

*Iowa City's Citizen Participation Plan,
City Steps 2025: Five-Year Consolidated
Plan for Housing, Jobs, and Services
for Low-Income Residents
2021-2025
and
Annual Plan for FY 2021-2022*



CITY OF IOWA CITY
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City of Iowa City, Iowa



Citizen¹ Participation Plan

for City of Iowa City

CDBG & HOME Funding

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¹ While federal law (42 U.S.C. 5301) uses the term “citizen participation plan”, this plan is meant to assist all residents of Iowa City and to encourage all residents to participate.

Section I. Introduction

This Citizen Participation Plan (the “Plan”) sets forth the policies and procedures of the City of Iowa City, Iowa (the “City”) for public participation and seeks to help residents participate in the development and amendment of each Consolidated Plan (most recently *City Steps 2025*), Annual Action Plan (AAP), Consolidated Annual Performance and Evaluation Report (CAPER), fair housing plans, and Citizen Participation Plan (CPP). Note that while federal law (42 U.S.C. 5301) uses the term “citizen participation plan”, this plan is meant to assist all residents of Iowa City and to encourage all residents to participate.

City Steps 2025 and each year’s AAP guide the City’s use of Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs, which are made available from the U.S. Department of Housing and Urban Development (HUD). The CAPER provides an assessment of funds expended and a quantitative analysis of program and project outcomes. Fair housing plans, which include the Analysis of Impediments to Fair Housing Choice (AI) and/or Assessment of Fair Housing (AFH) help ensure the City affirmatively furthers fair housing choice.

The consolidated planning process is integrated into the City’s yearly goal-setting and budget process. As such, it provides for resident access designed to encourage participation in developing and implementing plans by the general public, in addition to specifically involving:

-) Low- and moderate-income (LMI) persons;
-) Persons living in LMI neighborhoods (defined as Census tracts and block groups where 51% of persons are LMI);
-) Persons living in revitalization or blighted areas;
-) Persons living in areas where federal funds will be invested; and
-) Residents of public and assisted housing developments.

The Housing and Community Development Commission (HCDC) plays a key role in the resident participation process. HCDC holds public meetings, collects comments, and provides forums for the annual review of the City’s plans and reports. In addition, the City encourages participation by public and private organizations, including local and regional institutions, businesses, developers, nonprofits, philanthropic organizations, community- and faith-based organizations, the Local Homeless Coordinating Board, and the Iowa City Housing Authority. Consultation is further discussed in Section III.

This document is designed to meet HUD’s basic requirements for “citizen participation” in preparing *City Steps* in accordance with Section 104 (a) of the Housing and Community Development Act of 1974, codified at 42 U.S.C. Section 5301, and 24 CFR 91.105, as well as 24 CFR 5 regarding the City’s obligation to affirmatively further fair housing. This plan is a revision of a plan adopted by the City on May 10, 2010 and amended on September 19, 2017.

Section II. Planning and Reporting Process

This section describes the process required for the development of the City's plans and reports. Plans include the Consolidated Plan (City Steps), Annual Action Plan (AAP), Assessment of Fair Housing (AFH), and Citizen Participation Plan (CPP). Reports include the Consolidated Annual Performance and Evaluation Report (CAPER).

A. Public Meetings

Federal regulations at 24 CFR 91 provide requirements for "public hearings" which are substantively similar to the definition and intent of a "public meeting" in Iowa Code Section 21.2(2). Additionally, "public hearings" in State law (Section 21.4(2)(b)) require notice to be published in the newspaper varying days before the public hearing, including as few as one day. To avoid confusion between state and federal terms, this document refers to public *meetings* where the federal regulation above references *hearings*. Notice for meetings is discussed in Section II.B.

The Housing and Community Development Commission (HCDC) shall hold regular monthly public meetings at Senior Center, 28 S. Linn Street, Iowa City, unless otherwise determined and proper notice given, to allow the City to obtain residents' views and to respond to proposals and questions. Together, its meetings shall address housing and community development needs, proposed activities and strategies, actions for affirmatively furthering fair housing, and a review of program performance. Residents may also propose amendments to the documents discussed in this Plan. When developing City Steps or the AFH, the City shall hold at least one meeting before the draft is published for comment to provide information regarding the document, priorities, and proposed activities and to allow residents input regarding the City's housing and community development needs, priorities, strategies, and budget, including efforts to affirmatively further fair housing. HCDC shall also meet and provide recommendations during the development of, or substantial amendment to, City Steps, AAPs, AFHs, or the CPP.

Residents shall have reasonable and timely access to all public meetings. To increase participation in the development and/or amendment of these documents, the City shall provide that these meetings be held at times and locations convenient to potential and actual beneficiaries. It shall also provide reasonable accommodation for persons with disabilities and non-English speaking residents as discussed in Section III.D. The City shall take minutes of all public meetings and make them available for public review as discussed in Section III.A.

B. Public Notice

The City shall send notice of HCDC's public meetings to the media in accordance with the Iowa Open Meetings Law and shall post notice on the City Clerk's Bulletin Board located on the First Floor of City Hall, 410 East Washington Street, Iowa City. The City shall also make the agenda available online at www.icgov.org and at the place of the meeting.

In addition, the City shall publish notices in one or more newspapers of general circulation to announce public comment periods and public meetings of City Council prior to the adoption of or amendment to the City's plans, as discussed in Sections II.C and II.D and summarized in Table 1. These notices shall include a brief summary of the relevant plan, and information on where to find "draft" copies of the document for review prior to the meeting. The complete document shall be available as outlined in Section III.A.

C. Development and Adoption

1. Planning Documents

At least every five years, the City shall prepare and adopt a five-year Consolidated Plan (most recently *City Steps 2025*) which outlines proposed housing and community development needs, priorities, and goals; locations; budgets; and scope of activities to be funded by the City's CDBG and HOME programs. It includes the following major components:

1. A process summary including public input obtained during the Plan's development;
2. A needs assessment for housing, homeless, special needs, and community development;
3. A market analysis for housing and for community development assets; and
4. A strategic plan including geographic and need priorities, anticipated resources, goals, and the scope of expected activities.

Each year, as part of the consolidated planning process, the City shall also prepare and adopt an AAP which includes specific information on the proposed use of CDBG and HOME funds for housing, jobs and services for LMI persons. The AAP outlines proposed activities, project locations, budgets and the scope of activities being funded for the following year.

The City shall submit Consolidated Plans and AAPs to HUD at least 45 days before the start of its program year; this corresponds to the City's fiscal year from July 1 to June 30. This deadline is May 17 in most years, but it may be delayed depending on HUD direction. In no event will these documents be submitted later than August 16.

Prior to final action by City Council, the City shall provide residents notice and an opportunity to comment for a period not less than 30 days, to allow residents, agencies, and other interested parties a reasonable opportunity to examine the documents and related materials. Prior to adoption of a Consolidated Plan, AAP, or AFH, City Council will hold a public meeting as outlined in Section II.A. The City shall provide notice as identified in Section II.B and summarized in Table 1. The City shall consider any comments or views of residents received in writing or orally at the public meeting. The City shall summarize these public comments or views, and a summary of any comments or views not accepted and the reasons why, and shall attach them to the Consolidated Plan or AAP as part of its submission to HUD.

2. Performance Reports

Each year, the City shall prepare a CAPER that identifies the final budget expenditure and performance results for each AAP project and activity from the most recently completed program year, in addition to any outstanding activities from prior program years. The City shall submit this CAPER to HUD within 90 days after the close of the City's program year (September 28).

Prior to submission to HUD, the City shall provide residents notice and an opportunity to comment for a period of not less than 15 days, after which HCDC shall hold a public meeting as outlined in Section II.A. Notice shall be provided as identified in Section II.B and summarized in Table 1. The City shall consider any comments or views of residents received in writing or orally at the public meeting. The City shall summarize these public comments or views, and a summary of any comments or views not accepted and the reasons why, and shall attach them to the CAPER as part of its submission to HUD.

D. Amendment

City Council, HCDC, City staff, subrecipients, or residents may propose amendments to the City's plans and reports in writing or at public meetings. Amendments to the Consolidated Plan (City Steps), AAP, CPP, and AFH may be "Substantial" or "Administrative." The City uses the criteria below to determine what changes in the City's planned or actual activities constitute a substantial or administrative amendment. Upon completion of any amendment, the City shall make the amendment public and submit a copy of each amendment to HUD as it occurs, or at the end of the program year.

1. Substantial Amendments

Substantial amendments to City Steps, AAPs, AFH (referred to as "revisions" in 24 CFR 5), and the CPP shall be approved by Resolution of City Council as necessary or appropriate after review and recommendation by HCDC. All amendments shall be consistent with HUD requirements.

Prior to Council action, the City shall provide residents notice and an opportunity to comment for not less than 30 days to allow residents, public agencies, and interested parties a reasonable opportunity to examine the materials. Prior to adoption of a substantial amendment, Council shall hold a public meeting as outlined in Section II.A. Notice shall be provided as identified in Section II.B and summarized in Table 1. The City shall consider any comments or views of residents received in writing or orally at the public meeting. The City shall summarize these public comments or views, and a summary of any comments or views not accepted and the reasons why and shall attach them to the substantial amendment as part of its submission to HUD.

Substantial Amendments to City Steps, AAPs, the CPP and/or, AFH shall be required only whenever the City seeks to:

-) Make a change in its allocation priorities or a change in the method of distribution of funds.
-) Carry out a project using funds from any program covered by City Steps not previously described in the AAP (including program income, reimbursements, repayment, recaptures, or reallocations from HUD).
-) Change use of federal funds from one eligible activity to another
-) Change the location of a project that is "neighborhood specific" or in a designated urban revitalization area (e.g., to eliminate slum and blight) to areas beyond that neighborhood.
-) Change the purpose of a project with respect to the objectives as originally described in City Steps, such as a change in the type of project or its ultimate objective (e.g., canceling an economic development project and allocating those funds to a housing project).
-) Increase a project budget by more than \$50,000 or by more than 25% of the original budget allocations, whichever is greater.
-) Reduce the number of assisted beneficiaries or affordable housing units by more than fifteen (15) or by more than 25% of the original number, whichever is greater.
-) Make a change to the Citizen Participation Plan
-) Revise the AFH upon HUD's written notification specifying that a material change requires such a revision. A material change occurs if circumstances affect the information on which the AFH is based to the extent that the analysis, the fair housing contributing factors, or the priorities and goals of the AFH no longer reflect actual circumstances.

In Event of Emergency

In the event of a local, state or federally declared emergency or major disaster where CDBG or HOME funds may be expended to carry out eligible activities as part of the City's response, the City's amendment requirements for the Consolidated Plan and/or AAP will be streamlined by reducing the public comment and display period to 5 days. A minimum of one public meeting shall still be held to receive comments on the Revised Consolidated Plan and/or AAP, after which revised document will be presented to City Council for consideration and formal action. Upon Council approval, the revised document will be submitted to HUD.

2. Administrative Amendments

Administrative Amendments may be approved by the City Manager or his or her designee. Changes in financial terms shall be reviewed and approved by the City Manager or his or her designee. The City Manager may request HCDC to provide a recommendation to Council for consideration and approval. Administrative amendments may include but are not limited to:

- J Canceling an existing activity or program if no funds were expended.
- J Updating the amount of prior year HOME or CDBG program income, which was unknown at the time of drafting the APP.
- J Transferring a funded activity from one approved grant year to another to facilitate the efficient use of CDBG and HOME funds. (e.g., using uncommitted FY2017 CDBG grant funds to fund an activity that was awarded FY2018 CDBG grant funds).
- J Funding activities for administration, economic development, public services, Community Housing Development Organizations, housing rehab, or neighborhood improvements.
- J Amending existing agreements with grant recipients, so long as they do not trigger a need for a substantial amendment.
- J Changing the location of a project that is not "neighborhood specific" or in a designated urban revitalization area.
- J Changing the purpose of an activity with respect to the objectives as originally described in the Annual Action Plan or funding application.
- J Increasing a project budget by \$50,000 or less or by 25% or less of the original budget allocation, whichever is greater.
- J Reducing the number of beneficiaries or housing units being assisted by fifteen (15) or less or by 25% or less, whichever is greater.
- J Decreasing a project budget if the work is completed or increasing the number of beneficiaries or housing units being assisted.
- J Making typographical, grammatical, clarificatory, or technical corrections that do not trigger a substantial amendment.
- J Modifying City Steps, AAPs, AFHs, or CAPERs per HUD's requests following submission to HUD, so long as it does not trigger a substantial amendment.

Table 1: Summary of Notice, Comment, and Meeting Timelines

	Public Notice	Comment Period	Public Meeting
Citizen Participation Plan	Publication will contain summary of the contents, purpose, duration of public comment period, list of locations where document is available.	30-day public comment period	In conjunction with public hearing for Consolidated Plan, publish notice online and in Press-Citizen.
Substantial Amendment	Publication will contain summary of the contents, purpose, duration of public comment period, list of locations where document is available.	30-day public comment period	Prior to implementing the substantial amendment, may be held in conjunction with public hearings for Annual Action Plan. Publish notice online and in Press-Citizen.
Consolidated Plan/Annual Action Plan	Publication will contain summary of the contents, purpose, duration of public comment period, list of locations where document is available. Will also include the amount of assistance expected, range of activities undertaken, estimated amount that will benefit low/mod income residents.	30-day public comment period	During the planning process to receive comments on the housing and community development needs and during the development of proposed activities. Publish notice online and in Press-Citizen.
Substantial Amendment	Publication will contain summary of the contents, purpose, duration of public comment period, list of locations where document is available.	30-day public comment period	Prior to implementing the substantial amendment, may be held in conjunction with public hearings for Annual Action Plan. Publish notice online and in Press-Citizen.
Admin. Amendment	May be requested at City Manger's discretion.	Not applicable	May be requested at City Manger's discretion.
Assessment of Fair Housing	Publication will contain summary of the contents, purpose, duration of public comment period, list of locations where document is available.	30-day public comment period	Prior to submission to HUD. Publish notice online and in Press-Citizen.
Substantial Amendment (Revision)	Publication will contain summary of the contents, purpose, duration of public comment period, list of locations where document is available.	30-day public comment period	Prior to submission to HUD. Publish notice online and in Press-Citizen.
AFH Data	At or as soon as possible after the start of the public participation process, data will be made available on the City's website by linking to HUD's website.	Not applicable	Not applicable
CAPER	Publication will contain summary of the contents, purpose, duration of public comment period, list of locations where document is available.	15-day public comment period	Prior to submission to HUD. Publish notice online and in Press-Citizen.

Section III. Resident Access

The City is committed to making reasonable and timely access to the consolidated planning and fair housing planning processes for all members of the community, especially LMI persons. The following efforts illustrate measures that should be considered to provide resident access to these processes. Failure to use any one of these shall not be considered a violation of this Plan.

A. Information and Records Availability

The City shall publish plans and reports in a manner that affords residents, public agencies, and other interested parties a reasonable opportunity to examine each document's content and to submit comments. Plans and reports as proposed, adopted or amended - City Steps, AAPs, CAPERs, AFHs, and this CPP – in addition to relevant public meeting minutes, shall be available online at www.icgov.org/actionplan and in print format upon request for public review during regular working hours at:

Neighborhood and Development Services
City of Iowa City
410 E. Washington Street
Iowa City, IA 52240
319-356-5230
neighborhoods@iowa-city.org

The Neighborhood Services Division has additional information and HUD-provided data available for public review in print format upon request during regular working hours, including:

-) Amount of assistance the City expects to receive from grant funds and program income;
-) Range of eligible activities that may be undertaken;
-) Estimated amount of funds anticipated to benefit LMI persons;
-) Uniform Relocation Act, which regulates public responsibility and actions associated with the displacement of persons resulting from a HUD- funded project;
-) Records relating to plans and reports, and the City's use of assistance during the preceding five (5) years; and
-) Policies guiding the administration of HOME- and CDBG- funded programs.

As soon as feasible after starting the public participation process for an AFH, the City shall make HUD-provided and supplemental information to be incorporated into its AFH available to residents, agencies, and other interested parties by referencing HUD's website. The City shall make summary materials of plans and reports available without charge. Up to ten (10) free copies of *City Steps 2025* will be made available, and upon request, a free copy will be provided to each individual or organization until the supply is exhausted. Photocopier charges and miscellaneous charges for other related services and materials shall be assessed in accordance with the City's Open Records Policy. Special accommodations shall be provided as discussed in Section III.D.

Requests for additional information may be made to the Neighborhood Services Coordinator at the contact information listed above. A response shall be provided within five (5) working days of receipt of the request, where practicable.

B. Consultation

When preparing or amending the consolidated plan and/or AFH, the City shall consult with the general public and make information available as detailed in Section III.C, in addition to consulting with public and private agencies that provide assisted housing or health and social services (including those focusing on children, elderly persons, persons with disabilities, persons with HIV/AIDS, and homeless persons), community- and regionally-based organizations representing protected class members, and organizations that enforce fair housing laws. The following list illustrates possible organizations to be consulted:

General

-) Community groups
-) Neighborhood organizations
-) Religious Organizations
-) Residents of Iowa City

Housing

-) Builders of Hope
-) Iowa Valley Habitat for Humanity
-) Iowa City Home Builders Association
-) Iowa City Housing Authority
-) Iowa City Area Association of Realtors
-) Johnson County Affordable Homes Coalition
-) Mayor's Youth Empowerment Program
-) Residents of public and subsidized housing
-) Successful Living
-) Systems Unlimited
-) The Housing Fellowship

Public Services

-) Abbe Center for Community Mental Health
-) Access2Independance
-) Arc of Southeastern Iowa
-) Big Brothers, Big Sisters of Johnson County
-) Community Coordinated Child Care (4Cs)
-) CommUnity Crisis Services and Food Bank
-) Department of Human Services
-) Four Oaks
-) Free Lunch Program
-) Horizons, A Family Service Alliance
-) Inside Out Re-Entry Community
-) Iowa City Free Medical/Dental Clinic
-) Johnson County Public Health
-) Neighborhood Centers of Johnson County
-) Pathways
-) Prelude Behavioral Services
-) Rape Victim Advocacy Program
-) Table to Table

Homelessness

-) Regional lead for the Iowa Balance of State Continuum of Care
-) Domestic Violence Intervention Program
-) Hawkeye Area Community Action Program, Inc.
-) Local Homeless Coordinating Board
-) Shelter House
-) United Action for Youth

Fair Housing

-) City of Iowa City Office of Equity & Human Rights
-) Diversity Contact List, as prepared by the Iowa City Office of Equity & Human Rights
-) University of Iowa Equal Opportunity and Diversity Office

Education and Employment

-) Chamber of Commerce
-) Center for Worker Justice
-) Iowa City Community School District
-) Iowa Workforce Development
-) Kirkwood Community College
-) Small Business Development Center
-) University of Iowa

Broadband

-) Cable 4
-) CenturyLink
-) ImOn Communications
-) Mediacom

Flooding, public land and water, and emergency management

-) Joint Emergency Communications Center
-) City of Iowa City Development Services

The City also should consult with adjacent local and regional governments and agencies, particularly regarding problems and solutions that go beyond City boundaries. The following governmental agencies within the region should be consulted:

-) City of Iowa City
-) City of Coralville
-) City of University Heights
-) City of North Liberty
-) City of Tiffin
-) Johnson County
-) East Central Iowa Council of Governments
-) Metropolitan Planning Organization of Johnson County

Consultation during the development of the Consolidated Plan or AFH should utilize a mix of strategies which may include but are not limited to surveys, expert interviews, stakeholder groups, public meetings, and public comment periods. This will allow the City to obtain information regarding community needs, existing services to meet those needs, and their assessment of any gaps in meeting those needs, including new strategies to address outstanding needs.

C. Public Promotion

After the adoption of each Consolidated Plan, AAP, and AFH by City Council, activities and projects funded in the plan shall be actively promoted to ensure full access to and utilization of funds as budgeted. The Neighborhood and Development Services Department shall have primary responsibility for activity promotion; however, other City departments and subrecipients shall be responsible for ensuring reasonable and timely promotion and access to the projects, programs and services made possible by CDBG, HOME and other HUD funding. The following methods illustrate ways to publicly promote such activities:

Mailing List (including electronic mailing lists): Develop and utilize existing mailing lists of interested parties, adjacent local governments, religious organizations and public and private agencies that provide affordable housing, assisted housing, economic development, business assistance, health services and social services and use to send summary information, public meeting or comment period notices. For an illustration of such groups, see Section III.B.

Community Development Week: Use this national recognition week to promote local success stories related to CDBG, HOME, and other community development funding activities. This may include awards, special project open houses, keynote speakers, and neighborhood walks with City Council members, or other promotional activities.

City Government Channel: Create and run public service announcements about the CDBG and HOME programs and the consolidated planning and fair housing planning processes to inform, educate, and promote resident participation.

Media: Use media releases about consolidated planning and fair housing processes and resident participation opportunities throughout the CDBG/HOME program year.

City Website: Use this electronic format to publicize public meeting participation opportunities and to highlight development, implementation, and monitoring as it relates to consolidated planning and fair housing planning processes (www.icgov.org).

D. Special Accommodations

The City shall provide residents with reasonable and timely access to all meetings, consistent with accessibility and reasonable accommodation requirements, in accordance with section 504 of the Rehabilitation Act of 1973 and the regulations at 24 CFR 8; and the Americans with Disabilities Act and the regulations at 28 CFR 35 and 36, as applicable. All public meetings shall be held with accommodation for persons with disabilities. In addition, the City shall provide additional special accommodations upon request:

-) The Citizen Participation Plan in a format accessible to persons with disabilities (e.g., providing oral, Braille, electronic, or large print copies for the visually impaired).
-) An interpreter at public meetings for non-English speaking persons or persons with hearing impairments.
-) Translation through Language Line, an over-the-phone interpreter service, that can translate English into more than 140 languages.
-) Outreach to non-English speaking residents based on the City's evaluation of the most commonly spoken second languages.
-) Translated materials as detailed in the Language Access Plan for Neighborhood Services.

Requests for disability-related accommodations to participate should be submitted to *neighborhoods@iowa-city.org* or 319-356-5230. For public meetings, requests for interpretation or other special accommodations must be submitted no less than five (5) working days before the meeting. Early requests are strongly encouraged to allow sufficient time to meet access needs.

E. Technical Assistance

Technical assistance shall be provided to groups representative of LMI persons that request such assistance in developing proposals for funding under any of the activities covered by the Consolidated Plan or AFH. The level and type of assistance provided shall be on a case-by-case basis as determined by the City Manager or their designee and shall be subject to budgeted resources authorized by the City Council.

The City shall also provide ongoing technical assistance to applicants, subrecipients, and interested parties as to how to successfully apply for and/or manage HOME and CDBG projects.

Section IV. Consistency with Plans

A. Section 108

Applications for assistance filed by the City for Section 108 loan guarantee assistance authorized under HUD regulation 24 CFR 570, Subpart M, are subject to all provisions set forth within this CPP. Such applications for Section 108 loan guarantee assistance may be included as part of the process for obtaining CDBG/HOME Entitlement funds, or may be undertaken separately anytime during the program year. The required public meeting to inform residents of program requirements will be carried out by the City's Neighborhood and Development Services Department.

B. Consistency Determinations

For certain HUD competitive programs, a Certificate of Consistency with the City's approved Consolidated Plan may be required for an application, whether the applicant is the City or another organization. This will occur if a project is located in the City. The City's certification that an application is consistent with its Consolidated Plan means the City's plan shows need, the proposed activities are consistent with the City's strategic plan, and the location of the proposed activities is consistent with the geographic areas specified in the plan.

Certificates of Consistency may be signed by the City Manager upon request. If denied, the City shall provide the reasons for the denial in writing within fifteen (15) work days after a request is received.

C. Anti-Displacement and Relocation

Federal regulations require the City to set forth its plans to minimize displacement of persons, even if no displacement is expected to occur, and to state how this information is available.

Iowa City's programs minimize displacement by following the City's "Residential Anti-Displacement and Relocation Assistance Plan for Community Development Block Grant, HOME Investment Partnership, and Section 108 Loan Guarantee Programs" adopted in Resolution 93-312. This document is available for public review at Neighborhood and Development Services, 410 East Washington Street, Iowa City.

Section V. Complaints Procedure

Resident complaints related to the Consolidated Plan, Annual Action Plan, Assessment of Fair Housing, Consolidated Annual Performance and Evaluation Reports, Citizen Participation Plan, and/or amendments thereto shall be handled in the following manner:

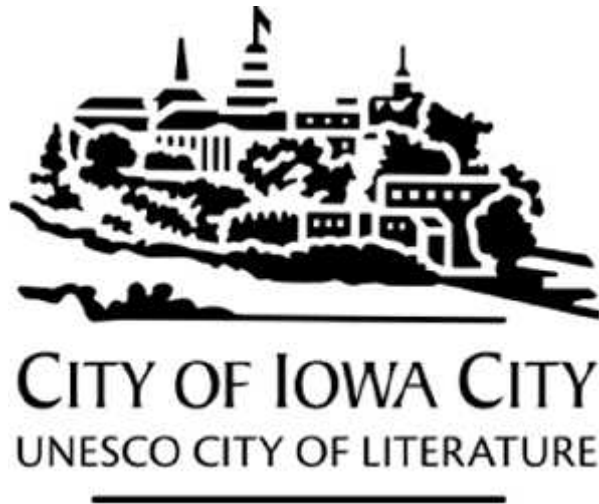
- a. The Neighborhood Services Coordinator shall accept complaints at any time during the course of the CDBG/HOME program year. Although verbal complaints will be accepted, only written complaints will be responded to in writing.
- b. Written complaints shall contain a concise statement of the complaint and an explanation of the action desired.
- c. Complaints shall be investigated and responses to written complaints shall be made within fifteen (15) working days, where feasible, after a complaint is received.
- d. Copies of the complaint and the response shall be forwarded to the City Manager.

With limited exception, written complaints and the staff response to said complaints are open records under Iowa law.

Should the complainant not be satisfied with the response, the aggrieved person(s) may submit a complaint to the HUD Omaha Field Office at US Department of HUD, Edward Zorinsky, Federal Building, Suite 329, 1616 Capitol Avenue, Omaha, NE 68102-4908.

City Steps 2025

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2021-2025
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City of Iowa City, Iowa

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Executive Summary

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

Introduction

Each year, Iowa City receives funds from HUD for housing and community development activities to address priority needs locally identified by the City. To receive these federal funds, the City must submit a strategic plan — the Consolidated Plan — every five years that identifies local needs and how these needs will be addressed. For City Fiscal Years 2021 through 2025, this plan is called *City Steps 2025*.

Purpose of the Plan

The purpose of the Consolidated Plan (CP) is to guide funding decisions over the next five years for specific federal funds. The CP supports three overarching goals applied according to the City's needs:

- J To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning persons and families experiencing homelessness into housing.
- J To provide a suitable living environment through safer, more livable and accessible neighborhoods, greater integration of LMI (LMI) residents throughout the City, increased housing opportunities, and reinvestment in aging neighborhoods.
- J To expand economic opportunities through job creation, homeownership opportunities, façade improvement, development activities that promote long-term community viability and the empowerment of LMI persons to achieve self-sufficiency.

The two primary federal funding resources in *City Steps 2025* are the following:

- Community Development Block Grant (CDBG): The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for LMI persons. Funds can be used for a wide array of activities, including housing rehabilitation, homeownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings, and loans or grants to businesses.
- HOME Investment Partnerships Program (HOME): The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for LMI households. HOME funds can be used for activities that promote affordable rental housing and homeownership by LMI households, including new construction, reconstruction, rehabilitation, homebuyer assistance, and tenant-based rental assistance.

Focus of the Plan

As required by HUD, the identification of needs and the adoption of strategies to address those needs must focus primarily on LMI individuals and households. The CP must also address the needs of persons with special needs such as the elderly, persons with disabilities, large families, single parents, homeless individuals and families, and public housing residents.

Structure of the Plan

The Consolidated Plan consists of four sections: a description of the process of conducting outreach and receiving comments; a housing and community development needs assessment; a housing market analysis; and a strategic plan which identifies the priority housing and community development needs and strategies that the City plans to use to address with the available HUD resources over the next five years. This plan was formulated using HUD's eCon Plan tool, which dictates the plan's structure and provides a series of pre-populated tables. Where necessary, the City updated or supplemented the HUD-provided tables with more accurate or relevant data.

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

Iowa City is committed to allocating funds that serve the needs of LMI residents. Very low income households making less than 50% of the area median income (AMI), especially those with extremely low incomes (less than 30% of AMI), are particular priorities. The City has also identified special needs individuals as among those who face the greatest challenges and who should receive a higher priority in the expenditure of federal funds, including at-risk children and youth, low-income families, persons/families experiencing homeless, persons/families threatened with homelessness, the elderly, and persons with disabilities.

To achieve the greatest impact possible from the limited federal funds available, the City intends to allocate its non-housing community development resources primarily to projects that will have a focused neighborhood impact, as opposed to infrastructure projects of more dispersed expected benefit.

The priorities identified in the CP were developed by:

- J Weighing the severity of the need among all groups and sub-groups;
- J Analyzing current social, housing, and economic conditions;
- J Analyzing the needs of LMI families;
- J Assessing the resources likely to be available over the next five years; and
- J Evaluating input from focus group sessions, interviews, service provider surveys, City staff, and public hearings.

Iowa City will invest CDBG and HOME funds in areas primarily impacted by non-student LMI persons. Several of the City's LMI census areas are located in the downtown area and include the University of

Iowa and a significant rental housing stock that is predominantly occupied by students. While resources other than CDBG and HOME funds may be used in these areas to improve, maintain, and preserve housing, infrastructure, and public services, the City's CDBG and HOME funds will be focused in areas that are home to families, the elderly, the disabled, and the homeless. The City's provision of funding for new construction and acquisition of affordable housing will continue to be governed by its Affordable Housing Location Model.

The City will adopt specific set-asides to structure the spending of CDBG and HOME funds and ensure that the limited amount of funds available have the greatest possible impact in addressing the needs identified in this plan.

For each of the next five years, these set-asides include:

- J Up to the maximum of 15% of CDBG funds to public service activities
- J A minimum of \$75,000 in CDBG funds to public infrastructure needs and sustainability improvements in LMI neighborhoods
- J A minimum of \$235,000 in CDBG and \$90,000 in HOME for the City's housing rehabilitation program
- J A minimum of 15% of HOME funds to Community Housing Development Organization Activities
- J A minimum of \$50,000 in CDBG funds to support economic development initiatives, including loans and technical assistance activities
- J Up to the maximum of 20% of CDBG and 10% of HOME funds for planning and administration to ensure programs are successful and meet federal requirements

Any remaining CDBG funding is available to any eligible category, including public facilities. Any remaining HOME funding is available to any eligible housing projects. The City will focus its grant efforts on fewer projects that make a greater impact addressing City priority needs. The minimum CDBG public facility award is \$25,000. In addition to CDBG public service funds, applicants may apply for non-CDBG Aid to Agencies funding. The minimum award for Aid to Agency funds is \$15,000.

If funds for a particular set-aside are not allocated or expended within a certain time frame, remaining funds will be made available for any eligible category. This includes CDBG owner-occupied housing rehabilitation funds that are not expended within the project year and CDBG economic development funds that are not allocated within two years. Remaining funds will be reallocated according to the City's uncommitted funds policy.

More generally, the City's highest priorities for the next five years are:

- J Creation and preservation of affordable housing in both the rental and sales markets;

- J Housing and services for persons experiencing homelessness or who are at risk of becoming homeless;
- J Public services for non-homeless LMI persons;
- J Public facility and infrastructure improvements; and
- J Economic and workforce development.

Evaluation of past performance

The City's past performance in the administration and implementation of the CDBG and HOME programs has fulfilled the spirit and intent of the federal legislation creating these programs. The City has facilitated affordability for decent housing, availability and accessibility of suitable living environments, sustainability of suitable living environments, and the accessibility of economic opportunities. The following is a summary of Iowa City's past performance as reported to HUD in the FY2019 Consolidated Annual Performance and Evaluation Report (CAPER), the most recent report filed.

During Federal FY18 (City FY19), the City expended \$639,112 in CDBG funds and \$896,772 in HOME funds. For activities allocated in FFY18, the City of Iowa City and its subrecipients leveraged CDBG & HOME funds at a rate of over \$1.18 in non-formula funds for every \$1 of formula funds, excluding non-federal funds leveraged through public service, Community Housing Development Organization (CHDO) operations, and City-led activities.

In administering its CDBG and HOME programs, the City continued to implement the priorities established in CITY STEPS, the 2016-2020 Consolidated Plan. In addition to planning and administration, the plan's six priority needs and the FY18 projects to address these priorities are identified below:

1. Expand Affordable Housing
 - Successful Living: rental acquisitions on Hollywood and Russell
 - The Housing Fellowship (THF): CHDO operations and rental acquisition on Raleigh
 - Mayor's Youth Empowerment Program (MYEP): rental acquisition on Esther
 - Iowa Valley Habitat for Humanity: homebuyer assistance on Governor
2. Preserve Affordable Housing
 - Bilam Properties: rental rehabilitation at Walden Ridge
 - Prelude Behavioral Services: rental rehabilitation on Southgate
 - THF: CHDO reserve rental rehabilitation at multiple sites
 - City of Iowa City: CDBG and HOME Owner-Occupied Rehabilitation
3. Housing/Services for Those Experiencing or At Risk of Homelessness
 - Shelter House: Cross Park Place - a Housing First Permanent Supportive Housing intervention for persons experiencing chronic homelessness

4. Public Facility Improvements
 - CommUnity: public facility rehab
 - Neighborhood Centers of Johnson County (NCJC): public facility siding improvement

5. Public Services
 - Shelter House: public service funding (also under homeless services)
 - Domestic Violence Intervention Program (DVIP): public service funding (also under homeless services)
 - NCJC: public service funding

6. Economic Development
 - Cell Tech & Repair: start up loan
 - Iconics Salon: start up loan
 - 4Cs: technical assistance for LMI childcare providers

Summary of citizen participation process and consultation process

The City conducted the consolidated planning process in accordance with its adopted Citizen Participation Plan (CPP), which establishes the process by which residents, public agencies, and other interested parties can actively participate in the development and revision of the CP, Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports (CAPER). The CPP also sets forth City policies and procedures for resident participation. The CPP is available on the City's website at www.icgov.org/actionplan.

The CPP provides for and encourages public participation and consultation, emphasizing involvement by residents and the organizations and agencies that serve LMI persons through HUD-funded programs.

The City developed an outreach effort to maximize input from a large cross-section of stakeholders. This included public meetings, published meeting notices, stakeholder meetings, a community-wide survey, a survey sent to public service agencies, and follow-up telephone calls as needed. The City actively consulted with a variety of non-profits, social service providers, community residents, and governmental agencies to determine the needs of the City and better allocate entitlement resources. Stakeholder meetings were held June 16-18, 2019 with affordable/special needs housing and service providers, business associations, homeless service agencies, community building organizations, economic development officials, neighborhood groups, health and human service providers, and more. Three public meetings were held – one on June 18, 2019 at 6pm and two on June 19 at 1:30pm and 6pm.

Finally, the City will notify adjacent units of government as it continues to develop the CP and incorporate any comments received.

Summary of public comments

The three most striking themes identified in public meetings and stakeholder sessions are the need for childcare, transportation and affordable housing. In addition, stakeholders and the public identified the need for housing and services for persons and families experiencing homelessness, economic development and job readiness programs including opportunities for youth, public services and public facility improvements including energy efficiency updates and educational opportunities. A more complete summary is included in section PR-15.

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

There were no comments not accepted. [Placeholder to update until the plan is approved in 2020.]

Summary

In summary, *City Steps 2025* and the City FY2021 Annual Action Plan have been developed with community input and reflect the decisions and practices of the City Council in funding allocation. Overall, it is expected that the City will continue to fulfill the intent of the CDBG and HOME programs by facilitating the affordability of safe, decent housing; the availability, accessibility, and sustainability of suitable living environments; and the accessibility of economic opportunities.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing *City Steps 2025* and for administering each grant program and funding source.

Table 1 – Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator	IOWA CITY	Neighborhood and Development Services Department
HOME Administrator	IOWA CITY	Neighborhood and Development Services Department

Narrative

The lead agency for the Consolidated Plan (CP) is the City of Iowa City's Neighborhood and Development Services Department. The Department implements a range of affordable housing and community development activities, including administration of the CDBG and HOME programs; preparation of CPs, Annual Action Plans, and the Consolidated Annual Performance Evaluation Reports (CAPER); technical assistance for and collaboration with non-profit and for-profit housing developers and social service agencies; and rehabilitation and other affordable housing projects.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 24 CFR 91.100, 91.200(b), and 91.215(l)

Introduction

The City developed an outreach effort to maximize input from a large cross-section of stakeholders. This included public meetings, published meeting notices, stakeholder meetings, in-person interviews, and telephone interviews.

The Neighborhood and Development Services Department consulted with a variety of non-profits, social service providers, community residents, and governmental agencies to determine the needs of the City. Stakeholder sessions, all of which were open to the public, were held June 16-18, 2019 with affordable/special needs housing and service providers, business associations, homeless service agencies, community building organizations, economic development officials, neighborhood groups, health and human service providers, and more. Three public meetings were held – one on June 18, 2019 at 6pm and two on June 19 at 1:30pm and 6pm – which included participation by Iowa City Housing Authority tenants. Additionally, the HCDC meeting was held on December 19, 2019 at 6:30pm to approve the plan. On January 7, 2020, City Council approved the Consolidated Plan. The Annual Plan will be on display for 30 days beginning on April 3, 2020. HCDC will hold a public meeting on the plan on April 16, 2020 at 6:30pm. City Council will vote on the Annual Plan on May 5, 2020 at 7pm.

