



Fourth Program Year Action Plan

The CPMP Fourth Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 4 Action Plan Executive Summary:

The City of Ames Planning & Housing Department has prepared a Consolidated Housing and Community Development Plan for the years 2009 through 2014 that provides a strategic vision for the community. The Plan has been approved by HUD. The 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 web site at: <http://www.city.ames.org/housing>. Please contact the City of Ames, Planning & Housing Department at (515) 239-5400 for additional information.

As part of updating the 2009-2014 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 upcoming five (5) year Consolidated Plan period will be **to continue** to utilize CDBG and other local and/or state funds to address the priority need categories listed below:

1. CDBG funds should be used to strengthen neighborhoods by implementing affordable housing programs and services through acquiring, demolishing, and rehabilitating housing units that support homeowners, homebuyers, and renters to obtain and remain in affordable housing;
2. CDBG funds should be used to promote one community by implementing programs that support a continuum of new or expanded housing and services targeted for homeless, transitional housing clients, and persons with special needs; and

3. CDBG funds should be used to strengthen neighborhoods by implementing programs that will increase or improve public facilities, infrastructure, and services.

Based on community input, after examining the five priority needs that were created in the 2004-2009 strategic planning period, it was clear that the above priority needs had been the focus during the 2004-2009 five-year period. The above priority needs provided the most positive impacts on addressing the needs of very low-, low-, and moderate-income households in the community. The City during its first five-years and now starting its fourth year of its second five-year plan, has been very successful in implementing the program activities that led to having exceeded the 70% low- and moderate-income benefit expenditure requirement by approximately 25%. Therefore the City, during the remaining next five year period, will continue to administer and focus its programming in the above three priority need areas.

One of the City Council's goals **continues** to be to Strengthen Neighborhoods. Therefore, Action Plan projects will focus on various activities that will strengthen neighborhoods by implementing housing-related activities for both rental and owner-occupied (e.g., homeownership assistance, rehabilitation, slum and blight removal, etc.) and by implementing public facilities infrastructure activities (e.g., sidewalks, street and curb repair, water, sewer improvements, etc.). Additionally, the City plans to continue to focus on the ASSET process as a vehicle for providing financial assistance for the needs of and service delivery to persons with incomes at 50% or less of the Story County median income limit, and to the homeless.

The following is a brief overview of the 2012-13 program year activities and rollover activities that will be proposed to be implemented in fiscal year July 1, 2012, to June 30, 2013, that will focus on two (2) of the above five-year priority goals that can directly address strengthening neighborhoods.

1. HOUSING ACTIVITIES OBJECTIVE: CDBG funds should be used to strengthen neighborhoods by implementing affordable housing programs and services through acquiring, demolishing, and rehabilitating housing units that support homeowners, homebuyers, and renters to obtain and remain in affordable housing. Under this objective for 2012-13 the City **will continue** to implement the following subcomponent programs under the **Neighborhood Sustainability Programs**:

a. **Acquisition/Reuse, and/or Slum and Blight Component.** The objectives of these programs are to continue to seek, acquire, and rehabilitate single-family properties, or to demolish/remove properties for lots to be reused for affordable housing to assist low- and moderate-income (80% or less of AMI) families. This program, where possible, will have a more comprehensive approach at targeting single-family properties as follows: 1) Converting single-family rentals or non-rental properties in existing neighborhoods that are “for sale” back into single-family homeownership; 2) Matching, where possible, with eligible low-income (80% or less of AMI) first-time homebuyers through the Homebuyer Assistance Program and/or sale to Non-Profit Organizations; 3) Assisting in code enforcement by acquiring and demolishing abandoned, deteriorated properties and then re-selling the lots to non-profit organizations, and/or for-profit developers, for affordable housing, or the removal and demolition of deteriorated properties in floodplains or other environmentally unsafe areas through the Slum and Blight Program; 4) Acquiring foreclosure properties and vacant lots and re-selling them to non-profit organizations, and/or for-profit developers, for affordable housing; and 5) Concentrating, if possible, in targeted low-income census tracts. The overall goal of the Neighborhood Sustainability Program is to increase the availability of housing to low-income families and to maintain decent, safe, and sanitary housing stock in existing neighborhoods.

Under the Slum and Blight Component, a “**Dangerous Building Program**” will be implemented. The program is designed to demolish deteriorated properties that have been identified by city code regulations as being unsafe and in need of immediate repair or need to be demolished. The program budget for 2012-13 is approximately \$45,000 (including administrative cost). All \$45,000 will come from the 2011-12 rollover balance.

