



**CITY OF AMES**

**2009-2014**

**CDBG  
CONSOLIDATED PLAN**



# 3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

## GENERAL

### Executive Summary

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

#### 3-5 Year Strategic Plan Executive Summary:

As part of 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) years will be **to continue** to utilize CDBG and other local and/or state funds to address the following 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;
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, and 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 04-09 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, as a new entitlement community, was very successful in implementing the program activities that lead to having exceeded the 70% low- and moderate-income benefit expenditure requirement by approximately 25%. Therefore, the City over the next five-year period will continue to administer and focus its programming in the above three priority need areas.

One of the City Council goals is to Strengthen Neighborhoods. Therefore Action Plan projects will focus on various projects that will strengthen neighborhoods by implementing housing-related activities for both rental and owner-occupied (i.e., homeownership assistance, rehabilitation, rental related assistance, etc.); by implementing public facilities activities (i.e., non-profit housing rehabilitation, sidewalks, street and curb repair, water, sewer improvements, etc.); and by implementing public service one-time activities new or expanded services for various human service agencies. Additionally, the City plans to continue to focus on the ASSET process as a vehicle for 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 to the homeless.

As outlined above the City's Five-Year Consolidated Plan already includes a substantial executive summary that addresses: key elements of the Plan; citizen participation; housing market needs and market analysis; and the strategic plan. There are also numerous related sub-items that pertain to topics such as: housing, homeless, and special needs; non-housing community development needs; lead-based paint hazards; anti-poverty; barriers to affordable housing; fair housing; institutional structure and coordination; and monitoring outcome performance measures.

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The goals of this updated Consolidated Five-Year Plan is to subsequently began to specifically include within its respective incremental annual plans more executive summary information related to objectives and outcomes and an evaluation of past performance as required by the new HUD regulations.

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 [www.hud.gov/](http://www.hud.gov/) and on the City of Ames site at [www.city.ames.ia.us/housingweb/Default.htm](http://www.city.ames.ia.us/housingweb/Default.htm). Please contact the City of Ames, Planning & Housing Department at (515) 239-5400 for information.

## Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

### Mission:

The Vision of the Ames City Council is to create and maintain

#### : A 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.

From that vision statement, the City of Ames continues to have 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 the actions that 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; the 2001 Story County Community Assessment and in 2008 conduct an Impediments to Fair Housing Analysis was conducted. Each of these studies involved intensive public participation and feedback. As the country prepares for the upcoming 2010 census, the City of Ames will pursue preparing an update to the Community Development and Housing Needs Assessment.

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.

One of the missions is that the City of Ames **continues** to be a primary funder of ASSET (an acronym for Analysis of Social Services Evaluation Team). Back 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 ASSET, each of the five major funders 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 each of their attempts 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.

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To date, we are not aware of any 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.

A second mission of the City is to assist families of who are of low and moderate incomes. The City of Ames continues to operate as the area's Public Housing Authority, by administering Section 8 Housing Choice Voucher Rental Assistance Program. Additionally, in the early 1980's, the City of Ames used State administered Community Development Block Grant funds to purchase land and resell it at a reduced cost to area developers to construct rental housing units for the lower-income families and to construct day care centers for lower income families and senior centers, and to implemented city-wide housing rehabilitation programs for lower income homeowners. With becoming an entitlement community in 2004, the City of Ames has been able to utilize the CDBG funding to continue to implement programming to address the needs of lower-income citizens, neighborhoods and human service agencies.

Although there continues to be a large number of resources in the community and efforts are continually being made to address the needs, there are still obstacles and barriers that exist. In 2008, the City with assistance from a consultant, conducted the City's first Analysis of Impediments to Fair Housing Study (which will be discussed in more detail under the Barriers to Affordable Housing) that involved community input from both "users and providers" in the housing arena. As the Ames community grows, it is anticipated that smaller, more specific community assessments will continue to occur during the next five-year period to identify and address these barriers.

## 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.
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)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

### 3-5 Year Strategic Plan General Questions response:

1. 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 continues to be the County's major economic engine and metropolitan center. It is also the engine for Story County's housing market. While many factors have contributed to the physical composition of Ames, three influences in particular continue to 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 2005-2007 American Community 3-year Estimates data, the population for the City of Ames is estimated to be 54,181, 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:

Utilizing the 2000 Census data with regard to low-income households, which is the most current data available, 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 arterial 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**

<b>Tract</b>	<b>Family Moderate (80%)</b>	<b>Family Low (50%)</b>	<b>Family Very Low (30%)</b>
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 estimated 54,181 residents in Ames documented in the 2005-2007 American Community Survey 3-Year Estimates, approximately 7,680 residents or 14% of the total residents are minorities.

The following table is a breakdown of the minority population by census tract from the 2000 Census, since later census tract data is not available:

<b>Tract</b>	<b>Minority Population</b>	<b>Total Population</b>	<b>% of Tract Population</b>	<b>% of Total Population</b>
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%
<b>Total</b>	<b>5734</b>	<b>50731</b>	<b>11.3%</b>	<b>11.30%</b>

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According to the 2000 Census the highest concentration of minorities lives in Tract 5. Tract 5 has 62.8% of population identified as minorities. Tract 5 is generally described as a university apartment and dormitory area at the north and east end of Iowa State University central campus.

Also 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 estimates from the 2005-2007 American Community Survey 3-Year Estimates indicate that the Asian population has increased to 9% of the total population 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. However, if data revealed from the 2010 census would indicate otherwise, the City would likely to review the needs and make adjustments accordingly.

The amount of CDBG funds that the City received during 2004-2009 greatly fluctuated from a high during the first year of \$589,000 to a low of \$479,000 in year five. Ames expects to receive a total of approximately \$491,000 beginning in 2009 and would anticipate funding in this range during the 2009-2014 five year plan period. Other federal fund administered by the City for specific programs, like the Housing Choice Voucher Program, is already designated by the federal government for a specific use for rental assistance for very low and low income households. As the data indicates in the above section (**until the 2010 Census**), Ames continues to be a fairly homogeneous community with no areas of heavy low income or minority concentrations, or areas with concentrations of deteriorated housing. However, some of the viable core neighborhoods contain the city's oldest housing stock. The housing stock and the infrastructure in these neighborhoods will continue to need to be addressed. These neighborhoods also contain affordable housing and mostly contain the low and moderate census tract designated by HUD. Because of this, there will be an effort to concentrate allocating a portion of the CDBG funds to these areas. Additionally, the specific Homeless Needs Table for both Individuals and Families (based on the data in the most current 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 annually set aside a large portion of its Local Option Sales Tax Funds to support the majority of these categories, and Federal regulations prohibit not more than 15 percent of CDBG funds to be used for public services (approximately \$74,000 for 2009), and because service has to be a new and/or expanded activity, this 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 continues to hold public forums to educate the public about Community Development Block Funds and to gather public input on the following upcoming five-year goals and priorities for the City's Consolidated Plan:

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

2. Various Human Services agencies, neighborhood associations, non-profit organizations and school district, and participants in the Section 8 rental assistance program were individually invited to attend the forum 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 current priority needs, program activities implemented along with accomplishments/beneficiaries and expenditures.

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The three (3) priority goals were presented and the attendees were then asked to give input on those proposed priority goals. The consensus was that reducing the priority goals down from five (5) to the three (3) would have the most benefit for low and moderate income households was the best approach. Community input seems to indicate that the housing related programs for both renter and homeowner were the most crucial. Reducing the goals down to the three (3) was 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 the City should concentrate on activities that are a benefit on a city-wide basis, that fell within any of the three goals, and most importantly, that can be administered in a timely manner.

Further discussion took place regarding what would be the priority programs that should be addressed under all or some of the goals that the City should 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 the recommended projects to be presented as the 2009-10 Annual Action Plan projects. They reflect mostly city-wide projects that target low and moderate-income persons, and targeted census tracts, containing 51% or more of persons who have of low and moderate-incomes. For example, the proposed Neighborhood Housing Improvement Program and Renter Affordability Programs will serve citizens on a city-wide basis, and the assistance will be distributed accordingly. Where possible 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.