Because the pandemic caused by the novel coronavirus resulted in some changes to the Consolidated Plan, the City will need to approve the amendments at the same meeting in which the Annual Plan is approved.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (24 CFR 91.215(l)).

Meaningful collaboration as it relates to the development and implementation of housing and community development programs and services has become increasingly important as resources available to these programs decline among federal and state programs while competition for private funding increases. Collaboration with housing and service providers helps the City to capture the maximum benefit for each dollar it invests and ensures that investments strategically address both short-term needs and advance long-term goals. Many local entities, such as business organizations, neighborhood-based organizations, lenders and realtors, University staff, and City staff are working to establish a framework for multi-level collaboration at the neighborhood level to preserve and enhance residential areas. Recently, this has led to the formation of the Agency Impact Coalition which is working to better coordinate social service agencies. Both public and private agencies are proactively recruited to participate in the development of the five-year consolidated and annual planning processes.

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

As a participant in the Johnson County Local Homeless Coordinating Board (LHCB), the City has partnered in its plan to address homelessness and the priority needs of individuals and families experiencing homelessness. This includes coordinating with groups such as Shelter House, Iowa City’s primary homeless services provider, the Domestic Violence Intervention Program, which provides shelter to victims of domestic violence, the Hawkeye Area Community Action Program, a provider of transitional housing; and others involved in addressing homelessness such as representatives from the Veterans Administration, local school district, and Johnson County. These organizations are consulted as part of the Iowa Balance of State Continuum of Care (BoS CoC) application process facilitated by the Iowa Council on Homelessness. LHCB members apply to the Bos Coc for funding. The City will continue to support the LHCB’s strategies to meet the needs of those experiencing and/or at risk of homelessness. Recent collaborations have included creating the RentWise tenant education program and a Landlord Risk Mitigation fund, among other initiatives.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City does not receive ESG funding.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Elder Services/Horizons - A Family Service Alliance
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.

2	Agency/Group/Organization	Housing & Community Development Commission (HCDC)
	Agency/Group/Organization Type	Other government – local
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions during its public meeting.
3	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Shelter House
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs – Veterans Homeless Needs – Single Males and Females Homeless Needs – Households without Children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions and an agency survey.
4	Agency/Group/Organization	Iowa City Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions and through telephone calls, as needed.
5	Agency/Group/Organization	Iowa City Area Development
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
6	Agency/Group/Organization	The Housing Fellowship
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
7	Agency/Group/Organization	Housing Trust Fund of Johnson County
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
8	Agency/Group/Organization	Successful Living
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
9	Agency/Group/Organization	Center for Worker Justice
	Agency/Group/Organization Type	Services - Other
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
10	Agency/Group/Organization	Iowa Vocational Rehabilitation Services
	Agency/Group/Organization Type	Services – Persons with disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless special needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
11	Agency/Group/Organization	Iowa Valley Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
12	Agency/Group/Organization	Iowa Workforce Development
	Agency/Group/Organization Type	Services-Employment State Government
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
13	Agency/Group/Organization	University of Iowa – Equal Opportunity and Diversity
	Agency/Group/Organization Type	Services – Education State Government
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
14	Agency/Group/Organization	Iowa City Economic Development Division
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
15	Agency/Group/Organization	Johnson County Social Services
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homeless Needs - Unaccompanied youth Non-Homeless Special Needs Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
16	Agency/Group/Organization	Johnson County Local Homeless Coordinating Board
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
17	Agency/Group/Organization	Hawkeye Area Community Action Program (HACAP)
	Agency/Group/Organization Type	Services-Children Services-homeless Services – nutrition
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.

18	Agency/Group/Organization	Domestic Violence Intervention Program (DVIP)
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions and an agency survey.
19	Agency/Group/Organization	Resurrection Assembly of God
	Agency/Group/Organization Type	Other
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
20	Agency/Group/Organization	Iowa City Parks and Recreation Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development Public Facilities and Infrastructure Improvements?
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
21	Agency/Group/Organization	Inside Out Reentry
	Agency/Group/Organization Type	Services – helping those involved with the criminal justice system
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.

22	Agency/Group/Organization	Houses into Homes
	Agency/Group/Organization Type	Services – Victims of Domestic Violence Services - Homeless
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
23	Agency/Group/Organization	Unlimited Abilities
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
24	Agency/Group/Organization	Iowa City Free Medical & Dental Clinic
	Agency/Group/Organization Type	Services - Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions and an agency survey.
25	Agency/Group/Organization	SVO
	Agency/Group/Organization Type	Other
	What section of the Plan was addressed by Consultation?	Other
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
26	Agency/Group/Organization	Johnson County Public Health
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
27	Agency/Group/Organization	Mark Twain Elementary – Iowa City Community School District
	Agency/Group/Organization Type	Local School District
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
28	Agency/Group/Organization	C-Wise Design
	Agency/Group/Organization Type	Other
	What section of the Plan was addressed by Consultation?	Other
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
29	Agency/Group/Organization	4Cs Community Coordinated Child Care
	Agency/Group/Organization Type	Services-Children Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions and an agency survey.
30	Agency/Group/Organization	CommUnity Crisis Services & Food Bank
	Agency/Group/Organization Type	Services-Health Services – Victims Services – Food Bank
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions and an agency survey.

31	Agency/Group/Organization	University of Iowa College of Nursing
	Agency/Group/Organization Type	State Government Services - Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
32	Agency/Group/Organization	United Action for Youth
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Services – Mental Health Homeless Needs - Unaccompanied youth
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
33	Agency/Group/Organization	Rape Victim Advocacy Program
	Agency/Group/Organization Type	Services – Victims of Domestic Violence Service - Victims
	What section of the Plan was addressed by Consultation?	Non-homeless special needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.
34	Agency/Group/Organization	Mayor's Youth Empowerment Program (MYEP)
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions.

35	Agency/Group/Organization	Neighborhood Centers of Johnson County (NCJC)
	Agency/Group/Organization Type	Services – children Services - Education
	What section of the Plan was addressed by Consultation?	Non-homeless special needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions and an agency survey.
36	Agency/Group/Organization	Prelude Behavioral Services
	Agency/Group/Organization Type	Services – substance abuse
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through stakeholder sessions and an agency survey.
37	Agency/Group/Organization	Johnson County Emergency Management
	Agency/Group/Organization Type	Other Government – County
	What section of the Plan was addressed by Consultation?	Other – Emergency Management
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone interview

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

There were no agencies purposefully not consulted; all stakeholder sessions, public meetings and public survey were advertised and open to the public and all interested parties.

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

Table 3 – Other local / regional / federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Analysis of Impediments to Fair Housing Choice (AI)	Iowa City Neighborhood and Development Services Department	The fair housing goals of the AI and findings of the AI are incorporated into the Consolidated Plan.
City of Iowa City Comprehensive Plan	Iowa City Neighborhood and Development Services Department	The Comprehensive Plan’s strategies for affordable housing location and types are in alignment with the CP.
City of Iowa City Climate Action and Adaptation Plan	Iowa City Neighborhood and Development Services Department	Elements of the Climate Action Plan are carried out through policies and projects undertaken as part of the CP.
Comprehensive Regional Development Strategy 2040 (CRDS 2040)	East Central Iowa Council of Governments (Economic Development District)	This document, which acts as the region’s CEDS, has goals for economic, workforce, and community development that align with the CP

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

Representatives of Johnson County, the Iowa City Community School District, and University of Iowa provided input for the CP. In accordance with 24 CFR 91.100(4), the City will also notify adjacent units of local government of the non-housing community development needs included in its CP. The City will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the CP and thereby maximize the benefits of the City’s housing and community development activities for the residents being served.

PR-15 Citizen Participation

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

Summarize citizen participation process and how it impacted goal-setting

The City's goal for citizen and resident participation is to ensure broad participation of City residents; housing, economic development, and other service providers; City departments; nonprofit organizations; neighborhood groups; and other stakeholders in the planning and implementation of community development and housing programs. The City's Citizen Participation Plan (CPP) supports that goal by providing residents meaningful information about the document's contents, and ways to comment on and participate in the creation of the document.

The purpose of the CPP is to establish the process by which residents, public agencies, and other interested parties can actively participate in the development and revision of the Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports (CAPER) and to set forth the City's policies and procedures for resident participation. The CPP is available on the City's website at www.icgov.org/actionplan.

The CPP provides for and encourages public participation and consultation, emphasizing involvement by residents and the organizations and agencies that serve LMI persons through the use of HUD programs.

The outreach process for the current Consolidated Plan included stakeholder outreach, three public meetings, a community-wide survey and a survey sent to service agencies. Collectively, there were 442 contacts with the public during the outreach process.

Stakeholder Sessions

Workforce Development

Meeting Room A, Iowa City Public Library (123 S. Linn Street)

June 18, 2019 from 1:30pm-2:45pm

Immigrant and Refugee Community Needs

- J There is a need for English language training programs. Language barriers are most prominently felt by refugees and immigrants who do not speak or are not fluent in English. Stakeholders reported that these groups are leaving the community to work elsewhere, particularly in meatpacking facilities where being fluent in English is not perceived as being essential in those positions.

- J Wage theft is an issue, particularly within the immigrant community. One stakeholder reported recovering over \$120,000 in unpaid wages in recent years.
- J Stakeholders suggested that Iowa City could follow the lead of other jurisdictions like Minnesota and Oakland, CA, both of which now have wage theft laws. Enacting a wage theft ordinance in Iowa City could have a significant impact on both the immigrant community and the service providers who are assisting them. For example, victims of wage theft may currently rely on food pantries but, if paid wages owed, would be better able to afford food.

Employment and Job-Readiness Training

- J Stakeholders reported that some challenges facing job seekers include lack of digital literacy, language barriers and transportation. Education is needed to overcome the digital literacy and language barriers.
- J There is a need for training for displaced workers and youth up to age 24, particularly for those who dropped out of school
- J Stakeholders identified a mismatch between employer needs and the skills in the labor market. Employers in the following areas need skilled workers: healthcare, IT, manufacturing, customer service and construction.
- J Many businesses have closed or moved elsewhere, taking jobs with them. Stakeholders reported that when the closure/relocation is not trade-related, it makes an even larger negative impact because there are no resources available, whereas federal resources are available when the job losses are trade-related.
- J Stakeholders noted that there is a need for an entrepreneur training program in the City.

Job-Preparedness and Challenges for Youth in School

- J Schools should increase efforts to include special education populations in workforce development programs. Stakeholders noted that employers are engaging with youth through school-based programming, but special education populations are frequently not included.
- J Employers are interested in engaging with youth to educate and expose them to available workplace options. For example, manufacturing employers want to educate youth about modern manufacturing practices as the industry has changed over the years, but many are not be aware of those changes and are therefore less inclined to consider it as a career path.
- J Job shadowing can be a useful and powerful tool but because there is no clearinghouse, employers become fatigued because there are too many uncoordinated requests. There is a need to better coordinate efforts.
- J There is an existing 8th grade program to lay out a course of study which provides an opportunity to engage students with adults to develop a plan for a career path.
- J Sometimes youth face a barrier to employment because employers prefer to hire persons who are at least 18 years old because there are fewer restrictions.

- J Youth need training on soft skills such as the importance of arriving to work on time, avoiding being on a cell phone while working, and how to be trainable and among other skills.

Childcare

- J Stakeholders spoke about the need for affordable childcare. Childcare is expensive – approximately \$900 or more per month per child – and Childcare Assistance can be a benefit to those that receive it. However, there are not many slots available because childcare facilities can't afford to accept children using a voucher because the vouchers pay about \$300 or less per child than the market rate.
- J Stakeholders commented that the Childcare Assistance policies should be revised. The current structure incentivizes persons to decline a promotion unless it is significant. For example, it is possible for a person to have an additional \$200 in monthly income but then lose \$900 in Childcare Assistance because of the increased income.
- J Stakeholders commented that it is a challenge to operate a small childcare business despite the significant need for such providers. It was stated that typically persons who want to run this type of business live in rental units and their leases prohibit the operation of a home-based business. Business owners are then risking eviction to operate the business.

Transportation

- J The transportation system poses a challenge to the portion of the workforce that relies on public transit because there is no service on Sundays.
- J Second and third shift workers are not able to rely on public transit because of service hours.
- J It is a challenge for persons who live in Iowa City but work outside of the City to navigate multiple transit systems. There should be greater coordination among the systems.

Housing Affordability & Equity

Meeting Room A, IC Public Library (123 S. Linn Street)

June 18, 2019 from 3:00pm – 4:15pm

Challenges faced by LMI Renters

- J Even though the rental vacancy rate is increasing, those with the lowest incomes and/or a history of mental illness/contact with the criminal justice system have difficulty finding a suitable rental unit because they are competing with households without similar constraints.
- J Stakeholders reported that common move-in costs include first and last month's rent, a security deposit plus the Iowa City utility deposit of \$150 for a total of \$2,400 to \$2,850.

- J Households with lower credit scores have trouble finding housing because landlords target tenants with high credit scores (many students' parents co-sign on the lease).
- J Because of the low availability of affordable units, many households turn to mobile home parks, some of which have unsatisfactory living conditions.
- J Stakeholders stated that many tenants – particularly the most vulnerable – do not know their rights but even among those that do, the fear of retaliation is a deterrent from reporting the landlords' resistance to making repairs and keeping buildings up to code. There is a need for education and outreach related to tenant rights.
- J There is a need for decent, large, affordable units. Habitat for Humanity reported that they are primarily building large houses for large families with the average having four-bedrooms.
- J Stakeholders reported that landlords will frequently keep the security deposit even when there was no substantial damage to the units. Tenants view the security deposit as a tax and can be reluctant to move into a new unit because of the need to save for another security deposit.

Homelessness and Homelessness Prevention

- J There is a need for increased homelessness prevention including additional funding to help households stay housed in the event of unforeseen circumstances. Stakeholders reported that a temporary setback can have long-term consequences for households living at the margins. For example, if a tenant falls behind on utilities and the service is cut off, this triggers an eviction per the lease agreement. It is difficult to get evictions expunged which makes it difficult for the household to find housing in the future.
- J Stakeholders reported that there are existing services and funds to assist struggling households with utility arrears but there is a need for additional funding.
- J One stakeholder reported that 930 people, approximately 20% of whom are children, are served through Shelter House Emergency Shelter Services annually. On average, 450 people engage in Rapid Rehousing (RRH) with 90% obtaining permanent housing. Primary needs for households nearing the termination of RRH assistance are ability to immediately transition to Housing Choice Voucher Program, jobs that pay a living wage, child care, transportation (especially between living, work, and childcare situations and schedules) and increased Permanent Supportive Housing (PSH) capacity as many households indicating need for PSH and ongoing care and support are currently served through RRH due to limited current capacity.
- J There is a need for additional beds in domestic violence emergency shelters. It was reported the stay limit for victims is 45 days. The previous stay limit had been 90 days, but the time limit needed to be reduced because of the decrease from 27 to 8 domestic violence shelters in the entire state of Iowa. Increased demand for affordable rental units, fewer emergency shelter beds, shorter shelter stays, and the impact of domestic violence makes housing victims complex.

- J Emergency shelter stays also has shorter stays as a result of the paradigm shift to a Housing First approach and realignment of resources to rapidly move people from homelessness to housed; it is a federal mandate. The shorter shelter stay allows a shelter provider to turn over shelter beds more quickly, increasing access to emergency shelter while simultaneously moving people to permanent housing at a higher rate (and more rapidly). This is being done without an increase in the rate of returns to homelessness—also a positive impact.

Transportation

- J Transportation is costly for teenagers to get to places of employment or to community assets.
- J There is a need for greater coordination among the City transit system and the regional systems to decrease time spent commuting. Given the current transit routes and connectivity between job centers and areas with affordable housing, it is costly for families with children because the parents/guardians need to pay for childcare not only for the time spent while at work but also during the time spent commuting which could be substantial.

The Need for Smaller Units

- J There is a need for studio apartments and one-bedroom units in the downtown area. Some landlords advertise for a one-bedroom unit but when potential tenants inquire, they discover that the advertised rent is for one bedroom in a larger unit. That is, it is the shared cost for each roommate and not a one-bedroom unit.
- J Stakeholders stated Iowa City's zoning ordinance should be updated to better meet the needs of residents and allow for greater housing types and unit sizes throughout the City.

Student Concerns

- J Students from lower income families have difficulty finding co-signers for a lease.
- J The new affordable student housing is not affordable.
- J University of Iowa dorms are overbooked which may result in equity issues.

Subsidized Housing

- J Stakeholders inquired about the ability of Iowa City to acquire more Housing Choice Vouchers (HCV) and stated that there should be a locally-funded program that operates in a similar manner as the HCV program.
- J While lawful source of income is a protected class by law, landlords are able to find ways around accepting vouchers. There is a need for education and outreach regarding fair housing.
- J Stakeholders reported that there is a years-long waiting list for HCVs. The demand for subsidized housing is so great that a person who doesn't meet one of the primary preference categories (i.e., elderly, disabled, families, etc.) will not be able to access housing.

Education and Outreach

- J There is a significant need for education and outreach among students and LMI households regarding fair housing laws.

Housing for Those in Crisis

Emma Harvat Hall, Iowa City City Hall (410 E. Washington Street)

June 19, 2019 from 9:00am-10:15am

Employment

- J There is a need for better-paying jobs. While a 2005 study reported that the Iowa City-Cedar Rapids area was one of the top five job producing areas in the entire United States, closer inspection of the findings showed that in the aggregate, the jobs paid less than 80% AMI.

Permanent Supportive Housing and Emergency Shelter

- J Shelter House recently constructed 24 new units of permanent supportive housing. There is a need for additional units.
- J There is a need for emergency shelter and supportive services for youth (teens and persons in early 20s) who are currently couch-surfing. These persons need life and jobs skills to become self-sufficient before they age out of assistance.

Social and Supportive Services

- J Stakeholders reported that there are currently several assistance programs such as a utility assistance program run by CommUnity Crisis Services. However, the demand exceeds the availability of resources. Water bills are a big concern for persons living at the margins. There are additional resources needed to meet the demand.
- J There are an increasing number of persons with disabilities who come to Johnson County and Iowa City in search of services. Stakeholders reported that agencies such as Goodwill will go to a job site with a client to assess the work environment, talk with the employer and to teach the client about their trigger situations and how to handle difficult situations. Some employers are more open to this than others.
- J There is a need for supportive services for persons exiting mental health facilities and/or correctional facilities. There is also a need for additional beds in substance abuse treatment facilities because it is difficult to get help even when one is ready to get help.
- J There is a need for credit repair services as well as education related to how to be a tenant, how to present oneself to a landlord, homebuyer education, financial literacy and fair housing laws.

Public Facilities and Services

Emma Harvat Hall, Iowa City City Hall (410 E. Washington Street)

June 19, 2019 from 10:30am-11:45am

Sustainability in Funding and Consistency

- J There is a need for additional funding to meet the current needs. The needs of the community have shifted and become more complicated, especially as the number of immigrants and refugees in Iowa City has increased. Health issues are more chronic and more complicated than they have been historically. An increasing number of youths need mental health services. As a result of increased complexity and need, providers must fundraise more because they need more staff to meet the increased demand. While current staff and agencies perform well, there just are not enough providers to meet demand. Iowa City does not have a large philanthropic community; therefore, agencies are competing with each other for public funding dollars.
- J Many public services agencies are overcrowded but unable to expand their facilities because of a lack of capital. There is a need to look holistically at the needs of service providers in Iowa City to determine if there can be some economies of scale/convenience by sharing space and/or locating complementary services nearby.
- J Public service providers largely agreed that the City's funding allocation of CDBG public service activity dollars should be reviewed and recommended by City staff, who should be more active in making the decisions about allocation of resources instead of HCDC.

Preserving Affordable Housing

Emma Harvat Hall, Iowa City City Hall (410 E. Washington Street)

June 20, 2019 from 9:00am-10:15am

Housing Rehabilitation

- J Stakeholders reported that the housing stock in Iowa City is generally good so the rehab programs are steadily busy and well utilized but that the nature of rehabilitation projects generally is not dire. There is currently a three- to four-month waiting period for the City's rehabilitation program.
- J There is a need to expand rehabilitation efforts in mobile home parks.
- J Stakeholders identified the need for more programs to make accessibility modifications to allow people to age in place.

Landlords and Concerns within the Rental Market and Community

- J There is a need for code enforcement within the rental market. Stakeholders commented that while an inspection program exists, the inspections often occur only once every two years and many landlords who are not currently maintaining their properties make repairs right before the inspection but not otherwise.
- J There is a need to limit the proportion of units in neighborhoods that are rentals to preserve neighborhood stability.

Asset Building in Neighborhoods

Emma Harvat Hall, Iowa City City Hall (410 E. Washington Street)

June 20, 2019 from 10:30am-11:45am

Childcare

- J There is a need for affordable childcare options in LMI areas. The difficulty is that Childcare Assistance payment standards threaten the financial viability of the centers that accept the vouchers so providers are not able to accept too many vouchers.
- J Stakeholders expressed an interest in revising policy to change the income eligibility levels for Childcare Assistance.
- J Several stakeholders mentioned a study conducted by Iowa Women's Foundation in which childcare was identified as one of the biggest issues for women across the State of Iowa.

Transportation

- J Stakeholders commented that transportation is an issue. There is no public bus that services the three new schools and children who rely on public transit are not able to access community assets such as recreation centers because there is no bus.
- J For persons employed in the retail sector, many work in Coralville but it can take three hours each day to commute to and from work by bus. There is a need to reassess the transit system routes and to encourage greater cooperation among the different transit systems.

Other Issues Identified

- J There is a significant need for affordable retail centers and a laundromat in LMI areas because it is difficult for persons without access to a private vehicle to travel to retail areas in Coralville.
- J There is a need for additional support for children experiencing homelessness so that they can stay in their home schools and have the support needed to be successful. There is the expectation that students who are homeless are still available for school projects and group work.

Healthy Homes and Neighborhoods

Emma Harvat Hall, Iowa City City Hall (410 E. Washington Street)

June 20, 2019 from 1:30am-2:45am

Energy Efficiency and Infrastructure

- J There is a need for increased energy efficiency, especially within the rental market. Stakeholders pointed out that even with utility assistance in the winter months, a household can still have a heating bill of over \$1,000. Landlords are not required to maintain minimum energy efficiency standards in their properties to reduce utility costs for tenants, and they have no incentive to make improvements because many tenants pay all utility costs
- J There is a need to change the building code to increase energy efficiency and decrease the impacts on climate change.
- J There is a need for sidewalk connectivity. There are areas where there are no sidewalks and children walk along these areas to and from school.

Community

- J Stakeholders commented that there is a need for people to have a sense of community and a sense of place. There is a need for more activities and opportunities within each area for people to get to know one another.
- J There is a need for access to affordable healthcare. Being physically healthy contributes to healthy neighborhoods.

Public Health Concerns

- J Stakeholders commented that overcrowding is an issue which leads to health concerns as well as potentially leads to eviction due to breach of contract.
- J Bedbugs, mold and mildew and, less frequently, pests are a problem. There are also concerns with ineffective HVAC systems and kitchen appliances that do not work properly.
- J There is a need for mental health assistance to help alleviate problems associated with hoarding.

Public Meetings

Public Meeting #1

Broadway Neighborhood Center (2105 Broadway Street)

June 18, 2019 from 6:00pm – 7:00pm

Childcare and Youth Programming

- J There is a need for affordable childcare.
- J There is a need for affordable youth programming and activities such as a skating rink, arcade, zoo or aquarium, cultural activities and summer camps.

Educational Opportunities

- J Stakeholders identified the need for financial literacy classes and programs to assist with credit repair. This includes the need for services to help clear the credit records of children whose parents put utility bills in the child's name. This results in the child having damaged credit upon entering adulthood.
- J Stakeholders reported an interest in classes designed for entrepreneurs and small business owners to determine if starting a small business is the right decision and, if so, to educate the individual on how to get started.

Transportation

- J Stakeholders stated that there is a need to ensure that bus routes transport riders to where they want to go to ensure that it does not take three hours to do what can be accomplished in ten minutes via private car (e.g., a trip to Walmart). Greater coordination is needed among the different transit systems.
- J There is a need for second- and third-shift and Sunday bus routes.
- J Bus stops need to be better coordinated with school locations as some children have been seen walking in areas that are barren, and it can be dangerous for children to be walking along the route.
- J There is a need for bus service to the area's mobile home parks.

Public Meeting #2

Emma Harvat Hall, Iowa City City Hall (410 E. Washington Street)

June 19, 2019 from 1:30pm – 2:45pm

Affordable Housing

- J Stakeholders commented that because Iowa City is a relatively affluent place, “affordable housing” is not always affordable. Rents have gotten expensive because students and their parents are willing and able to pay higher rents.
- J Stakeholders commented that there is a gap in housing and services for low-income persons who are struggling and not yet homeless but whose incomes are not high enough to access certain services for LMI households. For example, these households cannot access housing built by Habitat for Humanity but also cannot gain access to public housing.
- J There is a need to desegregate poverty and to make sure that affordable units are located throughout Iowa City.
- J There are not enough units affordable to those households with incomes between 0-30% AMI.
- J There is the continued need for a repairs program because it is cost effective and can keep people in their homes as well as preserve the number of affordable units.
- J Stakeholders commented that the City should reconsider current zoning and make changes that would make it easier to build new units and to get transportation to the units.
- J Stakeholders commented that some landlords do not always take care of properties and will sometimes blame tenants for pre-existing damage to the unit. There is a need for greater accountability for landlords.
- J Stakeholders stated that many tenants are not aware of their rights and that there is a need for education and outreach related to fair housing and tenant rights.

Transportation

- J Stakeholders commented that there is a need for second- and third-shift and Sunday bus routes.
- J There is a need for better coordination among the City transit system and regional systems so that it is easier to move in and outside of Iowa City to job centers and area amenities such as shopping districts.

Public Meeting #3

Pheasant Ridge Neighborhood Center (2651 Roberts Road)

June 19, 2019 from 6:00pm – 7:00pm

Affordable Housing

- J Stakeholders commented that they wished there was additional capacity to expand affordable homeownership opportunities.
- J There is a need for affordable rentals. Rents have gotten expensive because students and their parents are willing and able to pay higher rents and many of the new units seem to have been built for students.

Childcare and Youth Programming

- J There is a need for affordable childcare, particularly for large families. The mothers are largely unable to attend school while their children are young because there is no way to afford childcare while the mother would attend classes.
- J There is a need for weekend childcare so that caregivers can go to work on the weekends.
- J Stakeholders stated that there are some women who are not low-or moderate-income but who still struggle to make ends meet because they are childcare cost burdened.

Transportation

- J There is a need for better coordination among the City transit system and regional systems so that it is easier to move in and outside of Iowa City to job centers and area amenities such as shopping districts.

Community-wide Survey

There were 302 responses to the survey. Respondents were asked to rate the priority of various activities as being low, medium or high priority. A summary of results is included below for activities ranked as high priority. The complete survey results are attached.

- J Housing Activities Priority:
 - o Transitional/permanent housing of homeless – 67.5%
 - o Fair housing activities - 61.7%
 - o Housing for those with a disability - 60.8%
 - o Accessibility for disabled persons - 55.8%

- J Economic Development Activity priority:
 - o Literacy programs/GED preparedness – 55.2%
 - o Workforce development/employment activities - 52.3%
 - o Job creation/retention – 52.2%

- J Special Needs Services:
 - o Mental health services - 78.4%
 - o Emergency shelters and homeless services – 72.1%
 - o Domestic violence services – 67.8%

- J Neighborhood/commercial district services priority:
 - o Sidewalk improvements – 42.7%
 - o Street lighting - 41.6%
 - o Street improvements – 39.4%

- J Infrastructure Improvements
 - o Road improvements/reconstruction – 53.8%
 - o Water and wastewater treatment facilities – 42.6%
 - o Sidewalk improvements/reconstruction - 42.0%
 - o Tree planting – 41.7%

- J Community Facilities
 - o Mental health facilities – 74.5%
 - o Homeless/domestic violence facilities – 70.2%
 - o Childcare facilities – 57.0%

- J In your opinion, what are the THREE highest priority needs in Iowa City for the next five years?
 - o Affordable housing, infrastructure/road improvements, mental health/homeless services are most often cited priorities

- J What types of housing, economic development, or community development projects would you like to see in Iowa City?
 - o Affordable housing, more resources for small businesses/startups like low cost loans or incubators, park improvements and school/youth services funding

Public Service Provider Survey

To understand the capital improvement needs of core public service agencies, the City sent out a survey to service providers to identify necessary capital improvements over the next five years and, where possible, identify associated costs. The goal was to prioritize projects that had predetermined capital improvement needs in competitive rounds to facilitate the efficient use of federal funds and to improve project outcomes. One requirement for potential grantees is that the organization either own the building or have a long-term lease. Not all agencies participated in the survey. The seven agencies that completed the survey and their planned capital improvements are summarized below, though some of the needs are not CDBG eligible. The needs are noted here, however, for completeness:

Organization:	Capital Improvements Anticipated over the next five years
4Cs: Community Coordinated Child Care	Improvements to parking lot
CommUnity Crisis Services & Food Bank	Sidewalk and parking lot replacement and Shed construction Programming/staffing space expansion or possibly new building
Domestic Violence Prevention Program	Siding replaced and roof resingled on shelter, Tree removal to improve visual security, repair fence, replace porch, replace casement windows, Remodel main floor bathroom for accessibility, install accessible W/D units; remodel two bathrooms for accessibility, replace all doors to client rooms, expand security cameras to include parking lot, replace NC units, replace HVAC systems, possibly boiler, reinstall or remodel south side stairwell
Iowa City Free Medical & Dental Clinic	Reconfiguration of lower level for patient care; ventilation of three bathrooms; repaving parking lot
Neighborhood Centers of Johnson County	Broadway Center: Roof and window/door repair/replacement Pheasant Ridge Center: Playground equipment replacement, window sash replacements, and parking lot repairs
Prelude Behavioral Services	Carpet replacement, group room chairs, staff lounge upgrades (flooring and cabinets), Office furniture for counseling staff, and updates to reception area workspace (no estimate provided)
Shelter House	Replace geothermal system with traditional HVAC system, Replacement of all showers, some kitchen equipment replacement, Fence replacement along north property line, Carpet and flooring replacement, Installation of solar panels on roof, expanded storage space for donations, Drop-in space expansion separate from shelter, need additional/expanded office space

Citizen Participation Outreach

Table 4 – Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/ broad community	NA (notice for upcoming stakeholder sessions and public meetings)	NA	NA	
2	Other – Stakeholder session	Non-targeted/ broad community	10 attendees	See appendix	NA	
3	Other – Stakeholder session	Non-targeted/ broad community	24 attendees	See appendix	NA	
4	Other – Stakeholder session	Non-targeted/ broad community	13 attendees	See appendix	NA	
5	Public Meeting	Non-targeted/ broad community	9 attendees	See appendix	NA	
6	Other – Stakeholder session	Non-targeted/ broad community	14 attendees	See appendix	NA	
7	Other – Stakeholder session	Non-targeted/ broad community	13 attendees	See appendix	NA	
8	Public Meeting	Non-targeted/ broad community	7 attendees	See appendix	NA	
9	Public Meeting	Non-targeted/ broad community	15 attendees	See appendix	NA	
10	Other – Stakeholder session	Non-targeted/ broad community	10 attendees	See appendix	NA	

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)
11	Other – Stakeholder session	Non-targeted/ broad community	17 attendees	See appendix	NA	
12	Newspaper Ad	Non-targeted/ broad community	NA	NA	NA	
13	Comment Period	Non-targeted/ broad community	11	See appendix	NA	
14	Public Meeting (HCDC)	Non-targeted/ broad community	20	See appendix	NA	
15	Public Meeting (Council Meeting)	Non-targeted/ broad community	16	See appendix	NA	
16	Newspaper Ad	Non-targeted/ broad community	NA	NA	NA	
17	Comment Period	Non-targeted/ broad community	TBD	See appendix	NA	
18	Public Meeting (HCDC)	Non-targeted/ broad community	TBD	See appendix	NA	
19	Public Meeting (Council Meeting)	Non-targeted/ broad community	TBD	See appendix	NA	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment is based on an analysis of housing problems in Iowa City by income level among renters and owners as well as households with special needs. Needs were identified through a comprehensive public outreach process that included stakeholder consultation, surveys, public hearings and a review process designed to meaningfully engage residents.

Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, a special tabulation of 2011-2015 American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden, which occurs when a household pays more than 30% of gross income on housing costs such as rent and utilities for renters and mortgage payments (principal and interest), insurance, utilities, and taxes for owners. Cost burden is important because cost burdened households have less remaining income for other necessities such as healthcare, groceries, childcare, etc. and may have to forgo these necessities to pay for housing.

Supplemental data was drawn from the 2013-2017 ACS and other sources to provide additional context when needed.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

High housing costs reduce economic opportunities and access to prosperity in Iowa City, where the 2019 Area Median Income (AMI) is \$96,000 for a family of four, especially among lower-income persons of color. Renters are much more likely than homeowners to experience housing problems, among which cost burden and severe cost burden are the most prevalent. Renters at the lowest end of the income spectrum, 0-30% AMI, are most likely to be severely cost burdened, which occurs when a household pays more than 50% of gross income on housing costs. Among renters with incomes of 31-50% AMI, cost burden is the most common problem which is defined as when a household pays between 30-50% of household income on housing costs. Non-related, non-elderly households comprise the majority of cost burdened and severely cost burdened households; many of these households are likely comprised of students though the data does not allow for disaggregation to determine the level of need among full-time residents who are not students.

Housing Needs

In CHAS data, housing problems are broken down into four categories: cost burden, lack of complete plumbing or kitchen facilities, overcrowding, and zero/negative income. Cost burden and overcrowding are further subdivided into standard and "severe" problems. Cost burden is defined by HUD to mean that a household spends between 30-50% of income on housing costs while severe cost burden is defined as when a household spends more than 50% of household income on housing costs. Overcrowding, by definition, is more than 1.0 persons per room while severe overcrowding is defined as having more than 1.5 persons per room.

The following summary points make use of Table 7 and the Supplemental Table below. When additional tables are used, it is referenced in the summary point.

Substandard Housing

- J Substandard housing is a bigger concern for renters than owners. There are 435 substandard rental units compared to 60 owner units. (Note that owners of permitted rentals units must correct deficiencies if found to be substandard.) Among renters with substandard units, 57% and 30% are in the 0-30% AMI and 31-50% AMI brackets, respectively.

Overcrowding

- J Renters are more likely than owners to be overcrowded. Among the 250 overcrowded renters, 32% and 44% are in the 0-30% AMI and 31-50% AMI brackets, respectively.

- J Among all homeowner households with incomes up to 100% AMI, 95 households are overcrowded with 79% of these households with incomes between 80-100% AMI and the balance with incomes between 50-80% AMI.

Severe Overcrowding

- J No owner households are identified as being severely overcrowded.
- J Among renter households, nearly all (91%) of severe overcrowding occurs among households with incomes between 0-30% AMI. It is likely that many of these households are student households though the data does not disaggregate by student status.

Cost Burden

- J Among households that are cost burdened, but who do not have other housing problems, more are renter households (2,380 renter households and 1,155 owner households). Among renters, 59% of households have incomes between 31-50% AMI. Among owners, 52% of cost burdened households have incomes between 50-80% AMI.
- J Table 9 indicates that among cost burdened renters, the vast majority of households with incomes between 0-30% AMI (4,280 of 5,580) are "Other" households. "Other" households are non-elderly, non-related households, many of which are likely student households.

Severe Cost Burden

- J Of severely cost burdened households, renters earning below 30% of AMI are the most impacted by a large margin. Among the 5,710 severely cost burdened renter households, 4,960 have incomes between 0-30% AMI.
- J Table 9 indicates that among severely cost burdened renters, the vast majority of households with incomes between 0-30% AMI (5,140 of 5,990) are "Other" households which likely encompasses many student households.
- J Among small related households, 87% of households have incomes between 0-30% AMI. Among large related households, all have incomes between 0-30% AMI.
- J Among elderly households, 55% and 33% have incomes between 0-30% and 31-50% AMI, respectively.

Demographic Data

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

The following tables are HUD-generated tables within the IDIS eCon Planning Suite using 2011-2015 CHAS data and 2011-2015 ACS data. HAMFI refers to "HUD Adjusted Median Family Income," which is

the median family income calculated by HUD for each jurisdiction in order to determine Fair Market Rents and income limits for HUD programs.

The City population continued to increase between 2000 and 2015 with household formation outpacing population increases. The nominal median income has increased by 10% but in real dollars, the median income has decreased by 20%. Among the lowest income households, most are Other households meaning that they are not family or elderly households and are likely frequently, though not entirely, comprised of student households. An example of another household that is not a student household would be unrelated, unmarried persons living together but who are not students.

