



CITY OF AMES, IOWA

Consolidated Plan

Strategic Plan for years 2004 through 2009
and
Annual Action Plan for year 2004-05

Original

Presented to
U.S. Department of Housing and Urban Development
Omaha, Nebraska Office of Community Planning and Development

June 14, 2004

U. S. Department of Housing and Urban Development (HUD) Consolidated Plan Management Process (CPMP)

MODULES

- I. [Application](#)
 - A. [Submission](#)
 - B. [Applicant](#)
 - C. [How to Use the CPMP tool](#)
 - D. [For HUD Use Only](#)
- II. [Executive Summary](#)
- III. [Strategic Plan for 3- to 5-year period](#)
 - A. [Mission](#)
 - B. [Needs and Goals](#)
 - C. [Strategies for Addressing Needs](#)
- IV. [Annual Action Plan](#)
 - A. Managing the Process: [Citizen Participation](#)
 - B. Managing the Process: [Consultation](#) with Public and private entities
 - C. Managing the Process: Certifications ([Local](#) and [State](#))
 - D. [Financial Sources/Uses](#)
- V. [Consolidated Annual Performance Report](#)
- VI. [Narratives](#)
- VII. Special initiatives
 - A. Neighborhood Revitalization Strategy (NRSA)
 - B. [Section 108](#)
- VIII. Reports
 - A. MBE/WBE
 - B. SF272
 - C. Semi-Annual Labor Standards Enforcement Report

I. Application For Funds From U.S. Department of Housing and Urban Development

Replaces SF424: [Application for Federal Assistance](#), when submitted electronically. However, until further notice, an original signed hardcopy of the SF424 must be provided to the local HUD CPD office. This module will most likely be absorbed by the E-Grants process by the end of FY05.

A. Submission

Submission type is ([choose one of the three below](#)):

1. ☒ **Strategic Plan with Annual Action Plan**

- a. [Period covered in years is](#): 3 ☐ 4 ☐ 5 ☒
- b. Timeframe covered (mm/dd/yr) is from July 04 to June 09
- c. Submission date (Note: no submissions accepted from 8/16 to 11/14):
- d. Type of Submission (Check one in each of the two columns below):
 - ☒ Original ☐ Full Plan
 - ☐ Update ☐ Abbreviated Plan
 - ☐ Amendment: Minor
 - ☐ [Amendment: Substantial](#)

2. ☐ **Annual Action Plan only**

- a. Timeframe covered (mm/dd/yr) is from July 1, 2004 to June 30, 2005
- b. Year of Strategic Plan period for this submission: 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

3. ☐ **[Annual Performance Report](#)**

- a. Timeframe covered (mm/dd/yr) is from July 1, 2004 to June 30, 2005
- b. Year of Strategic Plan period for this submission: 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

4. Catalog of Federal Domestic

Assistance Numbers	Assistance Titles	Amounts of Application Requests
14-218	<input checked="" type="checkbox"/> Community Development Block Grant (CDBG)	\$ 588,000.00
	<input type="checkbox"/> HOME Investment Partnership Act Grant (HOME)	\$
	<input type="checkbox"/> Emergency Shelter Grant (ESG)	\$
	<input type="checkbox"/> Housing Opportunities for Persons with Aids (HOPWA)	\$

B. Applicant

1. Name: City of Ames
2. Identifier:
3. Employer Identification Number (EIN): 42-6004218
4. DUNS number: 061320917

5. *Applicant is (choose one):*

- | | |
|--|---|
| <input checked="" type="checkbox"/> Local Government: City | <input type="checkbox"/> State |
| <input type="checkbox"/> Local Government: County | <input type="checkbox"/> District of Columbia |
| <input type="checkbox"/> Consortia | |

6. U.S. Senators *(list both)*: Senator Charles Grassley, Senator Tom Harkin
7. Names of Members of Congress for this jurisdiction
Representative Tom Latham
- Congressional Districts
04

8. Applicant/Grantee Representative:

Name:	Vanessa Baker-Latimer
Title:	Housing Coordinator
Telephone Number:	515-239-5271

9. Certification

"To the best of my knowledge and belief, all data in this application are true and correct, the document has been duly authorized by the governing body of the applicant, and the applicant will comply with the attached assurances if the assistance is awarded."

Signed (enter PIN):

Date signed:

10. Contact Person for matters involving this application:

Name: Vanessa Baker-Latimer

Title: Housing Coordinator

Telephone Number: 515-239-5271 Fax Number: 515-239-5404

E-mail Address: vbakerlatimer@city.ames.ia.us

C. How to Use the CPMP tool

2. [Instructions on how to use the tool](#)

3. [List of files associated with this tool](#)

The CPMP tool consists of numerous files designed in either Microsoft Word or Microsoft Excel. Note that they serve different purposes. Some will require completion by the grantee, and others are resources that provide further instructions, definitions, or more information to assist the grantee.

D. For HUD Use Only

1. Is applicant delinquent on any Federal debt? ☐ yes ☒ no

2. Is application subject to review by State Executive Order 12372 process?

☐ Yes.

This application was made available to the E.O. 12372 process for review on (date):

☐ No. This program is not covered by E.O. 12372.

☐ N/A. This program has not been selected by the State for review.

3. Date Plan submitted

4. Date Plan Review due ([45 days from HUD CPD receipt](#))

5. Date Plan Review completed

6. Plan approved ☐ yes Date
or
☐ no Date
Extension granted ☐ yes ☐ no Date Quantity of days extended
Explanation
Date Grantee signed off Date HUD signed off
Recommended actions

7. Reviewing offices (check those that will be reviewing):

<input type="checkbox"/> FOD	<input type="checkbox"/> MF	<input type="checkbox"/> CPD EO
<input type="checkbox"/> FHEO	<input type="checkbox"/> CPD Relocation	<input type="checkbox"/> IG
<input type="checkbox"/> SF	<input type="checkbox"/> CPD FA	<input type="checkbox"/> OGC
	<input type="checkbox"/> CPD CPS	<input type="checkbox"/> Other

8. Check any of the following that have been included in this submission:

☐ **SF 424 in original signed hardcopy format**

Certifications

☐ Electronic version ☐ Original signed hardcopy

Maps

☐ Electronic version ☐ Original signed hardcopy

Databases

☐ Electronic version ☐ Original signed hardcopy

☒ [Public comments](#) : See attached Summary

☒ [Replies to public comments](#)

I. Executive Summary

The City of Ames Planning & Housing Department has prepared a Consolidated Housing and Community Development Plan for the years 2004 through 2009 that provides a strategic vision for the community. Once the plan has been submitted for approval to HUD, this Executive Summary and other materials can be found on the U.S. Department of Housing and Urban Development web site at <http://www.hud.gov/> and on the City of Ames site at www.city.ames.org. Please contact the City of Ames, Planning & Housing Department at (515) 239-5400 for information.

The following is a brief overview of the major goal initiatives that will be addressed over the next five years, along with the proposed one-year program activities from July 1, 2004, to June 30, 2005:

1. PUBLIC FACILITIES OBJECTIVE: CDBG funds should be used to support a continuum of new or expanded housing and services targeted for homeless, transitional housing clients, and persons with special needs:

- The City is proposing to appropriate \$30,000 to administer a Deposit Assistance Program (DAP) to assist 25 low and very low-income households (50% or less of the AMI) with funds to cover the cost for rent and/or utility deposits in order to obtain affordable rental housing.
- The City is proposing to appropriate \$25,000 to administer an Aid to Agencies Program (AAP) to assist possibly five non-profit agencies serving the needs of low and very low income persons (50% or less of the AMI) with the purchase of direct service equipment needs for new and/or expanded services.

2. PUBLIC FACILITIES OBJECTIVE: CDBG funds should be used to increase or improve public facilities, infrastructure, and services:

- The City is proposing to appropriate \$50,000 to administer a Curb Accessibility Program to assist persons in designated Census Tracts where at least 51% of the households are of low and moderate-incomes (80% or less of AMI) with handicapped accessibility curb and sidewalk crossings.
- The City is proposing to appropriate \$20,000 to administer an Aid to Agencies Program (AAP) to assist non-profit agencies that provide shelter assistance to low and very low income persons (50% or less of AMI) with minor maintenance updates to these types of facilities.

3. HOUSING ACTIVITIES OBJECTIVES: CDBG funds should be used for the construction in conjunction with HOME funds)/ acquisition/rehabilitation of affordable housing and support to homeowners, homebuyers, and renters to obtain and remain in affordable housing:

- The City is proposing to appropriate \$20,000 to administer an Accessibility and Weatherization Program (AWP) to assist five low and moderate-income (80% or less of AMI) elderly or disabled homeowners with minor repair assistance in order for them to remain in affordable housing.
- The City is proposing to appropriate \$50,000 to administer a Minor Repair Assistance Program MRAP to assist 10 low and moderate-income (80% or less of AMI) homeowners with minor repair assistance in order for them to remain and maintain affordable housing.
- The City is proposing to appropriate \$240,000 to administer a Down Payment and Closing Cost Assistance Program (DPCC) to assist 10 low and moderate-income (80% or less of AMI) homeowners with minor repair assistance in order for them to remain in and maintain affordable housing.
- The City is proposing to appropriate \$20,000 to administer an Accessibility and Weatherization Program (AWP) to assist five low and moderate-income elderly or disabled homeowners with minor repair assistance in order for them to remain in affordable housing.
- The City is proposing to appropriate \$45,000 to administer an Acquisition/Reuse Program (ARP) to assist two low and moderate-income (80% or less AMI) families in obtaining housing with the purchase of a lot to be developed by a non-profit organization.

Total Funds being appropriated for the above activities: \$470,400 -- of which 43% is proposed to be spent on Housing Related Activities.

II. Strategic Plan for Years 2004 to 2009

As part of the Consolidated Planning process, the City of Ames' strategies toward serving the needs of extremely low-income, low-income, and moderate-income families are to continue to seek public input; to continue to invest resources both physical and financial; and to continue to implement programs that will address the community's priority needs. The main areas of focus anticipated over the next five (5) years will be to utilize CDBG and other local and/or state funds to address the priority need categories listed below:

1. CDBG funds should be used for the construction (in conjunction with HOME funds)/acquisition/rehabilitation of affordable housing and support to homeowners, homebuyers, and renters to obtain and remain in affordable housing;
2. CDBG funds should be used to support a continuum of new or expanded housing and services targeted for the homeless;
3. CDBG funds should be used to increase or improve public facilities, infrastructure, and services;
4. CDBG funds should be used to expand opportunities by assisting with business development and by providing training and access; and
5. CDBG funds should be used to support activities and services that meet the social, health, recreational, and educational needs of low and moderate-income residents.

The community, at this point, has not determined the specific goals by numbers that will be implemented. As a new entitlement community, and being new to the process of looking at the community through a more detailed analysis, the City will focus, this first year, on being successful in administering the responsibilities that the CDBG program requires and will elect to request an amendment at such time as deemed necessary, during the five-year period.

Several of the priority Action Plan projects will focus on various housing-related activities for both rental and owner-occupied (i.e., homeownership assistance, rehabilitation, rental related assistance, etc.), public facilities activities (i.e., infrastructure development for affordable housing; non-profit housing rehabilitation, sidewalks, water, sewer improvements, etc.), and some public service one-time activities for new and expanded services for various human service agencies.

Additionally, to continue to focus on the ASSET process as a vehicle in providing financial assistance for the needs and service delivery to persons with incomes at 50% or less of the Story County median income limit and the homeless.

A. Mission

The City of Ames has a long-standing history of having as one of its primary missions to identify, address, and implement solutions and programs that serve the needs of extremely low-income, low-income, and moderate-income families in the community. In identifying the needs, the City of Ames has conducted and/or has been a partner in commissioning reports and/or studies to collect data to assist in determining the needs of extremely low-income, low-income, and moderate-income families in Ames/Story County and what actions should be taken to address those needs. A few of those studies and/or reports include: 1990 Affordable Housing Project Study; 1997-98 Community Development and Housing Needs Assessment; 1997 Land Use Policy Plan Study, 1998 Ames/Story County Housing Needs Assessment Study; and the 2001 Story County Community Assessment. Each of these studies involved intensive public participation and feedback.

As a result of these studies and public input, the Ames City Council appropriated funds that were leveraged with other private, state, or federal dollars to create and implement various affordable housing initiatives directed toward persons of low and moderate incomes from 1990 to present.

Additionally, in 1985, with the use of funds from a Federal Review Sharing Grant, the City of Ames, along with Story County, United Way, and Iowa State University Government of the Student Body, approached a level of coordination and cooperation relatively rare in the United States in human services. With the formation of an organization called ASSET (an acronym for Analysis of Social Services Evaluation Team), each of the five major funders has joined together through an agreement to try to deal with the complexities of human services funding. This agreement was reached, in large part, because of the increased frustration experienced by the funders in their attempt to serve the people of the community. It was also a response to an atmosphere in which the available funding for human services was systematically shrinking.

Under this agreement, each of the five funders—United Way, Story County Board of Supervisors, City of Ames, Iowa Department of Human Services local office, and the Iowa State University Government of the Student Body—selected three volunteers and one staff member to sit as voting members of a team to “promote coordination of human services planning and funding recommendations or allocation to any funding sponsor requesting such assistance.” To that end, ASSET was formed, and has grappled with the allocation recommendations ever since.

In order to make the process manageable, services are assigned to one of four panels: health services, basic needs services, children's services, and transformation services. Please note that the panels are for services and not for or by agency. Other meetings deal with coordination, expansions of existing services, new services, new agencies, etc.

We are aware of no other city in Iowa that participates to this extent in financing, with its own funds, these types of human services programs--to assist not only the shelter needs of very low-income persons, but also their basic living needs.

Additionally, to assist families of extremely low-income, the City of Ames, as the area's Public Housing Authority, has been administering three federally subsidized Section 8 Rental Assistance Programs, one as early as 1976. Also in the early 1980's, the City of Ames used State administered Community Development Block Grant funds to purchase land and resale it at a reduced cost to area developers to construct rental housing units for the lower-income families, to construct day care centers for lower income families, senior centers, and implemented city-wide housing rehabilitation programs for lower income homeowners.

Although there are a large number of resources in the community and efforts are being made to address the needs, there are still many obstacles and barriers that exist. As the Ames community grows, it is anticipated that smaller, more specific community assessments may need to be completed prior to the end of the five-year period, and a more comprehensive community profile assessment will need to be completed for the next Consolidated Plan update to identify these barriers.

B. Needs and Goals

Click the underlined words below to go to tables to be completed:

1. Housing (Needs/demand): (See Section VIII)

Check which information source(s) were used to conduct this analysis:

- ☒ U.S. Census; the Comprehensive Housing Affordability Strategy (CHAS) dataset
- ☐ American Housing Survey data (Indicate year of survey: 2__ __)
- ☒ Other housing market study data (Indicate year of study: 2__ __)
 - **Ames/Story County Housing Needs Assessment Study (1998; Ames portion update: 2004)**
- ☒ Other sources: List sources, and indicate year information was published: 2__ __)
 - **ASSET-Human Services Budget, Fiscal Year: 2004-05, December 2003**

2. Housing (Market Analysis/supply): (See Section VIII)

Check which information source(s) were used to conduct this analysis:

☒ U.S. Census

☐ Other housing market study data (Indicate year of study: 2_ _ _)

- **Ames/Story County Housing Needs Assessment Study (1998; Ames portion update: 2004)**
- **Ames City Assessor-2004**

☐ Other sources (List sources, and indicate year information was published: 2_ _ _)

3. Homeless Individuals (Needs/demand): (See Section VIII)

Indicate the information source(s) and year of publication of data used to conduct this analysis.

- **ASSET-Human Services Budget, Fiscal Year: 2004-05, December 2003**
- **U.S. Census /American Fact Finder Data Set**
- **2004 Story/Boone/Marshall County Continuum of Care Application**
- **Iowa Institute for Community Alliances**

4. Homeless Families (Needs/demand): (See Section VIII)

Indicate the information source(s) and year of publication of data used to conduct this analysis.

- **ASSET-Human Services Budget, Fiscal Year: 2004-05, December 2003**
- **Iowa Institute for Community Alliances**
- **U.S. Census /American Fact Finder Data Set**

5. Non-homeless (Needs/demand): (See Section VIII)

Indicate the information source(s) and year of publication of data used to conduct this analysis.

- **ASSET-Human Services Budget, Fiscal Year: 2004-05, December 2003**
- **U.S. Census /American Fact Finder Data Set**

6. Community Development (Needs/demand): (See Section VIII)

Indicate the information source(s) and year of publication of data used to conduct this analysis

- **ASSET-Human Services Budget, Fiscal Year: 2004-05, December 2003**
- **U.S. Census /American Fact Finder Data Set**

C. Strategies for Addressing Needs

[Strategies/Needs Table](#) (See Section VIII)

This table is broken out into twelve worksheets. The worksheet tabs are at the bottom of the table. Click the underlined words above to go to the table, and look for the tabs at the bottom of the table for the strategy or strategies that you plan to implement. Use the arrows on the left of the tabs to scroll back and forth among worksheets.

III. Annual Action Plan

Due annually no less than 45 days prior to the grantee's program year start date.

For Year ☒1 ☐2 ☐3 ☐4 ☐5 of Strategic Plan period.

A. Managing the Process: Citizen Participation

1. Does jurisdiction have a completed and approved Citizen Participation Plan on file? ☒ Yes ☐ No

2. Actions taken to provide for/encourage citizen participation in developing the Strategic Plan or Annual Action Plan. Check all that apply.

Outreach (Indicate methods used):

- ☐ To minorities and non-English-speaking persons
- ☐ To persons with disabilities
- ☐ To low- and moderate-income persons living in slum and blighted areas
- ☐ To low- and moderate-income persons living in areas where CDBG funds are proposed to be used
- ☐ To residents of predominantly low- and moderate-income neighborhoods
- ☒ To residents of public housing

- ☐ Citizen Advisory Committee
- ☐ Neighborhood meetings
- ☐ Focus groups
- ☐ [Public hearings](#) Dates: June 8, 2004
- ☒ Other: (List below):

- Through city-wide Public Forums

3. Public Notices/Public Comment:

Was notice given at least two weeks prior? ☒ Yes ☐ No

30-day comment period: From May 5, 2004 to June 4, 2004

Was reasonable access provided to the public for plan review during the 30-day comment period? ☒ Yes ☐ No

CITIZEN PARTICIPATION PLAN for the City of Ames, Iowa

PURPOSE

The Citizen Participation Plan sets forth the City of Ames' policies and procedures, which provide for and encourage citizens to participate in the development of the Consolidated Housing and Community Development Plan, any substantial amendments to the Plan, and the yearly Performance Report. The City has recognized in its City Plan Principles and Policies the importance of involving citizens in the planning and decision-making processes of government. The City intends that its programs and policies have the support of the largest possible number of people in the community. Of particular emphasis is the participation of low and moderate-income persons and residents of public and assisted housing, in addition to the organizations and agencies that serve low and moderate-income persons. The City of Ames is the recipient of Community Development Block Grant funds. The Consolidated Plan process, which is used to evaluate needs, sets priorities, and allocate funds to implement projects using CDBG funds, also identifies fair housing actions to be taken.

PARTICIPANTS IN THE CITIZEN PARTICIPATION PLAN

The development of the Consolidated Plan and annual Action Plans is a collaborative effort of many individuals, organizations, and agencies. Each is encouraged to make requests and recommendations throughout the Consolidated Planning process.

Individual Citizens: The participation of individual citizens is the foundation of the Consolidated Planning process. Reasonable efforts will be made to make all citizens aware of the meetings and events that concern the development of the Five-year Consolidated Housing and Community Development Plan and yearly Annual Action Plans. It is the goal of the City of Ames to create ample participation opportunities for all interested citizens including, but not limited to, minorities, non-English speaking persons, and persons with visual, mobility, or hearing impairments.

City of Ames Block Grant Advisory Committee: The City of Ames Block Grant Advisory Committee serves in an advisory capacity to the Department of Planning & Housing and the Ames City Council in making recommendations regarding funding priorities and recommending specific projects for funding for those projects not directly administered by the City. In addition, public hearings will be held so that citizens may have an opportunity to comment on the Plan.

Organizations, Agencies and the City of Ames Housing Authority: The City of Ames Housing Authority, as well as other organizations and agencies involved in the development and implementation of projects to assist low-income citizens, will be contacted to advise them of the Consolidated Plan process. These organizations and their clients are encouraged to participate in the development of the Consolidated Housing and Community Development Plan and the Annual Action Plan.

Ames City Council: The City Council is the final citizen policy body that reviews and takes action on the Consolidated Plan. After receiving the Plan, the City Council considers and votes on the proposed plan. After approval at the local level, the Consolidated Plan is forwarded to the U. S. Department of Housing and Urban Development.

COMMUNICATION

The development of the Consolidated Plan takes place over many months, with citizen participation encouraged in all stages by a comprehensive communication and publicity effort. The communication efforts scheduled to support the program, include, but are not limited to the following elements:

Neighborhood-based Communication: The City will support efforts by citizen organizations to include neighborhood needs in the Consolidated Planning process by working hand-in-hand to identify neighborhood needs to maintain and improve their quality of life. The Consolidated Plan development will include efforts by the City's Neighborhood Resources Office in identifying neighborhood issues and involving citizens in the Consolidated Planning process.

Organizations, Agencies, Ames Housing Authority: The City of Ames Housing Authority, as well as other organizations and agencies representing and serving low-income citizens, will be contacted for information on the needs and priorities of their client groups and for suggestions of projects to be funded under the Consolidated Plan. Non-profit organizations and agencies are encouraged to submit Public Service Applications to request CDBG funds for their programs. The following process for processing and funding applications will be as follows: A sub-recipient workshop will be held for all interested groups; next would be a request for applications, and the final process will be a grantee workshop. All processes will be published in the local news media.

City-wide Media-based Communication: Use of media and other publicity efforts include newspaper advertisements that outline the amount of funds the City expects to receive, and the range of activities that will be undertaken using these funds. The ads will also include the amount proposed that will benefit persons of very low and low-income, the plans to minimize displacement of persons and to assist any person displaced, and public hearing dates, times, and locations.

Availability and Review of the Consolidated Plan: The City of Ames will publish in a local newspaper that a summary of the proposed Consolidated Plan is available for public comment and make copies of the proposed Plan available at libraries, municipal offices, and the City's web site. The summary will describe the contents and the purpose of the Consolidated Plan and will include a list of the locations where copies of the entire Plan may be examined. The Citizen Participation Plan will provide for a 30-day citizen review of the Draft Consolidated Plan prior to submission to the City Council for review and adoption. Annual Plans provide for a 14-day review period. Copies of the adopted Plan will be available upon request to the City of Ames Department of Planning and Housing.

STAFF SUPPORT AND TECHNICAL ASSISTANCE

An important element of the Citizen Participation Plan is staff support. To facilitate citizen participation in the development of the Consolidated Plan, the Department of Planning and Housing will provide technical assistance to citizen organizations in order for them to adequately participate in the planning, implementing, and assessing the program, and to groups of low and moderate-income persons and residents of low-income neighborhoods that request assistance in developing proposals.

ACCESS TO RECORDS

The City of Ames Planning and Housing Department will provide citizens, public agencies, and other interested parties reasonable and timely access to information and records relating to the City's Consolidated Plan and the City's use of assistance under the programs covered by the Consolidated Plan and Action Plans during the preceding years. The City may, from time to time, enter into public/private partnerships utilizing federal programs; i.e. loans and grants that require the submission of proprietary business information to document the financial conditions of the proposed loan or grant. Such proprietary business information may be exempted from disclosure under certain conditions.

PROGRAM IMPLEMENTATION

Citizens and organizations, as integral elements of the Consolidated Planning process, will be involved in decisions regarding program implementation. They work directly with the City to execute the approved project within the Consolidated Plan. The City of Ames City Council is the citizen body having overall responsibility for implementation of the projects funded through the Consolidated Plan. Additionally, organizations funded with the Consolidated Plan allocations are involved in the implementation of their projects.

DISPLACEMENT

The federal regulations require that the City shall include in its Citizen Participation Plan the City's plans to minimize displacement of persons, and to assist any persons displaced, specifying the types and levels of assistance. The City will implement and follow the residential anti-displacement and relocation assistance plan, as described below, that will minimize displacement of any person as a result of assisted activity.

Action to Minimize Displacement

All occupied and vacant lower-income dwelling units that are demolished or converted to a use other than for lower-income dwelling units in connection with an assisted activity must be replaced with comparable lower income dwelling units. Replacement of lower-income dwelling units may be provided by any government agency or private developer and must meet the following requirements:

1. The units must be located within the recipient's jurisdiction.
2. The units must be sufficient in number and size to house no fewer than the number of occupants who could have been housed in the units that are demolished or converted.
3. The units must be provided in standard condition.
4. The units must initially be made available for occupancy at any time during the period beginning one-year before the action and remain available for three years following the action.
5. The units must remain lower-income units for 10 years from the date of initial occupancy.

Before work shall commence, the recipient must make public and submit in writing to the HUD field office, the following information: a description of the proposed assisted activity, the location on a map and number of dwelling units by size, the time schedule for the commencement and completion of the demolition or conversion, the location and number of dwelling units by size that will be provided as replacement units, the source of funding and time schedule for the provision of replacement dwelling units, the basis for concluding that each replacement dwelling unit will remain a lower-income dwelling unit for at least 10 years from the date of initial occupancy, and information demonstrating that any proposed replacement of dwelling units with smaller dwelling units is consistent with the needs assessment contained in its HUD-approved Consolidated Plan.

