

State of Iowa Annual Action Plan Program Year 2026



Economic
Development

Finance
Authority

Substantial Amendment 1

September 7, 2026

Revisions and additions to the plan are highlighted.

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), Housing Trust Fund (HTF), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. This Annual Action Plan is for the program year beginning January 1, 2026.

In September 2026, the state of Iowa issued a substantial amendment to the State's 2026 Annual Action Plan. The State's Citizen Participation Plan requires the State to amend the Consolidated Plan and provide 30-days of public comment if substantially amending the annual action plan. With the substantial amendment, the state is making the following changes:

- Adding expected resources for the Housing Trust Fund
- Updating annual goals and objectives including outlining methods of distribution and projects related to the Housing Trust Fund
- Adding HTF program specific requirement.

* Revisions/additions to the 2026 plan are highlighted below.

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 and reflected 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.

2026 Goals, Objectives, Outcomes

Goal Name	Category	Needs Addressed	Funding	Goal Outcome Indicator
Expand and Preserve Safe, Decent, and Affordable H	Affordable Housing	Affordable Housing	CDBG: \$2,905,038.00	Rental units constructed: 17 Household Housing Unit
			HOPWA: \$556,723.00	Rental units rehabilitated: 16 Household Housing Unit
			HOME: \$9,598,007.70	Homeowner Housing Rehabilitated: 50 Household Housing Unit
			HTF: \$3,311,933.19	Direct Financial Assistance to Homebuyers: 38 Households Assisted
				Tenant-based rental assistance / Rapid Rehousing: 425 Households Assisted
				Homelessness Prevention: 40 Persons Assisted
Stabilize Communities	Non-Housing Community Development	Public Facilities and Infrastructure	CDBG: \$2,905,037.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted
Maintain or Improve Public Facilities and Infrastr	Non-Housing Community Development	Public Facilities and Infrastructure	CDBG: \$12,830,582.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 35000 Households Assisted
Provide Shelter and Services	Homeless	Provide Shelter and Services	CDBG: \$1,210,432.00	Public service activities other than Low/Moderate Income Housing Benefit: 2300 Persons Assisted
			HOPWA: \$352,981.00	Tenant-based rental assistance / Rapid Rehousing: 1140 Households Assisted
			ESG: \$2,683,554.89	Homeless Person Overnight Shelter: 2750 Persons Assisted
				Homelessness Prevention: 1400 Persons Assisted
Enhance Economic Development Opportunities	Non-Housing Community Development	Enhance Economic Development Opportunities	CDBG: \$3,631,297.00	Facade treatment/business building rehabilitation: 40 Business
Planning Grants	Non-Housing Community Development	Affordable Housing	CDBG: \$726,259.00	Other: 5 Other
		Public Facilities and Infrastructure	HOPWA: \$120,651.00	
		Enhance Economic Development Opportunities	ESG: \$338,126.00	

2026 Goals and Outcomes

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
HTF	IOWA	Iowa Finance Authority

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Consolidated Plan Public Contact Information
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Devin.sweeney@iowaEDA.com
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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 2025-2029 Consolidated Plan including the 2026 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, HTF, 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

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	Other government - Local Regional organization Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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. Provided input for the Consolidated Plan and furthermore this annual action plan.
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
	Briefly describe how the Agency/Group/Organization was consulted. 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	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?	Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	USDA Rural Development co-funds water and sewer infrastructure projects. They provided input during regular consultation meetings and online surveys during the creation of the Consolidated plan
4	Agency/Group/Organization	IOWA COMMUNITY ACTION ASSOC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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
	Briefly describe how the Agency/Group/Organization was consulted. 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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual consultation meeting and Online Survey.
7	Agency/Group/Organization	Iowa Association of Council of Governments (ICOG)
	Agency/Group/Organization Type	Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development non-housing community development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input on the need for affordable workforce housing and non-housing community development. The Council of Governments (COG) provide CDBG local administration assistance to funded Cities and Counties. IEDA regularly engages each COG and requests feedback on programming.