Under the **Acquisition/Reuse Component**, funds have been set aside for the Operation and Repair of Foreclosed Properties that have been purchased over the past few years. The program budget for 2012-13 is approximately \$62,500 (including service delivering costs). All \$62,500 will come from the 2011-12 rollover balance.

b. **Homebuyer Assistance Program Component.** The objective under this program is to provide financial assistance to qualified low- and moderate-income first-time homebuyers, with incomes at or below 80% of the area median income limits, to purchase existing and/or newly constructed single-family housing in residentially-zoned areas. The overall goal of the Homebuyer Assistance Program is to allow low- and moderate-income households to gain access to housing and/or improve their housing status. The program budget for 2012-13 is at approximately \$115,500, of which \$53,000 will come from the 2011-12 rollover balance and \$62,500 will come from the 2012-13 allocation.

c. **Neighborhood Housing Improvement Program Component.** The Neighborhood Housing Improvement Program objective will be to provide financial assistance to qualified low- and moderate-income single-family homeowners at or below 80% of the area median income limits to improve the physical condition of their single-family homes in residentially-zoned areas. The overall goal of the Neighborhood Housing Improvement Program is to allow single-family homeowners to reside in decent, safe, and sanitary housing that will enhance neighborhood sustainability.

The program budget for 2012-13 is approximately \$426,021 (including \$11,521 of service delivery costs) of which \$145,000 (\$7,500 for service delivery costs) will come from the 2011-12 rollover balance and \$281,021 (\$4,021 for service delivery costs) will come from the 2012-13 allocation. Additionally, approximately \$25,000 has been allocated from the 2011-12 rollover balance to implement a **“Single-family Conversion” pilot project** to offer loan repair funds to a property owner of a single-family conversion rental unit to convert back into a single-family unit to sell to low- and moderate-income homebuyers.

2. PUBLIC IMPROVEMENTS OBJECTIVE: CDBG funds should be used to strengthen neighborhoods by implementing programs that will increase or improve public facilities, infrastructure, and services.

a. **Neighborhood Infrastructure Improvements Program.** The Neighborhood Infrastructure Program objective will be to make various infrastructure improvements (curb, sidewalks, street, etc.) in targeted low- and moderate-income census tracts. The overall goal of the Program is to preserve and enhance the viability and aesthetics of the infrastructure in our core existing neighborhoods. The program budget for 2012-13 is approximately \$378,896 of which \$75,000 will come from the 2012-13 program allocation, approximately \$260,000 from the 2011-12 rollover balance, and \$43,896 from 2012-13 anticipated program income.

**See Attachment 1 for Amended Project Worksheets and
Five-Year Objectives and Outcomes Table**

Proposed 2012-13 Action Plan Expenditure Budget:

<u>Programs</u>	<u>Budget</u>
Operation and Repair (Acquisition/Reuse)	62,500
Dangerous Building Program (Slum & Blight)	45,000
Neighborhood Home Improvement Program	426,021
Single-Family Conversion Project	25,000
Homebuyer Assistance Program	115,500
Neighborhood Infrastructure Improvements Program	378,896
2012-13 Program Administration	<u>113,229</u>
Total	\$1,166,146

Proposed 2012-13 Action Plan Revenue Budget:

2012-13 CDBG Allocation	\$ 511,276
2011-12 Anticipated Program Rollover	600,000
2012-13 Anticipated Program Income	<u>54,870</u>
Total 2012-13	\$1,166,146

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 4 Action Plan General Questions response:

1. The Ames City Limits boundaries define the jurisdiction. See Maps:
2000 Low/Mod Persons (Area Benefit Criteria)
2000 Families with Incomes at 80% or less of Story County Median Income
2000 Families/Households below the Moderate-Income (80%) Threshold
2000 Families/Households below the Low-Income (50%) Threshold
2000 Families/Households below the Very Low-Income (30%) Threshold
2000 Minority Population as a Percent of Total
2000 African American/Black Population as a Percent of Total
2000 Asian Population as a Percent of Total
2000 Hispanic/Latino as a Percent of Total
2000 Native Hawaiian/Other Pacific Islander as a Percent of Total
2000 American Indian/Alaska Native as a Percent of Total
2000 Other Race as a Percent of Total

Note: New Maps will be updated after completion of the 2010 Census Data becomes available.