Replacement is not required if the HUD field office determines that there is an adequate supply of vacant lower-income dwelling units in standard condition available on a non-discriminatory basis within the area. In addition, the displaced person will be advised of his or her rights under the Fair Housing Act. Each person will be provided moving expenses at the levels described in 49 CFR Part 24. Each person will also receive the cost of a security deposit and credit check required for the replacement unit and any actual out-of-pocket costs including moving expenses if they are required to temporarily relocate. Displaced persons are eligible for either rental assistance equal to 60 times the amount

necessary to reduce the monthly rent, or a payment equal to the capitalized value of 60 times the amount that is obtained by subtracting the “Total Tenant Payment” (as determined under part 813 of this title), from the monthly rent and estimated average monthly cost of utilities at a comparable replacement dwelling unit. A person who disagrees with the determination concerning whether the person qualifies as a displaced person or with the amount of relocation assistance for which the person is eligible, may file a written appeal of that determination. A person who is dissatisfied with the determination on his or her appeal may submit a written request for review of that determination to the HUD field office. If the full relief is not granted, the person shall be advised of his or her right to seek judicial review.

ASSESSMENT OF PERFORMANCE

Citizens and citizen organizations will be given notice and the opportunity to submit comments on all aspects of the City of Ames’ Consolidated Plan performance through a public hearing held each year, and through a public hearing and comment period of 15 days before the submission of the Consolidated Annual Performance Report. In addition, citizens are welcome to attend monthly meetings of the Ames City Council and comment during the public participation portion of the meeting. All comments received are considered in preparing the final report to HUD.

CRITERIA FOR AMENDMENT TO THE CONSOLIDATED PLAN

An amendment to the approved Consolidated Plan will occur when the City of Ames decides not to carry out a project (activity) described in the Plan, to carry out a project not previously described, or to substantially change the purchase, scope, location or beneficiaries of a project. Change will be considered substantial when the purpose of the original project has been changed to a new significant project scope, when the location of the original project has been significantly changed to a new location, or when the beneficiaries of the original project have been replaced by new project beneficiaries. Amendments that are not considered substantial are: increases or decreases in the amount of funds allocated to an approved project or activity in order to achieve the original purpose of the project or activity. At least one public hearing is required for a substantial amendment to the Consolidated Plan. Citizens will also be provided with reasonable notice and an opportunity to comment on substantial amendments in writing for 30 days prior to implementation of the amendment.

CITIZEN SUBMISSION OF COMMENTS AND RESPONSES

Citizens have several ways of submitting their comments and proposals to the City of Ames regarding the Consolidated Plan. Prior to and during the planning period, citizens are encouraged to become involved in the process through city-wide news announcements, newspaper ads, and other communications to express their views and proposals in the preparation of the Consolidated Plan. All communications list public hearings and other opportunities where citizens may be involved in the process and express themselves.

PUBLIC HEARING

The development of the Consolidated Plan and Annual Plan will include the provision of two public hearings, one to be held during January, and a second public hearing before City Council review in May. An additional public hearing is also held during the 30-day review of the draft Consolidated Housing and Community Development Plan and the 15-day review of each Annual Plan. All hearings are held in the evening or late afternoon. The Consolidated Plan process intends, to the maximum extent feasible, to accommodate the needs of non-English speaking residents, deaf and hearing impaired residents, and visually impaired residents. In all newspaper advertisements for public hearings and in mailings for public hearings, language will be included expressing the City's desire to accommodate the above special needs, along with the Department of Planning and Housing phone number and the City's TDD number, so arrangements can be made for the services of an interpreter, signer, or reader. All accommodation requests should be made 72 hours prior to the advertised public hearing; however, if a request is made within 72 hours, every reasonable effort will be made to provide an interpreter, signer, or reader.

B. Managing the Process: Consultation with Public and Private Entities

1. Which organizations were consulted when preparing the Strategic Plan and/or the Annual Action Plan? Check all that apply.

Agencies that provide:

☒ Assisted housing

Indicate names: **Iowa Finance Authority; Hunziker Property Management; Windsor Pointe; Meadow Woods of Ames; Prairie View West; Stonehaven, Keystone, Bickford Cottage; Silvercrest; The Rose of Ames; Brighton Place**

☒ Health services

Indicate names: **Homeward; IA Dept. of Public Health; Story County Health Department; AIDS of Central Iowa**

☒ Social services

Indicate names: **Iowa Department of Human Services-Ames Division**

☒ Homeless services

Indicate names: **Emergency Residence Project; Youth & Shelter Services: Ames Community School District**

☒ Services to persons with disabilities

Indicate names: **Heartland Senior Services; Story County Community Life; Story County Community Services, Richmond Center; Arc**

☒ Adjacent units of general local government

Indicate names: **Story County**

☒ Other (identify): **Iowa Department of Economic Development; HUD**

2. Lead agency or entity responsible for overseeing the development of the plan:

The City of Ames Mayor and City Council have reviewed and approved the proposed goals for the years 2004 through 2009 for the Consolidated Plan along with the 2004-05 Action Plan Priority Projects. The City has made a commitment to the cooperation and coordination necessary to fully implement the Plan as presented.

The City's Planning and Housing Department will be directly responsible for the project's implementation and administration. The Department is comprised of a Director and nine (9) permanent full-time positions contained in four (4) divisions. These divisions include: Planning, Housing, Community Development, and Economic Development. The Housing Division will have direct responsibility in the implementation, management, financial reporting, and record keeping of the program. The Housing Coordinator for the City of Ames for the past 22 years has related work experience, which includes: directing the activities of the Housing Division, including program administration, personnel management, financial analysis, and directing the City's federally funded Section 8 Rental Assistance Programs; Community Development Block Grants; Emergency Shelter Grants; City of Ames Flood Buy-out Program; and Affordable Housing Assistance Fund Grants. Her specific responsibilities for these programs include: application preparation, grant management, budgeting, monitoring, property acquisition, relocation, housing rehabilitation, new construction, housing inspections, financial reporting, and program budgets totaling approximately \$4.5 million.

The Department has successfully participated and implemented programs utilizing IFA, CDBG, ESPG, FEMA, Section 8 Certificates, and Section 8 Moderate and Substantial Rehabilitation funds. The Department will also have the support of other City departments and/or City commission, boards, and teams in their particular areas of expertise.

The Department and City have an excellent track record that includes financial audits and program monitoring to successfully administer these types of programs.

3. Lead Based Paint: What organizations were consulted when preparing the portion of the plan dealing with lead-based paint hazards? (Check all that apply)

☒ State or local health agencies

Indicate names: **Iowa Department of Public Health**
Story County Health Department

☐ State or local child welfare agencies

Indicate names:

☐ Other

Indicate names:

C. Managing the Process: [Certifications](#)

For each year of the strategic planning period and for applicable programs, [check the certifications](#) on the Certification Checklist that are complete and correct. Until the feature of electronic signatures is available in this Consolidated Planning tool, please submit a hardcopy of each required certification to your local HUD Community Planning and Development Office. Be sure to use the appropriate version ([Local](#) or [State certifications](#)), and that it has been signed by your official Applicant/Grantee Representative (see the “[Applicant Section](#)” in Module I. “Application for Funds From U.S. Department of Housing and Urban Development”).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing*
- 2. Citizen Participation Plan*
- 3. Anti-displacement and Relocation Plan*

D. Financial Sources/Uses

Complete the following as required no later than 45 days prior to the start of the next program year.

Financial Sources:

Complete the [Financial Sources table](#) annually during each year of the strategic planning process.

Financial Uses:

1. Complete the first part of the [Strategies table](#) (the section in blue) during the strategic planning process to show the individual high priority needs (from the [Needs tables](#) already completed for [Housing](#), [Homeless: Individuals](#), [Homeless: Families](#), [Non-Homeless](#), and [Community Development](#)), and the associated matrix codes and statutory goal numbers.
2. Complete the second part of the [Strategies table](#) (the section in yellow) during the annual action plan process in each year covered by the strategic plan. This part will elaborate on how each need will be addressed through individual projects, and the fund source and amount obligated for each project. Refer to the [Financial Sources table](#) to determine the fund sources and the amounts available to allocate.

IV. Consolidated Annual Performance Report (CAPER)

*The jurisdiction will satisfy its performance reporting requirements by completing accomplishment data requested in other Modules in the Consolidated Plan Management Process **no later than 90 days after the close of its program year**. In addition, the narrative associated with Financial Summary Report (Screen C04PR26 in IDIS) should be completed by this deadline (See [Module VI](#)).*

Per 24 CFR 91.520(a), the performance report must include a description of the resources made available, the investment of available resources, the geographic distribution and location of investments, the families and persons assisted (including the racial and ethnic status of persons assisted), actions taken to affirmatively further fair housing (as outlined in the grantee's "Analysis of Impediments to Fair Housing"), and other actions indicated in the strategic plan and the action plan.

The report shall also include (per 24 CFR. 91.520(b)) an evaluation of the jurisdiction's progress in meeting its specific objective of providing affordable housing, including the number and types of families served. This element of the report must include the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

See 24 CFR91.520(c), (d), and (e) for specific program performance reporting requirements.

The following reports are due annually no later than December 31 regardless of when the grantee's CAPER is due. If you are required to complete these forms, please do so in hardcopy format until notification that an electronic version is available.

- A. [HOME Annual Performance Report](#)
- B. [HOME Match Report](#)

V. Narratives

For each of those items that are applicable, please provide supporting narratives to explain as follows:

Year 1:

Provide a description of general needs and issues for each topic.

Years 1, 2, 3, 4, and 5:

FOR EACH YEAR at the planning stage, provide a description of actions to be taken.

FOR EACH YEAR at the performance evaluation (CAPER) stage, report on which of those actions have been carried out, and which actions have not. Explain any deficiencies.

A. General (91.215):

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) [\(91.220\(d\)\)](#).

The City of Ames is located in the heart of Central Iowa, in Story County, along the intersection of Interstate 35 and U.S. Highway 30. While Story County has a number of strong and growing communities, Ames is the County's major economic engine and metropolitan center. It is the engine for Story County's housing market. While many factors have contributed to the physical composition of Ames, three influences in particular have had a significant impact on the growth and development of the community. These three influences are the railroad, Iowa State University, and the regional nature of the Ames' economy. According to the 2000 Census data, the population for the City of Ames is 50,731, which is distributed into 14 Census Tracts. A description of the breakdown of low-income families and or racial/minority concentration is explained below:

Low-Income Families:

In regards to low-income households, of the 14 Census Tracts that define Ames, nine (9) census tracts have Block Groups where 51% or more of the households living in those Block Groups have incomes that are at 80% or less of the Story County median income. These Low and Moderate Income (LMI) Block Groups are generally located in portions of the community where there is older housing stock, a concentration of high-density multi-family housing complexes, or Iowa State University family housing facilities. These nine (9) LMI Block Groups generally fall within a mile from the Lincoln Way corridor. Two LMI Block Group areas are located in the north portion of the community – one north of Iowa State University along Stange Road, and the other at the southwest Intersection of Grand Avenue and Top-O-Hollow Road.

Eight (8) of the nine (9) census tracts have LMI Block Groups where 51% or more of the families (excluding non-families) living in those Block Groups have incomes that are at 80% or less of the Story County median income. The following table further breaks down the total percentage of moderate, low, and very low-income families in Low and Moderate Income (LMI) Block Groups as percentage of total population within each of the eight (8) census tracts. The highest concentration of LMI families in LMI Block Groups falls within Census Tract 5. The next highest concentrations in LMI Block Groups are in Tracts 1, 9, and 10, respectively.

**Low and Moderate Income Families in LMI
Block Groups as a Percentage of Total
Population in the Census Tract**

Tract	Family Moderate (80%)	Family Low (50%)	Family Very Low (30%)
1	17.5%	0.0%	0.0%
3	6.3%	3.5%	1.1%
5	26.2%	18.7%	8.0%
7	4.3%	2.5%	1.3%
8	0.0%	0.0%	0.0%
9	11.9%	7.3%	4.0%
10	11.3%	7.9%	4.1%
11	2.7%	1.6%	0.9%
13.01	6.2%	4.0%	1.9%

Racial/Minority Concentration:

In regards to racial/minority concentration, of the 50,731 residents in Ames, 5,734 residents or 11.3% of the total residents are minorities. The following table is a breakdown of the minority population by census tract:

Tract	Minority Population	Total Population	% of Tract Population	% of Total Population
1	309	3103	10.0%	0.61%
2	216	3743	5.8%	0.43%
3	299	3284	9.1%	0.59%
4	355	3069	11.6%	0.70%
5	936	1490	62.8%	1.85%
6	558	4549	12.3%	1.10%
7	560	3307	16.9%	1.10%
8	392	4767	8.2%	0.77%
9	253	4115	6.1%	0.50%
10	350	4179	8.4%	0.69%
11	523	5702	9.2%	1.03%
12	105	1832	5.7%	0.21%
13.01	701	4688	15.0%	1.38%
13.02	177	2903	6.1%	0.35%
Total	5734	50731	11.3%	11.30%

The highest concentration of minorities lives in Tract 5. Within the Tract's total population, Tract 5 has 62.8% of population identified as minorities. Tract 5 is generally described as a college dormitory area at the north and east end of Iowa State University central campus.

The following table is a breakdown of minority groups in each of the census tracts:

Tract	Black/ African American	% of Tract	American Indian/ Alaska Native	% of Tract	Asian	% of Tract	Native Hawaiian/ Other Pacific Islander	% of Tract	Hispanic/ Latino	% of Tract	Total Population
1	36	1.2%	2	0.1%	266	8.6%	0	0.0%	35	1.1%	3,103
2	57	1.5%	7	0.2%	139	3.7%	0	0.0%	48	1.3%	3,743
3	86	2.6%	5	0.2%	182	5.5%	4	0.1%	52	1.6%	3,284
4	81	2.6%	5	0.2%	240	7.8%	6	0.2%	57	1.9%	3,069
5	131	8.8%	0	0.0%	780	52.3%	0	0.0%	52	3.5%	1,490
6	156	3.4%	6	0.1%	360	7.9%	3	0.1%	104	2.3%	4,549
7	49	1.5%	4	0.1%	462	14.0%	1	0.0%	90	2.7%	3,307
8	185	3.9%	8	0.2%	151	3.2%	3	0.1%	82	1.7%	4,767
9	101	2.5%	12	0.3%	115	2.8%	1	0.0%	79	1.9%	4,115
10	105	2.5%	5	0.1%	219	5.2%	0	0.0%	74	1.8%	4,179
11	105	1.8%	8	0.1%	373	6.5%	1	0.0%	116	2.0%	5,702
12	45	2.5%	3	0.2%	40	2.2%	0	0.0%	36	2.0%	1,832
13.01	158	3.4%	9	0.2%	474	10.1%	0	0.0%	123	2.6%	4,688
13.02	48	1.7%	1	0.0%	105	3.6%	3	0.1%	54	1.9%	2,903
Total	1343	2.6%	75	0.1%	3906	7.7%	22	0.0%	1002	2.0%	50,731

According to the 2000 Census, the minority group with the greatest representation in Ames is the Asian group at 7.7% of the total population of the City of Ames. The above table shows that the highest concentration of Black/African American, Asian, and Hispanic/Latino minority groups is in Census Tract 5. American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander minority groups are generally equally distributed among the community. Tract 5 contains the highest concentration of LMI families and minority groups. This is primarily because the area is part of several family housing complexes for students of Iowa State University.

In summary, as the above data indicates, Ames is a fairly homogeneous community with no areas of heavy low-income or minority concentrations or areas with concentrations of deteriorated housing. Because of this, there is no perceived plan for allocating a large share of the CDBG funds geographically.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) [\(91.215\(a\)\(1\)\)](#) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs [\(91.215\(a\)\(2\)\)](#).

Ames expects to receive a total of approximately \$588,000 in CDBG federal funds annually. Other federal funds administered by the City for specific programs, like the Housing Choice Voucher Program, are already designated by the federal government for a specific use for rental assistance. As the data indicates in the above section, Ames is a fairly homogeneous community with no areas of heavy low income or minority concentrations, or areas with concentrations of deteriorated housing. Because of this, there is no perceived plan for allocating CDBG funds geographically. Additionally, the specific Homeless Needs Table for both Individuals and Families (based on the data in the 2004 Continuum of Care Application) and the Community Development Needs Table (public facilities, and public services) indicate that there are a number of needs with "HIGH" priorities in each of the categories. Because the City of Ames does set aside a large portion of its Local Option Sales Tax Funds to support the majority of these categories, and that Federal regulations prohibit that not more than 15 percent of CDBG funds being used for public services (approximately \$88,200 for 2004), and that service has to be a new and/or expanded activity, allows the City to focus funding on other priority needs of the community. Also, as part of determining the priority needs for the development of this plan, the City of Ames held two public forums to educate the public about Community Development Block Funds and to gather public input on the following proposed five-year goals and priorities for the City's Consolidated Plan:

1. CDBG funds should be used for the construction (in conjunction with HOME funds)/acquisition/rehabilitation of affordable housing and support to homeowners, homebuyers, and renters to obtain and remain in affordable housing;
2. CDBG funds should be used to support a continuum of new or expanded housing and services targeted for the homeless;
3. CDBG funds should be used to increase or improve public facilities, infrastructure, and services;
4. CDBG funds should be used to expand opportunities by assisting with business development and by providing training and access; and
5. CDBG funds should be used to support activities and services that meet the social, health, recreational, and educational needs of low and moderate-income residents.

Various Human Services agencies, neighborhood associations, school district, and the Ames Chamber of Commerce were individually invited to attend the forums for their input, along with a city-wide invitation. An overview of the CDBG program was presented, along with a review of the City's past and present CDBG programs. The five (5) proposed priority goals were presented and the participants were then asked to give input on those proposed priority goals. The consensus was that all five goals were priorities for the community, and that they

should not be individually ranked or placed in a particular preference over each other. The five goals were based on the City's history of providing and implementing a diverse variety of programs to address the various needs for lower-income citizens in the community. It was felt that during the first year of our entitlement program, the City should concentrate on activities that are a benefit on a city-wide basis, that fell within any of the five goals, and most importantly, that can be administered in a timely manner.

Further discussion took place regarding what would be priority programs that should be addressed under all or some of the goals in which the City could fund in whole or in part. Top categories for projects were housing, public services, and public facilities. This citizen input was one of the main forces behind the project ideas for the Annual Action Plan. These project ideas were then fine-tuned by the City staff and were presented to the City Council. The City Council endorsed that the recommended projects be presented as the 2004 Annual Action Plan projects, which will reflect mostly city-wide projects that target low and moderate-income persons, and targeted census tracts containing 51% or more of persons who are of low and moderate-income. For example, the proposed Housing Rehabilitation and Deposit Assistance Programs will serve citizens on a city-wide basis and the assistance will be distributed accordingly. All service programs will be based on individual need and are not allocated geographically. These priority rankings are not absolute and are subject to change upon presentation of evidence that a need does exist and the level of that need is well documented. In general, "low" priority rankings indicate that existing services are adequately meeting current demand, or that no specific needs have been identified at this time. It is also important to remember that these are not the needs of the City as a whole, but those of its low-income residents only.

It is also anticipated that for the first several years of the program, the CDBG funds will be administered by the City of Ames. Additionally, in the first several years of the program, the City staff will work closely with the established City ASSET Volunteers in creating a method for allocating the CDBG funds for a majority of the projects not being directly administered by the City of Ames. The City ASSET Panel contains four (4) members who are appointed by the Mayor and approved by the City Council every three (3) years. A detailed description of ASSET is under Section III A. Strategic Plan.

3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

Several primary obstacles that are apparent to meeting the underserved needs of a community are as follows:

- The availability of enough dollars to implement all of the various programs it would take to address all of the needs and barriers in the community. A majority of the services that are needed by low-income persons are available in Ames and/or Story County; however, a larger number of the agencies that provide the basic service needs are at the maximum service capacity in both staff and facility levels. In order for more persons to be served, many public facilities would need to be expanded. Therein lies having the pool of dollars that it would need to fund all of the agencies to provide for every person's basic need.

This point was discussed during the public forums, specifically the lack of enough funding to be able to implement programs in all the five priority categories. Additionally, the area's most recent Continuum of Care application stated that: "The primary obstacles to achieving the goal of ending chronic homelessness lies in the concern about shrinking financial resources at the local level. The state's budget has decreased in the amount of funds that are awarded to the cities and counties in the 2004 fiscal year. Advocates have sent a strong message that the community cannot afford to reduce services to the most vulnerable individuals and that a long-term investment and commitment of resources is needed to continue working with the disabled and chronically homeless. Programs are running at capacity and funds are being used up more rapidly due to the increased number of individuals seeking assistance."

- The competition for affordable rental housing. Low-income individuals, families, and those who are homeless compete with other individuals (students) and families to obtain housing from the private market, subsidized public housing, and tax-credit units. The current waiting period for the City's Section 8 program is approximately 9-12 months. The waiting period can become extended due to the number of families and individuals who elect to utilize their portability options under the Section 8 Voucher program. These Voucher holders come from other communities across the country and get preference over persons on the waiting list that have not yet been determined eligible to receive a Voucher.
- The availability of funds to assist low-income persons with the upfront cost of deposits for rent and utilities and the on-going expenses to pay ever raising utility cost. Without prior notice to customers, effective April 1, 2004, Alliant Energy (main provider for gas in the jurisdiction) changed their program requirements for LEAP to only assist persons who made at least one payment over the 2003 winter months. This last minute notice has left numerous families vulnerable to having their utility disconnected and are thereby

subject to losing their housing, in particular those on government subsidized programs where without utilities, the unit no longer meet HUD's Housing Quality Standards.

- The ability to keep up with the pace by which the population needs of the underserved increases at a much faster pace than a community's ability to provide the service and agency capacity. For example, securing the needed subsidy to build quality affordable housing, whether it is single-family, rental, or shelter/transitional, has become fiercely competitive; without the appropriate level of subsidy, the ability of the community to address its goals is severely limited. In addition, the production of new affordable units is impacted by the capability and availability of experienced local non-profits and for-profits to propose and complete a sufficient number of projects to meet the need.
- The future availability of federal and or state financial resources, such as HOME and CDBG funding, are limited and expected to decline over time.

The City of Ames is among the majority of cities that face the above obstacles. Ames/Story is an attractive community to persons who are underserved due to its reputation for funding and providing excellent social services, paying a decent wage rate, having parks and recreational opportunities, being a diverse community, the educational opportunities provided by Iowa State University, and the close proximity to three Des Moines Area Community Colleges. The opportunities and services available here are more accessible than in larger metropolitan areas, particularly in the areas of housing. The number of persons on the various housing waiting lists are from larger metropolitan areas outside of Ames, as well as the State of Iowa. Data provided by the Ames Housing Authority indicates that of 155 applicants currently on the waiting list for possible participation in the City's Section 8 Rental Assistance Programs, 78 applicants (50%) live in communities outside of the City of Ames, and of the 78 applicants living outside of the City of Ames, 22 applicants (28%) are outside of the State of Iowa. According to data reported by Hunziker Property Management, who owns and manages a sixty (60%) unit Section 8 Project-based Rental Assistance Program, approximately 25% of the families now living in their complex over the last 2-3 years were from areas outside of the State of Iowa.

The City of Ames, now being an eligible entitlement community to receive for the immediate future a stable funding source, will now have the ability to expand its ability to address the primary needs and concerns for this community. The amount of funds that the City will be receiving will not necessarily eliminate all of the obstacles and barriers in the community, but it will certainly help to address the needs. As the Ames community grows, it is anticipated that smaller more specific community assessments may need to be completed prior to end of the five-year period, and a more comprehensive community profile assessment will need to be completed for the next Consolidated Plan update.

B. Affordable Housing [\(91.215\(b\)\)](#):

1. Describe the basis for assigning the particular priority levels assigned [\(91.215\(a\)\)](#). *Reference the following in the narrative 1) the housing market analysis, 2) the severity of housing problems, and 3) the needs of extremely low-income, low-income, and moderate-income renters and owners per Tables 1 and 2 (Housing Needs Table and Housing Market Analysis) in Module III. (Family and income types may be grouped for discussion if the analysis applies to more than one of them).*

Market Background:

Affordable housing is a primary concern for the City of Ames. According to published data from the Ames City Assessor for 2003, the median price of a single-family home was \$145,000. This ranks Ames among the highest cost for single-family housing in the state. Also, the rental costs in Ames are very high relative to the rest of the state due to the number of students attending Iowa State University, and job creation attributed to good economic conditions. Although it is not known precisely how many of the 50,700 census population are students at Iowa State University, that institution has an enrollment of approximately 26,000 students, the majority of whom live in Ames. Enrollment increased steadily in the 1990's, as did growth of faculty and other staff, particularly in science and technology related disciplines.

The influx of persons saturates the rental housing market with consumers, causing an increased demand for rental housing, especially the affordable units, as well as for new apartment construction. For example, 20% of the nearly 10,000 rental units in Ames in 2003 have been built since 1998. It has also stimulated a robust market for new single-family detached houses, with annual building permits reaching up to 250 units per year for this type of unit. However, very low vacancy rates continue to contribute further to the increasing cost of both rental and owner-occupied housing. Despite the continued expansion of Ames housing stock, demand continues to outdistance supply. The following detailed analysis is based on research conducted on behalf of the City by RDG Associates in 2003.

a. Population and Household Characteristics and Change

Population and household characteristics are key indicators of housing demand. The following analysis presents historical and future population trends for Ames.

- *Ames' population increased by about 7.5% during the 1990's.*

Ames' population increased from 47,198 in 1990 to 50,731 in 2000, representing a 7.5% gain. Since 1930, the City's population increased during every decade, with the most significant population gain during the 1940's and 1960's, when its population increased by 10,443 and 12,502 respectively. Thus, Ames' population more than doubled during the second half of the 20th century.

