iowa will provide resources, including permanent housing placements to preserve affordable housing options for those persons with HIV/AIDS.</p>
2	Goal Name	Stabilize Communities
	Goal Description	Assists communities that are facing an imminent threat to public health, safety or welfare that requires immediate assistance and to cities and communities that see an opportunity to demonstrate sustainable community activities.
3	Goal Name	Maintain or Improve Public Facilities and Infrastructure
	Goal Description	<p>Iowa will provide resources to cities and communities throughout the state to update and repair water and sewer systems and stormwater management.</p> <p>Iowa will provide resources to cities across the state to develop and rehabilitate public and community facilities across the state that serve low- and moderate-income residents as well as special needs populations.</p>

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4	Goal Name	Provide Shelter and Services
	Goal Description	<p>Iowa will provide supportive services to homeless persons to assist people 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>
5	Goal Name	Enhance Economic Development Opportunities
	Goal Description	Iowa will provide resources to business districts throughout the state to revitalize downtowns with facade improvements and treatments, as well as streetscape improvements.
6	Goal Name	Planning and Capacity Building Grants
	Goal Description	Provide resources to manage and implement the programs described in this Consolidated Plan. This goal will supply funds to pay for staff to ensure adequate capacity, oversee programs, and meet regulatory requirements.

AP-25 Allocation Priorities – 91.320(d)

Introduction:

Funding Allocation Priorities

	Expand and Preserve Safe, Decent, and Affordable H (%)	Stabilize Communities (%)	Maintain or Improve Public Facilities and Infrastr (%)	Provide Shelter and Services (%)	Enhance Economic Development Opportunities (%)	Planning Grants (%)	Total (%)
CDBG	12	12	53	5	15	3	100
HOME	100	0	0	0	0	0	100
HOPWA	61	0	0	39	0	0	100
ESG	0	0	0	100	0	0	100
HTF	100	0	0	0	0	0	100

Table 7 – Funding Allocation Priorities

Reason 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 hard 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.

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

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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.

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

Introduction:

Distribution Methods

1	State Program Name:	CDBG Community Development and Facilities Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Community Development and Facilities Fund offers annual competitive funding opportunities that assist communities with infrastructure projects such as day care facilities, senior centers, vocational workshops, food pantries and homeless centers. This fund also offers grants to assist communities with developing new green spaces intended for recreational use (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. Information on applying for and implementing a CDBG-funded program, including management guides, presentations, and templates, is available at the IEDA’s here: website https://opportunityiowa.gov/community/community-infrastructure/cdbg-programs/community-development-facilities-fund . Applicants are 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 non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Not applicable.</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Not applicable.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Community Development and Facilities Program applications will be accepted at least annually and will be scored competitively. The state estimates up to 10 percent of the annual CDBG allocation will be awarded to community development and facilities projects.</p>

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	<p>Describe threshold factors and grant size limits.</p>	<p>The maximum grant award is capped at \$600,000 for Community Facilities awards.</p> <p>The maximum grant award for Pocket Parks is \$150,000.</p>
	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The state anticipates approximately three Community Facility, and four to five Pocket Park awards will be funded annually.</p>
<p>2</p>	<p>State Program Name:</p>	<p>CDBG Downtown Revitalization and Economic Development Fund</p>
	<p>Funding Sources:</p>	<p>CDBG</p>

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>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. Funding opportunities include commercial facades and streetscapes (note: can only apply after successfully completing a Commercial Facade Grant and must be in a community with 51% of households being low- to moderate- income or meet the requirements necessary to satisfy HUD’s elimination of blight) Streetscapes supports Iowa communities in revitalizing their downtown districts by improving the safety, accessibility, and visual quality of public spaces. Commercial Facades assists communities with impactful downtown exterior improvement projects that eliminate slum and blight conditions.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> · Show the project addresses at least one of the three national objectives (primarily benefit 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: https://opportunityiowa.gov/community/community-infrastructure/cdbg-programs/downtown-revitalization-fund</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, admin plan, any documentation of match funding), and will follow IEDA design guidelines. Streetscape applications will need to meet the LMI area benefit or document they meet the requirements necessary to satisfy HUD’s elimination of blight. Streetscape projects must meet a CDBG National Objective and align with HUD-eligible community development activities that improve infrastructure, eliminate blight, and support vibrant downtown environments.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>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.	<p>Downtown Revitalization and Economic Development fund applications are accepted at least annually: 2026 Streetscapes application window will be March 18, 2026 - May 22, 2026, and the 2026 Commercial Facades grant application cycle will be open from May 26, 2026 – July 26, 2026.</p> <p>Applications are reviewed and scored competitively and must meet threshold criteria. The state estimates that 15 percent of the annual CDBG allocation will be awarded to downtown revitalization projects.</p>

