

Executive Summary

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

1. Introduction

The State of Iowa is a HUD Participating Jurisdiction. The Annual Action Plan updates the State of Iowa's Consolidated Plan for Housing and Community Development. The Consolidated Plan is a 5-year plan to address housing and community development needs. It was submitted in 2019 and addresses the goals from 2020 to 2024. The State submits the Plan to the U.S. Department of Housing and Urban Development (HUD) to apply for funds under the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Trust Fund (HTF), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. This Annual Action Plan is for the program year beginning January 1, 2022.

2. Summarize the objectives and outcomes identified in the Plan

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

- Homeless – 400 persons provided street outreach services (ESG)
- Homeless – 200 persons provided overnight shelter (ESG)
- Homeless – 1,050 households assisted to move into housing (ESG)
- Homeless – 2,800 persons prevented from becoming homeless (ESG)
- Rental and Services for Persons with HIV/AIDS – 150 households assisted (HOPWA)
- Housing - 7 Homebuyers assisted to purchase (HOME)
- Rental – 4 households given rental assistance (HOME)
- TBRA - 10 TBRA projects were paid funds with a total of 1367 units having the potential to be assisted.
- Rental- 12 upper story units rehabilitated (CDBG)
- Public Infrastructure (Water/Sewer systems)- 60,000 persons assisted (CDBG)
- Community facilities- 600 persons assisted (CDBG)
- Commercial facade improvements- 40 businesses assisted (CDBG)
- Economic development/ employment transportation- 50 individuals assisted (CDBG)
- Neighborhood revitalization- 3,000 persons assisted (CDBG)

3. Evaluation of past performance

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

Over the years the State of Iowa's CDBG, HOME, HTF and ESG programs have all experienced great demand. The number of applications for funding far exceeds the allocation received by HUD. The 5-year consolidated planning efforts in 2019 helped the State fine tune the allocation for funding programs described in the 2020-2024 Consolidated Plan. The state feels confident that our targets are in line with the State needs for HUD programming.

The State also received new funding through the federal CARES Act. In April of 2020, HUD began to allocate additional resources to the CDBG, ESG, and HOPWA programs. The state amended its 2019 Action Plan to include these resources distributed in several allocations over the spring, summer, and fall of 2020 and 2021. To review those substantial amendments, please visit IEDA's Plans page found here: <https://www.iowaeda.com/cdbg/plans-reports>

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

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

The Department solicited input during a 30-day draft review and comment period, accepting comments by mail, email and telephone. IFA and IEDA also invited citizen participation on the Action Plan through a public hearing on June 8, 2022 from 1:00 to 2:30 PM at 1963 Bell Avenue, Suite #200, Des Moines, Iowa. Attendees may join the public hearing virtually.

5. Summary of public comments

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

Plan is currently under public comment.

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

Plan is currently under public comment.

7. Summary

None

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

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

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

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

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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

1. Introduction

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

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

IFA collaborates with current and former HOME, HTF, ESG, and HOPWA recipients for input during the Consolidated Planning process and throughout the year for input regarding each Annual Action Plan. IFA utilizes Constant Contact communications for people and entities that have an interest in affordable housing and homeless services, including a monthly newsletter entitled IFAfyi, and occasional additional program-specific newsletters.

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

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

IFA provides administrative support to the Iowa Council on Homelessness, which until 2020 was the decision-making body for the Iowa Balance of State Continuum of Care (CoC). A new governance structure for that CoC was implemented officially beginning in April 2020, with the Institute for Community Alliances serving as new lead agency and Collaborative Applicant. The new governance retains the regional service and Coordinated Entry structure (Coordinated Services Regions) that was developed using prior CoC Planning Grants when IFA was the lead agency. These regions work toward common goals including regional engagement of stakeholders, Coordinated Entry participation, HMIS/data participation such as increasing HMIS bed coverage the Point-in-Time Count, implementing common service standards, and ensuring baseline services are available throughout the geographic region.

Subsequent to the change in CoC leadership, the Iowa Council on Homelessness conducted a strategic planning process in 2021 to reimagine its role in support of and in close collaboration with all four CoCs serving Iowa. Council committees such as the Policy & Planning Committee continue to provide a forum for stakeholders in all CoCs in Iowa to participate in planning discussions and collaboration regarding how to best meet the needs of persons experiencing homelessness in Iowa, including with regard to funding such as the Emergency Solutions Grant, and a new Iowa Rapid Rehousing Project launched in

2022 using a portion of the Treasury's Emergency Rental Assistance (ERA) Covid-19 relief funds in Iowa. Another example of continued collaboration with IFA and the CoCs is through shared grant review and scoring of applications; IFA staff assist in reviewing the annual Balance of State CoC Consolidated Application, and CoC staff participate in reviewing applications from service providers for ESG funds.

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

IFA held a two-year competition in the fall of 2021 for ESG funds for subgrantees to support services in the 2022 and 2023 calendar years. The two-year competition cycle was first introduced in 2019 and has helped to reduce some of the administrative demands of the application period for both subgrantees and IFA, and to allow subgrantees additional stability and time to plan budgets. The ESG application incorporates performance standards, outcomes, HMIS participation, and program/ activity design into the competitive review and award process. In developing the competition, IFA publishes proposed key highlights and changes of the competition for stakeholder review and comment in advance. Stakeholders submit comment, and IFA publicly posts written responses online to all comments received.

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

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

Table 2 – Agencies, groups, organizations who participated

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

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

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

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

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

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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Des Moines MPO is the regional planning organization for Polk and surrounding counties.
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Identify any Agency Types not consulted and provide rationale for not consulting

Not Applicable.

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

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

Table 3 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.115, 91.300(c)

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

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

The public comment period will run through July 1, 2022. The plan will be shared with a variety of community partners and will be available through the IEDA website.

A public hearing will be held on June 8, 2022 from 1 PM to 2:30 PM to collect public input. A notice was published in the Des Moines Register on May 31, 2022.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	24,687,624	0	0	24,687,624	49,375,248	Grant from the US Department of Housing and Urban Development to address community development needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	9,152,173	0	0	9,152,173	18,304,346	Grant from the US Department of Housing and Urban Development to address housing needs.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	870,074	0	0	870,074	1,740,148	Grant from the US Department of Housing and Urban Development to address the housing needs of low-income individuals living with HIV/AIDS and their families.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	2,951,450	0	0	2,951,450	5,902,900	Grant from the US Department of Housing and Urban Development to address needs and services for homeless persons or persons at risk of becoming homeless.
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	4,884,132	0	3,927,488	8,811,620	12,811,620	Grant from the US Department of Housing and Urban Development to address housing needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Housing Other	0	0	0	0	0	

Table 5 - Expected Resources – Priority Table

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

The state of Iowa makes every effort to leverage CDBG, HOME, HTF, ESG, and HOPWA funds with non-federal funding resources, including many of the programs identified below. In the past, HOME funds have been leveraged by significant amounts and varying types of private and non-federal public funds. Rental projects tend to be better leveraged than owner-occupied rehabilitation or homeownership assistance projects. Tax credits available to investors under the Low-Income Housing Tax Credit program represent an increasingly large funding share in affordable rental housing production. ESG also requires a one-to-one match. IFA passes most of this requirement on to sub-grantees. IFA currently utilizes a portion of the Shelter Assistance Fund to offset the match requirement at the grant (IFA) level as well. The non-housing community development program also generates considerable leveraging by local and private funds through local effort requirements built into the state's funding strategy.