The CDBG funded programs will continue be administered by the City of Ames. Additionally, if there is a need to adjust program administrators, 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. Several primary obstacles that were identified in the 2004-09 Strategic Plan are **still apparent** in trying to meet the underserved needs of a community in the 2009-2014. They are as follows:

- a) The continued unavailability 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 the dilemma of having a pool of dollars that it would be needed 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 three 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. Advocates continue to have a strong voice 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."

- b) 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 has increased over the last several years and there is currently an approximately 20-24 months waiting period. The waiting period can become extended due to the increasing number of families and individuals who are losing their jobs due to the currently financial crisis the county is facing and now may qualify for the program, along with the increase in the number of families utilizing the probability feature of the Section 8

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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. Also the reduction and fluctuation in funding for this HUD program has had a great impact on the number of families and individuals that can be served.

- c) 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. Over the last year and a half the number of households needing assistance with security deposits for rent and utilities significantly increased. For the first time, during the 2004-09 Consolidated Plan time-period, funding for the Renter Affordability Program was exhausted with 2+ months remaining in the 2008-09 fiscal year. This has sent households scrambling to find other resources in the community to assist in this area. This exhaustion of funds has also put a financial strain on other agencies to be able to assist with other emergency needs in the community.
- d) In the 2008 Impediments to Fair Housing Analysis Study for the City of Ames, the following obstacles were identified:
- Lack of available decent rental units, in affordable price ranges.
  - Excessive application fees and-or rental deposits.
  - Attitudes of landlords.
  - Cost of housing.
  - Job status.
  - Lack of knowledge of how to file a fair housing complaint.

(the entire Impediments to Fair Housing Study is available on the City's web site at:  
<http://www.cityofames.org/HousingWeb/Default.htm>)

The City of Ames is among the majority of cities that continues to face the above obstacles. Ames/Story County continues to be 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 numbers of persons on the various housing waiting lists are from larger metropolitan areas outside of Ames, as well as the State of Iowa. Data (as of June 2009) provided by the Ames Housing Authority indicates that of the 242 applicants currently on the waiting list for possible participation in the City's Section 8 Rental Assistance Programs, 49 applicants (20%) live in communities outside of the City of Ames, and of the 49 applicants living outside of the City of Ames, 20 applicants (41%) are outside of the State of Iowa. According to data reported by Community Housing Initiatives Property Management, who owns and manages a sixty (60) unit Section 8 Project-based Rental Assistance Program complex, as of June 2009 they have approximately 20 applicants on their waiting list, of which a large majority are residents are from Ames/Story County or from other cities within Iowa. Their waiting list for one and two bedroom units is approximately two-three months, while the wait for 3 bedroom units is at least one year. They currently have a 94-95% lease-up rate.

The City of Ames receipt of CDBG entitlement funds over the last five years has greatly helped to address and expand its ability to address the primary needs, concerns and obstacles for this community. Although the amount of funds that the City received over the last five years steadily decreased and did not necessarily eliminate all of the obstacles and barriers in the community, it has certainly help to reduce and improve access to more affordable housings and other needs. As the Ames community continues to grow, it is anticipated that more options will need to be explored during the upcoming five-year period.

## **Managing the Process (91.200 (b))**

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.



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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 the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

\*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

### 3-5 Year Strategic Plan Managing the Process response:

1. The City of Ames Mayor and City Council have reviewed and approved the proposed goals for the years 2009 through 2014 for the Consolidated Plan along with the 2009-10 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 27 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 \$5.5 million.

The Department has successfully participated and implemented the following programs: CDBG (entitlement and non-entitlement programs), ESPG, HAP, IDOT, IFA, FEMA, Section 8 Certificates, Vouchers, 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.

2. & 3. The City of Ames during the preparation of the Consolidated and/or Action Plans, invites community participation by first presenting a background and proposed action plan to City Council where the agenda of the items to be discussed is widely publicized through the media and on the City's web page, along with the meeting being televised and the broadcast is and re-run for several days after the initial meeting. The Housing Division annually hosts public forums (with various meeting times) that are widely advertised and specific agencies such as: neighborhood associations, human services agencies (i.e. Housing Coordinating Board, Youth and Shelter Services, Caseworkers, Human Relation Commission, Mental Health Providers, Community Action Agencies, Daycares, Homeless Housing Providers, Boys & Girls Club, Habitat for Humanity, and Section 8 participants to name a few) are individually invited to attend the public forums. The City also advertises in the local "free" paper that is distributed throughout Ames/Story County. The City also offers to provide reasonable accommodations to persons with disabilities, hearing impairments, etc. Additionally, throughout the year as part of the implementation of the various programs, the City conducts and collects program evaluation from the participants who participated and/or benefited from the programs. The feedback is used to improve the level of service and serves as a tool to determine future needs directly from low and moderate income households. The City also meets with various Human Services agencies to share information about programming and to gather information about what the needs of their consumers are with regard to those programs. The City will continue to broaden its outreach to various human services agencies (HIV/AIDS, Homeless, etc.) to insure what the needs of these populations are, and if there are needs, determine what can be done to address the needs through the programs they administer.

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## **Citizen Participation (91.200 (b))**

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.

### 3-5 Year Strategic Plan Citizen Participation response:

1. 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, in 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 very low, 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 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. 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. The City of Ames will publish in a local "free" 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. See Citizens Participation Plan for more details.

2. Insert any comments received.
3. Insert efforts that were used to broaden outreach efforts.
4. Any and all comments will be accepted and a response will be provided.

## **Institutional Structure (91.215 (i))**

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by

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the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

1, 2 & 3. The largest provider of affordable housing in Ames continues to be 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 plays a major role for the community in its ability to implement various types of Affordable Housing Initiatives and Programs, provide planning and research activities, provide technical assistance for housing providers, help facilitate and administer housing development, and now through its administration of the City's Community Development Block Grant funds, provides additional activities housing-related projects and services.

There continues to be major two non-profit organizations that are devoted solely to housing low-income families, Central Iowa Habitat for Humanity, Inc., and the Story County Community Housing Corporation (formerly Story County Housing, Inc. and Story County Community Land Trust). The Central Iowa Habitat for Humanity is the most active in the area of providing affordable homeownership opportunities for low income households. They currently have an inventory of 33 homes that have been built or rehabilitated in Story County. The Story County Community Housing Corporation is most active in area of providing affordable rental housing opportunities for very low-income households. They currently have an inventory of 14 rental properties throughout the community; they also have an inventory of 7 homeownership properties. The City has partnered with both of these organizations in the past and it is anticipated that partnerships may continue in the future to foster affordable housing opportunities in Ames.

Back in 1994 the City collaborated with two local for-profit developers, HSC Builders and Furman Cooperation, and created the first subdivision that was a blend of both market rate and affordable housing single family units. The subdivision contained 92 single-family homes of which 48 were constructed for low and moderate income first-time homebuyers. In 2007-08, the City of Ames sought to partner with area developers/builders to construct a new subdivision of affordable housing by utilizing CDBG funds to cover the cost for installing infrastructure improvements in exchange for having 51% of the homes constructed to be available for low and moderate income households, however due to market conditions and other constraints the project did not go forward. Since that time the City has concentrated efforts in preserving existing housing stock in the City's core neighborhoods to which there has been a greater need and demand. The City's Planning 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 City of Ames will also continue to work with the State and the Chamber of Commerce to attract industries and businesses 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 continue to play an important role in the development of affordable housing. A group of lenders (First National Bank, US Bank, First American Bank, and Wells Fargo Bank, First Federal Saving Bank, and Story County Bank & Trust) along with secondary market partners (Iowa Finance Authority, Iowa Bankers Mortgage, Fannie Mae and Freddie Mac and HUD) have been participating with the City's Affordable Housing initiatives since 1990. The City will seek to forge partnership with lending institutions to address affordable housing needs in the community. The City continues to be in partnership with cities and agencies outside of the Ames City limits, such as the Ames/Story County Partnership and Rural Development. Although no new project endeavors have been discussed recently, it is anticipated that when need all are willing to come together for the good of the citizens of Ames/Story County.

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 always is under stress and strain. For 2009-10 the three (3) Ames shelters will receive a total of \$535,906 from the ASSET funders, of which \$260,314 (49%) is the City of Ames' contribution.

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 approximately \$491,000 of program funds starting in July 2009, which will be the beginning of its second five-year period. It is anticipated that approximately 15% will be budgeted for Public Service Activities, 20% for program administration, and 65% will be budgeted for Housing Activities.