Table 5 - Housing Needs Assessment Demographics

Demographics	Base Year: 2000	Most Recent Year: 2015	% Change
Population	67,862	71,830	6%
Households	26,830	28,985	8%
Median Income	\$38,361.00 (\$53,112 in 2015 dollars)	\$42,375.00	10% (-20% adjusted)

Data Source: 2000 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

Table 6 - Total Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	7,685	4,210	4,970	2,565	9,550
Small Family Households	1,095	925	1,590	995	4,435
Large Family Households	240	165	170	165	665
Household contains at least one person 62-74 years of age	375	240	610	375	1,920
Household contains at least one person age 75 or older	400	550	445	75	725
Households with one or more children 6 years old or younger	505	440	590	375	1,010

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

SUPPLEMENTAL TABLE: Housing Needs by Tenure Summary Table

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
PERCENTAGE OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	57.47%	29.89%	12.64%	0.00%	100.00%	0.00%	41.67%	58.33%	0.00%	100.00%
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	90.48%	0.00%	0.00%	9.52%	100.00%	-	-	-	-	-
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	32.00%	44.00%	4.00%	20.00%	100.00%	0.00%	0.00%	21.05%	78.95%	100.00%
Housing cost burden greater than 50% of income (and none of the above problems)	86.87%	11.82%	1.31%	0.00%	100.00%	57.21%	23.87%	10.36%	8.56%	100.00%
Housing cost burden greater than 30% of income (and none of the above problems)	16.39%	58.82%	19.33%	5.46%	100.00%	8.66%	28.14%	52.38%	10.82%	100.00%
Zero/negative Income (and none of the above problems)	100.00%	0.00%	0.00%	0.00%	100.00%	100.00%	0.00%	0.00%	0.00%	100.00%

Data Source: 2011-2015 CHAS

Housing Problems (Households with one of the listed needs)

Table 7 – Housing Problems Table

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	250	130	55	0	435*	0	25	35	0	60
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	95	0	0	10	105	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	110	10	50	250	0	0	20	75	95
Housing cost burden greater than 50% of income (and none of the above problems)	4,960	675	75	0	5,710	635	265	115	95	1,110
Housing cost burden greater than 30% of income (and none of the above problems)	390	1,400	460	130	2,380	100	325	605	125	1,155
Zero/negative Income (and none of the above problems)	640	0	0	0	640	45	0	0	0	45

Data Source: 2011-2015 CHAS

*A property that has a rental permit would not have a lack of complete kitchen or plumbing facilities.

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

Table 8 – Housing Problems 2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,380	920	140	55	6,495	635	290	170	165	1,260
Having none of four housing problems	715	2,155	2,540	1,075	6,485	270	845	2,120	1,265	4,500
Household has negative income, but none of the other housing problems	640	0	0	0	640	45	0	0	0	45

Data Source: 2011-2015 CHAS

Cost Burden > 30%

Table 9 – Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	835	500	190	1,525	165	165	325	655
Large Related	190	65	0	255	0	50	80	130
Elderly	275	199	70	544	205	159	120	484
Other	4,280	1,465	280	6,025	365	220	215	800
Total need by income	5,580	2,229	540	8,349	735	594	740	2,069

Data Source: 2011-2015 CHAS

Cost Burden > 50%

Table 10 – Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	800	95	25	920	165	115	55	335
Large Related	125	0	0	125	0	0	0	0
Elderly	185	110	40	335	140	10	65	215
Other	4,030	570	10	4,610	330	140	15	485
Total need by income	5,140	775	75	5,990	635	265	135	1,035

Data Source: 2011-2015 CHAS

Crowding (More than one person per room)

Table 11 – Crowding Information – 1/2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	120	110	10	40	280	0	20	20	75	115
Multiple, unrelated family households	45	0	0	15	60	0	0	0	0	0
Other, non-family households	4	0	0	0	4	0	0	0	0	0
Total need by income	169	110	10	55	344	0	20	20	75	115

Data Source: 2011-2015 CHAS

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

Stakeholders reported that there is a need for studio and one-bedroom apartments in the downtown area and that the Housing Choice Voucher (HCV) waiting list is years long for persons without a preference (such as elderly or disabled for a single person). As of February 2019, approximately 894 HCV applicants had a primary preference, in addition to 22,890 more applicants who do not have a primary preference. While a specific number of single person households in need of housing was not discussed by stakeholders, stakeholders mentioned that additional units are needed particularly for persons in recovery as well as teens and youth (under the age of 24) who are currently couch surfing. Shelter House recently opened a 24-unit permanent supportive housing development but still the housing demand for the chronically homeless and for single adults with disabilities who may not meet HUD's definition of chronically homeless exceeds the supply.

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

As stated in the 2019 Analysis of Impediments to Fair Housing Choice (AI), Iowa City's population has a lower proportion of individuals with disabilities relative to the state, though this has increased over time. Some of this is likely due to the general aging of the population. The presence of disabilities varies by age, with the likelihood of disability increasing throughout life with a sharp increase after 75 years. In all age groups except those 75 years and older, Iowa City has a smaller proportion of persons with disabilities compared to Iowa. This is explained by a younger population and strong health care industry which attracts those with health needs later in life. The most common disabilities are cognitive, independent living, and ambulatory. Native Americans and non-Hispanic whites are most likely to be disabled. Generally, persons with disabilities are well-integrated in the community, though there is a need for housing for persons with disabilities due to the additional challenges they may face in finding suitable housing.

The Domestic Violence Intervention Program (DVIP) assists persons/families that are victims of domestic violence. Stakeholders reported that when the average length of stay increases it is typically a result of not being able to find affordable housing. Additionally, finding housing for larger families (3+) or families with criminal history/bad credit/evictions is very difficult. When DVIP has adequate resources, the agency is typically able to move families into homes quickly.

The following table shows the numbers of persons/households that have utilized services through DVIP in 2017, 2018 and 2019.

	2019	2018	2017
Sheltered	360	341	388
Nights of Shelter	23,674	15,348	14,390
Average Length of Stay	40	24	27
Adults	193	179	182
Children	167	162	206
Percent of Families Exiting to Permanent Housing	66	88	51
Families Receiving Housing (does not represent individual adults and children, but the number of families)	127	157	92
Average Length of Time to Permanent Housing Destination	14	9	10

Data Source: DVIP

What are the most common housing problems?

The most common housing problems are cost burden and severe cost burden as discussed below.

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

The high rate of severe cost burden (paying more than 50% on housing) is driven largely by renters with household incomes between 0-30% AMI, many of which are likely student households with minimal incomes but who have family support in paying rent. Cost burden (spending 30-50% of income on housing) is driven largely by 31-50% AMI renters and 51-80% AMI owners. As shown in Table 9, there are 6,025 of 8,349 households that are classified as Other, meaning that they are not elderly or related families. Among these, 4,280 have incomes between 0-30% AMI. Likewise, among 0-30% AMI renter households experiencing severe cost burden, 4,030 of the 5,140 households are Other households. Stakeholders also reported that substandard housing can also be a problem, particularly in the mobile home parks located within City limits, though this is not necessarily reflected in HUD data which uses a more restrictive definition of substandard. Severe overcrowding also affects over 90% of 0-30% AMI renter households, though this is also likely largely attributed to student households in which students are sharing rooms.

Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered (24 CFR 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The characteristics of persons who are currently housed but at risk of residing in shelters or becoming unsheltered include but is not limited to the prevalence of chronic and disabling health conditions including mental health conditions, prevalence of a history of domestic violence, a blemished credit history, criminal histories that create barriers to housing and employment, and being very low-income and as a result, living paycheck-to-paycheck.

Stakeholders reported that a temporary setback can have long-term consequences for households living at the margins. For example, stakeholders reported that if a tenant falls behind on utilities and the service is cut off, this often can trigger an eviction as per the lease agreement. It is not possible to get evictions expunged which makes it difficult for the household to find housing in the future. There are existing services and funds to assist struggling households with utility arrears but there is a need for additional funding. Stakeholders specifically mentioned water bills as being burdensome for low-income households.

In addition to immediate housing needs and utility assistance, households that are unstably housed can benefit from job training, financial literacy classes, credit repair programs, and most critically, access to affordable transportation and childcare.

Each year, approximately 930 people, nearly 20% of whom are children, are served through Shelter House Emergency services. On average, 450 people engage in Rapid Rehousing (RRH) with 90% obtaining permanent housing. Primary needs for households nearing the termination of RRH assistance are ability to transition to the Housing Choice Voucher Program, jobs that pay a living wage, childcare, transportation (especially between living, work, and childcare situations and schedules), and increased Permanent Supportive Housing (PSH) capacity as many households indicating need for PSH are current served through RRH due to limited current capacity.

There is a need for additional beds in domestic violence emergency shelters. It was reported the stay limit for victims is 45 days. The previous stay limit had been 90 days, but the time limit needed to be reduced because of the decrease from 27 to 8 domestic violence shelters in the entire state of Iowa. Increased demand for affordable rental units, fewer emergency shelter beds, shorter shelter stays, and the impact of domestic violence makes housing victims complex.

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

No specific estimate of the number of at-risk persons has been determined. The need for housing and non-housing services was determined by speaking with stakeholders and the general public through a series of workshops and meetings, all of which were open to the general public.

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

Through stakeholder sessions, several characteristics were identified that are common among unstably housed households, particularly among the renter population. Some of the characteristics are related to a person's prior history with substance abuse, the criminal justice system, a prior eviction or credit score. It is difficult for persons with these histories to find a good-paying job and safe, decent, affordable housing because, in part, these households are competing with students for the same housing units, many of whom have the support of their parents with strong credit histories and an ability to pay upfront costs such as a security deposit.

Other characteristics of households at risk of becoming homeless are related to the current state of the household. For example, victims of domestic violence, persons with untreated/irregularly treated mental illness, and substance abuse issues are at a higher risk of becoming homeless. Additionally, low-income households are also at-risk of homelessness when a life event occurs. For households at the margins and living paycheck-to-paycheck a flat tire on their car could mean the difference between being housed and being homeless if the driver is unable to get to work or afford childcare.

NA-15 Disproportionately Greater Need: Housing Problems – 24 CFR 91.205 (b)(2)

Introduction

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

HUD defines a disproportionately greater housing need as when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

-)] Housing units lacking complete kitchen facilities and/or complete plumbing facilities
-)] Overcrowding (more than one person per room)
-)] Housing cost burden (housing costs are greater than 30% of income)

According to the 2013-2017 ACS, the total population of Native Hawaiians and Pacific Islanders in Iowa City is 161 people (2.2% of the total population) and the total population of American Indian and Alaska Natives is 195 people (2.6% of the total population). Given the low share of these populations, the estimates from the ACS and CHAS datasets have large margins of error. As such, these populations are not included in the analysis.

In general, the percentage of households with a housing problem is high for the lowest income bracket (0-30% AMI) and decreases as income increases. According to the above definitions, two groups in Iowa City experience severe housing problems at a disproportionate level and one group very nearly meets the threshold:

-)] Hispanic households with incomes 80-100% AMI
-)] Black/African American households with incomes 80-100% AMI
-)] Black/African American households with incomes 50-80% AMI (9.9 percentage points higher than in the aggregate)

SUPPLEMENTAL TABLE: Housing problems by race/ethnicity and income tier

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
Racial/ Ethnic Group	Percentage with one or more housing problems			
White	92.6%	71.6%	27.9%	16.9%
Black/ African American	93.8%	63.6%	37.5%	40.0%
Asian	97.9%	64.1%	17.6%	2.8%
Hispanic	83.7%	72.0%	28.6%	32.7%
Jurisdiction as a Whole	93.0%	69.6%	27.6%	18.5%

Source: CHAS 2011-2015

0%-30% of Area Median Income

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,505	490	685
White	5,015	400	395
Black / African American	680	45	40
Asian	460	10	214
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	205	40	10

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,930	1,280	0
White	2,295	910	0
Black / African American	245	140	0
Asian	205	115	0
American Indian, Alaska Native	10	8	0
Pacific Islander	0	0	0
Hispanic	90	35	0

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,375	3,600	0
White	1,155	2,985	0
Black / African American	90	150	0
Asian	60	280	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	50	125	0

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	475	2,090	0
White	350	1,715	0
Black / African American	40	60	0
Asian	4	140	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	80	165	0

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

NA-20 Disproportionately Greater Need: Severe Housing Problems – 24 CFR 91.205 (b)(2)

Introduction

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

HUD defines a disproportionately greater housing need as when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing severe housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the following HUD tables report AMI, they refer to HAMFI. Severe housing problems include:

-)] Housing units lacking complete kitchen facilities and/or complete plumbing facilities
-)] Overcrowding (more than 1.5 persons per room)
-)] Housing cost burden (housing costs greater than 50% of income)

As in NA-15, Native Hawaiians and Pacific Islanders are not included in the analysis as they comprise a small share of the total population and associated statistics have high margins of error.

In general, the percentage of households with a severe housing problem is high for the lowest income bracket (0-30% AMI) and decreases as income increases. According to the above definitions, three racial/ethnic groups in Iowa City experience severe housing problems at a disproportionate level:

-)] Hispanic households earning 30-50% AMI
-)] Black/African American households earning 80-100% AMI
-)] Hispanic households earning 80-100% AMI

SUPPLEMENTAL TABLE: Severe housing problems by race/ethnicity and income tier

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
Racial/ Ethnic Group	Percentage with one or more severe housing problems			
White	87.3%	29.3%	6.0%	5.3%
Black/ African American	72.2%	24.7%	8.3%	33.3%
Asian	94.7%	28.1%	11.8%	2.8%
American Indian, Alaska Native	0.0%	0.0%	0.0%	0.0%
Pacific Islander	0.0%	0.0%	0.0%	0.0%
Hispanic	77.6%	44.0%	0.0%	30.6%
Jurisdiction as a Whole	85.9%	28.7%	6.2%	8.6%

Source: CHAS 2011-2015

0%-30% of Area Median Income

Table 16 – Severe Housing Problems 0 - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,015	985	685
White	4,730	685	395
Black / African American	520	200	40
Asian	445	25	214
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	190	55	10

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Table 17 – Severe Housing Problems 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,210	3,000	0
White	940	2,265	0
Black / African American	95	290	0
Asian	90	230	0
American Indian, Alaska Native	0	19	0
Pacific Islander	0	0	0
Hispanic	55	70	0

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Table 18 – Severe Housing Problems 50 - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	310	4,660	0
White	250	3,885	0
Black / African American	20	220	0
Asian	40	300	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	175	0

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Table 19 – Severe Housing Problems 80 - 100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	220	2,340	0
White	110	1,950	0
Black / African American	35	70	0
Asian	4	140	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	75	170	0

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 24 CFR 91.205 (b)(2)

Introduction

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

HUD defines a disproportionately greater housing need as when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. Cost burdened is defined as paying 30-50% of the household income to housing, and severely cost burdened is defined as paying greater than 50% of the household income to housing. The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various income levels.

As in NA-15, Native Hawaiians and Pacific Islanders are not included in the analysis as they comprise a small share of the total population and associated statistics have high margins of error.

According to the above definitions, one racial/ethnic group in Iowa City experiences cost burden at a disproportionate level:

Black/African American households with incomes 30-50% AMI

White households constitute more than 80% of the jurisdiction as a whole, significantly influencing the overall trend.

Racial/ Ethnic Group	Less than 30% (No Cost Burden)	30-50%	More than 50%	No/ negative income (not computed)
White	62.2%	13.3%	24.5%	2.1%
Black/ African American	40.9%	27.8%	31.3%	2.4%
Asian	60.6%	8.6%	30.7%	13.7%
Hispanic	66.2%	10.9%	22.9%	1.0%
Jurisdiction as a Whole	60.8%	13.9%	25.3%	2.8%

Source: CHAS 2011-2015

Housing Cost Burden

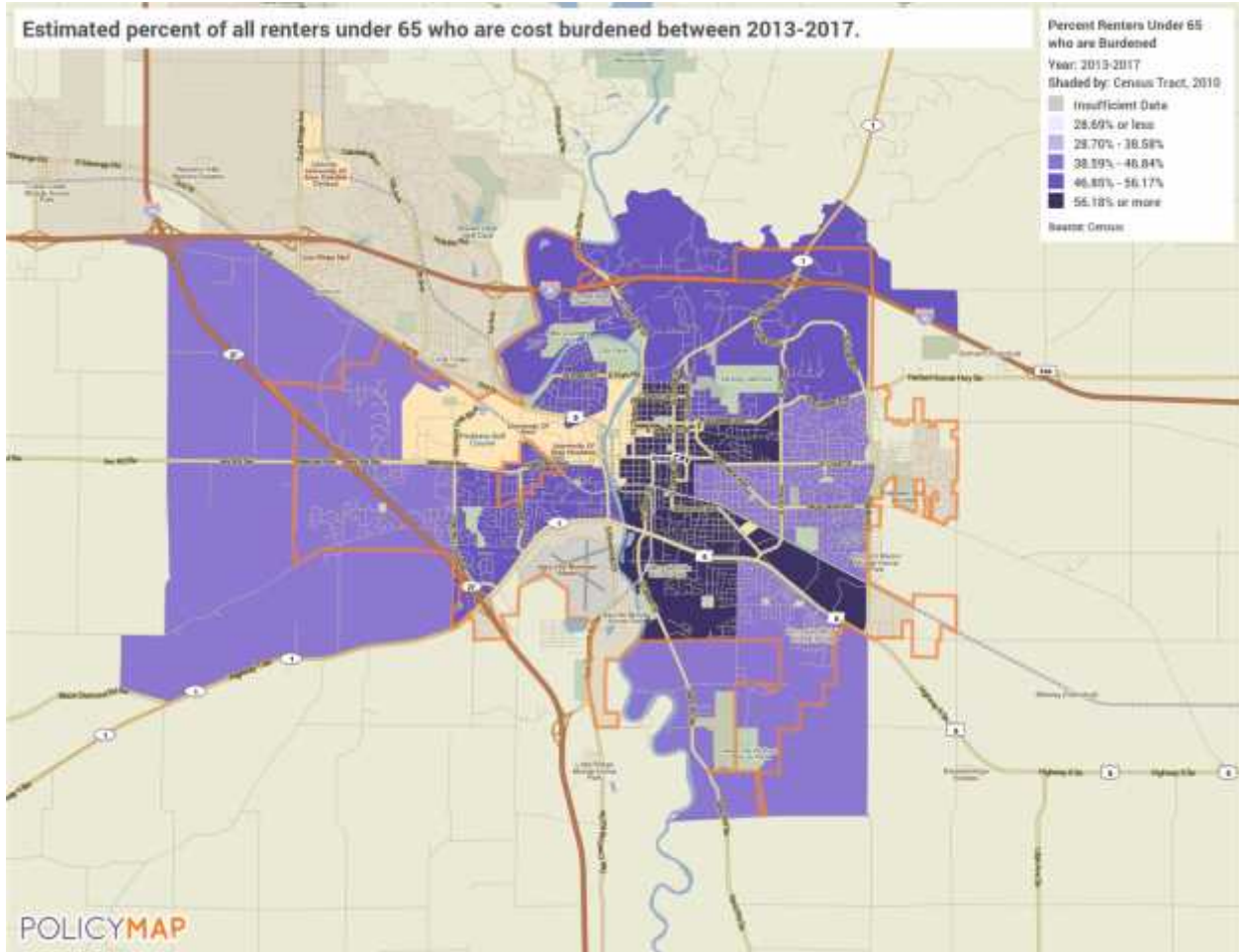
Table 20 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,135	3,920	7,135	800
White	14,450	3,100	5,685	490
Black / African American	685	465	525	40
Asian	1,055	150	535	239
American Indian, Alaska Native	24	10	0	0
Pacific Islander	20	0	0	0
Hispanic	665	110	230	10

Source: CHAS 2011-2015

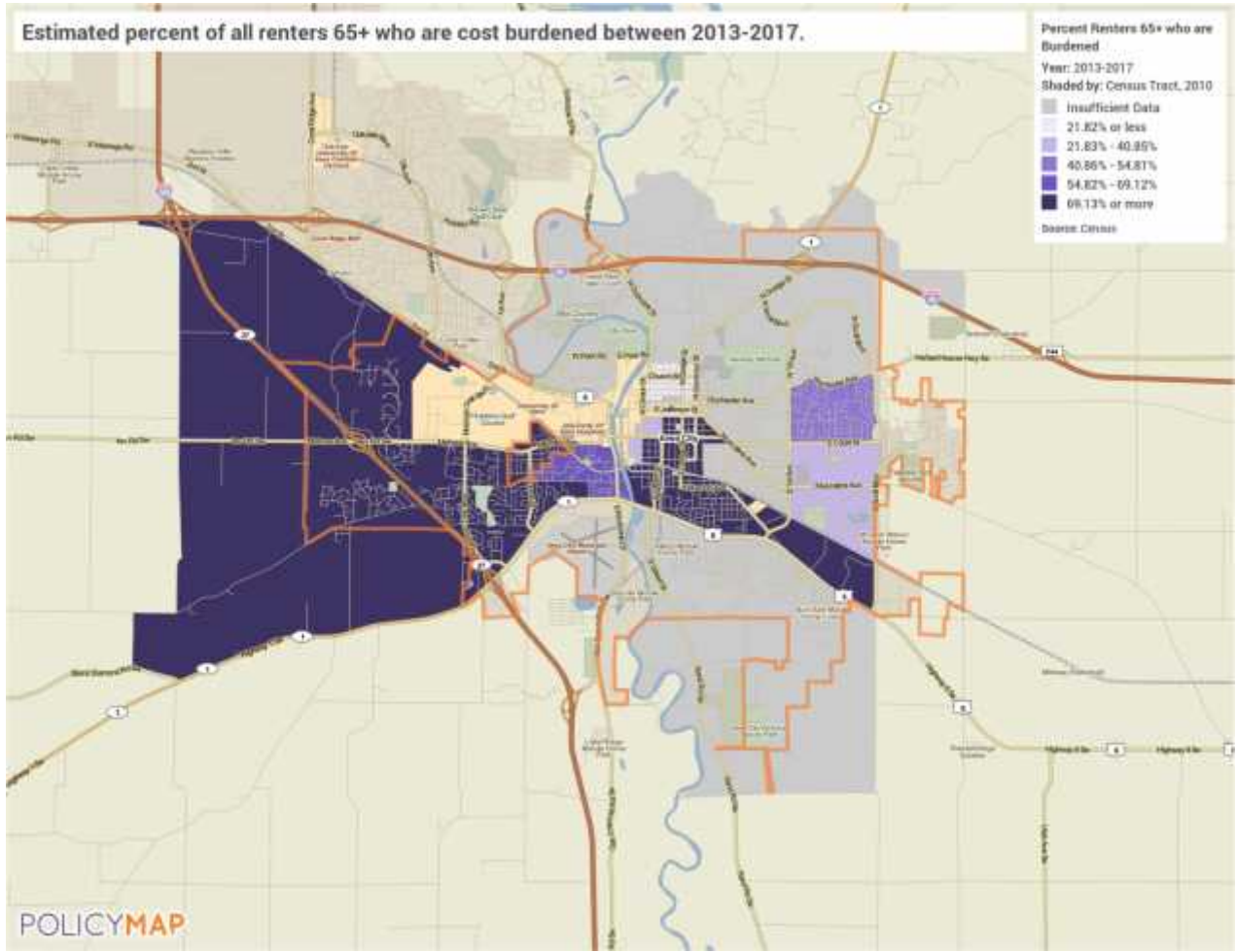
Among renters who are cost burdened and under the age of 65, most households reside in the area to the east of the Iowa River as shown on the PolicyMap below. This group includes much of the large student population. There is no PolicyMap data available to indicate cost burden only among the population over the age of 25.

SUPPLEMENTAL MAP: Cost Burden among Renters under Age 65



Among cost burdened renters aged 65 and older, some live east of the Iowa River, especially in the Mark Twain and downtown area, but most live to the west of University Heights.

SUPPLEMENTAL MAP: Cost Burden among Renters Over Age 65



The following supplemental tables utilize CHAS data for cost burden and severe cost burden among elderly non-family, large family, and elderly family and small family households.

Among elderly non-family households, renters are more cost burdened than owners at lower income levels. As income increase, owners become slightly more cost burdened than renters. There are a number of reasons why owners could be cost burdened including rising property taxes and high utility bills for older homes needing updated systems and energy improvements. In addition, lending standards allow for debt-to-income ratios of up to 43%, which, for a household with no or minimal debt, would allow a borrower to have a loan that costs above 30% of household income. Some lenders allow a debt-to-income ratio as high as 50% which borders on severe cost burden as defined by HUD.

SUPPLEMENTAL TABLE: Elderly Non-family Households - Cost Burden

Elderly Non-family Households - Cost Burden								
	Cost-Burdened (30-50%)				Severely Cost-Burdened (50%+)			
HAMFI	Owners	Renters	Total	%	Owners	Renters	Total	%
0-30%	65	90	155	23.31%	90	170	260	39.10%
30-50%	145	85	230	37.10%	0	110	110	17.74%
50-80%	25	20	45	7.56%	20	30	50	8.40%
80-100%	10	0	10	5.00%	4	0	4	2.00%
>100%	0	20	20	2.45%	15	0	15	1.84%
Total	245	215	460	15.89%	129	310	439	15.16%

Data Source: 2011-2015 CHAS

Among large family households, renters with lower incomes tend to be more cost burdened than owners but in in 50-80% income tier, owners are more cost burdened than renters. Among the severely cost burdened, there are two groups – renters with incomes from 0-30% AMI and owners in the 80-100% AMI tier.

SUPPLEMENTAL TABLE: Large Family Households - Cost Burden

Large Family Households - Cost Burden								
	Cost-Burdened (30-50%)				Severely Cost-Burdened (50%+)			
HAMFI	Owners	Renters	Total	%	Owners	Renters	Total	%
0-30%	0	65	65	27.08%	0	125	125	52.08%
30-50%	50	65	115	67.65%	0	0	0	0.00%
50-80%	80	0	80	47.06%	0	0	0	0.00%
80-100%	0	0	0	0.00%	20	0	20	12.12%
>100%	0	0	0	0.00%	0	0	0	0.00%
Total	130	130	260	18.44%	20	125	145	10.28%

Data Source: 2011-2015 CHAS

Among elderly family and small family households, the pattern of higher rates of cost burden and severe cost burden persists as for the two previously discussed household types. That is, the rates of cost burden and severe cost burden is higher for renters in lower income tiers but higher among owners in higher income tiers.

SUPPLEMENTAL TABLE: Elderly and Small Family Households - Cost Burden

Elderly Family and Small Family Households - Cost Burden								
HAMFI	Cost-Burdened (30-50%)				Severely Cost-Burdened (50%+)			
	Owners	Renters	Total	%	Owners	Renters	Total	%
0-30%	0	35	35	2.90%	215	815	1030	85.48%
30-50%	54	409	463	43.07%	125	95	220	20.47%
50-80%	300	175	475	23.87%	100	35	135	6.78%
80-100%	50	55	105	8.54%	50	0	50	4.07%
>100%	150	10	160	2.64%	0	0	0	0.00%
Total	554	684	1238	10.71%	490	945	1435	12.41%

Data Source: 2011-2015 CHAS

NA-30 Disproportionately Greater Need: Discussion – 24 CFR 91.205(b)(2)

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

The impact of housing problems in Iowa City varies primarily by income level. However, the following groups within an income tier and race/ethnicity category experienced problems at rates at least 10 percentage points higher than the City as a whole:

Housing Problems

- J Hispanic households with incomes 80-100% AMI
- J Black/African American households with incomes 80-100% AMI
- J Black/African American households with incomes 50-80% AMI (9.9 percentage points higher than in the aggregate)

Severe Housing Problems

- J Hispanic households earning 30-50% AMI
- J Black/African American households earning 80-100% AMI
- J Hispanic households earning 80-100% AMI

Cost Burden

- J Black/African American households with incomes 30-50% AMI

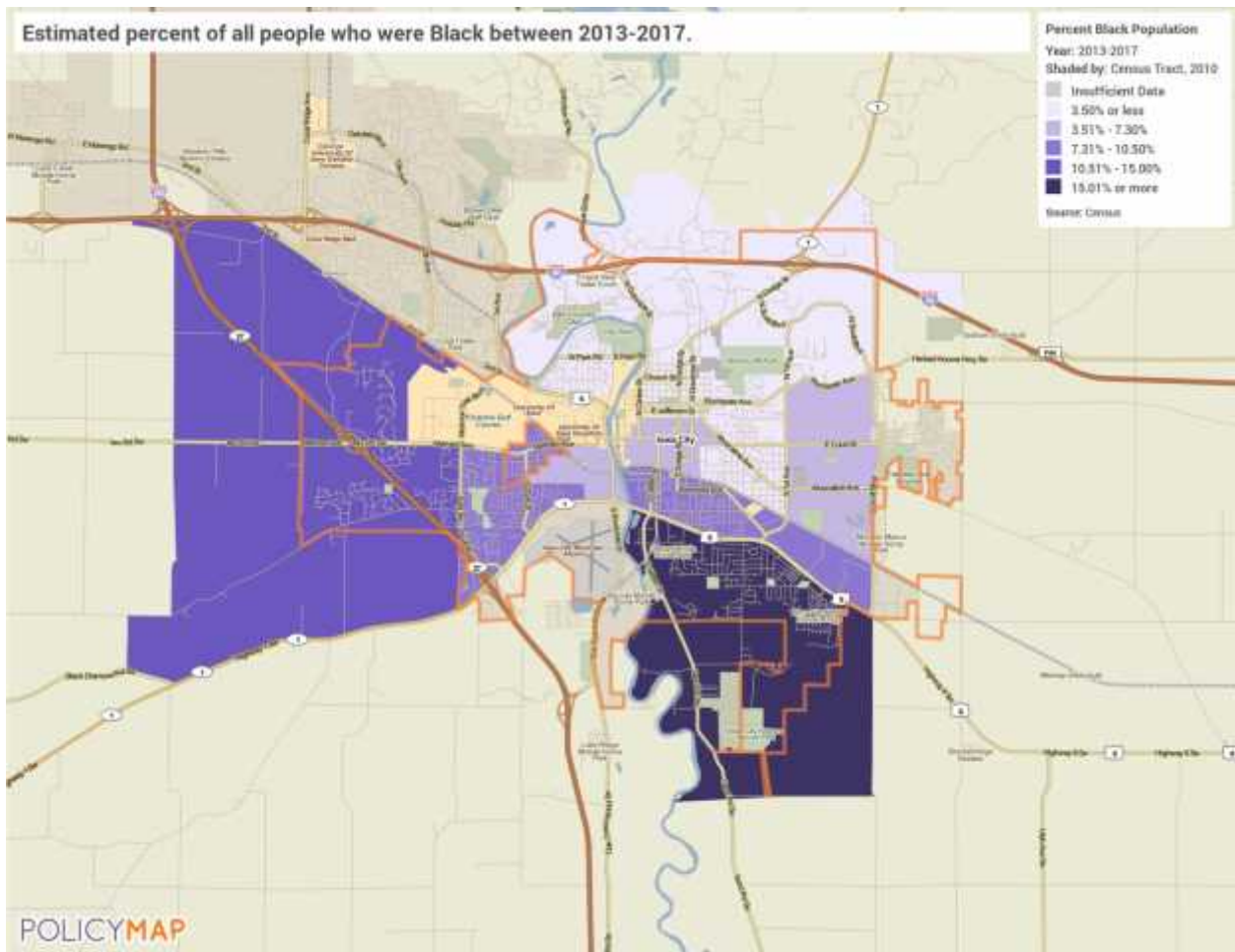
If they have needs not identified above, what are those needs?

The needs among races/ethnicities are indicated above. Income categories have more general needs, as described in NA-10 and the Housing Market Analysis.

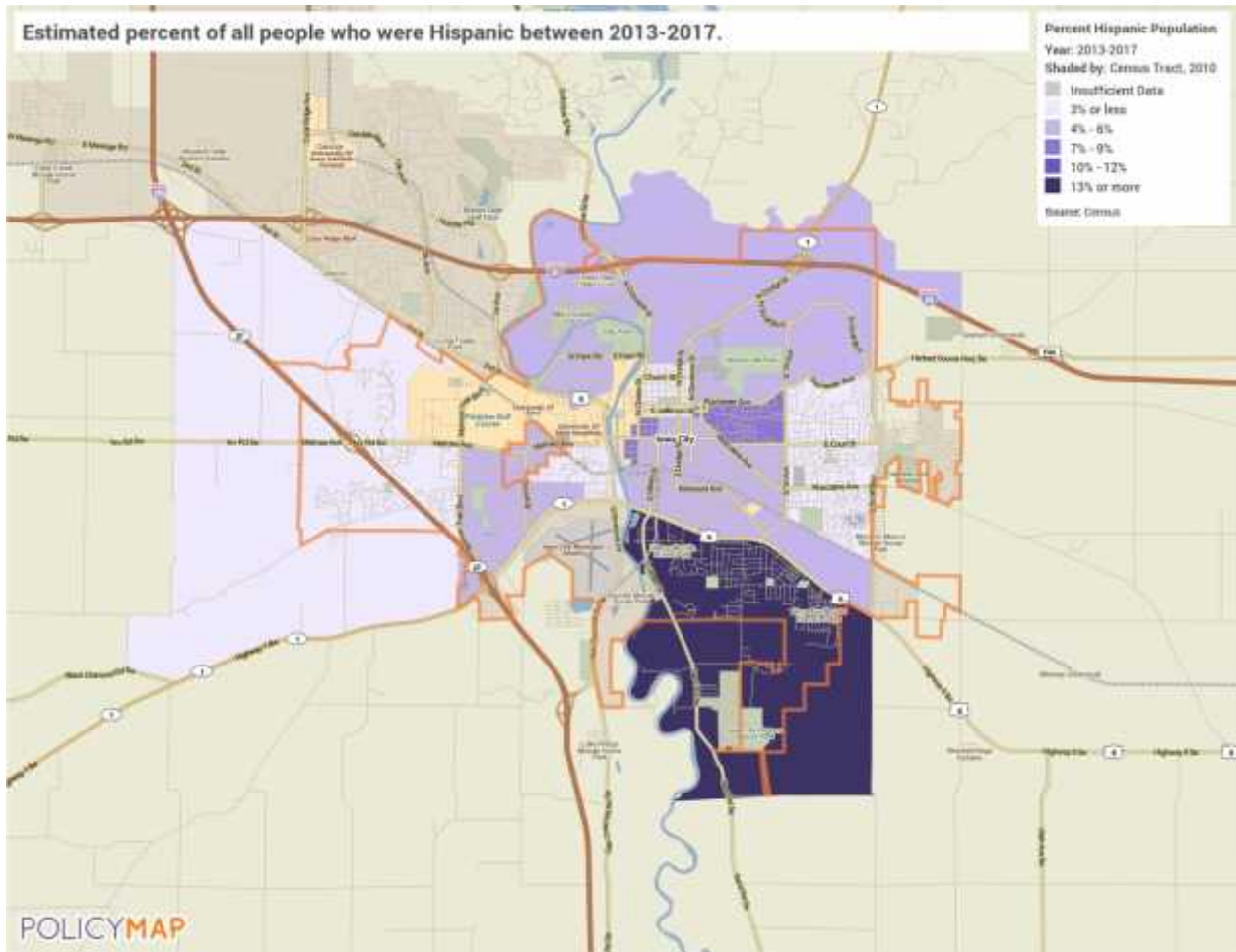
Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The following two maps illustrate the residential patterns of Black and Hispanic persons in Iowa City as identified in the 2013-2017 ACS and mapped via PolicyMap.

Black persons tend to reside in the southeastern portion of Iowa City as well as in the westernmost areas; fewer Black persons reside in the northern areas.



There is a concentration of Hispanic persons in the southeastern portion of the City in the same area in which there is a concentration of Black persons. Hispanic persons are more likely than Black persons to reside in the northern areas and less likely to reside in the western areas.



NA-35 Public Housing – 24 CFR 91.205(b)

Introduction

Iowa City Housing Authority (ICHA), established in 1969, is the division of Iowa City’s Neighborhood and Development Services Department that administers housing assistance programs throughout its jurisdiction, including all of Johnson County, Iowa County and a portion of Washington County. ICHA’s board of directors is the City Council of Iowa City. Therefore, its members are directly elected, and the City has authority over all proposed ICHA development sites and program activity, including any proposed demolition or sale of ICHA project sites. City Council’s involvement in ICHA decision-making increases the degree to which ICHA planning is coordinated with the City’s broader long-term vision.

The data tables presented in this section were pre-populated using HUD’s eCon Planning Suite. Where possible, local data was obtained, and the tables updated.