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

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

Discussion

Other housing and community development funding sources include:

- Weatherization Assistance Program (<https://humanrights.iowa.gov/dcaa/weatherization>)
- Federal Historic Tax Incentive (<https://www.iowaeconomicdevelopment.com/HistDistrict>)
- Down Payment and Closing Cost Programs (<https://www.iowafinance.com/homeownership/down-payment-programs/>)
- Military Homeownership Assistance Program (<https://www.iowafinance.com/homeownership/mortgage-programs/military-homeownership-assistance-program/>)
- State Housing Trust Fund (<https://www.iowafinance.com/state-housing-trust-fund/>)
- Federal Home Loan Bank (<https://www.fhlbdm.com/>)
- State Historic Preservation Rehabilitation Tax Credit (<https://iowaculture.gov/history/preservation/tax-incentives/state-tax-credit>)
- Senior Living Revolving Loan Fund Program (<https://www.iowafinance.com/content/uploads/documents/Appendix-J-Senior-Living-Revolving-Loan-Program-final.pdf>)
- Multifamily Housing Loan Program (<https://www.iowafinance.com/programs-for-property-developers/multifamily-loan-program/>)
- Aftercare Rent Subsidy Program (<https://www.iowafinance.com/aftercare-rent-subsidy-program/>)
- State Revolving Fund (<http://www.iowasrf.com/>)
- Clean Water State Revolving Loan Fund (http://www.iowasrf.com/program/clean_water_loan_program/)
- Drinking Water Loan Program (http://www.iowasrf.com/program/drinking_water_loan_program/)
- Planning and Design Loans (http://www.iowasrf.com/program/planning__design_loans/)
- Enhance Iowa (<https://www.iowaeda.com/enhance-iowa/>)
- Iowa Department of Transportation Revitalize Iowa's Sound Economy (RISE) Program (https://iowadot.gov/systems_planning/Grant-Programs/Revitalize-Iowas-Sound-Economy-RISE-Program)
- State Workforce Housing Tax Credits: <https://www.iowaeda.com/workforce-housing-tax-credit/>

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Outreach to Homeless Persons	2020	2024	Homeless		Limited Non-Housing Supportive Services	ESG: \$400,000	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
2	Provide Shelter for Homeless Persons	2020	2024	Homeless		Limited Housing Opportunities	ESG: \$150,000	Homeless Person Overnight Shelter: 200 Persons Assisted
3	Assist Homeless Persons to Move into Housing	2020	2024	Homeless		Limited Housing Opportunities	ESG: \$1,600,000	Tenant-based rental assistance / Rapid Rehousing: 1050 Households Assisted
4	Prevent Persons from Becoming Homeless	2020	2024	Homeless		Limited Housing Opportunities	ESG: \$801,450	Homelessness Prevention: 2800 Persons Assisted
5	Provide Housing for Persons with HIV/AIDS	2020	2024	Non-Homeless Special Needs		Limited Housing Opportunities	HOPWA: \$760,074	Tenant-based rental assistance / Rapid Rehousing: 48 Households Assisted Homelessness Prevention: 100 Persons Assisted
6	Provide Supportive Services for Persons with HIV/A	2020	2024	Non-Homeless Special Needs		Limited Housing Opportunities	HOPWA: \$110,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Homebuyer Assistance	2020	2024	Affordable Housing		Limited Housing Opportunities	HOME: \$1,700,000	Homeowner Housing Added: 27 Household Housing Unit
8	Affordable Rental Housing	2020	2024	Affordable Housing Public Housing		Limited Housing Opportunities	CDBG: \$3,703,143 HOME: \$9,152,173 HTF: \$4,363,876	Rental units constructed: 38 Household Housing Unit Rental units rehabilitated: 12 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 60 Households Assisted HTF units constructed/rehabilitated: 26 HTF units receiving operating subsidies: up to 26
9	Improve and Maintain Water and Sewer Systems	2020	2024	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$8,146,916	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 60000 Persons Assisted
10	Opportunity and Threats	2020	2024	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$2,468,762	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted
11	Revitalize Downtown Districts	2020	2024	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$3,703,143	Facade treatment/business building rehabilitation: 40 Business

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Improve and Maintain Community Facilities	2020	2024	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$2,715,639	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 600 Persons Assisted
13	Foster Economic Development	2020	2024	Non-Housing Community Development		Limited Non-Housing Supportive Services	CDBG: \$246,876	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
14	Neighborhood Revitalization	2021	2024	Non-Housing Community Development		Aging Infrastructure and Divestment in Communities	CDBG: \$3,703,143	Public service activities other than Low/Moderate Income Housing Benefit: 3000 persons assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Provide Outreach to Homeless Persons
	Goal Description	
2	Goal Name	Provide Shelter for Homeless Persons
	Goal Description	

3	Goal Name	Assist Homeless Persons to Move into Housing
	Goal Description	
4	Goal Name	Prevent Persons from Becoming Homeless
	Goal Description	
5	Goal Name	Provide Housing for Persons with HIV/AIDS
	Goal Description	
6	Goal Name	Provide Supportive Services for Persons with HIV/A
	Goal Description	
7	Goal Name	Homebuyer Assistance
	Goal Description	Iowa will support eligible homebuyers by providing financial assistance in the form of down payment assistance and other eligible closing costs to encourage homeownership for low- and moderate-income households. Moreover, IFA plans to allocate funding for a pilot project that will assist non-profit homebuilding.
8	Goal Name	Affordable Rental Housing
	Goal Description	Affordable Rental Housing Iowa will create and maintain affordable housing rental stock throughout the state with the construction of new affordable rental housing, rehabilitation of existing affordable housing, and providing tenant-based rental assistance to eligible populations to access affordable, safe rental housing.

9	Goal Name	Improve and Maintain Water and Sewer Systems
	Goal Description	
10	Goal Name	Opportunity and Threats
	Goal Description	
11	Goal Name	Revitalize Downtown Districts
	Goal Description	
12	Goal Name	Improve and Maintain Community Facilities
	Goal Description	
13	Goal Name	Foster Economic Development
	Goal Description	
14		Neighborhood Revitalization

AP-25 Allocation Priorities – 91.320(d)

Introduction:

The following are the allocation priorities for the state of Iowa by the federal funding category.

The actual allocation amount will follow these percentage of funds.

Funding Allocation Priorities

	Provide Outreach to Homeless Persons (%)	Provide Shelter for Homeless Persons (%)	Assist Homeless Persons to Move into Housing (%)	Prevent Persons from Becoming Homeless (%)	Provide Housing for Persons with HIV/AIDS (%)	Provide Supportive Services for Persons with HIV/A (%)	Homebuyer Assistance (%)	Affordable Rental Housing (%)	Improve and Maintain Water and Sewer Systems (%)	Opportunity and Threats (%)	Neighborhood Revitalization	Revitalize Downtown Districts (%)	Improve Main Commercial Facilities (%)
CDBG	0	0	0	0	0	0	0	15	33	10	15%	15	
HOME	0	0	21	0	0	0	19	60	0	0		0	
HOPWA	0	0	0	0	87	13	0	0	0	0		0	
ESG	14	5	54	27	0	0	0	0	0	0		0	
HTF	0	0	75	25	0	0	0	0	0	0		0	
Other CDBG-NDR	0	0	0	0	0	0	0	0	0	0		0	

Table 7 – Funding Allocation Priorities

Reason for Allocation Priorities

The state of Iowa's funding allocation priorities were developed in response to the state's priority needs. Note that the ESG funding allocations this year have decreased significantly for Shelter. This is because the state had additional funding available this year through a different

program, the Shelter Assistance Fund, that can only fund Shelter. ESG funding was therefore largely redirected to other eligible activities.

For HOME, the applications we received drove these allocations.

For CDBG, the state is in the process of amending its Consolidated Plan to add for the addition of a Neighborhood Revitalization program. If approved, the state would plan to allocate 15% of its CDBG allocation to this program. Because the Con Plan amendment has not yet been finalized, for the draft of the 2022 Action Plan, "Neighborhood Revitalization" is not yet added as a goal in this section.

For NHTF, traditionally the state receives projects that assist homeless and work to prevent homelessness before it occurs.

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

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

The state has identified three overarching priority needs the population will face over the next five years and has developed goals to address those needs. The priority needs are: limited housing opportunities; limited non-housing supportive services; and aging infrastructure and divestment in communities. Approximately 15% of CDBG funds, 79% of HOME funds, and 75% of HTF funds have been allocated to meet the limited housing opportunities priority need by addressing the following goals: , Homebuyer Assistance, and Affordable Rental Housing. Approximately 5% of ESG funds are proposed to be utilized to meet the goal of Providing Shelter for Homeless Persons, 14% of ESG funds for Providing Outreach to Homeless Persons, 54% of ESG funds for Assisting Persons to Move Into Housing, and 27% of ESG funds to Prevent Persons from Becoming Homeless. Approximately 87% of HOPWA funds are proposed for Providing Housing for Persons with HIV/AIDS, and 13% of HOPWA funds for Providing Supportive Services for Persons with HIV/AIDS.