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

IEDA and IFA is soliciting public input in developing the Action Plan. The state is committed to citizen participation both because it is a HUD requirement and because it is a valuable means for program evaluation and improvement. The public comment period ran April 27, 2026 through May 27, 2026. The draft plan was shared on the IEDA/IFA website and physical copies were also available by request.

A public hearing was held on May 12, 2026 from 9:00 AM to 11:00 AM to collect public input on the draft plan. A notice announcing the public comment period, the public hearing, and the availability of the draft plan was published in the Des Moines Register on April 27, 2026. The notice and draft are available on the IEDA/IFA website: <https://opportunityiowa.gov/community/community-infrastructure/cdbg-resources/cdbg-plans-and-reports>

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	A public hearing will be held on Thursday, September 24 th from 11AM-12:30PM at IEDA/IFA offices			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non-targeted/broad community	A newspaper notice was published on September 8 th announcing the availability of the amendment for public comment.			
3	Website Posting	Non-targeted/broad community				

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 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	24,223,580.00	59,753.00	0.00	24,283,333.00	72,611,000.00	Block grant from HUD to address housing, community development, and economic development needs in the state.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	7,844,839.68	1,753,168.00	0.00	9,598,007.68	23,930,261.92	Grant from HUD to address affordable housing needs in the state.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,109,131.00	0.00	0.00	1,109,131.00	3,012,285.00	Grant from HUD dedicated to the housing needs of PWLH.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	3,024,909.00	0.00	0.00	3,024,909.00	9,061,815.00	Grant from HUD to address needs and services for persons experiencing homelessness or persons at risk of homelessness.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	\$3,311,933.19	0.00	0.00	\$3,311,933.19	\$9,935,799.59	

Table 5 - Expected Resources – Priority Table

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

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

In the past, HOME funds have been leveraged by significant amounts and varying types of private and non-federal public funds. To 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.

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

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

Discussion

DRAFT

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: \$599,287.30 HOME: \$9,598,007.70 HTF: \$3,311,933.19	Rental units constructed: 23 Household Housing Unit Rental units rehabilitated: 21 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: \$2,906,830.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Maintain or Improve Public Facilities and Infrastr	2025	2029	Non-Housing Community Development		Public Facilities and Infrastructure	CDBG: \$12,838,497.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 35000 Households Assisted
4	Provide Shelter and Services	2025	2029	Homeless		Provide Shelter and Services	CDBG: \$1,211,179.00 HOPWA: \$379,968.53 ESG: \$2,686,421.68	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: \$3,633,537.00	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: \$726,259.00 HOPWA: \$129,875.17 ESG: \$338,487.32	Other: 5 Other

Table 6 – Goals Summary

Annual Action Plan
2026

Goal Descriptions

1	Goal Name	Expand and Preserve Safe, Decent, and Affordable H
	Goal Description	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. 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. Iowa will provide resources, including permanent housing placements to preserve affordable housing options for those persons with HIV/AIDS.
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 Infrastr
	Goal Description	Iowa will provide resources to cities and communities throughout the state to update and repair water and sewer systems and stormwater management. 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.

4	Goal Name	Provide Shelter and Services
	Goal Description	Iowa will provide supportive services to homeless persons to assist people in finding suitable homes. Iowa will preserve homeless facilities to ensure facilities can continue to meet the needs of Iowa's homeless population. Iowa will provide housing relocation services, stabilization services, and rental assistance to help persons experiencing homelessness move into housing as quickly as possible. Iowa will provide housing relocation and stabilization services and rental assistance to prevent persons from becoming homeless.
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 Grants
	Goal Description	Provide resources to manage, administer, 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. Additionally to award planning grants to communities that can provide a dollar for dollar match to assist with planning activities for a potential CDBG project including: • Historic District Surveys • Asset Management Plan • Capital Improvement Plan

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AP-25 Allocation Priorities – 91.320(d)

Introduction:

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

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

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:

The Methods of Distribution (MOD) was developed based on both stakeholder comments and the tracking of specific eligible activities. The MOD breakdown how the State of Iowa plans to distribute funds in order to meet goals outlined in this annual action plan and furthermore the current consolidated plan.

Distribution Methods

Table 8 - Distribution Methods by State Program

1	State Program Name:	CDBG Community Development and Facilities Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the 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.	Applicants for CDBG funds must meet the following criteria: · 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.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	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).