2. Participant-based programs utilizing CDBG funds are based on individual income eligibility determinations, low- and moderate-income limited clientele benefit documentation, and/or low- and moderate-area benefit, based on census tracts containing concentrations of 51% or more low- to moderate-income persons, as established by HUD. The rationale for this is initially based on the types of eligible projects that can be implemented using CDBG funds. Secondly, program design and selection will be based on whether the activity will address one or all of the three (3) priority needs outlined in the 2009-14 Consolidated Plan. For 2012-13, the goal is to **continue** projects that represent a cross-section of the National Objectives, but the primary goal is that at least 51% of the CDBG funds will be allocated for projects that pertain to the Housing Activities Program Category. For 2012-13, the goal is to **continue** to undertake projects where 95-100% of the CDBG funds will be spent under activities that meet the benefit to Low- and Moderate-Income Persons National Objective and/or the Low- and Moderate-Area Benefit in targeted LMI census tracts.

3. One of the major objectives in the five-year priority needs, outlined in the 2009-14 Consolidated Plan, was that CDBG funds should be used for the construction of affordable housing as a way to address the obstacles to meeting the underserved needs of the community. However, the current market still has a large number of newer rental housing units that continue to have an impact on the older, existing rental housing units available on the market. Decent and semi-decent units are still sitting vacant and deteriorating in viable existing neighborhoods. This situation continues to create obstacles to meeting the needs of the underserved. Other obstacles include, but are not limited to, the inability to access affordable housing due to: financial illiteracy and/or lack of homebuying knowledge and understanding; tightening of the mortgage lending qualifying guidelines; higher credit scores; poor credit histories; high debt-to-housing ratios; inability to save for down payments; poor quality of available housing stock for homeownership; inability to pay utility and rental deposits or utility bills; childcare costs; transportation costs, in particular to facilities outside of the city limits; lack of knowledge and understanding of responsibilities and rights under the Tenant/Landlord Act; and lack of knowledge regarding how to file Fair Housing Complaints, just to name a few. These obstacles are in addition to the obstacle that was addressed in the Consolidated Plan about "the ability to keep up with the pace by which the population needs of the underserved continues to increase at a much faster pace than a community's ability to provide the service and agency capacity." Additionally, within the first five-year Consolidated Plan period the City completed its Analysis of Impediments to Fair Housing Choice Study. The study at that time suggested some of the same above-mentioned obstacles to meeting the underserved needs as well as: 1) Excessive Down Payment/Closing costs to purchase a home; 2) Excessive application fees and/or rental deposits; and 3) The cost of utilities. However, due to the financial climate and other changes that have taken place in the community, the City will be seeking to update this study during this second five-year Consolidated Plan period.

Through the continuation and implementation of any new programs outlined in the 2012-13 Action Plan, the City of Ames, utilizing CDBG funds, will attempt to continue to address these underserved needs as much as possible. The City will seek community partners (such as for-profit and non-profit organizations, community groups, banking/lending institutions, developers/contractors, and/or neighborhood organizations) that can help provide the necessary resources in order to address these and other obstacles.

4. In 2012-13, the City of Ames anticipates the following resources to be made available to address the needs in the community as identified in the plan:

Federal:

-Continue the administration of the CDBG Program, with an anticipated budget (including administrative cost) for 2012-13 of approximately \$1,166,146. Of this amount, \$511,276 is the 2012-13 allocation, \$54,870 is program income, and approximately \$600,000 is 2011-12 rollover funds.

-Beginning July 1, 2011, the City of Ames is no longer the administrator of the Section 8 Housing Choice Voucher Program for the Ames jurisdiction. The program is being administered by the regional housing authority that administers the program for a six county area (including Ames/Story County). For 2012 the Housing Authority will received approximately \$3,550,721 in HAP and up to approximately \$517,452 in administrative funds if all voucher are leased.

-For 2012 it is anticipated that approximately \$22,000 of the Emergency Shelter Grant (ESG) will be again awarded to area non-profit organizations.

-For 2012 it is anticipated that approximately \$42,150 of the Supportive Housing Program (SHP) funds will again be provided to area non-profits.

-Continued administration of various privately-owned subsidized HUD Housing units. There are approximately 233 Project-based and 202 units and approximately 371 Tax Credit properties remaining in the community (325 of the tax credit units are low-income designated).

State:

- It is anticipated that Private Developer(s) in the community will continue to seek funding through the Iowa Finance Authority for Low-Income Tax Credits as the market dictates.

-It is anticipated that area non-profit housing providers will continue to pursue applying for HOME funds, State Housing Trust Funds, or other state funding resources to produce and/or maintain various types of affordable housing units (e.g. home ownership, rental).