The majority of CDBG funds have been allocated to meet the aging infrastructure and divestment in community needs, which will be addressed through the following goals: Improve and Maintain Water and Sewer Systems; Foster Economic Development; Revitalize Downtown Districts, and Improve and Maintain Community Facilities. The state has identified priority needs, developed goals, and allocated funding to ensure the goals are met and the needs are addressed. For CDBG, if a recipient receives program income before

the contract end date, it must be expended before requesting additional CDBG funds. If a recipient receives program income on or after the contract end date, IEDA may ask the recipient to program income to the State. If a recipient receives less than \$35,000 of program income cumulative of all CDBG grants in a calendar year, it will be considered miscellaneous revenue and may be used for any purpose.

After January 1, CDBG program funds may be reallocated among the State's CDBG programs, based on program demand.

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

Introduction:

The state of Iowa is proposing changes to its CDBG method of distribution. These changes are being proposed to improve the overall impact of CDBG funds in Iowa communities and meet increased demand in some program areas, including downtown revitalization funding and community facilities.

Proposed changes will:

- Increase funding to the Downtown Revitalization fund
- Increase funding to the Community Facilities fund
- Allocate funding to a new Neighborhood Revitalization fund
- Reduce the amount allocated to housing and shift focus of this fund to upper storyupper-story housing development/ housing conversion
- Reduce the amount allocated to economic development and shift the focus of this fund to only employment relatedemployment-related transportation activities

Distribution Methods

Table 8 - Distribution Methods by State Program

1	State Program Name:	CDBG Career Link Transportation
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Career Link Employment Transportation program helps provide transportation services for individuals to travel to job activities or job education opportunities. Funding is provided through local governments to nonprofit transportation service providers

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Funds are only allowed for transportation operations services. Matching funds are required for each project. Applicants for CDBG funds must meet the following threshold criteria: Meet a national objective, show project will use funds only for eligible expenditures, show local capacity, acceptable past performance on CDBG projects, demonstrated need for CDBG funds, satisfy all citizen participation requirements.
	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. The state's CDBG application manual, management guide and training presentations/ materials can be found here: CDBG Training Resources Iowa Economic Development Authority (iowaeda.com)
	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)	N/A

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
	Describe how resources will be allocated among funding categories.	Career link employment applications are accepted and awarded on an ongoing basis as funds are available. All projects must meet the threshold criteria. The state estimates up to 1% of the annual CDBG allocation will be awarded to Career Link projects.
	Describe threshold factors and grant size limits.	The maximum grant award under this program is \$150,000 per project.

	What are the outcome measures expected as a result of the method of distribution?	The state anticipates assisting 50 individuals annually.
2	State Program Name:	CDBG Community Facilities and Services Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Community Facilities Fund offers grants to assist communities for with a variety of community projects including but not limited to emergency shelter rehabilitation, community/senior/youth center facilities, mental health facilities, and childcare facilities.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants for CDBG funds must meet the following threshold criteria: Meet a national objective, show project will use funds only for eligible expenditures, show local capacity, acceptable past performance on CDBG projects, demonstrated need for CDBG funds, satisfy all citizen participation requirements

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Applications for CDBG programs can be found on the state's online grant application platform at https://www.iowagrants.gov/index.do. The state's CDBG application manual, management guide and training presentations/ materials can be found here: CDBG Training Resources Iowa Economic Development Authority (iowaeda.com)
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)	N/A
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A

	Describe how resources will be allocated among funding categories.	Community facility program applications are accepted and awarded on an ongoing basis as funds are available. All projects must meet the threshold criteria. The state estimates up to 11% of the annual CDBG allocation will be awarded to community facility project
	Describe threshold factors and grant size limits.	The maximum grant award under this program is \$600,000.
	What are the outcome measures expected as a result of the method of distribution?	As a result of this program, the state anticipates increased services to Iowans. The state anticipates approximately four public facility non-housing infrastructure will be funded annually.

3	State Program Name:	CDBG Downtown Revitalization Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Downtown Revitalization Fund assists communities in creating vibrant downtown areas through the elimination of slum and blight.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants for CDBG funds must meet the following threshold criteria: Meet a national objective, show project will use funds only for eligible expenditures, show local capacity, acceptable past performance on CDBG projects, demonstrated need for CDBG funds, satisfy all citizen participation requirements. Downtown Revitalization applications must document slum and blight and demonstrate project readiness through financial commitment and procurement of a qualified architect.
	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 . The state's CDBG application manual, management guide and training presentations/ materials can be found here: CDBG Training Resources Iowa Economic Development Authority (iowaeda.com)

	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)	N/A
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
	Describe how resources will be allocated among funding categories.	Downtown revitalization program applications are accepted and reviewed on a competitive basis. All projects must meet the threshold criteria. The state estimates up to 15% of the annual CDBG allocation will be awarded to downtown revitalization projects.

	Describe threshold factors and grant size limits.	The maximum grant award under this program is \$650,000
	What are the outcome measures expected as a result of the method of distribution?	As a result of this program, the state anticipates elimination of slum and blight in Iowa's downtown areas. The state anticipates approximately 40 downtown building facades will be improved annually through this program.
4	State Program Name:	CDBG Housing Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Housing Fund supports improving Iowa's housing stock by assisting with housing activities benefitting primarily low and moderate income individuals. Eligible activities include rental rehabilitation/upper story housing rehabilitation.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants for CDBG funds must meet the following threshold criteria: Meet a national objective, show project will use funds only for eligible expenditures, show local capacity, acceptable past performance on CDBG projects, demonstrated need for CDBG funds, satisfy all citizen participation requirements. Housing Fund applications must document project readiness.
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. The state's CDBG application manual, management guide and training presentations/ materials can be found here: CDBG Training Resources Iowa Economic Development Authority (iowaeda.com)
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)	N/A

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
	Describe how resources will be allocated among funding categories.	Housing Fund program applications are accepted and reviewed on a competitive basis. All projects must meet the threshold criteria. The state estimates up to 15% of the annual CDBG allocation will be awarded to housing fund projects.
	Describe threshold factors and grant size limits.	The maximum grant award under this program is \$550,000.

	What are the outcome measures expected as a result of the method of distribution?	As a result of this program, the state anticipates the rehabilitation of 12 housing units annually through this program
5	State Program Name:	CDBG Neighborhood Revitalization
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The CDBG Neighborhood Revitalization program is designed to assist with the revitalization of targeted neighborhood neighborhoods by providing funding for a variety of CDBG activities in the identified neighborhood. This program includes a planning component to provide funds to communities to develop neighborhood revitalization plans.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Interested communities must develop a neighborhood revitalization plan prior to applying for neighborhood revitalization funds. Communities may request CDBG funds to assist with the cost of developing a plan. Upon plan approval by IEDA, communities may apply for neighborhood revitalization funds. Applicants for CDBG funds must meet the following threshold criteria: Meet a national objective, show project will use funds only for eligible expenditures, show local capacity, acceptable past performance on CDBG projects, demonstrated need for CDBG funds, satisfy all citizen participation requirements.

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Applications for CDBG programs can be found on the state’s online grant application platform at https://www.iowagrants.gov/index.do. The state’s CDBG application manual, management guide and training presentations/ materials can be found here: CDBG Training Resources Iowa Economic Development Authority (iowaeda.com)
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)	N/A
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A

	Describe how resources will be allocated among funding categories.	Neighborhood revitalization applications will be accepted on an ongoing basis. The state estimates up to 15% of the annual CDBG allocation will be awarded to neighborhood revitalization projects.
	Describe threshold factors and grant size limits.	The maximum grant award under this program is \$1.5 million per project. Project funding may be phased over multiple years. The maximum award for a neighborhood revitalization plan is \$25,000.
	What are the outcome measures expected as a result of the method of distribution?	As a result of this program, the state anticipates assisting 3,000 Iowans annually.

6	State Program Name:	CDBG Opportunities and Threats
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Opportunities, Threats & Sustainability Fund assists communities that are facing an imminent threat to public health, safety or welfare that requires immediate assistance and to cities and communities that see an opportunity to demonstrate sustainable community activities. In 2022, IEDA may consider pilot projects under the Opportunities and Threats fund, and greenway development to assist with stormwater management.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Sustainable stormwater projects will only be funded if cosponsored by the Iowa Department of Natural Resources (DNR) or with the Iowa Department of Agriculture and Land Stewardship (IDALS) involvement. These applications will have an open application cycle. Project must demonstrate an urgent need or demonstrate an opportunity to explore the utilization of CDBG funds in a new and innovative manner.
	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 . The state's CDBG application manual, management guide and training presentations/ materials can be found here: CDBG Training Resources Iowa Economic Development Authority (iowaeda.com)

	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)	N/A
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
	Describe how resources will be allocated among funding categories.	Opportunities and threats applications will be accepted on an ongoing basis. The state estimates up to 10% of the annual CDBG allocation will be awarded to opportunities and threats projects.