Totals in Use

Table 21 - Public Housing by Program Type (Updated)

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	0	0	81	1,215	24	1,191	83	0	100**

Data Source: ICHA

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

**Included in the 1,191 tenant-based vouchers

Characteristics of Residents

Table 22 – Characteristics of Public Housing Residents by Program Type

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	16,043	11,965	0	11,851	11,362	7,370
Average length of stay	0	0	4	5	0	5	1	3
Average Household size	0	0	3	2	0	2	1	3
# Homeless at admission	0	0	1	1	0	1	0	0
# of Elderly Program Participants (>62)	0	0	3	174	0	169	2	0
# of Disabled Families	0	0	15	573	0	563	3	0
# of Families requesting accessibility features	0	0	73	1,217	0	1,168	19	8
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

Race of Residents

Table 23 – Race of Public Housing Residents by Program Type (Updated)

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	50	806	15	791	72	0	0
Black/African American	0	0	182	1,987	2	1,985	24	0	0
Asian	0	0	4	19	0	19	0	0	0
American Indian/Alaska Native	0	0	0	13	0	13	2	0	0
Pacific Islander	0	0	0	12	0	12	0	0	0
Other	0	0	4	150	1	149	2	0	0

Data Source: ICHA

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

Ethnicity of Residents

Table 24 – Ethnicity of Public Housing Residents by Program Type

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	32	141	0	140	1	0	0
Not Hispanic	0	0	208	2,846	0	2,747	99	0	0

Data Source: PIC (PIH Information Center)

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

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

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. Among the 81 public housing units operated by ICHA, 41 (45%) are accessible. Reasonable accommodation requests are rarely received by ICHA (only a few per decade), possibly because so many of the units are already accessible. Among persons with one or more disabilities and who are on the waiting list for housing through ICHA, it is not known which type of disability a person has and therefore no conclusion can be drawn about housing needs among persons with disabilities who are on the waiting list beyond that there is a need for affordable, accessible housing.

Approximately 6% of the population in Iowa City has a disability, according to the 2013-2017 ACS. Among the 19,656 rental properties registered with the City, 3,178 (16%) are accessible. Among accessible market-rate units, 75% of the units are one- or two-bedroom units indicating that there may be a need for larger accessible units for families.

Most immediate needs of residents of Public Housing and Housing Choice Voucher holders

According to stakeholders, the most common and immediate needs of public housing residents and Housing Choice Voucher holders beyond affordable housing are transportation and childcare. These needs were overwhelmingly reported in every stakeholder session and public meeting.

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

The needs for transportation and affordable childcare are common among the population at large, though transportation is less of an issue for those with an automobile. Research by the Iowa Women's Foundation (IAWF) determined that affordable childcare is an urgent need across the state, including in Iowa City. IAWF found a shortfall of 350,000 childcare slots across the state and that Iowa has lost 40% of its childcare providers over the past five years. Because the payment standards for childcare vouchers may not be high enough to pay the costs of many childcare providers, providers will often accept only a limited number of vouchers. While the need for affordable childcare and transportation is great among the general population, the need is exacerbated for LMI households including those residing in public housing or utilizing a voucher.

NA-40 Homeless Needs Assessment – 24 CFR 91.205(c)

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

The average shelter stay at Shelter House is less than 30 days. Shelter House shelters 930 people, approximately 20% of whom are children, on an annual basis. There is significant need for additional units of permanent supportive housing (PSH). Shelter House recently constructed 24 new units of PSH and all units are occupied.

There is a need for additional beds in domestic violence emergency shelters. It was reported the stay limit for victims is 45 days. The previous stay limit had been 90 days, but the time limit needed to be reduced because of the decrease from 27 to 8 domestic violence shelters in the entire state of Iowa. Increased demand for affordable rental units, fewer emergency shelter beds, shorter shelter stays, and the impact of domestic violence makes housing victims complex. For many households, 45 days is not long enough to get out of the crisis and resettled, pointing to the need for additional beds in emergency shelters. DVIP shelters 350 persons annually, half of whom are children.

In addition to emergency beds, there is significant need for additional units of permanent supportive housing. Shelter House recently constructed 24 new units of permanent supportive housing and all units are occupied.

There is a specific need for teen and youth services and housing. Many teens and youth (up to age 24) are currently couch surfing but need permanent and stable housing as well as wrap-around services such as life and jobs skills classes to become self-sufficient before they age out of assistance.

Iowa City participates in the Balance of State Continuum of Care. The annual Point in Time Count, typically conducted in January of each year, was held on February 6, 2019 due to extreme temperatures. On February 6, there were 146 homeless persons identified, 140 of whom were sheltered. Among the veteran population, there were 20 veterans, 19 of whom were sheltered. However, individuals are not required to disclose veteran status so it cannot be determined the extent to which veterans experience homelessness using the Point in Time count.

NA-45 Non-Homeless Special Needs Assessment – 24 CFR 91.205 (b,d)

Introduction

Persons with special needs include the elderly and frail elderly, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS. Many persons with special needs also have very low incomes.

Describe the characteristics of special needs populations in your community:

Elderly

Elderly persons are more likely to live on fixed, very low incomes or require special supportive services to complete their daily routines. This means elderly residents in particular need affordable housing options and easy access to service providers. The following table illustrates the trend in age of the elderly population from 2010 to 2017. There have been large increases of 32.2% and 61.4% in the number of persons aged 65-74 and 85 and older, respectively. The tendency toward an aging population is a national trend that is also experienced by Iowa City.

SUPPLEMENTAL TABLE: Elderly Population

Age bracket	2010	2017	Trend
65 to 74	2,702	3573	32.2%
74 to 84	1,719	1809	5.2%
85 and older	819	1322	61.4%
Total aged 65 and older	5,240	6704	27.9%
Median age of population	25.1	25.8	2.8%

Source: 2013-2017 ACS

The following table utilizes ACS data from 2008-2012 (2010 ACS is not available in this format) and 2013-2017 ACS. There has been a decrease in the number of persons aged 65 to 74 who have a disability at the same time as there has been a significant increase in the number of persons in this age range. There has been a 40.0% increase in the number of persons aged 75 and older with a disability.

SUPPLEMENTAL TABLE: Elderly Population with a Disability

Persons with a Disability by Age	2012	2017	Trend
65 to 74	763	542	- 28.96%
75 and older	1005	1407	40.00%
Total aged 65 and older	1768	1949	10.24%

Source: 2008-2012 ACS and 2013-2017 ACS

Among those aged 65 and older and with a disability, 14.6% have an ambulatory disability, 13.6% have a hearing disability and 10.5% have an independent living disability as shown in the following table.

SUPPLEMENTAL TABLE: Elderly Population with a Disability by Disability Type

Disability Type	2017
Hearing	13.6%
Vision	5.3%
Cognitive	6.2%
Ambulatory	14.6%
Self-Care	5.7%
Independent Living	10.5%

Source: 2013-2017 ACS

People Living with Disabilities

There were 5,371 persons with disabilities in Iowa City in 2017, representing 7.4% of the population. The two most common disabilities reported were cognitive (3.3%) and independent living (2.9%). Because independent living disabilities are correlated with increasing age, and the number of seniors in the City is rising, the demand for accessible housing units is expected to increase in the future.

Mental Illness including Substance Abuse and Addiction

Persons with mental illness and/or substance abuse and addiction issues have greater difficulty finding and keeping housing and employment. Stakeholders working in health and mental health services indicated that over time, the level of complexity and severity of cases has increased.

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

Stakeholder sessions revealed that an increasing number of persons with disabilities are coming to Johnson County generally and Iowa City specifically in search of support and employment services. Agencies such as Goodwill will go to a job site with a client to assess the work environment, talk with the employer and to teach the client about their trigger situations and how to handle difficult situations. Additional employment support is needed to educate potential employers about the special needs of vulnerable populations but to also work with the employer to ensure that the both the employer and employee's needs are met. Other services needed include health and mental health services, transportation, childcare for dependents of persons with disabilities, and physical modifications to living environments to make them suitable.

In addition to employment services, persons with disabilities need access to accessible housing including first-floor bedroom and bathroom, ramps, grab bars and other features that allow persons with disabilities to live independently or for elderly persons with disabilities to age in place. Persons with substance abuse and addiction issues need increased access to treatment centers as it is difficult to find a bed in a treatment facility.

The housing and supportive service needs of vulnerable populations were determined through stakeholder interviews and available public and local data and were described in the previous section.

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

The Iowa Department of Public Health prepares an annual analysis of the demographic characteristics of those within the State living with HIV/AIDS. The most recent report is entitled *2017 End-of-Year HIV/AIDS Surveillance Report*.

Among Iowa's 99 counties, Johnson County has the fifth highest prevalence of HIV/AIDS at 126 cases per 100,000 persons; the state average is 88 cases per 100,000 persons. There were 184 persons living with HIV or AIDS in Johnson County, some of whom are being held in Iowa Department of Corrections facilities. In addition to the needs of other vulnerable populations, persons with HIV/AIDS also need access to healthcare including affordable vital medications and supportive mental health services.

NA-50 Non-Housing Community Development Needs – 24 CFR 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Through CDBG funds, the City can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include neighborhood facilities (such as educational centers, parks, recreation centers, and libraries) and facilities for special needs populations (such as homeless shelters, elderly facilities, or centers for disabled persons).

Iowa City aims to strengthen its LMI (LMI) neighborhoods and improve economic opportunities that provide living-wage jobs by improving the living environment within its LMI neighborhoods and providing public amenities that will attract residents and businesses. LMI neighborhoods are Census tracts or block groups that has 51% or more of households that are LMI.

Specifically, stakeholders identified needs for public transportation for greater access to employment but also access to community recreation centers for youth, additional emergency shelters and permanent supportive housing, and infrastructure such as sidewalks. Additionally, there is significant need for new/rehabilitated and additional physical space for public service providers. This need is arising because many service providers have grown in both size and scope of services offered and have either outgrown their physical spaces and/or the facilities have deteriorated over time. In addition to the needs for specific types of facilities, there is a need to cluster services to better meet the needs of the persons and families being served. For example, it would be more convenient for a client to have affordable childcare nearby to health and mental health providers as well as services such as food pantries.

On the community-wide survey, respondents rated the top three priority needs for community facilities to be mental health facilities (74.1%), homeless/domestic violence shelters (69.6%) and childcare (55.9%).

How were these needs determined?

The City facilitated a series of stakeholder interviews and an online survey in which it requested feedback on needs across the community.

Describe the jurisdiction's need for Public Improvements:

Through CDBG funds, the City can also fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation, and maintenance and ADA compliance construction and rehabilitation.

Specifically, stakeholders identified needs for sidewalks to allow for safe, walkable neighborhoods. Stakeholders commented that it is common for children and women with strollers to be walking along busy roadways to access schools, grocery stores and other community amenities.

In addition to sidewalks, stakeholders commented that storm and flooding preparedness is important. As reported by the New York Times, the Iowa Flood Center estimates that what was once considered a 500-year flood in Iowa City is now an 80-year flood, meaning the probability of a flood of that magnitude occurring in any given year has risen from 0.2 percent to 1.25 percent.¹ While the City has made significant infrastructure investments since the flood of 2008, storm and flood management remains a priority.

The City's Climate Action and Adaptation Plan was also noted as important. The plan outlines 35 actions which will help the City reach its goal of an 80% reduction in community-wide greenhouse gas emissions by 2050. Implementing these actions will allow Iowa City to adapt to climate change and remain a resilient, healthy community, for current residents and for future generations. Actions in the plan were chosen because they were locally relevant and the most impactful choices to achieve greenhouse gas reduction.

On the community-wide survey, respondents rated the top four priority needs to be road improvements/reconstruction (52.5%), water and wastewater treatment facilities (40.9%), tree planting (40.5%) and sidewalk improvements/reconstruction (40.4%).

How were these needs determined?

The City facilitated a series of stakeholder interviews and an online survey in which it requested feedback on needs across the community.

¹ Schwartz, J. (2019, May 10). How the University of Iowa Recovered From the 'Unfathomable' Flood That Ruined It. Retrieved from <https://www.nytimes.com/2019/05/10/climate/iowa-floods-disasters-lessons-learned.html>.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section analyzes the existing housing stock by tenure, unit type and size as well as housing affordability and condition. Included in the analysis is a discussion on the existing subsidized units for LMI households as well as available resources for those at risk of experiencing homelessness. Barriers to affordable housing are explored in addition to a discussion on community assets in areas with concentrations of nonwhite and Hispanic persons.

MA-10 Number of Housing Units – 24 CFR 91.210(a)&(b)(2)

Introduction

The housing stock in Iowa City is nearly evenly split between owner- and renter-occupied with slightly more renter households (52.3% of occupied units) than owner households (47.7%). The most common housing type is detached Single Family, followed by Multi-Family with 5-19 units. Manufactured housing communities, also referred to as "mobile home parks" or "trailer parks," house 770 persons in Iowa City and provide market rate affordable housing for many lower income residents. The predominant unit size among owner-occupied housing is three or more bedrooms. Larger rental units comprise only 30% of the rental market; renters primarily occupy two-bedroom units which account for 41% of rental units. The need for more affordable housing, both owner- and renter-occupied, is strong in the community. In determining the City's most critical housing needs, the City focuses on non-student households; students often compete with lower-income full-time City residents for affordable rental units in the City.

All residential properties by number of units

Table 25 – Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	12,865	43%
1-unit, attached structure	2,940	10%
2-4 units	2,625	9%
5-19 units	7,520	25%
20 or more units	3,540	12%
Mobile Home, boat, RV, van, etc.	770	3%
Total	30,260	100%

Data Source: 2011-2015 ACS

Unit Size by Tenure

Table 26 – Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	30	0%	715	5%
1 bedroom	295	2%	3,690	24%
2 bedrooms	2,715	20%	6,235	41%
3 or more bedrooms	10,785	78%	4,515	30%
Total	13,825	100%	15,155	100%

Data Source: 2011-2015 ACS

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

There are 81 units of public housing and 1,215 vouchers administered by ICHA as part of the HCV program, 24 of which are project-based in the newly built Cross Park Place. Additionally, since 1999, CDBG and HOME funds have been used in part to assist an additional 1,405 units of subsidized housing. HCV and public housing tend to be accessed by the lowest income households – those with incomes up to 30% AMI – and LIHTC units are available to households with incomes up to 60% AMI. According to PolicyMap, there are developments with families as well as elderly household types.

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

Developments funded in part by CDBG and/or HOME funds in the City provide 1,405 units of subsidized housing. Among these, 24% of units (337 - 44 homeowner and 293 rental) could expire by the end of 2025 as reported by City monitoring records. However, there is a higher risk of subsidized units converting to market rate units if the units are owned by profit motivated organizations. Of the 337 units with upcoming expiration dates on the period of affordability, 104 are owned by for-profit companies and all of which are rental units.

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

There is a significant need for additional affordable housing. ICHA reported that the waiting list has over 25,000 applicants, 1,300 of which qualified under a primary preference category: elderly, persons with a disability, and/or families with children under the age of 18. For all three categories, the preference is that the applicant lives or works in the jurisdiction served by ICHA. ICHA serves Iowa City but more

broadly Iowa County, Johnson County and Washington County north of Highway 92 but not in the city limits of the City of Washington.

Describe the need for specific types of housing:

Habitat for Humanity spoke about the need for larger, affordable units. Habitat is currently building homes with an average of four bedrooms. Stakeholders commented that many of the larger units are being rented by groups of students and therefore it is more difficult to find affordable, larger units for LMI families.

Stakeholders stated that there is a need for smaller affordable units in the downtown area close to services and amenities. Because the waiting list for units through ICHA prioritizes the elderly, persons with disabilities, and/or families with children, single-persons households without a preference are unlikely to access ICHA housing and need affordable units.

MA-15 Housing Market Analysis: Cost of Housing – 24 CFR 91.210(a)

Introduction

This section outlines the changes in the cost of housing in Iowa City between 2000 and 2017 as compared to household incomes. The 2013-2017 ACS data indicates that between 2000 and 2017, the median home value increased by 16% to \$202,200. Median contract rent has increased by 11% to \$809. Both median home value and median contract rent increases are adjusted for inflation.

The tables below were prepopulated using the eCon Planning Suite available through HUD.

Cost of Housing

Table 27 – Cost of Housing

	Base Year: 2000	Most Recent Year: 2015	% Change
Median Home Value	\$171,600	\$186,100	8%
Median Contract Rent	\$649	\$756	16%

Data Source: 2000 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Table 28 - Rent Paid

Rent Paid	Number	%
Less than \$500	2,060	13.6%
\$500-999	8,925	58.9%
\$1,000-1,499	2,580	17.0%
\$1,500-1,999	1,040	6.9%
\$2,000 or more	555	3.7%
Total	15,160	100.0%

Data Source: 2011-2015 ACS

Housing Affordability

The following table indicates the number of units available in each income tier. The counts are not inclusive meaning that there are, for example, 5,560 units available to households with incomes between 30-50% HAMFI.² Strictly speaking, units affordable to 30% HAMFI households are also affordable to households with higher incomes.

Table 29 – Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	785	No Data
50% HAMFI	5,560	1,185
80% HAMFI	11,220	4,010
100% HAMFI	No Data	5,745
Total	17,565	10,940

Data Source: 2011-2015 ACS

Monthly Rent

Table 30 – Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	625	723	956	1,391	1,684
High HOME Rent	625	723	956	1,391	1,684
Low HOME Rent	625	723	956	1,131	1,262

Data Source: HUD FMR and HOME Rents

² HUD Adjusted Median Family Income.

The previous table indicating the Fair Market Rents (FMR) and HOME rents were populated using eCon Planning Suits and are not populated with current data. The supplemental table below indicates the rent limits for 2019. FMR is used to determine the maximum rent that can be charged for tenants utilizing subsidy programs such as Section 8, HCV, and public housing. FMR is determined by HUD and published annually. HUD FMR are not equivalent to the rent in the open market. HOME Rents are calculated separately by HUD and are the rents that can be charged to a tenant living in a unit that has received HOME funding. HOME rents are the lesser of FMR or 30% of 65% of AMI. Because of the HOME calculation methodology, HOME rents for larger units can be less than FMR because 30% of 65% of AMI remains fixed and that dollar amount could be less than FMR.

SUPPLEMENTAL TABLE: Updated Fair Market Rent and HOME Rents, 2019

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	612	684	902	1,304	1,584
High HOME Rent	612	684	902	1,304	1,584
Low HOME Rent	612	684	902	1,244	1,388

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Within the rental market, there are 785 units that are affordable for households earning up to 30% HAMFI and 5,560 units for those with incomes up to 50% HAMFI. There are an additional 11,220 units affordable to households with incomes up to 80% HAMFI. The number of units stated are not inclusive. Given the large student population that also competes for affordable housing units, there is an insufficient supply of housing units for low-income households. There are 7,685 households earning less than 30% HAMFI, a nearly ten-fold increase over the number of units available at this price point. There are more 0-30% HAMFI households than there are units affordable for households with incomes up to 50% HAMFI (7,685 households and 6,345 units). In addition to the need for more affordable units, there is a need for the correct sized unit for families versus single-person households.

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

From 2000 to 2017, median home values and median contract rents increased by 16% and 11%, respectively, while median household incomes, when adjusted for inflation, decreased by 8.6% from

\$34,977 (\$50,319 adjusted) to \$45,991. This indicates that households have only marginal more purchasing power in the rental market and slightly more purchasing power in the owner market.

The median household income includes student households which skews the data. In an attempt to gain insights related to household earnings for non-student households, additional data from the ACS is used including an analysis of median family income. When adjusted for inflation, family households' median earnings decreased by 0.2% between 2000 and 2017 to \$82,659. There are some differences among male and female full-time workers. Males had a real decrease in annual earnings of 7.4% while females saw an increase of 10.2%. It is possible that some of the differences by sex are related to women closing the pay gap; in 2000, women earned 82% as much as men but by 2017 were earning 97% as much. There was no data available in 2000 to analyze the changes in household income for non-family households. However, between 2010 and 2017, non-family median household incomes increased by 6.9% to \$26,259.

When compared with the rest of the state, Iowa City is less affordable. According to the 2011-2015 ACS, the median home value and median contract rents for the state were \$129,200 and \$559, respectively. There is a need in Iowa City for decent, affordable housing for persons earning less than 80% AMI.

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

High HOME rents and Fair Market rents are the same for all bedroom sizes and Low HOME rents are lower than FMR for 3- and 4-bedroom units indicating that there is an affordability gap for larger units among households with incomes below 50% AMI. Recall that FMR is not necessarily representative of open market rent. Therefore, despite that High HOME rents and FMR are equal, this does not necessarily mean that housing is affordable for LMI households. Preserving affordable housing is an ongoing goal of the City. Developing new units of affordable housing, particularly rental housing for families, persons with disabilities, and the elderly, continues to be a goal, too.

MA-20 Housing Market Analysis: Condition of Housing – 24 CFR 91.210(a)

Introduction

The following data provides an overview of the condition of housing in Iowa City.

Definitions

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

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

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

Condition of Units

The table below shows the number of housing units by tenure based on the number of selected conditions or characteristics of the unit. Selected conditions are similar to housing problems reported in the Needs Assessment section and include the following: (1) the lack of complete plumbing facilities, (2) the lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden where housing costs are greater than 30% of income.

Renter-occupied units have a much higher percentage of units with at least one substandard condition (59%) than owner-occupied units (19%). Most of the substandard conditions faced by residents are related to cost burden, which by itself does not affect the condition of the unit, particularly within the rental market. However, within the owner market, cost burden could have a long-term effect on the condition of the units if homeowners are unable to afford to make repairs and to conduct routine maintenance on their properties. Cost burden is also complex among homeowners as lending practices (e.g., allowing debt-to-income ratios up to 50%) or traditional thinking (i.e. a home is an investment and therefore will pay off over time) can make a householder cost burdened upon becoming a homeowner.

Table 31 - Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,650	19%	8,440	56%
With two selected Conditions	40	0%	425	3%
With three selected Conditions	8	0%	75	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,135	81%	6,220	41%
Total	13,833	100%	15,160	100%

Data Source: 2011-2015 CHAS

Year Unit Built

Older housing typically requires more continual maintenance. In the absence of routine maintenance, older housing can quickly become substandard. A common age threshold used to signal a potential deficiency is 50 years.

In Iowa City, the proportion of owner and renter units built before 1979 is approximately the same – 57% and 54% for owner and renter units, respectively. In the 1980s and 1990s, more rentals were built than owner housing; this trend reversed since 2000 when more units of owner-occupied housing were constructed.

Table 32 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,745	20%	1,945	13%
1980-1999	3,265	24%	5,035	33%
1950-1979	5,480	40%	5,635	37%
Before 1950	2,340	17%	2,545	17%
Total	13,830	101%	15,160	100%

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Lead-based paint, once widely used for its durability, was banned in 1978 amid health concerns as lead has been known to pose health hazards, particularly among children. While there are more renter-occupied units built before 1980, which are more likely to have lead-based paint, there are more households with children residing in owner-occupied housing. This is consistent with Iowa City having a high student population, most of whom do not have children.

Table 33 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,820	57%	8,180	54%
Housing Units build before 1980 with children present	1,445	10%	950	6%

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Need for Owner and Rental Rehabilitation

A typical life of a structure can be estimated at 50 years; and older units in both the rental and owner markets are likely in need of rehabilitation. Because household incomes of the elderly, persons with disabilities and other members of certain protected classes tend to be lower than household incomes in the aggregate, rehabilitation assistance is often critical for these households. Assistance in installing safety features to allow a person to age in place as well as to make accessibility modifications such as ramps and grab bars can be unattainable for lower-income households. Additionally, it can be difficult for lower-income owner-occupied households to obtain a loan to make upgrades and needed improvements. Given the high cost of acquisition of land, rehabilitating and maintaining existing units is one of the most cost-effective means of improving living conditions and preserving the existing affordable housing stock.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with Lead-Based Paint (LBP) Hazards

CHAS data indicates that there are approximately the same number of renter- and owner-occupied units in which children under the age of six reside that are at risk of containing lead-based paint as illustrated in the following supplemental table. Among households with incomes below 50% HAMFI, the greatest risk is among renters. Among renters, the risk of exposure to lead-based paint decreases as income increases. Among owners, the reverse trend is observed: the risk of exposure to lead-based paint is higher for households above 50% HAMFI than for those below indicating that the lowest-income households tend to rent units and LMI owner-households tend to buy older homes in which the potential for exposure to lead-based paint is higher.

SUPPLEMENTAL TABLE: Housing Units Occupied by LMI Families with Children Under the Age of 6 and in Structures at Risk of LBP

HAMFI	Owners	Renters	Total	%
0-30%	15	365	380	75.25%
30-50%	50	190	240	54.55%
50-80%	185	135	320	54.24%
80-100%	150	115	265	70.67%
>100%	485	100	585	44.15%
Total	885	905	1790	55.33%

Source: 2011-2015 CHAS

MA-25 Public and Assisted Housing – 24 CFR 91.210(b)

Introduction

The following section provides an overview of publicly assisted housing units in Iowa City. Iowa City Housing Authority (ICHA) maintains Public Housing and administers the Housing Choice Voucher program.

Totals Number of Units

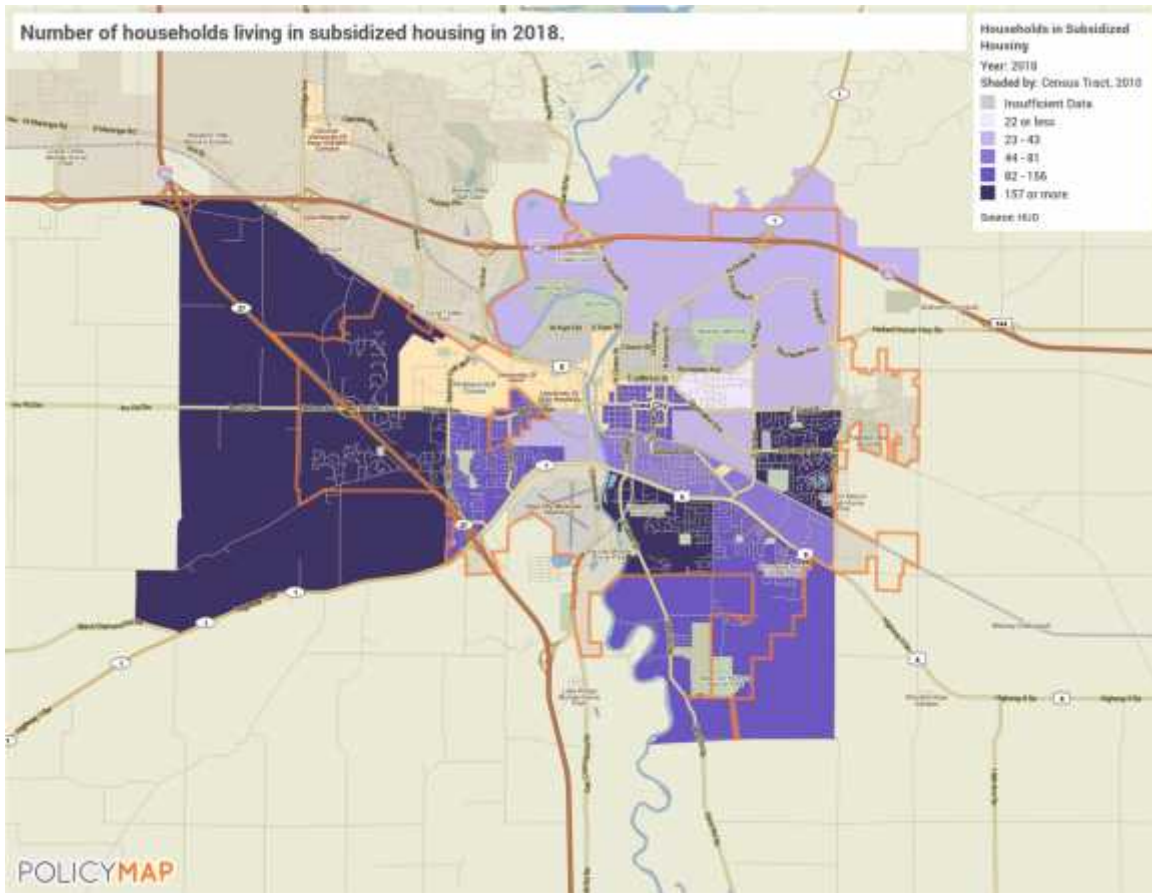
While the following table does not contain data regarding the number of accessible units, ICHA reported that 45% of all units are accessible. The map on the next page indicates geospatially where households with subsidized housing tend to reside throughout the City.

Table 34 – Total Number of Units by Program Type

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	0	0	81	1,215	24	1,191	83	0	100**
# accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
Data Source: PIC (PIH Information Center)

The following map, derived from PolicyMap, indicates the locations of households with subsidized housing of any type. There are concentrations of subsidized households in the westernmost parts of the City as well as in two mobile home parks east of the river.



Describe the supply of public housing developments:

There is one development – Shamrock Place – that has 20 units. All other public housing units are scattered sites located throughout the City.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are 81 units of public housing owned by the City. ICHA is committed to making necessary capital improvements as needed to maintain the quality of housing and to prolong the life of the units.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Every five years, ICHA must write a five-year plan that includes a plan for maintenance and capital improvements. ICHA is currently undertaking this process. The Capital Improvement funds are earmarked for general maintenance and repair of the Public Housing units. As necessary, these funds will also be used to upgrade structures, interiors, HVAC systems, and appliances.

Describe the public housing agency's strategy for improving the living environment of LMI families residing in public housing:

In addition to routine maintenance, emergency repairs and capital improvements, ICHA operates a Family Self-Sufficiency (FSS) program. In the FSS program, families commit to making changes in their lives and work with a case manager to create a five-year plan that includes employment goals and identified training or educational needs. The family is responsible for:

- J Working towards completion of the identified goals;
- J Becoming free of public assistance for one consecutive year before the end of the contract;
- J Providing information on program progress;
- J Complying with lease terms; and
- J Living in the ICHA jurisdiction for at least 12 months.

FSS staff works with the family to identify and arrange the services that are needed to accomplish the goals. ICHA is responsible for:

- J Obtaining supportive services from public and private resources;
- J Coordinating availability of resources for participating families;
- J Establishing an escrow account for families when credit is earned;
- J Determining if interim goals have been met for a partial withdrawal of escrow monies; and
- J Determining in the family has completed the contract.

MA-30 Homeless Facilities and Services – 24 CFR 91.210(c)

Introduction

This section outlines the housing and services available for persons experiencing homelessness and who are at risk of experiencing homelessness. This section uses the following abbreviations:

RRH – Rapid Re-Housing

ES – Emergency Shelter

TH – Transitional Housing

PSH – Permanent Supportive Housing

Facilities and Housing Targeted to Homeless Households

Table 35 - Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	50		4*		
Households with Only Adults	49	30	18	21	
Chronically Homeless Households				24	
Veterans					
Unaccompanied Youth			7		
Overflow Beds for Unknown Type of Household		40			

Data Source: Institute for Community Alliances

*Youth with children

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

There are a variety of agencies that provide services and assistance to members of the community including persons experiencing homelessness. Among services provided by Hawkeye Area Community Action Program, Shelter House, Successful Living, United Action for Youth, Domestic Violence Intervention Program, Iowa City Free Medical and Dental Clinic, and others are employment counseling and training, life skills training, emergency childcare, health and dental services, mental health services and referrals for legal assistance and public benefits such as SNAP. The goal of providing supportive services is stabilization and self-sufficiency.

In particular, member organizations of the Local Homeless Coordinating Board provide a broad array of services that complement efforts to serve the homeless, including but not limited to:

- J The Shelter House Community Shelter and Transition Services also offers many supportive services including employment services, drop in services and a range of housing options that help individuals and families make the transition to more stable and productive lives.
- J Food and material assistance is offered through the Free Lunch Program, which feeds more than 125 people each weekday and holiday, and through the Salvation Army, which provides a dinner program and makes warm clothing and blankets available.
- J Mental health services and outreach to the homeless is a subprogram of PATH at Community Mental Health Center. The university also offers an intensive psychiatric case work outreach program that serves a relatively large number of undocumented residents, though it does not currently work with people experiencing homelessness. Pro bono psychiatric services are available, though on a limited basis, through the Community Health Mental Center.
- J Legal assistance is available through Iowa Legal Aid, which works actively on homelessness prevention
- J Assistance for homeless children takes place through the ICCSD, which employs an advocate for children and families experiencing homelessness, a hidden and substantial community problem. Rapid registration efforts ensure that children can participate in school quickly after relocation.
- J Substance abuse assistance is provided by MECCA, a major provider in the community
- J Affordable housing advocates do not work directly with the homeless, but have demonstrated an interest in homelessness prevention
- J The Hawkeye Area Community Action Program (HACAP), in addition to providing transitional housing, offers programs that empower self-sufficiency among people with lower incomes.
- J Johnson County Social Services administers a general assistance program.

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

The following agencies provide services and housing to persons experiencing homelessness.

Hawkeye Area Community Action Program (HACAP)

HACAP is a community action agency that provides services for low to moderate income individuals and families in the community. The agency provides rapid rehousing services for literally homeless individuals, families and veterans. These services could include deposit, rent, and utility assistance. All enrolled households receive case management services. HACAP also is an affordable housing provider that prioritizes households that are homeless for placement. Households may have rental assistance, Housing Choice Vouchers, or other assistance to make monthly rent payments.

HACAP also serves households that are at risk of homelessness with Low Income Heating Energy Assistance Program (LIHEAP) for assistance with utility bills for heat during the winter months. Quality childcare is provided to families in the community with young children through HACAP's Head Start and Early Head Start services. Children that are homeless in the community are prioritized for available Head Start slots.

Shelter House

Shelter House, Coordinated Entry lead for Johnson County, offers a continuum of programs focusing on emergency, stabilization and long-term interventions in the areas of shelter, housing, employment, and mental health recovery. Shelter House maintains a 70-bed emergency shelter (ES) facility with dormitory style sleeping and bathing accommodations for single adults and private bedrooms and bathing facilities for families. Breakfast and dinner are served daily with additional meal service to area not-for-profits ensuring access to nutritious, balanced meals. ES capacity is increased each winter with the addition of overflow beds in a satellite shelter facility targeted for chronically homeless individuals who are otherwise frequently unsheltered. Drop-In Services are offered daily and include showers, laundry, phone, clothing, toiletries donations, haircuts, mental health counseling and medical outreach.

Through Rapid Re-housing (RRH), Shelter House addresses the immediate crisis of homelessness and connects persons with community resources to address other service needs. Shelter House executes each of the three core program components: (1) Housing identification, (2) Financial assistance, and (3)

Housing stability case management. Stability services continue for up to six months after rent assistance ends so as to ensure a sustained housing placement.

Shelter House offers two Permanent Supportive Housing (PSH) interventions. Fairweather Lodge is a scattered site, peer driven PSH program for adults experiencing homelessness diagnosed with a serious persistent mental illness. Each Lodge is home to up to six members. Psychiatric, primary health and counseling services are embedded through community partnerships. Cross Park Place is a PSH facility comprised of 24 one-bedroom apartments with on-site offices and clinic space for case managers and embedded health and behavioral health services. Cross Park Place is a Housing First intervention and is targeted exclusively for chronically homeless adults, who categorically have a disabling condition, many of whom demonstrate frequent cross-system service utilization.

Shelter House provides Supported Employment for tenants in PSH through Fresh Starts Janitorial Services. Through Supported Employment people with mental illnesses discover paths of self-sufficiency and recovery and the assurance that all people who want to work are offered work; services are integrated with comprehensive mental health treatment.

Successful Living

Successful Living provides support and housing to persons living with chronic mental illness. Successful Living's Outreach Program counselors meet with clients one-on-one either in the client's home or out in the community. Successful Living also manages nine houses – two transitional and seven habilitative, all located in Iowa City. All are five bedrooms.

United Action for Youth (UAY)

UAY provides services and housing for youth aged 16 to 22 who are experiencing homelessness. Residential services such as employment, educational services, independent living skills building, and advocacy are provided. UAY provides support and advocacy beyond when a person lives in the housing program. A priority is given to youth with children of their own. UAY also provides specialized and adolescent friendly mental health services through its counseling/therapy program and seeks to engage and empower adolescents in Iowa City through services at its downtown Youth Center and after-school programs.

Domestic Violence Intervention Program (DVIP)

DVIP provides services to victims/survivors of domestic violence, dating violence, stalking and human trafficking and provides comprehensive support and advocacy services to victim/survivors, focusing on immediate and long-term safety, empowerment, dignity, and hope. In collaboration with the community, we strive to end domestic abuse through education, accountability, and social justice. DVIP operates an emergency shelter for victims/survivors of domestic violence, housing stabilization support services (Rapid Re-housing and Transitional Housing), and advocacy services with systems interacting with victims.

MA-35 Special Needs Facilities and Services – 24 CFR 91.210(d)

Introduction

Various supportive housing needs of the non-homeless have been identified by stakeholders during the Consolidated Plan process.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Stakeholders agreed that there are more persons facing challenges than in previous years and that the challenges are more complex than before. Mental health and substance abuse are issues within the community; and additional housing and services are needed for persons in recovery. Stakeholders reported that it can be difficult for a person with a history of substance abuse to find and keep employment which makes remaining stably housed more difficult. Elderly persons who wish to age in place need assistance to make their homes more accessible with features such as ramps and grab bars.

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

In establishing discharge policies to protect populations particularly vulnerable to the risk of homelessness, the Johnson County Local Homeless Coordinating Board applies the policies promulgated by the Iowa Council on Homelessness in 2005 and implemented by the State of Iowa.

The discharge protocol that applies to those being released from health care treatment facilities is located in the Iowa Administrative Code, which require that discharge planning begin at admission and provide for ongoing patient needs post-treatment, including housing. This protocol aims to ensure that patient discharge does not result in homelessness.

Mental health organizations in Iowa are accredited by the Joint Commission on the Accreditation of Health Care Organizations (JCAHCO) and are governed by State statutes for all aspects of mental health care in the State's towns and counties. JCAHCO standards require all organizations to have a set plan of care that moves along a continuum from entry and assessment to planning, treatment and coordination to referral, transfer of care, and discharge. These standards are similar to the policy recommendations of the Iowa Council on Homelessness, which address discharge planning for a variety of populations at risk for becoming homeless.