Local:

-Through the ASSET process for 2012-13, it is being recommended that approximately \$3,135,979 (\$64,631 increase from 2011-12) will be awarded to area human service agencies. Of that amount, the City's contribution is recommended to be approximately \$1,150,278, which is an increase of approximately \$38,841 (3.5%) from the 2011-12 allocation. A number of the agencies provide deposit, transportation, utility services, and emergency rental assistance.

- It is anticipated that area non-profit housing producers (e.g. Habitat for Humanity of Central Iowa and the Story County Community Housing Corporation) will maintain, construct, and/or rehabilitate housing for low- and moderate-income homebuyers and/or renters within the community and throughout Story County. Both have access to utilize private funding, state funding (HOME, Iowa Finance Authority), and Federal Home Loan Bank dollars and additional funding resources to the community.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 4 Action Plan Managing the Process response:

1. The City's Planning & Housing Department (Housing Division) will be directly responsible for the project's implementation and administration. The Housing Division will have direct responsibility in the implementation, management, financial reporting, record keeping, and citizen participation plan. The Housing Division will also be support by other Departments such as Finance, Purchasing, Public Works, Inspections, Legal, and others to implement projects and insure requirements are being met.

2. In the process of updating the Consolidated Plan for 2009-14 and for the preparing of the Annual Action Plan, the City will continue to conduct public forums prior to the comment period to gain feedback from the community. Various human service agencies, non-profit organizations, citizens, neighborhood organizations, and participants from the Section 8 Rental Subsidy housing programs are specifically invited to assist in the process.

3. The City will continue to contact, participate in, and maintain its networking among the various human service agencies, community groups, neighborhood organizations, area businesses, and low-income housing participants to gain feedback on what needs can be addressed through this and other programs to assistance the needs of all citizens where possible.

A more detailed discussion regarding this topic is located in the 2009-14 Consolidated Plan.

Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 4 Action Plan Citizen Participation response:

1-2. The City of Ames' Citizen Participation Plan, found in the Attachment Section of the Consolidated Plan, lays out the general guidelines around which the Consolidated Plan was developed and outlines methods for citizens to guide and assist the City in formulating the Plan. The objective of the Citizen Participation Plan is to ensure that Ames citizens are given the opportunity to and are encouraged to participate in planning for and preparing the Five-Year Consolidated Plan; the Annual Action Plans, including amendments to the Plan; and the Annual Performance Reports. All interested parties are urged to participate, but a special emphasis is placed on participation by the following groups:

- low- and moderate-income persons;
- public and private agencies that provide assisted housing, health services, and social services; and
- public and assisted housing agencies.

The City again held public forum sessions (prior to the comment period) to get feedback from various community providers and citizens about the 2012-13 Action Plan. Various human service agencies and non-profit organizations, neighborhood associations, citizens and Section 8 participants were specifically invited to the public forum. A press release was sent out to all forms of the media indicating that the public forum would be held. The public forums were held on Wednesday, February 15, 2012, at 5:00 p.m., and Thursday, February 16, 2012, at 10:00a.m and at 1:30 p.m. A total of nine citizens, representing four (4) human service/non-profit organizations, three (3) citizens and two (2) business organizations attended the sessions.

In an effort to inform and encourage input, the information regarding the public forums and hearing, in the form of a special advertisement, was placed in the FREE local newspaper (to ensure that lower income, elderly, disabled, and other minorities would have greater access to the information), also the hearing notice and plan documents are placed on the City's website and a copy place in the public library. Comments received during the public comment and/or public hearing will be located in the Attachment section of the Consolidated Plan.

In an effort to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities, the City makes provisions available on its web site that allows citizens to be able to translate pages into a language of their choice. Also each City Department and/or employee has been provided information on how to use an Over the Phone Interpreting service that provides a list of common languages along with the country from which they originated to communicate with customers who may have Limited English Proficiency. The City is also creating a list of employees that can speak and interpret other languages that will be available City-wide to use. In regards to persons with disabilities, the City has its own in-house telecommunications device for the deaf (TDD) to able to communication with persons who are deaf, the City also utilizes the Relay Iowa, which is a Telecommunications relay service provides full telephone accessibility to people who are deaf, hard-of-hearing or speech impaired. The City also keeps a list of Interpreters and Translators available for Story County. Additionally, in its public hearing notification ads the City notifies persons in need of special accommodations for a disability or language translation of a staff contact name and number (including our TDD number) for

assistance, along with notification for persons with disabilities how to access City Hall. The City will also be updating its Citizen Participation Plan on to include information about various accessibility and Limited English Proficiency policies and procedures.