Table 2 displays changes in population and number of households by Census tract. The number of households city-wide increased at about twice the rate of the population—15.8% compared with 7.5%. This is likely attributable to decreasing household sizes and Iowa State University's efforts to reduce the density of its dormitories, which reduced the number of individuals living in institutional settings. While close-in neighborhoods south of the Union Pacific railroad tracks generally experienced stable populations, older neighborhoods north of the railroad tracks generally experienced stable or declining populations. Ames' most significant population gains during the 1990's occurred in tracts on the City's periphery, particularly on its north, northwest, and southwest sides. The Census Tract Map displays the locations of the Census tracts in Ames.

Table 2 -- Changes in Population and Number of Households						
Tract	Population			# Households		
	1990	2000	% Change	1990	2000	% Change
1	4,357	7,100	63.0%	1,581	2,571	62.6%
2	3,977	3,743	-5.9%	1,662	1,653	-0.5%
3	3,180	3,284	3.3%	1,296	1,434	10.6%
4	2,619	3,069	17.2%	1,027	1,209	17.7%
5	3,203	1,490	-53.5%	1,197	583	-51.3%
6	3,839	4,621	20.4%	1,454	1,855	27.6%
7	3,277	3,307	0.9%	1,442	1,457	1.0%
8	5,249	4,767	-9.2%	1	14	1300.0%
9	4,329	4,115	-4.9%	1,902	1,870	-1.7%
10	3,716	4,179	12.5%	1,813	2,103	16.0%
11	6,256	5,702	-8.9%	1,462	1,564	7.0%
12	1,792	1,832	2.2%	24	25	4.2%
13.01	3,081	4,763	54.6%	1,373	2,068	50.6%
13.02	2,989	3,605	20.6%	1,086	1,459	34.3%
Ames	47,198	50,731	7.5%	15,613	18,085	15.8%
Note: Some tracts extend beyond City limits.						
Source: U.S. Census Bureau; RDG Planning & Design						

b. Overall Housing Characteristics

- Ames' rate of owner-occupancy increased during the 1990's.

Table 3 displays changes in Ames' housing stock by Census tract. Between 1990 and 2000, the City gained almost 2,700 dwelling units, most of which were owner-occupied units. The percentage of owner-occupied units in the City increased from about 44% in 1990 to 46% in 2000. The most dramatic increases in housing units occurred on the City's north, northwest, and southwest sides in Tracts 1, 6, and 13.01. Tract 5 experienced a substantial loss of units due to demolition of university-owned housing during the 1990's. Tracts 7 and 9, which include several close-in neighborhoods, experienced slight losses in their housing stock. The housing stock in most areas toward the city center remained stable during the 1990's.

TABLE 3: Housing Tenure												
Tract	Total Housing Units			Owner Units			Renter Units			Vacant Units		
	1990	2000	% Change	1990	2000	% Change	1990	2000	% Change	1990	2000	% Change
1	1,625	2,699	66.1%	1,331	2,339	75.7%	250	232	-7.2%	44	128	190.9%
2	1,687	1,683	-0.2%	1,092	1,087	-0.5%	570	566	-0.7%	25	30	20.0%
3	1,313	1,472	12.1%	851	884	3.9%	445	550	23.6%	17	38	123.5%
4	1,042	1,254	20.3%	690	712	3.2%	337	497	47.5%	15	45	200.0%
5	1,252	650	-48.1%	3	2	-33.3%	1,194	581	-51.3%	55	67	21.8%
6	1,489	1,914	28.5%	782	986	26.1%	672	869	29.3%	35	59	68.6%
7	1,516	1,496	-1.3%	315	304	-3.5%	1,127	1,153	2.3%	74	39	-47.3%
8	1	16	1500.0%	0	0	0.0%	1	14	1300.0%	0	2	0.0%
9	1,970	1,949	-1.1%	891	892	0.1%	1,011	978	-3.3%	68	79	16.2%
10	1,858	2,171	16.8%	671	702	4.6%	1,142	1,401	22.7%	45	68	51.1%
11	1,510	1,605	6.3%	458	458	0.0%	1,004	1,106	10.2%	48	41	-14.6%
12	25	25	0.0%	18	19	5.6%	6	6	0.0%	1	0	-100.0%
13.01	1,407	2,136	51.8%	397	606	52.6%	976	1,462	49.8%	34	68	100.0%
13.02	1,123	1,532	36.4%	773	889	15.0%	313	570	82.1%	37	73	97.3%
Ames	16,058	18,757	16.8%	6,885	8,337	21.1%	8,728	9,748	11.7%	445	672	51.0%

Note: Some tracts extend beyond City limits.

Source: U.S. Census Bureau

- *While the City's vacancy rate increased during the 1990's, it remains exceptionally low.*

Ames experienced a 51.0% increase in its number of vacant housing units between 1990 and 2000. The City's unusually low 1990 vacancy rate of 2.8% increased to 3.6% in 2000—still a very low rate of vacancy. A 5% to 5.5% vacancy rate is generally considered optimal. Despite this low city-wide figure, Tracts 5 and 9, or the area north of the railroad tracks and south of 13th Street, have relatively high vacancy rates of 10.3% and 12.5% respectively. Vacancy rates are below 5% in all other areas of the City.

2. *Income And Affordability Issues*

a. Income Characteristics

- *Ames' median household income increased by 46.3% during the 1990's.*

Median household income in Ames increased from \$41,591 in 1990 to \$67,067 in 2000, a growth of 46.3%. Household income excludes those residents who live in-group quarters, although some part of the student population lives in household settings. Table 5 examines changes in household income by tract. By and large, tracts located toward the city center experienced slower income growth during the 1990's than Ames as a whole. Median income figures for areas on the city's periphery largely increased at a faster rate than the citywide figure. While the lowest median income figures were generally reported in tracts with the slowest income growth, areas with high median income figures in 2000 experienced more substantial income growth during the 1990's.

TABLE 5: Median Household Income

Tract	1990	2000	% Change
1	\$41,591	\$67,067	61.3%
2	\$32,931	\$47,143	43.2%
3	\$41,984	\$49,722	18.4%
4	\$39,620	\$46,622	17.7%
5	\$11,588	\$19,063	64.5%
6	\$33,560	\$45,841	36.6%
7	\$13,111	\$20,429	55.8%
8	\$0	\$30,104	-
9	\$25,442	\$35,620	40.0%
10	\$17,408	\$21,070	21.0%
11	\$21,111	\$28,979	37.3%
12	\$32,500	\$54,444	67.5%
13.01	\$17,855	\$30,461	70.6%
13.02	\$40,396	\$57,470	42.3%
Ames	\$24,636	\$36,042	46.3%

Source: U.S. Census Bureau

b. Housing Values and Gross Rents

- *While median rent figures in Ames increased moderately during the 1990's, the median value of owner-occupied housing units increased considerably.*

In 1990, the median value of an owner-occupied house in Ames was \$72,500, while median gross rent was \$404. By 2000, these figures had grown to \$130,900 and \$600, representing increases of 80% and 48% respectively. Table 6 presents housing value and rent figures by Census tract. For the most part, lower cost housing is located in the neighborhoods near downtown and the university, while higher cost housing is located on the City's periphery. However, tract 12, located south of the ISU campus, displays both a high median value and gross rent.

TABLE 6: Median Housing Value and Gross Rent		
Tract	Median Value of Owner-Occupied Units	Median Gross Rent
1	\$172,500	\$584
2	\$115,500	\$610
3	\$140,400	\$630
4	\$130,400	\$623
5	\$0	\$485
6	\$138,000	\$648
7	\$137,000	\$599
8	\$0	\$0
9	\$102,500	\$528
10	\$83,700	\$537
11	\$145,100	\$612
12	\$110,700	\$850
13.01	\$118,200	\$626
13.02	\$137,000	\$705
Ames	\$130,900	\$600
Source: U.S. Census Bureau		

c. Housing Affordability

- *An increasing number of Ames' households pay over 30% of their income for housing.*

The City of Ames Housing staff conducted the first survey on affordable housing issues in 1990, which included a survey of 1,000 households, meetings with area financial representatives, realtors and developers, a review of assessor data, census data, and other data. The study conclusions were:

- Most of the households in Ames with housing affordability problems were rental households, who rented because they believed that they could not afford to buy a home.
- Both the median income and the median housing cost of rent in Ames were both higher than any other cities in Iowa.
- Households that wish to purchase a home in their price range have a very small number of homes to choose from for sale in all price categories.

The recent survey confirms that a high proportion of households with affordability problems are rental households. It found that in 1990, only 8.9% of Ames' owner occupant households paid over 30% of their income for housing, while 48.1% of renter households had housing costs over the 30% standard. By 2000, the figure for owner occupant households increased moderately to 13.4% and the figure for renter households increased only slightly to 49.1%. This percentage of rental burden appears high, but is not unusual in a city with a large university. A total of 5,756 of Ames' households are paying over 30% of their income for housing. Table 7 breaks down these figures by Census tract. The highest rental burdens occur among households in tracts near downtown and the university, while the highest burdens for owner-occupied housing are somewhat dispersed.

TABLE 7: Households Paying 30% or More of Their Income for Housing				
	Owner-Occupant Households		Renter-Occupant Households	
Tract	Number	%	Number	%
1	283	15.5%	70	32.1%
2	103	9.8%	209	36.8%
3	115	13.7%	228	41.6%
4	78	11.7%	200	40.2%
5	0		227	41.3%
6	146	16.6%	351	40.3%
7	29	11.0%	783	68.0%
8	0		0	0.0%
9	133	16.7%	375	38.1%
10	0	4.2%	768	54.0%
11	34	8.4%	668	60.5%
12	0	0.0%	6	100.0%
13.01	112	21.9%	806	55.3%
13.02	112	15.8%	174	31.3%
Ames	961	13.4%	4,795	49.4%
Source: U.S. Census Bureau				

Generally, the market adequately serves demand for higher-cost housing without public intervention. High-cost housing demand is moderated somewhat by households that have become accustomed to paying a relatively small proportion of their income for housing. Public sector housing policy should focus on the development of moderately priced single-family and rental housing. These focuses provide an area of upward mobility for moderate and middle-income households now occupying rental and low-cost units because of a lack of choice.

3. The needs of extremely low-income, low-income, and moderate-income renters and owners per Tables 1 and 2 (Housing Needs Table and Housing Market Analysis) in Module III. (Family and income types may be grouped for discussion if the analysis applies to more than one of them).

a) *Needs of Renters*

(All of the data in this section on renters comes from the HUD table "SOCDS CHAS: Housing Problems Output for all Households," referred to as "SOCDS CHAS Table.")

In 2000, rental units accounted for approximately 54 percent (9,535 units) of the total housing market. This equates to 807 units more than in 1990, an increase of 9.2%. Statistics from the SOCDS CHAS Table show that 81.6 percent of all low-income households are rental households. Also according to the SOCDS CHAS Table, of the low-income rental households (7,287), 70.3 percent, or 5,123 are non-elderly, and are not related. This indicates that more than two-thirds of all low-income rental households may be students, however, this still leaves 2,163 low-income rental households identified as elderly or related. The data also show that there are approximately 2,270 low-income renter households paying more than 30% of their income for housing.

The City of Ames, as the designated Public Housing Authority for the jurisdiction, has been administering various Section 8 Rental Subsidy Programs to help low and very low-income persons with their rental housing needs. Since 1976, the number of subsidized units that are available has increased from 18 to a high of 251. As of September 2003, the number administered by the City has decreased to 233. The major Section 8 Program administered by the City is the Housing Choice Voucher Program. The Housing Choice Voucher Program is the most flexible of the Section 8 Programs because it is available to all market rental-housing units in Ames. The program provides 202 Vouchers to eligible applicants, to be used to find a suitable rental unit within the city limits of Ames and/or in the United States. The City's program gives preferences to 1) families with dependents; 2) elderly; and/or 3) disabled persons over all other persons in the community. Additionally, the program regulations required that at least 75% of the persons admitted to the program must have incomes at 30% or less of the Story County median income limits. As of calendar year 2003, the program served the following needs:

Types and Number of persons currently served:

-Families with children	-98 (43%)
-Elderly	-11 (5%)
-Disabled	-118 (52%)
-African Americans	-46 (20%)
-Asian	-6 (3%)
-Hispanic	-8 (4%)

Housing Needs of Families on the Waiting List:

-Incomes less than 30% of AMI	288 (88%)
-Incomes between 31-50% of AMI	31 (10%)
-Families with children	204 (63%)
-Elderly Families	11 (3%)
-Families with Disabilities	92 (28%)
-African American	74 (23%)
-Asian	9 (2%)
-Hispanic	30 (9%)
-Other Race/Ethnicity	13 (4%)

There are currently 155 persons on the program's waiting list, and the approximate wait time is 9-12 months. The program's annual average turn-over rate for 2003 was 313 units.

The second program is the Section 8 Moderate Rehabilitation Program, which is a project-based program with 31-units available to persons and families who are elderly or disabled. Currently there are 20 vacancies in this complex. Although the location of the unit is in the heart of downtown, it has not been an attractive location to elderly or disabled persons due to the lack and cost of parking or in close proximity to parking, the lack of modern conveniences, it limits the mobility of persons because the subsidy stays with the unit, and the eligibility requirements of being elderly or disabled. The Housing Authority has been working closely with the owner to convert these 20 vacant units into Vouchers. If HUD approves the transfer of dollars to the Voucher program, the program guidelines for this allocation of units would give first preference off of the waiting list to homeless individuals and families living in shelters and/or transitional housing units.

In addition to the subsidized housing units provided through the City's program, there are an additional 234 units of privately managed subsidized housing units, along with 153 Assisted Living units, and 351 Tax Credit Apartment units. There are also a number of other low-income units available in the surrounding areas. (See Section XI).

In some cases the high cost of damage and utility deposits acts as a barrier for low-income households to enter into the rental market. Currently there are no city-wide rental programs that allow payments to be spread over a few months to ease the cash-up-front crisis. Currently, the Good Neighbor Program (non-profit organization) and area churches provide emergency assistance including deposits for rent and utilities.

Small Related Households (2-4 members)

SOCDS CHAS Table shows that in 2000 there were 540 small-related rental households between 0-30 percent of median income. Of these, 79% experienced some type of housing problem, 77% had a cost burden greater than 30% of their gross income, and 65% had a cost burden greater than 50% of their gross income. Households in the 0-30 % income category have a maximum income of \$19,300 (2004 HUD Income Guidelines) per year, \$5,790 of which can be spent for housing costs annually (including utilities), or \$483 per month. HUD establishes a fair market rent (FMR) for Story County annually. Currently in Story County, the FMR for a two-bedroom unit with utilities is \$527. All FMR and Income Guidelines figures include utilities. Even the highest earning households in this category incur a cost burden of \$44 per month.

These figures also show that there were another 517 small, related rental households between 31-50% of median income. Of these, 68% experienced some type of housing problem, 64% had a cost burden greater than 30% of their gross income, and 6% had a cost burden greater than 50% of their gross income. According to HUD's 2004 Income Guidelines, the highest income possible for households in the 31-50% is \$32,200 per year, \$9,660 of which can be spent for housing costs per year. This breaks down to \$805 per month. Again, fair market rent for a two-bedroom unit is \$527 and for a three-bedroom unit is \$728. Although households in this category that are near the 50% median income limit can afford the monthly housing costs for a two-bedroom or three-bedroom apartment at fair market rent, in order to begin they must typically provide an up-front deposit for both rent and utilities. This typically is an amount equal to one or two months' rent and utilities, or \$525 to \$1,450.

Data shows that there were 567 small, related rental households between 51-80 percent of median income. Of these, 21% experienced some type of housing problem, 13% had a cost burden greater than between 30-50% of their gross income, and none had a cost burden greater than 50% of their gross income. The maximum income available to four person households in the 51-80% income is \$51,500 per year (2004 figure). This cost burden for all housing costs would be \$1,288 to \$2,146 per month. These monthly amounts are larger than the FMR for any apartment size in Story County.

Large Related Households (5 or more members)

Data from the SOCDS CHAS Table show that there were 28 large, related rental households between 0-30 percent of median income. Of these, 57% experienced some type of housing problem, 43% had a cost burden greater than 30% of their gross income, and 14% had a cost burden greater than 50% of their gross income. Households in this income category have a maximum income of between \$20,850 and \$25,500 (5-8 persons). Such a household can pay \$521 to \$638 per month for all housing costs. A three-bedroom apartment at fair market rent is \$728 per month and a four-bedroom unit is \$835 per month. These households obviously cannot afford units at fair market rent without substantial rental assistance, ranging from \$90 to over \$300 per month.

Figures also show that there were another 28 large, related rental households between 31-50% of median income. Of these, 86% experienced some type of housing problem, but half, with a cost burden of less than 30% of income, have other housing problems (overcrowding and/or lack of adequate kitchen or plumbing facilities). Although none had a cost burden greater than 50% of their gross income, 36% had a cost burden greater than 30% of their gross income. The households in this income category have a maximum average income of between \$34,800 and \$42,500 (5-8 persons). Such a household can pay \$870 to \$1,063 per month for all housing costs. Although households in this category that are near the 50% median income limit can afford the monthly housing costs for even a four-bedroom apartment at fair market rent (\$835), in order to begin they must typically provide an up-front deposit for both rent and utilities of up to \$1,450.

Lastly, data shows that there were 64 large, related rental households between 51-80% of median income, but only half of these experienced some type of housing problem. All of the housing problems were overcrowding and/or kitchen and plumbing deficiencies without a cost burden, except for 10 who had a cost burden between 30% and 50% of their gross income. Large households in this income category have an average income of between \$55,650 and \$68,000 per year in 2004, and can spend \$1,391 to \$1,700 on housing costs per month. These households should be able to afford a rental unit in the private market without rental assistance.

Elderly Households (1 and 2 members)

Data shows that there were 167 elderly rental households between 0-30% of median income. Of these, 40% experienced some type of housing problem, 38% had a cost burden greater than 30% of their gross income, and 32% had a cost burden greater than 50% of their gross income.

Households at the high end of the 0-30% income category have an income of \$15,450 (2004 figure) per year, \$4,635 of which can be spent for housing costs annually, or \$386 per month. Fair market rent for a one-bedroom unit is \$446 (2004 figure). Comparing the figures, there is an approximate \$60 per month deficiency in funds available for housing to even the highest income households in this income category.

Figures also show that there are another 139 elderly rental households between 31-50% of median income. Of these, 50% experience some type of housing problem, all with a cost burden greater than 30% of their gross income and 23% with a cost burden greater than 50% of their gross income. The households in this income category, with the maximum income of \$25,750 per year (2004 figure), can spend \$7,725 annually for housing costs. This is equal to \$644 per month. These households at the higher end of the range can afford the fair market monthly rent for a one-bedroom unit with utilities of \$446 or the \$527 for a 2-bedroom unit (2004 figures). However, some may be having difficulty with up to \$900 to \$1,050 in rent and utility deposits in order to begin renting the apartment. If this one-time cost can be overcome, they are likely to be able to afford adequate housing.

Lastly, data shows that there are 114 elderly rental households between 51-80% of median income. Of these, 42% have a cost burden between 30% and 50% of their gross income. The households in this category have an annual income above \$25,750 but below \$41,200, and can spend at least \$644 monthly for housing, with many spending above 30% of their income on housing. The majority of these households should be able to afford a rental unit in the private market without rental assistance.

Summary for Needs of Renters

Two problems confront low-income rental households: paying one-time, up-front rental and utility deposits in order to obtain rental housing and having to pay too much per month in order to keep housing. Low incomes and a relatively high rental cost contribute to this problem. Large households with incomes under 30% of median have the widest gap between cost and ability to pay monthly costs, but a significant number of smaller income households and households of elderly people also face this problem. Larger households and those with elderly, both with incomes from 31 to 50% of median income, may be able to afford the monthly housing costs in this area, but are likely to have problems with affording one-time deposits. Approximately 865 whose income ranges combined with cost burdens for housing make it likely they are experiencing one or more of these housing problems. In many cases, they may be having difficulty finding housing at the FMR rate due to the very low vacancy rates in Ames or due to the household's own inability to fully utilize the resources that are available to locate an apartment.

b. Needs of Owners

(Unless noted otherwise, all of the data in this section on owners comes from the HUD table "SOCDS CHAS: Housing Problems Output for all Households," referred to as "SOCDS CHAS Table.")

In 2000, owner-occupied units made up approximately 46% (8,137 units) of the total housing stock in Ames. This is 1,252 units more than in 1990, an increase of 18.2%. Thus, the supply of owner-occupied housing units increased at almost twice the rate of the increase in rental units during the 1990's. The proportion of total housing units made up by owner-occupied units grew from 43% in 1990 to 46% in 2000.

The City of Ames has a stable history of providing various types of Affordable Housing Programs. The majority of the programs implemented since the early 1990's have targeted first-time homebuyers with incomes at 80% or less of the Story County median income limits. Based on an Affordable Housing Study in 1990, one of the major obstacles for lower-income first-time homebuyers was having the needed up-front monies for the down payment and closing costs. From 1990 to the present, the City has assisted approximately 120 new first-time homebuyers with the needed down payment and closing cost assistance. Some general requirements of the programs have included the following: restricted income limits of 85% or less; attend mandatory homebuyer seminars; meet a new homebuyer definition; residency requirements; financial capacity to make the a portion of the down payment and make the monthly mortgage payments; and limited amount of assets. All of the assistance has been in the form of a second mortgage lien that is a deferred loan, or low-interest loan, both having recapture provisions if the property is sold within a certain time period.

Additionally, as mentioned earlier, the City also administers 233 Rental Assistance Subsidy Programs, giving a preference to families with children, elderly, and disabled persons with incomes at mostly below 30% with a maximum of 50% of the Story County median income limits.

Low-income households comprised 20%, or 1,647 units, of all owner-occupied units in Ames. Of these low-income, owner-occupied households, 629, or 38%, are elderly in small households, 503, or 31%, are non-elderly in small, related households, and 90, or 5.5%, are non-elderly in large, related households. This leaves 425 owner-occupied, non-elderly, unrelated households that may be students. There are 1,222 owner-occupied households, or 15% of all owner-occupied units, that have incomes below 80% of the median family income and are likely non-students. A little more than half of these households (666) are paying more than 30% of their income for housing and utilities.

Since 1990, many new houses have been built at the higher end of the market in Ames and the median value of owner occupied homes has soared much more than the median gross rent. In 1990, the median value of an owner-occupied house in Ames was \$72,500, while median gross rent was \$404. By 2000, these figures had grown to \$130,900 and \$600, representing increases of 80% and 48% respectively. Table 8 presents housing value and rent figures by Census tract. For the most part, lower cost housing is located in the older neighborhoods near downtown and the university, while higher cost housing is located on the City's periphery. However, Tract 12, located south of the ISU campus, displays both a high median value and gross rent. (RDG Study)

TABLE 8: Median Housing Value and Gross Rent		
Tract	Median Value of Owner-Occupied Units	Median Gross Rent
1	\$172,500	\$584
2	\$115,500	\$610
3	\$140,400	\$630
4	\$130,400	\$623
5	\$0	\$485
6	\$138,000	\$648
7	\$137,000	\$599
8	\$0	\$0
9	\$102,500	\$528
10	\$83,700	\$537
11	\$145,100	\$612
12	\$110,700	\$850
13.01	\$118,200	\$626
13.02	\$137,000	\$705
Ames	\$130,900	\$600
Source: U.S. Census Bureau		

Recent figures from the City assessor's office on all single-family house sales indicate that this increase in median value has continued, with a further 10% increase in the median price of single-family house sales between 2000 and the end of 2003. The average house size has fluctuated up and down, but the average price per square foot increased from \$99.76 in 2000 to \$111.00 in 2003. Generally people are buying more expensive homes.

This trend is fueled in part by increases in the median household income in Ames, which increased from \$41,591 in 1990 to \$67,067 in 2000, a growth of 46.3%. Household income excludes those residents who live in group quarters, although some part of the student population lives in household settings. By and large, tracts located toward the city center experienced slower income growth during the 1990's than Ames as a whole. Median income figures for areas on the city's periphery largely increased at a faster rate than the city-wide figure. While, the lowest median income figures were generally reported in tracts with the slowest income growth, areas with high median income figures in 2000 experienced more substantial income growth during the 1990's. (RDG Study)

The areas of new construction, with larger, more expensive houses are generally on the City's periphery. Changes in numbers of housing units by Census tract from 1990 to 2000 reveal that the most dramatic increases in housing units occurred on the City's north, northwest, and southwest sides in Tracts 1, 6, and 13.01. Tract 5 experienced a substantial loss of units due to demolition of university-owned housing during the 1990's. **Tracts 7 and 9, which include several close-in neighborhoods, experienced slight losses in their housing stock. The housing stock in most areas toward the city center remained stable during the 1990's.** (RDG Study)

These figures point toward the trend that home ownership by lower income households is generally associated with the existing housing stock in the older parts of the community near the traditional city center and the University, which are in two separate locations. These are the houses more affordable for first-time, lower income homebuyers. These are the houses that are also attractive for student rentals, either because of convenient locations, lower rent, availability of a yard, more privacy or independence, or other characteristics attractive to younger singles.

In 1999, City staff conducted an analysis of assessed value of single-family detached dwellings, the Assessor's rating of the overall condition of those dwellings, and owner-occupancy based on participation in a voluntary tax credit program for owner-occupants. This analysis concluded that one-third of all of the dwellings valued under \$110,000 were rental homes, while only one-fifth of all homes valued over \$110,000 were rental homes. Of the homes under \$110,000 that had an overall condition rating below 3.0 on a 5-point rating scale, 55% were rentals. On the other hand, of the homes under \$110,000 in value that had an overall condition rating above 3.0 on a 5-point rating scale, 72% were owner-occupied. This analysis concluded that affordable houses are more likely to be rental than owner-occupied, and that if rental, they are more likely to be in worse-than-average overall condition.