	Describe threshold factors and grant size limits.	The maximum grant award under this program will be determined on a per-project basis depending on project need.
	What are the outcome measures expected as a result of the method of distribution?	As a result of this program, the state anticipates serving 8,000 Iowans annually.
7	State Program Name:	CDBG Water/Sewer Fund
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The Water/Sewer Fund assist assists cities and counties with sanitary and water system improvements, water and wastewater treatment facilities, and storm sewer projects related to sanitary improvements and rural water connections.

Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	The project must have an approved facility plan from the Iowa DNR or approved preliminary engineering plan, if applicable; the application must include documentation of local match including USDA-RD letter of conditions or documentation that project is on the state's Intended Use Plan (IUP). More competitive applications will have completed an environmental review, completed final engineering, and/or have been issued construction permits. Applications may be accepted and reviewed on a quarterly basis. Deadlines will be Jan. 1, March 31, July 1, and Oct. 1. IEDA may limit the number of applications to be submitted in a quarter based on funding availability and demand. Funds not spent in one quarter may roll over to the next. Unsuccessful applicants may resubmit applications in the next quarter. Applicants for CDBG funds must meet the following threshold criteria: Meet a national objective, show project will use funds only for eligible expenditures, show local capacity, acceptable past performance on CDBG projects, demonstrated need for CDBG funds, satisfy all citizen participation requirements.
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. The state's CDBG application manual, management guide and training presentations/ materials can be found here: CDBG Training Resources Iowa Economic Development Authority (iowaeda.com)

	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)	N/A
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
	Describe how resources will be allocated among funding categories.	Water and sewer applications are accepted and reviewed on a competitive basis. All projects must meet the threshold criteria. The state estimates up to 33% of the annual CDBG allocation will be awarded to water and sewer projects.

	Describe threshold factors and grant size limits.	The maximum award amount under the Water/ Sewer program is \$500,000.
	What are the outcome measures expected as a result of the method of distribution?	As a result of this program, the state anticipates improvements to 26 water/ sewer systems annually through this program, assisting 60,000 persons.
8	State Program Name:	Emergency Solutions Grant (ESG) Program
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	The ESG program is designed to assist people to quickly regain stability in permanent housing after experiencing a housing crisis and/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, with current criteria as follows: project design, experience, and capacity, community partnerships, performance, budget, and grants management. IFA evaluates the needs and competition structure to ensure the dollars are following the need.
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)	IFA is the state ESG grantee. IFA works closely with the Iowa Council on Homelessness and stakeholders from all four CoCs serving Iowa to plan ESG allocations. IFA awards ESG funds on a competitive basis. Applications are accepted periodically via an online platform. Agencies throughout the state may apply for ESG funds. Eligible applicants include units of general local government and nonprofit service agencies.

	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.	Agencies are eligible to apply for assistance in various funding categories, up to a total application amount established for each competition. Within that overall limit, various funding categories also have individual limits, based on each applicant's capacity.
	Describe threshold factors and grant size limits.	Grant size limits are established for each competition. For shelter, applicants are limited by both the number of beds projected to be available as well as their history of bed nights provided during the past two years. For rapid rehousing and homelessness prevention, projected funding is divided first by region, based on data from our HMIS lead about the needs in various regions, and then applicants may apply for that funding to serve their region.

	What are the outcome measures expected as a result of the method of distribution?	Expected outcomes are to provide assistance to those that are experiencing a housing crisis and/or homelessness, and that to the extent possible, a baseline of at least Shelter and Rapid Rehousing will be available throughout the state, to those that are most in need. We anticipate that approximately 6,700 persons will be served with ESG & HOPWA funds in Iowa.
9	State Program Name:	HOME - Tenant Based Rental Assistance
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	The Tenant-Based Rental Assistance program assists individual households to afford market-rate rental units by providing housing costs such as rent, security deposits, and/or utility deposits.

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. Last round, IFA awarded points in the following categories: match, targeted populations, Great Places, Home Base Iowa Community, 85% rent subsidy, and capacity. Match: The total amount of funding designated as 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 and/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% HOME Rent Subsidy: Points awarded if 85% or more 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)	

	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)	
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	
	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 tenant-based rental assistance projects based on need and availability of funds.

	Describe threshold factors and grant size limits.	There is a ceiling of \$600,000 per project. Threshold requirements are posted on IFA's website for each funding round.
	What are the outcome measures expected as a result of the method of distribution?	IFA estimates that 60 households will be assisted by TBRA
10	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 home buyers 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. Last round, IFA used the following categories: match, Great Places, Home Base Iowa Community, underserved, and capacity. Match: The total amount of funding designated as and approved by IFA divided by the total amount of HOME funds requested. 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. Home Base Iowa Communities have committed to rolling out the red carpet and welcoming military members and their families leaving the service to becoming Iowans. Home Base Iowa Communities initiative designates communities as centers of opportunity for military veterans and further highlights Iowa's statewide commitment to welcoming veterans to the state. Iowa has a great story to share nationwide, regularly ranking high on lists naming Iowa as a great place to live, work, play, and raise a family. Underserved: Points awarded if the entire project is not located in cities that had completed HOME Homebuyer units in 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)	

	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)	
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	
	Describe how resources will be allocated among funding categories.	Resources for homebuyer applications are normally allocated annually on a competitive basis. IFA allocates HOME funds to homebuyer projects based on need and availability of funds.

	Describe threshold factors and grant size limits.	There is a ceiling of \$600,000 per contract. The most important threshold criteria is the capacity of the entity to fulfill the requirements of the HOME program. Threshold requirements are posted on IFA's website for each funding round.
	What are the outcome measures expected as a result of the method of distribution?	IFA estimates that 20 households will be served.
11	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 non-profit and for-profit entities for the acquisition, construction, or rehab (including conversion and preservation).

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. Last round, IFA used the following categories: match, targeted populations, Great Places, HOME Base Iowa Community, historical significance, Iowa Opportunity Areas, fully accessible units, and capacity. Match: The total amount of funding designated as 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 and/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 Community: Points awarded if the application shows that the project is located entirely in a Home Base Iowa community. The Home Base Iowa Communities initiative designates communities as centers of opportunity for military veterans and highlights Iowa's statewide commitment to welcoming veterans to the state. Historical Significance: Points awarded if all buildings in the project have the proper historic designation and 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 fifty percent (50%) of the HOME-assisted units are fully accessible (not adaptable) and shown as such in the plans submitted with the application. Capacity: Points awarded based on IFA's review of the capacity of the organization submitting the application. IFA Iowa Title Guaranty Certificate: Points will be awarded if the applicant selects on the application that the ownership entity shall, at a minimum, obtain a Final Iowa Title Guaranty Certificate with an amount of coverage that is not less than the value of land and pre-existing improvements, if any, combined with the total hard construction costs of the project.
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If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	

	Describe how resources will be allocated among funding categories.	Resources for Rental applications are normally allocated annually on a competitive basis. IFA allocates HOME funds to rental projects based on need and availability of funds
	Describe threshold factors and grant size limits.	There is a ceiling of \$1,000,000 per project. The most important threshold criteria is the capacity of the entity to fulfill the requirements of the HOME program. Threshold requirements are posted on IFA's website for each funding round.
	What are the outcome measures expected as a result of the method of distribution?	IFA estimates that 25 rental units will be acquired, constructed, or rehabilitated.

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

	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)	IFA currently works with five project sponsors that together provide services to all areas of the State. In the event that a project sponsor is no longer able or willing to provide HOPWA services, IFA issues a Request for Information from interested new partners. Selection criteria include the following: • Experience providing services to persons living with HIV/AIDS and their families, including through Ryan White programs • Experience providing housing services to low-income persons • Experience administering federal programs • Experience with data collection and outcomes reporting • Financial management history and capability • Personnel qualifications • Relevant community partnerships

	Describe how resources will be allocated among funding categories.	Funding categories include Tenant Based Rental Assistance (TBRA), Short-Term Rent/Mortgage/Utilities Assistance (STRMU), Permanent Housing Placement, Supportive Services, Housing Information Services, and Administration. Sponsors submit budget requests in the various categories based on regional needs, including the current number of clients receiving TBRA assistance, the number of clients that received STRMU in the previous year and the amounts spent, and a review of unmet needs from the previous year. Funding is prioritized first to ensure that TBRA subsidies are continued for current clients.
	Describe threshold factors and grant size limits.	Funds are allocated based on a formula utilizing the current number of HIV/AIDS diagnoses per county. For example, if one region contains 30% of the HIV/AIDS diagnoses, that region would receive 30% of the available funding. Sponsors are monitored regularly to ensure they continue to meet threshold grant requirements, including compliance with program regulations, financial management, and data reporting.
	What are the outcome measures expected as a result of the method of distribution?	The state anticipates assisting approximately 148 households through this program annually. This includes approximately 48 households assisted through TBRA and 100 households through STRMU, with additional assistance for permanent housing placement and supportive services.