*Ames Public Housing Authority.* The Public Housing Authority administers 229 Housing Choice Vouchers. More than 233 households are on the waiting list for rental assistance with an average wait time of 20-24 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:**

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 continues to meet each month to exchange informative information on the needs and issues facing Ames/Story County and to encourage networking among the broad array of Human Services. The current list of agency members includes:

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

All of the above agencies and/or services of these agencies continued to be funded in whole or in part by ASSET; United Way; State and Federal funds; County Funds and private donations.

In addition to the services provided above, the Story County Decategorization Project, which consists of the following agencies: Department of Human Services (DHS) Child Welfare Administer; The DHS Service Area Manager for the Decategorization Project; The Chief Juvenile Court Officers; and The Iowa Community Empowerment Board assist 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.

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This of agencies and the services they provide help to address and administer a majority of the services need outlined in the Homeless, Non-Homeless, and Community Development Needs Tables included in this plan. Which allows the City to concentrate its CDBG funds on Housing and infrastructure related activities and services.

#### **PRIVATE INDUSTRY:**

*Local developers or builders.* It is likely that the maintenance/rehabilitation assistance programs will attract local contractors to participant in this program. The City's previous programs yielded 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 organizational relationship between the jurisdiction and public housing agencies within the jurisdiction:

- The City of Ames is the only public housing agency within the City's 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 the 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 2009-10 Annual Action Plan, specifically the Renter Affordability Assistance Programs.
- The review by the jurisdiction of proposed development sites: The City of Ames Department of Planning & Housing routinely reviews all proposed development sites through its Development Review Process, which is a committee that has members from 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 is currently operating under it's 2005-2010 PHA Five Year Plan and it's 2008-09 Annual Plan ( as of January 09 HUD no longer requires Public Housing Agencies with less than 350 to submit yearly annual plans).
- 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 will continue to carefully monitored and reviewed its institutional structure insuring that the appropriate staffing levels and workload responsibilities are not over taxing on one person or department, and as necessary made 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.

The City of Ames has and will continue to have 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, and with a non-profit human service agencies providing basic and extensive living skills need for clients. One of the goals in the APHA Five-Year Plan continues to be 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).

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The Housing Division has worked well with area for-profit developers over the years 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 help build and/or rehabilitate eight of its 33 homes (4 new and 4 rehabs) 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. Where feasible, 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, when it was created back in 1999 as a major collaboration to address the affordable housing issues, the partnership between the cities of Ames, Collins, Colo, Huxley, McCallsburg, Maxwell, Nevada, Zearing, and Story County called the Ames/Story County Partnership (ASCP) continues to exist and the Housing Division, on behalf of the partnership, has implemented several County-wide Affordable Housing Programs from 1999 to the present. This partnership 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 will continue where possible to work closely with the Iowa Finance Authority (IFA) the Department of Economic Development (IDED), FEMA, IDOT, Fannie Mae, and several other state, federal and private agencies. Through these partnerships, several if not all of the housing projects completed in Ames in early years were funded by IFA or IDED. In addition, all of the affordable housing programs included partnership with most of the local lender institutions.

Further information regarding Institutional Structure can be found in the City's Impediments to Fair Housing Analysis Study available on the City's web site at: <http://www.cityofames.org/HousingWeb/Default.htm>

## **Monitoring (91.230)**

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic 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, 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 submittal of reports as required by HUD. Additionally, the Housing Division staff works closely with the Public Works Department in implement 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 requirement of the CDBG Program.

## **Priority Needs Analysis and Strategies (91.215 (a))**

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

- 1, 2. As outlined under the "General Questions" section, Ames/Story County has a long history of providing a variety of services to address both the basic and specific needs of low and moderate income residents in Ames/Story County. The coordination and implementation of these variety of services, continues to describe and support the basis for assigning the priority given to each of the priority needs in the various tables. The constant

obstacle to meeting underserved needs for this community is not the effort, but the inability to maintain sufficient financial resources to serve every request or need.

### Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

#### 3-5 Year Strategic Plan Lead-based Paint response:

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%
<b>Grand Total</b>	<b>13277</b>	<b>66.1%</b>	<b>6816</b>	<b>33.9%</b>

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:**

<b>Tract</b>	<b>Number of Units Pre-1980</b>	<b>Number of Children of the Age 5 and Under</b>	<b>Concentration Ratio</b>
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
<b>Grand Total</b>	<b>13277</b>	<b>2920</b>	

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 transaction 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



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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.

## HOUSING

### Housing Needs (91.205)

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

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

#### 3-5 Year Strategic Plan Housing Needs response:

Affordable housing continues as a primary concern for the City of Ames. According to published data from the Ames City Assessor for 2008, the median price of a single-family home was \$179,921. 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 estimated population of 54,181 are students at Iowa State University that institution has had 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, 33% of the 11,600 registered rental units in Ames in 2008 have been built since 1998. The market for new single-family detached houses, with annual building permits 67 units in 2008, has been steadily been decreasing since a 2003 high of 267 units in 2003. However, a change in the vacancy rates (up or down) can and does possibly to contribute further to the increasing and or slightly decreasing cost of both rental and owner-occupied housing. This is in despite the continued expansion of the Ames housing stock (both rental and owner occupied); affordable demand continues to out-distance supply. In 2007, the City partnered with the Ames Rental Property Owners Association to update the 2003 Rental Housing Survey. Although the update method for collecting the data was designed to be utilized on-line,

there was not enough participation from property owners to have valid data. The City will consider trying to update the information during upcoming next five-year period.

**NOTE: Until data from the 2010 Census is available, not all of data in this section has been update. In particular the information based on research conducted on behalf of the City by RDG Associates in 2003 utilizing 2000 Census data and the HUD SOCDs CHAS Table data. The information contain in the Summary portion and information on the City’s Section 8 Program has been reviewed and updated as information is available.**

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 the 2000 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.

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%
<b>Ames</b>	<b>47,198</b>	<b>50,731</b>	<b>7.5%</b>	<b>15,613</b>	<b>18,085</b>	<b>15.8%</b>

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 2000 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%
<b>Ames</b>	<b>16,058</b>	<b>18,757</b>	<b>16.8%</b>	<b>6,885</b>	<b>8,337</b>	<b>21.1%</b>	<b>8,728</b>	<b>9,748</b>	<b>11.7%</b>	<b>445</b>	<b>672</b>	<b>51.0%</b>

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. Once the 2010 census data is complete and available, a review and update of this information will need to occur.

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 \$24,636 in 1990 to \$36,042 in 2000, a growth of 46.3%. (The estimated household median income for Ames in the 2005-2007 American Community Survey is \$40,220, which would amount to a 12% increase from the 2000 Census.) 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%
<b>Ames</b>	<b>\$24,636</b>	<b>\$36,042</b>	<b>46.3%</b>

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
<b>Ames</b>	<b>\$130,900</b>	<b>\$600</b>
Source: U.S. Census Bureau		

c. Housing Affordability

- o *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:

- o 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.
- o Both the median income and the median housing cost of rent in Ames were both higher than any other cities in Iowa.
- o Households that wish to purchase a home find a very small number of homes to choose from that are for sale in a price range they can afford.

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**

Tract	Owner-Occupant Households		Renter-Occupant Households	
	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," and will need to be reviewed and updated with the 2010 census information.)

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 April 2008, the number administered by the City has decreased to 229. The Section 8 Housing Choice Voucher Program is now the only rental subsidy program being administered by the Housing Division. The Housing Choice Voucher Program is the most flexible of the HUD programs because it is available to all market rental-housing units in Ames. The program provides 229 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. **It should be noted that the program now allows households to pay up to 40% of their incomes towards their share of the rental costs.** As of June 2009, the program served the following needs:

<b>Housing Make-up of Families on the <u>Waiting List</u>:</b>	
<b>Total Number applicants</b>	<b>242</b>
-Incomes less than 30% of AMI	207 (86%)
-Incomes between 31-50% of AMI	33 (14%)
-Families with children	139 (57%)
-Elderly Families	29 (12%)
-Families with Disabilities	63 (26%)
-White	142 (57%)
-African American	88 (23%)
-Asian	8 ( 3%)
-Hispanic	16 ( 7%)
-Other Race/Ethnicity	2 (<1%)

<b>Types and Number of persons <u>currently being served</u>:</b>	
<b>Total Number of participants:</b>	<b>222</b>
<b>Total Household Members:</b>	<b>456</b>
-Families with children	-92 (41%)
-Elderly	-35 (16%)
-Disabled	-95 (43%)
-Whites	-153 (69%)
-African Americans	-66 (30%)
-Asian	-3 (<1%)
-Hispanic	-5 (<2%)
-Female Head of Household	-155 (71%)

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The approximate wait time on the waiting 20-24 months. The program's annual turn-over rate for 2008 was 115. In addition to the subsidized housing units provided administered through the City's program, as of 2008-09 there are an additional 235 units of privately managed subsidized housing units, along with 153 Assisted Living units, and 249 Tax Credit Apartment units. There are also a number of other subsidized low-income units available in the surrounding areas.