4. No comments were received during the comment period or at the public hearing.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 4 Action Plan Institutional Structure response:

Although the City of Ames no longer directly administers the Section 8 Housing Choice Voucher Program, the City of Ames continues to be the lead funder and administrator of community and economic development programs and lead funder for an array of social service agencies that provide a continuum of care needs for the community.

Through the implementation of various affordable housing initiatives, the City has created a broad spectrum of partnerships with human service agencies, neighborhood groups, area businesses, for-profit and non-profit developers, state and federal agencies and local governments, property owners, lenders, realtors, non-profit organizations, etc. to pursue the development of various housing types, supportive services, businesses, and jobs for the benefit of low- and moderate-income households in the community, as well as the County. The continued implementation for 2012-13 of program activities will involve maintaining and/or expanding partnerships with the community and neighborhood groups and with for-profit and non-profit developers and citizens.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 4 Action Plan Monitoring response:

1. 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 the 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 submitting reports as required by HUD. Additionally, the Housing Division staff works closely with the Public Works Department in implementing its public facilities types of projects, and with the Inspections Division and Finance Department in implementing its various housing programs. The Housing Division will continue to work with all City

Departments, where feasible, to implement the programming and requirements of the CDBG Program.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 4 Action Plan Lead-based Paint response:

1. The Housing Division, through the implementation of the CDBG Programs (where required), will continue to conduct visual risk assessments to identify properties that may contain lead-based paint hazards as a means to increase the inventory of lead-safe housing available to extremely low-, low-, and moderate-income families. The City will continue to coordinate efforts with the Story County Lead Coalition group and State health department, and when possible, partner on events to help educate, train, and address the issue of lead paint and lead poisoning. The City plans to continue partnering with local colleges and/or certified professionals to offer and/or announce Lead Safe Renovator Certification Training to increase the number of certified painters, contractors, and the general public. A more detailed discussion regarding this topic is located in the 2009-14 Consolidated Plan.

HOUSING

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 4 Action Plan Specific Objectives response:

1. As part of the 2012-13 Action Plan Projects, the City is proposing to implement the following programs that will directly address the goals and objectives outlined in the 2009-2014 Consolidated Plan:

a. **Neighborhood Home Improvement Program.** The program is a subcomponent of the Neighborhood Sustainability Programs. This program will address the housing needs of low- and moderate-income single-family homeowners in the community. CDBG funds are being used to provide financial assistance to make needed home repair improvements. The overall goal of the Neighborhood Home Improvement Program is to allow single-family homeowners to reside in decent, safe, and sanitary housing that will enhance neighborhood sustainability.

b. Homebuyer Assistance Program. This program will address the housing needs for very low- and low-income first-time homebuyers to purchase existing and/or newly constructed single-family housing. The overall goal of the Homebuyer Assistance Program is to provide the opportunity for low- and moderate-income households to gain access to housing and/or improve their housing status.

c. Neighborhood Sustainability Program. This program will continue to address housing needs through acquisition, demolition/removal, and minor repairs and/or rehabilitation of single-family properties and/or lots for reuse for affordable housing to assist low-income (80% or less of AMI) families. This program, where possible, will have a more comprehensive approach at targeting single-family properties as follows:

- Converting single-family rental properties that are “for sale” back into single-family homeownership. Match, where possible, with eligible low-income (80% or less of AMI) first-time homebuyers through the Homebuyer Assistance Program, and/or sale to non-profit organizations.

- Acquiring foreclosed properties, making needed repairs, and putting them back on the market to be made available to low- and moderate-income first-time homebuyers, or selling them to non-profit housing organizations to make repairs and make available to low- and moderate-income families.

- Acquiring single-family homes in older viable neighborhoods (with minimal repairs needed) to make them available to low- and moderate-income households.

- Assisting in code enforcements by acquiring and demolishing abandoned, deteriorated properties and then re-selling the lots to non-profit organizations and/or for-profit developers for affordable housing.

- Acquiring vacant lots and re-selling them to non-profit organizations and/or for-profit developers for affordable housing.

- Concentrating, if possible, in targeted low-income census tracts.

The overall goal of the program is to increase the availability of housing to low-income families and to maintain decent, safe, and sanitary housing stock in existing neighborhoods.