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)	NA
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	NA
Describe how resources will be allocated among funding categories.	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.

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

Describe the state program addressed by the Method of Distribution.	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.
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants for CDBG funds must meet the following criteria: · 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.

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	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/downtown-revitalization-fund 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.
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)	NA

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

	What are the outcome measures expected as a result of the method of distribution?	The state anticipates approximately 40 businesses will be funded through this program annually.
3	State Program Name:	CDBG Housing Rehabilitation Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	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.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants for CDBG funds must meet the following criteria: • 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.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	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://www.iowaeconomicdevelopment.com/Community/downloads. 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).

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)	NA
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	NA
Describe how resources will be allocated among funding categories.	Housing fund applications are selected through a competitive process and must meet threshold criteria. The state estimates up to 12 percent of the annual CDBG allocation will be awarded to housing affordability projects. 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.

	Describe threshold factors and grant size limits.	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.
	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).

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants for CDBG funds must meet the following criteria: · 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.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	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

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)	NA
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	NA
Describe how resources will be allocated among funding categories.	The state estimates up to 12 percent of the annual CDBG allocation will be awarded to projects that respond to opportunities, threats, or sustainability.

	Describe threshold factors and grant size limits.	Determined on a per-project basis.
	What are the outcome measures expected as a result of the method of distribution?	The state anticipates funding approximately 8,000 persons served annually.
5	State Program Name:	CDBG Planning Grants
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	Dollar for dollar match required from community for the following types of plans: • Historic District Surveys • Asset Management Plan • Capital Improvement Plan • Plan must be tied directly to a potential CDBG project

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants for CDBG funds must meet the following criteria: • 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.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	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

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)	NA
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	NA
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.
	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.	• Homeless Providers (Operations Only) (LMC/LMA) • Food Pantries (LMC/LMA) • Potentially other services provided primarily to low- and moderate-income persons

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants for CDBG funds must meet the following criteria: • 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.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	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/public-services-fund 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.

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)	NA
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	NA
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.
	What are the outcome measures expected as a result of the method of distribution?	The state anticipates 300 persons will be served annually.
7	State Program Name:	CDBG Water/Sewer and Stormwater Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	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.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants for CDBG funds must meet the following criteria: · 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.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	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 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. 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

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)	NA
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	NA
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.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	ESG applications are evaluated on a competitive basis based on the following criteria: project design, experience, and capacity; community partnerships; performance; budget; and grants management. IFA evaluates the needs and competition structure each year to ensure that dollars are following the need.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	NA
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)	IFA is the state ESG grantee. 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.

Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	NA
Describe how resources will be allocated among funding categories.	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 • Rapid Re-Housing • Homelessness Prevention • Street Outreach • Data Collection and Reporting • Shelter Similar limits are anticipated to continue.
Describe threshold factors and grant size limits.	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.

	What are the outcome measures expected as a result of the method of distribution?	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.
9	State Program Name:	HOME Homebuyer
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	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.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	HOME Homebuyer Assistance applications are evaluated and awarded points in several categories. In the last round, IFA used the following categories. · Match—The total amount of funding designated as match and approved by IFA divided by the total amount of HOME funds requested. · Underserved—Points awarded if the entire project is not located in cities that completed HOME Homebuyer units within a designated timeframe. · Capacity—Points awarded based on IFA’s review of the organization submitting the application.

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	NA
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)	NA
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	NA

Describe how resources will be allocated among funding categories.	HOME homebuyer applications are normally allocated annually on a competitive basis. IFA allocates HOME funds to homebuyer projects based on need and the availability of funds. Approximately 31% of funds will go toward HOME Homebuyer.
Describe threshold factors and grant size limits.	There is a ceiling of \$500,000 per contract. The most important threshold criterion is the capacity of the entity to fulfill the requirements of the HOME program. Threshold requirements are posted on IFA's website for each funding round.
What are the outcome measures expected as a result of the 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.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	HOME Rental applications are evaluated and awarded points in several categories. In the last round, IFA used the following categories: · 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.