In most cases the high cost of rental and utility deposits is as a barrier for low-income households to enter into the rental market. With the implementation of the Renter Affordability Programs, funding to assist with deposits for rent and utilities, and assistance with the firsts' month rent has greatly reduce this barrier. The City anticipates continuing this program over the next five-year consolidated period. This program was created to help reduce the financial gap that other human service agencies such as Good Neighbor, Emergency Residence Project (non-profit organizations) and area churches provide emergency assistance including deposits for rent and utilities. Also see Impediments to Fair Housing Analysis Study available on the City's web site at <http://www.cityofames.org/HousingWeb/Default.htm>.

### **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 \$22,000 (2009 HUD Income Guidelines) per year, \$6,600 (30% of gross income) of which can be spent for housing costs annually (including utilities), or \$550 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 \$719. All FMR and Income Guidelines figures include utilities. Even the highest earning households in this category incur a cost burden of \$169 per month.

The SOCDS Table figures in 2000 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 2009 Income Guidelines, the highest income possible for households in the 31-50% is \$36,650 per year, \$10,995 of which can be spent for housing costs per year. This breaks down to \$916 per month. Again, fair market rent for a two-bedroom unit is \$719 and for a three-bedroom unit is \$1029. Although households in this category that are near the 50% median income limit can afford the monthly housing costs for a two-bedroom, a three-bedroom apartment at fair market rent still has a cost burden by \$113. In addition in order to rent an apartment, the renter 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 \$719 to \$2,058.

The 2000 SOCDS 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 2009 maximum income limits available to four person households in the 51-80% income category is \$58,650 per year. This breaks down to a maximum of \$1466 per month that can be spent for housing costs, which is larger than the monthly amounts for FMR for any apartment size in Story County.

### **Large Related Households (5 or more members)**

Data from the SOCDS CHAS Table shows 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. 2009 Story County income limits state that households in these income categories have a maximum income of between \$23,750 and \$29,050 (5-8 persons). Such a households can pay \$594 to \$726 per month for all housing costs. A three-bedroom apartment at fair market rent is \$1029 per month and a four-bedroom unit is \$1217 per month. These households obviously cannot afford units at fair market rent without substantial rental assistance, ranging from \$435 to over \$ 623 per month.

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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 (Story County 2009 income limits) have a maximum average income of between \$39,600 and \$48,400 (5-8 persons). Such a household can pay \$990 to \$1,210 per month for all housing costs. Households in this category that are near the 50% median income limit cannot afford the monthly housing costs for even a four-bedroom apartment at fair market rent (\$1217). Also to begin renting they must typically provide an up-front deposit for both rent and utilities.

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 (2009 figures) have an average income of between \$63,350 and \$77,400 per year, and can spend \$1,584 to \$2,150 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)**

SODCS 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.

Single member and two member households at the high end of the 0-30% income category have incomes of \$15,400 and \$17,600 (2009 figure) per year, of which \$385 and \$440 per month can be spent on housing costs. Fair market rent for a one-bedroom unit is \$582 (2009 figure). Comparing the figures, there is an approximate \$197 and \$142 per month deficiency in funds available for housing for one member and two member households for even the highest income households in this income category.

SODCS 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 (2009 figures), with the maximum incomes of \$25,650 and \$29,300 per year for one and two person households, can spend \$641 and \$732 per month respectively. These households at the higher end of the range can afford the fair market monthly rent for a one-bedroom unit with utilities of \$582 or the \$719 for a 2-bedroom unit, but only if it is a two-person household. However, some may be having difficulty with additional funds for 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 2009 income upper limits for households in this category are \$41,050 for a single person household and for a two-person household \$46,900. These households can spend \$1038 and \$1173 monthly respectively for 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 elderly households, 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



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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 229 Voucher under the Section 8 Rental Assistance Program, 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**

<b>Tract</b>	<b>Median Value of Owner-Occupied Units</b>	<b>Median Gross Rent</b>
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
<b>Ames</b>	<b>\$130,900</b>	<b>\$600</b>
Source: U.S. Census Bureau		

Recent figures from the City assessor's office on all single-family house sales indicate that the median single family home price has increased slightly between 2005 and the end of 2008. The average house size has fluctuated up and down, but the average price per square foot has not increased significantly. It was \$123.38 in 2005 and \$123.38 in 2008. However in the first quarter of 2009 the median home price jumped to \$178,000 and the price per square foot increased to \$135.11.

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, pet allowed, 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

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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 most of these households are under \$22,000 (2009 HUD Income Guidelines for a 4-person household), with no more than \$550 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.

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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 prioritized 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 229 Housing Choice Vouchers. In addition, there is a continual waiting list. As of June 2009, there are approximately 242 unassisted households with an average waiting period of 20-24 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 continue to focus its additional rental assistance resources requested from the CDBG program on the Renter Affordability Assistance Programs, 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. 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, CDBG funds are proposed to be continued under Neighborhood Sustainability Programs (specifically the Acquisition/Reuse Program) that supports acquisition of up of deteriorated single family homes and/or the acquisition and demolition of homes to make the lots available for reuse into affordable housing by the City and/or a Not-for-Profit or For-Profit Housing Developers.

**(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

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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 under the Neighborhood Sustainability Program (Neighborhood Home Improvement Program).

As of April 2009, according to the City of Ames Assessor's records, there are up to 9,345 owner-occupied housing units, including single family detached units, single family attached units, duplex units, and two-family conversion units. Of that number 7,887 housing units are owner occupied, single family detached homes, and they account for 87.5% of all single family homes in the community. A large percentage of these housing units were built before 1977. 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 April 2009, approximately 5,681 or 63.8.7%, of all single-family detached 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 has take a year get up to speed to be able to fully comply with all of the updated regulations and requirements to be able to successfully implement a Home Improvement Programs. The City hosted a free Safe-Work Practices in the fall of 2008 in order to create an eligibility list of certified contracts prior to implementing the program. The need for some level of funding for low-income homeowners is still a concern, as well as ongoing phone requests from citizens. The implementation of the Home Improvement program will help to maintain the affordable housing stock and prevent homes in need of repair from deteriorating.

#### ***(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.

### **Priority Housing Needs (91.215 (b))**

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

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1, 2, 3. As outlined in the above sections of this plan. The City of Ames anticipates continuing to utilize its CDBG funds in the three (3) priority areas of Housing, Public Service & Public Facilities. In reviewing the programs implemented through the Annual Action Plans from 2004-09 it is clear that these three categories met not only the priority goals in the Consolidated Plan, but also had the greatest impact and benefit for low and moderate income families and households in the community. Under the Public Service, approximately \$220,884 (11%) was expensed, in which 100% of the benefit went to households at 50% or less of the area median income limits; under Public Infrastructure, \$262,154 (13%) was expensed, in which 100% of the benefit went to households at 80% or less of the area median income limits; and under Housing, approximately 1,103,966 (53%) was expensed, in which 96% of the benefit went to households at 80% or less of the area median income limits. For the other categories the City has been the largest funder through the ASSEST process in insuring that agencies have the financial capacity to address these other basic human needs and services.

4. As outlined under the “General Questions” section, Ames/Story County has a long history of providing a variety of services to address both the basic and specific needs of low and moderate income residents in Ames/Story County. The coordination and implementation of these variety of services, continues to describe and support the basis for assigning the priority given to each of the priority needs in the various tables. The constant obstacle to meeting underserved needs for this community is not the effort, but the inability to maintain sufficient financial resources to serve every request or need.