See Project Workbooks

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 4 Action Plan Public Housing Strategy response:

The City of Ames does not own or operate any public housing units and, effective July 1, 2011, is no longer a HUD-authorized Housing Authority. However, the City will continue to work with area Public Housing Authorities, Owners/Managers of project-based assistance units, and tax-credit property administrators to share information and coordinate efforts in addressing the housing needs of the community. **A more detailed discussion regarding this topic is located in the 2009-14 Consolidated Plan.**

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 4 Action Plan Barriers to Affordable Housing response:

Through the implementation of the following 2012-13 programs (most of which are being rolled over from 2011-12), the City will continue with its Homebuyer Assistance Program for low-income households by providing down payment and closing cost assistance for homeownership. The City will continue to implement its Neighborhood Sustainability Program to keep existing neighborhoods viable, by taking advantage of purchasing and rehabilitating these units into affordable rental and/or homeownership housing for low- and moderate-income households. Finally the City, through the implementation of a Neighborhood Housing Improvement Program, will continue to address the needs of low- and moderate-income single-family homeowners by providing funding for improvements to their homes.

Although, the City is no longer the administrator of the Section 8 Housing Choice Voucher Rental Subsidy Program, the Housing Authority that now administers the program for the Ames jurisdiction is larger and has the capacity to better serve the program participants and applicants. This will reduce some barriers for very low-income households to obtain affordable housing opportunities.

A more detailed analysis of Barriers to Affordable Housing are addressed in the City's 2009-14 Consolidated Plan and are outlined in the City's 2008 Impediments to Fair Housing Study (anticipated to be updated in 2012-13).

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. 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.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. 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.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 4 Action Plan HOME/ADDI response:

The City of Ames does not receive funding under this program.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 4 Action Plan Special Needs response:

1-4. Although the City of Ames does not receive funds for these types of programs directly, and it is a competitive process that is administered by the State of Iowa, the City of Ames has a history of having as one of its priority goals the addressing of strategies for assisting not only low-income families to avoid becoming homeless, but also addressing an array of social and economic issues that face low- and very low-income families 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 extremely low-income levels. One of those strategies **continues** to include the funding of the initiatives listed below.

-The City funding of a collaborative process called Analysis of Social Service Evaluation Team (ASSET). ASSET provides a large portion of its funding to various Ames/Story County human service agencies to assist with housing and basic needs to help families avoid becoming homeless. This particular level of service 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 1980s, the City's contributed portion is approximately 25 million dollars.

For fiscal year 2012-13, the ASSET partners' recommendations have planned for the investment of funds to address the needs of the homeless and chronic homeless, homelessness prevention, and other non-homeless population needs and services for the jurisdiction as follows:

Story County - all sources	\$ 1,029,339
United Way	819,607

GSB	136,755
City of Ames	<u>1,150,278</u>
Total	\$ 3,135,979

The funding contributed by the City of Ames is very closely aligned with the City's order of priorities, and helps to sustain those services demonstrated to meet the needs of extremely low-, low-, and moderate-income residents, by providing for basic needs, crisis intervention, and the prevention of homelessness (www.storycountyasset.org - Funder priorities).

Additionally, the agencies that provide the services for the homeless and near homeless, as well as other service needs populations, receive funding from various state, federal, and private sources. Detailed information of these various sources are outlined in the 2012-13 ASSET Human Services Budget Manual. Also, a detailed analysis of Specific Homeless Prevention Elements is addressed in the City's 2009-14 Consolidated Plan.

The City of Ames, along with the City of Ames ASSET volunteers, will continue to work with homeless agency providers to seek ways to partner to maintain and/or expand programs and activities that will address and/or bring awareness to needed solutions to work on eliminating chronic homelessness by 2015.

One major barrier that **continually** exists is funding reductions at both the federal (CDBG, ESG, etc.) state, and local levels. Members of ASSET continue to receive information about the lack of state funding for programs and cuts that are threatening the continuation of some of those programs. Local agencies that have multi-county areas of operations continue to struggle with a lack of adequate local support from those counties. Due to the economic conditions across the country, a continual barrier is that the need and number of households continues to grow and far exceeds the financial and staffing resources at federal, state, and local levels. ASSET, unfortunately, has continued to be a very unique and consistent revenue source for these agencies.

The three (3) area homeless shelter providers participate in the annual State of Iowa Point in Time Homeless Counts to survey the number and the needs of the homeless individuals and families in Ames/Story County in order to assess the level of funding needed to serve this population. Additionally, the Story County De-categorization Project, which consists of the Department of Human Services (DHS) Child Welfare Administrator, the DHS Service Area Manager for the De-categorization Project, the Chief Juvenile Court Officers, and the Iowa Community Empowerment Board, exists to plan, coordinate, execute, fund, and monitor child welfare and juvenile justice programming for all of Story County, including school districts located within the county.