Since this older, lower-value housing stock is more likely to be affordable for purchase by households with lower incomes, these homes are more likely to require repair and rehabilitation. This is not only due to their condition, but also to the fact that extra costs may be incurred to convert a rental building with more than one living unit into one living unit suitable for a family, or to reverse the conversion of shared use spaces (dining rooms, family rooms) to bedrooms that often occurs when owner-occupied houses are turned into rental properties for a predominantly student market. Therefore, when a low or moderate-income family can afford to purchase a home, they may often need to also invest in significant improvements, a further impediment to home ownership.

Elderly, Small and Large Related Households

SOCDS CHAS Table shows that there were 243 owner-occupied households between 0-30% of median income (108 elderly and 135 other). Of these, 68% experienced some type of housing problem, all with a cost burden greater than 30% of their gross income and 56% with a cost burden greater than 50% of their gross income. Since the incomes of these households are under \$19,300 (2004 HUD Income Guidelines), with no more than \$386 per month available for housing costs, it is not surprising that they experience a cost burden or severe cost burden.

Figures also show that there were another 433 households between 31-50% of median income (179 elderly and 254 other). Of these, 42% experienced some type of housing problem, 40% had a cost burden greater than 30% of their gross income, and 30% had a cost burden greater than 50% of their gross income.

Lastly, the SOCDS CHAS Table shows that there were 971 owner-occupied households between 51-80% of median income. Of these, 34% experienced some type of housing problem; all but 4% had a cost burden greater than 30% of their gross income and 2% had a cost burden greater than 50% of their gross income.

Non-elderly Single Persons

The number of single owners is not possible to determine by using the data that is available. Given the high cost of housing, a single wage-earning household would need to have a significant income to afford a home. If this household could afford to purchase a home they would probably not qualify for any housing assistance programs because their income would be too high. Experience suggests that the number of low-income, non-elderly single-member households is probably low in Ames.

Summary

As with the renter households, the foremost problems facing homeowners are the monthly cost of housing and any one-time, up-front costs to begin occupying a home, although these problems affect a smaller percentage of homeowners as compared to renters. Low incomes and a relatively high median house costs contribute to these problems. These factors may lead potential homeowner to purchase older existing homes within the city's central areas, which are in turn more likely to require one-time, up-front investments, particularly for repair or replacement of major systems.

Elderly, small, and large households with incomes under 30% of median income have the widest gap between cost and ability to pay monthly costs. The portion of this group with a cost burden for housing of more than 30% comprises about 165 households. Of the elderly, small, and large households with incomes from 31-50% of median income, 182 have a cost burden for housing of more than 30% of income may also be experiencing difficulties getting or maintaining home ownership, particularly if faced with significant costs for maintenance repair or conversion of older houses from rental to owner-occupied. Even some of those households with gross incomes between 51-80% of the median are likely to be having difficulty entering into home ownership at a time and place of their choosing, and with a house that meets their needs, with median housing costs city-wide above \$130,000 and at \$172,500 in some neighborhoods.

Maintenance and upkeep of homes may be another problem made particularly harsh for homeowners with low income. These households may be elderly persons on a fixed income that cannot afford maintenance and major repairs, or they may be families that have been able to purchase an older home but cannot bear the often times burdensome expense of maintenance. In either instance, housing rehabilitation and accessibility are significant issues, both in order to sustain the housing stock and to enable elderly persons to remain in their homes safely.

Since this is a five-year plan, and the projects that receive CDBG assistance are proposed annually, it is difficult to predict when (in what year) projects will be undertaken. Nearly all of the estimates are based upon the City receiving a consistent source of federal funds throughout the term of this plan. Should less funding become available, the estimates for the projects or units to be completed will be prioritize and adjusted.

2. Indicate how the characteristics of the housing market will influence the use of funds made available for 1) rental assistance, 2) production of new units, 3) rehab of old units, or 4) acquisition of existing units (relative to the jurisdiction's specific objectives).

The objectives to be accomplished with the funds requested are based on the public input about the community's needs and priorities. This input placed a very strong emphasis on supporting homeowners, homebuyers, and renters to obtain and remain in affordable housing. This expression of public support for this priority reflects the widespread understanding that the market dynamics in a town whose economy is dominated by a large state university and other major public institutions, create housing challenges for households with low and moderate incomes.

As described above, this understanding is largely accurate. The housing market in Ames is very tight and weighted toward high-end homes and shorter-term rental, primarily for students. This translates to an expensive housing market in both rental and owner-occupied units. In 2003, the City contracted with RDG Associates to perform a housing market analysis, much of which has been included above. As we plan for affordable housing and the allocation of resources over the next five years, the needs outlined within the RDG Study will be used as a guideline.

(a) *Rental Assistance*

Data from the 2000 Census, as shown in the SOCDS CHAS Table, indicate there are 865 rental households whose income, below 50% of the gross median household income, combined with cost burdens for housing, make it likely they are experiencing problems with either the monthly cost of rental housing and/or the cost of rental and utility deposits. Currently the Ames Section 8 Rental Assistance Program has 202 Housing Choice Vouchers. In addition, there is a continual waiting list. As of May 2004, there are approximately 155 unassisted households with an average waiting period of 9-12 months. Because, as described above, the households with incomes in the higher end of this range are more likely to be experiencing difficulty with deposits for rent and utilities, the City of Ames will focus its additional rental assistance resources requested from the CDBG program on the Deposit Assistance Program, intending to provide this assistance to 25 households at 50% or below the gross median income for their household size. This program will be available to elderly and non-elderly small and large households.

(b) *Production of New Units*

The production of new housing units in Ames is primarily being done by the private sector. Because one barrier to producing new, affordable housing units is the cost of developable land, the City currently offers a property tax abatement program for the production of new affordable housing units. Beyond that, public priorities for City involvement are to assist in preserving the existing housing stock for re-use by first-time and/or low and moderate- income homebuyers, as well as to replace worn out houses in the older central areas of the city with compatible houses. Because of this, in the first program year, CDBG funds are proposed for an Acquisition/Reuse Program, that supports acquisition of up to two lots for reuse into affordable housing by Not-for-Profit Housing Developers. Such developers have previously completed several such projects in different areas of the community.

(c) *Rehabilitation of Old Units*

Houses whose value more closely matches households with low and moderate incomes are generally older existing units that are likely to be rentals at market rate. However, these houses very likely require repair, rehabilitation, weatherization, and/or accessibility improvements. Existing programs for transitional housing or other types of support are experienced at working with households below 50% of gross median income, so the City intends to use CDBG funds to support those agencies in making improvements to transitional housing for such households. Because the market analysis indicates that potentially nearly 200 homeowner households with incomes below 80% of median are also in need of support to make one-time investments to obtain or maintain homeownership, the City will apply CDBG support for programs to support accessibility, weatherization, and other repair assistance, such as water heaters, furnaces, and roofs by such homeowners.

As of 2002, according to the City of Ames Assessor's homestead records, there are 6,186 owner-occupied housing units. 73.7% of these units were constructed before 1980. Experience with our past Housing Rehabilitation Programs indicates that at approximately 25 years of age housing begins to deteriorate, especially the major systems (i.e. furnace, roof, etc). A number of current applications for our maintenance assistance program have come from homeowners whose homes were built in the mid 1970s. As of 2002, approximately 5,656, or 70.7%, of all single-family housing units (rental and owner-occupied) were built before 1977, before many energy efficiency measures and codes went into effect. In order to save energy and therefore reduce costs for low-income homeowners, some form of energy conserving modifications that would include insulation, weather-stripping, energy efficient furnaces, window replacement, and other energy efficient measures and equipment should be provided.

The City has not administered a detailed Housing Rehabilitation Program since the mid-1980's. With the new requirements, trainings, and certifications now required due to lead paint issues, it will take a year or so to train the City staff to meet the requirements and also purchase the necessary equipment to carry out the lead abatement activities as well. However, the need for some level of funding for low-income homeowners was a concern expressed at the public input sessions, as well as ongoing phone requests from citizens. The proposed minor rehabilitation program will help to maintain the affordable housing stock and prevent homes in need of repair from deteriorating.

4	Units	Maintenance Repair and Accessibility Program for Transitional Housing
4	Units	Accessibility and Weatherization Program for Owner-Occupied Housing
10	Units	Minor Repair Assistance Program for Single Family Homeowners

(d) *Acquisition of Existing Units*

Due to the housing market and the cost of homeownership, becoming a first-time homebuyer is very challenging. However, the City has participated in several successful activities to build capacity of potential first-time homebuyers to be successful and then to go on to acquire existing housing units. Down payment and closing cost assistance has been found to be a successful method of initiating homeownership for households in the 80% of median income range. Once prepared through education and with such assistance, some of the rental households in the 51-80% income range who are experiencing housing problems may be able to move into homeownership. The Assets Builds Choices Program offers similar assistance by matching funds in Individual Development Accounts to secure financial resources needed for homeownership.

10	Units	Down Payment and Closing Cost Assistance
5	Units	Assets Builds Choices Program

C. Homelessness [\(91.215 \(c\)\)](#):

1. Describe the jurisdiction's strategy for helping low-income families avoid becoming homeless.

The City of Ames has a history of having as one of its priority goals addressing strategies for assisting not only low-income families avoid becoming homeless, but in addressing an array of social, economical, and issues facing low and very low-incomes in the Ames/Story County community. These strategies include the pursuit and implementation of programs and services that directly impact families that are within the lower income levels. Several of those strategies includes the following program and/or funding initiatives:

- The funding collaboration of the process called Analysis of Social Service Evaluation Team (ASSET). **ASSET** provides a large portion of funding to various Ames/Story County human service agencies to assist with the housing and basic needs for helping families avoid becoming homeless. This particular level of services is well known outside of the City's service delivery area and thereby attracts more persons of need to the jurisdiction. Since its inception in the early 1980's, the City's contributed portion is approximately 9.2 million dollars.
- The Emergency Resident Project (ERP), one of the area's local homeless shelters, back in 1999 partnered with several agencies and organizations (i.e. Iowa State Student Affiliate & Ames Chapters of Habitat for Humanity, Ames Homes Builders, HCS Builders, etc.) to demolish a single-family unit to construct a new four-unit apartment complex, with three bedrooms in each unit, to be used for transitional housing to help families from becoming homeless. Most of the furniture & appliances were also donated. The targeted average stay is around 6-7 months. The shelter also provides a family service worker to assist the families with securing permanent housing and other basic needs. Also, in the mid 1990's, the ERP, with a grant from Piper Jaffray and local donations, completed a substantial rehabilitation of a duplex into a transition-housing complex. The duplex contains one two-bedroom unit and one three-bedroom unit that is used to assist families to avoid homelessness. In 1992, the shelter began implementing a Homeless Prevention Program. The Homeless Prevention program works with rental property owners and utility companies to accept payments on past due accounts from the Shelter to assist families and individuals to avoid homelessness. The Emergency Residence Project reported that from the fiscal year beginning July 2003 to the present, they have spent approximately \$62,000 on this program, helping approximately 893 individuals with this type of assistance. The initial budget for this year's program was set at \$40,000. The funding for this program mainly comes from private donations.

- Good Neighbor Assistance Program, another local non-profit agency, assisted approximately 410 households facing evictions by providing assistance with rent, rent deposits, utilities, and utility deposits.
- The Ames Community School District implements a Families In Transition Homeless Program designed for students in grades Pre-K through 12 who are homeless. The overall objective of the program is to provide assistance, services, and support to students/families who are homeless according to the State definition. To accomplish the program goals and objectives, the program focuses on student/family interventions, tutoring and instructional support, and family support. The Ames School District employs six Family Resources Counselors strategically placed in the various community schools to accomplish the above goal and objective. For the school year 2002-03, the Family Resource Counselors assisted approximately 171 children and 67 families who qualified under the following state definitions:
 - A. On the Street: living on the street, without even nominal housing;
 - B. Quasi-homeless: living in make-shift shelters such as cars, tents, abandoned buildings, etc.;
 - C. Shelters: living in a temporary residence facility for individuals or families; (e.g. youth runaway, family or abuse shelters);
 - D. Doubling-up: children and immediate family have moved in with other relatives or friends; without such arrangement they would be without home or shelter;
 - E. Near-Homeless: without entitlements (e.g. fuel or rent assistance) these families would be homeless.

Absolute determination of homelessness must be made on a case-by-case basis, most usually in the double-up category.

- The City of Ames Housing Authority administers a Section 8 Rental Housing Assistance Program that gives a preference to those on their waiting list to families with dependents, elderly, and disabled persons who have incomes at 30% or less of the area median income limits. The Housing Authority implemented a marketing campaign goal to utilize all of their 202 Vouchers so that HUD would not recapture them. From September 2003 to the present, the Housing Authority has maintained a 98-100% lease-up rate.
- One major asset of the Ames community in providing assistance to lower income persons, homeless or otherwise, is its referral and resources base connections. Several agencies in the community (i.e. People Place, Red Cross, Help Central, etc.) on a regular basis maintains an updated community directory of various services that are available in Ames/Story County. This directory is utilized by many of the area's human service agencies to direct customers and clients to the appropriate agencies to address their

specialized needs. Also, at least once a month, various agencies such as the Housing Coordinating Board and the Human Services Council meet to discuss, update, and share resources and information on what resources are available in the community.

In addition to the above strategies for helping low-income families avoid becoming homeless, Ames/Story County is fortunate to have **over 25** service providers (in the ASSET process) available to meet the supportive service needs of those who are homeless, low-income, and non-homeless. (See Section XI for the list of the various human service agencies.) Supportive service agencies (funded mostly through the ASSEST process) and the community take pride in taking a leadership role to address the needs that present themselves. As outlined in the Continuum of Care 2004 funding application, the following organizations and groups are very active in this area: approximately 18 faith-based organizations provide much needed emergency assistance for rent and utility deposits, and food, through the Good Neighbor Assistance Program; the recent addition of an Interfaith Economic Justice Initiative was organized to work to change policies and systems that perpetuate poverty and build relationships across class lines, among faith communities, and with service agencies; Mid-Iowa Community Action (MICA), with funding from the LEAP Program and other programs, helped 136 individuals/families with emergency funds for utilities to prevent disconnection or to restore service, helped 10 families with homeless prevention services during the summer, and 1,875 families and 3,761 individuals with emergency food. The Ames Free Medical Clinic continues to be open one night a week to serve the medical needs of those who are uninsured. A new dental clinic opened in the last year for those who are low-income and uninsured. For homeless individuals with psychiatric problems, mental health providers have been able to maintain accessible mental health services to serve that population. The Richmond Center (community mental health center) has hired another psychiatrist who will start on July 1, 2004. The Center for Addictions Recovery (CFARI) has implemented a new in-home counseling program for families affected by substance abuse. CFARI, Beyond Welfare, and Story County Corrections are implementing a pilot re-entry program for ex-offenders who are moving to transitional, temporary housing. The National Alliance for the Mentally Ill of Central Iowa has received funds from Story County to provide a small loan fund to help low-income individuals/families with housing, medications, and transportation. (See both the Homeless Needs Table for Individuals and Families (1A (1) and the Community Development Needs Tables (2B) that indicate the number of public facilities and public services available in the community.)

The Housing Coordinating Board, as outlined in their Continuum of Care, component the following Prevention Goals for the homeless:

Services in place that will be utilized for helping low-income families avoid becoming homeless:

Rental/Mortgage Assistance – Emergency Residence and Good Neighbor Assistance Program provide emergency rent and deposits. Habitat for Humanity, Story County Housing, and USDA Rural Development provide mortgage assistance. ACCESS provides housing placement and rental assistance for victims of abuse. Veteran's Affairs assists with emergency rent.

Financial Services – Consumer Credit Counseling and ISU Credit Union Credit Counseling provide workshops and educate community members on finance, credit, and debt.

Utility Assistance – Emergency Residence and Good Neighbor Assistance Program provide emergency utility assistance. Veteran's Affairs assists with emergency utility assistance.

Abuse – ACCESS provides information and prevention services regarding abuse issues.

Youth and Shelter Services (YSS) - Provides comprehensive prevention services for youth in the schools and in the community.

Employment Services – Workforce Development helps those who are unemployed find employment.

Services Planned - Increased opportunities for Life Skills classes are planned for those who are potentially homeless. ISU Financial Counseling Clinic has submitted a grant for financial management training. The Beyond Welfare “family partners” concept of matching individuals with families at risk of homelessness is planning to expand to include more members of the community in donating their time.

The Board has outlined below how homeless persons will be able to access and/or receive assistance:

Referrals from all service providers, public speaking, media, brochures, crisis lines, personal contacts, and advocacy groups. Applications for services are available through a variety of sources, such as case managers, shelters, and agencies. Once applications are completed, appointments are made either by the agency or the individual, depending on services that are being applied for. If transportation to the appointment is a problem for the individual, a case manager, other assigned worker, or a volunteer will provide such. Following the appointment, applicants are either informed immediately of their eligibility or notified by mail of their eligibility and their benefit amounts.

The City of Ames currently administers 233 unit allocations under its two Section 8 Rental Subsidy Programs. In addition to the subsidized housing units provided through the City's program, there are an additional 234 units of privately managed subsidized housing units, along with 153 Assisted Living units and 351 Tax Credit Apartment units. There are also a number of other low-income units available in the surrounding areas. (See Section XI)

These are just a few tangible efforts that are being taken to address helping low-income families avoid becoming homeless. These efforts by no means address all of the needs of an ever growing and expanding community; however, it is an effort that has been a priority of our community. As the Ames community grows, it is anticipated that smaller more specific community assessments may need to be completed prior to end of the five-year period (specifically reviewing agency duplicative services), and a more comprehensive community profile assessment will need to be completed before the next Consolidated Plan update is due.

2. Describe how the jurisdiction will reach out to homeless persons and address their individual needs.

One of the primary resources that the jurisdiction will continue to utilize for outreach to homeless populations and address their individual needs is to continue the collaboration through its ASSET process for the funding of the three (3) primary homeless shelters that operate within the City of Ames. Beginning fiscal year 2004-05, approximately \$218,231 from all of the ASSET funders has been approved to support these primary shelters. In addition to funding these three shelters, the ASSET funders will provide approximately \$2.7 million additional dollars to other human service agencies whose services will directly impact the homeless and address their individual needs. Of the \$2.9 million for 2004-05, the City of Ames contribution of that amount is approximately \$778,000. (A description of these agencies and the services they provide are in Section XI.)

As mentioned in question #1 of this section, the Ames/Story County community shares a close-knit referral and resources connections, either through community directories and/or through monthly agency meetings. The Ames Police Department plays a crucial role in this area - they are often the first called when providing emergency assistance. This community connection will continue to be utilized, not only to provide outreach to homeless persons and to address their individual needs, but for non-homeless persons as well.

The Housing Coordinating Board, who is also the primary Continuum of Care group, has discussed doing a shelter count and street count every summer. It is thought that the summer months more accurately reflect the shelter count of the homeless in our County. The Housing Coordinating Board will solicit help through Iowa State University students and/or church youth groups to do a point-in-time street count if needed. Four areas of Ames have been identified where the homeless primarily reside. They are: Stuart Smith Park, South Riverside Park, Squaw Creek, and South Duff by an abandoned building. Providers of housing for homeless persons participated in the 2002 Iowa Homeless Populations Survey. As with all "counts" of homeless people, due to the nature of homelessness, these numbers may be underestimated but conducting the count is crucial in reaching out to the homeless.

The Housing Coordinating Board will continue to gather data on the increasing need for emergency shelter and transitional housing to ensure the availability of these needed services. A work group of the Housing Coordinating Board is working on a survival guide of services for the homeless. The local substance abuse agency (Center for Addictions Recovery) is attempting to find a property to implement a residential program for substance abusing women with children. The implementation of the program will serve to intervene and provide treatment for substance abuse, which is needed to help eliminate chronic homelessness. ACCESS has also identified a need for more transitional housing and support for women and children who have substance abuse or mental health issues.

The Housing Coordinating Board, as outlined in their Continuum of Care component, the following outreach and support services goals for the homeless:

Outreach

- Outreach will be an on-going activity conducted primarily by providers of emergency and transitional housing services, with assistance from the Help Central information and referral service and the 211-statewide information and referral service. Many of the local churches will also be actively involved in outreach. Posters are located at bus stations, fire stations, and at locations frequented by homeless persons. Street people may go to the Emergency Residence Project emergency shelter for food and bathing. Volunteers connected with human services and the faith communities have been utilized to reach out and provide referral information and assistance to those living on the streets. While the numbers are not large, there is considerable community support to identify and assist any individual who may need assistance living on the streets.
- Outreach for other homeless persons is also conducted by service providers and Help Central information and referral service. ACCESS provides a crisis hotline for counseling and initial intake to its emergency shelter. Youth and Shelter Services also provides an emergency hotline to assist youth to access services through Rosedale Shelter and the Lighthouse Program, as well as other supportive services offered, such as counseling and treatment. Service providers use the local media, Human Services Council, and the Housing Coordinating Board to provide information about services and how to access those services.
- Agencies providing outreach plan to continue current efforts to persons living on the streets and for other homeless persons. The work group of the Housing Coordinating Board that is putting together an emergency survival brochure will work to distribute the brochure within the community to places frequented by homeless persons

Although the network of social service agencies developed to assist homeless and other low-income families in meeting these needs is extensive and extremely well developed in Ames/Story County, the limited amount of financial resources and insufficient capacity often limits the numbers of persons these programs can serve. Available resources are spread thin and proposed projects targeted to meet the needs of the homeless can address only a small number of the priority areas. The stability of future funding is also not encouraging. Greater creativity in seeking out new funding sources will require a great deal of staff time of the non-profit service providers (already overburdened providing day-to-day services).

3. Address the emergency shelter and transitional housing needs of homeless persons.

In the early 1980's, the City of Ames applied for and received stated-funded Community Development Block Grant Funds to purchase and remodel two (2) facilities to be used to provide emergency shelter for individuals, families, and battered women to prevent them from becoming completely homeless. The Emergency Resident Project and the Assault Care Center Extending Shelter and Support (ACCESS) were the two homeless shelters that benefited from the use of Community Development Block Grant Funds. In addition to the above two shelters, the third shelter is administered by Youth and Shelter Services. These are three (3) primary human service agencies that provide for emergency shelter and transitional housing needs of homeless persons in the jurisdiction (which includes Story County). In 2003, the City of Ames contributed approximately **\$212,330** to support agencies and their services for the homeless. A description of these specific agencies and their services are outlined below:

Assault Care Center Extending Shelter and Support (ACCESS):

The Assault Care Center Extending Shelter and Support (ACCESS) serve three counties: Story, Boone, and Greene. The majority of the clients come from Story County. They provide victim services to survivors of domestic violence, dating violence, and sexual assault. They offer services to anyone regardless of age, gender, race, immigration status, sexual orientation, religion, ability, or income. The age range of ACCESS clients encompass all ages from infants to the elderly.

Their services include safe shelter for those escaping violence, 24-hour crisis line, individual short-term crisis counseling, educational programming, children's programming, and legal, medical, and social service advocacy. The agency also offers support groups for survivors of domestic/dating violence, for adult survivors of sexual assault, for teen survivors of sexual assault, and a children's group that runs during the domestic violence group for childcare needs. The agency has nine full-time and three part-time staff members. All ACCESS services are free and confidential.

Data information reported by ACCESS, through the Iowa Institute for Community Alliances required under the Emergency Shelter Grants Program (ESPG), reports that for 2003 the shelter assisted 65 persons of which, 78.7% were female, resulting in 21.3% male. Out of these individuals, 64.0% were classified as white, 29.7% as Black/African American, and 6.3% as Hispanic/Latino.

In 2003, ACCESS completed extensive planning and found a property to move their emergency shelter for abuse victims to. The new location, which now can serve up to 24 individuals a day, is an increase of 10 beds over the former location. In the early 1980's, the Ames City Council approved the re-investment of CDBG funds to purchase the original shelter, thereby reducing the mortgage loan balance to purchase this new shelter. The new shelter is another fundamental component of the continuum of care that serves a vital role in eliminating homelessness.

Emergency Resident Project (ERP):

The purpose of the agency is to provide shelter, meals, and other basic assistance to homeless persons. ERP also tries to assist those who are facing homelessness by helping to avoid it. They also advocate community efforts to reduce, whenever possible, conditions that foster homelessness.

The shelter services Story County residents, those attempting to relocate here, and those passing through the county. They serve both adults and families of all ages. Their only eligibility requirement is that the clients lack other housing and are unable to afford it. The agency has two full-time and four part-time staff members.

Data information reported by ERP, through the Iowa Institute for Community Alliances required under the Emergency Shelter Grants Program (ESPG), reports that for 2003 the shelter assisted 317 persons of which, 33.9% were female, and resulting 66.1% male. Out of these individuals, 64.0% were classified as white, 20.2% as Black/African American, 11.4% as Hispanic/Latino, 0.6% as American Indian, 0.6% as Asian, 0.3% as Pacific Islander, and 2.8% as other.

Youth & Shelter Services (YSS):

Youth and Shelter Services, Inc. is a non-profit organization that provides comprehensive services to children and families. Their services include individual, group, and family counseling; diagnosis and evaluation; crisis intervention; prevention and education; youth employment and training; after school and mentoring; runaway and homeless youth services; primary and extended residential treatment; in-home services; emergency shelter care; aftercare; and family foster care. Services are available to clients regardless of race, creed, color, handicap, national origin, gender, or sexual orientation.

The goals of the agency are:

1. To promote community youth development and asset building.
2. Increase community awareness of the needs and problems of troubled youth and their families.
3. Promote family life enrichment and self-sufficiency.
4. Prevent substance abuse and delinquency.
5. Care for youth in their own communities.
6. Resolve conflicts between parents and youth.
7. Treat chemical dependency and emotional disorders.
8. Reduce the number of runaway and homeless youth.
9. Divert young people from the juvenile courts back into the community.
10. Reduce the number of teens in locked settings and in institutions.
11. Reduce the number of teenage pregnancies.