## **Housing Market Analysis (91.210)**

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

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

### **3-5 Year Strategic Plan Housing Market Analysis responses:**

1. As mention in previous sections, when the 2010 Census has been completed, more updated data will become available to better analyze and determine the needs regarding the community. The City Assessor' Office takes the lead on collecting this data in regards to the d supply, demand, condition, and cost of housing stock (in particular in the Homeowner area). The most recent information from the City Assessor's office is listed under the Housing Needs (91.205) above. Information gather thorough the agency that provides services for HIV/AIDS persons and their families in this area, indicates that there is not a high demand for service in for this area are they are currently only 2 families currently being served. 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; however there has been a large increase in the number of new rental housing units built within the last five years (1,551 since 2004). This has caused an undocumented increase in the vacancy rate in the community. As of June 30, 2008, there are 11,609 registered rental-housing units in the City of Ames, 11,525 contain all elements of a unit, and 84 do not contain all elements of a unit (single-rooms: sharing of common areas), both all are contained in 3,024 structures. In 2007, the City attempted to update its 2003 Rental Housing Study, but did not receive enough participation from property owners to validate the data and will seek to do so in the future.

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In 2005, the City of Ames, Inspection's Division has taken the lead on addressing the number of vacant and/or abandoned units as part of it Dangerous Buildings Program. To date, approximately 20 properties have been identified, and six (6) properties have been either demolished or rehabilitated. In the fall of 2007 the Division hired a full-time Neighborhood Inspector, which has the responsibility for monitoring and inspecting private and public structures, yards, and premises for compliance with property maintenance, zoning, building, rental housing and other related assigned codes and regulations; investigates complaints of noncompliant properties and initiates appropriate enforcement actions.

2. Currently the City adminsters the largest low-income housing assistance type program for the area, of approximately 229 Section 8 Housing Choice Vouchers, receiving an allocation from HUD of approximately \$1,110,066 (including administrative cost) for 2008-09; Two are homeless shelters (ERP & YSS) will be receiving approximately \$33,000 of Emerency Shelter Grant (ESG) from the State to operate six transitional housing units for families and youths for 2009 year. YSS will be receiving an additional \$58,000 of federal Supportive Housing Program funds for these units as well. The administration of 235 privately-owned subsidized HUD Housing Programs (Section 8 Project based & 202 units) will continue along with the State funding of 249 Tax Credit properties. No units are expected to be lossed or discontinued.
3. The characteristics of the current housing market indicates that the needs for rental subsidy is continuing the increase, as of June 2009 there are approximately 242 families on the Section 8 waiting list alone. In the fall of 2008, the waiting list was purged from 300 down to 134 families, this indicates a increase in need of about 108 within six months. Also for the first time in the five years that the City had being implementing the Renter Afforability Program, the funds were exhaust after 9 months. The impact of the foreclosure crisis is beginning to impact the number of foreclosed properties occuring within the community with the last year through the City's Acquisition/Reuse Program, 4 foreclosure properties have been purchased. Also, with the impact of the economy and the credit and interest rate fluxuation, the City is receiving more call of homeowners needing major repairs to be completed on their homes, but do not have the financial capacity for repay loans, they are need grants. These issues with influx where CDBG funds should allocated.

### **Specific Housing Objectives (91.215 (b))**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
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 the strategic plan.

#### **3-5 Year Strategic Plan Specific Housing Objectives response:**

1. As outlined the priority goals, with CDBG funds the City hopes to achieve over the next five-year period to continue to implement programs and services that directly impact and benefit low and moderate families and households in the areas of Public Service, Housing and Public Facilities increase the numbers of families needing the utilize this services by 5% per year, specifically in the Public Service and Housing areas (if funding remains stable). Through other City funding continue to provide financial support to area human service agencies to maintain and increase services for basic human needs. The City has not abandoned its 2007-08 priority to located a Human Service Campus facility is to provide a centralized facility that encompass improved efficiencies, improved delivery of services, improved public accessibility, and create the opportunity to eliminate the potential of duplicated services amongst the agencies so that very low, low and moderate income persons and households can gain improved accessibility to services for basic human needs. Through the continuation and implementation of new programs outlined in the 2009-10 Action Plan, the City of Ames, utilizing CDBG funds, will attempt to continue to address these underserved needs. The City will seek community partners (such as for-profit and non-profit organizations, community groups, developers/contractors, and/or neighborhood organizations) that can help provide the necessary resources in order to address this obstacle.

2. In 2009-10 the City of Ames anticipates the following resources to be made available to address the needs in the community as identified in the plan:

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**Federal:**

- Continued administration of the CDBG Program, with an anticipated budget (including administrative cost) of approximately \$491,369 for 09-10, approximately \$163,950 of anticipated program income, and approximately \$663,000 in 08-09 rollover funds;
- Continued administration of the City's Section 8 Housing Choice Voucher Program, with an anticipated a budget (including administrative cost) of approximately \$1,110,066;
- It is anticipated that approximately \$33,000 of Emergency Shelter Grant (ESG) will be awarded to area Non-profit organizations.
- It is anticipated that approximately \$58,000 of Supportive Housing Program (SHP) funds will be provided to area non-profits.
- Continued administration of various privately-owned subsidized HUD Housing units, there are approximately 235 of 202, & Project-based units and approximately 249 Tax Credit properties remaining in the community.

**State:**

- It is anticipated that Private Developer(s) in the community will continue to seek funding through the Iowa Finance Authority for in Low-Income Tax Credits has the market dictates.
- It is anticipated that area non-profit housing providers may apply for HOME funds or other state funding resources to produce and/or maintain various types of affordable housing units (i.e. homeownership, rental)

**Local:**

- Continued administration of the Ames/Story County Partnership Affordable Housing Programs with an anticipated budget of approximately \$200,000.
- It is anticipated that through the ASSET process for 2009-10 approximately \$2,872,000 (\$72,000 increase from 08-09) will be awarded to area human services agencies. The City's share of this amount increased approximately 5.4% of the 2008-09 allocations.
- 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 construct and/or rehabilitate housing for low and moderate-income homebuyers and/or renters within the community and throughout Story County. Both utilizing private funding, state funding (HOME, Iowa Finance Authority) and Federal Home Loan Bank dollars and additional funding resources to the community.

**Needs of Public Housing (91.210 (b))**

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

**3-5 Year Strategic Plan Needs of Public Housing response:**

The City of Ames serves as the jurisdiction's Public Housing Authority (APHA). However, the City of Ames does not own any public housing units. The City has been administering since the late 1970's several tenant based programs such as the Section 8 Certificate/Voucher, Substantial Rehabilitation, and Moderate Rehabilitation Programs. Within the last twelve (12) years the City has increase its number of Vouchers from 157 to 229. A number of the units were converted from the opt-out of the Substantial & Moderate Rehabilitation Programs. As of June 09 there are approximately 242 applicants on the waiting list.



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Additionally, 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 is 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. program policies and procedures).

Proposing to continue the implementation of the Rental Affordability Programs, while persons are the waiting list for possible Section 8 Assistance, the assistance for deposits for rent and utility does help families gain access to housing they would not otherwise be able to utilize. Additionally, persons eligible to receive a Voucher also are able to utilize the assistance in combination with the rental assistance. Also through continued partnership with Habitat for Humanity of Central Iowa through the Neighborhood Stabilization Program (Acquisition/Reuse Project), some Section 8 participants have been able to move from rental assistance to homeownership. . Additionally, according to data reported by Community Housing Initiatives Property Management, who owns and manages a sixty (60) unit Section 8 Project-based Rental Assistance Program complex, as of June 2009 they have approximately 20 applicants on their waiting list, of which a large majority are residents are from Ames/Story County or from other cities within Iowa. Their waiting list for one and two bedroom units is approximately two-three months, while the wait for 3 bedroom units is at least one year. They currently have a 94-95% lease-up rate. 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.

## **Public Housing Strategy (91.210)**

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. 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. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

**The City of Ames does not own or operate any public housing units in its jurisdiction.**

## **Barriers to Affordable Housing (91.210 (e) and 91.215 (f))**

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

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2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

### 3-5 Year Strategic Plan Barriers to Affordable Housing response:

1, 2. As outlined in the 2004-09 Consolidated Plan, 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 continued high median household income (\$73,300 in 2009) 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. 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; however there has been a large increase in the number of new rental housing units built within the last five years (1,551 since 2004). This has caused an undocumented increase in the vacancy rate in the community. The City of Ames attempted to collect data from area property owners through a web based survey in 2007/08 to document the actual increase, however, not enough property owners participated in the survey to validate the data. The City anticipates attempting to collect this information again in the near future.