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	NA
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)	NA
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	NA

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.
What are the outcome measures expected as a result of the method of distribution?	IFA estimates that 27 rental units will be acquired, constructed, or rehabilitated annually.

11	State Program Name:	HOME TBRA
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	The TBRA program assists individual households in affording market-rate rental units by providing housing costs such as rent, security deposits, or utility deposits.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	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: • Match—The total amount of funding designated as match and approved by IFA divided by the total amount of HOME funds requested. • Targeted Populations—Points awarded for projects targeting one of the following populations: homeless persons, including homeless individuals, families, youth or veterans; persons with HIV/AIDS; persons with disabilities; persons with substance abuse addiction; transitional housing; or victims of domestic violence. • Great Places—Points awarded if the project is located entirely in a Great Place and the required form is provided to IFA. • Home Base Iowa Communities—Points awarded if the application shows that the project is located entirely in a Home Base Iowa Community. The Home Base Iowa Communities initiative designates communities as centers of opportunity for military veterans and highlights Iowa’s statewide commitment to welcoming veterans to the state. 85 percent HOME Rent Subsidy—Points awarded if 85 percent or greater of the clients served by the project receive ongoing HOME rent subsidies. Capacity—Points awarded based on IFA’s review of the capacity of the organization submitting the application.

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	NA
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)	NA
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	NA

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.
What are the outcome measures expected as a result of the method of distribution?	IFA estimates that 375 households will be assisted by TBRA annually.

12	State Program Name:	HOPWA
	Funding Sources:	HOPWA
	Describe the state program addressed by the Method of Distribution.	The HOPWA program in Iowa assists persons who have been diagnosed with HIV/AIDS and their families who are at risk of homelessness.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	IFA currently partners with five project sponsors that together cover the entire state. Sponsors are monitored regularly to ensure they meet HOPWA requirements. Occasionally, a change in sponsors is necessary, or an additional sponsor may be sought. This is based on community needs and in consultation with the existing provider network.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	NA

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)	NA
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	IFA currently works with five project sponsors that together provide services to all areas of the state. In the event that a project sponsor is no longer able or willing to provide HOPWA services, IFA issues a request for information from interested new partners. Selection criteria include the following: · Experience providing services to PLWH and their families, including through Ryan White programs. · Experience providing housing services to low-income persons. · Experience administering federal programs. · Experience with data collection and outcomes reporting. · Financial management history and capability. · Personnel qualifications. · Relevant community partnerships.

Describe how resources will be allocated among funding categories.	Funding categories include TBRA, STRMU, Permanent Housing Placement, Supportive Services, Housing Information Services, and Administration. Sponsors submit budget requests in various categories based on regional needs, including the current number of clients receiving TBRA assistance, the number of clients that received STRMU in the previous year and the amounts spent, and a review of unmet needs from the previous year. Funding is prioritized to ensure that TBRA subsidies are continued for current clients.
Describe threshold factors and grant size limits.	Funds are allocated based on a formula that uses the current number of HIV/AIDS diagnoses per county. For example, if one region contains 30 percent of the HIV/AIDS diagnoses, that region receives 30 percent of the available funding. Sponsors are regularly monitored to ensure they continue to meet threshold grant requirements, including compliance with program regulations, financial management, and data reporting.
What are the outcome measures expected as a result of the method of distribution?	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.

13	State Program Name:	NHTF
	Funding Sources:	HTF
	Describe the state program addressed by the Method of Distribution.	The HTF program makes conditional grants available to developers of affordable rental housing developments for extremely low-income families.