Data information reported by YSS, through the Iowa Institute for Community Alliances required under the Emergency Shelter Grants Program (ESPG), reports that for 2003 the shelter assisted 56 persons of which, 60.0% were female, and resulting 40.0% male. Out of these individuals, 69.6% were classified as white, 16.1% as Black/African American, 5.4% as Hispanic/Latino, 1.8% as Asian, and 7.1% as other.

Transitional housing has also been a focus of this primary group of agencies for several years. They recognized that some people who are homeless need support for an extended period of time if they are to address the underlying issues that have contributed to their becoming homeless. The following transitional housing needs are being provided:

- Youth and Shelter Services operates the Lighthouse Transitional Living Program. The Lighthouse Transitional Living Program provides a needed service by providing two of the fundamental components of the continuum of care: a safe and decent alternative to the streets, and transitional housing with appropriate support services to help youth reach independent living and self-sufficient permanent housing. This program, which serves youth and young parents, is unique, unduplicated, and operating effectively to address the need for which it was created. Without these services, a critical gap would be created in the continuum for youth and young homeless mothers, ages 16 to 25, with children. This program is consistent with the State's priority of serving underserved and difficult populations for families—single parent headed families. There is no other program of its nature in Story County. In the past year, the Lighthouse Program worked with 37 youth and pregnant and parenting young women with their children in Story County. The Lighthouse Transitional Living Program is the only program of the three primary agencies in the continuum that seeks HUD/SHP funding on a regular basis. As of March 2002, transitional housing has been ranked as one of five high priorities in the Gaps Analysis, and the subpopulation of youth was given a priority.
- The Emergency Resident Project operates two transitional housing units – one four-unit apartment complex with three bedrooms in each unit and a duplex containing one two-bedroom unit and one three-bedroom unit - both used for families with children. The targeted average stay is around 6-7 months. The shelter also provides a family service worker to assist the families with securing permanent housing and other basic needs. In the past fiscal year, these units have provided assistance for 43 persons (of which 29 were children, and 14 were adults, for a total of 29 families).

The following charts outline the 2004-05 Housing Activity and the Housing Gap Analysis data regarding the jurisdiction 's Continuum of Care. This information is also reported on the Homeless Needs Table for Individuals and Families:

Housing Activity Chart								
Component: <i>Emergency Shelter</i>								
Provider Name	Facility Name	Geo Code ■ *	Target Population		Bed Capacity			
					Individuals		Families with Children	
Current Inventory			A	B	2003	2004	2003	2004
ACCESS	ACCESS	199169	SF,FC	DV	7	7	17	17
Youth and Shelter Services	Rosedale Shelter		YM,Y F		16	16	--	--
Emergency Residence Project	Emergency Residence Project		SM,SF, FC		11	11	5	5
				Subtotal	34	34	22	22
Under Development								
						0		0
					Subtotal	0		0
Component: <i>Transitional Housing</i>								
Provider Name	Facility Name	Geo Code ■ *	Target Population		Bed Capacity			
					Individuals		Families with Children	
Current Inventory			A	B	2003	2004	2003	2004
Emergency Residence Project	Emergency Residence Project	199169	FC		--	--	33	33
Youth and Shelter Services	Lighthouse Transitional Living		SM, SF, FC, YMF		9	9	6	6

Mary Greeley Medical Center	Transitional Living Center		SMF		6	6	5	5
			Subtotal		15	15	44	44
Under Development								
						0		0
				Subtotal		0		0
Component: <i>Permanent Supportive Housing**</i>								
Provider Name	Facility Name	Geo Code □*	Target Population		Bed Capacity			
					Individuals		Families with Children	
Current Inventory			A	B	2003	2004	2003	2004
			Subtotal					
Under Development								
				Subtotal				

Codes: FC= Families w/children; FS= Female Single; SM=Single Male; YMF=Young Male/Female;
SMF=Single Male/Female: YM=Youth Male; YF=Youth Female; DV=Domestic Violence

Continuum of Care: Housing Gaps Analysis Chart

		Current Inventory in 2004	Under Development in 2004	Unmet Need/ Gap
Individuals				
Beds	Emergency Shelter	34	--	40
	Transitional Housing	15	--	37
	Permanent Supportive Housing	--	--	30
	Total	49	--	107
Persons in Families With Children				
Beds	Emergency Shelter	22	--	140
	Transitional Housing	44	--	106
	Permanent Supportive Housing	--	--	120
	Total	66	--	366

Continuum of Care: Homeless Population and Subpopulations Chart

<i>Part 1: Homeless Population</i>	<i>Sheltered</i>		<i>Unsheltered</i>	<i>Total</i>
	<i>Emergency</i>	<i>Transitional</i>		
1. Homeless Individuals	25 (N)	4 (N)	14	43
2. Homeless Families with Children	6 (N)	7 (N)	3	16
2a. Persons in Homeless Families with Children	18 (N)	21 (N)	16	55
Total (lines 1 + 2a)	43	25	30	98
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	<i>Total</i>
1. Chronically Homeless	14		21	35
2. Seriously Mentally Ill	4			
3. Chronic Substance Abuse	8			
4. Veterans	--			
5. Persons with HIV/AIDS	--			
6. Victims of Domestic Violence	24			
7. Youth	13			

The unmet need for emergency shelter, transitional housing, and permanent supportive housing for the homeless was developed through a mail survey of service providers primarily serving homeless persons in March 2004.

In summary, these shelters represent the fundamental component of the continuum of care that serves a vital role in eliminating homelessness in the jurisdiction. It is anticipated that the City of Ames will provide advice and technical assistance to the Continuum of Care effort in the collection of future data to identify the on-going housing and other services to meet the needs of the City's homelessness population.

4. Describe how the jurisdiction will assist homeless persons to make the transition to permanent housing and independent living.

The public service needs of persons who are homeless are not significantly different from the needs of others in the community who are trying to provide themselves and their families with food, shelter, clothing, and opportunity. These needs include, but are not limited to child care, medical services, psychological treatment, substance abuse counseling, living skills, job training, education, transportation, rent assistance, and financial resources.

The Housing Coordinating Board, as outlined in their Continuum of Care, component the following support services goals for the homeless:

Supportive Services

The Housing Coordinating Board identified that the following services provided are in place in the Ames community: case management, life skills, alcohol and drug abuse treatment, mental health treatment, AIDS-related treatment, education, employment assistance, child care, transportation, and other, and how these services will reach out to homeless persons and address their individual needs. Supportive services are provided by the agencies listed below. Services are initiated either through referral or by walk-in. The services may be provided by the agency or out in the community in the participant's home, or within their educational program, etc. Programs within each agency may work together within the agency or with other providers to ensure their needs are being met for the individual and family. The Human Services Council provides an opportunity for networking and presentations about new and/or expanded supportive services. Services are provided in Story County by the following agencies:

- **ARC of Story County**—Mental and Physical Disabilities
- **Assault Care Center Extending Shelter and Support (ACCESS)**—Case Management, Domestic Violence (safety planning, court systems advocacy, support groups, resource location and referral), sexual abuse
- **Beyond Welfare**—Case Management, Living Skills/Money Management/Referral Case Management, Employment Assistance, Basic Needs
- **Catholic Charities**—Mental Health Treatment, Therapy/Counseling
- **Center For Addictions Recovery, Inc. (CFARI)**—Alcohol and Drug Abuse Treatment
- **Center for Creative Justice (CCJ)**—Legal Advocacy

- **Childcare Resource and Referral Center**—Childcare Referrals
- **CyRide**—Transportation
- **Department of Human Services Medical Insurance**—Health Services
- **Department of Human Services**—Case Management, Basic Needs
- **Des Moines Area Community College**—Education, dental program
- **Emergency Residence Project**—Basic Needs
- **Food Pantries**—Basic Needs
- **Gerard Family Centered Services** - Living Skills/Money Management/Referral Case Management
- **Good Neighbor**—Basic Needs
- **Heartland Senior Services**—Transportation, Elderly
- **Help Central**—Crisis Line Referrals
- **Homeward**—Health Services
- **Iowa New Choices**—Employment Assistance
- **Iowa State University Extension Services**—Employment Assistance
- **Iowa State University Families Extension Answer Line** - Living Skills/Money Management/Referral Case Management
- **Iowa State University Financial Counseling Clinic**—Living Skills/Money Management/Referral Case Management
- **Iowa State University**—Education
- **Legal Aid**—Legal Advocacy
- **Lutheran Services in Iowa (LSI)**—Case Management, Mental Health Treatment Therapy/Counseling
- **Mainstream Living**—Case Management, Mental and Physical Disabilities
- **Mary Greeley Medical Center**—Therapy/Counseling
- **Mid-Iowa Community Action (MICA)**—Case Management, HIV/AIDS, Basic Needs, Family Development/Self-Sufficiency Programs

- **People Place**--Living Skills/Money Management/Referral Case Management
- **Planned Parenthood**—Health Services
- **PROMISE JOBS**—Employment Assistance
- **Richmond Center**—Mental Health Treatment, Therapy/Counseling, Crisis Line Referrals, Life Skills/Money Management/Referral Case Management
- **Story County Community Services**—Case Management, Mental Health Treatment, Therapy/Counseling, Mental and Physical Disabilities
- **Veterans Affairs**—Story County Veterans Affairs
- **Vocational Rehabilitation**—Employment Assistance
- **Women Infants and Children (WIC)**—Health Services
- **Youth and Shelter Services, Inc. (YSS)**—Case Management, Alcohol and Drug Abuse Treatment, Mental Health Treatment, HIV/AIDS, Rosedale Shelter Crisis Line, Therapy/Counseling, Family Development/Self-Sufficiency Programs

The Housing Coordinating Board is also working to develop additional life skills classes within the community. In addition, the Human Services Council has been learning about a model case coordination service in Cedar Rapids (PATCH Program) with an interest in developing a similar approach in Story County. Additionally, the Coordinating Board has outlined how homeless persons can access/receive assistance.

People can receive these services through referrals from service providers, personal contacts, walk-ins, and crisis lines. Applications for services are available through a variety of sources, such as case managers, shelters, and agencies. Once applications are completed, appointments are made either by the agency or the individual, depending on services that are being applied for. Applicants can either transport themselves to the appointments via public transportation, private transportation, walking, bicycling, or transportation is provided by a case manager, another worker, or volunteers. Following the appointment, applicants are either informed immediately of their eligibility or notified by mail of their eligibility and their benefit amounts. Many of the agencies listed above serve clients on a walk-in or appointment basis. The client or referral source contacts the agency to determine what steps need to be taken to determine eligibility for services. Agencies and/or volunteers can provide transportation, if necessary.

The Family Resources Counselors, as part of the Families in Transition Homeless Program through the Ames School District, provide the following types of assistance to homeless and near homeless persons to make the transition to permanent housing and independent living:

- Helping families with credit reports by arranging & taking them to credit counseling.
- Work with families in temporary housing on budgeting and how to keep records of things that they will need to get an apartment.
- Take families to city housing to sign up for subsidized housing.
- Help families to complete forms when they are unable to do so on their own (i.e. interpreters may be needed or they may be unable to read).
- Writing letters to creditors and potential landlords on their behalf.
- Writing letters to get students into grant funded early school programs.
- Taking families for medical appointments at free clinics, Homeward for immunizations, and even out of town for dental and medical care under entitled programs.
- Providing transportation to housing appointments, counseling appointments, going to the grocery store, laundry mat, and other essential appointments when there is no transportation in the family.
- Connect families to the agencies that can help them to stabilize their lives (i.e. Good Neighbor, St. Thomas Church, E-Free Church, Bethesda Clothing Room & Food Pantry, Mica, Story County Community Services, ERP, ACCESS, etc.--depending on the individual situation & the need).
- Arrange free tutoring for students who may be behind in their school work.
- Arrange mentors for students who may not have other positive adult role models in their lives.
- Help find furniture for families through school e-mail & the furniture bank.
- Solicit gasoline vouchers for families needing help getting to a job.
- Provide school supplies for children.
- Provide shoes and meet special needs (hair cuts, clothing needed other than what can be found at church clothing rooms) with the help of sponsors that the family resource counselors have arranged.
- Provide band scholarships through a church donor that the students otherwise would not ever be able to participate in.

- Running an after school program for homeless youth called CONNECT to expose them to activities and events in the community that they would otherwise not have the opportunity to participate in (i.e. ISU basketball games, hockey games, cultural events, Story City Carousel, visit to Holub Greenhouse to learn about plants, visit an ISU chemistry lab and take part in experiments, eat at a college dining hall, visit a virtual reality lab, visit Reiman Gardens, adopt a nursing home & write letters to residents, adopt the animal shelter & raise money to buy animal food through a service learning project etc.).
- Developing a community resource booklet for families to use (and taking the time to visit the family where they are staying to explain how to use the booklet and how it can assist them to get back on their feet).
- Acting as an advocate for families when they want someone to accompany them to agencies, school meetings, medical appointments, housing interviews, etc.

In addition to supportive services provided by the Housing Coordinator Board and the Ames School District, the jurisdiction also has available the following units of subsidized housing options for assisting homeless persons in making the transition to permanent housing and independent living:

The City of Ames currently administers 233 unit allocations under its two Section 8 Rental Subsidy Programs. In addition to the subsidized housing units provided through the City's program, there are an additional 234 units of privately managed subsidized housing units, along with 153 Assisted Living units and 351 Tax Credit Apartment units. There are also a number of other low-income units available in the surrounding areas. (See Section XI)

One major obstacle identified in the public forums, in assisting both homeless and other low-income families/persons into permanent housing and independent living, is the availability of funds to pay the necessary deposits for rent and/or utilities. One of the major needs identified in the Housing Needs Table is a housing cost burden of >50% for elderly, small related and large households. Thereby the implementation of a Deposit Assistance Program becomes a high priority need for the community in particular the homeless persons.

Although the network of social service agencies developed to assist homeless and other low-income families in meeting these needs is extensive and extremely well developed in Ames/Story County, the limited amount of financial resources and insufficient capacity often limits the numbers of persons these programs can serve. Available resources are spread thin and proposed projects targeted to meet the needs of the homeless can address only a small number of the priority areas. The stability of future funding is also not encouraging. Greater creativity in seeking out new funding sources will require a great deal of staff time of the non-profit service providers (already) overburdened providing day-to-day services.

5. Describe the jurisdiction's Continuum of Care.

The concept of "Continuum of Care" provides the understanding that homelessness is not caused by lack of shelter alone. It also includes other unmet needs, which impact homeless individuals and families such as physical needs, economic needs, and social needs. According to the Department of Housing and Urban Development, the fundamental components of a Continuum of Care system are: outreach and assessment to identify an individual's or family's needs and connection to facilities and services, immediate (emergency) shelter as a safe, decent alternative to the streets, transitional housing with appropriate supportive service (such as job training/placement, child care, substance abuse treatment, mental health services, and instruction in independent living skills), and permanent housing or permanent supportive housing arrangements. The national goal of the Continuum of Care is to achieve a permanent solution to homelessness. An individual who is homeless may need to access several services, not just a single service, to meet his/her needs. Stops along the Continuum include several components from emergency shelter and emergency care to transitional housing with necessary services to permanent housing. Critical at all stages are supportive services that allow homeless persons and families to move toward independent living. Such a system provides multi-point access and linkages between settings and service providers. Although not all homeless individuals and families in a community will need access to all components of the Continuum of Care, all components must be coordinated within a community to be successful.

Ames/Story County has a long history of a funding collaboration between the local governments (City of Ames, Story County, and the Government of Student Body at Iowa State University) that work closely with local human service providers to efficiently and effectively address the needs of the homeless, and very low and low income persons in the community. Two major boards exist in the community to help coordinate these efforts: The Housing Coordinating Board and the Human Services Council.

Housing Coordinating Board:

In 1992, Story County responded to the State requirement for coordination of housing funding requests through the appointment of Irene Howard as the Local Homeless Coordinating Board Coordinator. During this period, an active community coalition continued to address the needs of the homeless. This group focused media attention on specific problems, lobbied local government, and raised public awareness of the problem. The group worked together to generate solutions.

The Local Homeless Coordinating Board (LHCB) became firmly rooted in the community in 1995. Since that time, the LHCB has been meeting on an annual basis in order to review grant applications and support collaboration. While membership has varied over the years, the core participants have been: Ames Neighborhood Coalition, Story County Community Services, Assault Care Center Extending Shelter and Support (ACCESS), Youth and Shelter Services (YSS), City Council members, Mid-Iowa Community Action, and the Emergency Residence Project (ERP). Members of the LHCB organized in March of 1999 to create the Continuum of Care Task Force. The Task Force met twice a month in order to conduct a thorough survey of needs, resources, and gaps, and to initiate further planning. Initial Task Force members from the LHCB drew in key players from the community who had not previously been involved with LHCB. Initial meetings focused on collecting information about existing services for the prevention of homelessness. This information was organized to fit into a Continuum of Care chart.

The core of the Task Force grew as a result of the time, energy, and outreach of this group. In 2000, at the meeting of the Task Force, the vote was made to roll the Task Force and the LHCB into one new entity and create the Housing Coordinating Board of Story County (HCB). The word "Housing" (as opposed to "Homeless") was chosen to recognize that providing affordable housing is a key component of preventing homelessness. The emphasis on housing brings in many more parties than those who perceive themselves as providing direct service or shelter to those who are already homeless.

A core group has led the Continuum of Care process from the previous LHCB. This group consists of the three agencies that provide shelter and transitional housing to homeless persons. These agencies are ACCESS, Emergency Residence Project, and Youth and Shelter Services (YSS).

Housing Board represents collaboration among private, government, and non-profit entities involved in the issues of homelessness and affordable housing. The Housing Coordinating Board of Story County met monthly until June 2001 when it changed to a bi-monthly meeting format. A Housing Steering Committee meets bi-monthly to prepare Housing Coordinating Board meeting agendas and to plan the work of the Board in addressing goals that have been established. Work groups also meet on areas of priority and make reports at the full board meetings.

Bi-monthly meetings focus on information sharing and brief announcements, advocacy and legislative updates regarding housing issues, reports from five work groups, and coordination of local efforts directed towards assisting individuals to live in the community and attain self-sufficiency.

The Housing Board maintains important linkages with the City's and County's on-going housing programs and new initiatives. Members of the Board participated in a Story County Community Assessment project conducted in 2001 by an ad hoc organization called the Story County Community Coalition with representatives of various community organizations.

The Housing Board has developed work groups to work on specific topics, and members volunteer to gather information and recommendations for the Board. Work groups have been in place to address the following issues: (1) emergency shelter/transitional living and eviction alert, (2) subsidized housing, (3) zoning for affordable housing and jobs and (4) subsidized rehabilitation and homeownership programs. In June 2001, the work groups were reorganized to address the priorities established from the Gaps Analysis and goals developed to address the homeless populations. The new work groups are focused on: (1) Emergency Shelter and Homeless Prevention, (2) Transitional Living, (3) Mental Health Issues, (4) Chronic Substance Abuse, and (5) Life Skills.

The Housing Coordinating Board of Story County's current strategy is to expand the community's awareness of persons who are chronically homeless and their needs. The Board updated the Point-in-Time study of sheltered and unsheltered chronically homeless persons last summer (2003).

The Point-In-Time count of homeless populations was completed on July 21, July 29, and August 13, 2003. The counts were conducted by representatives of the Assault Care Center Extending Shelter and Support (ACCESS), the Emergency Residence Project (ERP), Youth and Shelter Services (YSS), and Mid-Iowa Community Action Agency (MICA). Information was gathered from emergency shelters and transitional living programs, as well as ISU campus security, law enforcement, food pantries, the American Red Cross, and Salvation Army. A street count was also conducted by a representative of ERP. The Point-In-Time counts documented were: July 21, 2003 – 68 sheltered and 30 unsheltered; July 29, 2003 – 67 sheltered and 17 unsheltered; August 13, 2003 – 70 sheltered and 9 unsheltered. The Point-In-Time counts and sub-population counts were conducted using the HUD definition for chronically homeless. The form for documenting the counts also provided categories for counts of persons considered to be seriously mentally ill, chronic substance abusers, veterans, persons with HIV/AIDS, victims of domestic violence, and youth.

The Housing Coordinating Board will continue to gather data on the increasing need for emergency shelter and transitional housing to ensure the availability of these needed services. A sub-group of the Housing Coordinating Board is working on a survival guide of services for the homeless.

Although Youth and Shelter Services (YSS) is the only agency of three shelters in the continuum that seeks HUD/SHP funding, the three primary agencies work cooperatively in addressing and identifying the needs through the Continuum of Care efforts. The Housing Coordinating Board, in addressing the needs of the homeless, has outlined the following goals to end Chronic Homelessness:

Goal: End Chronic Homelessness (“What” are you trying to accomplish)	Action Steps (“How” are you to go about accomplishing it)	Target Dates for Completion (mo/yr it will be accomplished)
1. Expand the ability to identify persons who likely meet the definition of homelessness and their needs, as well as the extent of chronic homelessness in our communities.	Train local law enforcement, hospital emergency crews, etc., options for this population, including shelter housing.	July 2005
	Update resource list.	
	Educate public as to the population’s specific needs and how chronic homelessness develops, also services available.	
	Execute Point-in-Time Surveys.	
2. Provide community with information regarding additional emergency shelter care resources available throughout the state.	Work with group(s) at the state level to update resource lists.	October 2004
3. Gather additional data on need for emergency shelter.	Ask providers to document number of individuals who have to be referred outside the community and if these individuals have housing in place when they leave.	December 2004

Goal: End Chronic Homelessness ("What" are you trying to accomplish)	Action Steps ("How" are you to go about accomplishing it)	Target Dates for Completion (mo/yr it will be accomplished)
4. Promote the development of additional transitional housing units.	Identify resources for additional transitional housing units. Promote transitional housing that currently exists to insure that availability is maintained.	December 2004
5. Have a facility for homeless with mental health challenges where they could stay for a more extended period than in the shelter, could receive medication and start to build more trusting relationships.	Explore funding options for appropriate facility to meet needs of homeless with mental health challenges.	March 2005
6. Expand the continuum of care for adults with chronic substance abuse to include residential services, halfway houses, and transitional living services.	Conduct a needs assessment. Work with local coalitions to advocate for the development of services to meet identified needs. Develop a business plan and funding sources to support the expanded continuum of care.	December 2004
7. Increase support services to help adults with chronic substance abuse to transition back to the community after treatment.	Develop in-home support services and other support services to supplement current, in office therapy. Develop in-home support services and other recovery transition services for individuals returning to the community from residential and halfway house services provided outside the local area.	July 2005

Goal: End Chronic Homelessness (“What” are you trying to accomplish)	Action Steps (“How” are you to go about accomplishing it)	Target Dates for Completion (mo/yr it will be accomplished)
8. Increase the availability of life skills opportunities for homeless or potentially homeless individuals and/or families.	Collaborate with agencies and businesses that currently provide life skills training, specifically addressing financial management.	March 2005
	Promote awareness of such life skills opportunities to high-risk populations. Finalize the development of a survival brochure for low-income families living in Ames.	
	Invite key professionals (involved in life skills training) to our Housing Board in an effort to create more life skills opportunities and enhance awareness of existing trainings.	
	Explore options in creating life skills training that specifically targets homeless subpopulations that have posed the highest need due to gaps in available service.	

Additionally, the Board has currently in place the following three objectives to provide for a Continuum of Care-wide strategy to systematically help homeless persons with mainstreaming:

- (1) **IDENTIFY ELIGIBILITY** of homeless persons for mainstream programs.

Each service provider has its own process and assessment tools for identifying homeless persons that are eligible for mainstream programs, rather than a central point in the community. Housing Coordinating Board meetings have been used for presentations from groups providing mainstream resources such as SSI, Medicaid, Food Stamps, and FIP. YSS, Emergency Residence Project, and ACCESS all participate in Service Point and generate data into the State-wide system.

- (2) **HELP ENROLL** them in the following programs for which they are eligible: SSI, TANF, Medicaid, Food Stamps, SCHIP, Workforce Investment Act, Veterans Health Care.

The overall strategy in place to help homeless persons to enroll in mainstream programs includes assessment of eligibility, assistance with filling out paperwork, and overcoming obstacles to applying for or receiving services such as transportation or language barriers. It also includes direct referral if determined to be helpful or necessary.

- **SSI** - For SSI, individuals are referred to the Social Security Administration office in Ames. The service provider working with the individual can assist the individual in gathering the information required to apply for SSI and may also assist with transportation to the SSI office in Ames.
- **Medicaid** -Those eligible for Medicaid would be referred to the Story County DHS to obtain an application. Assistance may be provided in accessing and completing the application process. The individual would then have to make an appointment with an income maintenance worker at DHS to determine eligibility and then enroll in the program. The service provider working with the individual applying can assist in setting up the appointment and in providing transportation to each appointment to ensure the individual has the opportunity to complete the application process.
- **Food Stamps** - Those eligible for Food Stamps would be referred to the Story County DHS to obtain an application. Assistance may be provided in accessing and completing the application process. The individual would then have to make an appointment with an income maintenance worker at DHS to determine eligibility and then enroll in the program. The service provider working with the individual applying can assist in setting up the appointment and in providing transportation to each appointment to ensure the individual has the opportunity to complete the application process.