<p>Describe threshold factors and grant size limits.</p>	<p>For Commercial Facades, the maximum grant amount is \$650,000. Applicants must address blighted items on a minimum of eight buildings (addresses) to request a grant of \$650,000 and a minimum of six buildings (addresses) to request anything less than the maximum. Applications for single addresses are also accepted, but only if they meet the definition of “iconic.”</p> <p>For Streetscape projects, the maximum grant amount is \$250,000.00 and applicants must have successfully completed a Commercial Facades project to be eligible. Applicants must demonstrate evidence of matching project cost at time of application. Higher leveraged funds will be scored higher.</p>				
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The state anticipates approximately 40 businesses will be funded through this program annually.</p>				
<p>3</p>	<table border="1"> <tr> <td data-bbox="247 1133 632 1193"> <p>State Program Name:</p> </td> <td data-bbox="632 1133 1904 1193"> <p>CDBG Housing Rehabilitation Fund</p> </td> </tr> <tr> <td data-bbox="247 1193 632 1252"> <p>Funding Sources:</p> </td> <td data-bbox="632 1193 1904 1252"> <p>CDBG</p> </td> </tr> </table>	<p>State Program Name:</p>	<p>CDBG Housing Rehabilitation Fund</p>	<p>Funding Sources:</p>	<p>CDBG</p>
<p>State Program Name:</p>	<p>CDBG Housing Rehabilitation Fund</p>				
<p>Funding Sources:</p>	<p>CDBG</p>				

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Housing Rehabilitation Fund leverages IEDA’s Upper Story Housing Conversion and Roofing Replacement opportunities to support communities in expanding and preserving quality housing options within their downtowns and established neighborhoods; supporting affordable and sustainable housing choices for low- and moderate-income residents.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> 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 applications are scored competitively, and the Roofing Replacement program requires an approved program administrative plan, a grant administrator procured, an environmental review (if awarded, this cost is eligible 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 non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Not applicable.</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Not applicable.</p>

<p>Describe how resources will be allocated among funding categories.</p>	<p>Housing fund applications are selected through a competitive process and must meet threshold criteria. The state estimates up to 12 percent of the annual CDBG allocation will be awarded to housing affordability projects.</p> <p>Housing Rehabilitation fund applications are accepted at least annually with roofing replacement project application window tentatively open March 18, 2026 - May 22, 2026 and Upper Story application window anticipated to be open May 26, 2026 - July 26, 2026.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>The maximum grant award for rehabilitation activities is capped at \$30,000 per housing unit not to exceed \$180,000 or 6 units. The maximum award for upper story rehabilitation is \$150,000 per unit not to exceed \$600,000 or 4 units inclusive of project and administrative costs.</p>

	What are the outcome measures expected as a result of the method of distribution?	The state anticipates assisting approximately 30 homeowners and 3 building owners through this program annually.
4	State Program Name:	CDBG Opportunities, Threats, and Sustainability Fund (Urgent Need)
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Opportunities, Threats, and Sustainability Fund assists communities that are facing an imminent threat to public health, safety, or welfare that requires immediate assistance, as well as to cities and communities that see an opportunity to demonstrate sustainable community activities. This could include pilot programs and urgent need, in addition to disaster need (if the activity is CDBG eligible and cannot be funded through another CDBG program).

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> · Show the project addresses at least one of the three national objectives (primarily benefit 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. Information on applying for and implementing a CDBG-funded program, including management guides, presentations, and templates, is available at the IEDA’s website: https://opportunityiowa.gov/community/community-infrastructure/cdbg-programs</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>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>

State of Iowa

<p>Describe how resources will be allocated among funding categories.</p>	<p>The state estimates up to 12 percent of the annual CDBG allocation will be awarded to projects that respond to opportunities, threats, or sustainability.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Determined on a per-project basis.</p>

	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The state anticipates funding approximately 8,000 persons served annually.</p>
5	<p>State Program Name:</p>	<p>CDBG Planning Grants</p>
	<p>Funding Sources:</p>	<p>CDBG</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>Dollar for dollar match required from community for the following types of plans:</p> <ul style="list-style-type: none"> o Historic District Surveys o Asset Management Plan o Capital Improvement Plan • Plan must be tied directly to a potential CDBG project

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> • Show 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. • Meeting a National Objective is not 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. Information on applying for and implementing a CDBG-funded program, including management guides, presentations, and templates, is available at the IEDA’s website: https://opportunityiowa.gov/community/community-infrastructure/cdbg-programs</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>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>

State of Iowa

Describe how resources will be allocated among funding categories.	IEDA will hold at least one application window scheduled to be open on 3/18/26 and close on 5/22/26. Application are scored on a competitive basis and anticipate making approximately four awards.
Describe threshold factors and grant size limits.	The maximum grant award will be capped at \$15,000 per community and communities must demonstrate a dollar-for-dollar match.