The City Council held around table discussion with property owners regarding their concerns about the impact that newer units were having on older units in the community. One area of noticeable impact was in the increase in number of rental single-family and multi-family conversions that were becoming available in core existing neighborhoods. These discussions further solidified the need to continue and expand the implementation of the Acquisition/Reuse Project under the Neighborhood Stabilization Program. Whereby CDBG funds are being used to purchase existing homes that were rentals,

#### **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.

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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 is 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

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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).

In 2008 an Impediments to Fair Housing Analysis Study was conducted for the City of Ames. The study identified the following obstacles:

- Lack of available decent rental units, in affordable price ranges.
- Excessive application fees and-or rental deposits.
- Attitudes of landlords.
- Cost of housing.
- Job status.
- Lack of knowledge of how to file a fair housing complaint.

The City prepared a response on how the above obstacles have been or would be addressed over the next Consolidated Plan period (see “Attachment” section for a copy of the response).

## HOMELESS

### **Homeless Needs (91.205 (b) and 91.215 (c))**

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

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available; the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

For the jurisdiction of Ames/Story County, the needs of individuals and families who face homelessness and chronic homelessness is mainly coordinated by the local Continuum of Care group called The Housing Coordinating Board. The following three (3) agencies are the primary providers for emergency shelter and transitional housing needs of homeless persons in the jurisdiction. 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.

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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.

#### 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.

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 operate 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 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.

- 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.

According to the Story County Point-In-Time study, performed on January 28, 2009 the following data was compiled by the Iowa Institute for Community Alliances, Des Moines, Iowa as submitted by the area Continuum of Care agencies:

- **Emergency Shelter Housing & Supportive Services** – Sustain the availability of emergency housing and maintain support services for homeless individuals and families
- **Transitional Housing & Supportive Services** – Maintain the availability of transitional housing and maintain support services for homeless individuals and families
- **Homeless Prevention** – Maintain the availability of services to prevent homelessness of households on the edge of eviction and/or foreclosure.

Total People	People in Households with children	Number of Households with Dependent Children	Number of Households without Children	Percent Statewide
72	42	10	30	2%

**Homeless Subpopulations (Adults only, except g, below)  
January 2009 – June 2009**

a. Chronically Homeless	11
b. Severely Mentally Ill	21
c. Chronic Substance Abuse	12
d. Veterans	20
e. Persons with HIV/AIDS	0
f. Victims of Domestic Violence	50
g. Unaccompanied Youth (under 18)	4

**Racial/Ethnicity Breakdown  
January 2009 to June 2009**

Primary Race	Count	Percent
Asian	7	2.13%
Black or African American	91	27.74%
Native Hawaiian or Other Pacific Islander	1	.30%
White	224	69.81%
Other	5	1.52%
<b>Total</b>	<b>328</b>	
Ethnicity	Count	
Hispanic/Latino	25	
Other (Non Hispanic)	298	
Other	4	

**Unmet Need Calculations-Story County-January 28, 2009 Point in Time Count  
(Calculated based on HUD's formula for calculation unmet need)**

<b>Emergency Shelters</b>	<b>Fam Units</b>	<b>Fam Beds</b>	<b>Ind Beds</b>	<b>Total</b>
# Unsheltered who need ES	0	0	0	0
# in ES who only need ES	0	0	6	6
Subtotal A	0	0	6	6
# ES beds	11	28	26	54
# ES beds in development	0	0	0	0
Subtotal B	11	28	26	54
<b>ES Unmet Need = A - B</b>	<b>-11</b>	<b>-28</b>	<b>-20</b>	<b>-48</b>

<b>Transitional Housing</b>	<b>Fam Units</b>	<b>Fam Beds</b>	<b>Ind Beds</b>	<b>Total</b>
# Unsheltered who need TH	0	0	0	0
# in ES who only need TH	2	6	7	13
# in TH who only need TH	5	24	5	29
Subtotal A (Need)	7	30	12	<b>42</b>
# TH beds	10	40	7	47
# TH beds in development	0	0	0	0
Subtotal B (Beds)	10	40	7	<b>47</b>
<b>TH Unmet Need = A - B</b>	<b>-3</b>	<b>-10</b>	<b>5</b>	<b>-5</b>

<b>Permanent Supportive Housing</b>	<b>Fam Units</b>	<b>Fam Beds</b>	<b>Ind Beds</b>	<b>Total</b>
# Unsheltered who need PSH	0	0	2	2
# in ES who only need PSH	0	0	9	9
# in TH who only need PSH	3	12	1	13
Subtotal A (Need)	3	12	12	<b>24</b>
# VACANT PSH beds	0	0	0	0
# PSH beds in development	0	0	0	0
Subtotal B (Bed)	0	0	0	<b>0</b>
<b>PSH Unmet Need = A - B</b>	<b>3</b>	<b>12</b>	<b>12</b>	<b>24</b>

### **Priority Homeless Needs**

- Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
- A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

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### 3-5 Year Strategic Plan Priority Homeless Needs response:

1. 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.

#### Housing Coordinating Board:

Since its creation back in 2000, 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 continues to lead the Continuum of Care process. 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 meets 5 times a year. A Housing Steering Committee meets 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.

The Housing Board continues to have work groups to address 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 strategy is to continue to expand the community’s awareness of persons who are chronically homeless and their needs. They are the lead group for conducting the annual Point-In-Time count of homeless populations for Ames/Story County. Not only do they conduct street counts, they also gather information from emergency shelters and transitional living programs, as well as ISU campus security, law enforcement, food pantries, the American Red Cross, and Salvation Army. 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 completed 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:

Additionally, the Board continues to have in place the following three objectives to provide for a Continuum of



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Care-wide strategy to systematically help homeless persons with mainstreaming:

1. **IDENTIFY ELIGIBILITY** of homeless persons for mainstream programs.
  - a. 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.
  - a. 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.
    1. 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.
    2. 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.
    3. 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.
    4. 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.
    5. 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.
    6. 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.
    7. 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.

a. 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.

2. Further evidence of the community’s priority given to the Homeless populations is outlined in the 2009-10 ASSET Human Service Budget Manual, there are 29 agencies and organizations that are funded through this process that provide serves and programs to address the needs of low and moderate income, homeless and non homeless families and individuals in this community. The manual contains for each agency/organization a detail annual report for outcome progress that layout the following details: Program/Service Outcome, Measurement Used, Outcomes Achieved and Barriers Encountered. Along with data regarding units of service, cost per unit, unduplicated participants total, unduplicated participants/Story County, and licensed capacity. It also provides financial details for revenues and expenses. This

(More information is about ASSET is available at: <http://www.storycountyasset.org>)

## Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

Below is the Objective and Action Steps Chart for Ames/Story County:

### Part III: CoC Strategic Planning STORY COUNTY

#### N: CoC 10-Year Plan, Objectives, and Action Steps Chart Story County

Objectives to End Chronic Homelessness <i>and</i> Move Families and Individuals to Permanent Housing	2008 Local Action Steps Story County	Lead Person	Baseline (Current Level)	Numeric Achievement in 12 months	Numeric Achievement in 5 years	Numeric Achievement in 10 years
	How are you going to do it? List action steps to be completed within the next 12 months.	List name and title or organization of one person responsible for accomplishing each action step.				
1. Create new PH beds for chronically homeless persons.	Seek funding, partnerships, and resources to develop additional permanent housing and rental options for persons of low income and chronically homeless persons.	Vic Moss, Chair, Housing Coordinating Board	0 beds	0 beds	5 beds	10 beds