13	State Program Name:	National Housing Trust Fund
	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.

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

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

The needs of extremely low-income renters, those with incomes below 30% of Area Median Income (AMI), are a high priority for IFA. IFA's highest priority in awarding HTF funds will be proposed projects to be owned by an Experienced Nonprofit Entity that will provide permanent supportive housing for homeless households.

Targeted Populations: Points will be awarded for projects targeting Families Experiencing Homelessness. "Families Experiencing Homelessness" is defined for HTF scoring purposes as an individual or family who meets the definition of Homeless from the U.S. Department of Housing and Urban Development at 24 CFR Part 91.5.

Great Places: Points will be awarded if the project is located within a designated Great Place pursuant to Section 303.3C, subsection 4 of the Iowa Code.

Home Base Iowa Community: Projects located within the jurisdiction of a current Home Base Iowa Community are eligible for points in this category.

Fully Accessible Units: Variable points will be awarded for projects in which 50%, 25% or 10% of the HTF-assisted units will be fully accessible (not adaptable) as shown in the plans submitted with the application.

Utilization of Project-Based Assistance: Variable points will be awarded to projects that have 75%, 50% or 25% of the total Project Units covered by a project-based rental assistance contract through Federal Project-Based Rental Assistance, HUD-VASH Voucher Assistance, or Local Project-Based PHA (Public Housing Authority) Voucher Assistance.

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 upon the total amount of local, non-federal funds designated as leverage (as approved by IFA) divided by the amount of total HTF funds requested.

Flexible Tenant Selection Criteria: IFA will give preference in funding decisions to applicants who intend to create units for individuals or families who face multiple barriers to securing permanent housing. Multiple barriers may include poor credit, prior evictions, past criminal convictions, poor rental history, and multiple shelter placements.

IFA Iowa Title Guaranty Certificate: Points will be awarded if the applicant selects on the application that the ownership entity shall, at a minimum, obtain a Final Iowa Title Guaranty Certificate with an amount of coverage that is not less than the value of land and pre-existing improvements, if any, combined with the total hard construction costs of the project.

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

	Describe how resources will be allocated among funding categories.	Resources for HTF applications are normally awarded annually on a competitive basis. The state estimates 90% of the annual HTF allocation will be awarded to developers of affordable new multifamily rental housing units.
	Describe threshold factors and grant size limits.	The most important threshold criterion is the capacity of the entity to fulfill the requirements of the HTF program. Threshold requirements are posted on IFA's web site for each funding round.
	What are the outcome measures expected as a result of the method of distribution?	IFA estimates that a minimum of 26 HTF units will be constructed or adaptively reused.

Discussion:

None

AP-35 Projects – (Optional)

Introduction:

IEDA is entering our projects with our 2022 Action Plan because they mirror the method of distribution (MOD). HOME, ESG, HOPWA and HTF projects will be entered during the program year

#	Project Name
2	CDBG Community Facilities and Services
3	CDBG Downtown Revitalization
4	CDBG Housing
5	CDBG Water and Sewer
6	CDBG Economic Development
7	CDBG Technical Services

Table 9 – Project Information

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

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

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Community Facilities and Services
	Target Area	
	Goals Supported	Improve and Maintain Community Facilities
	Needs Addressed	Aging Infrastructure and Divestment in Communities
	Funding	CDBG: \$2,715,638
	Description	rehabilitate or develop public and community facilities that serve low to moderate residents.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	600 persons, at least 51% LMI.
	Location Description	
	Planned Activities	rehabilitate or develop public and community facilities that serve low to moderate residents, including daycare facilities.
2	Project Name	CDBG Downtown Revitalization
	Target Area	
	Goals Supported	Revitalize Downtown Districts
	Needs Addressed	Aging Infrastructure and Divestment in Communities
	Funding	CDBG: \$3,703,143

	Description	Provide financial assistance to communities to complete facade restoration in their business districts
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	40 businesses to be assisted
	Location Description	
	Planned Activities	Improvements to commercial building facades, assisting 40 businesses in Iowa downtowns
3	Project Name	CDBG Housing
	Target Area	
	Goals Supported	Affordable Rental Housing
	Needs Addressed	Limited Housing Opportunities
	Funding	CDBG: \$3,703,143
	Description	Homebuyer Assistance, Rental Rehabilitation, and owner-occupied rehabilitation
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Anticipate 12 units completed with at least 51% of tenants LMI
	Location Description	
	Planned Activities	Rental rehabilitation of 12 upper story housing units.
4	Project Name	CDBG Water and Sewer
	Target Area	
	Goals Supported	Improve and Maintain Water and Sewer Systems

	Needs Addressed	Aging Infrastructure and Divestment in Communities
	Funding	CDBG: \$8,146,915
	Description	Water & Sewer infrastructure projects
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Assist 60,000 in Iowa communities with at least 51% being LMI
	Location Description	
	Planned Activities	Assist with water/ sewer infrastructure improvements in Iowa communities
5	Project Name	CDBG Economic Development
	Target Area	
	Goals Supported	Foster Economic Development
	Needs Addressed	Limited Non-Housing Supportive Services
	Funding	CDBG: \$246,876
	Description	Foster Economic Development
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Assist with transportation services to at 50 individuals, with at least 51% being LMI
	Location Description	
	Planned Activities	Assist with employment related transportation services
6	Project Name	CDBG Technical Services
	Target Area	
	Goals Supported	

	Needs Addressed	
	Funding	CDBG: \$246,876
	Description	CDBG Capacity Building
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Allow for technical assistance to communities/ CDBG recipients/CDBG administrators
	Location Description	
	Planned Activities	Allow for technical assistance to communities/ CDBG recipients/CDBG administrators

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

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

No

Available Grant Amounts

Not applicable.

Acceptance process of applications

Not applicable.

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

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

No

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

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

AP-50 Geographic Distribution – 91.320(f)

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

For Housing Trust Fund (HTF), IFA anticipates utilizing the funds in projects in areas which exhibit a strong need for rental housing for extremely low-income families, including but not limited to permanent supportive housing for homeless households and areas that reflect geographic priorities including high opportunity areas, very high opportunity areas, Great Places, and Home Base Iowa Communities.

The state of Iowa will distribute community development resources in proportion to development needs in the state. Iowa does not have any specific geographic target area priorities but does encourage investments to be targeted in areas of a high level of need for all Community Development Block Grants (CDBG). Most of Iowa's programs require jurisdictions to target non-housing community development funds in areas where at least 51% of the residents have incomes at or below 80% of the area median income.

For HOME Investment Partnerships Program (HOME), Iowa does not set specific geographic target areas for HOME projects; however, it does provide points in its application scoring for developments or projects located in cities designated as Great Places through the Iowa Great Places program, Home Base Iowa Communities, and Iowa Opportunity Areas. These investments leverage other federal, state, and local investments to encourage holistic planning and community development.

For Emergency Solutions Grant (ESG), Iowa does not set specific geographic target areas for ESG activities. However, IFA launched a new system of homelessness Coordinated Services Regions in 2017, using the first allocation of funding through the Iowa Balance of State CoC Planning Grant. Regions commit to furthering six goals; one of the goals is to ensure a baseline of services that includes at least emergency shelter and rapid rehousing, both activities that may be funded through ESG. Applicants provide information about their regional participation and the geographic reach of their services in the annual competition.

For Housing Opportunities for Persons with HIV/AIDS (HOPWA), Iowa serves the entire state geography through participating project sponsors that cover specified regions; currently, there are five sponsors.

Geographic Distribution

Target Area	Percentage of Funds

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Not applicable.