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

The City will use a portion of its CDBG and HOME funds to assist in the creation of four new units for persons with supportive needs. Additionally, the City will assist in the acquisition of 18 units to be used by persons with supportive needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 24 CFR 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (24 CFR 91.220(2))

The City will use a portion of its CDBG and HOME funds to assist in the creation of four new units for persons with supportive needs. Additionally, the City will assist in the acquisition of 18 units to be used by persons with supportive needs.

MA-40 Barriers to Affordable Housing – 24 CFR 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The most recent Analysis of Impediments to Fair Housing Choice, adopted in August 2019, identifies the following goals to further fair housing choice which can have an impact on the affordability of housing:

Improving Housing Choice

This will be accomplished by facilitating a range of housing types, lowering the cost of housing, continuing to invest in affordable housing, and retrofit housing for equal access.

Facilitating Access to Opportunity

Strategies to facilitate access to opportunity areas include emphasizing variety in housing in high opportunity areas, community investment, and enhancing mobility linkages throughout the community.

Increase Education and Outreach

To improve fair housing awareness, the City will improve both demand-side and supply-side awareness and regulator awareness of fair housing and to provide meaningful language access.

Operation Improvements

The City will also improve fair housing enforcement and transparency, review implementing procedures and regulations, improve regional cooperation, and improve data collection.

MA-45 Non-Housing Community Development Assets – 24 CFR 91.215 (f)

Introduction

In determining priorities for the allocation of federal funds, Iowa City has recognized the need to foster a competitive local economy that expands economic opportunities for present and future residents. This section describes the local workforce, the nature of current employment, and activities that coordinate economic development activities across local and regional agencies.

Economic Development Market Analysis

According to the Bureau of Labor Statistics, the March 2019 unemployment rate in Iowa City was 1.8% as compared to 2.4% and 3.8% for Iowa and the United States, respectively. The vast majority (87%) of people employed in the City live within a 30-minute drive. While unemployment is generally low in Iowa City, those without a four-year degree are nearly three times more likely to be unemployed than those with a four-year degree. While some students who are not working may be in the labor market (i.e. they are actively looking for work), unemployment rates do not count as unemployed persons who are not in the labor market such as students not seeking work, retired persons or persons who had been looking for work but stopped. Additionally, as educational attainment increases, persons are more likely to participate in the labor market.

Educational attainment greatly affects the ability to earn higher wages. The tables below indicate that a person with less than a high school diploma earns \$24,732. A person with some college or an Associate's degree will, on average, earn 14% more. Earning a Bachelor's degree increases a person's wages 27% above an Associate's degree while holding a graduate or professional degree raises wages an additional 56%. Cumulatively, a person with a graduate degree earns nearly twice that of a person with some college or an Associate's degree.

Business Activity

Table 36 - Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	91	1	0	0	0
Arts, Entertainment, Accommodations	3,564	4,422	17	15	-2
Construction	824	1,404	4	5	1
Education and Health Care Services	3,871	7,415	18	25	6
Finance, Insurance, and Real Estate	1,264	1,265	6	4	-2
Information	897	2,521	4	8	4
Manufacturing	2,092	2,955	10	10	0
Other Services	770	1,100	4	4	0
Professional, Scientific, Management Services	1,205	1,677	6	6	0
Public Administration	0	0	0	0	0
Retail Trade	3,243	4,225	15	14	-1
Transportation and Warehousing	865	579	4	2	-2
Wholesale Trade	598	301	3	1	-2
Total	19,284	27,865	--	--	--

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Table 37 - Labor Force

Total Population in the Civilian Labor Force	42,235
Civilian Employed Population 16 years and over	40,245
Unemployment Rate	4.69
Unemployment Rate for Ages 16-24	15.42
Unemployment Rate for Ages 25-65	2.36

Data Source: 2011-2015 ACS

Table 38 – Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	11,285
Farming, fisheries and forestry occupations	1,730
Service	5,395
Sales and office	7,775
Construction, extraction, maintenance and repair	1,455
Production, transportation and material moving	1,600

Data Source: 2011-2015 ACS

Travel Time

Table 39 - Travel Time

Travel Time	Number	Percentage
< 30 Minutes	32,830	87%
30-59 Minutes	4,435	12%
60 or More Minutes	670	2%
Total	37,935	100%

Data Source: 2011-2015 ACS

Education

Educational Attainment by Employment Status (Population 16 and Older)

Table 40 - Educational Attainment by Employment Status

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,070	45	345
High school graduate (includes equivalency)	2,870	130	680
Some college or Associate's degree	5,395	275	1,325
Bachelor's degree or higher	16,060	280	2,480

Data Source: 2011-2015 ACS

SUPPLEMENTAL TABLE: Labor Force Participation Rates and Unemployment by Educational Attainment

Educational Attainment	In Labor Force		Labor Force Participation Rate
	Civilian Employed	Unemployed	
Less than high school graduate	95.96%	4.04%	76.37%
High school graduate (includes equivalency)	95.67%	4.33%	81.52%
Some college or Associate's degree	95.15%	4.85%	81.06%
Bachelor's degree or higher	98.29%	1.71%	86.82%

Educational Attainment by Age

Table 41 - Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	24	290	40	255	225
9th to 12th grade, no diploma	395	180	380	320	155
High school graduate, GED, or alternative	4,350	1,195	675	1,805	1,385
Some college, no degree	14,610	1,975	1,115	1,890	1,140
Associate's degree	960	840	340	860	410
Bachelor's degree	2,905	3,760	1,740	3,255	1,315
Graduate or professional degree	125	3,680	2,345	4,050	1,695

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Table 42 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,732
High school graduate (includes equivalency)	26,734
Some college or Associate's degree	28,212
Bachelor's degree	35,693
Graduate or professional degree	55,689

Data Source: 2011-2015 ACS

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

The top employers in Iowa City area are: 1) The University of Iowa; 2) University hospitals; 3) Iowa City Community Schools; 4) ACT; 5) Mercy Hospital; 6) Hy-Vee, Inc.; 7) Pearson Educational Measurement; 8) VA Iowa City Health Care System; 9) Collins Aerospace; and 10) International Automotive Components Group.³ Education and Health Care as well as Information sectors provide the largest share of the City's jobs but in both sectors, there is a net influx of workers from outside the City to meet the demand.

Describe the workforce and infrastructure needs of the business community:

Stakeholders reported that some of the challenges facing job seekers include lack of digital literacy, language barriers and transportation; and education is needed to overcome the digital literacy and language barriers.

There is a need for training for displaced workers and youth up to age 24, particularly for those who dropped out of school. Stakeholders identified a mismatch between employer needs and the skills in the labor market pool. Employers in the following areas need skilled workers: healthcare, IT, manufacturing, customer service and construction. This includes a need for soft skills.

Many businesses have closed or moved elsewhere, taking jobs with them. Stakeholders reported that when the closure/relocation is not trade-related, it makes an even larger negative impact because there are no resources available, whereas federal resources are available when the job losses are trade-related. Additional resources are needed for training/retraining initiatives.

Advocates for youth identified the following issues and needs:

- J Increased effort is required to include special education populations in schools as related to workforce development. Stakeholders noted that employers are engaging with youth through school-based programming, but special education populations are frequently not included.
- J Employers are interested in engaging with youth to educate and expose them to options available in the workplace. For example, manufacturing employers want to educate youth about modern manufacturing practices as the industry has changed over the years, but youth may not be aware of those changes and, therefore, are less inclined to consider manufacturing as a career path.

³ <https://livability.com/ia/iowa-city/business/top-employers-in-iowa-city-ia>

- J Job shadowing can be a useful and powerful tool but there is no clearinghouse so employers can become fatigued because there are too many uncoordinated requests . There is a need to better coordinate efforts.
- J There is an existing 8th grade program to lay out a course of study which provides an opportunity to engage students with adults to develop a plan for a career path.
- J Sometimes youth face a barrier to employment because employers prefer to hire persons who are at least 18 years old which has fewer restrictions.
- J Youth need training on topics such as the importance of arriving to work on time, avoiding texting and being on a cell phone while working, how to be trainable and other soft skills.

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

In 2018, it was announced that Proctor & Gamble would be moving the production of hair care and body wash products from Iowa City to West Virginia, resulting in the loss of 500 jobs in the City. The closing of the Lower Muscatine Road plant will take place over time and be completed in 2020. There will be a need for workforce training and opportunities for these workers to transition to other jobs. Iowa Works could play a key role in assisting in the transition to new employment for displaced workers.

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

Within the Education and Health Care and the Information sectors, there are more jobs than qualified workers in Iowa City. Stakeholders identified a mismatch between employer needs and the skills in the labor market pool. Employers in the following areas need skilled workers: healthcare, IT, manufacturing, customer service and construction.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Kirkwood Community College offers high school completion classes, English as a Second Language classes and basic adult education coursework for persons aged 16 and older. Also available are computer literacy classes, a need identified by stakeholders. Like other community colleges, Kirkwood students can earn a two-year degree or to transfer to a four-year institution.

The Iowa City Area Development Group (ICAD) is an economic development group that serves the communities of Iowa City, Coralville, North Liberty, Kalona, Solon, Tiffin, Tipton, the Amana Colonies,

West Branch, West Liberty and Johnson County. ICAD Group assists in bringing interstate commerce companies with location or expansion projects, workforce development and entrepreneurial services.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

While the city participates in various economic development groups (Iowa City Area Development Group, for example) that was involved in creation of a CEDS, there are no City staff that were directly involved in the creation of the Eastern Central Council of Governments' most recently prepared CEDS.

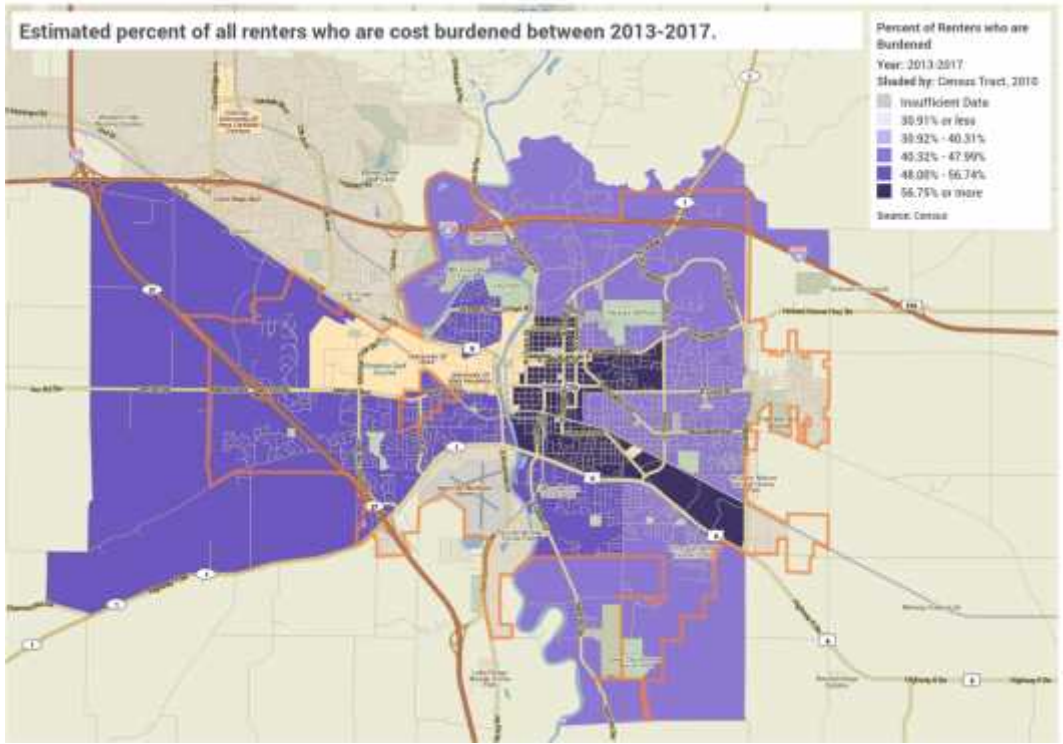
If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

In terms of workforce development goals, a regional, aligned approach to workforce strategies in the corridor ensures the region's current and future workforce meets the needs of the employers in the Creative Corridor. In Iowa City, this is led through ICAD which includes representatives from Iowa City on its board. Similarly, the plan's community development goals are likewise supported by the City, especially the goal of developing a diverse housing stock. For FY20, the City of Iowa City for City provided the Housing Trust Fund of Johnson County \$700,000 in local support for such a purpose. Local spending likewise reflects this goal.

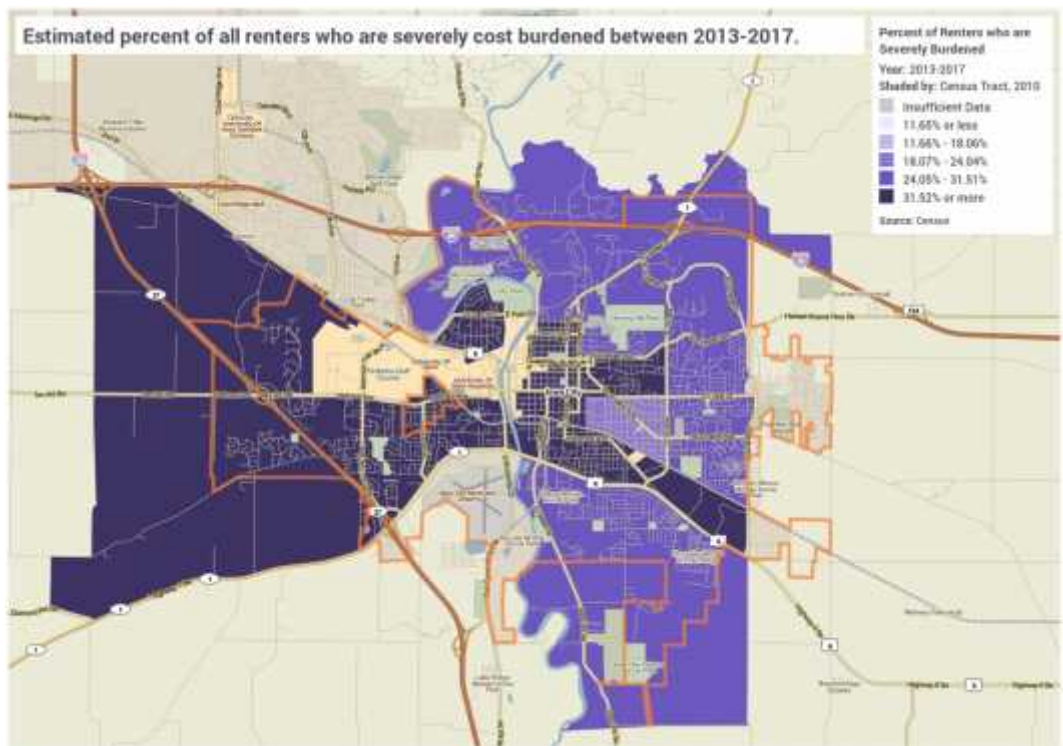
MA-50 Needs and Market Analysis Discussion

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

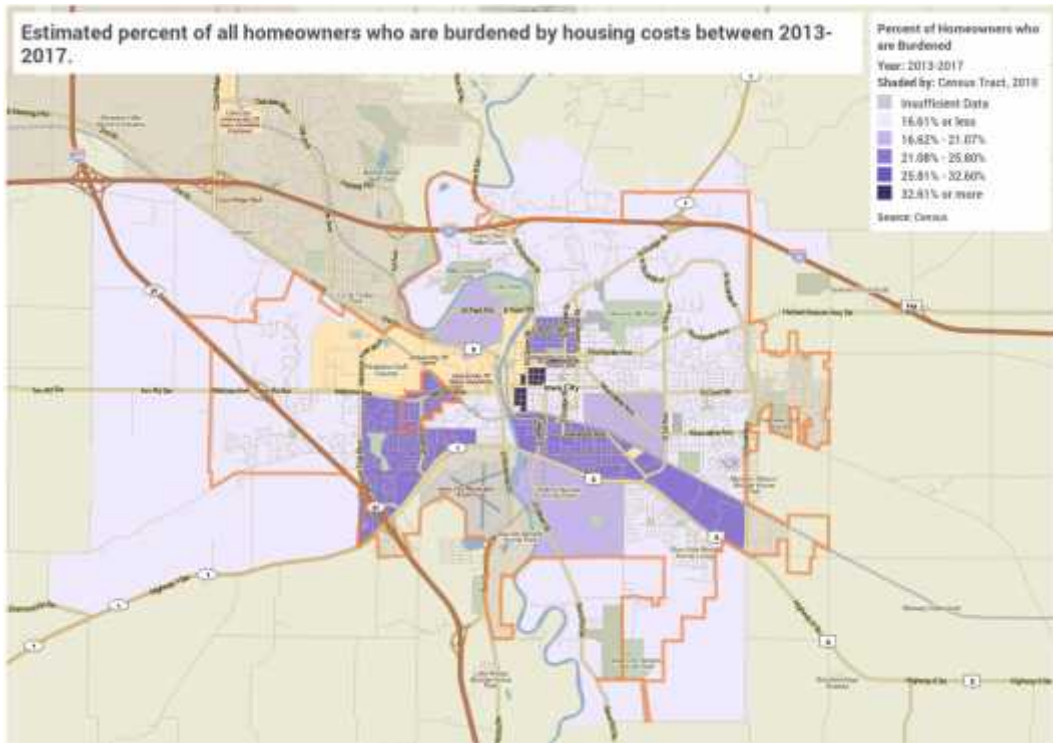
According to the 2013-2017 ACS, the housing stock in Iowa City has 99.4% and 98.3% complete plumbing and kitchen facilities, respectively. With respect to overcrowding, 1.1% and 0.1% of owners are overcrowded or severely overcrowded, respectively; 1.5% and 0.5% of renters are overcrowded or severely overcrowded, respectively. This indicates that the primary housing problems are cost burden and severe cost burden; and these housing problems are mapped below by tenure. As shown on the maps, cost burden occurs throughout the City, though there are concentrated areas near the University of Iowa campus (56.75% or above) that have higher rates of renter cost burden due to the prevalence of students. Meanwhile, owners are more likely to be cost burdened near downtown or in south and southeast Iowa City, with concentrated areas being at 32.61% or higher.



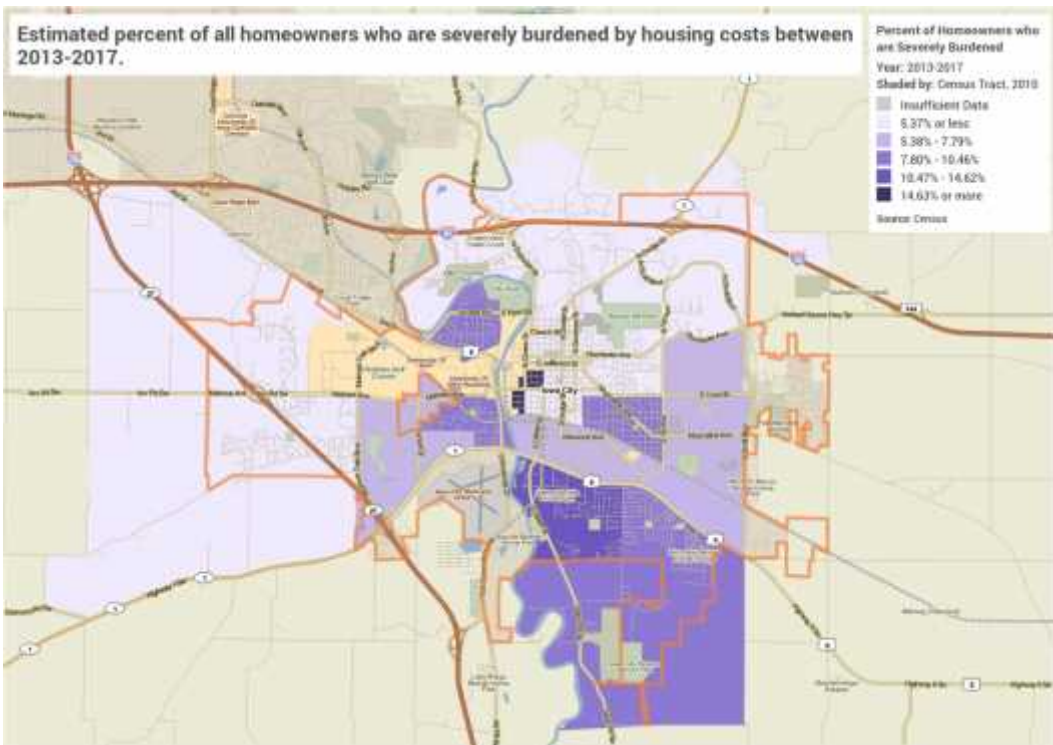
Data Source: PolicyMap



Data Source: PolicyMap



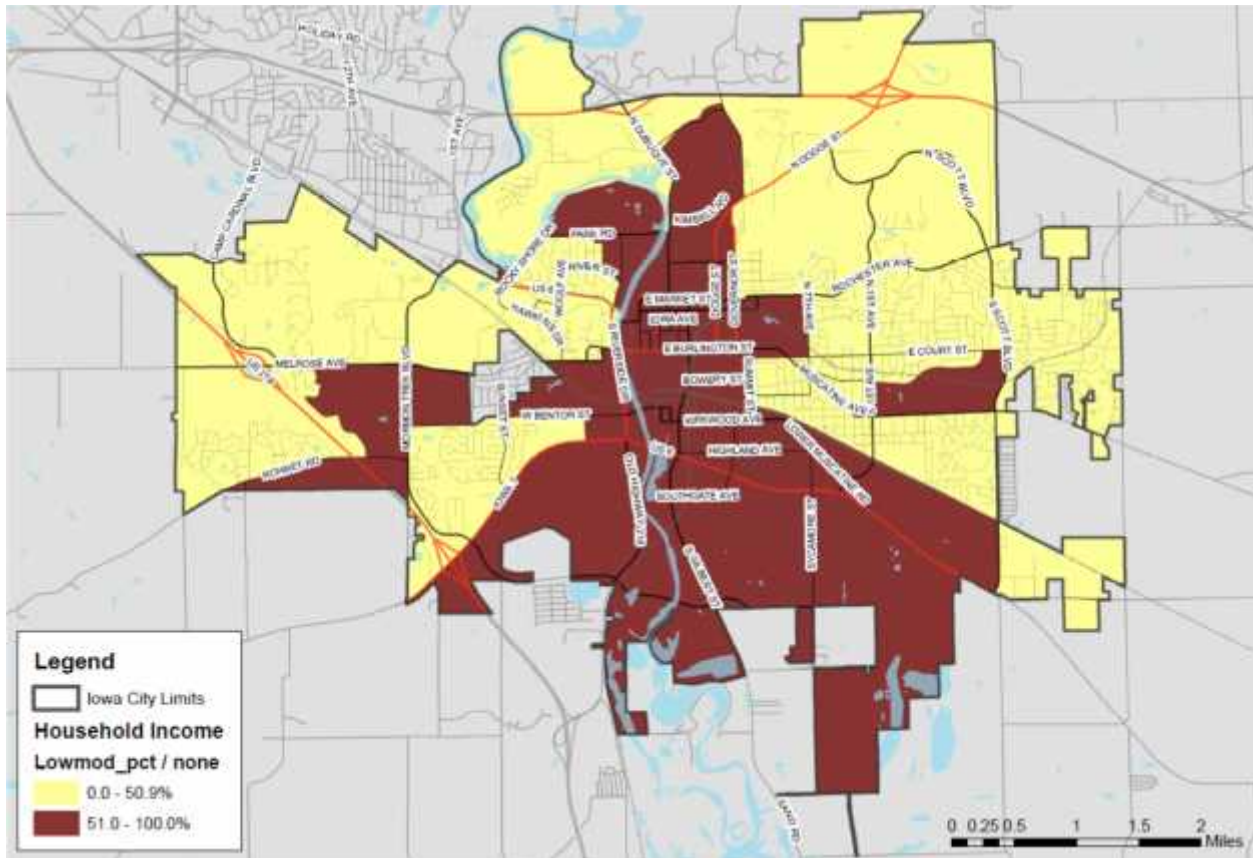
Data Source: PolicyMap



Data Source: PolicyMap

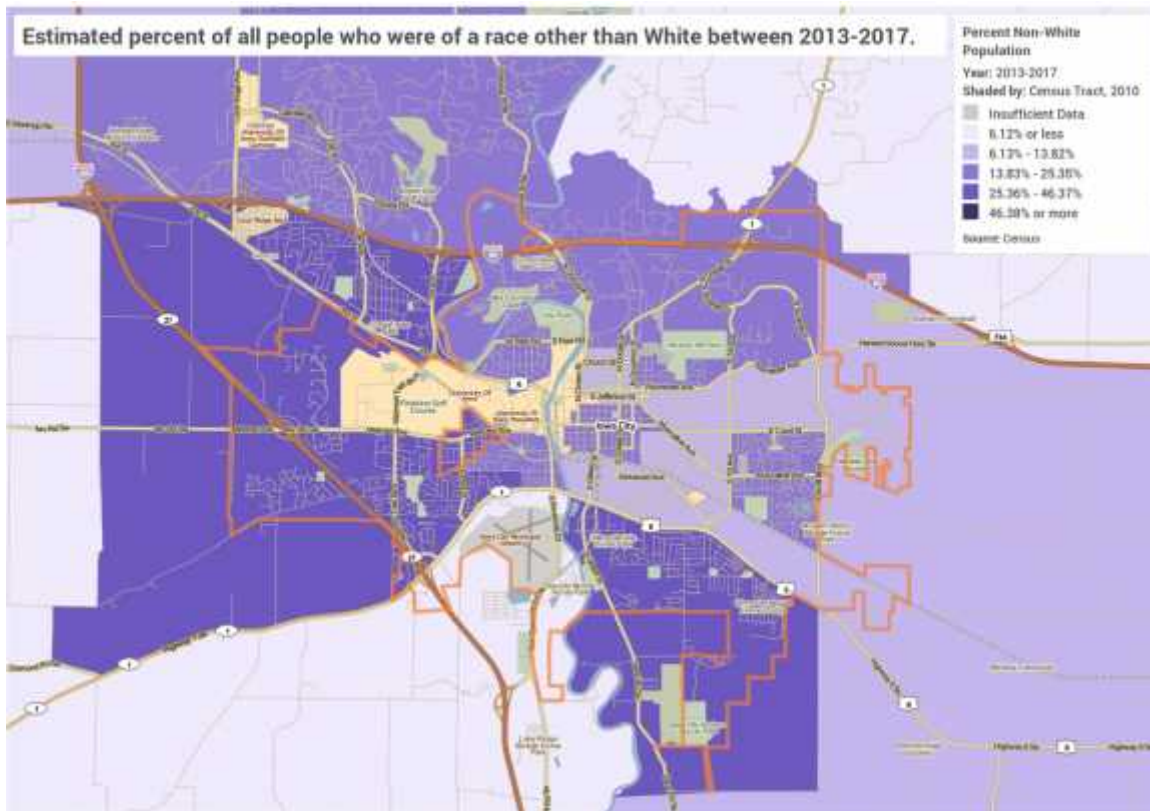
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (Include a definition of "concentration")

The following map, included in the 2019 AI, identifies areas in which 51% or more of the population are LMI persons as shown in red. These areas are largely near and around the University, though LMI areas are also found in the South District and near apartments in west Iowa City.

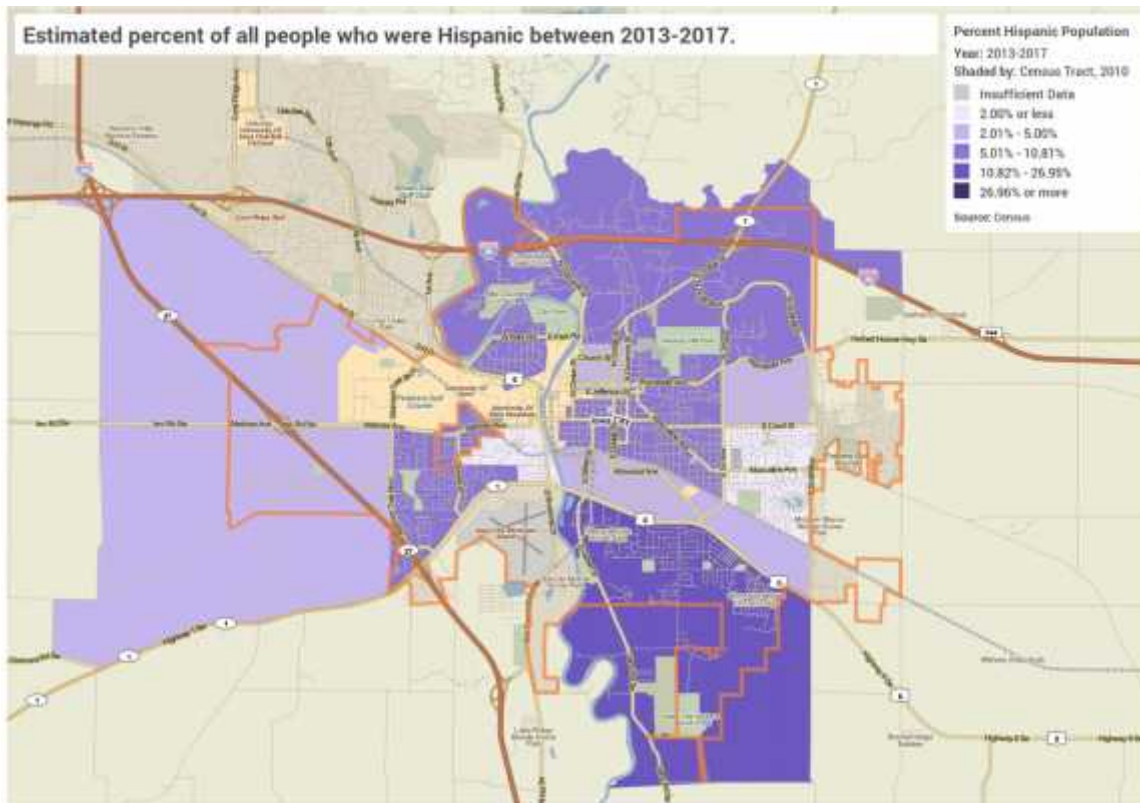


Data Source: HUS LMI Data

The following two maps indicate the locations within Iowa City in which Non-White and Hispanic persons reside. Concentration is defined in the City's 2019 Fair Housing Choice Study (Analysis of Impediments to Fair Housing Choice) as containing 10 percentage points more of a population than the City at large. There are concentrations of Non-White persons in the southeastern and westernmost portions of the City; Hispanic persons tend to also reside in the southeastern part of the City but also the northern areas. As identified in the 2019 AI, non-Hispanic White residents comprise 76% of the total population. The two darkest shades of purple in the following map indicate areas in which there are higher rates of nonwhite persons.



Data Source: PolicyMap



Data Source: PolicyMap

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

The neighborhoods with the highest concentration of housing problems, cost burden, and LMI households are in the heart of the City near and around the University. There are many Single Family homes in this area as well as an increasing number of multi-family units. This area is also home to amenities and services such as libraries, parks, the senior center, and service agencies.

The South District also has higher levels of LMI households. This area also tends to be primarily single family, though it has areas with duplexes, larger apartments, and mobile home parks. The area is experiencing new development, and the City is currently working on a form-based zoning code for new development. The market tends to be more naturally affordable than downtown Iowa City, and the South District Neighborhood Association is very active.

Are there any community assets in these areas/neighborhoods?

The downtown area has many community assets including hospitals and medical services, food banks and food pantries, government agencies, social service providers, libraries, cultural centers, senior center and other services and amenities. In areas outside of downtown, there are also community assets such as newly built/renovated playgrounds and splash parks and recreation facilities.

The South District has excellent access to parks and trails, in addition to some smaller shopping areas. It is also the site of a new school which is currently primarily surrounded by greenfield sites. It will likely continue to experience growth.

Are there other strategic opportunities in any of these areas?

There are strategic opportunities for redevelopment, infill development, partnerships, and comprehensive economic growth. Additionally, Iowa City is rich with concerned and involved residents seeking to ensure the health and vitality of the City's most vulnerable residents. The service agencies within the City are committed to providing a high level of professionalism and care to clients throughout the City.

Describe the jurisdiction's need for Public Services:

Through CDBG funds, the City can fund an array of public services. Eligible public services include, but are not limited to, homeless services, education and workforce development programs, homebuyer counseling, elderly care and programs, and childcare and health services.

Specifically, stakeholders identified needs for services for those experiencing homeless as well as homelessness prevention activities, fair housing education and outreach, credit repair and financial literacy classes, life skills and job skills classes, health and mental health services, homebuyer education classes, and, critically, affordable childcare. Affordable childcare emerged as a leading and critical community need. Residents spoke of wanting to return to school, go to work or start a small business but were limited in their abilities in part due to a lack of affordable childcare as well as a lack of childcare options for second and third shift workers and those who work on weekends and holidays.

How were these needs determined?

The City facilitated a series of stakeholder interviews, public meetings and an online survey in which it requested feedback on needs across the community. A separate survey was distributed to various service agencies to assist in determining needs as outlined in the Process section of the document.

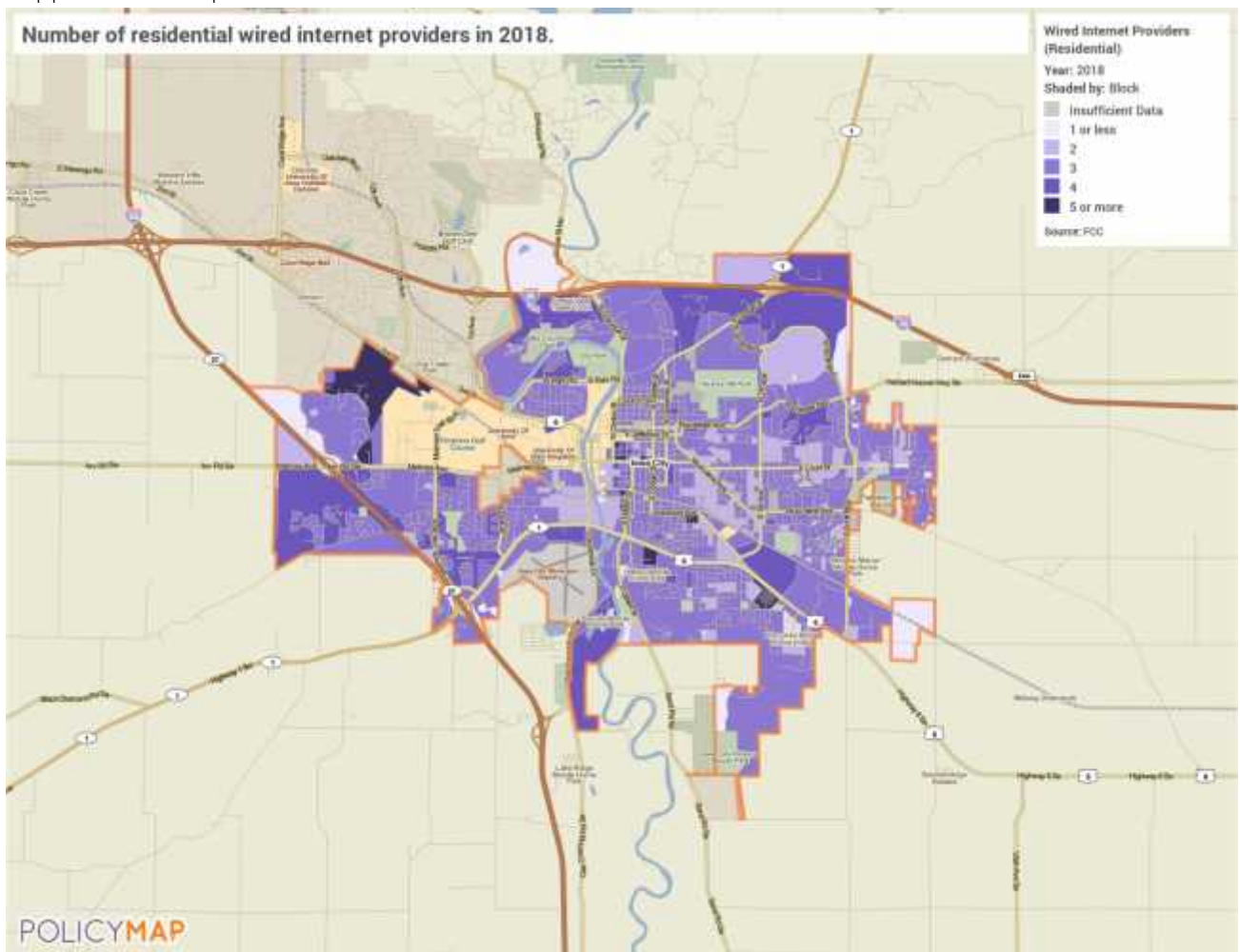
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

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

Narrowing the Digital Divide (91.210(a)(4))

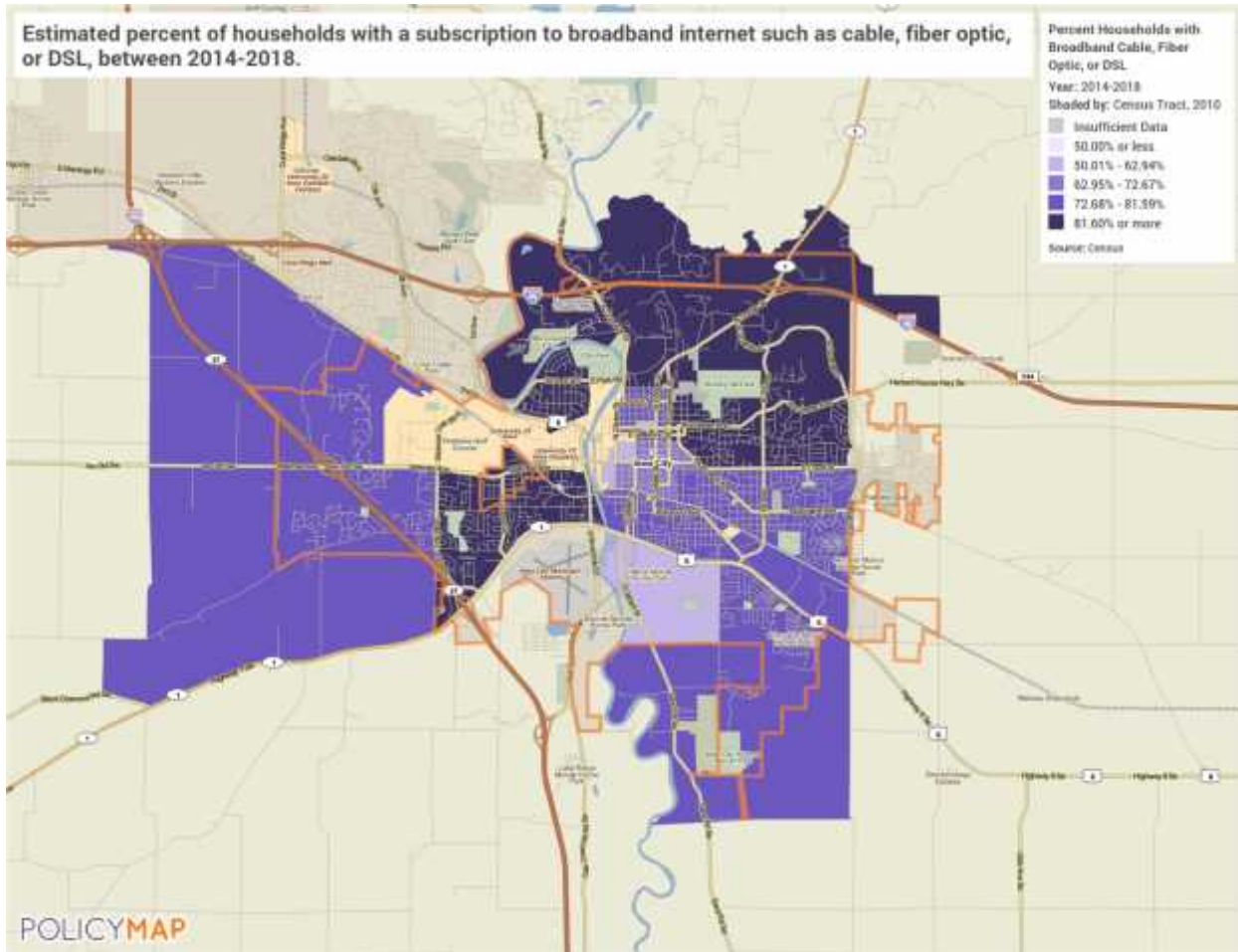
As shown on the following maps generated by PolicyMap, the majority of Iowa City's neighborhoods have two or more wired internet service providers available. Many areas have four or more providers. Areas adjacent to the University and in the Hilltop Mobile Home Park have lower rates of residential wired subscriptions than the rest of the City.