Objectives to End Chronic Homelessness <u>and</u> Move Families and Individuals to Permanent Housing	2008 Local Action Steps Story County How are you going to do it? List action steps to be completed within the next 12 months.	Lead Person List name and title or organization of one person responsible for accomplishing each action step.	Baseline (Current Level)	Numeric Achievement in 12 months	Numeric Achievement in 5 years	Numeric Achievement in 10 years
2. Increase percentage of homeless persons staying in PH over 6 months to at least 71%.	Provide case management, follow-up assistance, and referrals for specialized services to homeless persons in permanent housing in order to assist residents in maintaining permanent housing.	Carrie Dunnwald, YSS Lighthouse Coordinator	71%	71%	71%	75%
3. Increase percentage of homeless persons moving from TH to PH to at least 61.5%.	Provide case management, development of life skills, parenting skills and family development, assistance in accessing mainstream resources, referrals for medical and other specialized services, and assistance in identifying and securing permanent housing. Current percentage is 72.7% and goal is to maintain this percentage.	Carrie Dunnwald, YSS Lighthouse Coordinator	71%	71%	71%	75%
4. Increase percentage of homeless persons employed at exit to at least 18%.	Provide case management, development of life skills, and assistance in obtaining employment to maintain the current rate of employment at exit.	Carrie Dunnwald, YSS Lighthouse Coordinator	53%	53%	60%	60%
5. Ensure that the CoC has a functional HMIS system.	Maintain full participation of current homeless service providers that are entering HMIS data (Service Point database).	Dave Eberbach, Institute for Community Alliances	100%	100%	100%	100%
<b>Barriers: If your CoC will not meet one or more of the above objectives, briefly describe why not (use less than two paragraphs).</b>						
<b>Other CoC Objectives in 2008 for Story County</b>						
1. Collect and compile data on local homelessness and homeless services to identify unmet needs.	Conduct a summer and a winter point-in-time count to provide data. Identify any special population groups experiencing high numbers of homelessness.	Roberta Milinsky, Secretary, Housing Coordinating Board	2 Point-In-Time Counts	Development of 2 Point-In-Time Counts	6 units Development of 2 Point-In-Time Counts	12 units Development of 2 Point-In-Time Counts

Objectives to End Chronic Homelessness <u>and</u> Move Families and Individuals to Permanent Housing	2008 Local Action Steps Story County  How are you going to do it? List action steps to be completed within the next 12 months.	Lead Person  List name and title or organization of one person responsible for accomplishing each action step.	Baseline (Current Level)	Numeric Achievement in 12 months	Numeric Achievement in 5 years	Numeric Achievement in 10 years
2. Educate the community about homelessness.	Provide presentations regarding the issues of homelessness to area service groups, churches, and community. Share homeless data with local media. Hold Skip-A-Meal event during National Hunger and Homelessness Awareness Week. Consider holding a sleepout event for public education and awareness.	Vic Moss, Chair, Housing Coordinating Board	3 presentations, 5 media pieces	Document 3 presentations, 5 media pieces, and one skip-a-meal event	Document 3 presentations, 5 media pieces, and one skip-a-meal event	Document 3 presentations, 5 media pieces, and one skip-a-meal event

### Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction’s strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum

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extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

1. 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 include the **continuation** of the following programs and/or funding initiatives:

- The funding collaboration of the process called Analysis of Social Service Evaluation Team (ASSET) **ASSET continues to** provide 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. . In 2008, the City of Ames (through the ASSET process) contributed approximately **\$260,314** to support the above agencies and their services for the 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 over approximately 14 million dollars
- The Emergency Resident Project (ERP) continues to be one of the primary area’s local homeless shelters. The program 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 12-24 months. The shelter also provides a family service worker to assist the families with securing permanent housing and other basic needs provides. The shelter continues to implement 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 2008 to the present, they have spent approximately \$152,266 on this program, helping approximately 1,550 individuals with this type of assistance. The initial budget for this year’s program was set at \$120,000. The funding for this program mainly comes from private donations.
- Good Neighbor Assistance Program, another local non-profit agency, assisted approximately 1,038 households facing evictions by providing assistance with rent and utilities, spending approximately 100,000 from July 2008 to present.
- 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 continues to employ six (6) Family Resources Counselors strategically placed in the various community schools to accomplish the above goals and objectives. For the school year 2008-09, the Family Resource Counselors assisted approximately 355 students and **???** 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.

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

- One major asset of the Ames community in providing assistance to lower income persons, homeless or otherwise, is its referral and resources base connections. Mid-Iowa Regional Action Agency (MICA) continues to maintain and regularly update a community directory of various services that are available in Ames/Story County. This directory is utilized by many of the area's (Ames/Story County) 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.

Also, in addition to the above strategies for helping low-income families avoid becoming homeless, Ames/Story County is fortunate to have approximately 29 service providers (in the ASSET process) available to meet the supportive service needs of those who are homeless, low-income, and non-homeless. (See Institutional Structure section for the list of the various human service agencies.) Supportive service agencies (funded mostly through the ASSET process) and the community takes pride in continuing to taking a leadership role to address the needs that present themselves.

2. See the Objective and Action Steps Chart for Ames/Story County under "Homelessness Inventory".

3-4. The Housing Coordinating Board continues to outline 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).

The Housing Coordinating Board (area Continuum of Care group) **continues** to outline in their component the

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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, City of Ames, and area churches provide emergency rent and deposits. Habitat for Humanity, Story County Community 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, Good Neighbor Assistance Program, MICA, City of Ames and several local Churches 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.

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.

### **Supportive Services**

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

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- **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

Citizens can continue to 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:



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- 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, 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 provides by in the community, 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 229 unit allocations under its Section 8 Rental Subsidy Programs. In addition to the subsidized housing units provided through the City's program, there are an additional 235 units of privately managed subsidized housing units, along with 153 Assisted Living units and 249 Tax Credit Apartment units. There are also a number of other low-income units available in the surrounding areas.

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.

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 when the 2010 Census is completed and before the next Consolidated Plan update is due.

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## 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.

3-5 Year Strategic Plan ESG response:

The City of Ames does not receive Emergency Shelter Grants (ESG)

## COMMUNITY DEVELOPMENT

### Community Development (91.215 (e))

\*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), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. 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.

3-5 Year Strategic Plan Community Development response:

1-2. The Non-housing Community Development needs of the jurisdiction are stated in the 2009 goals of the Ames City Council, which is to continue: 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.

#### Goals and Objectives of the Ames City Council:

##### REJUVENATE CAMPUSTOWN

- By January 2009 develop viable action steps to rejuvenate Campustown

##### “GO GREEN” TO MINIMIZE IMPACT ON GLOBAL CLIMATE CHANGE

- Build municipal buildings to a LEED standard and take into account life cycle costing considerations
- when determining design/specifications.

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- Design program and initiatives for implementing Energy Star Ratings for commercial buildings.
  - Promote Resource Recovery Plant and glass recycling through Continuous educational efforts.
  - Continue to increase promotion of demand-side management for the Electric Utility.
  - Request Transit Board to evaluate free Cy-Ride for all riders.
  - Conduct a Global Warming Emissions Inventory of the existing City operations by utilizing the software offered by the International Council of Local Environmental Initiatives (ICLEI). Once the baseline is established, the City Council will establish carbon emissions reduction targets.
  - Create a Strategic Plan outlining goals and action steps for the City of Ames government to reduce carbon emissions.
  - Increase alternate fuel sources (other than RDF) for Electric Utility.
  - Educate the public about 1) the importance of reducing global warming pollutions and 2) what other similar size communities are doing in terms of developing sustainability programs.

### **STRENGTHEN OUR NEIGHBORHOODS**

- Explore a City/ISU partnership to improve tenant/landlord relations.
- Hold a workshop to discuss incentives for home improvements in established older neighborhoods.
- Hold an annual neighborhood summit.
- Increase efforts to organize and support neighborhood associations.

### **PROMOTE “ONE COMMUNITY”**

- Respond to recommendations from the Inclusive Community Task Force.
- Request the Mayor’s Youth Committee to explore hosting a “Junior **Citizens**” Academy
- Continue to hold regular meetings with other governmental Organizations in the City and County.
- Increase support for celebrating diversity

### **“BRAND” AMES**

- Determine whether a “branding” process should be implemented.