Discussion

None

Affordable Housing

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

Introduction:

The state of Iowa will continue to focus its HUD Community Planning and Development (CPD) funds to support activities across the housing needs spectrum, seeking to increase and improve affordable housing stock, preserve existing affordable rental housing, rehabilitate existing single-family and multi-family housing, and affirmatively further fair housing.

The one-year goals vary by program and the population to be served. Some of the data in the following tables may overlap due to some programs that assist households in addition to individuals. Those served by the Tenant-Based Rental Assistance (TBRA) program, for instance, may be homeless receiving rental assistance, in addition to those receiving TBRA who are not homeless but have special needs.

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

Numbers below represent a combination of HOME, HTF, and CDBG.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	79
Special-Needs	0
Total	79

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	30
The Production of New Units	12
Rehab of Existing Units	33
Acquisition of Existing Units	4
Total	79

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

Discussion:

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

Introduction:

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

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

This Annual Plan is for a state grantee. No summary information is available on the actions planned for the multiple public housing authorities in Iowa.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

See above.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

See above.

Discussion:

No further discussion.

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

Introduction

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

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

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

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

The State of Iowa will continue working to reduce and end homelessness by working closely with the Iowa Council on Homelessness and all CoCs in Iowa to identify priority needs and inform Emergency Solutions Grant (ESG) allocations. IFA, as the state ESG grantee, will continue to competitively award funds to subgrantees at the local level to deliver housing and homeless services to persons in need, including by assessing each applicant's past performance toward system goals of reducing homelessness.

Coordinated Entry has made reaching rural areas of the state more efficient and has allowed outreach and services to cover areas that had not been covered in the past. Additional partners in rural areas have been developed and regional homeless hotlines have been established. Individuals facing a housing crisis or who are homeless can now walk into a regional center or call the hotline to receive information about services, have an assessment conducted, and be placed on the prioritization list. In the urban areas, street outreach is a more formal process with PATH, ESG, CoC, SSVF, and shelter programs conducting outreach on a weekly basis and referring homeless households to the Coordinated Entry system. The developing system of Coordinated Services Regions (which also serve as Coordinated Entry hubs) also supports expanded outreach throughout the geography. The development of regions and improvements in the Coordinated Entry system will continue to support outreach and assessment of individual needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

In the 2021 calendar year, 27 agencies received an ESG grant and 26 agencies (eight overlapping) received a Shelter Assistance Fund grant. Most grantees provide some form of shelter, usually emergency shelter. Agencies that are "grandfathered in" under the federal ESG Interim Rule may also use ESG or SAF funds to provide transitional housing. For the upcoming 2022 calendar year, 51 agencies applied to provide ESG or SAF assistance.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The stated goals here (successful exits to permanent housing, shortening length of time homeless, increasing access to housing, and preventing returns to homelessness) are all system performance measures of the 2009 HEARTH Act, and in turn have informed the development of HUD's ESG and Continuum of Care Program (CoC) Interim Rules. Because the Iowa Finance Authority works so closely with the CoCs in Iowa, especially through the Iowa Council on Homelessness and historically through the Iowa Balance of State CoC, Iowa's ESG program also has developed in very close connection to these system goals and to the entire framework of coordination that is built to support these system goals. Additional goals include continuing to improve the system of Coordinated Services Regions, Coordinated Entry, performance monitoring, and assessment.

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

The state has systems in place, both legally mandated and voluntary, to ensure that low-income and extremely low-income individuals and families avoid entering homelessness upon exiting publicly funded institutions and systems of care. Local service providers work closely with state agencies on transition plans for youth aging out of foster care, discharge plans for patients leaving mental and physical health facilities, and formerly-incarcerated persons reentering the general population. One goal of the system of homelessness Coordinated Services Regions is to provide a planning platform that will allow the state to improve partnerships and systems of care between homeless housing services and other community sectors.

Discussion

No further discussion needed.

AP-70 HOPWA Goals – 91.320(k)(4)

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

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

Introduction:

The Housing and Community Development Act of 1974 requires that any community receiving HUD funds affirmatively further fair housing. Communities receiving CDBG non-entitlement funds are required to: examine and attempt to alleviate housing discrimination within their jurisdiction; promote fair housing choice for all persons; provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, gender, disability, familial status, or national origin; promote housing that is accessible to and usable by persons with disabilities; and comply with the non-discrimination requirements of the Fair Housing Act. The state of Iowa meets these requirements through the regular preparation of an Analysis of Impediments to Fair Housing Choice (AI), with the most recent AI completed in January 2019.

The state's Fair Housing Action Plan identifies several impediments to fair housing and makes a number of recommendations to lower these barriers. Barriers identified include the following:

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

The most recent AI included a number of recommended action items including promoting affordable housing in high opportunity areas, continuing to work with the Olmstead Task Force to reduce barriers to affordable housing for those with disabilities and continuing to identify and provide education and outreach to communities and customers.

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

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

In addition to using CDBG, HOME, HTF, ESG, and HOPWA, the state undertakes numerous other actions to foster and maintain affordable housing. Coordinating the use of the Low-Income Housing Tax Credit

(LIHTC) program to develop new affordable housing is a critical component of the state's affordable housing strategy. Information on the LIHTC program administered by IFA can be found at: <https://www.iowafinance.com/programs-for-property-developers/housing-tax-credit-program/>

Other state programs administered by IFA can be found at:

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

Other state programs administered by IEDA include:

- Workforce Housing Tax Credit program (WHTC): <https://www.iowaeda.com/workforce-housing-tax-credit/>

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

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

Discussion:

The state will follow and monitor all grant recipients and sub-recipients to ensure compliance with the HUD lead-based paint regulations implementing Title X of the Housing and Community Development Act of 1992. These regulations cover the CDBG, HOME, ESG, and HOPWA programs, and identify the appropriate type of activity to control lead paint hazards, in projects using federal funds (24 CFR Part 35 regulations cover HTF). The \$25,000 abatement threshold in Title X has not been adjusted since it was established, while construction and rehabilitation costs have escalated. This can preclude many homes from being rehabilitated because abatement costs make it financially unfeasible. The state will further comply with LBP regulations of the EPA and those enacted by the state of Iowa, including licensing requirements for rehabilitation contractors.

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

One of the biggest gaps in the institutional delivery system is the large territory that must be covered by a limited number of staff members. The foundation of an institutional structure that supports affordable housing and community and economic development is the excellent working relationship and coordination of activities between the IEDA and IFA. That relationship, combined with the Iowa

Association of Councils of Governments (ICOG), creates a state-wide collaborative effort to design and implement affordable housing and community and economic development programs. ICOG is the trade association for the 17 Councils of Governments (COGs) in Iowa. Iowa's COGs work with the State to help promote programs and administer projects at the local level.

Public agencies, for-profit, and non-profit private organizations all play a part in the provision of affordable housing, social services, capital improvements, and economic development. However, the lack of resources for small non-entitlement cities and rural areas to develop grant proposals as well as administer compliant, effective programs is a huge gap to overcome. Addressing these gaps will be a high priority for Iowa. Both IEDA and IFA will continue to strengthen the coordination between agencies and local organizations and provide resources, trainings, and policies and procedures regarding program requirements as well as offer technical assistance.

AP-85 Other Actions – 91.320(j)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

Other state programs administered by IEDA include:

Workforce Housing Tax Credit program:

<https://www.iowaeda.com/workforce-housing-tax-credit/>

Actions planned to reduce lead-based paint hazards

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

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

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

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

The state will follow and monitor all grant recipients and sub-recipients to ensure compliance with the HUD lead-based paint regulations implementing Title X of the Housing and Community Development Act of 1992. These regulations cover the CDBG, HOME, ESG, and HOPWA programs, and identify the appropriate type of activity to control lead paint hazards, in projects using federal funds (24 CFR Part 35 regulations cover HTF). The \$25,000 abatement threshold in Title X has not been adjusted since it was established, while construction and rehabilitation costs have escalated. This can preclude many homes from being rehabilitated because abatement costs make it financially unfeasible. The state will further comply with LBP regulations of the EPA and those enacted by the state of Iowa, including licensing requirements for rehabilitation contractors.

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

Actions planned to reduce the number of poverty-level families

IEDA and IFA recognize that no single program or emphasis can be used to alleviate poverty across the state, as the root causes of poverty vary widely (including education, employment, and access to affordable housing), as do the required actions to reduce the number of poverty-level households. As such, all of the goals, programs, and policies described in this plan are intended to reduce the number of poverty-level families in the state of Iowa.