Supplemental Map: Number of Residential Wired Internet Service Providers, 2018



Source: PolicyMap

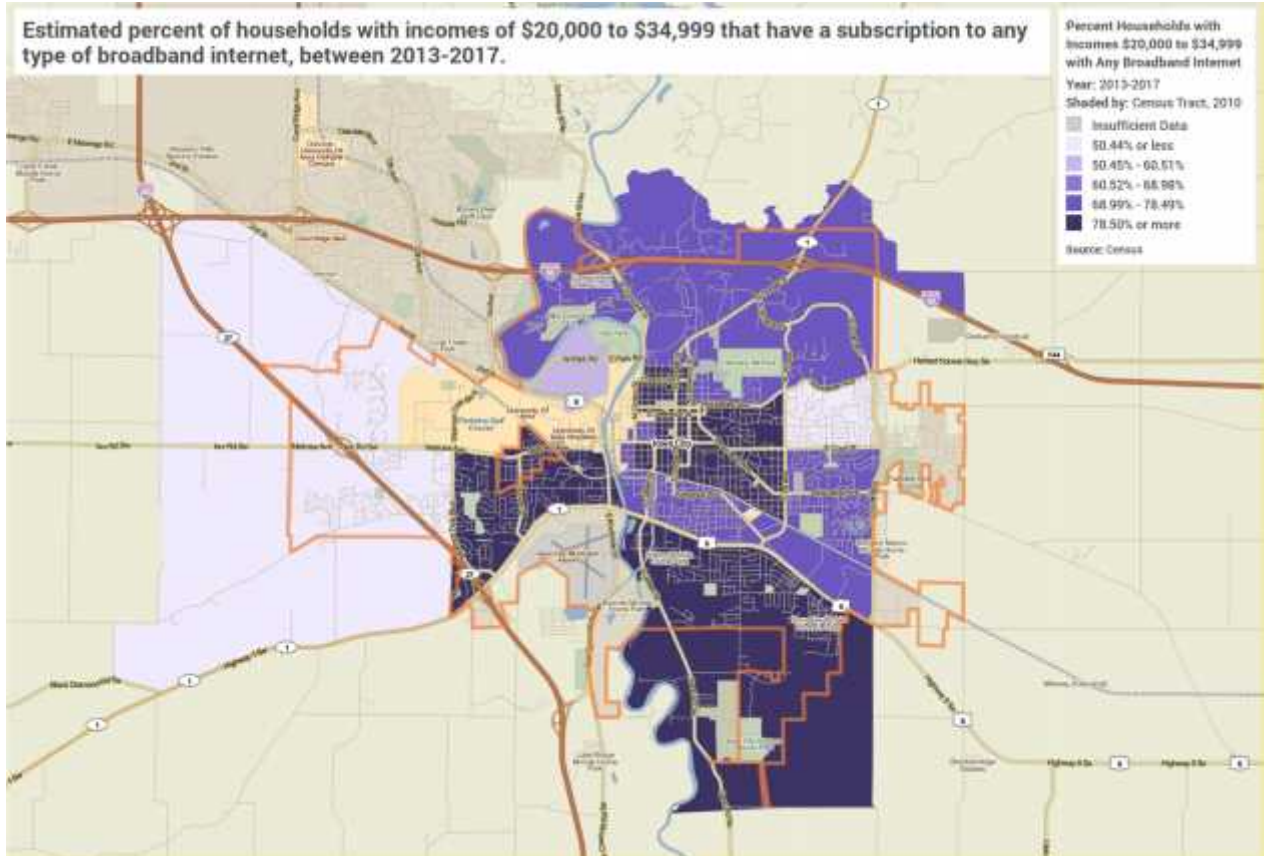
Supplemental Map: Percentage of Households with Wired Internet Service, 2014-2018



Source: PolicyMap

The following map was created using PolicyMap and shows the estimated number of households with incomes between \$20,000 and \$34,999 that have any type of broadband internet access.

SUPPLEMENTAL MAP: Broadband subscription rates among households with incomes between \$20,000 and \$34,999 annually.



Source: PolicyMap

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

There are multiple broadband service providers for all block groups for which data is available indicating that despite having more service providers than most areas, there is a need for affordable broadband service. Households without wired service likely use cellular service to meet their internet needs or utilize Wi-Fi at public facilities such as libraries and community centers. However, given that many educational, financial and medical activities are now conducted wholly or partially online, this presents a challenge for persons using only a cell phone as not all online services are optimized for mobile devices.

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

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

Given the climate and topography of Iowa City, the primary natural disasters the City would likely encounter are excessive rain, ice and snowstorms, flooding, drought, tornadoes and other extreme weather events that would cause damage throughout the City. In particular, drought and severe flooding have devastated parts of Iowa, including Iowa City, in recent years. After the record-setting 2008 floods that devastated Eastern Iowa, several Iowa lawmakers proposed the creation of the Iowa Flood Center for flood research and education. The Center is housed at the University of Iowa. According to the New York Times, which reported on the work of the Center, the Iowa Flood Center estimates that what was once considered a 500-year flood in Iowa City is now an 80-year flood, meaning the probability of a flood of that magnitude occurring in any given year has risen from 0.2 percent to 1.25 percent.⁴

Iowa City participates in the National Flood Insurance Program (NFIP), which makes federally-backed flood insurance available for all eligible buildings whether they are in a floodplain or not. The National Flood Insurance Program (NFIP) aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners, renters and businesses and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures. The City participates in NFIP, though not all of the City is within a designated floodplain and homeowners are not required to purchase flood insurance. Given that many areas of the country are experiencing weather events that are historically atypical, it is possible that homes outside of the floodplain could be affected by flooding, leaving homeowners vulnerable to damages caused by storms or flooding due to melting of large volumes of snow. Iowa City also participates in the Community Rating System (CRS) and has earned an automatic 20% discount on flood insurance premiums for structures in the 1% annual-chance flood hazard area.

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

With the exception of some of the mobile home parks that are located in the floodplain and whose structures are less resilient to tornadoes, there is no inherent increased risk of damage to housing occupied by low- and moderate-income persons because of the weather event itself. Vulnerability of low- and moderate-income households arises in the aftermath of potential storms as households with

⁴ <https://www.nytimes.com/2019/05/10/climate/iowa-floods-disasters-lessons-learned.html>

lower incomes are less likely to have cash reserves on hand for making repairs or to be able to time off from work to navigate bureaucratic processes for receiving assistance.

As the current pandemic related to the novel coronavirus has highlighted, households that are unable to forgo wages for weeks are vulnerable to emergencies in ways that households with liquid assets are not. An LMI household that is forced to miss work due to natural disaster or pandemic may face eviction, foreclosure, and, because health insurance is linked to employment in many cases, a loss of health insurance which could be devastating if a household needed medical care. Even with protections such as delayed mortgage payments or a moratorium on evictions, without earning adequate wages to pay arrears, LMI households are left vulnerable.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Federal CDBG and HOME funds are intended to provide Low to Moderate Income (LMI) households with increased access to high opportunity communities, decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, public infrastructure improvement, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- J Meeting the statutory requirements of the CDBG and HOME Programs;
- J Meeting the needs of LMI residents;
- J Focusing on LMI areas or neighborhoods (defined as being primarily occupied by LMI residents);
- J Coordinating and leveraging resources;
- J Responding to expressed needs;
- J Sustainability and/or long-term impact; and
- J The ability to demonstrate measurable progress and success.

This section explains how the needs described in previous sections of the plan translate to goals and objectives, and how the City will address them given expected resources and challenges. The Strategic Plan includes broad strategies to advance goals related to affordable housing, homelessness, special needs and community development for the next five years.

SP-10 Geographic Priorities – 24 CFR 91.215 (a)(1)

Geographic Area

Iowa City will invest its CDBG and HOME funds in areas primarily impacted by non-student LMI persons. Several of the City’s LMI census areas are near downtown and include the University of Iowa and a significant rental housing stock that is predominantly occupied by students. While resources other than CDBG and HOME funds may be used in these areas to maintain and preserve housing, infrastructure, and public services, the City will focus CDBG and HOME funds in areas that are home to non-students, families, the elderly, persons with disabilities, and persons experiencing homelessness. Spending must occur within Iowa City limits.

Table 43 - Geographic Priority Areas

Area Name	Area Type
LMI Areas	Other
Affordable Housing Location Model Eligible Areas	Other
Housing Rehab Targeted Areas	Other
Citywide	Other

LMI Areas

Census tracts and block groups in which 51% or more of households are considered LMI areas as shown in red. These areas are largely near and around the University. The map for this area is found in MA-50.

Affordable Housing Location Model Eligible Areas

The City’s provision of funding for new construction and acquisition of affordable housing is governed by its Affordable Housing Location Model, which has three goals:

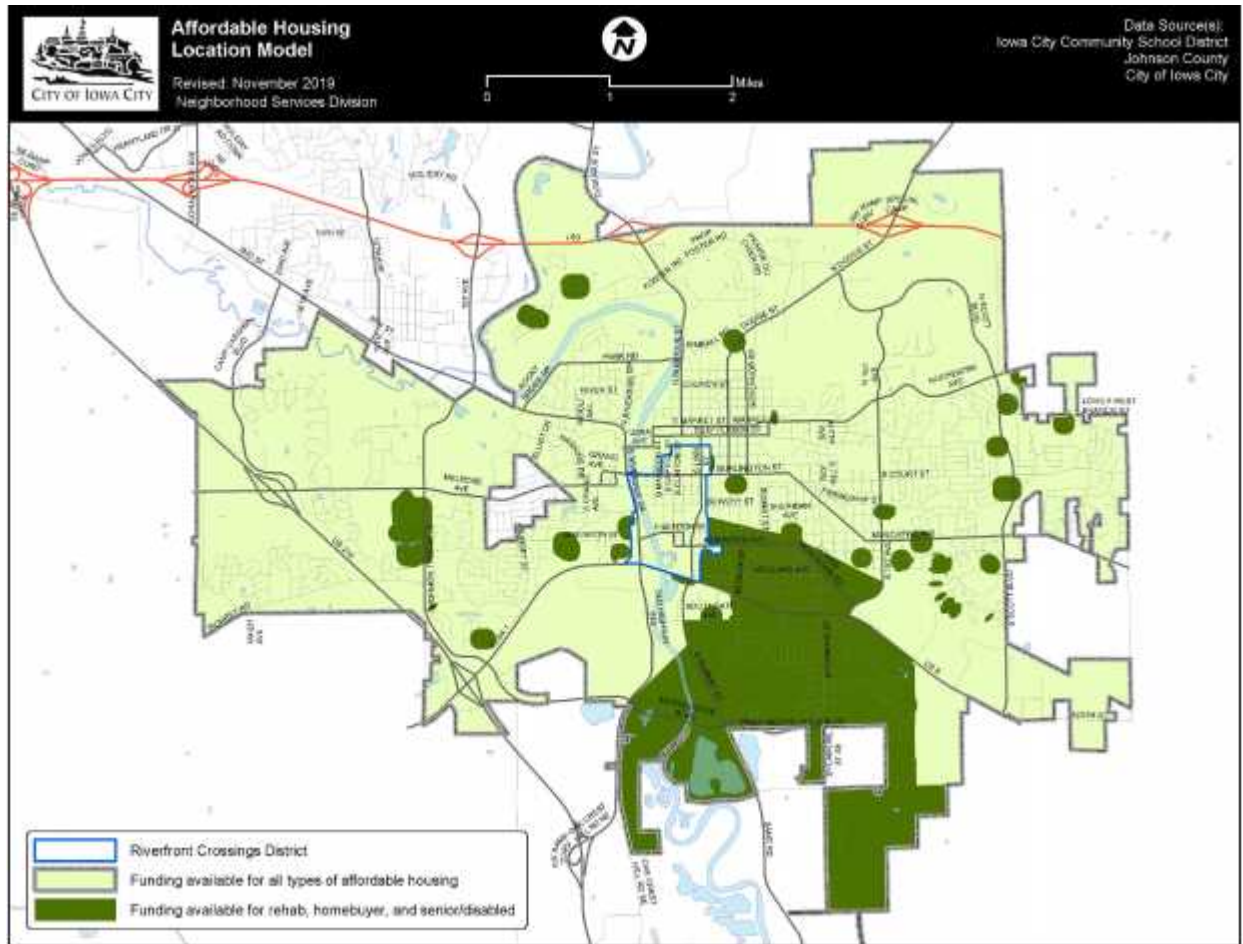
- J Avoiding further burden on neighborhoods and elementary schools that already have issues related to a concentration of poverty,
- J Promoting diverse neighborhoods in terms of income levels, and
- J Incorporating factors important to the Iowa City Community School District in affordable housing siting as it relates to educational outcomes.

The model utilizes three factors, including distance to existing subsidized family rental housing, school free and reduced lunch rates, and crime density, and sets threshold scores below which affects where certain kinds of affordable rental housing may be added. The model is updated annually.

Specifically, the model applies to rental housing projects which involve the new construction or acquisition of rental units for affordable housing, excluding those for the elderly or persons with disabilities. The model does not apply to the following types of projects: 1) new construction or acquisition of owner-occupied housing; 2) rehabilitation of existing rental or owner-occupied housing; and 3) projects in the Riverfront Crossings District.

The following map shows the areas eligible under the Affordable Housing Location Model as of November 2018. Eligibility applies to new construction of rental units for non-disabled/non-elderly units.

SUPPLEMENTAL MAP: Affordable Housing Location Model areas



Data Source: City of Iowa City

Housing Rehab Targeted Areas

The City targets rehabilitation spending to certain areas for its housing rehabilitation program. Historically, the City's rehab program was intended only for LMI homeowners, but this year, the HOME-funded portion of the rehab program was expanded to owners of single family and duplex units within these targeted areas. Homeowners and property owners in targeted areas are eligible to have half of the project costs forgiven over the period of affordability. Landlords who participate must agree to restrict rents, ensure tenants are less than 60% AML, and follow other HOME rules and regulations.

SUPPLEMENTAL MAP: Housing Rehab Targeted Areas



Note: the areas highlighted in light orange indicate Housing Rehab Targeted Areas

Citywide

This area includes everything with the City's boundary.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Not all the housing and community development needs identified in this Plan can be addressed over the next five years with the limited federal resources available. An open-ended question in the public survey asked residents to state the three highest priority needs in Iowa City; and survey respondents prioritized affordable housing, infrastructure/road improvements and mental health/homeless services more often.⁵ Based on data and community/stakeholder input, the following general priorities were identified:

- J Creation and preservation of affordable housing in both the rental and owner occupied markets;
- J Housing and services for persons experiencing homelessness or who are at risk of becoming homeless;
- J Public services for non-homeless LMI persons;
- J Public facility and infrastructure improvements; and
- J Economic and workforce development initiatives.

Within each identified priority, there is nuance and a range of activities that can be undertaken. For example, weatherization improvements can fall into either the affordable housing or the public facility priority depending on the structure to be weatherized.

⁵ The results of the survey are included in the Process section of the document.

SP-25 Priority Needs – 24 CFR 91.215(a)(2)

Priority Needs

Iowa City is committed to serving the needs of LMI residents. Assisting households with incomes less than 60% AMI, particularly those with incomes less than 30% AMI, has been identified as a priority. The City has also identified special needs individuals among those who should receive higher priority in the expenditure of funds, including at-risk children and youth, low-income families, persons experiencing homelessness or who are at risk of homelessness, the elderly, and persons with disabilities. The City will consider approving and providing certifications of consistency and supporting applications submitted for non-City funds by other entities.

In light of the increasing severity of the COVID-19 pandemic, Iowa City is interested in making available CDBG funding to program eligible projects and activities. While the level of severity in the community is not fully known at this time, the number of confirmed cases is expected to rise as testing becomes more readily available. To assist in providing public facilities (new, expanded, retrofitted, etc.), special economic development assistance to businesses, public services and/or planning (in some limited cases) that could enhance our community's response to the impact of the pandemic, the community will place a high priority on providing facilities and services in support of a coordinated pandemic response.

The City used a multi-step process to establish priorities. First, the City analyzed data within four primary categories - housing, homelessness, non-homeless special needs, and non-housing community development – to determine trends over time. Second, the City consulted with a diverse group of individuals, public agencies, non-profit organizations, and community development entities to determine the needs as perceived by the clients of these groups and the stakeholders themselves. This included 10 stakeholder/public meetings which garnered 133 “touches” with the public, in addition to 309 responses to surveys. Finally, the City used the data analysis and community/stakeholder input to establish to categories of priorities: High priorities are those that will be considered first for funding with federal resources in competitive application processes. Low priorities are those that will be considered in competitive application processes after high-priority projects if federal or other resources are available. In some cases, City Council has set aside federal funds for lower priority needs outside of the competitive application process to provide a variety of different supports for LMI residents.

For projects that address a high priority, the City will base competitive funding decisions on the capacity of the applicant, the type of project, the anticipated impact of the project, and the reasonableness of the proposed budget. In some cases, this may mean that a project proposing to meet a high priority may not be funded or funded in full. Once proposed projects that address high priorities are acted upon, the City will then review projects proposing to meet low priorities. It is conceivable that projects identified as low priorities may be funded if resources are available. These activities are still important

and are not meant to be understood as being unnecessary. Rather, it is perceived that some of those needs may have other, more appropriate funding sources.

The City will adopt specific set-asides to structure the spending of CDBG and HOME funds and ensure that the funds available have the greatest possible impact. For each of the next five years, these set-asides include:

- J Up to the maximum of 15% of CDBG funds to public service activities
- J A minimum of \$75,000 in CDBG funds to public infrastructure needs and sustainability improvements in LMI neighborhoods
- J A minimum of \$235,000 in CDBG and \$90,000 in HOME for the City's housing rehabilitation program
- J A minimum of 15% of HOME funds to Community Housing Development Organization Activities
- J A minimum of \$50,000 in CDBG funds to support economic development initiatives, including loans and technical assistance activities
- J Up to the maximum of 20% of CDBG and 10% of HOME funds for planning and administration to ensure programs are successful and meet federal requirements

Any remaining funds are available to any eligible category as laid out in the Annual Action Plans, including public facilities improvements. The City will focus its efforts on fewer projects that make a greater impact addressing City priorities. In addition, the City will utilize the following program-specific minimums and maximums as funding guidelines:

- J Minimum award of \$1,000 per unit for housing projects, with the exception of owner-occupied emergency rehabilitation projects, which could be under \$1,000;
- J Minimum award of \$15,000 for public service activities (including both City and Federal funds);
- J Minimum award of \$25,000 for public facilities activities;
- J Maximum of \$25,000 per business for economic development activities; and
- J Maximum of \$24,999 per unit hard costs for homeowner and rental rehabilitation activities.

In addition to CDBG public service funds, applicants may apply for non-CDBG Aid to Agencies funding. First consideration will be given to Community Housing Development Organization activities, followed by public facility and housing projects of \$50,000 or more. With respect to the Aid to Agencies projects, the City recognizes the need for additional funding and, in the first year of *City Steps 2025*, will allocate local funds for public service activities. With respect to public facility activities, agencies that provided a summary of their capital improvement needs will receive priority for identified improvements over other applicants in competitive rounds, as discussed below.

If funds for a particular set-aside are not allocated or expended within a certain time frame, remaining funds will be made available for any eligible category. This includes CDBG owner-occupied housing rehabilitation funds that are not expended within the project year and CDBG economic development funds that are not allocated within two years. Remaining funds will be reallocated according to the City's uncommitted funds policy.

Table 44 – Priority Needs Summary

Priority Need Name	EXPANSION OF AFFORDABLE RENTAL AND OWNER HOUSING OPTIONS
Priority Level	High
Population	Extremely Low Income; Low Income; Moderate Income; Large Families; Families with Children; Elderly Families; Public Housing Residents; Elderly; Frail Elderly; Persons with Mental Disabilities; Persons with Physical Disabilities; Persons with Developmental Disabilities; Persons with Alcohol or Other Addictions; Persons with HIV/AIDS and their Families; and Victims of Domestic Violence
Geographic Areas Affected	AHLM Eligible Areas Citywide
Associated Goals	<ol style="list-style-type: none"> 1. Increase the number of affordable rental housing units including through new construction and acquisition 2. Provide Tenant-based rental assistance (TBRA) 3. Support homebuyer activities such as down payment and/or closing cost assistance
Description	The City has a strong need to support the development of additional safe, decent, and affordable, units for renters as well as support homebuying activities such as down payment and closing cost assistance for owners. In addition, the City may assist local nonprofits acquire housing units to be rented as affordable housing. Increasing the availability of affordable housing through efforts such as TBRA or rental deposit assistance is another effective way to expand affordable housing options.
Basis for Relative Priority	High housing costs reduce economic opportunities and access to prosperity. Data analysis and stakeholder input strongly points to high housing costs as a major issue in Iowa City. Stakeholders consistently reiterated the need for affordable housing.

Priority Need Name	PRESERVATION OF EXISTING AFFORDABLE RENTAL AND OWNER HOUSING
Priority Level	High
Population	Extremely Low Income; Low Income; Moderate Income; Large Families; Families with Children; Elderly Families; Public Housing Residents; Elderly; Frail Elderly; Persons with Mental Disabilities; Persons with Physical Disabilities; Persons with Developmental Disabilities; Persons with Alcohol or Other Addictions; Persons with HIV/AIDS and their Families; and Victims of Domestic Violence
Geographic Areas Affected	AHLM Eligible Areas Citywide Housing Rehab Targeted Areas
Associated Goals	<ol style="list-style-type: none"> 1. Rehabilitate and improve owner-occupied housing units 2. Rehabilitate and improve renter-occupied housing units
Description	The preservation of affordable housing options is important and includes activities such as rehabilitation and/or acquisition of affordable units within both the owner and renter markets as well as making accessibility modifications to existing units to allow persons with disabilities to live in their homes more easily or for elderly persons to age in place. Manufactured housing communities are an important component of affordable housing in Iowa City and the City is committed to supporting the continuance of these as a relatively low cost housing type in Iowa City. They are thus included in this goal. Weatherization and energy efficiency upgrades are also supported among other activities that would preserve the number and quality of affordable units and improve the sustainability and reduce long-term utility costs.
Basis for Relative Priority	Stakeholders reported the need for housing rehabilitation and for accessibility modifications. Rehabilitation or modifications to existing structures is frequently more cost effective than new construction. Additionally, Iowa City generally has high quality housing stock, therefore, rehabilitation is often a more efficient use of funds. Stakeholders also noted that utility costs can be high, which indicates a need for improving weatherization and other possible sustainable improvements that would lower utility costs.

Priority Need Name	HOUSING AND SERVICES TO THE HOMELESS AND THOSE AT-RISK OF HOMELESSNESS
Priority Level	High
Population	Chronic Homeless; Individuals; Families with Children; Persons with Mental Illness; Veterans; Persons with HIV/AIDS; Victims of Domestic Violence; Unaccompanied Youth; Extremely Low Income; Low Income; Moderate Income; Large Families; Families with Children; Elderly Families; Public Housing Residents; Elderly; Frail Elderly; Persons with Mental Disabilities; Persons with Physical Disabilities; Persons with Developmental Disabilities; and Persons with Alcohol or Other Addictions
Geographic Areas Affected	AHLM Eligible Areas Citywide
Associated Goals	1. Serve those experiencing homelessness and reduce homelessness
Description	Providing a range of supportive services and housing assistance to individuals and families experiencing homelessness or who are at risk of homelessness and seeking to move persons to or retaining individuals in stable housing is integral. This includes transitional and permanent supportive housing; shelter operating expenses; health, mental health and other supportive services; homelessness prevention activities including utility assistance, food pantries and other services that can provide stability and allow individuals and families to stay housed or become housed after experiencing homelessness.
Basis for Relative Priority	Stakeholders reported the significant need for additional services for those experiencing homelessness or at risk of homelessness. Service providers stated that the complexity of cases has increased over recent years and additional care is needed despite a lack of increased funding to adequately meet the demand. Stakeholders reported an increased need for utility assistance and that this can be an effective means of keeping a household stably housed in the event of financial hardship.

Priority Need Name	PROVISION OF PUBLIC SERVICES
Priority Level	High
Population	Extremely Low Income; Low Income; Moderate Income; Large Families; Families with Children; Elderly Families; Public Housing Residents; Elderly; Frail Elderly; Persons with Mental Disabilities; Persons with Physical Disabilities; Persons with Developmental Disabilities; Persons with Alcohol or Other Addictions; Chronic Homeless; Individuals; Families with Children; Persons with Mental Illness; Veterans; Persons with HIV/AIDS; Victims of Domestic Violence; and Unaccompanied Youth
Geographic Areas Affected	Citywide
Associated Goals	<ol style="list-style-type: none"> 1. Provide public services 2. Assist Community Housing Development Organizations in their regular operations
Description	Having a range of public services is essential to assisting those with lower-incomes. Activities include but are not limited to childcare, transportation, health/mental health services, youth activities and programming, elderly activities and programming, assistance for persons with disabilities, food pantries, services for victims of domestic violence, services for immigrants and refugees, utility assistance and financial literacy and credit repair programs.
Basis for Relative Priority	Stakeholders identified the numerous public service needs through stakeholder workshops that were advertised and open to the general public. In addition, needs have been increasing over time while funding has remained stable or declined, requiring agencies to do more with less and creating a challenging operating environment.

Priority Need Name	PUBLIC FACILITY IMPROVEMENTS
Priority Level	High
Population	Extremely Low Income; Low Income; Moderate Income; Large Families; Families with Children; Elderly Families; Public Housing Residents; Elderly; Frail Elderly; Persons with Mental Disabilities; Persons with Physical Disabilities; and Persons with Developmental Disabilities
Geographic Areas Affected	LMI Areas Citywide
Associated Goals	1. Improve public facilities
Description	The improvement of public facilities includes but is not limited to the construction or rehabilitation of parks, playgrounds, community centers, youth centers, elderly centers, libraries, trails and walkways and other public facilities for use directly by the public or for service providers that serve vulnerable populations within the community. This also includes adding amenities such as bike racks.
Basis for Relative Priority	Stakeholders commented that funding is needed for public facilities as well as for facilities used by service providers.

Priority Need Name	PUBLIC INFRASTRUCTURE & NEIGHBORHOOD-BASED CLIMATE ACTION
Priority Level	Low
Population	Extremely Low Income; Low Income; Moderate Income; Large Families; Families with Children; Elderly Families; Public Housing Residents; Elderly; Frail Elderly; Persons with Mental Disabilities; Persons with Physical Disabilities; and Persons with Developmental Disabilities
Geographic Areas Affected	LMI Areas
Associated Goals	1. Improve public infrastructure
Description	Improve public infrastructure including but not limited to street and sidewalk improvements, water and sewer line improvements, and lighting and neighborhood improvements. Enhance neighborhood sustainability through tree plantings in right-of-way areas and other measures that would reduce greenhouse emissions. This also includes adding amenities such as bike racks.
Basis for Relative Priority	Stakeholders commented that there is a need for improvements to public infrastructure and that climate action initiatives should be incorporated into projects.

Priority Need Name	ECONOMIC DEVELOPMENT
Priority Level	Low
Population	Extremely Low Income; Low Income; Moderate Income; Large Families; Families with Children; Elderly Families; Public Housing Residents; Elderly; Frail Elderly; Persons with Mental Disabilities; Persons with Physical Disabilities; Persons with Developmental Disabilities; Persons with Alcohol or Other Addictions; Chronic Homeless; Individuals Families with Children; Persons with Mental Illness; Veterans; Persons with HIV/AIDS; Victims of Domestic Violence; and Unaccompanied Youth
Geographic Areas Affected	LMI Areas Citywide
Associated Goals	1. Support economic and workforce development
Description	There are digital literacy and language barriers faced by LMI persons and immigrants/refugees. Increased digital literacy and language classes are needed to overcome barriers. Education for hard and soft skills (i.e. how to be an employee) are also needed, as are services that allow individuals to work, such as childcare and transportation. Finally, supports for entrepreneurship should be encouraged through technical assistance and/or direct loans.
Basis for Relative Priority	Stakeholders reported the need for programming to overcome barriers, though other factors were often considered higher needs. However, some economic development activities that provide services allowing persons to work, such as childcare and reliable transportation, were noted as higher priorities and improve economic self-sufficiency.

Priority Name	ADMINISTRATION AND PLANNING
Priority Level	High
Population	Extremely Low Income; Low Income; Moderate Income; Large Families; Families with Children; Elderly Families; Public Housing Residents; Elderly; Frail Elderly; Persons with Mental Disabilities; Persons with Physical Disabilities; Persons with Developmental Disabilities; Persons with Alcohol or Other Addictions; Chronic Homeless; Individuals; Families with Children; Persons with Mental Illness; Veterans; Persons with HIV/AIDS; Victims of Domestic Violence; and Unaccompanied Youth
Geographic Areas Affected	Citywide
Associated Goals	1. Effective administration of and planning for the CDBG and HOME programs and ability to respond to emergency situations
Description	Funding allows for the effective administration of, and thoughtful planning for, the CDBG and HOME programs. Without planning and administrative funds to carry out required planning, management, and oversight activities, activities would be unable to receive CDBG and HOME funds and no beneficiaries would be able to be served. Additionally, funds could be used for emergency situations.
Basis for Relative Priority	Effective administration and planning are essential to maximize the impact of federal dollars and ensuring compliance with federal regulations. Without administration and planning, no other high priority items could be addressed.

Priority Need Name	PROVIDE FACILITIES AND SERVICES IN SUPPORT OF THE PANDEMIC RESPONSE
Priority Level	High
Population	Extremely Low Income; Low Income; Moderate Income; Large Families; Families with Children; Elderly Families; Public Housing Residents; Elderly; Frail Elderly; Persons with Mental Disabilities; Persons with Physical Disabilities; Persons with Developmental Disabilities; Persons with Alcohol or Other Addictions; Chronic Homeless; Individuals; Families with Children; Persons with Mental Illness; Veterans; Persons with HIV/AIDS; Victims of Domestic Violence; and Unaccompanied Youth
Geographic Areas Affected	Citywide
Associated Goals	1. Provide facilities and services in support of the pandemic response
Description	Funding allows for the allocation of federal dollars to assist as needed and as permitted in support of the pandemic response.
Basis for Relative Priority	The pandemic poses a threat to health and safety of residents.

To understand the capital improvement needs of core public service agencies, the City sent out a survey to identify necessary capital improvements over the next five years and, where possible, identify associated costs. The goal was to prioritize projects that had predetermined capital improvement needs in competitive rounds to facilitate the efficient use of federal funds and to improve project outcomes. One requirement for potential grantees is that the organization either own the building or have a long-term lease. Not all agencies participated in the survey. The seven agencies that completed the survey and their planned capital improvements are summarized below, though some of the needs are not CDBG eligible. The needs are noted here, however, for completeness:

Organization:	Capital Improvements Anticipated over the next five years
4Cs: Community Coordinated Child Care	Improvements to parking lot
CommUnity Crisis Services & Food Bank	Sidewalk and parking lot replacement and Shed construction Programming/staffing space expansion or possibly new building
Domestic Violence Prevention Program	Siding replaced and roof resingled on shelter, Tree removal to improve visual security, repair fence, replace porch, replace casement windows, Remodel main floor bathroom for accessibility, install accessible W/D units; remodel two bathrooms for accessibility, replace all doors to client rooms, expand security cameras to include parking lot, replace NC units, replace HVAC systems, possibly boiler, reinstall or remodel south side stairwell
Iowa City Free Medical & Dental Clinic	Reconfiguration of lower level for patient care; ventilation of three bathrooms; repaving parking lot
Neighborhood Centers of Johnson County	Broadway Center: Roof and window/door repair/replacement Pheasant Ridge Center: Playground equipment replacement, window sash replacements, and parking lot repairs
Prelude Behavioral Services	Carpet replacement, group room chairs, staff lounge upgrades (flooring and cabinets), Office furniture for counseling staff, and updates to reception area workspace (no estimate provided)
Shelter House	Replace geothermal system with traditional HVAC system, Replacement of all showers, some kitchen equipment replacement, Fence replacement along north property line, Carpet and flooring replacement, Installation of solar panels on roof, expanded storage space for donations, Drop-in space expansion separate from shelter, need additional/expanded office space

In 2019, the City modified its Aid to Agencies (A2A) process in July 2019 with the approval of the Housing and Community Development Commission (HCDC). Based on feedback received during that process, the City sought to return the program to its original intent of providing a stable funding source for human service agencies serving LMI residents based on the funding priorities set in the Consolidated Plan for public service agencies. To ensure stability of funding, this plan will identify and limit A2A applicants to a core group of service providers as follows:

- 4Cs: Community Coordinated Child Care
- Arc of Southeast Iowa
- Big Brothers Big Sisters of Johnson County
- CommUnity Crisis Services and Food Bank
- Domestic Violence Intervention Program
- Free Lunch Program
- Hawkeye Area Community Action Program
- Horizons, A Family Service Alliance
- Housing Trust Fund of Johnson County
- Inside Out Reentry Community
- Iowa City Free Medical Clinic/Dick Parrott Free Dental Clinic
- Iowa Valley Habitat for Humanity
- Neighborhood Centers of Johnson County
- Pathways Adult Day Health Center/Aging Services, Inc.
- Prelude Behavioral Services
- Rape Victim Advocacy Program
- Shelter House
- Table to Table
- United Action for Youth

Currently, these “Legacy” agencies are funded through City FY21. Beginning with City FY22, the agencies identified above will be the only agencies allowed to competitively apply for Legacy Aid to Agencies funds, comprised of both local and federal sources. Applications will be for a two-year cycle, and funding amounts will be based on identified priorities, history of funding, outcomes, and capacity. This process provides for stable funding for agencies with demonstrated capacity to effectively utilize A2A dollars. The priorities and agencies allowed to apply will be reevaluated with each new Consolidated Plan to address changing priorities or gaps of service as identified in the plan.