This list of agencies and the services they provide help to address and administer a majority of the service needs outlined in the Homeless, Non-Homeless, and Community Development Needs in this community, which allows the City to concentrate its CDBG funds on other housing and infrastructure-related activities and services.

Additionally, the State of Iowa, through the Iowa Finance Authority, provides communities and housing organizations around Iowa with diverse programs to help address needs in their communities as follows:

-The Iowa Council on Homelessness is committed to ensuring that all Iowans have access to safe, decent, and affordable housing. As part of the Iowa Finance Authority, the ICH and its 38 members work to identify issues, raise awareness, and secure resources that will allow all homeless Iowans to become self-sufficient.

-The State Housing Trust Fund makes valuable grants to increase and preserve the statewide stock of affordable single-family and multifamily programs.

-The Homeless Assistance Program is a combination of the federal Emergency Solutions Grant program and the state Shelter Assistance Fund, and makes grants to support basic shelter and essential supportive services for homeless individuals and families, as well as grants for short-term homeless prevention assistance.

-The Homelessness Prevention and Rapid Re-housing Program (HPRP) is a short-term program of the American Recovery and Reinvestment Act of 2009, and provides financial assistance and services to either prevent individuals and families from becoming homeless or to help those who are experiencing homelessness to be quickly re-housed and stabilized.

-The Housing Opportunities for Persons with AIDS Program distributes funds to address the housing needs of persons living with HIV/AIDS and their families.

-The Public Service Shelter Grant Program is a short-term program launched in 2009 that provides funds for the construction or renovation of public domestic abuse, emergency, and homeless shelters.

The City will provide technical assistance to interested agencies with preparing applications and collecting and/or providing data to be able to access funding under any of all of the above programs.

5. The Homeless Program funds that require a Discharge Policy for Homeless Prevention are received and administered by the State of Iowa. A majority of the public agencies in Ames/Story County fall into this category. The State's strategy is a three-part strategy, as outlined in the State of Iowa's Chronic Homelessness Plan and the 2011 Balance of Continuum of Care Application. The 2011 Balance of Continuum of Care Application has been completed and submitted.

The Iowa Council on Homelessness finalized a formal discharge policy and submitted it to the Governor in 2005. The proposed policy recommendations address discharge planning for a variety of populations at risk of becoming homeless (e.g. Foster Care, Health or Mental Care, etc.), including those who are to be released from public-funded prisons, and recommends that each state department be instructed to implement a discharge protocol based on guiding principles that would make every effort to ensure that the discharge does not result in the person becoming homeless. In response to this policy, the Iowa Department of Corrections (DOC) established a new Discharge Planning Coordinator position that works with all state correction facilities. The Discharge Policy's strategy is to continue to work on collaborations in order to bridge the gap between homeless service provisions and mainstream resources. Working at the state level to develop policies that reduce and end homelessness and bring new resources and collaborations into the state will benefit all involved. The policy is reviewed yearly as part of the State's Continuum of Care Application process. On the local level there is currently no formalized written Discharge Policy; however, the City will be pursuing collaboration with the County, Hospital, Justice, and Mental Health Systems to begin discussions on creating a written policy for Ames/Story County.

See **Attachments Section** for the Iowa Discharge Policy Update, 2011 State of Iowa Point in Time Homeless Count, 2011 Story County Decategorization Project Annual Report, the 2012/13 ASSET Allocations Report to the Ames City Council, and the State of Iowa's Chronic Homelessness Plan, and the 2011 Balance of Continuum of Care Application, which is available at www.iowafinanceauthority.gov/en/for_homeless_providers_housing_organizations/.

Emergency Shelter Grants (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.

Program Year 4 Action Plan ESG response:

The City of Ames does not receive funding under this program.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 4 Action Plan Community Development response:

1-2. The Non-housing Community Development needs of the jurisdiction are stated in the Ames City Council's vision established in 2008, which is to assume a proactive leadership role to ensure accomplishment of the following:

Vision for the Community that

- ...is open and inclusive to the needs of all segments of our diverse community by accommodating varied lifestyle choices in housing, transportation, retail, entertainment, and employment.
- ...coordinates community decisions with other major governmental entities, while valuing input from other groups and individual stakeholders so that all community members feel connected.
- ...maintains the economic viability of the community through the growth of our tax base.
- ...ensures a visually attractive and well-planned community.

The City Council has established and expanded the following Priorities for 2012 with items to be accomplished by December 31, 2013 (updated on February 28, 2012):

- **SUPPORT ENVIRONMENTAL SUSTAINABILITY**

- Improve electric energy efficiency within the community.
- Educate Ames residents about environmental sustainability.
- Increase availability of alternative forms of transportation.
- Consider life-cycle operating costs when making vertical infrastructure decisions.