The state, in partnership with non-profit agencies and businesses, can influence the chances of moving families and individuals up and out of poverty by supporting local and regional efforts to create new jobs and improve family incomes. State and regional projects and initiatives that will impact the employment and economic levels of employees and residents, such as financial assistance for entrepreneurial and small businesses, tax incentives, site location assistance, infrastructure improvements to water and sewer systems, community facilities, and downtown commercial rehabilitation, will create a positive economic environment.

Actions planned to develop institutional structure

One of the biggest gaps in the institutional delivery system is the large territory that must be covered by a limited number of staff members. An important component of the institutional structure that supports affordable housing and community and economic development is the excellent working

relationship and coordination of activities between the IEDA and the IFA. That relationship, combined with the Iowa Association of Councils of Governments (ICOG), creates a state-wide collaborative effort to design and implement affordable housing and community and economic development programs. The ICOG is the trade association for the 17 Councils of Governments (COGs) in Iowa. Since 1988, ICOG has brought leaders and communities together to promote economic growth, improve public sector services, and solve regional issues for the future of Iowa. Iowa COGs are able to help promote programs and administer projects at the local level.

Actions planned to enhance coordination between public and private housing and social service agencies

Public agencies, for-profit, and non-profit private organizations all play a part in the provision of affordable housing, social services, capital improvements, and economic development. However, the lack of resources for small non-entitlement cities and rural areas to develop grant proposals as well as administer compliant, effective programs is a continuing challenge. Addressing the resource gaps will be a high priority for Iowa. Both IEDA and IFA will continue to strengthen the coordination between agencies and local organizations and provide resources, trainings, and policies and procedures regarding program requirements as well as offer technical assistance. IEDA has implemented a certified CDBG administrator program, starting in 2022, which focuses on ensuring our partners are well trained in CDBG program requirements and are able to assist communities in seeking and managing CDBG funds. Workshops and opportunities for technical assistance offered by IEDA and IFA are available on their applicable websites:

- IEDA resources for current and potential CDBG applicants: <https://www.iowaeda.com/cdbg/management-guide/> and <https://www.iowaeda.com/cdbg/training-resources/>
- IFA resources for HOME, ESG, HOPWA, and HTF applicants: <https://www.iowafinance.com/find-a-program/>

Additionally, IFA coordinates monthly meetings with the Iowa Council on Homelessness and its various committees. The state welcomes new partners and will continue to proactively work with other agencies and for-profit and non-profit private organizations to ensure that efficient and effective programs are developed and managed. To the extent that redundancy is reduced, and streamlining is increased, the state and other jurisdictions will all better serve Iowa's communities.

Discussion:

No further discussion.

Program Specific Requirements

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

Introduction:

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.320(k)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	3
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

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

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

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

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

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

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

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

The recapture will be enforced through conditions in the IFA-recipient contract, implemented through local agreements, and monitored for compliance with recorded legal instruments containing the necessary provisions and covenants. Recapture requirements will be secured through receding forgivable loans due upon sale or transfer within the period of affordability, reducing the HOME investment amount to be recaptured on a pro-rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period (example: 1/5 of the amount of the HOME subsidy to the homeowner will be forgiven for every year of a 5-year

affordability period. Direct subsidy to homebuyer activities involving HOME funded rehabilitation after the purchase of the property is calculated by the difference between the fair market value after rehab and the purchase price.

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

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

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

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

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

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

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

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

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

The Iowa Finance Authority (IFA) is the state ESG grantee. IFA works closely with the Iowa Council on Homelessness and all four CoCs in Iowa to plan ESG allocations. IFA awards ESG funds on a competitive basis. Applications are accepted via an online platform. IFA provides draft application materials in advance for stakeholder and public comment, and generally posts written responses online to all comments received before competition materials are finalized. Agencies throughout the state may apply for ESG funds. Eligible applicants include units of general local government and nonprofit service agencies.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

This is not applicable to states.

5. Describe performance standards for evaluating ESG.

For ESG competitions, applicants are generally evaluated according to the following performance standards: 1) Number of participants served; 2) Severity of needs of participants served (percentage of past participants served that were coming directly from the streets or places not meant for human habitation); 3) Rapid Rehousing: Past average length of time from enrollment to permanently housing a participant; 4) Rapid Rehousing: Percentage of past participants that exited to a permanent destination; 5) Shelter: Average length of stay, compared to exits to permanent housing; 6) Street Outreach: Percentage of past participants that exited to the streets or unknown; and 7) Homelessness Prevention: Past percentage of participants that exited and remained permanently housed. Agencies are also evaluated on data timeliness and data completeness to promote the quality and accuracy of data used to assess performance.

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

1. How will the grantee distribute its HTF funds? Select all that apply:

☒ Applications submitted by eligible recipients

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

N/A

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

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

Eligible applicants for HTF include owners or developers that may be a for-profit entity or a nonprofit entity. The owner and development team must not be debarred or excluded from receiving federal assistance prior to selection or entering into a written agreement. Applicants and their development team will undergo an evaluation by IFA of their capacity and the project is required to meet IFA's stringent underwriting criteria. Eligible applicants will certify that housing units assisted with HTF will comply with HTF program requirements during the entire period, which begins upon selection and ends upon the conclusion of all HTF funded activities. Applicants shall demonstrate familiarity with requirements of other federal, state, or local housing programs that may be used in conjunction with HTF funds to ensure compliance with all applicable requirements throughout the 30-year HTF affordability period. Any person who is an employee, agent, consultant, officer, elected official, or appointed official of the state of Iowa, IFA, or state recipient or sub-recipient receiving HTF funds (collectively non-eligible persons) shall not be eligible to receive HTF funds. This includes partnerships and coporations where the controlling partner, controlling member, or person in control of such an entity is a non-eligible person or persons. To be considered an eligible applicant, a developer with an open HTF project must have submitted draws and IFA must have approved payment expending a minimum of 50% of the HTF funding award prior to the application submission deadline date. Developers may only be awarded HTF funds for up to (1) HTF project per funding round.

CONTACT AFTER APPLICATION SUBMITTAL: Once the Application has been submitted, IFA will notify the Applicant of any required information for supplemental or clarifying data and will specify the date and time by which a response from the Applicant is expected. Unless contacted by IFA to clarify a threshold item within the Application, an Applicant shall not contact any IFA staff or Board members, nor shall anyone contact staff or Board members on the Applicant's behalf, in order to unduly influence IFA's determination related to the award of HTF funds. If it has been determined by IFA that a staff member or Board member has been improperly contacted by the Applicant or a party on behalf of the Applicant, then IFA may reject the Application.

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

The needs of extremely low-income renters, those with incomes below 30% of Area Median Income (AMI), are a high priority for IFA. IFA’s highest priority in awarding HTF funds will be proposed projects to be owned by an Experienced Nonprofit Entity that will provide permanent supportive housing embracing Housing First practices for homeless households or persons in recovery from substance use disorders.

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

“Housing First” practices include the following features:

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

“Recovery Housing” is defined as housing in an abstinence-focused and peer-supported community for people recovering from substance use disorders. Recovery Housing is a housing model that uses substance use-specific services, peer support, and physical design features to support individuals and families on a particular path to recovery from addiction, typically emphasizing abstinence. Recovery Housing programs can limit entry to persons who are not currently using drugs or alcohol and are committed to living in a housing setting with peers who are committed to abstinence and have chosen the program and its design. The key is that the tenant has sought out this type of program as their preferred choice for supporting their personal commitment to their sobriety and holistic recovery.

Diverse funding streams and leveraging of mainstream resources are critical components of a successful and sustainable permanent supportive housing or Recovery Housing project. IFA encourages applicants to explore options for attaining funding sources for supportive services, since no HTF funding can be used to finance expenses related to any supportive services that will be made available to tenants. Participation in services cannot be a condition of tenancy.

The application will describe the project including building type, number of units, property type, and proposed address. The application will also outline all sources of funds for the project as well as the uses for those funds. The application shall describe the activity to be funded with HTF. The applicant must certify that the assisted units will comply with HTF requirements. Activities to be undertaken include new construction, gut rehabilitation, or adaptive reuse of rental housing. Gut rehabilitation shall be defined as extensive alteration work to an existing structure including the reconfiguration of space of over 50 percent of the total building area or of an entire occupancy classification within the building. Adaptive reuse shall be defined as conversion of an existing structure from a non-housing use to a housing use in which the existing building had not provided residential housing space for a minimum of three years prior to the date of HTF application submission. Transitional housing is not eligible for assistance. Assistance may be provided to a single site or sites together with any building or buildings located on them under common ownership, management and financing, to be assisted with NHTF funds as a single undertaking.