### **DEFINE DESIRED GROWTH**

- Review the current Land Use Policy Plan so that the City Council and the community can gain a better understanding about the background, history, and content of this plan.
- Update Annexation Study.
- Hold a workshop/roundtable on targeted residential growth, followed by reaffirmation or modifications to current strategy.
- Annex and develop a large-lot industrial park.
- Develop job creation action plan with area partners

The City continues to be active and supportive in utilizing its dollars in addressing the need to support various commercial revitalization. Below are some of those continue funding initiatives:

- Mainstreet Cultural District
- Downtown Facade Program
- Campustown Improvement Program
- Community Investment Fund Loan Program (partner with Ames Economic Development Commission)
- Revolving Loan Fund Program

Since 1999, the City has been very active in utilizing its dollars, along with federal, state, and private investments, in addressing the need to support economic development activities in the community. For 2009-10, the City has available approximately \$767,000 for economic development activities in the community. The City also partners with the Iowa Department of Economic Development (IDED) to assist with programs involving local businesses. (See the chart under "Table for Needs Assessment" tab of the City's Economic Development Incentive Programs and accomplishments.)

In addition, the City also invests dollars in the support of economic development through such activities as:

- Iowa Games
- Iowa Special Olympics

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- FACES Diversity Celebration
  - Jaycees 4<sup>th</sup> of July
  - Welcome Back Students
  - Ames Partner City Association
  - One-Community Event

The City continues to also invest dollars in the following one-time and/or on-going types of initiatives:

- Neighborhood Improvement Program
- Downtown Flowers/Banners
- Downtown Façade Program
- Renovate Campustown Court
- Playground/Park Equipment Improvements
- Hunziker Youth Sports Complex
- Municipal Pool Maintenance Projects
- Community Art Services
- Ames Skate Park Improvements
- Bicycle Trail System
- Pedestrian Walkway Program
- RAGBRAI 2008 Ames Stop
- Wireless Study
- Main Street Cultural District
- Ames Historical Society
- Conversations on Diversity
- Don & Ruth Furman Aquatic Facility

A detailed account of all of the above activities can be found in the City's 2009-10 Budget document at [www.cityofames.org/finance](http://www.cityofames.org/finance).

## **Antipoverty Strategy (91.215 (h))**

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state 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.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

### **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**

	<b>City of Ames, Iowa</b>	<b>% of Total Population: 50,731</b>
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**

	<b>City of Ames, Iowa</b>	<b>% of Total Population: 50,731</b>
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 25312 students at the University as of spring of 2009. The following is a table of spring of 2009 enrollment information from an Iowa State University statistics web site:

**Iowa State University**  
**FINAL ENROLLMENT - SPRING 2009**  
**(Includes both on- and off-campus students)**

	UNDERGRAD		PROFESSIONAL		GRADUATE	
	<u>2008</u>	<u>2009</u>	<u>2008</u>	<u>2009</u>	<u>2008</u>	<u>2009</u>
AG	2,554	2,698			659	651
BUS	3,221	3,388			259	267
DESIGN	1,726	1,667			113	127
ENGR	4,056	4,204			938	943
H SCI	2,657	2,889			680	673
LAS	5,154	5,326			1,169	1,181
INTER					665	661
V MED			487	526	107	111
TOTAL	19,368	20,172	487	526	4,590	4,614
Difference		804		39		24
		<u>Total</u>		<u>Off-campus</u>		
	2008	24,445		1,206		
	2009	25,312		1,175		
	Difference	867		(31)		

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

The City of Ames does not have a specific anti-poverty strategy in place, at this time. However, 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. 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. Through the implementation of several housing and public facilities programs, the City has begun to identify gaps in services that are needed by very, very low-income populations. One area, in particular, that continue to be of great need is the cost of deposits for rent & utilities; therefore, the City will continue implementing its Renter Affordability Program to cover up to \$1,200 to help cover almost 100% of these costs. Additionally, the increasing number of vacancies of deteriorating single-family units occurring in older neighborhoods that are no longer competitive on the rental market, but are a prime resource for affordable housing. The City, through the Neighborhood Sustainability program will continue to acquire these properties and work with non-profit organizations to rehabilitate them into homeownership for low-income first-time homebuyers. And now, through the implementation of the Neighborhood Housing Improvement Program, low and moderate-income single family homeowners will have access to funds to make needed repairs to their homes, where otherwise, they are not able to qualify for home equity loans or other types of traditional mortgage financing. Other areas to continue to address may include: affordable housing, financial literacy, family preservation, education/job training, community attitudes, and services coordination, which for many cities rank as the greatest needs in the community. The City will utilize its 2008 Impediments to Fair Study to also find ways to address this area of need. 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 when the 2010 Census is completed and before the next Consolidated Plan update is due.

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## Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

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

3-5 Year Strategic Plan LIHTC Coordination response:

## NON-HOMELESS SPECIAL NEEDS

### Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
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 the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

1-2. The priorities and specific objectives of non-homeless special needs will be to target programming of CDBG funds to households who are of lower-income. The City will continue its Renter Affordability Program to assist low- and very low-income (50% or less of the AMI) households with funds to cover the cost for rent and/or utility deposits, transportation and childcare assistance in order to obtain affordable rental housing.

-The City will continue to implement a City/County-wide 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 and the communities of Collins, Colo, Huxley, McCallsburg, Maxwell, Nevada, Zearing, and the unincorporated areas of Story County.

-The City will continue to implement a County-wide Minor Repair Program and implement a new Neighborhood Housing 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 assist low- and moderate-income (80% or less 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 implement a Neighborhood Curb Replacement program, that will address the deteriorating infrastructure in low and moderate-income Census Tracts.

-The City will utilize information in its 2008 Impediments to Fair Housing Study to address the needs of this population.

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, the ASSET process, to continue to address supportive services needs of the non-homeless population.

### Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

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

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their

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families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

\*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

1-5. The City of Ames, through its continued participation in the ASSET process over the last 20+ years, has contributed approximately 14 million dollars to provide supportive services needed throughout the community, not only for the homeless but for non-homeless individuals and family. The City's priorities for FY 2009/10 will remain as follows in order of priority:

- Assistance to low and moderate income individuals
- Basic Needs
- Crisis Intervention
- Prevention, and
- Transportation.

Through this funding process, approximately 25 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. Also during FY 08/09, the City Council granted an additional \$5,000 to Heartland Senior Services to help establish an Ames-to-Iowa City (University of Iowa Hospitals) bus service. The Council also made an emergency allocation of \$45,000 to the Richmond Center to purchase upgraded computer hardware and software, as well as nursing services. Both of these allocations were made outside of the ASSET process.

In regards to the Housing Needs of the Non-Homeless, the City of Ames does not own or operate any public housing units. However, the City has a long history of being instrumental in creating and implementing a variety of programs designed to address the housing needs of the non-homeless. The list below is just a few of those programs and services:

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

##### **A. 1980 - 1990 Community Development and Affordable Housing Programs (Non-entitlement State CDBG Funds)**

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



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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.

**B. 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

**C. 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

**D. 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:

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

**E. 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

**F. 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

**G. 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

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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

#### **H. 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

#### **I. 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

#### **J. 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.

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- 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 2004, the City of Ames as designated as an "Entitlement" Community, and began receiving CDBG Funds, to date close to 97% of the funds received has been used to implement programs to help serve non-homeless, low and moderate, and homeless individuals and families. In addition to all of the above programs and services 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 235 units of privately managed subsidized housing units; along with 153 Assisted Living units; along with 249 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.

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.

## **Housing Opportunities for People with AIDS (HOPWA)**

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

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be 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. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the

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eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).

4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

**The City of Ames does not receive HOPWA funding.**

### **Specific HOPWA Objectives**

1. 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 strategic plan.

3-5 Year Specific HOPWA Objectives response:

### **OTHER NARRATIVE**

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

One major element that this plan will not include at the time of the submittal is invaluable information that will be collected as part of the 2010 census. Once the data is available from the 2010 census the City will be able to do a more comprehensive and through analysis of all of components of outlined in this plan. For now as much of the information that can be updated for each section will occur.

To address this issue, the City's Section 8 Housing staff has taken action to notify landlords, tenants, and applicants about the Violence Against Women Act and its required provisions. We also will include an informational brochure in the Briefing Packets for all new participants. The City will also work closely with the local domestic violence shelter, to collaborate and/or collect information on the number of women and children assisted through their facility that fall within the definition under this Act. Over the years, the City has demonstrated its support for this shelter by utilizing CDBG funds to acquire its first facility and re-invest the proceeds for the sale of the first facility to purchase a larger facility and just within the 2004-2009 Consolidated Plan 5 –year period provided funding through the implementation of the Minor Repair Program for Non-Profits.