- **State Children's Health Program (Hawk-I)** - Brochures available on Hawk-I healthcare assist in determining eligibility and requirements for enrollment in this program. A 1-800 number is available for questions, and then the application and proof of income is sent to Des Moines. The service provider can provide the application or assist the individual in obtaining one.
- **Workforce Investment Act** - There is an Iowa Workforce Development office in Ames; those seeking services may walk in and fill out an application for job placement. An employment counselor meets with the individual briefly to explain what jobs are available. It is then the individual's responsibility to check back with Workforce on a weekly basis to get updated on new job opportunities and to update their own personal information. The service provider working with the individual can assist the individual in contacting the Workforce office and in following up regularly to check on available jobs. The provider may also provide transportation to scheduled appointments, if needed.
- **Veterans Health Care** - To determine eligibility for veteran's assistance, the local Veteran Affairs office in Ames can be contacted or the Vet Center in Des Moines. The Veteran Affairs office will assist in completing admissions forms to the VA Hospital. The service provider working with the individual can assist in contacting Veteran's Affairs and gathering necessary information for eligibility, and may help with transportation.
- **FIP** - Those eligible for FIP would be referred to the Story County DHS to obtain an application. Assistance may be provided in accessing and completing the application process. The individual would then have to make an appointment with an income maintenance worker at DHS to determine eligibility and then enroll in the program. The service provider working with the individual applying can assist in setting up the appointment and in providing transportation to each appointment to ensure the individual has the opportunity to complete the application process.

(3) **ENSURE THEY RECEIVE** assistance under each of the programs for which they are enrolled.

To ensure that assistance is received, the provider working with an individual may assist them in the application process to ensure that they follow through with meeting the requirements when applying. The provider can follow up with the individual to determine if they received assistance after they were accepted. The provider can also follow up with the program providing the assistance, if a release has been signed, to determine if assistance was provided or if the individual was turned down, find out the reasons, and explore reapplication if possible. Providers also network with each other by supplying information on programs available in general.

Story County Human Services Council:

In the early 1980's, the Story County Human Services Council was formed to establish an environment, which energizes members for collaborative efforts and advocacy for human needs. The mission of the Council is to "Together, we can meet the needs of people in Story County. We have a strong collective voice, years of wisdom, and hearts full of caring spirit. Membership is open to all organizations and individuals within Story County who support the mission of the Human Services Council. The Council meets each month to exchange informative information on the needs and issues facing Ames/Story County and to encourage networking amount the broad array of Human Services. The current list of agency members include:

- ACCESS-Women's Assault Care Center
- ACPC- Ames Community Pre-School
- Ames Community School District
- American Red Cross
- The ARC of Story County
- Beyond Welfare
- Boys and Girls Club
- Boy Scouts
- Campfire Boys and Girls
- CASA- Court Appointed Special Advocates
- CFARI-Center for Addictions Recovery
- ChildServe
- Center for Creative Justice
- City of Ames
- Center for Childcare Resources
- Consumer Credit Counseling
- Department of Human Services
- ERP-Emergency Residence Project
- Good Neighbor
- Homeward
- Heartland Senior Services
- Iowa State Extension
- Lutheran Services in Iowa
- MICA-Mid-Iowa Community Action Agency
- National Alliance for the Mentally Ill of Central Iowa
- RSVP-Retired and Senior Volunteer Program
- Richmond Center
- Salvation Army of Boone
- Story County Community Services
- Story County Sheriff
- The United Way of Story County
- University Childcare
- The Volunteer Center
- Youth and Shelter Services
- YWCA-Young Women Christian Association

The services of these agencies are funded in whole or in part by ASSET; United Way; State and Federal funds; County Funds and private donations. These agencies also administer a majority of the services need outlined in the Homeless, Non-Homeless, and Community Development Needs Tables included in this plan.

6. Describe the nature and extent of homelessness by racial and ethnic groups, to the extent that information is available. (91.205(c))

Data information reported by for each of the three homeless shelters through the Iowa Institute for Community Alliances required under the Emergency Shelter Grants Program (ESPG) reports that for 2003, shelters assisted 438 persons of which, 43.6% were female, and 56.4% were male. Out of these individuals, 64.6% were classified as white, 21.0% as Black/African American, 9.8% as Hispanic/Latino, 0.5% as American Indian, 0.7% as Asian, 0.2% as Pacific Islander, and 3.0% as other.

Ames is a fairly homogeneous community with no areas of heavy low-income or minority concentrations or areas with concentrations of deteriorated housing. Therefore, no significant conclusion can be drawn.

D. Other Special Needs (Non-homeless) ([91.215\(d\)](#)):

1. Explain the priority housing and supportive service needs of persons that are not homeless (*refer to the subpopulations listed on the “Non-Homeless Needs” Table in Module III*).

The City of Ames, through its participation in the ASSET process over the last 19 years, has contributed approximately 9.2 million dollars to provide supportive services needed throughout the community, not only for the homeless but for non-homeless individuals and family. Through this funding process, over 27 agencies are served that provide the specific services for persons who are elderly, frail elderly, with severe mental illness, developmentally disabled, physically disabled, alcohol/other drug addictions, person with HIV/AIDS & their families. (See Section XII)

In regards to the Housing Needs of the Non-Homeless, the City of Ames does not own or operate any public housing units. The City has, however, been instrumental in providing the following list of programs designed to address the housing needs of the non-homeless:

**City of Ames Affordable Housing Initiatives
1980 through Present (March- 2004)**

A. 1976 - Present City of Ames Section 8 Rental Subsidy Housing Grant Programs

As of September 2003, the City now administers only two (2) federally funded rental subsidy programs to assist families, elderly, and disabled persons whose incomes are 50% or below Story County median income limits with their rental housing costs. Approximately \$885,979 was paid in Rental Assistance in 2003, not including administrative costs.

- Total number of units available - 233
- Funding Sources:
Approximately \$1,015,431.00 yearly - Department of Housing and Urban Development

B. 1980 - 1990 Community Development and Affordable Housing Programs

Housing Rehabilitation Programs - Approximately \$900,000 of CDBG funding over an eight-year period was used to assist low-income homeowners with deferred forgivable loans to bring properties up to the City of Ames building code standards and/or make repairs for handicapped accessibility of homes, bathrooms, and bedrooms. The program assisted approximately 50-75 individual homeowners, whose income was at or below 80% of the Story County median income limits, with loan funds up to \$25,000.

Acquisition and Remodeling Programs - Beginning in the early 1980's, approximately \$800,000 of CDBG funds were used to acquire, demolish, and/or remodel properties or buildings for the following types of programs:

- (1) Emergency Residence Project: Funds were used to acquire a property and construct a 336 square foot addition onto the facility. The facility is being used as a homeless shelter for families and individuals throughout Ames and Story County.
- (2) Homeless Shelter for Battered Women: Funds were used to acquire and remodel a handicapped accessible facility for use as an emergency shelter for women and children who are victims of sexual assault or other domestic violence.
- (3) Senior Citizens Day Care Center: Funds were used to construct a 4,020 square foot addition onto an existing building. The addition is used as a day care center to serve senior citizens that suffer from Alzheimer's disease and other mental and physical disabilities. Additionally, CDBG funds were used to purchase the original building that is being used as a senior center for elderly and disabled individuals.
- (4) Elimination of Architectural Barriers: Funds were used to remodel the Octagon Center for the Arts building to make it accessible to elderly and handicapped individuals. The Center provides quality educational experiences for people of all ages in the visual, performing, and literary arts. The Center provides various art classes, workshops, exhibits, and events to make the arts more accessible to the general public.
- (5) Center for Personal Development: Funds were used to acquire and remodel a handicapped accessible facility used to teach disadvantaged individuals to help themselves become self-supporting and to provide community based residential treatment to mentally ill adults (no longer in operation).

(6) Acquisition and Demolition of Blighted Structures: Funds were used to purchase and demolish blighted and deteriorated structures throughout the city. The land was then sold to developers to build decent, safe, and affordable multi-family housing units.

C. 1990 - 1992 Phase I Affordable Housing Grant Program

Assisted with the cost of construction, down payment, and closing costs for 15 low and moderate-income first-time homebuyers.

- Funding Sources:
\$100,000 - City of Ames Local Option Sales Tax Funds
\$ 45,000 - Iowa Finance Authority HAP Grant Funds

D. 1992 - 1994 Phase II Affordable Housing Grant Program

Assisted with the cost of construction, down payment, and closing costs for nine (9) low and moderate-income first-time homebuyers.

- Funding Sources:
\$100,000 - City of Ames Local Option Sales Tax Funds
\$ 29,000 - Iowa Finance Authority HAP Grant Funds

E. 1994 - 1996 CDBG "Existing" Affordable Housing Grant Program

Assisted low and moderate-income first-time homebuyers with down payment, closing costs, and rehabilitation of thirteen (13) single-family homes.

- Funding Sources:
\$ 60,000 - City of Ames Local Option Sales Tax Funds
\$231,000 - IDED CDBG Grant Funds

F. 1994 - 1996 Ames Flood Recovery Affordable Housing Program

The City of Ames purchased and demolished 27 properties that were destroyed and/or damaged as a result of the 1993 flooding. The City assisted all 27 with relocation and purchase of new homes.

- Funding Sources:
\$682,000 - Iowa Department of Economic Development
\$691,000 - Iowa Emergency Management Agency

G. 1996 - 1997 Phase III Affordable Housing Grant Program

Special Purpose Grant funds were used to provide infrastructure improvements for the construction of affordable housing for low and moderate income first-time homebuyers in the Bentwood Subdivision.

- Number of homes constructed - 48 through the City's Program
92 market rate homes by developer
- Funding Sources:
\$950,000 - Congressional Appropriation - Special Purpose Grant Funds
\$ 45,000 - Iowa Finance Authority HAP Grant Funds
\$ 72,000 - City of Ames Local Option Sales Tax Funds

H. 1997 - 1999 Phase IV Affordable Housing Program

Program 1 - Purchase/Resale Program

Assisted Story County Habitat for Humanity and the Story County Land Trust with the purchase of a lot to use to provide affordable housing to very low-income families (at or below 50% of the Story County median).

- Funding Sources:
\$25,000 - City of Ames Local Option Sales Tax Funds
\$10,000 - AmerUs Bank, First National Bank, Firststar Bank, Mary Greeley Medical Center, Norwest Bank and Story County Bank

Program 2 - Teams Do It Better

A home purchased by the City of Ames Water Plant was given to the City to sell as part of the City's Phase IV Affordable Housing Program. A team made up of City Council Members, City Department Heads, and donations of time and material from area businesses made repairs on the home. The home was sold to a low-income (at or below 100% or less of the Story County median) first-time homebuyer.

- Funding Sources:
\$80,000 - City of Ames Water Plant
In-kind contributions from City employees and Ames area businesses

Program 3 - Maintenance Assistance Program

Assisted two (2) out of six (6) applicants of low to moderate income (80% or less of Story County median) single-family, owner occupied homeowners with a 2-year no-interest loan of up to \$5,000 to be used towards home maintenance repairs (i.e., roof, furnace, water heaters, insulation, etc.).

- Funding Sources:
\$25,000 - City of Ames Local Option Sales Tax Funds

Program 4 - Mortgage Buy-down Affordable Housing Program

Funds were used to assist 14 low and moderate-income (80% of the Story County median) first-time homebuyers with down payment and closing cost assistance. The assistance was used to fill a gap between the mortgage amount and the purchase price of a home. Funds were also made available to assist the homeowner with minor repair assistance.

- Funding Sources:
\$ 50,000 - City of Ames Local Option Sales Tax Funds
\$ 235,000 - HOME Grant from the Iowa Department of Economic Development
\$ 25,000 - HAF Grant from the Iowa Finance Authority
\$1,500,000 - Mortgage funds from Norwest Mortgage

I. 1997 - 1999 City of Ames Annual Housing Fair

The City of Ames, along with vendors from various housing related fields (realtors, lenders, insurance companies, state and federal agencies, retirement homes, other Cities, housing inspectors, non-profit organizations, etc.), provided a one-day event sponsoring information about affordable housing opportunities and programs throughout Ames and Story County. Attendance each year range from 100-125 participants.

- Funding Sources:
\$3,500 - City of Ames
\$5,000 - Participating vendors

J. 2002 City of Ames – New Housing Construction Affordable Housing Initiative

The City of Ames continues to invest in creating affordable housing initiatives for the citizens of Ames. This particular initiative was brought about due to the City deciding that an abandon water tower property was no longer a feasible site for a future Fire Station. Since the property is owned by the City of Ames, it was decided that the property would be an opportunity for an affordable housing initiative. The initiative created was that the City donated the property to Story County Habitat for Humanity and the Story County Land Trust to build three homes to be sold to low-income first-time homebuyers. The project was in December 31, 2002.

- Funding Sources:
City of Ames donated City-owned land

K. 1999 – 2003 Ames/Story County Affordable Housing Program.

The City of Ames, Story County, and the following cities: Collins, Colo, Huxley, McCallsburg, Maxwell, Nevada, and Zearing, applied for and received an LHAP grant in the amount of \$400,000 to implement a County-wide Affordable Housing Program. The grant funds will be leveraged with \$154,504 of local match from the above participating cities and \$91,852 from Story County, to cover the cost for program administration, for a total of \$246,356. The local match dollars will be pledged each year for a three-year period. The total program funds will be used to establish a Story County Housing Bank. The Housing Bank funds would be utilized to implement the following Affordable Housing programs over the next three years:

- 1) In-fill Construction Financing Assistance
 - 2) Down Payment and Closing Cost Assistance
 - 3) Housing Rehabilitation Assistance Program
- Funding Sources:
 - \$400,000 - LHAP Grant from the Iowa Department of Economic Development
 - \$154,504 - Participating Cities (3-year Commitment) of which \$116,832 is from the City of Ames Local Option Taxes
 - \$ 91,852 - Story County (3-year Commitment)
- 1) Under the In-fill Construction Financing Assistance Program, two (2) new homes were constructed in the City of Colo, Iowa and one (1) existing home was rehabilitated in the City of Colo, Iowa. This program was closed-out in 2002.

- 2) Under the Down Payment and Closing Cost Assistance Program, 31 homebuyers were assisted over the four (4) year period in the following cities: one in Collins; seven in Nevada; two in McCallsburg; 18 in Ames; one in Maxwell; one in Colo; and one in Huxley. The percent of the Story County median income range for the 31 homebuyers assisted under the program ranges as follows: seven in the 31-50% range; 10 in the 51-60% range; eight in the 61-80% range; five in the 81-100% range; and one in the 101-110% range. The 2003 median income (per household) for Story County is \$63,300.00. For the 18 homebuyers who have purchased homes in Ames, the average sale prices of the homes is approximately \$95,111 and the percent of the median income is ranging between 54-69%. The program received a total of 224 applications from 15 cities (14 cities in Story County) over the four years, and of those 224 applicants, 158 completed the Homebuyer Educational Seminars. The program was closed-out in July 2003.
- 3) Under Housing Rehabilitation Assistance Program, as of October 2003, the overall program has processed 25 applications. All 25 applications have been processed and the work completed. The 25 houses that were completed are from the following cities: nine in McCallsburg; four in Zearing; two in Huxley; one in Maxwell; and eight in Ames. A total of \$141,622 in grant funds was expensed. All participants under the program had incomes that were at 80% or less of the Story County Median income limits.

In October 2003, the City of Ames, in partnership with the Story County Habitat for Humanity, conducted a Homebuyer Educational Seminar entitled "What It Takes to Quality for Habitat Home". All participants in the City's Section 8 Rental Assistance Program were invited to attend. The City Ames conducted the seminar.

In addition to all of the above initiatives implemented by the City of Ames through various partnership and funding resources, within the City and not funded by the City, there are an additional 234 units of privately managed subsidized housing units; along with 153 Assisted Living units; along with 351 Tax Credit Apartment units; and along with 157 nursing home units specifically for the frail elderly. There are also a number of other low-income units available in the surrounding areas. (See Section XI)

As stated in an earlier section of the Plan, the City of Ames, in collaboration with other public and private entities, have a long standing commitment to financially support agencies and groups in this jurisdiction who have a priority to provide housing and supportive service needs to those that are both homeless and non-homeless.

2. (States only) If seeking assistance under the HOPWA program, identify the size and characteristics of the population with HIV/AIDS (and their families) within the area it will serve.

E. Non-Housing Community Development Plan ([91.215\(e\)](#)):

1. If the jurisdiction elects to carry out a neighborhood revitalization strategy that includes the economic empowerment of low-income residents; describe this strategy.

There will be no attempt to create a neighborhood revitalization strategy in the five-year plan.

F. Barriers to Affordable Housing [91.210\(e\), 91.215\(f\)](#):

1. Indicate whether the cost of housing is affected by the following, and what the jurisdiction proposes to do or is actually doing to address these items:

The housing situation in Ames is atypical for most of Iowa. Ames is the home of a highly educated, professional, and academic workforce, which includes Iowa State University, the National Animal Veterinary Laboratories, and the Department of Transportation Headquarters. A high median household income (\$67,067 in 2000) from the academic and professional workforce translates into a demand for larger homes, which adds to existing high land values. Additionally, the large student population increases competition for affordable rental units, especially in the area close to campus. The City of Ames has had historically low housing vacancy rates. In 2000, the vacancy rate in Ames was 3.6%, which was up slightly from 2.8% in 1990.

Tax Policies

In Iowa, property tax policies are set by the state; the City has no control over either the cap on taxes or the rollback set annually by the state. The City is financially dependent upon property taxes as its main source of revenues as the City does not have a local sales tax or income tax. Since housing values are higher than in other localities, property taxes are higher as well, thus further increasing the cost of housing and acting as a barrier to securing affordable housing.

Though the state property tax rollback policy decreases the percent of taxable value, property taxes still may go up due to the increases in value. The rollback policy limits the amount of tax revenues the City can collect. Subsequently, this limits funds that could otherwise be applied to developing and/or providing incentives for low-income housing and supportive services. The rollback factor limits the ability of the City to budget or commit funds for the development of affordable housing.

The City of Ames utilizes tax abatement incentives through the urban revitalization regulations of the State of Iowa, to encourage the development of multi-family residential structures, subject to certain, selective, criteria (additional landscaping, structured parking, quality building materials, etc.). Additionally, the State of Iowa's property tax rollback policy allows for multi-family units to be constructed as or converted to (for those already existing) condominium units, which lowers these properties tax liabilities. These two tax policies, along with the historically low interest rates of the past two years, have resulted in 909 multi-family residential units being constructed in 2002 and 2003. This is an increase of over 42% in multi-family construction from the previous two

years (2000 and 2001). This has led to a slightly increased vacancy rate, which in turn has made rental housing slightly more affordable.

Land Use Controls and Zoning Ordinances

Overall, the City has few of the barriers that are normally considered to be exclusionary. The City allows small lots, mixed-use housing, and manufactured housing in single-family residential zones. It is the City's policy to aggressively pursue funding for affordable housing, to establish public/private partnerships, and to utilize tools such as tax abatement and general obligation bonds to support the development of affordable housing.

There has been much redevelopment recently in the Campustown area, as well as in the South Lincoln Neighborhood. These are areas that the City's Land Use Policy Plan (LUPP) has identified for intensification. However, some attempts to develop more intensely in these areas have encountered resistance from nearby, single-family neighbors opposed to more intensive development. Their concerns about the impact of more intensive development, such as increased traffic, building scale and design, and noise and demands on services, have created some additional barriers to the construction of more affordable housing units.

The LUPP has attempted to address these concerns by identifying appropriate areas for intensification. The LUPP encourages that multi-family buildings be designed in a scale and manner, which is compatible with the neighborhoods in which they are being built. The LUPP also encourages the use of sub-area planning to bring more focus to the policies of the LUPP and to involve property owners and neighborhood residents in the process of identifying locations for intensification. To date, a sub-area plan has been created and approved by the Ames' City Council for the South Lincoln Neighborhood. Staff is currently working with stakeholders on the University Impacted (Campustown) sub-area plan. The creation of these plans and subsequent Zoning Regulations to implement the goals of the plans, should help to reduce some of the barriers to the redevelopment and intensification of these areas. The end result should be the provision of more affordable housing opportunities.

In the newly developing (versus redeveloping) areas of the community, the Zoning Ordinance requires a minimum density requirement (3.75 dwelling units per net acre for one and two-family dwelling units and 8 dwelling units per acre for multi-family dwelling units). This Zoning Ordinance requirement provides for efficient use of the City's land resources within the City limits by establishing a minimum number of units that must be constructed within a development. The end result is the provision of more housing units than would most likely

be established through conventional Zoning or development practices, therefore, increasing the supply of housing units. This, in turn, should make housing units more affordable.

Building Codes, Fees, and Charges

The City of Ames does not impose any Building Code provisions, fees, or charges in excess of what is typically found in other Central Iowa Cities. Furthermore, the City of Ames is in the process of adopting the 2003 International Codes (IBC). These codes are even more comprehensive and flexible than the Uniform Codes that the City has been operating under. The additional flexibility should promote more affordable housing practices.

Growth Limits

One of the major components of the City of Ames' comprehensive plan – the Land Use Policy Plan (LUPP) – is the inclusion of a targeted growth strategy. The LUPP, and supporting legislation, provide incentives for growth within a “growth priority area” – defined as a corridor adjacent to and south and west of the existing urbanized area. The incentives for growth in this area include City participation for extension of infrastructure such as streets, sewer, and water. The LUPP does not preclude development in other areas of the City; however, development costs within the other areas must be born by the developer.

The incentives to development have placed a premium on the land within the growth priority area. Landowners within the growth priority area have inflated the cost of the land, understanding that the City of Ames encourages and provides incentives for growth in this area. This has made the land difficult for the development community to acquire. It could be argued that this has also led to increased land value, translating into fewer affordable housing opportunities.

In an attempt to relieve some of the development pressure, the Ames' City Council recently expanded the growth priority area to include additional land to the northwest of the existing urbanized area. It is too early to determine whether or not this will have any affect on the provision of affordable housing.

Policies that Affect the Return on Residential Investment

Though the City of Ames does not employ policies that directly affect the return on residential investment, the high demand for housing has protected residential investments. In Ames, the median cost of single-family dwelling units has increased from \$75,900 to \$145,000 or 91.04 percent between 1991 and 2003. Due to the constantly increasing value of housing, the number of homes in the “affordable” price range is shrinking. For example, the average cost of a home built in Ames in 2003 was \$187,219 (Source: Ames City Assessor).

2. *Lead-based paint hazards* ([91.215\(g\)](#)).

Outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, and describe how the lead-based paint hazard reduction will be integrated into housing policies and programs.

Due to a national awareness and concern, HUD has placed the lead-based paint issue as a high priority and has provided some funds for abatement. The generally recognized lead-based paint problems have occurred in the larger cities especially in older, poorly maintained neighborhoods. In the City of Ames there have been a relatively small number of children under age seven who have tested positively for elevated blood lead levels. The low number of affected children may be the result of code enforcement and the maintenance practices of local landlords. Even though the number of affected children is low, a number of households remain at risk.

The City of Ames' situation is unique in that university students make up the largest share that live in older housing units and who, given their age, are not at risk of lead poisoning. Many of these housing units, generally rentals, are also located in the downtown neighborhoods, which are the oldest in the city. These students, traditionally, are lower-income households. Because of this, Ames shows a large number of low-income persons living in units with the greatest risk of lead-based paint hazard due to the age of the structure, as evidenced by the Map in Section XII. This fact skews the focus on Lead-Based Paint in the City of Ames.

The following table shows the estimated number of units in each Census Tract in the City of Ames that may contain lead paint somewhere in the structure. This number was calculated using 2000 Census data. The table represents the number of units built before 1980, which may contain lead paint.

Units That May Contain Lead-Based Paint Somewhere in the Structure

Census Tract	Built Before 1980	% of all units	Built 1980 - 2000	% of all units
1	807	4.0%	1383	6.9%
2	1575	7.8%	108	0.5%
3	1106	5.5%	366	1.8%
4	1103	5.5%	151	0.8%
5	531	2.6%	97	0.5%
6	1178	5.9%	736	3.7%
7	1084	5.4%	412	2.1%
8	16	0.1%	0	0.0%
9	1808	9.0%	141	0.7%
10	1329	6.6%	864	4.3%
11	1073	5.3%	529	2.6%
12	28	0.1%	0	0.0%
13.01	921	4.6%	1215	6.0%
13.02	718	3.6%	814	4.1%
<i>Grand Total</i>	13277	66.1%	6816	33.9%

The following table shows the concentration ratio of children ages five (5) and under to each Pre-1980 unit. This number was calculated using 2000 Census data.

Pre-1980 Units That May Contain Lead-Based Paint Somewhere in the Structure and Concentration of Children Ages Five (5) and Under:

<i>Tract</i>	Number of Units Pre- 1980	Number of Children of the Age 5 and Under	Concentration Ratio
1	807	513	0.64
2	1575	216	0.14
3	1106	199	0.18
4	1103	245	0.22
5	531	200	0.38
6	1178	288	0.24
7	1084	45	0.04
8	16	0	0.00
9	1808	300	0.17
10	1329	215	0.16
11	1073	131	0.12
12	28	3	0.11
13.01	921	298	0.32
13.02	718	267	0.37
Grand Total	13277	2920	

Currently, the City of Ames does not have a specific program to address lead paint hazard reduction. However, the City through the administration of its Section 8 Rental Assistance Program, addresses lead paint hazards (visual assessment, testing and safe work practices) in accordance with HUD's Housing Quality Standards when inspecting units for eligible families with children under the age of six. Also in the administration of our various housing rehabilitation and maintenance assistance programs, we complete visual risk assessments, unless the homeowner has children under age six, then they are required to use safe work practices. This analysis does shed light on the situation in Ames, that will lead to further discussions on whether the community views this as a future priority.

Lead Poisoning Regarding Children:

Story and Boone Counties have joined forces to develop a childhood lead poisoning prevention program. The program has been in place since 1995, and is funded by the Iowa Department of Public Health. The lead agency for the local program is HOMEWARD, a branch of Mary Greeley Medical Center. HOMEWARD contracts with Story County for public nursing services, and is located in Ames. All medical casework for Story County, including Ames, is handled by HOMEWARD and all environmental lead hazard cases are handled by the Story County Health Department. Margaret Jaynes is a certified EBL Lead Inspector/Risk Assessor, currently employed with Story County. The Warrington XRF is used to identify lead hazards.