P-30 Influence of Market Conditions – 24 CFR 91.215 (b)

Influence of Market Conditions

Table 45 – Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>Much, if not most, of the rental housing stock located within the downtown area and within close proximity to the University of Iowa is marketed to student households. Stakeholders report that rental rates are based on a per-bedroom lease. For example, a three-bedroom apartment targeted toward students might rent for \$500/month per bedroom, resulting in a total apartment rent of \$1,500/month, which is out of reach for many families searching for those units. To make the local rental market more affordable to very and extremely low-income non-student households, the City can use HOME funds to subsidize the cost of monthly rent for eligible renters. During the next five years, the City plans to fund TBRA for this purpose.</p>
TBRA for Non-Homeless Special Needs	<p>The local housing market provides an inadequate supply of rental housing affordable and suitable to special-needs populations, particularly the elderly and persons with disabilities, HIV/AIDS, and/or substance abuse issues. Generally, special needs households are more likely to have very low incomes and experience associated housing problems, and the cost of appropriate housing and supportive services can be prohibitive. For that reason, the City prioritizes elderly and disabled households when administering its TBRA programs.</p>
New Unit Production	<p>The competitive market - particularly rising housing costs in inflation-adjusted dollars compared to incomes in recent years - makes a strong case for the need to create additional units of affordable housing. According to a study conducted by Cook Appraisals for 2017 (the most recent year for which the study is available), the current vacancy rate for all rental units in Johnson County is 4.4%. However, the study further breaks down vacancy rates into zones. Zone 1 is desired by the student population and zone 2 is the balance of Iowa City. Vacancy rates in zones 1 and 2 are 7.3% and 2.4%, respectively. The study points to a</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
	higher vacancy rate in zone 1 due to construction of new units, most of which are not affordable for lower-income households.
Rehabilitation	The City's rehabilitation programs have proven to be an efficient, sustainable, and relatively cost-effective means of preserving existing affordable units and allowing residents to remain independently housed. The age and condition of housing stock are factors in both renter and owner rehabilitation needs, particularly among the lowest-income households.
Acquisition, including preservation	Most units whose periods of affordability are set to expire soon are owned by nonprofits dedicated to affordable housing so the risk of conversion to market rate for those units is low. However, the City is interested in acquiring additional units that had previously not been subsidized in order to expand the number of housing units affordable to low income households at a lower cost than the construction of new units. Many acquisition projects in Iowa City have also been targeted to special populations, specifically persons with disabilities who require affordable housing with supportive services.

SP-35 Anticipated Resources – 24 CFR 91.215(a)(4), 91.220(c)(1,2)

Introduction

The estimated resources are based on the FY 2019 allocations determined by HUD. The actual allocation will vary from year to year and could be either more or less than the estimates included in the following table.

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	Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	\$697,678	\$37,322		\$735,000	\$2,790,712	The remaining amount in Con Plan is four times the year 1 allocation because the available /amount of program income is unknown.
HOME	Federal	Acquisition, homebuyer assistance, rehab, construction, rehab, TBRA	\$511,786	\$70,437	\$92,777	\$675,000	\$2,047,144	The remaining amount in Con Plan is four times the year 1 allocation because the available /amount of program income is unknown.

Table 46 - Anticipated Resources

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 City will remain active in encouraging applicants and sub-recipients to obtain other public and private resources. No matching funds are required by applicants as the City utilizes forgone property taxes as a match. This policy has been in place and has historically been more than adequate. However, the City encourages projects that provide a more efficient use of funds by leveraging other funds, and so it is considered in competitive applications with higher matches increasing the score of the project.

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

The City currently owns Lot 10 in the Lindemann Subdivision Part 8 as part of its land banking initiative. This parcel will be used to address the needs identified in the CP, specifically by providing affordable housing. In addition, the City has land banking funds for use across the City, fee-in-lieu funding for use in the Riverfront Crossings District, and other local resources that will be used to either acquire land and or assist with the new construction of affordable housing units and/or other public facilities. Furthermore, the City owns 2229 Muscatine Ave and 724 Ronalds St which are likely to be redeveloped at some point in support of projects that benefit LMI households, and several City-owned parks and rights-of-way may be improved in LMI areas as part of the City's neighborhood improvements set-aside. If the City acquires additional land, it will also likely be used in support of the goals of the Consolidated Plan.

SP-40 Institutional Delivery Structure – 24 CFR 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Neighborhood and Development Services Department	Government	Economic Development, Non-Homeless Special Needs, Ownership, Planning, Neighborhood Improvements, Public Facilities, Public Services	City of Iowa City
Iowa City Housing Authority (ICHA)	Public Housing Authority	Ownership, Planning, Public Housing, Rental	Johnson County; Iowa County; Washington County (north of Highway 92 and not within the City of Washington)

Table 47 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Iowa City has developed a robust institutional structure to address housing and community development needs within the community.

The City is organized under the Council-Manager form of government. Iowa Citizens elect seven fellow residents to the City Council for overlapping four-year terms. Four Council Members are nominated and elected at large. The other three are District Council Members, nominated by their respective districts and elected by the qualified voters of the City at large. The Council, in turn, selects one of its members to serve as mayor for a two-year term. The Mayor presides at the City Council meetings and has one vote on the Council - the same as the other six members.

The City administers housing and community development programs primarily through three subdivisions of the Neighborhood Services Division: Community Development, Housing Inspections, and the Iowa City Housing Authority (ICHA). Neighborhood Services coordinates all Consolidated Planning initiatives of the City, including plan preparation with community participation and

management of all activities funded with CDBG and HOME funds. ICHA staff administers the Housing Choice Voucher (HCV) Program awarded by HUD, in addition to Public Housing and homeownership assistance programs.

Resident participation is integral to the ongoing management and oversight of the City's housing and community development programs. Council appoints nine residents to the Housing and Community Development Commission (HCDC) to assess the City's community development needs for housing, jobs, and services for LMI residents and to promote public and private efforts to meet such needs. HCDC's by-laws encourage representation from persons with expertise in construction and finance and one member that receives rental assistance when possible. HCDC is integral to the City's CDBG/HOME allocation process and recommends funding for projects based on priorities established in City Steps. Each year, applications are reviewed on a competitive basis. HCDC also serves as a general advisory committee to Council on policies that affect LMI individuals and invites agencies to provide an annual update as part of its City Steps review process.

With respect to the Consolidated Plan's Homelessness Strategy, the City undertakes extensive consultation as part of its consolidated planning effort, particularly in association with the Johnson County Local Homeless Coordinating Board (LHCB) Continuum of Care's planning process. The LHCB represents approximately 20 agencies in Iowa City providing services to those experiencing homelessness and low-income persons in Johnson County. The City works closely with the LHCB to increase coordination between housing providers, health, and service agencies in addressing the needs of persons that are chronically homeless.

Overall, Iowa City has a rich diversity of services available to residents in need. Service providers are established and have productive relationships to best serve the City's residents. The City facilitates coordination among its partner agencies that results in a broadly shared understanding of community needs, collaborative and complementary approaches to addressing needs, and responsiveness to changes in conditions. Staff actively engages with committees, working groups, and organizations as well, including the LHCB, the Johnson County Affordable Housing Coalition, Livable Communities of Johnson County, the Housing Trust Fund of Johnson County, the Greater Iowa City Apartment Association, and the Invest Health initiative. This facilitates coordination and communication between those groups. Additionally, resources such as Aid to Agencies and City general funds available for economic development indicate a commitment to leveraging all possible resources to meet identified needs.

By establishing set-asides and minimum/maximum awards to govern CDBG and HOME spending, the City ensures that high-priority programs will continue to receive the resources required to achieve an appreciable impact. Additionally, adopting set-asides according to established priorities mitigates

political influence, which strengthens the consistency and transparency of the way the City spends its federal funds.

Stakeholders reported that Iowa City does not have a large philanthropic base. The result is that even with coordination among service providers, the greatest gap in meeting the housing, community development, and economic development needs in the City is the reduced capacity of many agencies due to increased and more complex demands and many agencies competing for the same funding sources. The agencies themselves remain strong but have been required to do more with fewer resources.

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

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

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

Supportive Services

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

Other			
Other			

Table 48 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Many services and facilities are administered by members of the Johnson County Local Homeless Coordinating Board (LHCB) and other agencies throughout and beyond Iowa City. LHCB members comprise the delivery system of services to persons experiencing homelessness or who need homelessness prevention. Iowa City has a coordinated entry system led by Shelter House, one of the City's long-standing agencies committed to assisting those affected by homelessness.

The LHCB is a community-wide coalition dedicated to preventing homelessness and improving the lives of people experiencing homeless. The Board is comprised of faith-based and community-based agencies; local, county, state and federal government agencies, local community organizations and local businesses.

Member organizations active in Iowa City currently include: the City of Iowa City, Community Crisis Services and Food Bank, Domestic Violence Intervention Program (DVIP), Shelter House, Hawkeye Area Community Action Program (HACAP), Horizons, Housing Trust Fund of Johnson County, Iowa City Housing Authority, Iowa City Community School District, Iowa Legal Aid, Johnson County Social Services, Johnson County Jail Alternatives, National Alliance on Mental Illness (NAMI), Prelude, Salvation Army, Shelter House, Table to Table, and United Action for Youth.

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

The LHCB has a strong history of effective delivery of services for special needs populations and persons experiencing homelessness. Gaps that exist in the system largely exist due to lack of funding to expand programs as community needs increase. Some examples of stakeholder comments include the following:

- J Homeless prevention – stakeholders identified that efforts such as utility assistance programs can be helpful in keeping households housed in their existing housing as opposed to triggering an eviction if the utilities are cut off. While these programs exist and are effective, there is not enough funding available to assist all households in need or to provide the service more than one time.
- J Affordable childcare – stakeholders identified the strong and growing need for affordable childcare to allow caregivers not only the ability to work or attend classes but also to seek medical attention and perform essential tasks.
- J Permanent supportive housing – while 24 units were recently added to the inventory, there is still a need for additional units.
- J Transportation – there is a need for more and better-connected public transit options to allow residents to access services.

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

The LHCB is dedicated to preventing and ending homelessness and improving the lives of people experiencing homelessness through education, advocacy and a strategic use of resources. Because LHCB operates as a collaborative, it has grown stronger over time and can carry out its strategy for addressing priority needs which can be supplemented or expanded with external funding, such as for the Landlord Risk Mitigation Fund.

SP-45 Goals Summary – 24 CFR 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the number of affordable rental housing units including through new construction and acquisition	2021	2025	Affordable Housing	AHLM Eligible Areas Citywide	Affordable rental and owner housing	\$0 CDBG \$1,420,000 HOME	Rental Units Constructed
2	Provide Tenant-based rental assistance (TBRA)	2021	2025	Affordable Housing	Citywide	Affordable rental and owner housing	\$0 CDBG \$165,000 HOME	TBRA/RRH
3	Support homebuyer activities such as down payment and/or closing cost assistance	2021	2025	Affordable Housing	Citywide	Affordable rental and owner housing	\$0 CDBG \$285,000 HOME	Direct Financial Assistance to HB
4	Rehabilitate and improve owner-occupied housing units	2021	2025	Affordable Housing	Citywide Housing Rehab Targeted Areas	Preservation of existing affordable rental and owner housing	\$1,175,000 CDBG \$225,000 HOME	Owner Units Rehabbed

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Rehabilitate and improve renter-occupied housing units	2021	2025	Affordable Housing	Citywide Housing Rehab Targeted Areas	Preservation of existing affordable rental and owner housing	\$0 CDBG \$625,000 HOME	Rental Units Rehabbed
6	Serve those experiencing homelessness and reduce homelessness	2021	2025	Homeless Non-Homeless Special Needs	Citywide	Housing and services to the homeless and those at- risk of homelessness	\$200,000 CDBG \$0 HOME	Homeless person overnight shelter
7	Provide public services	2021	2025	Non-Housing Community Development	Citywide	Public Services	\$330,000 CDBG \$95,000 HOME	PS other than LMI housing
8	Improve public facilities	2021	2025	Non-Housing Community Development	LMI Areas Citywide	Public facility Improvements	\$745,000 CDBG \$0 HOME	PF/PI other than LMI housing

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Improve public infrastructure & address climate action needs	2021	2025	Non-Housing Community Development	LMI Areas Citywide	Public Infrastructure improvements	\$375,000 CDBG \$0 HOME	PF/PI other than LMI housing
10	Support economic and workforce development	2021	2025	Non-Housing Community Development	LMI Areas Citywide	Economic Development	\$250,000 CDBG \$0 HOME	Businesses Assisted
11	Effectively administer and plan for the CDBG, HOME, and related programs	2021	2025	Other	Citywide	Administration and Planning	\$710,000 CDBG \$270,000 HOME	Other
12	Provide facilities and services in support of the pandemic response	2021	2025	Other	Citywide	Other	TBD	TBD

Table 49 – Goals Summary

Goal Descriptions

1	Goal Name	Increase the number of affordable rental housing units including through new construction and acquisition
	Goal Description	Support the development of additional affordable and affordable, accessible units for renters.
2	Goal Name	Provide Tenant-Based Rental Assistance (TBRA)
	Goal Description	Expand the availability of affordable housing through TBRA.
3	Goal Name	Support homebuyer activities such as down payment and/or closing cost assistance
	Goal Description	Homebuying activities such as down payment and closing cost assistance for owners.
4	Goal Name	Rehabilitate and improve owner-occupied housing units
	Goal Description	Housing rehabilitation program for owner-occupied units, including mobile homes. This may also include accessibility modifications to existing units and energy efficiency improvements.
5	Goal Name	Rehabilitate and improve renter-occupied housing units
	Goal Description	Housing rehabilitation and/or acquisition for rental units, including mobile homes. This may also include accessibility modifications to existing units and energy efficiency improvements
6	Goal Name	Serve those experiencing homelessness and reduce homelessness
	Goal Description	Provide a range of supportive services and housing assistance to individuals and families experiencing homelessness or who are at risk of homelessness and housing to move individuals from homelessness to stable housing. This goal includes transitional and permanent supportive housing and shelter operating expenses. Prevention includes health, mental health and other supportive services; activities including utility assistance, food pantries and other services that can provide stability and allow individuals and families to stay housed or become housed after experiencing homelessness.
7	Goal Name	Provide public services

	Goal Description	Provide a range of public services including but not limited to childcare, transportation, health and mental health services, youth activities and programming, elderly activities and programming, assistance for persons with disabilities, food pantries, services for victims of domestic violence, services for immigrants and refugees, utility assistance and financial literacy and credit repair programs.
8	Goal Name	Improve public facilities
	Goal Description	The improvement of public facilities includes but is not limited to the construction or rehabilitation of parks, playgrounds, community centers, youth centers, elderly centers, libraries, trails and walkways and other public facilities for use directly by the public or for service providers that serve vulnerable populations within the community.
9	Goal Name	Improve public infrastructure
	Goal Description	Improve public infrastructure including but not limited to street and sidewalk improvements, water and sewer line improvements, and lighting and neighborhood improvements. Enhance neighborhood sustainability through tree plantings in right-of-way areas and other measures that would reduce greenhouse emissions. This also includes adding amenities such as bike racks.
10	Goal Name	Support economic and workforce development
	Goal Description	Digital literacy and language classes and education for hard skills. Conduct employment-readiness programs, including jobs and for soft skills training (i.e. how to be an employee). Entrepreneurship assistance and training.
11	Goal Name	Effective administration and planning of the CDBG and HOME programs
	Goal Description	Effective administration and planning are essential to maximize impact of federal dollars.
12	Goal Name	Provide facilities and services in support of the pandemic response
	Goal Description	Provide facilities and services in support of the pandemic response

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME regulations at 24 CFR 91.315(b)(2)

Assuming the same level of HOME funding as historical amounts for each of the five years in the CP, it is estimated that 25-30 LMI households per year (125-150 households total) will be assisted with HOME funds.

SP-50 Public Housing Accessibility and Involvement – 24 CFR 91.215(c)

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

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 require 5% of all public housing units be accessible to persons with mobility impairments and another 2% to be accessible to persons with sensory impairments. In addition, a Public Housing Authority's administrative office, application offices and other non-residential facilities must be accessible to persons with disabilities.

Due to the prioritization of senior and disabled households for its waiting lists, the Iowa City Housing Authority (ICHA) completed a Section 504 review. In total, more than one third of public housing units are accessible to persons with disabilities. ICHA's 10-unit multi-family building, an affordable development separate from its public housing inventory, is 100% accessible. Regular physical inspections conducted by HUD supports that these units comply with the accessibility standards of Section 504. HUD has also had no findings regarding ICHA's needs assessment and transition plan. ICHA also responds to requests for reasonable accommodations on a case-by-case basis. Consequently, there is no identified need to increase the number of accessible units.

Activities to Increase Resident Involvements

ICHA encourages residents to participate in the Family Self Sufficiency Program and homeownership programs. Through its "best practices" Self-Sufficiency program, the Housing Authority helps low income families bridge the economic gap by building assets, improve employment opportunities, connecting participants with resources, and assist in the transition of residents from renters of units to owners of homes.

ICHA is also a partner in the Workforce Innovation & Opportunity Act (WIOA), one-stop career center service delivery system. WIOA reinforces the partnerships and strategies necessary to provide job seekers and workers with the high-quality career services, education and training, and supportive services needed to get good jobs and stay employed, and to help businesses find skilled workers and access other supports, including education and training for their current workforce. ICHA encourages residents to utilize the services of WIOA.

Finally, ICHA collaborates with Neighborhood Services as part of the "Good Neighbors—Strong Neighborhoods" initiative. The program partners with Neighborhood Associations to develop strategies that promote the peaceful enjoyment of the neighborhood for all residents with a goal of increasing participation of ICHA residents in activities sponsored by Neighborhood Associations. The City supports and encourages neighborhood action and provides ideas and resources that can help shape the future of a neighborhood.

ICHA also invited Iowa City residents who take part in its housing programs to participate in the public and stakeholder meetings for the preparation of the CP. In total, this included sending 531 letters and 56 emails. Several residents attended meetings and contributed their ideas.

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

HUD has continually ranked ICHA as a "High Performance" housing authority and has not designated ICHA as a troubled agency under 24 CFR part 902. Moreover, due to its excellent track record as a housing authority, ICHA continually networks and shares its knowledge and experience with other housing authorities through the National Association of Housing and Rehabilitation Officials.

Plan to remove the 'troubled' designation

Not applicable.

SP-55 Barriers to affordable housing – 24 CFR 91.215(h)

Barriers to Affordable Housing

The City adopted an updated Analysis of Impediments to Fair Housing Choice (AI) on August 20, 2019. In this document, four primary areas were identified that impede fair housing choice, many of which are also inter-related with housing affordability. As stated in the AI, the four areas are:

Improving Housing Choice

One of the primary barriers identified is the lack of adequate housing choices throughout neighborhoods in Iowa City for residents with protected characteristics, who tend to have disproportionately lower incomes. This includes a lack of availability in addition to diversity in price points, housing types, and locations that would facilitate equal access to housing across the City.

Facilitating Access to Opportunity

Housing that affords access to opportunities, such as high-performing schools, public transportation, employment centers, low poverty, and environmentally healthy neighborhoods may be cost prohibitive or non-existent for persons in certain protected classes, especially for those with lower incomes. High costs can have a greater effect on families with children who need multiple bedrooms and individuals with disabilities who need accessible housing or housing located close to accessible transportation. Currently, Iowa City appears to have some disparate access to opportunity, especially when it comes to access to jobs and other quality of life factors such as affordable childcare.

Increasing Education and Outreach

Based on public input, many residents of Iowa City lack awareness about rights under fair housing and civil rights laws, which can lead to under-reporting of discrimination, failure to take advantage of remedies under the law, and the continuation of discriminatory practices. Even those who do know their rights do not always act on them due to feeling it would not be productive or fear of reprisal. This suggests a lack of knowledge and awareness regarding fair housing rights is a major barrier to fair housing choice.

Operational Improvements

Several other barriers to fair housing choice in Iowa City included smaller operational and planning changes that could help affirmatively further fair housing. These include impediments such as administrative processes and regulations which can slow down and/or stop projects that would benefit protected classes, a need for increased regional cooperation for issues that affect housing, a lack of information that could help identify or address other barriers, and a need to improve the transparency of fair housing enforcement.

Additionally, the recent purchase of local manufactured housing communities and subsequent significant increases in lot rents demonstrates a barrier to affordable housing by reducing the number

of naturally occurring affordable units. This trend, part of a larger state-wide and national experience, has brought to light a need to support such communities to ensure that they continue to be a relatively low cost housing type in Iowa City.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The AI provides strategies to overcome the barriers identified. This section of the CP gives a high-level overview of the recommended strategies. Specific details can be found in the AI, which is available at: www.icgov.org/actionplan

Improving Housing Choice

Strategies identified are:

- J facilitate a range of housing types;
- J lower the cost of housing (e.g., tax relief);
- J continue to invest in affordable housing; and
- J retrofit housing for equal access.

Facilitating Access to Opportunity

Strategies identified are:

- J emphasize variety in housing in areas of opportunity;
- J community investment; and
- J enhance mobility linkages throughout the community.

Increasing Education and Outreach

Strategies identified are:

- J improve both demand and supply-side awareness for fair housing;
- J increase regulator awareness; and
- J provide meaningful language access.

Operational Improvements

Strategies identified are:

- J improve fair housing enforcement and transparency;
- J review implementing procedures and regulations;
- J improve regional cooperation; and
- J improve data collection.

Additional strategies were laid out in Iowa City's Affordable Housing Action Plan. While most of that was complete over the course of the previous CP, portions of it are still ongoing, including identifying

zoning code changes that could promote housing affordability. In addition, continuing to support efforts by manufactured housing communities in maintaining affordable lot rents, such as those undertaken by the Forest View Tenants Association or the Johnson County Mobile Home Task Force, can also be part of that strategy.

SP-60 Homelessness Strategy – 24 CFR 91.215(d)

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

During the next five years, the City's federal funds will continue to support programs to provide decent and safe living environments for those experiencing homelessness and those at risk of becoming homeless, through funding such activities as emergency shelter operations; financial assistance for rent, utilities and other critical expenses; and rapid re-housing.

The City maintains support for the Johnson County Local Homeless Coordinating Board (LHCB), the region's Continuum of Care (CoC) organization. Several nonprofit social and human service agencies that provide services to those experiencing homelessness and those at risk of becoming homeless receive public and private funds that are used to operate emergency shelters, transitional housing facilities, rapid re-housing, and permanent supportive housing facilities throughout the area. These funds are also used to provide supportive services such as case management, counseling, job training, and life skills classes.

The City's strategies as they specifically relate to reaching out to homeless persons and understanding their individual needs include:

- J Support the LHCB in their efforts including coordinated entry.
- J Regular engagement with stakeholders who, as part of their organizations and agencies, have the infrastructure to contact persons experiencing homelessness and assess their individual needs.
- J Advocate for human services coordination to continually improve the efficiency and effectiveness of supporting those experiencing homelessness and those at risk of becoming homeless.

Addressing the emergency and transitional housing needs of homeless persons

Due to limited funding, not all the area's homeless needs can be addressed using federal CDBG and HOME funds. The City does not receive Emergency Solutions Grant (ESG) or HOPWA entitlement funds to assist with homeless needs, and it relies on a variety of community agencies to provide basic needs assistance and other support for the local homeless population.

However, the City will continue to support the LHCB, and it will continue to implement strategies related specifically to addressing emergency shelter and transitional housing needs for the homeless by funding public service organizations and agencies that provide services to persons experiencing or who are at-risk of experiencing homelessness. Funding could be used for either directly providing services or for facility upgrades and improvements that allow the agencies to better serve their clients.

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 City is committed to helping individuals establish permanent housing, primarily by partnering with local agencies and organizations to fund a cross-section of projects within the Continuum of Care. Affordable housing for those most in need, including homeless, near-homeless, and non-homeless persons, will remain a focus of the City and local human service organizations over the next five years.

The City will support the LHCB to address housing and supportive services needs that help those experiencing homelessness transition to permanent housing and independent living, including through emergency shelter, rapid re-housing, transitional housing, permanent supportive housing, and supported employment programs. Members of the LHCB, through Coordinated Entry and the VI-SPDAT, will continue to assess persons experiencing homelessness and prioritize them for the most appropriate housing interventions given availability, with the goal of shortening the period of time that persons experience homelessness. LHCB members will also continue providing case management and other supportive services to promote the transition to permanent housing and independent living.

In addition, the City will continue to meet the needs of specific populations experiencing and at risk of homelessness by collaborating with relevant agencies. The goal of these agencies is to help their specific populations find and keep safe, decent, and affordable housing. Populations served include veterans (HACAP, ICHA, VAHCS, and Shelter House), unaccompanied youth (UAY), and victims of domestic violence (DVIP). The City will also support other agencies that provide supportive housing for persons with disabilities.

Because income and housing affordability are such barriers to stable housing, the City will consistently work with community partners to provide affordable housing and promote economic self-sufficiency. It will also assist organizations carrying out poverty relief efforts through programs currently in place and the establishment of new programs.

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

The City has funded and will continue to fund public services organizations and agencies that serve persons experiencing homelessness or who are at-risk of homelessness. In the first year of the CP, the

City will use General Funds and utility rebates to increase the funding for core agencies. ICHA also locally administers efforts that assist in homelessness prevention, including the Housing Choice Voucher program and administration of 81 units of public housing for residents who are low-income, very low-income, and extremely low-income.

The City's strategy to serve the needs of persons threatened with homelessness includes efforts to allow households to remain housed in their existing units, including residents at risk of being displaced from manufactured housing communities. For example, the City supports emergency rent, mortgage and utility assistance as well as provides funding for public services. Assistance with rent and utility deposits is available for eligible households through various programs, and some private entities provide small amounts of emergency assistance to those in need. However, access to such programs is extremely limited and often for one-time assistance only. Despite this limitation, stakeholders reported that this service is critical in helping to keep households housed after a significant life event. The City's support of the Forest View Tenants Association is also a continued effort to ensure low income households avoid homelessness.

As it specifically relates to those are at risk of becoming homeless after discharge from institutions and systems of care, the City will continue to fund organizations that provide mental health and disability services to create housing opportunities for persons with disabilities. It will continue to work with agencies focused on populations discharged from correctional institutions to find housing rather than being discharged on the street, such as Inside Out Reentry Community and Johnson County jail diversion. The Iowa City Police Department will also continue its Data Driven Justice Initiative as one of three pilot communities nationwide involved with creating data sharing partnerships and technology to identify those with high criminal justice, health, and homeless service system involvement to divert non-violent offenders from the criminal justice system to targeted service interventions with a goal of reducing jail admissions and improving treatment outcomes.

Other specific initiatives the community is implementing include RentWise - a tenant education class; a landlord risk mitigation fund - to encourage landlords to accept hard-to-house tenants; and a security deposit program. Iowa City is further participating in the county-wide effort to develop a behavioral health urgent care campus which will offer crisis stabilization, crisis observation, sobering and detox units, and mobile crisis services in one location.

SP-65 Lead based paint Hazards – 24 CFR 91.215(i)

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

The City will continue to ensure compliance with the HUD lead-based paint regulations that implement Title X of the Housing and Community Development Act of 1992, which covers the CDBG and HOME programs, among others. The State of Iowa passed legislation in 2009 to certify renovators who work in housing and child-occupied facilities and to require all children entering kindergarten to be tested for lead poisoning.

The City's Housing Rehabilitation Office will continue to implement all aspects of the lead-based paint regulations. In its efforts to evaluate and reduce lead-based paint hazards in all its CDBG and HOME funded rehabilitation projects, they provide information and outreach on the dangers of lead-based paint, as well as guidance in the identification and reduction of lead-based paint hazards to all program participants. Blood level tests may be paid through the Housing Rehabilitation program for targeted populations such as children under 6 when needed.

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

While there are not enough resources to eliminate risks due to the presence of lead from the entirety of housing stock within City limits, the City strives to ensure that its programs and procedures protect residents from lead exposure, particularly families with children.

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

The City's current primary initiative is public education on the potential hazards of lead-based paint. The City's rental inspectors distribute pamphlets and brochures concerning lead-based paint hazards to landlords when rental inspections are conducted. ICHA will continue to ensure that all its public housing and Housing Choice Voucher rental units are lead-safe.

Building inspectors working on federal rehabilitation projects are certified lead inspector/risk assessors and conduct visual risk assessments and clearance tests on all applicable projects. Because the City does not own an XRF device, XRF testing is done by a third party. All rehabilitation staff continue to receive lead education and training that they pass on to all contractors, sub-contractors, and others affiliated or working with the rehabilitation program. The staff continue to place an emphasis on training new contractors in lead safe work practices and forward these workers and companies to a third-party entity for training.

SP-70 Anti-Poverty Strategy – 24 CFR 91.215(j)

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

The City, ICHA, and the LHCB work together to address homelessness and poverty-related issues. In addition to the activities outlined earlier in this plan, the ICHA provides supportive services and coordination with the agencies making up the LHCB to support families and individuals achieve their highest level of self-sufficiency.

With respect to economic development, the City has long partnered with the Iowa City Area Development Group (ICAD) and the Iowa City Area Chamber of Commerce. ICAD is a private nonprofit organization whose mission is to position the region as a quality place to work. ICAD works as a confidential advocate for expanding businesses and new industries, helps businesses pursue state and local financial assistance and serves as a liaison between the City, Iowa Economic Development Authority, the University of Iowa, and other entities. The Chamber of Commerce works to enhance the business climate in Johnson County and provides educational programs on customer service, human resources, and other issues relevant to small businesses. The City also utilizes the Small Business Development Center (SBDC) to provide technical assistance for early stage entrepreneurs and has begun exploring partnerships with Kirkwood Community College and Iowa Workforce Development.

In addition to these relationships, the City has engaged in extensive outreach within the community to solicit input on what is needed for workforce development. During the outreach process for this CP, stakeholders identified the need for English language training programs to help overcome the language barrier among immigrant and refugee populations as well as digital literacy and soft skills education. Another important issue raised by stakeholders is wage theft, particularly within the immigrant community. Preventing wage theft is one way to reduce the number of poverty-level families. Lastly, stakeholders reported the significant need for affordable childcare and effective transportation to allow parents and caregivers to work or attend classes, both of which would likely increase wages and reduce the number of poverty-level families.

To this end, the City will set aside CDBG funds to promote economic development. Funds will support gap financing or provide start-up capital to micro-enterprises or small businesses creating jobs for LMI persons, in addition to being used to provide technical assistance. Funds will be available throughout the year to allow greater flexibility for applicants. Over the past decade, the City has provided loans to bakeries, restaurants, small construction contractors, craft retail stores, salons, fitness studios, and more. Entrepreneurs also receive support by the City's partners, including local financial institutions. One recent focus that will continue is funding for capital expenses and technical assistance for LMI microenterprise childcare providers to improve economic self-sufficiency while providing affordable daycare for LMI families.

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

The City is committed to economic development and providing the City's lowest-income residents with needed housing-related assistance and services directly address needs identified in this plan. It is also understood that both household incomes and housing costs equally can affect the affordability issues Iowa City has experienced over time. As such, the City has aligned its economic development goals, programs, policies, and funding with the CP and its affordable housing component. Examples of alignment include requirements for affordable housing as part of large-scale mixed-use economic development projects that request City funding.

SP-80 Monitoring – 24 CFR 91.230

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

Reporting

The City requires each organization receiving CDBG funds to submit quarterly reports until project close-out. The quarterly reports include information on the number of clients served, income level, race/ethnicity, and other factors depending on the project. The reports also include a brief narrative providing an update of the activity. Each organization receiving must also submit a year-end report summarizing all required data as needed for entry into IDIS and for inclusion in the City's CAPER. For HOME projects, reports are required at project completion, though staff maintains regular contact with all subrecipients to ensure projects are moving forward.

Neighborhood Services performs on-site monitoring visits for each activity at least once after the project is funded. The City monitors projects on an annual basis until project close-out. All housing providers, during a stated period of affordability or as required by agreement, must also submit an annual tenant rental housing report to document compliance with all applicable regulations, specifically household income, program rents, and other relevant information to ensure the project is remaining in compliance with federal requirements. During on-site visits, staff verifies much of the information received in annual reports. Neighborhood Service staff are also onsite every one to two years for housing projects as part of the City's rental permitting process.

In addition, the Council-appointed Housing and Community Development Commission (HCDC) reviews CDBG and HOME funded projects annually either through in-person visits or updates during their regularly scheduled meetings. HCDC discuss the project with stakeholders to ensure it is proceeding properly by serving the intended clientele, and that it will be completed on time.

Timeliness of Expenditures

Neighborhood Services staff require that each CDBG and HOME recipient attend a City-sponsored workshop near the beginning of each year to review CDBG and HOME regulations and reporting requirements. The timeliness of expending the funds is one topic discussed at the workshop. In addition, each recipient of CDBG and/or HOME funds signs a formal agreement after the funds have been released that includes a copy of the City's policies regarding unsuccessful and delayed projects.

Housing Code Compliance

Each agreement between the CDBG/HOME recipient and the City states the following: "The project shall be completed in compliance with all applicable state and local building codes; and upon completion, shall be operated in compliance with all applicable state and local laws." Neighborhood Services staff verify that the appropriate permits are taken out and that Neighborhood and Development Services (NDS) have inspected the structure for compliance with local building codes and local rental inspection housing codes (if the project is a rental project).

The City's housing inspection program systemically inspects every rental unit in the community. NDS oversees rental inspections and ensures compliance with all local requirements, including Iowa City's Housing Code which establishes the minimum health and safety standards necessary to protect and promote the welfare of tenants and the public. Local codes are generally stricter than HUD's Housing Quality Standards (HQS), the comprehensive program that ensures subsidized housing remains safe. Inspections are conducted by the Housing Inspection Workgroup, which includes six full-time inspectors. The issuance of a valid rental permit depends upon properties complying with local codes. The following rental unit types are annually inspected through the City's regular inspection program:

- single family dwellings with four or more bedrooms
- duplexes where the unit has four or more bedrooms
- multi-family dwellings with an initial certificate of occupancy before January 1, 1996
- fraternity, sorority, and rooming houses
- transient housing units
- family care units and group homes
- public housing units

The following rental unit types are regularly inspected every two years:

- single family dwellings with no more than three bedrooms
- duplexes where the unit has no more than three bedrooms
- multi-family dwellings with an initial certificate of occupancy after January 1, 1996

Rental inspections are also conducted upon request and complaint. Results of inspections are written, and corrective actions noted in individual property files, stored and maintained by the NDS. The City actively works with owners, property managers and tenants to ensure conformance.

All assisted rental properties are subject to this inspection cycle and various informal, on-site inspections made by Community Development Division staff throughout the year. Tenants receiving a Housing Choice Voucher or Tenant Based Rental Assistance must also have their units regularly inspected by the Iowa City Housing Authority at least bi-annually. These units must meet HQS requirements.

MBE/WBE Policy

Each CDBG agreement contains language specifying that the subrecipient will use its best efforts to afford small businesses, minority business enterprises, and women's business enterprises the maximum practicable opportunity to participate in the performance of its contract. To do so, City staff encourages subrecipients to get bids from such enterprises. As used in the contract, "small business" refers to a business that meets the criteria set forth in section 3(a) of the Small Business Act, as amended (15 U.S.C. 632) and "minority and women's business enterprise" means a business at least 51% owned and controlled by minority group members or women. Sub-recipients may rely on written representations by businesses regarding their status as a minority and female business enterprises in lieu of independent investigations.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Currently, Iowa City receives CDBG and HOME funds for housing construction, rehabilitation initiatives, and other eligible activities. These funding sources are expected to be available over the next five years. In addition, other local funding sources and program income are anticipated to be available.

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	Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	\$697,678	\$37,322		\$735,000	\$2,790,712	The remaining amount in Con Plan is four times the year 1 allocation because the availability/amount of program income is unknown.
HOME	Federal	Acquisition, homebuyer assistance, rehab, construction, rehab, TBRA	\$511,786	\$70,437	\$92,777	\$675,000	\$2,047,144	The remaining amount in Con Plan is four times the year 1 allocation because the availability/amount of program income is unknown.

Table 50 - 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 City does not have a matching requirement. The City has identified and recognized the growing demand on many City departments and local service providers as there is an increase in the number of requests, maintenance and services that are needed. The City will leverage general fund dollars for Aid to Agencies (\$555,000), GRIP (\$200,000) and the Affordable Housing Fund (\$1,000,000). The City also actively encourages applicants and subrecipients to obtain other public and private resources.

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

The City currently owns Lot 10 in the Lindemann Subdivision Part 8 as part of its land banking initiative. This parcel will be used to address the needs identified in the CP, specifically by providing affordable housing. In addition, the City has land banking funds for use across the City, fee-in-lieu funding for use in the Riverfront Crossings District, and other local resources that will be used to either acquire land and or assist with the new construction of affordable housing units and/or other public facilities. Furthermore, the City owns 2229 Muscatine Ave and 724 Ronalds Street which are likely to be redeveloped at some point in support of projects that benefit LMI households, and several City-owned parks and rights-of-way may be improved in LMI areas as part of the City's neighborhood improvements set-aside. If the City acquires additional land, it will also likely be used in support of the goals of the Consolidated Plan.