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

Applications will be awarded points in several categories such as targeted populations (Families Experiencing Homelessness through a Housing First permanent supportive housing model or persons in recovery from substance use disorders through a Recovery Housing model), Great Places, Home Base Iowa Community, fully accessible units, utilization of project-based rental assistance, Iowa Opportunity Index Census Tracts, leverage, flexible tenant selection criteria, IFA Iowa Title Guaranty Certificate, zoning, nonprofit ownership, and HTF subsidy per unit

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

IFA will accept and consider proposals from across the state consistent with the state’s certification to affirmatively further fair housing. The needs of extremely low income tenants across Iowa are a high priority; however, geographic location of a project will be considered as it relates to opportunity areas and location near other affordable projects.

The “high” and “very high” opportunity areas were calculated as part of the State of Iowa’s Analysis of

Impediments to Fair Housing Choice. Areas of opportunity are physical places, areas within communities that provide things one needs to thrive well, including quality employment, good schools, affordable

housing, efficient public transportation, safe streets, good services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes. Disparities in access to opportunity inspects whether a select group, or certain groups, have lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access. The HUD opportunity indices are access to Low Poverty areas; access to School Proficiency; characterization of the Labor Market Engagement; residence in relation to Jobs Proximity; Low Transportation Costs; Transit Trips Index; and a characterization of where you live by an Environmental Health indicator. For each of these a more formal definition is as follows:

- Low Poverty: A measure of the degree of poverty in a neighborhood, at the Census Tract level.
- School Proficiency: School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.
- Jobs Proximity: Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA).
- Labor Market Engagement: Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood:
- Low Transportation Cost: Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region.
- Transit Trips: Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters.
- Environmental Health: summarizes potential exposure to harmful toxins at a neighborhood level.

The objective of pinpointing Opportunity Areas is to identify places that are good locations for investment that may not have been selected based on other criteria. This identification allows for balanced investment across neighborhoods that offer opportunities and advantages for families. IFA has calculated an Opportunity Index focused on Jobs Proximity, Labor Market Engagement, and School Proficiency that will be used for HTF application scoring purposes.

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

Applicants must demonstrate the ability to perform the tasks associated with the requirements of the HTF program and complete the assisted project in a timely manner. During the competitive application review process, the capacity of the ownership entity and property management staff will be evaluated,

taking into consideration experience with similar projects, experience utilizing HUD CPD funding, marketing experience, financial capacity, successful project closeouts, and other factors relevant to the role of the entity.

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

Applications for projects receiving project-based rental assistance will receive a significant number of points (up to 15) in the scoring criteria. Points will be awarded only if the project-based rental assistance contract will have an initial term of no less than five (5) years for each contract unit.

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

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

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

High housing costs reduce economic opportunities, limit access to jobs and services, and restrict the ability of lower-income households, including the elderly and persons with disabilities, to live in safe and healthy homes in the communities and neighborhoods of their choice. Statewide priority needs in Iowa include limited housing opportunities. Iowa is currently experiencing a significant shortage of affordable and available rental units for extremely low-income households.

According to the National Low Income Housing Coalition's *Out of Reach 2021: Iowa*, there are 366,250 renter households in Iowa, which comprise 29% of all households. In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is \$831. At this rate, someone earning the average renter wage in Iowa of \$13.76 an hour currently needs to have the equivalent of 1.2 full-time jobs to afford a two-bedroom apartment at FMR. Iowa renters earning the minimum wage of \$7.25 an hour would need to have the equivalent of 2.2 full-time jobs, or 88 work hours per week to afford a two-bedroom apartment at the current FMR. The amount of rent that is affordable to a minimum wage worker in Iowa is currently \$377. This means that an affordable rent in Iowa for the minimum wage worker is currently out of reach by \$454 a month. In order to afford the current level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,769 monthly or \$33,224 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly housing wage of \$15.97 per hour, according to the National Low Income Housing Coalition's report.

In 2021, the poverty level in Iowa was \$12,880 for a one-person household and \$26,500 for a four-person household. According to the 2019 Census Bureau's Small Area Income and Poverty Estimates Program, approximately 11.1% of Iowa's population was below the poverty level. In 2019, some 16% of those in poverty were under age six and 7.1% were age 65 or older. According to 2013 – 2017 HUD CHAS data for Iowa, among the 1,251,585 total households in Iowa, 223,870 households, 18% of the total households in the State, were in the low-income range of 51-80% HUD Area Median Family Income (HAMFI or AMI); 149,895 households, 12% of the total households in the State, were in the very low-income range of 31-50% AMI; and 146,275 households, 12% of the total households in the State, were extremely low-income at or below 30% AMI. Overall, 520,040 households in the State were at or below 80% of AMI, or 42% of the total households in the State.

The 2021 Iowa Profile of Demographics, Economics and Housing states the most common housing problem in Iowa was cost burdens, which is defined as spending greater than 30% of household income

on housing costs. A severe cost burden is defined as spending greater than 50% of household income on housing costs.

Statewide there were 119,622 owner-occupied households and 63,353 renter occupied households experiencing a cost burden for a total of 182,975 households experiencing a cost burden. A cost burden is defined as spending greater than 30% of household income on housing costs. A severe cost burden is defined as spending greater than 50% of household income on housing costs. An additional 58,560 owner-occupied households and 72,505 renter-occupied households experienced a severe cost burden. Overall, 13.1% of households are cost burdened and 9.8% of households are severely cost burdened throughout the State.

The 2021 Iowa Profile cites the most common housing problem in Iowa as housing cost burdens, with 39.5% of renters and 16.1% of homeowners spending greater than 30 percent of their income on housing costs. Housing problems, which include cost burdens, overcrowding and inadequate plumbing and kitchen facilities, are disproportionate by race in the State, with 22.1% of white households having a severe housing problem compared to 48.2% of Pacific Islander and 49.5% of Black households.

Research shows the most critical need for affordable housing is for Iowa's lowest income segment. Iowans with incomes between 0-30% of MFI, or \$0-\$23,850, are the most severely housing-cost burdened in Iowa with 58% paying more than 50% of their income for housing, this compares to the next highest income level, which is still severely cost burdened, with 16.7% paying more than 50% of their income on housing. This issue will only intensify if affordable housing options are not identified, as 12.6% of Iowa's households are expected to be in the lowest income range (or 0-30% MFI) by 2050, and 11.8% in the next income range (or 30.1-50% MFI). Specific to rental housing in 2050, there are projected to be 410,688 renter households, of which 106,510 renter households are expected to have incomes between 0 and 30% of MFI and 90,535 renter households with incomes between 50- 80% of MFI.

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

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

promoting the leverage of funding other than HTF dollars.

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

Yes

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

Yes

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

Yes

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

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

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

IFA will utilize the HOME maximum per-unit subsidy limits in effect at the time of the opening of the HTF funding round as the HTF maximum per-unit subsidy limits. The current HTF maximum subsidy per-unit limits will be available on the IFA web site and are as follows, effective March 17, 2022:

<u>BR Size</u>	<u>HTF Subsidy Per-unit Limit</u>
Efficiency	\$159,753.60
1 BR	\$183,132.00
2BR	\$222,693.60
3BR	\$288,093.60
4BR	\$316,236.00

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's HTF Minimum Housing Rehabilitation Standards. These guidelines are available on the IFA web site.

All projects with 26 or more units are required to have the useful remaining life of the major systems determined. Major systems include the following: structural support; roofing; cladding and weatherproofing (e.g., windows, doors, siding, gutters); plumbing; electrical; and heating, ventilation, and air conditioning. If the useful remaining life of one or more major system(s) is less than the applicable effective period, the system(s) must be either included in the scope of work or a replacement reserve must be established and monthly deposits made to the reserve account to adequately repair or replace the systems as needed.

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

N/A

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

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

As a matter of course, IFA will not limit the beneficiaries of the program or target specific subpopulations of extremely low-income households. IFA reserves the right to fund a project that targets a specific sub-population if the project merits an award. Scoring points will be awarded for

projects targeting Families Experiencing Homelessness through a Housing First permanent supportive housing model or persons in recovery from substance use disorders through a Recovery Housing model.

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

N/A

Discussion:

No further discussion needed.