- **PROMOTE ECONOMIC DEVELOPMENT**

- Develop Ames as a regional center.
- Support private sector growth to improve quality of life, increase number of jobs, and develop stronger tax base.
- Beautify entrances to Ames and major arterials.
- Revisit City Codes, policies, and procedures to streamline processes and to help facilitate renovation of existing buildings.
- Promote Ames as a welcoming place to do business by embracing a "Can Do" attitude.

- **STRENGTHEN OUR COMMUNITY**

- Promote our new community vision and community brand.
- Enhance interactions between ISU students and permanent residents.
- Work with ASSET funders to identify and address service deficiencies in human services delivery.
- Explore issues related to youth in the community.
- Support a community Blue Zone designation.

- **MITIGATE FLOODING IN OUR COMMUNITY**

- Reduce possibility of damage in our community caused by river/watershed flooding.

- Reduce possibility of damage in our community caused by localized flooding.

- **ENHANCE RELATIONS WITH IOWA STATE UNIVERSITY**

- Revitalize Campustown.

- Continue to support Campustown Action Association (CAA).

- Foster negotiations between ISU and CAA to help Campustown businesses be viable.

- Explore flat space funding feasibility.

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 4 Action Plan Antipoverty Strategy response:

As indicated throughout this document and the 2009-14 Consolidated Plan, 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 and through community education.

For 2012-13, the City of Ames through the ASSET process has committed to financially support local human service agencies that provide services that specially serve underserved and homeless populations. The Housing Division has as part of its housing goals for 2012-13 the continued sponsorship and hosting of its annual Hunger and Homelessness Awareness Forum that brings together community groups, human services agencies, religious organizations, state and local officials, community school districts, and others to discuss the needs and issues of the underserved.

The City will continue to attend and participate in the local Continuum of Care Board and well as the Human Services Council to discuss and address ways to reduce the number of underserved families. The City also will again meet specifically with agencies that provide emergency assistance to share information and resources about the various services being provided by each agency. These types of discussions have helped address duplication of services and open up opportunities to provide gap assistance that will also help reduce the number of poverty-level families.

Through the transfer of the administration of the Section 8 Rental Assistance Program to a larger housing authority (that has variety of programs, i.e. deposit and utility assistance) it is anticipated that a larger number of families will be served, thereby reducing the number of poverty-level families. The City will also continue its partnership with Habitat for Humanity of Central Iowa to provide homeownership opportunities to low-income families through utilization of the existing housing market. Other areas to pursue may include: financial literacy, family preservation, education/job training, community attitudes, and services coordination. The City is also preparing to update its Impediments to Fair Housing Study and informational updates to find ways to address this area.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 4 Action Plan Specific Objectives response:

1-2. The priorities and specific objectives of non-homeless special needs are as follows:

-The City will seek to continue to target over 70% of its CDBG funds to programming for households that are of low- and moderate-income or live in HUD designated low- and moderate-income census tracts.

-The City will seek to continue to implement a City Homebuyer Assistance Program to assist low- and moderate-income (80% or less of AMI) families to purchase existing and/or newly constructed homes in Ames.

-The City will seek to implement a Neighborhood Home Improvement Program (for the City limits of Ames only) to assist low-income (80% or less of AMI), single-family homeowners in maintaining their homes and the community's housing stock.

-The City will continue and expand its Neighborhood Sustainability Program to concentrate on demolishing dangerous properties in its viable residential neighborhoods and to continue to assist low- and moderate-income (80% or less of AMI) families in obtaining housing with the acquisition and/or demolition of existing properties and/or existing structures and/or lots to be developed by a non-profit organization and/or the City of Ames.

-The City will seek to continue to implement a Neighborhood Infrastructure Improvements Program that will address the deteriorating infrastructure in low- and moderate-income Census Tracts.

-The City will utilize information in its 2009 Impediments to Fair Housing Study to address the needs of this population and seek to update the study in 2012-13.

In addition to the above programs, the City will continue to seek partnerships and collaborations with local city and county governments, area human service agencies, and the ASSET process, to continue to address supportive services needs of the non-homeless population.

A more detailed discussion regarding this topic is located in the 2009-14 Consolidated Plan.

Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 4 Action Plan HOPWA response:

The City of Ames does not receive funding under this program.

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 4 Specific HOPWA Objectives response:

The City of Ames does not receive funding under this program.

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.