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the number of affordable rental housing units including through new construction and acquisition	2021	2022	Affordable Housing	Affordable Housing Location Model Eligible Areas	Expansion Of Affordable Rental And Owner Housing Options	HOME: \$304,000	Rental Units Constructed: 4 housing units Other: 18 Other
2	Support homebuyer activities such as down payment and/or closing cost assistance	2021	2022	Affordable Housing	Affordable Housing Location Model Eligible Areas	Expansion Of Affordable Rental And Owner Housing Options	CDBG: \$27,000 HOME: \$124,000	Direct Financial Assistance to Homebuyers: 6 households
3	Rehabilitate and improve owner-occupied housing units	2021	2022	Affordable Housing	Citywide Housing Rehab Targeted Areas	Preservation Of Existing Affordable Rental And Owner Housing	CDBG: \$235,000 HOME: \$45,000	Homeowner Housing Rehabilitated: 20 housing units
4	Rehabilitate and improve renter-occupied housing units	2021	2022	Affordable Housing	Housing Rehab Targeted Areas Affordable Housing Location Model Eligible Areas	Preservation Of Existing Affordable Rental And Owner Housing	CDBG: \$142,000	Rental Units rehabilitated: 5 housing units Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide public services	2021	2022	Non-Homeless Special Needs Homeless	Citywide	Provision Of Public Services Housing And Services To The Homeless And Those At-Risk Of Homelessness	CDBG: \$120,000	Public Service activities other than Low/Moderate Income Housing Benefit: 2800 persons
6	Improve public facilities	2021	2022	Non-Housing Community Development	Citywide	Public Facility Improvements	CDBG: \$78,000	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 22 persons
7	Improve public infrastructure	2021	2022	Non-Housing Community Development	LMI Areas	Public Infrastructure & Neighborhood-Based Climate Action	CDBG: \$75,000	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 300 persons
8	Support economic and workforce development	2021	2022	Non-Housing Community Development	Citywide	Economic Development	CDBG: \$50,000	Businesses Assisted: 2 businesses
9	Effective administration of and planning for the CDBG and HOME programs	2021	2022	Other	Citywide	Administration And Planning	CDBG: \$150,000 HOME: \$60,000	Other: 2 Other

10	Provide facilities and services in support of the pandemic response	2021	2022	Other	Citywide	Other	TBD	TBD
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Table 51 – Goals Summary

Goal Descriptions

1	Goal Name	Increase the number of affordable rental housing units including through new construction and acquisition
	Goal Description	Support the development of additional affordable and affordable, accessible units for renters.
2	Goal Name	Support homebuyer activities such as down payment and/or closing cost assistance
	Goal Description	Homebuying activities such as down payment and closing cost assistance for owners.
3	Goal Name	Rehabilitate and improve owner-occupied housing units
	Goal Description	Housing rehabilitation program for owner-occupied units, including mobile homes. This may also include accessibility modifications to existing units and energy efficiency improvements.
4	Goal Name	Rehabilitate and improve renter-occupied housing units
	Goal Description	Housing rehabilitation and/or acquisition for rental units, including mobile homes. This may also include accessibility modifications to existing units and energy efficiency improvements
5	Goal Name	Provide public services
	Goal Description	Provide a range of public services including but not limited to childcare, transportation, health and mental health services, youth activities and programming, elderly activities and programming, assistance for persons with disabilities, food pantries, services for victims of domestic violence, services for immigrants and refugees, utility assistance and financial literacy and credit repair programs.

6	Goal Name	Improve public facilities
	Goal Description	The improvement of public facilities includes but is not limited to the construction or rehabilitation of parks, playgrounds, community centers, youth centers, elderly centers, libraries, trails and walkways and other public facilities for use directly by the public or for service providers that serve vulnerable populations within the community.
7	Goal Name	Improve public infrastructure
	Goal Description	Improve public infrastructure including but not limited to street and sidewalk improvements, water and sewer line improvements, and lighting and neighborhood improvements. Enhance neighborhood sustainability through tree plantings in right-of-way areas and other measures that would reduce greenhouse emissions. This also includes adding amenities such as bike racks.
8	Goal Name	Support economic and workforce development
	Goal Description	Digital literacy and language classes and education for hard skills. Conduct employment-readiness programs, including jobs and for soft skills training (i.e. how to be an employee). Entrepreneurship assistance and training. Loans and grants to businesses.
9	Goal Name	Effective administration and planning of the CDBG and HOME programs
	Goal Description	Effective administration and planning are essential to maximize impact of federal dollars.
10	Goal Name	Provide facilities and services in support of pandemic response.
	Goal Description	Provide facilities and services in support of pandemic response.

AP-35 Projects – 91.220(d)

Introduction

The following project information provides an overview on the ranges of CDBG and HOME projects.

Projects

#	Project Name
1	Public Services
2	Public Facility Improvements
3	Neighborhood and Area Benefits
4	Housing Rehabilitation Program
5	Competitive Housing Activities
6	CHDO Activities
7	Economic Development
8	Planning and Administration

Table 52 – Project Information

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

Iowa City is committed to allocating funds that serve the needs of LMI residents. Households with incomes less than 50% AMI, particularly those with extremely low incomes (less than 30% AMI), are higher priorities. The City has also identified special needs individuals as among those who face the greatest challenges and who should receive high priority in the expenditure of federal funds, including at-risk children and youth, low-income families, persons experiencing homelessness and persons threatened with homelessness, the elderly, and persons with disabilities. The City is committed to utilizing general funds in support of affordable housing and services as discussed in AP-15.

The primary obstacle to addressing the needs of vulnerable populations remains limited resources, both financial and human. However, the City has a robust coalition of service providers and a strong institutional delivery system.

AP-38 Project Summary

Project Summary Information

The following table provides more detailed information about the funded projects.

1	Project Name	Public Services
	Target Area	Citywide
	Goals Supported	Provide public services Provide facilities and services in support of the pandemic response
	Needs Addressed	PROVISION OF PUBLIC SERVICES HOUSING AND SERVICES TO THE HOMELESS AND THOSE AT-RISK OF HOMELESSNESS PROVIDE FACILITIES AND SERVICES IN SUPPORT OF THE PANDEMIC RESPONSE
	Funding	\$120,000 CDBG
	Description	Funding for a variety of public service activities serving low- and moderate-income (LMI) clientele including advocacy, case management, referrals, service coordination, education, counseling, and legal assistance and funding for staff to implement these activities. Funding may also be used to support the community response to the COVID-19 pandemic including a variety of public service activities including but not limited to health services, subsistence payments, housing assistance, or other public services for LMI clientele and those who are homeless or at risk of homelessness.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2,800 persons
	Location Description	Public service activities are available citywide to LMI individuals.

<p>Planned Activities</p>	<p>Funding for a variety of public service activities serving LMI clientele has been proposed for this year, including:</p> <ul style="list-style-type: none"> • Homeless and Transitional Housing: Provides shelter and transitional housing for homeless adults and families. Services include advocacy, case management, referrals, service coordination, meal sites, and funding for the staff to implement these activities. • Domestic Violence Services: Advocacy shelter aids and houses survivors of domestic violence. Shelter staff provides crisis line, advocacy, and assistance to survivors in obtaining safe shelter, food, clothing, medical attention, and basic needs. Program provides counseling, referrals, and legal assistance. Also provides community and prevention education programs to individuals age 3 to 18.) Neighborhood Center Services: Provides resources to LMI residents at neighborhood centers including computer access, daycare, and English Language classes.) COVID-19 Response. Funding for public services to address the urgent needs created by the COVID-19 outbreak.
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2	Project Name	Public Facility Improvements
	Target Area	Citywide
	Goals Supported	Improve public facilities Provide facilities and services in support of the pandemic response
	Needs Addressed	PUBLIC FACILITY IMPROVEMENTS PROVIDE FACILITIES AND SERVICES IN SUPPORT OF THE PANDEMIC RESPONSE
	Funding	\$78,000 CDBG
	Description	Funding for a variety of public facility improvements addressing slum and blight or serving LMI clientele. Public facilities provide services including but are not limited to the following types: childcare, food banks, healthcare, special needs, as well as other public facilities serving income eligible residents. Funding may also be used to support the community response to the COVID-19 pandemic including a variety of public facility activities including but not limited to health facilities, temporary housing facilities, or other public facilities for LMI clientele and those who are homeless or at risk of homelessness.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	22 persons
	Location Description	Public facility activities are available citywide to facilities serving predominantly LMI individuals, in addition to limited use for prevention of slum and blight.

Planned Activities	<p>Funding for a variety of public facilities activities serving LMI clientele and addressing issues of slum and blight has been proposed for this year, including:</p> <ul style="list-style-type: none">• Childcare Facilities: Funding for improvements at an affordable childcare center serving predominantly low- and moderate-income families.• COVID-19 Response. Funding for public facilities to address the urgent needs created by the COVID-19 outbreak.
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3	Project Name	Neighborhood and Area Benefits
	Target Area	LMI Areas
	Goals Supported	Improve public infrastructure
	Needs Addressed	PUBLIC INFRASTRUCTURE & NEIGHBORHOOD-BASED CLIMATE ACTION
	Funding	\$75,000 CDBG
	Description	Improvements to the built environment that enhance the quality-of-life for residents living in LMI neighborhoods.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	300 persons
	Location Description	Funding is available in LMI areas. However, funds are typically concentrated in older areas of the City due to the age of facilities.
Planned Activities	The following activities are proposed: green infrastructure improvements in LMI areas including (but is not limited to) installing street trees, landscaping, and other neighborhood amenities that provide ecosystem services and other related benefits. Activities depend on submitted proposals by City departments.	

4	Project Name	Housing Rehabilitation Program
	Target Area	Citywide Housing Rehab Targeted Areas
	Goals Supported	Rehabilitate and improve owner-occupied housing units Rehabilitate and improve renter-occupied housing units
	Needs Addressed	PRESERVATION OF EXISTING AFFORDABLE RENTAL AND OWNER HOUSING
	Funding	\$235,000 CDBG \$90,000 HOME
	Description	In accordance with CDBG and HOME rules and regulations, assistance will be provided by the City directly to homeowners or landlords to rehabilitate properties, correct substandard conditions, make general repairs, improve energy efficiency, reduce lead paint hazards, and make emergency or accessibility repairs. Housing units assisted will be single family per CDBG and HOME regulations. Beneficiaries of housing activities will be LMI households. Other funding available includes the potential for program income generated by the repayment of loan funds. Funding will also be utilized for project delivery costs and administration of housing programs, per CDBG and HOME regulations.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing units planned for rehabilitation: 20 units Renter housing units planned for rehabilitation: 2 units
	Location Description	Funding is available citywide. Exact addresses of housing projects are unknown until applications have been received, processed, and approved. Residents of Targeted Areas are especially encouraged to apply and may have a portion of their loan forgiven.

	Planned Activities	The City will provide direct assistance to LMI homeowners or landlords renting to LMI tenants in single family units to rehabilitate properties, correct substandard conditions, make general repairs, improve energy efficiency, reduce lead paint hazards, and make emergency or accessibility repairs.
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5	Project Name	Competitive Housing Activities
	Target Area	Affordable Housing Location Model Eligible Areas
	Goals Supported	Increase the number of affordable rental housing units Support homebuyer activities such as down payment and/or closing cost assistance
	Needs Addressed	EXPANSION OF AFFORDABLE RENTAL AND OWNER HOUSING OPTIONS
	Funding	\$27,000 CDBG \$428,000 HOME
	Description	In accordance with CDBG and HOME rules and regulations, assistance will be used by the City and provided directly to homeowners, nonprofits, and for-profits to acquire and/or rehabilitate properties, correct substandard conditions, make general repairs, improve energy efficiency, reduce lead paint hazards, and make emergency or accessibility improvements. May include acquisition/rehab/resale, refinance/rehab, demolition/site preparation, new construction, down payment/closing cost assistance and housing counseling. Housing units assisted will be single or multi-unit affordable housing to be sold, rented, or lease/purchased, as allowed by CDBG and HOME regulations. Beneficiaries of housing activities will be low- and moderate-income households. Other funding available includes the potential for program income generated by the repayment of loan funds. Funding will also be utilized for project delivery costs and administration of housing programs, as allowed by CDBG and HOME regulations.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The following are expected to benefit from the proposed activities: <ul style="list-style-type: none"> • Direct financial assistance to 6 low income owner households • 4 rental units constructed for low income renter households with need for housing with supportive services • 18 rental units acquired for low income renter households with need for housing with supportive services
	Location Description	Funding is available citywide. Addresses of activities are unknown.

Planned Activities	<p>Planned activities at this time include:</p> <ul style="list-style-type: none">• Assist the Systems Unlimited in constructing 4 accessible single room occupancy (SRO) units in 1 group home with access to supportive services• Assist Successful Living in acquiring at least 3 properties with 15 supportive living SRO units• Assist Unlimited Abilities in acquiring at least 1 property with 3 supportive living SRO units• Help Iowa Valley Habitat for Humanity assist 2 homebuyer households for affordable homeownership opportunities• Purchase and rehabilitate 2 rental duplexes to resell as 4 affordable, owner-occupied units
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6	Project Name	CHDO Activities
	Target Area	Affordable Housing Location Model Eligible Areas
	Goals Supported	Rehabilitate and improve renter-occupied housing units
	Needs Addressed	PRESERVATION OF EXISTING AFFORDABLE RENTAL AND OWNER HOUSING PROVISION OF PUBLIC SERVICES
	Funding	\$97,000 HOME
	Description	In accordance with CDBG and HOME rules and regulations, assistance will be used by the City and provided directly to CHDOs to acquire and/or rehabilitate properties, correct substandard conditions, make general repairs, improve energy efficiency, reduce lead paint hazards, and make emergency or accessibility improvements. May include acquisition/rehab/resale, refinance/rehab, demolition/site preparation, new construction, down payment/closing cost assistance, housing counseling, and CHDO operational funding. Housing units assisted will be single or multi-unit affordable housing to be sold, rented, or lease/purchased, as allowed by CDBG and HOME regulations. Beneficiaries of housing activities will be low- and moderate-income households. Funding will also be utilized for project delivery costs and administration of housing programs, as allowed by CDBG and HOME regulations.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The following are expected to benefit from the proposed activities: <ul style="list-style-type: none"> • 3 rental units rehabbed for low income renter households • Those receiving services from the Housing Fellowship
	Location Description	Funding is available citywide. Addresses of activities are unknown.
	Planned Activities	Planned activities at this time include: <ul style="list-style-type: none"> • Assist the Housing Fellowship in rehabilitating 3 rental units • Provide the Housing Fellowship CHDO Operating assistance

7	Project Name	Economic Development
	Target Area	Citywide
	Goals Supported	Support economic and workforce development Provide facilities and services in support of the pandemic response
	Needs Addressed	ECONOMIC DEVELOPMENT PROVIDE FACILITIES AND SERVICES IN SUPPORT OF THE PANDEMIC RESPONSE
	Funding	\$50,000 CDBG
	Description	Funding to facilitate the creation and expansion of businesses and create new employment opportunities for LMI people. May include providing economic development assistance including loans, loan guarantees, grants, and technical assistance to businesses starting in, locating to, or expanding in Iowa City. At least 51% of the jobs created by the assisted businesses must be made available to LMI people or assisted business must be an eligible, low-income microenterprise. Economic assistance may also be provided to alleviate slum or blighted conditions in designated slum/blight areas or on individual slum/blight properties. Small business loan program will address the impact of credit access and reduction of capital for business startups or expansion. Funding may also be used to support the community response to the COVID-19 pandemic including a variety of economic development activities including but not limited to loans, loan guarantees, grants, and technical assistance to businesses to alleviate the impact of the outbreak.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2 businesses assisted
	Location Description	Funding is available citywide. The exact addresses of projects will not be known until applications have been received, processed and funds awarded.

Planned Activities	<p>Planned activities at this time include:</p> <ul style="list-style-type: none">• Provide business loans and/or grants to microenterprises primarily owned by low-income entrepreneurs or businesses that create jobs of which 51% are made available to LMI persons; and/or• Technical assistance to microenterprises primarily owned by low-income entrepreneurs with an emphasis on increasing the childcare capacity within Iowa City.• Business loans, grants, and/or technical assistance for businesses impacted by COVID-19.
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8	Project Name	Planning and Administration
	Target Area	Citywide
	Goals Supported	Effectively administer and plan for the CDBG, HOME, and related programs
	Needs Addressed	ADMINISTRATION AND PLANNING
	Funding	\$150,000 CDBG \$60,000 HOME
	Description	Coordinates, administers, and monitors the City's CDBG and HOME programs; prepares reports and plans required by HUD, prepares environmental and historic preservation studies per HUD regulations.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	HUD does not require the reporting of beneficiary data for planning and administration activities. It should be noted, however, that the housing, public facility, economic development, and public service activities that are undertaken with CDBG and HOME funds served more than 10,000 individuals, households, and businesses in City FY18. Without the planning and administration funds available to carry out required planning, environmental, monitoring and oversight activities, none of these activities would be able to receive CDBG and HOME funds and none of the beneficiaries would be able to be served.
	Location Description	Planning and Administration activities will be undertaken by City staff at Iowa City City Hall.
	Planned Activities	Funds will be used to coordinate, administer, and monitor the CDBG and HOME programs, projects, and activities; prepare reports and plans as allowable by CDBG and HOME, and to prepare Section 106 and environmental reviews and historic preservation studies.

AP-50 Geographic Distribution – 91.220(f)

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

Iowa City will invest its CDBG and HOME funds in areas primarily impacted by non-student LMI persons and households. Several of the City’s LMI census areas are near downtown and include the University of Iowa and a significant rental housing stock that is predominantly occupied by students. While resources other than CDBG and HOME funds may be used in these areas to maintain and preserve housing, infrastructure, and public services, the City will focus CDBG and HOME funds in areas that are home to non-students, families, the elderly, persons with disabilities, and persons experiencing homelessness. Spending must occur within Iowa City limits.

SP-10 describes in detail the various target areas and includes maps for several of the target areas.

Geographic Distribution

Target Area	Percentage of Funds
LMI Areas	5%
Affordable Housing Location Model Eligible Areas	45%
Housing Rehab Targeted Areas	15%
Citywide	35%

Table 53 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Not all the housing and community development needs identified in this Plan can be addressed over the next five years with the limited federal resources available. An open-ended question in the public survey asked residents to state the three highest priority needs in Iowa City; and survey respondents prioritized affordable housing, infrastructure/road improvements and mental health/homeless services more often.⁶ Based on data and community/stakeholder input, the following general priorities were identified:

- J Creation and preservation of affordable housing in both the rental and owner occupied markets;
- J Housing and services for persons experiencing homelessness or who are at risk of becoming homeless;

⁶ The results of the survey are included in the Process section of the document.

-) Public services for non-homeless LMI persons;
-) Public facility and infrastructure improvements; and
-) Economic and workforce development initiatives.

Within each identified priority, there is nuance and a range of activities that can be undertaken. For example, weatherization improvements can fall into either the affordable housing or the public facility priority depending on the structure to be weatherized.

DRAFT

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable housing has been identified as one of the top priority needs in Iowa City. The City is committed to using federal dollars to create and preserve affordable housing and to ensure that LMI households have access to safe, decent affordable housing.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	31
Special-Needs	22
Total	53

Table 54 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	6
Rehab of Existing Units	29
Acquisition of Existing Units	18
Total	53

Table 55 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

Iowa City Housing Authority (ICHA) is part of the Neighborhood and Development Services Department and was established in 1969 to administer housing assistance programs throughout Johnson County, Iowa County and Washington County North of HWY 92

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

The Capital Improvement funds are earmarked for general maintenance and repair of the Public Housing units. As necessary, these funds will also be used to upgrade structures, interiors, HVAC systems, and appliances.

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

ICHA encourages residents to participate in the Family Self Sufficiency Program and homeownership programs. Through its Self-Sufficiency program, ICHA helps low income families bridge the economic gap by building assets, improve employment opportunities, connecting participants with resources, and assist in the transition of residents from renters of units to owners of homes.

ICHA is also a partner in the Workforce Innovation & Opportunity Act (WIOA), one-stop career center service delivery system. WIOA reinforces the partnerships and strategies necessary to provide job seekers and workers with the high-quality career services, education and training, and supportive services needed to get good jobs and stay employed, and to help businesses find skilled workers and access other supports, including education and training for their current workforce. ICHA encourages residents to utilize the services of WIOA.

Finally, ICHA collaborates with Neighborhood Services as part of the "Good Neighbors—Strong Neighborhoods" initiative. The program partners with Neighborhood Associations to develop strategies that promote the peaceful enjoyment of the neighborhood for all residents with a goal of increasing participation of ICHA residents in activities sponsored by Neighborhood Associations. The City supports and encourages neighborhood action and provides ideas and resources that can help shape the future of a neighborhood.

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

HUD has continually ranked ICHA as a "High Performance" housing authority and has not designated ICHA as a troubled agency under 24 CFR part 902. Moreover, due to its excellent track record as a housing authority, ICHA continually networks and shares its knowledge and experience with other housing authorities through the National Association of Housing and Rehabilitation Officials.

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AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City participates in the Johnson/Washington Counties Coordinated Service Region of the Iowa Balance of State CoC and plans to address homelessness and the priority needs of homeless individuals and families, including homeless subpopulations.

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

During the next year, the City's federal funds will continue to support programs to provide decent and safe living environments for those experiencing homelessness and those at risk of becoming homeless, through funding such activities as emergency shelter operations; financial assistance for rent, utilities and other critical expenses; and rapid re-housing.

The City maintains support for the Johnson County Local Homeless Coordinating Board (LHCB). Several nonprofit social and human service agencies that provide services to those experiencing homelessness and those at risk of becoming homeless receive public and private funds that are used to operate emergency shelters, transitional housing facilities, rapid re-housing, and permanent supportive housing facilities throughout the area. These funds are also used to provide supportive services such as case management, counseling, job training, and life skills classes.

The City's strategies as they specifically relate to reaching out to homeless persons and understanding their individual needs include:

- J Support the LHCB in their efforts including coordinated entry.
- J Regular engagement with stakeholders who, as part of their organizations and agencies, have the infrastructure to contact persons experiencing homelessness and assess their individual needs.
- J Advocate for human services coordination to continually improve the efficiency and effectiveness of supporting those experiencing homelessness and those at risk of becoming homeless.

Addressing the emergency shelter and transitional housing needs of homeless persons

Due to limited funding, not all the area's homeless needs can be addressed using federal CDBG and HOME funds. The City does not receive Emergency Solutions Grant (ESG) or HOPWA entitlement funds to assist with homeless needs, and it relies on a variety of community agencies to provide basic needs assistance and other support for the local homeless population.

However, the City will continue to support the LHCB, and it will continue to implement strategies related specifically to addressing emergency shelter and transitional housing needs for the homeless by funding public service organizations and agencies that provide services to persons experiencing or who are at-risk of experiencing homelessness. Funding could be used for either directly providing services or for facility upgrades and improvements that allow the agencies to better serve their clients.

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 City is committed to helping individuals establish permanent housing, primarily by partnering with local agencies and organizations to fund a cross-section of projects within the Continuum of Care. Affordable housing for those most in need, including homeless, near-homeless, and non-homeless persons, will remain a focus of the City and local human service organizations over the next five years.

The City will support the LHCB to address housing and supportive services needs that help those experiencing homelessness transition to permanent housing and independent living, including through emergency shelter, rapid re-housing, transitional housing, permanent supportive housing, and supported employment programs. Members of the LHCB, through Coordinated Entry and the VI-SPDAT, will continue to assess persons experiencing homelessness and prioritize them for the most appropriate housing interventions given availability, with the goal of shortening the period of time that persons experience homelessness. LHCB members will also continue providing case management and other supportive services to promote the transition to permanent housing and independent living.

In addition, the City will continue to meet the needs of specific populations experiencing and at risk of homelessness by collaborating with relevant agencies. The goal of these agencies is to help their specific populations find and keep safe, decent, and affordable housing. Populations served include veterans (HACAP, ICHA, VAHCS, and Shelter House), unaccompanied youth (UAY), and victims of domestic violence (DVIP). The City will also support other agencies that provide supportive housing for persons with disabilities.

Because income and housing affordability are such barriers to stable housing, the City will consistently work with community partners to provide affordable housing and promote economic self-sufficiency. It will also assist organizations carrying out poverty relief efforts through programs currently in place and the establishment of new programs.

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 City has funded and will continue to fund public services organizations and agencies that serve persons experiencing homelessness or who are at-risk of homelessness. In the first year of the CP, the City will use General Funds to increase the funding for core agencies. ICHA also locally administers efforts that assist in homelessness prevention, including the Housing Choice Voucher program (including Mainstream, VASH, and project-based vouchers) and administration of 81 units of public housing for residents who are low-income, very low-income, and extremely low-income.

The City's strategy to serve the needs of persons threatened with homelessness includes efforts to allow households to remain housed in their existing units, including residents at risk of being displaced from manufactured housing communities. For example, the City supports emergency rent, mortgage and utility assistance as well as provides funding for public services. Assistance with rent and utility deposits is available for eligible households through various programs, and some private entities provide small amounts of emergency assistance to those in need. However, access to such programs is limited and often for one-time assistance only. Despite this limitation, stakeholders reported that this service is critical in helping to keep households housed after a significant life event. The City's support of the Forest View Tenants Association is also a continued effort to ensure low income households avoid homelessness.

As it specifically relates to those are at risk of becoming homeless after discharge from institutions and systems of care, the City will continue to fund organizations that provide mental health and disability services to create housing opportunities for persons with disabilities. It will continue to work with agencies focused on populations discharged from correctional institutions to find housing rather than being discharged on the street, such as Inside Out Reentry Community and Johnson County jail diversion. The Iowa City Police Department will also continue its Data Driven Justice Initiative as one of three pilot communities nationwide involved with creating data sharing partnerships and technology to identify those with high criminal justice, health, and homeless service system involvement to divert non-violent offenders from the criminal justice system to targeted service interventions with a goal of reducing jail admissions and improving treatment outcomes.

Other specific initiatives the community is implementing include RentWise - a tenant education class; a landlord risk mitigation fund - to encourage landlords to accept hard-to-house tenants; and a security deposit program. Iowa City is further participating in the county-wide effort to develop a behavioral

health urgent care campus which will offer crisis stabilization, crisis observation, sobering and detox units, and mobile crisis services in one location.

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AP-75 Barriers to affordable housing – 91.220(j)

Introduction

The City of Iowa City finalized an Analysis of Impediments to Fair Housing Choice in 2019. The impediments identified, along with recommendations to address the impediments, are outlined in SP-55.

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 AI provides strategies to overcome the barriers identified in SP-55. The City will use the AI as an implementation tool to remove barriers to affordable housing. Specific details can be found in the AI, which is available at: www.icgov.org/actionplan

Improving Housing Choice

Strategies identified are:

-)] facilitate a range of housing types;
-)] lower the cost of housing (e.g., tax relief, energy efficiency, etc.);
-)] continue to invest in affordable housing; and
-)] retrofit housing for equal access.

Facilitating Access to Opportunity

Strategies identified are:

-)] emphasize variety in housing in areas of opportunity;
-)] community investment; and
-)] enhance mobility linkages throughout the community.

Increasing Education and Outreach

Strategies identified are:

-)] improve both demand and supply-side awareness for fair housing;
-)] increase regulator awareness; and
-)] provide meaningful language access.

Operational Improvements

Strategies identified are:

-)] improve fair housing enforcement and transparency;

-) review implementing procedures and regulations;
-) improve regional cooperation; and
-) improve data collection.

Additional strategies were laid out in Iowa City's Affordable Housing Action Plan. While most of that was completed over the course of the previous CP, portions of it are still ongoing, including identifying zoning code changes that could promote housing affordability. In addition, continuing to support efforts by manufactured housing communities in maintaining affordable lot rents, such as those undertaken by the Forest View Tenants Association or the Johnson County Mobile Home Task Force, can also be part of that strategy.

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AP-85 Other Actions – 91.220(k)

Introduction

The City will also continue to meet underserved needs, reduce lead-based paint hazards, foster and maintain affordable housing, reduce the number of families in poverty, and improve coordination and the delivery structure of public services.

Actions planned to address obstacles to meeting underserved needs

Iowa City has a long history of successfully implementing HUD-funded programs. Serving the needs of the City's various special needs population drives the city's consolidated planning efforts. Addressing the needs of the homeless and special needs populations are high priorities for use of resources within Iowa City.

Due to limited funding and the prospect of reduced funding in future years, the following considerations will be made when determining whether to fund a project:

- 1) The project must be a priority identified in *City Steps 2025*. Applicant must document the ability of the project to address the specific need.
- 2) The project budget is justified and leverages other financial resources, including human resources. Applicant must document efforts to obtain outside funding as well.
- 3) The project has a measurable impact in the community. The project primarily targets low-income persons, utilizes community partnerships, and provides adequate benefits in relation to costs.
- 4) The applicant can maintain regulatory compliance. Applicant must demonstrate it has strong financial skills, administrative capacity to complete a federal grant, and the ability to complete the project within the required time period.

Actions planned to foster and maintain affordable housing

The City will continue to support its goals of maintaining and expanding affordable housing by utilizing its CDBG and HOME allocations to create new opportunities for affordable rental and homeownership and rehabilitate existing affordable units. The GRIP program will continue providing \$200,000 annually for homeowners to rehabilitate their properties. The Affordable Housing Fund will also be funded with \$1,000,000 for FY21 which will assist the Housing Trust Fund, LIHTC applicants, and low income renters.

Actions planned to reduce lead-based paint hazards

The City will continue to ensure compliance with the HUD lead-based paint regulations that implement Title X of the Housing and Community Development Act of 1992, which covers the CDBG and HOME programs, among others. The State of Iowa passed legislation in 2009 to certify renovators who work in housing and child-occupied facilities and to require all children entering kindergarten to be tested for lead poisoning.

The City's Housing Rehabilitation Office will continue to implement all aspects of the lead-based paint regulations. In its efforts to evaluate and reduce lead-based paint hazards in all its CDBG and HOME funded rehabilitation projects, they provide information and outreach on the dangers of lead-based paint, as well as guidance in the identification and reduction of lead-based paint hazards to all program participants. Blood level tests may be paid through the Housing Rehabilitation program for targeted populations such as children under 6 when needed.

Actions planned to reduce the number of poverty-level families

The City, ICHA, and the LHCB work together to address homelessness and poverty-related issues. In addition to the activities outlined earlier in this plan, the ICHA provides supportive services and coordination with the agencies making up the LHCB to support families and individuals achieve their highest level of self-sufficiency.

With respect to economic development, the City has long partnered with the Iowa City Area Development Group (ICAD) and the Iowa City Area Chamber of Commerce. ICAD is a private nonprofit organization whose mission is to position the region as a quality place to work. ICAD works as a confidential advocate for expanding businesses and new industries, helps businesses pursue state and local financial assistance and serves as a liaison between the City, Iowa Economic Development Authority, the University of Iowa, and other entities. The Chamber of Commerce works to enhance the business climate in Johnson County and provides educational programs on customer service, human resources, and other issues relevant to small businesses. The City also utilizes the Small Business Development Center (SBDC) to provide technical assistance for early stage entrepreneurs and has begun exploring partnerships with Kirkwood Community College and Iowa Workforce Development.

In addition to these relationships, the City has engaged in extensive outreach within the community to solicit input on what is needed for workforce development. During the outreach process for this CP, stakeholders identified the need for English language training programs to help overcome the language barrier among immigrant and refugee populations as well as digital literacy and soft skills education. Another important issue raised by stakeholders is wage theft, particularly within the immigrant community. Preventing wage theft is one way to reduce the number of poverty-level families. Lastly, stakeholders reported the significant need for affordable childcare and effective transportation to allow

parents and caregivers to work or attend classes, both of which would likely increase wages and reduce the number of poverty-level families.

To this end, the City will set aside CDBG funds to promote economic development. Funds will support gap financing or provide start-up capital to micro-enterprises or small businesses creating jobs for LMI persons, in addition to being used to provide technical assistance. Funds will be available throughout the year to allow greater flexibility for applicants. Over the past decade, the City has provided loans to bakeries, restaurants, small construction contractors, craft retail stores, salons, fitness studios, and more. Entrepreneurs also receive support by the City's partners, including local financial institutions. One recent focus that will continue is funding for capital expenses and technical assistance for LMI microenterprise childcare providers to improve economic self-sufficiency while providing affordable daycare for LMI families.

Actions planned to develop institutional structure

The City undertakes extensive consultation as part of its consolidated planning effort, particularly in association with the Johnson County Local Homeless Coordinating Board (LHCB) Continuum of Care's planning process. The LHCB represents over 25 agencies in Iowa City providing services to the homeless and low-income persons in Johnson County. The City works closely with the LHCB to increase coordination between housing providers, health, and service agencies in addressing the needs of persons that are chronically homeless.

The City facilitates coordination among its partner agencies that results in a broadly shared understanding of community needs, collaborative and complementary approaches to addressing needs, and responsiveness to changes in conditions. Additionally, resources such as Aid to Agencies and City General Funds available for economic development indicate a real commitment to leveraging all possible resources to meet needs.

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

The City created a citizen advisory group, the Housing and Community Development Commission (HCDC), in 1995, to assess Iowa City's community development needs for housing, jobs and services for low and moderate income residents, and to promote public and private efforts to meet such needs. HCDC leads the CDBG/HOME allocation process to determine what projects will be awarded funds based on priorities established in the Consolidated Plan. Each year the City and HCDC review applications on a competitive basis.

Fragmentation and duplication of services in Iowa City is a minor obstacle due to the communication and coordination of existing service providers. Service providers are members of the Johnson County Local Homeless Coordinating Board and participate in the local Continuum of Care planning.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	\$0
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HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

The City offers the GRIP program to provide low interest loans to income eligible homeowners to rehabilitate their homes. Approximately \$200,000 in general obligation funds are allocated annually for this program. The City also continues to administer the UniverCity program, focusing on neighborhoods located near the University campus that retain a single family character and a demand for single family housing, but that also have a large renter population. The City has purchased and sold 68 homes to date, some of which homes are restricted to homeowners under 80% of median income, with two more homes under rehabilitation.

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:*

Iowa City has elected to adopt the following recapture or resale provisions when HOME funds are used to create affordable housing. Recapture guidelines are used for any homebuyer activity where the client receives direct financial assistance (including any assistance that reduces the purchase price from the fair market value to an affordable price) and resale is used when the homeowner does not receive direct financial assistance.

Recapture Provision

A recapture provision of the HOME regulations pursuant to CFR Part 24 92.254 (a)(5)(ii) will be used when HOME funded assistance is provided to reduce the selling price of a home from appraised value to one of affordability (affordability subsidy) for people at income levels of 80% or less of Iowa City's median income. This will include an affordability period based on the amount of HOME funds used for that purpose as indicated in the following table. If down payment assistance will be provided, that amount will be added to the total amount to determine the affordability period.

-) < \$15,000: 5 years
-) \$15,000-\$40,000: 10 years
-) > \$40,000: 15 years

Upon the sale of the home, the net proceeds (sale price, minus superior loan repayment and closing costs) shall be distributed proportionately between the City, up to the Principal Amount, and the Buyer (Shared Net Proceeds). The City and/or HUD are not responsible for covering negative net proceeds. The Principal Amount shall be forgiven after the affordability period identified in the Recapture Agreement ends if the homeowner remains in compliance with their written agreement.

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:*

Iowa City has elected to adopt the following recapture or resale provisions when HOME funds are used to create affordable housing. Recapture guidelines are used for any homebuyer activity where the client receives direct financial assistance (including any assistance that reduces the purchase price from the fair market value to an affordable price) and resale is used when the homeowner does not receive direct financial assistance.

Resale Provision

A resale provision deed restriction will be used with an affordability period based on the amount of HOME funds provided per the following table when HOME funds are used for a construction subsidy.

-) < \$15,000 5 years
-) \$15,000-\$40,000 10 years
-) \$40,000 15 years

The affordability period shall begin with the original HOME assisted owner's closing date. If the home does not continue to be the principal residence of the buyer during the duration of the period of affordability, then the housing will be sold only to a buyer whose family's income does not exceed 80% of Iowa City's area median income as determined annually by HUD. The City will target homeowners between 60 to 80% of Iowa City's area median income. The buyer shall use the home as their principal residence.

The purchase price may not exceed 95% of the median area purchase price for single family housing in the Iowa City MSA as determined annually by HUD for new or existing housing.

The original HOME-assisted owner is entitled to a fair return on investment (homebuyer's down payment plus capital improvements made to the house). The City will determine the original homebuyer's return on investment by using the percentage change in the Consumer Price Index (CPI) over the period of ownership. The value of capital improvements will be based on the actual costs of the improvements as documented by the homeowner's receipts. The City will determine whether the sale price meets said requirements and must approve the price before Buyers accept a purchase offer.

There may be a declining housing market where home values are depreciating. If the home is sold for less or the same price as the original price, the original homebuyer may not receive a fair return or any return on their investment. The City and/or HUD are not responsible for covering a loss on the original homebuyer's investment.

HOME regulations allow revocation of HOME's affordability restrictions if an ownership interest is terminated prematurely by foreclosure, transfer in lieu of foreclosure, or assignment of an FHA-insured mortgage to HUD.

Under the HOME program, certain requirements must be placed on properties by means of deed restrictions or a recorded note and mortgage.

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:*

Not Applicable – The City of Iowa City does not use HOME funds for this purpose.