State of Iowa

	What are the outcome measures expected as a result of the method of distribution?	Plans that are tied to a CDBG eligible activity.
6	State Program Name:	CDBG Public Service Program
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	<ul style="list-style-type: none"> • Homeless Providers (Operations Only) (LMC/LMA) • Food Pantries (LMC/LMA) • Potentially other services provided primarily to low- and moderate-income persons

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> • Show the project addresses at least one of the three national objectives (primarily benefit 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: https://opportunityiowa.gov/community/community-infrastructure/cdbg-programs/public-services-fund</p> <p>Projects must primarily benefit low- and moderate-income persons, as defined by the U.S. Department of Housing and Urban Development. The application must demonstrate that new or expanded services will result from the CDBG award. CDBG funds may not replace existing state or local funding received by the applicant within the past 12 months. Applicants must not have had a financial agreement (grant or loan) canceled within two years of the application date.</p>

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

State of Iowa

Describe how resources will be allocated among funding categories.	The state estimates approximately 5% percent of the annual CDBG allocation will be awarded to projects that provide public services. There will be at least one competitive application round beginning March 8, 2026 – May 22, 2026.
Describe threshold factors and grant size limits.	Funding awards are capped at \$100,000 per project and require a minimum \$5,000 cash or in-kind match.

	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The state anticipates 300 persons will be served annually.</p>
7	<p>State Program Name:</p>	<p>CDBG Water/Sewer and Stormwater Fund</p>
	<p>Funding Sources:</p>	<p>CDBG</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Water, Sewer and Stormwater 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 of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Applicants for CDBG funds must meet the following criteria:</p> <ul style="list-style-type: none"> · Show the project addresses at least one of the three national objectives (primarily benefit 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: https://opportunityiowa.gov/community/community-infrastructure/cdbg-programs</p> <p>The project must have an approved facility plan from the Iowa DNR or approved preliminary engineering plan, if applicable; the application must include documentation of local 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 are competitive and will be accepted at minimum on an annual basis. Two applications windows are currently scheduled for March 18, 2026 - May 22, 2026 and July 1, 2026 - September 1, 2026</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>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>

State of Iowa

Describe how resources will be allocated among funding categories.	The state estimates 43 percent of the annual CDBG allocation will be awarded to water, sewer and stormwater projects. The anticipates two funding rounds with the first round open from 3/18/2026 and closing on 5/22/2026. The second round is anticipated to run 07/01/2026 through 9/01/2026.
Describe threshold factors and grant size limits.	The maximum funding request for all Water/Sewer applications is \$500,000, regardless of population.

	What are the outcome measures expected as a result of the method of distribution?	The state anticipates assisting 25,000 persons served annually.
8	State Program Name:	ESG Program
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	The ESG program is designed to assist people in quickly regaining stability in permanent housing after experiencing a housing crisis or homelessness.

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>ESG applications are evaluated on a competitive basis 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.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not applicable.</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>IFA is the state ESG grantee.</p> <p>IFA awards ESG funds on a competitive basis. Applications are accepted on a two-year cycle with funding requests annually with a second-year renewal award. Eligible applicants include units of general local government and nonprofit service agencies.</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>Not applicable.</p>

<p>Describe how resources will be allocated among funding categories.</p>	<p>Agencies are currently eligible to apply for assistance in various funding categories, up to a total application amount by region. Within that overall limit, various funding categories include</p> <ul style="list-style-type: none"> • Rapid Re-Housing • Homelessness Prevention • Street Outreach • Data Collection and Reporting • Shelter <p>Similar limits are anticipated to continue.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Grant awards for the 2026 program year range by region, the 2026 eligible application amounts per region can be found on IFA’s website: https://opportunityiowa.gov/housing/homeless-or-risk-homelessness/emergency-solutions-grant , 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>

State of Iowa

	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>Expected outcomes are to provide assistance to those 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>
9	<p>State Program Name:</p>	HOME Homebuyer
	<p>Funding Sources:</p>	HOME
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The homebuyer program funds down payment and rehabilitation assistance programs administered by eligible nonprofits, which in turn distribute funds to individual homebuyers based on rules or guidelines developed by the administrator.</p>

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

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

State of Iowa

<p>Describe how resources will be allocated among funding categories.</p>	<p>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. Approximately 31% of funds will go toward HOME Homebuyer.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>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.</p>

State of Iowa

	What are the outcome measures expected as a result of the method of distribution?	IFA estimates that 38 households will be served and 2 homeowner housing units will be rehabbed annually.
10	State Program Name:	HOME Rental
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	The rental program makes low-interest loans available to nonprofit and for-profit entities for the acquisition, construction, and rehabilitation of affordable housing.