The goal of the program is to prevent lead poisoning and to intervene in lead poisoning cases. Story County, following Iowa Department of Public Health's guidelines, focuses on a lead safe environment, not lead free environment, which provides safe, yet affordable housing. Education and outreach, screening all children under the age of six at the doctors' offices and clinics, inspecting day cares, well maintained housing, and conducting preventative lead hazard investigations result in a low incidence of lead poisoning in Story County.

Lead inspections are offered to individuals with high-risk housing and young children at no cost. Real estate transactions inspections are conducted at the cost of \$200. If a child is identified as being lead poisoned, the HOMEWARD nurse works with the family to identify lifestyle risks, nutrition deficiencies, and blood test schedules. The Health Department conducts a mandatory inspection of the child's home, day care, or any other place frequented. Mandatory abatement procedures and timelines are established. The case management and inspections are conducted at no cost to the family, however, abatement work and follow-up blood lead level testing costs are the responsibility of the patient's guardian/homeowner. During the past year (April 03 to March 04), there were 18 cases of children Story County who tested above the 10 ug/dL*, of those 18 children, eight lived in the City of Ames. In comparison with the rest of the State, this number is not significant.

The Iowa Department of Public Health anticipates similar funding for fiscal year 2005 as is provided for fiscal year 2004. Please refer to the above current contract. Lead-based paint hazard reduction will be integrated into housing policies and programs for the City of Ames by supporting and promoting the County's existing Childhood Lead Poisoning Prevention Program.

* The Centers for Disease Control and Prevention (CDC) choose blood levels at 10 or micrograms per deciliter (ug/dL) because it is the level at which health effects can start to become significant. For children this can mean impairments to intelligence, hearing, and growth.

3. *Anti-poverty Strategy* (Relate to economic development strategies) [\(91.215 \(h\)\)](#). Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families. Describe how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing (set forth in the housing component of the consolidated plan) will be coordinated with other programs and services for which the jurisdiction is responsible. Describe the extent to which the jurisdiction will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the it has control.

Analysis of Poverty in the City of Ames

The 1990 Census evaluated poverty status for 50,537 people in the City of Ames, of which 16.83%, or 8,507 persons, were found to be living in poverty.

Poverty data for three types of households were analyzed: married-couple, female-headed, and male-headed family households. The largest portion of household type found to be of poverty status is among unrelated individuals under 65-years of age. This grouping makes up 12.45% of the total population. The next largest group is married couples under the age of 65 (1.84%), followed by female households under the age of 65 with no husband present (1.64%). The following table is a breakdown of poverty distribution by age and household type:

Poverty Distribution in City of Ames by Age and Household Type

	City of Ames, Iowa	% of Total Population: 50,731
Total Number of Individuals with Income in 1999 below poverty level:	8,507	16.77%
Under 65 years:	8,360	16.48%
In married-couple families	935	1.84%
In other families:	1,132	2.23%
Male householder, no wife present	300	0.59%
Female householder, no husband present	832	1.64%
Unrelated individuals	6,293	12.40%
65 to 74 years:	46	0.09%
In married-couple families	14	0.03%
In other families:	0	0.00%
Male householder, no wife present	0	0.00%
Female householder, no husband present	0	0.00%
Unrelated individuals	32	0.06%
75 years and over:	101	0.20%
In married-couple families	20	0.04%
In other families:	7	0.01%
Male householder, no wife present	0	0.00%
Female householder, no husband present	7	0.01%
Unrelated individuals	74	0.15%

Source: Census 2000 Summary File 3 (SF 3)

Poverty Distribution in City of Ames by Age Group

	City of Ames, Iowa	% of Total Population: 50,731
Total Number of Individuals with Income in 1999 below poverty level:	8,507	16.77%
Under 5 years	343	0.68%
5 years	34	0.07%
6 to 11 years	187	0.37%
12 to 17 years	198	0.39%
18 to 64 years	7,598	14.98%
65 to 74 years	46	0.09%
75 years and over	101	0.20%

Source: Census 2000 Summary File 3 (SF 3)

The above table shows the distribution of poverty by age group. By far the largest age cohort living below the poverty level is the 18 to 64 group; presumably this represents undergraduate students at the Iowa State University to a very large extent, as can be seen in the greatest number of individuals with poverty status falling into the category of unrelated individuals. Iowa State University students have a significant impact on the population of Ames. There was an enrollment of 26,845 students at the University as of fall of 2000. The following is a table of fall of 2000 enrollment information from an Iowa State University statistics web site:

Iowa State University 2000 Enrollment

	UNDERGRAD		GRADUATE	
	1999	2000	1999	2000
AG	2,888	2,758	631	626
BUS	3,400	3,556	239	265
DESIGN	1,730	1,806	120	139
EDUC	1,819	1,883	486	512
ENGR	4,494	4,604	701	772
FCS	1,092	1,129	216	228
LAS	6,080	6,351	1,111	1,092
INTER			625	645
V MED	398	394	80	85
TOTAL	21,901	22,481	4,209	4,364
Difference		580		155
		All Students	Off-Campus Only	
	1999	26,110	813	
	2000	26,845	971	
	Difference	735	158	

Source: (<http://www.iastate.edu/~registrar/stats/stats-f00.html>)

The City of Ames currently does not have a specific Anti-poverty Strategy in place at this time. However, as indicated throughout this document, the City's mission with and without Community Development Block Grant Funds has been to address the needs of our lowest income citizens, either through the ASSET process for human service agencies, or various affordable housing initiatives with the public and/or partnerships. However, while the agencies and the City through its programs may be serving poor populations, some very poor persons and families may be unintentionally overlooked. For example, some families may fall through the cracks because of ineligibility for assistance for a variety

of reasons (i.e. criminal background, income, credit history, income, etc.). There is an urgent need to identify those persons that are slipping through the system and to develop and provide equal and comprehensive services for them. Some agencies reported that they have waiting lists for their services and some have to turn people away due to lack of available funding and/or staff. They also listed some non-financial constraints such as burdensome administrative tasks and a lack of willingness on the part of those in need to accept services (for some, because of fears of stigmatization). Additionally, the community needs/gaps identified some areas where data was not available to indicate in some cases if there is a need or where there is a gap. The City will need to evaluate the need for conducting a more comprehensive study in this area specifically looking at the areas of: affordable housing; childcare; family preservation; education/job training; community attitudes; and services coordination which for many cities rank as the greatest needs in the community.

G. *Institutional Structure* ([91.215\(i\)](#)):

Describe:

- The institutional structure through which the jurisdiction will carry out its housing and community development plan (assess the strengths and gaps in that delivery system, and include private industry, nonprofit organizations, and public institutions).

The largest provider of affordable housing in Ames is the Ames Public Housing Authority. The Housing Authority administers the Housing Choice Voucher Program; approximately 450 households are currently assisted with their rental housing needs. The City's Department of Planning and Housing, the major actor, along with its various Affordable Housing Initiatives and Programs, planning and research activities, technical assistance for housing providers, some housing development, and now the administrator of the City's Community Development Block Grant funds, many of which go to housing-related projects.

The Central Iowa Habitat for Humanity, Story County Community Land Trust, and Story County Housing, Inc. are currently the non-profit organizations devoted solely to housing low-income families. The Central Iowa Habitat for Humanity is the most active of the three groups and is currently building their 17th home in Story County. Story County Housing, Inc. has concentrated their efforts on very low-income renters. Story County Community Land Trust collaborated with the City in building their first home in 2000. The City will seek to solicit non-profit organizations for the surrounding jurisdictions to develop additional affordable housing in Ames.

Two local for-profit developers, HSC Builders and Furman Cooperation, collaborated with the City to construct 48 single-family homes back in 1994. The City's Planning and Housing Department will continue to work with area for-profit developers to find ways through the Land Use Policy Plan and Building and Zoning Codes to develop land for use for affordable housing.

The Planning & Housing Department will continue to work with the State and the Chamber of Commerce to attract industries and business to the area; not only to increase the tax base, but most importantly to create and provide livable wage rate jobs for lower income households.

The local lending institutions have played an increasingly important role in the development of affordable housing. A group of lenders (First National Bank, US Bank, First American Bank, and Well Fargo Bank) have been participating with the City's Affordable Housing initiatives since 1990. New lenders (Story County Bank & Trust and Rural Development) are the most recent participants, along with the Iowa Fannie Mae Partnership Office and Iowa Bankers Mortgage. The Ames/Story County Partnership and Rural Development were successful in a venture to provide in the purchase of a home for a new first-time homebuyer that lead to the first ever Rural Development loan to be sold on the secondary market, which warranted a visit from the HUD's Homeownership Bus last summer.

The importance of the emergency shelters in Ames is a major priority. These facilities provide a much-needed service and do so with resources that are always under stress and strain. This year the three Ames shelters will receive a total of \$218,231 from the ASSET funders.

Supportive human service providers continue to play a vital role in serving the special needs populations in Ames. These agencies deal with tight resources and staff levels.

PUBLIC INSTITUTIONS

U.S. Department of Housing and Urban Development (HUD). Through the Community Development Block Grant Program, the City will be administering \$470,400 program funds from HUD. Approximately \$55,000 (12%) is budgeted under Public Services, \$70,00 (15%) is budgeted under Public Facilities, and \$345,400 (73%) is budgeted under Housing Activities.

Ames Public Housing Authority. The Public Housing Authority administers 202 Housing Choice Vouchers. More than 150 households are on the waiting list for rental assistance with an average wait time of 9-12 months. The Housing Authority has more contact with individuals and families with housing problems than any other agency in the community. It also has daily contact with property owners, employers, lenders, government agencies, and other human service agencies.

Department of Planning and Housing. There are 10 FTE's in the Department of Planning & Housing. The Housing Division will continue its affordable housing activities: 1) research and planning; 2) administer CDBG funds; 3) prepare the Consolidated Plan, Annual Performance Reports, and the Annual Action Plan; 4) technical assistance for and in cooperation with housing nonprofit and for-profit developers; 5) rehabilitation program; and 6) other affordable housing projects.

NON-PROFIT ORGANIZATIONS: See Section XI

Private Industry

Local developers or builders. It is likely that the maintenance assistance programs will attract local contractors to participate in this program. The City's previous programs yield high participation from local and area builders.

Local lending institutions. With the City's involvement, several of the local lending institutions will likely again participate in the City's first-time homebuyer programs, homebuyer educational seminars, and housing fairs. The CDBG will also be looking for a lender(s) to participate in the Assets Builds Changes (ABC) initiative.

The organizational relationship between the jurisdiction and public housing agencies within the jurisdiction:

- The City of Ames is the only public housing agency with the jurisdiction.

The appointing authority for the commissioners or board of the housing agency:

- The Mayor of the City of Ames is the appointing authority for the board member of the housing agency.

The relationships regarding hiring, contracting, and procurement:

- The City of Ames has established well developed written guidelines for the hiring, contracting, and procurement of City goods and services.

The provision of services to the public housing agency funded by the jurisdiction:

- The expertise of the PHA staff will be utilized to administer at least one of the programs outlined in the 2004-05 Annual Action Plan, specifically the Deposit Assistance Program.
- The review by the jurisdiction of proposed development sites.
 - The City of Ames Department of Planning & Housing routinely review all proposed development sites through our Development Review Process, which consist of the following City Departments: Planning and Housing, Public Works, Inspections, Electric, and Water.
- The review of the comprehensive plan of the public housing agency.
 - The City of Ames is the jurisdiction's public housing authority and therefore has reviewed and approved the 2000-2005 APHA Annual PHA and the recent submittal of the APHA 2004-05 Annual Plan.
- The review of any proposed demolition or disposition of public housing units.
 - There are no publicly owned public housing units in the City of Ames.
- The actions proposed/actually taking to overcome gaps in the institutional structure for carrying out its strategy for addressing its priority needs.
 - The City of Ames during this first year of its administration of the CDBG funds, will carefully monitor and review its institutional structure insuring that the appropriate staffing levels and workload responsibilities are not over taxing on one person or department, and as necessary make the proper adjustments.

- The actions proposed/actually taking to assist troubled or poorly performing public housing agencies.
 - There are no other public housing authorities in the jurisdiction.

H. Coordination (91.315), [\(91.215\(j\)\)](#):

1. Describe activities to enhance coordination between public and assisted housing providers, as well as private and governmental health, mental health, and service agencies *(For public entities involved, plan must describe means of cooperation and coordination among the State and any units of general local government in the metro area in the plan's implementation.)*.

The City of Ames has a tradition of working closely with both housing and service agencies in the area. Since the City is the Public Housing Authority (PHA), activities in this area are also fairly well coordinated, particularly with the Department of Human Services, the Work Force Office, and with a non-profit agencies providing basic and extensive living skills need for clients. One of the goals in the APHA Five-Year Plan are to network with an agency each month to exchange information and coordination of services for shared clientele. The Ames Public Housing Authority does attend and participate in the meetings of the Local Homeless Coordinating Board (a.k.a. Housing Coordinating Board).

The Housing Division has worked well with area for-profit developers to constructed affordable housing units and with non-profit housing developers; specifically the Housing Division has collaborated with the Central Iowa Habitat for Humanity to build six of its 16 homes in Story County in Ames. The high cost of land and construction, as well as the demands of the housing market makes this effort in Ames challenging. The City will continue its efforts to work with both for-profit and non-profit developers in and around the surrounding area.

The Planning & Housing Department works very closely with both Boone and Story Counties in regards to issues and development in around the 2-mile limits of each area jurisdictions. Also in 1999, a major collaboration was created to address the affordable housing issues as a collaboration between the cities of Ames, Collins, Colo, Huxley, McCallsburg, Maxwell, Nevada, Zearing, and Story County in creating the Ames/Story County Partnership (ASCP). With local match contributions and a Local Housing Assistance Program (LHAP) grant, the Housing Division, on behalf of the partnership, implemented several County-wide Affordable Housing Programs from 1999 to the present. This was the first partnership of this kind in the state, which has lead to the creation of several housing partnership across the state

The City also worked closely with the Iowa Finance Authority (IFA) and the Department of Economic Development (IDED), FEMA, IDOT, Fannie Mae, and several other state, federal and private agencies. Several if not all of the housing projects in Ames were funded by IFA or IDED. In addition, all of the affordable housing programs included partnership with most of the local lender institutions.

I. Public Housing Resident Initiatives [\(91.215\(k\), 91.315\(l\)\)](#):

1. (*Local jurisdictions*) Activities to encourage public housing resident participation in management and homeownership.

The City of Ames does not own any public housing units; however, the Ames Public Housing Authority (APHA), as part of the Quality Work Responsibility Act, in 2001 established a Resident Advisory Board (RAB) that is comprised of participants in the City's Section 8 Rental Subsidy Programs. The primary role of the RAB to assist and make recommendations regarding the development of the final PHA Plan, and any significant amendment or modification to the PHA Plan. In 2002, the APHA also created the APHA Governing Board, which is comprised on the Ames City Council members and one participant from the RAB. The role of the Governing Board is making the final decisions regarding the operations of the APHA, (i.e., budgets, program policies and procedures).

(*States*) For a state that has a State-housing agency administering public housing funds, the consolidated plan must describe the State's activities to encourage public housing residents to become more involved in management and participate in homeownership.

J. Low Income Housing Tax Credit Coordination [\(91.315\(k\)\)](#):

1. (*States only*) Describe the strategy to coordinate the Low-income Housing Tax Credit with the development of housing that is affordable to low- and moderate-income families.

K. HOME:

Resale/recapture guidelines for homebuyers.

Guidelines for refinancing existing debt secured by multi-family housing rehabilitated with HOME funds:

- Demonstrate that rehab is the primary eligible activity.
- Ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
- Require a review of management practices to demonstrate that disinvestments in the property has not occurred, that the long-term needs of the project can be met, and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
- State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
- Specify the required period of affordability, whether it is the minimum 15 years or longer.
- Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area (such as a neighborhood identified in a neighborhood revitalization strategy [under 24 CFR 91.215\(e\)\(2\)](#) or a Federally designated Empowerment Zone or Enterprise Community).

L. ESG:

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

M. HOPWA:

(States only) Describe the method of selecting project sponsors.

N. Monitoring (91.230), (91.330), [\(91.430\)](#) Describe the standards and procedures that the jurisdiction (State or consortium) 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 (for local jurisdictions and consortia), housing codes (including on-site inspections), and the comprehensive planning requirements. Also describe actions the jurisdiction will take to monitor performance in meeting goals/objectives in this Consolidated Plan, as well as its subrecipients.

The City of Ames acknowledges and accepts that monitoring the Consolidated Plan and the annual activities must be carried out on a regular basis to ensure that statutory and regulatory requirements are being met and that, where appropriate, information being submitted to HUD is accurate, timely, and complete.

The City of Ames' Department of Planning & Housing/Housing Division, along with the City's Finance Department, will be responsible for preparing documentation and reports as required by HUD. Additionally, the Housing Division staff, along with the City's Inspection Division and the City's ASSET volunteers, will conduct an on-site monitoring visit(s) for each of the projects as required or needed. During this visit, staff checks for compliance with regulatory requirements (procurement, accounting, etc.) and whether the subrecipient is meeting the performance goals established within the CDBG contract(s). Prior to any funds being awarded or distributed, interested sub-recipients will be required to attend mandatory workshops on applying for CDBG funds, and well as a mandatory recipient workshop administration and documentation of program dollars.

Additionally, in the first several years of the program, the City staff will work closely with the established City ASSET Volunteers in creating a method for allocating the CDBG funds for a majority of the projects not being directly administered by the City of Ames. The City ASSET Panel contains four (4) members who are appointed by the Mayor and approved by the City Council every three (3) years.

VI. Special Initiatives

A. Neighborhood Revitalization Strategy (NRSA)

B. [Section 108](#)

VII. Reports

A. [SF 2516](#): MBE/WBE

Immediately after the end of each Federal fiscal year, grantees are to submit a Minority Business Enterprise/Women-Owned Enterprise (MBE/WBE) Report to the local HUD Community Planning and Development (CPD) Office. This report indicates the procurement efforts undertaken by grantees to contract with either minority or women-owned business enterprises for projects which use HUD funds, and covers the period October 1 to September 30.

B. [SF272](#): Federal Cash Transactions Report

Submitted quarterly to the Financial Analyst in the local HUD CPD office, a copy of the SF272: Federal Cash Transactions Report is due from each grantee for every grant received.

C. [Semi-Annual Labor Standards Enforcement Report](#)

Submitted twice annually by grantees to the Regional Labor Relations Officer. It is to be submitted even if there is nothing to report, and is a regionally-generated form. The first report covers period one (FY quarters 1 & 2), and the second report covers period two (FY quarters 3 & 4). The point of contact for this region is _____ who can be reached at phone number (____) ____-____.

12/11/03

Appendix A

Citizen Participation Plan

PURPOSE

This Citizen Participation Plan (the “Plan”) is a requirement of the Consolidated Plan process outlined in 24 CFR 91.105 of the Housing and Community Development Act of 1974 and its amendments. The Plan sets forth the steps the City shall provide for and encourage citizens to participate in the development and any substantial amendment of the Consolidated Plan and/or Annual Action Plan and the development of the Annual Performance Report.

The Consolidated Plan and each year’s Annual Action Plan guide the City’s use of Community Development Block Grant (CDBG) and other federal funds, which are made available from the U. S. Department of Housing and Urban Development (HUD). The Annual Performance Report provides an assessment of the funds expended and a quantitative analysis of the program for project outcomes. The entire Consolidated Plan process shall be integrated into the City’s overall yearly goal-setting and budget process and shall provide for citizen access, designed to encourage participation by groups most directly affected during the Consolidated Plan process, as well as the general public.

The City has recognized in its City Plan Principles and Policies the importance of involving citizens in the planning and decision-making processes of government. The City intends that its programs and policies have the support of the largest possible number of people in the community. The City intends to allow and encourage all citizens to be involved during the Consolidated Plan process with opportunities to express views on housing and community development needs and to participate in planning, reviewing and assessing actions to meet those needs, proposed and performed by the City and to be informed prior to the time of any official action taken by the City Council. In particular, it is the intent to include low and moderate income persons, particularly those living in low and moderate income neighborhoods; minorities; non-English speaking persons; persons with disabilities; and residents of public and assisted housing developments, as well as organizations and agencies that serve low and moderate-income persons and other interested parties.

PARTICIPANTS IN THE CITIZEN PARTICIPATION PLAN

The development of the Consolidated Plan and Annual Action Plans is a collaborative effort of many individuals, organizations, and agencies. Each is encouraged to make requests and recommendations throughout the Consolidated Planning process. The City will conduct at least one public forum (at different times through-out the day) to educate citizens on the process of developing the plans and to seek input regarding the Consolidated Plan needs and goals, and the proposed annual projects.

The participation is the foundation of the Consolidated Planning process. Reasonable efforts will be made to make all citizens aware of the meetings and events that concern the development of the Five-year Consolidated Housing and Community Development Plan and yearly Annual Action Plans. It is the goal of the City of Ames to create ample participation opportunities for all interested citizens including, but not limited to, minorities, non-English speaking persons, and persons with visual, mobility, or hearing impairments.

Organizations, Agencies and the City of Ames Housing Authority: The City of Ames Housing Authority, as well as other organizations and agencies involved in the development and implementation of projects to assist low-income citizens, will be contacted to advise them of the

Consolidated Plan process. These organizations and their clients will be encouraged to participate in the development of the Consolidated Housing and Community Development Plan and the Annual Action Plan.

Ames City Council: The City Council is the final citizen policy body that reviews and takes action on the Consolidated Plan. After receiving the Plan, the City Council considers and votes on the proposed plan. After approval at the local level, the Consolidated Plan is forwarded to the U. S. Department of Housing and Urban Development.

DEVELOPMENT OF THE CONSOLIDATED PLAN AND ANNUAL ACTION PLANS

1. Prior to proposing activities for the Annual Action Plan, staff will review the following HUD guidelines that outline the key steps that should be utilized:
 - Determine if the proposed activity is included in the listing of eligible activities;
 - Determine if the proposed activity meets the City's Consolidated Plan priority goals for addressing the needs of low- and moderate-income person within the community;
 - Determine if the proposed activity can meet one or more National Objective;
 - Ensure that carrying out the activity will help to meet the grantee's certification (of one to three years, as determined by the grantee) that 70% of its CDBG expenditures will be for activities that benefit low- and moderate-income persons; and
 - Meet the new performance measurement requirements effective October 2006.
2. The City will furnish citizens with information concerning the amount of Community Development Block Grant (CDBG) funds expected to be available (including the annual grant, program income for community development and housing activities, and the range of activities that may be undertaken with those funds. The City will also make available the estimated amount that will benefit persons of low and moderate income at the public hearing on the one-year action plan.
3. The City will publish a summary of the Consolidated plan in the local newspaper in a manner that affords citizens, public agencies and other interested parties a reasonable opportunity to examine its contents and to submit comments. The City will also make copies of the proposed plan available at the Planning and Housing Department office, the City Clerk's office, and the City of Ames Public Library for review during public hours. The plans also will be published on the City's web site. Twelve (12) free copies of the proposed plans will be made available. One free copy will be provided to each individual or organization requesting said copy until the supply is exhausted.
4. The City will hold at least one public hearing during the development of the Consolidated Plan and Annual Action Plans. Notice of the public hearing will be published in the local newspaper not less than four days or more than twenty days before the public hearing.
5. There will be a 30-day comment period on the proposed Consolidated Plan and a 15-day comment review period for separated Annual Action Plans. Copies of the adopted Plan will be available upon request to the City of Ames Department of Planning and Housing. The plans will also be posted on the City's web site.
6. The City will consider any comments or views of citizens received in writing or orally at the public hearings in preparing the final Consolidated Plan. A summary of these comments or views, and a

summary of any comments or views not accepted and the reasons therefore, shall be attached to the final Consolidated Plan.

DISPLACEMENT

The City will make every reasonable effort to minimize the number of persons displaced by CDBG funded activities. In the event that a person is displaced by a CDBG undertaking, relocation assistance will be offered in accordance with the Uniform Relocation Assistance Act.

AMENDMENTS

1. The City will amend its approved plan whenever it makes a decision to make a change in its allocation priorities or a change in the method of distribution of funds; to carry out an activity using funds from any program covered by the Consolidated Plan (including program income), not previously described in the action plan; or to change the purpose, scope, location or beneficiaries of an activity.
2. The City will use the following criteria to determine what changes in the planned or actual activities constitute a substantial amendment to the Consolidated Plan; any of the following will require a substantial amendment following this citizen participation plan:
 - a. Changes in the use of CDBG funds from one eligible activity to another eligible activity that exceeds \$100,000
 - b. Carrying out a new CDBG eligible activity in an amount greater than \$100,000

A change in the entity responsible for carrying out an activity, a change in the location of a proposed project, or any updates or corrections will not constitute a substantial amendment.

3. The City will publish a summary of the proposed substantial amendment in the local newspaper in a manner that affords citizens, public agencies and other interested parties a reasonable opportunity to examine its contents and to submit comments. The City will also make copies of the proposed substantial amendment available at the City of Ames Planning & Housing Department, in the City Clerk's Office, and in the Ames Public Library for review during public hours and on the City's web site. Twelve (12) copies of the proposed substantial amendment will be made available to the public. One free copy will be provided to each individual or organization requesting said copy until the supply is exhausted.

The City of Ames will hold at least one public hearing on the proposed substantial amendment to the Consolidated Plan. Notice of the public hearing will be published in the local newspaper not less than four days or more than twenty days before the public hearing. There will be a 15-day comment period on the proposed substantial amendment to the Consolidated Plan.

4. The City will consider any comments or views of citizens received in writing or orally at the public hearings in preparing the final substantial amendment to the consolidated plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the final amended consolidated plan.