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Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applications will be evaluated and awarded points in several categories, including the following: • Targeted Populations—Points will be awarded for projects targeting Families Experiencing Homelessness. A “family experiencing homelessness” is defined for HTF scoring purposes as an individual or family who meets the definition of homeless by HUD at 24 CFR Part 91.5. • Fully Accessible Units—Variable points will be awarded for projects in which 50 percent, 25 percent, or 10 percent of the HTF-assisted units will be fully accessible (not adaptable) as shown in the plans submitted with the application. • Utilization of Project-Based Assistance—Points will be awarded to projects that have Federal Project-Based Rental Assistance, HUD-VASH Voucher Assistance, or Local Project-Based PHA Voucher Assistance. • Opportunity Index Census Tracts—Points will be awarded to projects located in a census tract that is identified as a high- or very high-opportunity area, as shown in the application package. • Leverage—Points will be awarded based on the total amount of local, non-federal funds designated as leverage (as approved by IFA) divided by the total amount of HTF funds requested. • Flexible Tenant Selection Criteria—IFA will give preference in funding decisions to applicants who intend to create units for individuals or families who face multiple barriers to securing permanent housing. Multiple barriers may include poor credit, prior evictions, past criminal convictions, poor rental history, and multiple shelter placements. • Zoning—Points will be awarded if the property is appropriately zoned for the proposed project.
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	Nonprofit Ownership—Points will be awarded if the owner of the proposed project is a nonprofit entity with at least three years of experience in providing housing or supportive services to extremely low-income households in the proposed project’s market area. For scoring purposes, nonprofit ownership may also include a nonprofit general partner of a limited partnership or a nonprofit managing member of a limited liability corporation. Iowa Thriving Communities - Points will be awarded if project is located in Iowa Thriving Communities Iowa Supportive Housing Institute - Points will be awarded if the project team successfully attended the Iowa Supportive Housing Institute and provided certificate of completion.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Not applicable.

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	Not applicable.
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	Not applicable.
Describe how resources will be allocated among funding categories.	Resources for HTF applications are normally awarded annually on a competitive basis. The state estimates that 90 percent of the annual HTF allocation will be awarded to developers of affordable multifamily housing.

Describe threshold factors and grant size limits. [REDACTED] [REDACTED] [REDACTED] [REDACTED]	The most important threshold criterion is the capacity of the entity to fulfill the requirements of the HTF program. For program year 2026, threshold requirements for each funding round can be found on IFA's website: https://opportunityiowa.gov/housing/rental-programs/programs-developers-communities-and-property-owners/national-housing-trust-fund/nhtf-resources
What are the outcome measures expected as a result of the method of distribution? [REDACTED] [REDACTED] [REDACTED] [REDACTED]	IFA estimates that 11 units will be constructed or rehabbed annually.

Discussion:

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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
11	ESG-26 (IOWA)
12	2026-2028 Siouxland Community Health Center IAH26F999 (SCHC)
13	2026-2028 Cedar Valley Hospice IAH26F999 (CASS)
14	2026-2028 The Project of the Quad Cities IAH26F999 (TPQC)
15	2026-2028 University of Iowa IAH26F999 (U of I)
16	2026-2028 Primary Health Care IAH26F999 (PHC)
17	2026-2028 Iowa Finance Authority IAH26F999 (IFA)
18	2026-2028 Data Collection IAH26F999 (ICA)
19	HOME Rental
20	HOME Homebuyer
21	HOME TBRA
22	HOME State Admin 2026
23	HOME State PA 2026
24	NHTF 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: \$10,416,139.00
	Description	
	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: \$2,422,358.00
	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: \$3,633,537.00
	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: \$2,906,830.00
	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: \$2,906,830.00
	Description	Rental rehabilitation in the form of upper-story housing rehabilitation and roof replacement for homeowners.
	Target Date	12/31/2026

	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: \$1,211,179.00
	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

	Needs Addressed	
	Funding	CDBG: \$60,559.00
	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	1 community annually
	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	12/31/2026
	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	
	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	

	Estimate the number and type of families that will benefit from the proposed activities	Awards may be made utilizing prior years funds.
	Location Description	
	Planned Activities	Neighborhood Revitalization Fund offers grants to assist community leaders with neighborhood revitalization.
11	Project Name	ESG-26 (IOWA)
	Target Area	
	Goals Supported	Provide Shelter and Services
	Needs Addressed	Provide Shelter and Services
	Funding	ESG: \$3,024,909.00
	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.
12	Project Name	2026-2028 Siouxland Community Health Center IAH26F999 (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	:
	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.
13	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	:
	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.
14	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	:
	Description	
	Target Date	12/31/2026
	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.
	Project Name	2026-2028 University of Iowa IAH26F999 (U of I)