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>HOME Rental applications are evaluated and awarded points in several categories. In the last round, IFA used the following categories:</p> <ul style="list-style-type: none"> · Match—The total amount of funding designated as match and approved by IFA divided by the total amount of HOME funds requested. · Targeted Populations—Points awarded for projects targeting one of the following populations: homeless persons, including homeless individuals, families, youth, 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>

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

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 with approximately 52% of the annually allocation going towards these projects.
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.

	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>IFA estimates that 27 rental units will be acquired, constructed, or rehabilitated annually.</p>
<p>11</p>	<p>State Program Name:</p>	<p>HOME TBRA</p>
	<p>Funding Sources:</p>	<p>HOME</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The TBRA program assists individual households in affording market-rate rental units by providing housing costs such as rent, security deposits, or utility deposits.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>In competitive rounds, HOME TBRA applications are evaluated and awarded points in several categories. 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. <p>Capacity—Points awarded based on IFA’s review of the capacity of the organization submitting the application.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not applicable.</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>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>

State of Iowa

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, approximately 17% of HOME funds going toward these projects.
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.

State of Iowa

	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>IFA estimates that 375 households will be assisted by TBRA annually.</p>
<p>12</p>	<p>State Program Name:</p>	<p>HOPWA</p>
	<p>Funding Sources:</p>	<p>HOPWA</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The HOPWA program in Iowa assists persons who have been diagnosed with HIV/AIDS and their families who are at risk of homelessness.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>IFA currently partners with five project sponsors that together cover the entire state. Sponsors are monitored regularly to ensure they meet HOPWA requirements. Occasionally, a change in sponsors is necessary, or an additional sponsor may be sought. This is based on community needs and in consultation with the existing provider network.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not applicable.</p>

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Not applicable.</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>IFA currently works with five project sponsors that together provide services to all areas of the state. In the event that a project sponsor is no longer able or willing to provide HOPWA services, IFA issues a request for information from interested new partners. Selection criteria include the following:</p> <ul style="list-style-type: none"> · Experience providing services to 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.

State of Iowa

<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>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.</p>
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Table 8 - Distribution Methods by State Program

State of Iowa

Discussion:

DRAFT

AP-35 Projects – (Optional)

Introduction:

IEDA and IFA projects in the 2026 Action Plan mirror the MOD for CDBG, HOME, ESG. For HOPWA projects coincide with awardees. Some Projects will be entered during the program year, and will be associated prior to the end of the year.

#	Project Name
1	CDBG: Water, Sewer, and Stormwater Management
2	CDBG: Community Development and Facilities
3	CDBG: Downtown Revitalization and Economic Development
4	CDBG: Opportunities, Threats, and Sustainability (Urgent Need)
5	CDBG: Housing Rehabilitation/Upper Story Conversion
6	CDBG: Public Service
7	CDBG: Planning Grants
8	CDBG: Technical Assistance
9	CDBG: 2026 State Admin
10	CDBG Neighborhood Revitalization
12	ESG-26 (IOWA)
13	2026-2027 Siouxland Community Health Center IAH26F999 (SCHC)
14	2026-2027 Cedar Valley Hospice IAH26F999 (CASS)
15	2026-2027 The Project of the Quad Cities IAH26F999 (TPQC)
16	2026-2027 University of Iowa IAH26F999 (U of I)
17	2026-2027 Primary Health Care IAH26F999 (PHC)
18	2026-2027 Iowa Finance Authority IAH26F999 (IFA)
19	2026-2027 Data Collection IAH26F999 (ICA)
20	HOME Rental
21	HOME Homebuyer
22	HOME TBRA
23	HOME State Admin 2026
24	HOME State PA 2026

Table 9 – Project Information

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

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

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Water, Sewer, and Stormwater Management
	Target Area	
	Goals Supported	Maintain or Improve Public Facilities and Infrastr
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$10,416,139
	Description	Water & Sewer infrastructure projects
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The state anticipates assisting 25,000 persons served annually.
	Location Description	
	Planned Activities	Assist with water/sewer infrastructure improvements in Iowa communities.
2	Project Name	CDBG: Community Development and Facilities
	Target Area	
	Goals Supported	Maintain or Improve Public Facilities and Infrastr
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$2,422,358
	Description	Rehabilitate or develop public and community facilities that serve low to moderate residents.

	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10000 LMI households will be assisted
	Location Description	
	Planned Activities	Rehabilitate or develop public and community facilities
3	Project Name	CDBG: Downtown Revitalization and Economic Development
	Target Area	
	Goals Supported	Enhance Economic Development Opportunities
	Needs Addressed	Enhance Economic Development Opportunities
	Funding	CDBG: \$3,633,537
	Description	Provide financial assistance to communities to complete facade restoration in their business districts.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	40 businesses
	Location Description	
	Planned Activities	financial assistance to communities to complete facade restoration
4	Project Name	CDBG: Opportunities, Threats, and Sustainability (Urgent Need)
	Target Area	
	Goals Supported	Stabilize Communities

	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$2,906,830
	Description	The Opportunities, Threats, & Sustainability Fund assists communities that are facing an imminent threat to public health, safety, or welfare that requires immediate assistance and to cities and communities that see an opportunity to demonstrate sustainable community activities. In 2026, IEDA may consider pilot projects under the Opportunities and Threats fund.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	8,000 persons served
	Location Description	
	Planned Activities	The Opportunities, Threats, & Sustainability Fund assists communities that are facing an imminent threat to public health, safety, or welfare that requires immediate assistance and to cities and communities that see an opportunity to demonstrate sustainable community activities. In 2026, IEDA may consider pilot projects under the Opportunities and Threats fund.
5	Project Name	CDBG: Housing Rehabilitation/Upper Story Conversion
	Target Area	
	Goals Supported	Expand and Preserve Safe, Decent, and Affordable H
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$2,906,830
	Description	rental rehabilitation in the form of upper-story housing rehabilitation and roof replacement for homeowners.
	Target Date	12/31/2026

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	Estimate the number and type of families that will benefit from the proposed activities	approximately 48 homeowners and 6 building owners through this program annually.
	Location Description	
	Planned Activities	rental rehabilitation in the form of upper-story housing rehabilitation and roof replacement for homeowners.
6	Project Name	CDBG: Public Service
	Target Area	
	Goals Supported	Provide Shelter and Services
	Needs Addressed	Provide Shelter and Services
	Funding	CDBG: \$1,211,179
	Description	Grant to providers, food banks, etc. that primarily serve low- and moderate-income persons.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	300 LMI persons served
	Location Description	
	Planned Activities	Grants for to public services that primarily serve to low- and moderate-income persons
7	Project Name	CDBG: Planning Grants
	Target Area	
	Goals Supported	Planning Grants

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	Needs Addressed	
	Funding	CDBG: \$60,559
	Description	Planning grants to communities exploring potential CDBG projects
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Communities
	Location Description	
	Planned Activities	Planning grant that can be tied directly to a potential CDBG project.
8	Project Name	CDBG: Technical Assistance
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	
	Description	CDBG Capacity Building
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

9	Project Name	CDBG: 2026 State Admin
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	
	Description	Financial assistance to communities that are facing imminent threat to public health, safety, or welfare and to cities seeking unique opportunities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
10	Project Name	CDBG Neighborhood Revitalization
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	
	Description	Assist with the revitalization of targeted neighborhoods by providing funding for a variety of CDBG activities in the identified neighborhood.
	Target Date	12/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	Approximately three awards will be made utilizing prior year funds.
	Location Description	NA
	Planned Activities	Neighborhood Revitalization Fund offers grants to assist community leaders with neighborhood revitalization.
12	Project Name	ESG-26 (IOWA)
	Target Area	
	Goals Supported	Provide Shelter and Services
	Needs Addressed	Provide Shelter and Services
	Funding	ESG: \$3,024,909
	Description	The Emergency Solutions Grant is program designed to assist people to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 7,090 persons are anticipated to be served with ESG funds in Iowa annually.
	Location Description	
	Planned Activities	ESG program is designed to assist people in quickly regaining stability in permanent housing after experiencing a housing crisis or homelessness.
13	Project Name	2026-2028 Siouxland Community Health Center IAH25F999 (SCHC)
	Target Area	

	Goals Supported	Expand and Preserve Safe, Decent, and Affordable H Provide Shelter and Services
	Needs Addressed	Affordable Housing Provide Shelter and Services
	Funding	HOPWA: \$189,752
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	290 households across all sponsors assisted annually.
	Location Description	
	Planned Activities	Assists persons who have been diagnosed with HIV/AIDS and their families who are at risk of homelessness.
14	Project Name	2026-2028 Cedar Valley Hospice IAH26F999 (CASS)
	Target Area	
	Goals Supported	Expand and Preserve Safe, Decent, and Affordable H Provide Shelter and Services
	Needs Addressed	Affordable Housing Provide Shelter and Services
	Funding	HOPWA: \$80,618
	Description	
	Target Date	12/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 290 households across all sponsors served annually.
	Location Description	
	Planned Activities	Assists persons who have been diagnosed with HIV/AIDS and their families who are at risk of homelessness.
15	Project Name	2026-2028 The Project of the Quad Cities IAH26F999 (TPQC)
	Target Area	
	Goals Supported	Expand and Preserve Safe, Decent, and Affordable H Provide Shelter and Services
	Needs Addressed	Affordable Housing Provide Shelter and Services
	Funding	HOPWA: \$152,436
	Description	Assists persons who have been diagnosed with HIV/AIDS and their families who are at risk of homelessness.
	Target Date	12/25/2026
	Estimate the number and type of families that will benefit from the proposed activities	290 persons served across all sponsors.
	Location Description	
	Planned Activities	Assists persons who have been diagnosed with HIV/AIDS and their families who are at risk of homelessness.

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16	Project Name	2026-2028 University of Iowa IAH26F999 (U of I)
	Target Area	
	Goals Supported	Expand and Preserve Safe, Decent, and Affordable H Provide Shelter and Services
	Needs Addressed	Affordable Housing Provide Shelter and Services
	Funding	HOPWA: \$277,764
	Description	Assists persons who have been diagnosed with HIV/AIDS and their families who are at risk of homelessness.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	290 persons served annually across all sponsors
	Location Description	
	Planned Activities	Assists persons who have been diagnosed with HIV/AIDS and their families who are at risk of homelessness.
17	Project Name	2026-2028 Primary Health Care IAH26F999 (PHC)
	Target Area	
	Goals Supported	Expand and Preserve Safe, Decent, and Affordable H Provide Shelter and Services
	Needs Addressed	Affordable Housing Provide Shelter and Services
	Funding	HOPWA: \$537,574

	Description	assists persons who have been diagnosed with HIV/AIDS and their families who are at risk of homelessness.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	290 Persons served annually across all sponsors.
	Location Description	
	Planned Activities	Assists persons who have been diagnosed with HIV/AIDS and their families who are at risk of homelessness.
18	Project Name	2026-2028 Iowa Finance Authority IAH26F999 (IFA)
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOPWA:
	Description	Iowa Finance Authority
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
	Project Name	2026-2028 Data Collection IAH26F999 (ICA)

19	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOPWA:
	Description	Data collection assistance
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
20	Project Name	HOME Rental
	Target Area	
	Goals Supported	Expand and Preserve Safe, Decent, and Affordable H
	Needs Addressed	Affordable Housing
	Funding	HOME: \$4,079,316.6
	Description	The HOME Rental Assistance program provides property owners and developers with funds to develop and preserve affordable rental housing for Iowans.
	Target Date	12/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	27 households assisted
	Location Description	
	Planned Activities	rental program makes low-interest loans available to nonprofit and for-profit entities for the acquisition, construction, and rehabilitation of affordable housing.
21	Project Name	HOME Homebuyer
	Target Area	
	Goals Supported	Expand and Preserve Safe, Decent, and Affordable H
	Needs Addressed	Affordable Housing
	Funding	HOME: \$2,431,900.3
	Description	The Homebuyer Assistance Program allows nonprofit entities to give an extra boost to homebuyers through down payment and rehabilitation assistance.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	40 households assisted annually
	Location Description	
	Planned Activities	The Homebuyer Assistance Program allows nonprofit entities to give an extra boost to homebuyers through down payment and rehabilitation assistance.
22	Project Name	HOME TBRA
	Target Area	

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	Goals Supported	Expand and Preserve Safe, Decent, and Affordable H
	Needs Addressed	Affordable Housing
	Funding	HOME: \$1,333,622.70
	Description	The Tenant-Based Rental Assistance Program allows nonprofit and local government entities to assist many Iowa families to afford their rental home, with a little help.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	375 households assisted annually
	Location Description	
	Planned Activities	assists individual households in affording market-rate rental units
23	Project Name	HOME State Admin 2026
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	
	Description	HOME Admin funds
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

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	Location Description	
	Planned Activities	
24	Project Name	HOME State PA 2026
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	HOME PA 2026
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

DRAFT

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

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

Available Grant Amounts

Acceptance process of applications

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

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

No

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

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

AP-50 Geographic Distribution – 91.320(f)

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

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.

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

Target Area	Percentage of Funds

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

N/A

Discussion

N/A

Affordable Housing

AP-55 Affordable Housing – 24 CFR 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.

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

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

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

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

Discussion:

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

Introduction:

The state will, from time to time, provide support and technical assistance to PHAs upon local requests. Specific financial assistance to PHAs under any of the Consolidated Plan formula grant programs will be considered as any other application competing for those funds unless the administering state agency determines that both cause and authority exist to prioritize such funding under the current Consolidated Plan and the individual program's guidelines.

Actions planned during the next year to address the needs to public housing

This Annual Plan is for a state grantee. No summary information is available on the actions planned for the multiple 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.