ANNUAL PERFORMANCE REPORTS

1. The City will publish notice of the availability of the annual Consolidated Annual Performance Report (CAPER) in the local newspaper and on the City's web site. Citizens and organizations will be given the opportunity to submit comments on the CAPER during a 15-day comment period and through a public hearing that will be held each year before the submission of the CAPER to HUD.
2. The City will consider any comments or views of citizens received in writing, or orally at any public hearings. Any public comments received during the comment period or at the public hearing shall be considered and shall be summarized and attached to the Consolidated Annual Performance Report.

PUBLIC HEARINGS

1. A minimum of two public hearings will be held per year to obtain citizens' views and to respond to proposals and questions. These hearings will be held at different stages in the program year. Together the hearings will address housing and community development needs, development of proposed activities and review of program performance. At least one of these hearings will be held prior to the proposed consolidated plan being published for comment.
2. Notice will be published in the local newspaper(s) at least four days but not more than twenty days before the public hearings and include sufficient information about the subject of the hearing to permit informed comment, the date, time and location. The notice also will include specific information to assist persons with disabilities as well as non-English speaking citizens on how to participate in the process. In all newspaper advertisements for public hearings and in mailings for public hearings, language will be included expressing the City's desire to accommodate the above special needs, along with the Department of Planning and Housing phone number and the City's TDD number, so arrangements can be made for the services of an interpreter, signer, or reader.
3. Public hearing notices may also be sent to a listing of organizations and groups that represent the social, economic, neighborhood and business groups that may have an interest in the program.

MEETINGS

The City of Ames Planning & Housing Department will schedule meetings at sites that are accessible. Special measures will be taken to assure an opportunity for involvement by low-income persons, the elderly, handicapped and disabled persons, minorities, and civic and business interests. Also, upon request, the Planning & Housing Department shall provide interpretive services for non-English speaking and hearing impaired individuals and groups and shall provide informational handouts in foreign languages. The arrangement and costs of such services shall be incurred by the Planning & Housing Department. Any questions or requests for special/reasonable accommodations or services for meetings should be directed at least 3 business days in advance to the Planning & Housing Department. In addition to the scheduled public hearings, the Planning & Housing Department may hold other meetings, as necessary, to further their duties and responsibilities.

ACCESS TO RECORDS

1. Information and records relating to the jurisdiction's Consolidated Plan and the jurisdiction's use of assistance under the programs covered by 24 CFR section 91.105 during the preceding five years will be available to citizens, public agencies and other interested parties. The City will reply to the written request for such information within 15 working days, where practical. The information may not be removed from the Planning & Housing Department. If copies of information are requested the normal copy charges will apply.
2. Comments and questions will be accepted throughout the year and should be addressed to: Housing Coordinator; Planning & Housing Department; City Hall, 515 Clark Avenue; Ames, Iowa 50010.
3. Citizens, public agencies and other interested parties including those most affected, shall be given the opportunity to receive information. Program records, files, and information are confidential to the extent provided by Chapter 68A of the Code of Iowa. Information not protected by this chapter, or otherwise specified by federal regulations to be public information, will be made available upon request.

TECHNICAL ASSISTANCE

The Planning & Housing Department will provide technical assistance to groups representative of persons of low- and moderate-income that provide a written request for such assistance in developing proposals for funding assistance under any of the programs covered by the Consolidated Plan. That assistance may be limited to activities that are directly associated with the Community Development Program and will be at the discretion of the Planning & Housing Community Development staff.

OBJECTIONS AND COMPLAINTS

The City will respond to written citizen complaints regarding the Consolidated Plan, amendments, and the performance report. The reply will be made within 15 working days, where practical. Complaints must be made in writing to: Housing Coordinator; Planning & Housing Department; City Hall, 515 Clark Avenue; Ames, Iowa 50010.

Citizens may contact HUD directly, if they wish, to object to any part of the Community Development Program, or if they feel that they have been aggrieved by any program, activity, or procedure funded through the Community Development Program. Such objections should be made to:

Director
Community Planning and Development Division
Department of Housing and Urban Development
Omaha Office, Region VII
Executive Tower Centre
10909 Mill Valley Road
Omaha, Nebraska 68154-3955

USE OF CITIZEN PARTICIPATION PLAN

The City will follow the citizen participation plan from the date of its adoption until it is amended or repealed.

CITY RESPONSIBILITY

The requirements for citizen participation do not restrict the responsibility or authority of the City for the development and execution of its Consolidated Plan.

Appendix B

Definitions Used within the Consolidated Plan

ACS

The American Community Survey is a new nationwide survey designed to provide communities a fresh look at how they are changing. It will replace the long form in future censuses and is a critical element in the Census Bureau's reengineered 2010 census plan.

ADDI

American Dream Down payment Initiative, one of the HUD entitlement programs covered by the Consolidated Plan. The program was created to assist low-income first-time homebuyers in purchasing single-family homes by providing funds for down payment, closing costs, and rehabilitation carried out in conjunction with the assisted home purchase.

Affirmatively Further Fair Housing

The participating jurisdiction (PJ) will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Affordable

Annual owner costs less than or equal to 30% of annual gross income and are estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase. For example, a household with an annual gross income of \$30,000 is estimated to be able to afford an \$87,000 home without having total costs exceed 30% of their annual household income.

AHTF

Affordable Housing Trust Fund is a City program with the purpose of providing gap financing for affordable and mixed-income rental housing. AHTF is used to finance the production, reservation and stabilization of affordable and mixed-income rental housing in Minneapolis.

American Indian Population

The number of people in a 2000 Census tract that listed themselves as non-Hispanic American Indian or Alaskan Native.

Any housing problems

Cost burden defined as greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Asian/Hawaiian/Pacific Islander Population

The number of people in 2000 Census tract that listed themselves as non-Hispanic Asian or Pacific Islander.

Black Population

The number of people in a 2000 Census tract that listed themselves as non-Hispanic black/African/American.

CABoH

Community Advisory Board on Homelessness An advisory board established to implement recommendations made by the elected bodies of the City and the County to address the task-force identified housing and service needs, as well as system issues, of the homeless.

CDBG

Community Development Block Grant One of the HUD entitlement programs covered by the Consolidated Plan. Provides grants for programs that develop decent housing and suitable living environments, and that expand economic opportunities, principally for low- and moderate-income persons.

CHAS

Comprehensive Housing Affordability Strategy data compiled from the 2000 U.S. Census HUD requires communities to document their local affordable housing needs upon this data. These “special tabulation” data are used by local governments for housing planning as part of the Consolidated Planning process. HUD also uses some of these data in allocation formulas for distributing funds to local jurisdictions.

Certification

A written assertion based on supporting evidence that must be kept available for inspection by HUD, by the Inspector General of HUD and by the public. The assertion shall be deemed accurate unless HUD determines otherwise, after inspecting the evidence and providing due notice and opportunity for comment.

Citizen Participation

A detailed plan, which provides for, and encourages, citizen participation and which emphasizes participation by persons of low- or moderate-income, particularly residents of predominantly low- and moderate-income neighborhoods, slum or blighted areas, and areas in which the grantee proposes to use CDBG funds.

CLIC

Capital Long-Range Improvement Committee The City of Minneapolis citizens’ committee that prepares a capital budget for the Mayor’s review.

Comprehensive Grant

(Also HUD or MPHA Comprehensive Grant) An annual grant from HUD to fund capital improvements as well as management improvements in public housing developments. The grant is based on the number of units, the age of the units, the identified backlog of modernization needs and several other criteria.

Consolidated Plan

The document submitted to HUD serving as the planning document (comprehensive housing affordability strategy and community development plan) of the jurisdiction. It is an application for funding under any of the Community Planning and Development formula grant programs (CDBG, ESG, HOME, ADDI, and HOPWA).

Continuum of Care (CoC)

CoC planning is a requirement for applications for Federal and State homelessness program funding. CoC planning enlists homeless advocates, shelter and social service providers,

community activists and homeless/formerly homeless people to evaluate the local resources currently available to homeless persons, identifies and prioritizes the gaps in services, and develops strategies to fill those gaps. The local CoC consists of the City of Minneapolis, Hennepin County and suburban Hennepin County jurisdictions.

Cost Burden

Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Eligible Activities

Not less than 70% of the CDBG funds must be used for activities that benefit low- and moderate-income persons. All activities must meet one of the following national objectives for the program: benefit low- and moderate-income persons, prevention or elimination of slums or blight, community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community.

Elderly households

1 or 2 person household, either person 62 years old or older, as defined by HUD CHAS survey data.

Emergency Shelter

Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless.

EZ

Empowerment Zone The Minneapolis Empowerment Zone is 10-year Federal initiative based in HUD designed to develop healthy and sustainable communities in economically distressed areas through economic growth, affordable housing, education, job training and community based services.

Entitlement Communities

Principal cities of Metropolitan Statistical Areas (MSAs); other metropolitan cities with populations of at least 50,000; and qualified urban counties with populations of at least 200,000 (excluding the population of entitled cities) that receive HUD entitlement funds. States distribute the funds to localities who do not qualify as entitlement communities.

Entitlement Programs

Program funds received by Entitlement Communities from HUD: CDBG, HOME, ESG, HOPWA, and ADDI.

ESG

Emergency Shelter Grant One of the HUD entitlement programs covered by the Consolidated Plan. ESG funds are used for the rehabilitation or conversion of buildings into homeless shelters. It also funds certain related social services, operating expenses, homeless prevention activities, and administrative costs.

Extra Elderly

1 or 2 Member household, either person 75 years or older, as defined by HUD CHAS survey data.

Extremely Low Income

(See very-low income)

Family

A family is defined as two or more related people living together.

Family Housing Fund

A nonprofit organization that works in the seven-county metro area of Minneapolis and Saint Paul to produce and preserve affordable housing.

Family with Children

A family composed of the following types of persons: at least one parent or guardian and one child under the age of 18; a pregnant woman; or a person in the process of securing legal custody of a person under the age of 18.

GMHC

Greater Metropolitan Housing Corporation is a Twin Cities organization that was formed in 1970 by the Minneapolis business community with the mission is to preserve, improve and increase affordable housing for low and moderate income individuals and families, as well as assist communities with housing revitalization.

Hispanic Population

The number of people in a 2000 census tract that listed themselves as Hispanic.

HOME

HOME Investment Partnerships is one of the HUD entitlement programs covered by the Consolidated Plan. HOME provides formula grants to fund activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

Homeless Family

Defined as a family that includes at least one parent or guardian and one child under the age of 18, a pregnant woman, or a person in the process of securing legal custody of a person under the age of 18 and:

- (1) Lacks a fixed, regular and adequate nighttime residence, and
- (2) Has a primary nighttime residence that is:

A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);

An institution that provides temporary residence for individuals intended to be institutionalized; or

A public or private place not designed for, or ordinarily used as regular sleeping accommodation for human beings.

Homeless Person

Defined as a youth (17 years or younger), or an adult who is homeless (not imprisoned or otherwise detained pursuant to an Act of Congress or a State law) including the following:

- (1) An individual who lacks a fixed, regular and adequate nighttime residence who is:
- (2) An individual who has a primary nighttime residence that is:
 - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
 - An institution that provides temporary residence for individuals intended to be institutionalized; or
 - A public or private place not designed for, or ordinarily used as regular sleeping accommodation for human beings.

Homeless Subpopulations

Defined to include but are not limited to the following persons: severely mentally ill only, alcohol and drug addicted only, severely mentally ill and fleeing domestic violence, youth and persons with HIV/AIDS.

HOPWA

One of the HUD entitlement programs covered by the Consolidated Plan, Housing Opportunities for Persons with HIV/AIDS was established by HUD to address the specific housing needs of persons living with HIV/AIDS and their families.

Households

Defined as any residence, including those occupied by single people and unrelated groups of two or more. By definition, all families are also considered households, but not all households are families.

Housing Units

Occupied dwelling units in a census tract as determined by the 2000 Census.

HUD

The United States Department of Housing and Urban Development.

HAMFI

HUD Area Median Family Income. The HAMFI income limits are calculated annually. The Income Limits for the CHAS 2000 tables reflect what the Income Limits would have been in 1999 if Census 2000 data had been available to calculate those limits.

Impacted Area

Areas with high concentrations of public or low-income housing or with high minority populations. For example, the effect of a Federal consent decree requires new public housing financed with public funds be located in areas without high concentrations of minority residents or public housing.

Income Limits

HUD is required by law to set income limits that determine the eligibility of applicants for HUD's assisted housing programs. Income limits are used to determine the income eligibility of applicants for Public Housing, Section 8, and other programs subject to Section 3(b)(2) of the

HUD Act. Income limits are based on HUD estimates of MFI, and adjustments are made for areas with unusually high or low incomes or housing costs; further, income limits are adjusted for family size, for example, so that larger families have higher income limits.

Interagency Stabilization Group

A metropolitan-area task force comprised of public and private agencies. ISG is organized to simplify the complex funding system and to provide a standardized resource for identifying financial assistance to preserve threatened affordable housing. ISG reviews troubled housing developments and works to create stabilization funding packages for owners. Funding packages contain grants and loans from ISG member agencies.

Large Family

Defined as a family of five or more persons.

Lead-Based Paint Hazards

Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, and lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces or intact surfaces that would result in adverse human health effects as established by the appropriate federal agency.

Logic Model

A graphic representation included as a Federal grant application requirement that defines the links (and correlation) between program objectives and actual program accomplishments (both short- and long-term). A logic model provides an efficient and standardized means to quantify HUD-required program output estimates and outcome estimates. On its website, HUD has outlined their expectations for the Logic Model with downloadable forms (HUD 96010), instructions, and training (www.hud.gov).

Low Income

Defined as income that does not exceed 50 percent of MFI for the area, as determined by HUD, with adjustments for large and small families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area. The exception is based on HUD's findings that such variations are necessary because of prevailing levels of construction costs, fair market rents, or unusually high or low family incomes.

Mean (Average) income

The amount obtained by dividing the total aggregate income of a group by the number of units in that group. The means for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The means (averages) for people are based on people 15 years old and over with income.

Median Income

The amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

Metro HRA

Metropolitan Council Housing and Redevelopment Authority is the regional entity that provides delivery of a variety of housing programs and related services. The Metro HRA administers the Section 8 Housing Choice Voucher program in the state of Minnesota and provides federally funded rent subsidies to private property owners on behalf of low- income renters.

MHI

Median Household Income The income amount at the point (median) in the distribution where half the household incomes are above, and half are below, from the total number of households including those with no income.

MFI

Median Family Income The Estimated Median Family Income as determined by HUD. HUD estimates median family incomes for MSAs annually. The median income figure is the median for all family sizes. FY 2004 HUD median family income estimates are based on 2000 Census data on family incomes updated using a combination of Bureau of Labor Statistics earnings and employment data, Census P-60 median family income data, and Census' American Community Survey data on changes in state median family incomes.

Middle-Income

Income between 80 and 95 percent of MFI for the area, as determined by HUD with adjustments for large and small families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area. The exception is based on HUD's findings that such variations are necessary because of prevailing levels of construction costs, fair market rents, or unusually high or low family incomes.

MMI

(See MFI)

MPHA

Minneapolis Public Housing Authority MPHA owns and manages the City's stock of public housing and administers Section 8 rental assistance.

Mobility or Self Care Limitations

This includes all households where one or more persons has 1) A long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

Moderate-Income and Above

Income that does not exceed 80 percent of MFI for the area, as determined by HUD with adjustments for large and small families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

MSA

Metropolitan Statistical Area Generally a statistical area, or a core area containing a substantial population concentration, including adjacent communities having a social and economic integration throughout the concentrated area. For example, Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Areas and metropolitan divisions defined by the Office of Management and Budget as of November 2004 are; Anoka County, MN; Carver County, MN; Chisago County, MN; Dakota County, MN; Hennepin County, MN; Isanti County, MN; Ramsey County, MN; Scott County, MN; Sherburne County, MN; Washington County, MN; Wright County, MN; Pierce County, WI; St. Croix, County, WI.

Other housing problems

Defined as overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

Overcrowding

Defined as a housing unit containing more than one person per room.

Person with a Disability

A person who is determined to

- (1) Have a physical, mental or emotional impairment that:
- (2) Is expected to be of long-continued and indefinite duration;
- (3) Substantially impedes his or her ability to live independently; and
- (4) Is of such a nature that the ability could be improved by more suitable housing conditions; or
- (5) Have a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights act (42 U.S.C.6001-6007); or
- (6) Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

Performance Outcome Measurements

A performance measurement system should answer the question, *“What is to be accomplished from the expenditure of program funds in terms of benefit(s) to be realized, through a change in conditions, status, attitudes, skills, knowledge, or behavior?”* HUD’s response to that question is that a performance measurement system concludes that a “Statement of Result” from a funded activity should be modeled after a “formula” that comprises: **activity description + output + outcome + objective.**

These terms are respectively defined as follows:

Activities are objects produced or services undertaken with inputs (resources dedicated to, or consumed by, an activity that is designed to target a specific objective, such as money; staff; volunteers; facilities; equipment; supplies, etc.) to fulfill a targeted objective. Included are strategies, techniques, and types of treatment that comprise a production process or service methodology. An example of an activity may be to rehabilitate deteriorated homes.

Outputs are the direct products or services of an activity. They are usually measured in terms of the volume of (quantifiable) work accomplished, such as number of people served, number of loan applications processed, number of units constructed or rehabilitated, linear feet of curbs and gutters installed, or numbers of jobs created / retained. Outputs are always quantitative; a count of what's been produced, who's been served, etc.

Outcomes are the benefits that result from an activity. *Outcomes relate to a change in conditions, status, attitudes, skills, knowledge, or behavior.* As a generalization, a typical common outcome is improved quality of life for program participants. Other, more specific examples of outcomes may be: improved quality of local housing stock; revitalization of a neighborhood; reduced crime; increased learning skills by youth; better ability for independent living by seniors; etc.

Objectives quantify measurable stepping-stones targeted for attainment as progress is made through activity implementation toward solution of the problem or need (i.e., the goal). An example of an objective may be to make "x" number of deteriorated homes safe, decent and sanitary every year.

THREE SPECIFIC OBJECTIVES ARE RELATIVE TO PROGRAM FUNDING:

1. **Creating (or Enhancing) Suitable Living Environments.** Applicable to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment.
2. **Providing Decent Housing.** Applicable to housing programs where the purpose is to meet individual family or community needs, and not programs where housing is an element of a larger effort (such as would otherwise be applied under the "Suitable Living Environment" Objective).
3. **Creating Economic Development Opportunities.** Applicable to activities that are related to economic development, commercial revitalization, or job creation.

THREE SPECIFIC OUTCOMES ARE RELATIVE TO STATED OBJECTIVES:

1. **Availability/Accessibility.** As defined by HUD, this category is applicable to activities that make up services, infrastructure, housing or shelter that is available or accessible to low- and moderate-income people, including persons with disabilities. Accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available to low- and moderate-income people. *As further locally defined, this includes public service activities that originally satisfied the eligibility threshold requirement of either being a new activity or a substantial increase to an already existing activity that would provide availability / accessibility to individuals. In a sense this could possibly be considered "sustainability", except the activity is not directed toward a particular targeted / geographical area (for example a community policing program) but, rather, individuals or households. This also includes something newly developed or made available that previously did not exist, or is substantially improved.*

THE OUTCOME OF AVAILABILITY/ACCESSIBILITY RELATES TO STATED OBJECTIVES AS:
a. Through new or improved <u>Availability / Accessibility</u> , the creation or enhancement of a <u>Suitable Living Environment</u> .
b. Through new or improved <u>Availability / Accessibility</u> , the creation or enhancement of <u>Decent Housing</u> .
c. Through new or improved <u>Availability / Accessibility</u> , the creation or enhancement of <u>Economic Opportunity</u>

2. **Affordability.** As defined by HUD, this category is applicable to activities that provide affordability in a variety of ways in the lives of low- and moderate-income people, including: the creation or maintenance of affordable housing; basic infrastructure hook-ups; or services such as transportation or day care. *As further locally defined, because this includes “maintenance” as a consideration, this includes any low/moderate income housing where an income payment is typically needed for the occupant’s mortgage or rent that is rehabilitated. It also includes activities that provide a service otherwise readily available but un-affordable to low/moderate income persons (such as medical health care).*

THE OUTCOME OF AFFORDABILITY RELATES TO STATED OBJECTIVES AS:
a. Through new or improved <u>Affordability</u> , the creation or enhancement of a <u>Suitable Living Environment</u> .
b. Through new or improved <u>Affordability</u> , the creation or enhancement of <u>Decent Housing</u> .
c. Through new or improved <u>Affordability</u> , the creation or enhancement of <u>Economic Opportunity</u>

3. **Sustainability.** As defined by HUD, this category is applicable to (multiple) activities or services that are directed toward improving communities or neighborhoods (to make them livable or viable) by providing benefit to low- and moderate-income people or by removing or eliminating slums or blighted areas. *As further locally defined, (beyond HUD’s above noted targeting of particular geographical areas for the purpose of coordinated / comprehensive revitalization), this also includes rehabilitation / renovation activities for public facilities (including shelters).*

THE OUTCOME OF SUSTAINABILITY RELATES TO STATED OBJECTIVES AS:
a. Through new or improved <u>Sustainability</u> , the creation or enhancement of a <u>Suitable Living Environment</u> .
b. Through new or improved <u>Sustainability</u> , the creation or enhancement of <u>Decent Housing</u> .

c. Through new or improved Sustainability,
the creation or enhancement of Economic Opportunity

Therefore, conceptually, a “Statement of Result” may be structured by respectively incorporating the following elements:

1. **Through the activity of** (*insert description*)
2. **(“X”) number of**
3. **persons, households, or units**
4. **will have (or provide) new or improved (or continued)**
availability/accessibility, affordability, or sustainability
5. **by creating or enhancing:**
a suitable living environment;
decent affordable housing; or
economic development opportunity

For each funded activity, it is expected that grantees / sub-recipients will report on:

1. Amount of money leveraged (from other federal, state or private sources).
2. Number of persons, households, or units assisted.
3. Income levels of persons or households by 30%, 50%, 60% or 80% of area median income (per applicable program requirements) – with area benefit activities to show the total number of persons served and the percentage of low- and moderate-income persons served. Note: Not applicable to economic development awarding funding on a “made available basis”.
4. Number of communities/neighborhoods assisted.
5. Race, ethnicity and disability (*and number of elderly provided housing assistance*).

The City’s Consolidated Annual Action Plans may be referenced for current examples showing how the City categorizes currently funded activities in accordance with HUD’s standardized outcome performance measurement system. Following is an example:

Through the activity of Owner-occupied Housing Rehabilitation,
30 household(s) _____, person(s) _____, or unit(s) ✓,
will have (or provide) new _____ or improved (or continued) ✓,
availability / accessibility _____, affordability ✓, or sustainability _____,
by creating _____ or enhancing ✓:

a suitable living environment ____;
decent affordable housing ✓;
or economic development opportunity ____.

Poverty Level Family

Family with an income below the poverty line, as defined by the Office of Management and Budget and revised annually.

PPU

Problem Properties Unit of the City of Minneapolis combines staff from a number of City departments to work together to reduce the number and severity of problem properties. The unit identifies Minneapolis' worse problem properties, applies collaborative intervention strategies to address the problem and develops long-term solutions to prevent the reoccurrence of problems. The Problem Properties Unit includes staff from Police, Housing Inspections, City Attorney and Regulatory Services.

REO

Real Estate owned is a term used in the housing market, in the context of this document, to refer to real property that has been acquired by default, and/or owned by an institution and that is available for re-sale.

Row House Development

A structure containing three or more living units, each separated by vertical walls and generally having individual entrances and interior stairs.

SMSA

Standard Metropolitan Statistical Areas are the major metropolitan areas of the United States commonly referred to as SMSA target markets (also, see MSA).

Section 3

The provision of the Housing and Urban Development Act of 1968 that ensures employment and economic opportunities generated by certain HUD financial assistance be directed to low- and very-low-income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

Section 8

HUD's voucher program Housing assistance, in the form of direct property-based payments, secured from a local housing authority that low-income people can use to obtain housing.

Section 108

The loan guarantee provision of the CDBG program. It provides CDBG entitlement communities a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. Activities eligible generally include economic development activities eligible under CDBG; all projects and activities must either principally benefit low and moderate-income persons, aid in the elimination or prevention of slums and blight, or meet urgent needs of the community.

Section 215

The provision for HUD's HOME Investment Partnerships program that provides that rental housing and housing that is for homeownership shall qualify as affordable housing.

Section 504

The provision of the Rehabilitation Act of 1973 (Section 504). It provides that no otherwise-qualified individual with a disability shall, solely because of his or her disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

Section 504 Needs Assessment

An assessment of the needs of both residents and applicants of public housing for accessible units.

Severe Cost Burden

Defined as the extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data from the U.S. Census Bureau.

SRO

Single Room Occupancy a program authorized by Section 441 of the McKinney-Vento Homeless Assistance Act. Under the program, HUD enters into Annual Contributions Contracts with public housing agencies (PHAs) in connection with the moderate rehabilitation of residential properties that, when rehabilitation is completed, will contain multiple single room dwelling units. Assistance provided under the SRO program is designed to bring more standard SRO units into the local housing supply and to use those units to assist homeless persons.

SuperNOFA

HUD consolidates its Notices of Funding Availability (NOFA) grant programs into one SuperNOFA grant application process with separate submission dates for each program. SuperNOFA requirements for all programs are identified in the general section and program specific requirements are in the program sections. The SuperNOFA is generally made available each spring.

Transitional Housing

Housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months or a longer period approved by HUD. For purposes of the HOME program, there is no HUD-approved period to move to independent living.

Very-Low Income

Income between 0 and 30 percent of the MFI for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30 percent of the median for the area. The exception is based on HUD's findings that such variations are necessary because of prevailing levels of construction costs, fair market rents, or unusually high or low family incomes.

White Population

The number of people in a 2000 census tract that listed themselves as non-Hispanic white. (Sources include United States Census Bureau and the Department of Housing and Urban Development)