15	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	:
	Description	
	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.
16	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	:
	Description	
	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 Iowa Finance Authority IAH26F999 (IFA)
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
18	Project Name	2026-2028 Data Collection IAH26F999 (ICA)
	Target Area	
	Goals Supported	

	Needs Addressed	
	Funding	:
	Description	Data Collection
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
19	Project Name	HOME Rental
	Target Area	
	Goals Supported	Expand and Preserve Safe, Decent, and Affordable H
	Needs Addressed	Affordable Housing
	Funding	HOME: \$4,079,316.60
	Description	The HOME Rental Assistance program provides property owners and developers with funds to develop and preserve affordable rental housing for lowans.
	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.
20	Project Name	HOME Homebuyer
	Target Area	
	Goals Supported	Expand and Preserve Safe, Decent, and Affordable H
	Needs Addressed	Affordable Housing
	Funding	HOME: \$2,431,900.30
	Description	The Homebuyer Assistance Program allows nonprofit entities to give an extra boost to homebuyers through down payment and rehabilitation assistance.
	Target Date	12/31/2026
	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.
21	Project Name	HOME TBRA
	Target Area	
	Goals Supported	Expand and Preserve Safe, Decent, and Affordable H
	Needs Addressed	Affordable Housing
	Funding	HOME: \$1,333,622.70
	Description	

	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.
22	Project Name	HOME State Admin 2026
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
23	Project Name	HOME State PA 2026
	Target Area	
	Goals Supported	

	Needs Addressed	
	Funding	:
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
24	Project Name	NHTF 2026
	Target Area	
	Goals Supported	Expand and Preserve Safe, Decent, and Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	\$3,311,933.22
	Description	The National Housing Trust Fund (NHTF) increases and preserves the supply of affordable rental housing for extremely low-income households, including homeless families. The needs of extremely low-income renters, those with incomes below 30% of Area Median Income (AMI) are a high priority for IFA.
	Target Date	12/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 11 units for extremely low-income households will be constructed or rehabbed annually.
	Location Description	
	Planned Activities	Grants to create affordable rental housing developments for extremely low-income families.

DRAFT

Program Specific Requirements

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

Introduction:

See the below program specific requirement for CDBG, HOME, HTF, and ESG.

Housing Trust Fund (HTF) **Reference 24 CFR 91.320(k)(5)**

1. How will the grantee distribute its HTF funds? Select all that apply:
Applications submitted by eligible recipients

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/a

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Eligible applicants for HTF include owners or developers that may be a for-profit entity, nonprofit entity, government entity, or Public Housing Authority (PHA). The owner and development team must not be debarred or excluded from receiving federal assistance prior to selection or entering into a written agreement. Applicants and their development team will undergo an evaluation by IFA of their capacity. Eligible applicants will certify that housing units assisted with HTF will comply with HTF program requirements during the entire affordability period, which begins upon selection and ends upon the conclusion of all HTF funded activities. Applicants shall demonstrate familiarity with requirements of other federal, state, or local housing programs that may be used in conjunction with HTF funds to ensure compliance with all applicable requirements throughout the 30-year HTF affordability period.

Any person who is an employee, agent, consultant, officer, elected official, or appointed official of the state of Iowa, IFA, or state recipient or sub-recipient receiving HTF funds (collectively non-eligible persons) shall not be eligible to receive HTF funds. This includes partnerships and corporations where

the controlling partner, controlling member, or person in control of such an entity is a non-eligible person or persons. Developers may only be awarded HTF funds for up to (1) HTF project per funding round.

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

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applicants for HTF funding must meet minimum qualifications and are scored based on the categories listed in part C below. Additionally, IFA's highest priority in awarding HTF funds will be proposed projects to be owned by an Experienced Nonprofit Entity. IFA defines an "Experienced Nonprofit Entity" as a 501(c)(3) nonprofit organization with experience providing housing or supportive services to extremely low-income households in the proposed project's market area.

In instances where HTF funds are partnered with LIHTC projects, applications will be scored using both the LIHTC and HTF eligibility requirements. LIHTC projects scoring highest will be given the first opportunity to receive HTF funds.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applications will be awarded points in several categories:

- Targeted populations;
- Fully accessible units;
- Utilization of project-based rental assistance;
- CDC Social Vulnerability Index;
- Leverage;
- Local support;
- Zoning;
- Nonprofit ownership;
- HTF subsidy per unit.