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. 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

The state addresses the emergency shelter and transitional housing needs of homeless persons through both the Emergency Solutions Grants (ESG) program and the state Shelter Assistance Fund (SAF). The SAF program provides approximately \$1.8 million per year to support operations and essential services for emergency and transitional shelters. The state (through the grantee, Iowa Finance Authority) works closely with the Iowa Balance of State Continuum of Care to plan both. Many of the shelters receiving funds are dedicated to special populations, including survivors of domestic violence, youth, veterans, persons with disabilities, and persons recovering from substance abuse. In times of extreme weather, usually in the winter, most communities in Iowa offer temporary additional overflow shelters. Throughout the year, shelters are focused on meeting immediate safety needs, and most offer progressively more intensive wrap-around supportive services to help participants exit to more stable 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:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	100
Tenant-based rental assistance	50
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	40
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:

IFA/IEDA's immediate focus remains addressing extremely low-income, low-income, homeless, and special needs households in Iowa. Based on the most recent data provided by the Iowa Profile, Housing Data Snapshot, the most critical need for affordable housing in the state includes the lowest income segment. Many Iowans are either cost burdened (i.e., spending 30% or more of their income on housing) or severely cost burdened (i.e., spending 50% or more of their income on housing) and those having a low AMI are disproportionately experiencing housing cost burden with 22.4% of low income households severely cost burdened by housing.

During the 2025 program year, IEDA/IFA updated the Iowa Fair Housing Plan (Analysis of Impediment to Fair Housing). The process to update the plan includes soliciting feedback from community stakeholders in order to better understand the challenges faced in Iowa. Three impediments to fair housing were identified:

- There is a low supply of affordable housing.
- Affordable housing options often lack accessibility features for people with physical disabilities and seniors.
- Community members have limited knowledge of their fair housing rights and landlord responsibilities.

Over the next four years, the state will make efforts to address these impediments with the goal of increasing affordable housing supply, increasing accessible housing supply, promoting knowledge of fair housing, and increasing language access. In August 2025 and September 2025 IEDA/IFA staff participated in Iowa Fair Housing workshops to discuss and provide feedback on the Fair Housing Plan.

The full plan can be accessed on IEDA/IFAs website here:

<https://opportunityiowa.gov/community/community-infrastructure/cdbg-resources/cdbg-plans-and-reports>

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. The Consolidated Plan did not outline any specific actions the state would take to remove or reduce negative effects of public policy. However, to be proactive, IEDA/IFA does continuously monitor public policy for impacts to affordable housing and community development. The State is fortunate that growth controls, excessive regulations, inordinate developer fees, rent control and other potentially negative public policies are not

critical problems in Iowa at this time.

In June of 2023, IFA entered a contract with the Amherst H. Wilder Foundation, Wilder Research, for the purpose of completing a cost-effectiveness and outcomes analysis of Permanent Supportive Housing using a Housing First approach to serve persons experiencing chronic homelessness in Iowa. The study is being completed using the Permanent Supportive Housing cost-effectiveness framework proposed by the National Academy of Sciences. The study is currently in process with a final report scheduled for mid-2026.

Developed with funding from the Iowa Finance Authority, Iowa State University Extension and Outreach launched the Online Guide to Iowa Zoning, a new publicly accessible mapping and data tool designed to help policymakers, planners, and community leaders better understand how local zoning regulations shape housing development across the state. The guide brings together zoning maps and housing-related zoning regulations for hundreds of Iowa cities in a single, interactive online platform. The resource allows users to explore zoning districts city by city and compare key housing-related standards across similar communities. The guide reflects zoning maps and ordinances adopted by 243 Iowa cities as of December 31, 2024, and is intended to serve as a snapshot in time rather than a real-time regulatory database. In addition to interactive maps and tools to help users compare zoning characteristics across similar communities, a final report summarizes project findings on the use of zoning standards such as exclusive single-family zoning, minimum lot sizes and setbacks, parking requirements, planned unit developments, by-right approval of residential projects, and others.

Discussion:

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 including leveraging other funding such as American Rescue Plan funds, State and Local Fiscally Recovery funds, and Emergency Rental Assistance funds, in addition to traditional HUD funds in order to minimize these gaps.

Actions planned to foster and maintain affordable housing

In addition to using CDBG, HOME, 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 Iowa Department of Health and Human Services (Iowa HHS) leads efforts in Iowa to prevent lead poisoning. Through the Childhood Lead Poisoning Prevention Program (CLPPP), Iowa HHS works with Counties across the state to ensure children are tested for elevated blood lead levels.

Iowa HSS through the CLPPP and the Iowa Institute of Public Health Research and Policy (IIPHRP) have collaborated to form a statewide workgroup to facilitate improved outreach, education, and program changes to prevent childhood lead poisoning in Iowa. The Childhood Lead Advisory Workgroup (CLAW) members include local housing officials, medical professionals, public health officials, elected officials as well as other child health and housing services professionals. The group, formed in 2020, develops comprehensive strategies to prevent childhood lead poisoning through statewide policy and program changes and includes a Housing Policy subgroup aimed at increasing awareness about lead-based paint and housing-related issues.

In cases lead abatement services must be procured, IFA will require that the appropriate state-licensed lead professional is identified prior to processing activity draws. IFA evaluates compliance through the project manager's monitoring of project files and from observations at on-site draw and project monitoring visits. When an issue is identified, IFA works with the Iowa HHS to advise the owner how to comply with the state and federal laws.

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 Ensuring economic prosperity is a top priority of the State of Iowa. Recent and current initiatives at the state level regarding job training, housing and childcare are designed to impact all Iowans, but especially those at or around the poverty level.

Ensuring economic prosperity is a top priority of the State of Iowa. Recent and current initiatives at the state level regarding job training, housing and childcare are designed to impact all Iowans, but especially those at or around the poverty level.

The State, in partnership with nonprofits 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.

IEDA/IFA provides regular workshops and technical assistance for current and potential applicants for CDBG and HOME funds. Resources and training materials can be found on the website: <https://opportunityiowa.gov/>.

The State welcomes new partners and will continue to proactively work with other agencies and for-profit and non-profit private organizations to ensure that efficient and effective programs are developed and managed. To the extent that redundancy is reduced, and streamlining is increased, the State and other jurisdictions will better serve Iowans.

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.

Discussion:

N/A

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

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

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

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

The state of Iowa only invests HOME funds in activities identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The state of Iowa does not use HOME funds to target housing for certain populations. The recapture will be enforced through conditions in the IFA-recipient contract, implemented through local agreements, and monitored for compliance with recorded legal instruments containing the necessary provisions and covenants. Recapture requirements will be secured through receding forgivable loans due upon sale or transfer within the period of affordability, reducing the HOME investment amount to be recaptured on a pro-rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period (example: 1/5 of the amount of the HOME subsidy to the homeowner will be forgiven for each year of a 5-year affordability period). Direct subsidy to homebuyer activities involving HOME funded rehabilitation after the purchase of the property is calculated by the difference between the fair market value after-rehab and the purchase price.

In the event that a homeowner unit that is assisted is sold, conveyed, or otherwise transferred during the affordability period, the total amount of the HOME investment for the unit, less the pro-rated HOME investment amount for the length of time the homeowner owned and occupied the unit, will be recaptured out of the net available proceeds. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs. HOME recipients will be encouraged to counsel homebuyers to maximize their ability to maintain the property and pay the mortgage. The Iowa land sales recording and abstracting processes will assist IFA and recipients in ensuring the long-term affordability of HOME funded projects.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The recapture will be enforced through conditions in the IFA-recipient contract, implemented through local agreements, and monitored for compliance with recorded legal instruments containing the necessary provisions and covenants. Recapture requirements will be secured through receding forgivable loans due upon sale or transfer within the period of affordability, reducing the HOME investment amount to be recaptured on a pro-rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period (example: 1/5 of the amount of the HOME subsidy to the homeowner will be forgiven for every year of a 5-year affordability period). Direct subsidy to homebuyer activities involving HOME funded rehabilitation after the purchase of the property is calculated by the difference between the fair market value after rehab and the purchase price.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The state does not engage in this activity with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

**Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

IFA, as a state ESG recipient, requires each subgrantee agency to sign a contract for each award granted under ESG. The contract passes on the ESG requirements in this area to the subgrantees in accordance with the ESG regulations.

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

The Iowa Balance of State CoC follows a regional approach to Coordinated Entry to ensure coverage across its 96 counties. The Coordinated Entry system operates through 17 regions including the three CoCs that operate separately from the Iowa Balance of State CoC and serve their individual urban communities. The Institute for Community Alliances serves as overall Coordinated Entry lead agency, and each service region also has a designated lead agency whose responsibilities include managing the HMIS and domestic violence services comparable database (DVIMS) prioritization lists, ensuring Coordinated Entry is easily accessible, supporting agency participation, and conforming to the statewide policies and procedures. Regions are encouraged to utilize both physical and virtual access points as needed to ensure access across the service area.

Coordinated Entry policies instruct regions and agencies on when to complete the common assessment tool, when to place persons on the prioritization list, how persons will be prioritized, and how persons will be pulled from the list. Persons are prioritized first by the score on the common assessment tool, then by chronically homeless status, length of time homeless or unsheltered, currently fleeing domestic violence, veterans, youth, and finally the length of time on the prioritization list. Regions most often hold weekly pull meetings to match people with available housing.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

IFA awards ESG funds on a competitive basis on a two-year application cycle. 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.

NA

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.