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

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

IFA will accept and consider proposals from across the state consistent with the state's certification to affirmatively further fair housing. The state of Iowa does not have any specific geographic target area priorities but does encourage investments to be targeted in areas of a high level of need for all CPD grant programs. Points in the HTF application scoring system will be awarded based upon the social vulnerability of the county in which the proposed HTF project will be located, as scored under the CDC Social Vulnerability Index.

It is HUD's policy that proposed sites for new construction rental projects with HTF funds cannot be located in areas of minority concentration. (See 24 CFR 93.150) Areas of minority concentration are areas where the percentage of minorities is greater than 50%. The only exceptions to this policy are that a project may be located in an area of minority concentration only if 1) "Sufficient" and "comparable opportunities" exist for housing for minority families, in the income range to be served by the proposed project, outside areas of minority concentration; or 2) The project is necessary to meet overriding housing needs that cannot be met in that housing market area.

HTF applicants will be required to complete the Site and Neighborhood Standards Approval exhibit. Applications seeking HTF funding from IFA for a new construction or acquisition/new

construction rental project will require a finding that the property meets HUD's site and neighborhood standards or that a policy exception exists. IFA will review the information and issue a finding as to whether the property meets the requirements of site and neighborhood standards.

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applicants must demonstrate the ability to perform the tasks associated with the requirements of the HTF and complete the assisted project in a timely manner. During the competitive application review process, the capacity of the ownership entity and property management staff will be evaluated - taking into consideration experience with similar projects and experience utilizing HUD CPD funding. Marketing experience, financial capacity, successful project closeouts, and other factors relevant to the role of the entity will be also considered.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applications for projects receiving project-based rental assistance will receive a significant number of points (up to 15) in the scoring criteria.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

All eligible projects will be scrutinized as to the ability of the project to be financially feasible. IFA's financial underwriters review all applications.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applications for projects will receive a significant number of points (up to 15) based on the total amount of local and non-federal funds designated as leverage (as approved by IFA). The amount of leverage will be divided by the amount of total HTF funds requested. Points (up to 10) will also be awarded to the extent to which a project proposes to use the least amount of HTF subsidy per HTF-assisted unit, further promoting the leverage of funding other than HTF dollars.

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

1. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

2. **Performance Goals and Benchmarks.** The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy

amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

IFA will utilize the HOME maximum per-unit subsidy limits in effect at the time of the opening of the HTF funding round as the HTF maximum per-unit subsidy limits. The current HTF maximum subsidy per-unit limit is available on the IFA website, and are as follows effective, February 13, 2024:

BR Size

HTF Subsidy Per-unit Limit

Efficiency

\$181,488

1 BR

\$208,048.80

2BR

\$252,993.60

3BR

\$327,292.80

4BR

\$359,263.20

IFA has examined the development costs of several recently awarded LIHTC and HTF projects that are considered representative of the types of housing that will be developed with HTF funds and determined that the HOME maximum per-unit subsidy amounts are appropriate as HTF maximum subsidy limits for statewide use. No significantly higher or lower cost development areas were observed when reviewing total development costs statewide. Exceptions to the established limits will not be allowed for any mitigating cost factors.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The

standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

Properties served with HTF funds must comply with all applicable state and local codes, standards, and ordinances by project completion. In cases where standards differ, the most restrictive standard will apply. In the absence of a state or local building code, the International Residential Code or International Building Code of the International Code Council will apply.

Properties must meet local housing habitability or quality standards throughout the affordability period. If no such standards exist, HUD's Uniform Physical Conditions Standards (UPCS), as set forth in 24 CFR 5.705, will apply. All rehabilitation projects funded through the HTF program must follow Iowa Minimum Housing Construction Standards. These guidelines are available on the IFA website (<https://opportunityiowa.gov/housing/rental-programs/programs-developers-communities-and-property-owners/national-housing-trust-fund/nhtf-resources>)

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental

housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

12. Refinancing of Existing Debt. Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

N/A

Discussion: