



First Program Year Action Plan

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

Narrative Responses

GENERAL

Executive Summary

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

Program Year 1 Action Plan Executive Summary:

As part of updating the 2009-2014 Consolidated Planning process, the City of Ames' strategies toward serving the needs of extremely low-income, low-income, and moderate-income families are to **continue** to seek public input; to continue to invest resources, both physical and financial; and to continue to implement programs that will address the community's priority needs. The main areas of focus anticipated over the upcoming five (5) year Consolidated Plan period will be **to continue** to utilize CDBG and other local and/or state funds to address the priority need categories listed below:

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

Based on community input, after examining the five priority needs that were created in the 2004-2009 strategic planning period, it was sustainably clear that the above priority needs had been the focus during the 2004-2009 Five-year period. The above priority needs provided the most positive impacts on addressing the needs of very low, low, and moderate income households in the community. The City, 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 it's programming in the above three priority need areas.

One of the City's 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.

The following is a brief overview of the 2009-10 program year activities and rollover activities that will be implemented from July 1, 2009 to June 30, 2010, to address the first three (3) of the above five-year priority goals:

1. PUBLIC SERVICES OBJECTIVE: 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; the City **will continue** to implement the following program(s):

a. **The Renter Affordability Program**, which contains the following subcomponent programs: Deposit Assistance, Childcare Assistance, and Transportation (Cy-Ride Bus Passes or Fuel Vouchers) for up to three months. The overall goal of the Renter Affordability Program is to provide assistance to low-and moderate-income households at 80% or less of the Story County median income limits in order to gain access to housing, to improve their housing status, and to secure economic stability. The program budget for 09-10 is approximately \$84,485, which consists of the 09-10 allocation plus the total 08-09 program income times 15%, which is the expenditure cap for public service activities, all of which will come from the 08-09 rollover balance. Due to the reduced funding availability not all of the the subcomponents may be implemented during 2009-10 fiscal year.

2. HOUSING ACTIVITIES OBJECTIVE: CDBG funds should be used to strengthen neighborhoods by implementing affordable housing programs and services through acquiring, demolishing, and rehabilitating housing units that support homeowners, homebuyers, and renters to obtain and remain in affordable housing; Under this objective for 2009-10 the City **will continue** to implement the following subcomponent programs under the Neighborhood Sustainability Program:

a. **Acquisition/Reuse, and/or Slum and Blight Component.** The objective of these programs is to continue to seek, acquire, and rehabilitate single-family properties, or to demolish/remove properties for lots to be reused for affordable housing to assist low- and moderate-income (80% or less of AMI) families. This program, where possible, will have a more comprehensive approach at targeting single-family properties as follows: 1) Converting single-family rentals or non-rental properties in existing neighborhoods that are “for sale” back into single-family homeownership; 2) Matching, where possible, with eligible low-income (80%) first-time homebuyers through the Homebuyer Assistance Program and/or sale to Non-Profit Organizations; 3) Assisting in code enforcement by acquiring and demolishing abandoned, deteriorated properties and then re-selling the lots to non-profit organizations, and/or for profit developers, for affordable housing or the removal and demolition of deteriorated properties in floodplains or other unenvironmentally safe areas through the Slum and Blight Program; 4) Acquiring vacant lots and re-selling them to non-profit organizations, and/or for profit developers, for affordable housing; 5) Concentrating, if possible, in targeted low-income census tracts. The overall goal of the Neighborhood Sustainability program is to increase the availability of housing to low-income families and to maintain decent, safe, and sanitary housing stock in existing neighborhoods. The program budget for 09-10 is approximately \$158,095, all of which will come from the 09-10 allocation.

b. **Homebuyer Assistance Program.** The objective under this program is to provide financial assistance to qualified low- and moderate-income first-time homebuyers, with incomes at or below 80% of the area median income limits, to purchase existing and/or newly constructed single-family housing in residentially zoned areas. The overall goal of the Homebuyer Assistance Program is to allow low and moderate-income households to gain access to housing and/or improve their housing status. The program budget for 09-10 is approximately \$100,000, which will come from the 08-09 rollover balance.

c. **Neighborhood Housing Improvement Program.** A new program under the Neighborhood Sustainability Program, to have started in 2008-09, and to begin in 2009-10, the Neighborhood Housing Improvement Program objective will be to provide financial assistance to qualified low- and moderate-income single-family homeowners at or below 80% of the area median income limits to improve the physical condition of their single-family homes in residentially zoned areas. The overall goal of the Neighborhood Housing Improvement Program is to allow single-family homeowners to reside in decent, safe, and sanitary housing that will enhance neighborhood sustainability. The program budget for 09-10 is approximately \$587,351, and will come from the 08-09 rollover balance and anticipated 09-10 program income.

3. **PUBLIC FACILITIES OBJECTIVE:** CDBG funds should be used to strengthen neighborhoods by implementing programs that will increase or improve public facilities, infrastructure, and services. Under this objective for 2009-10 the City will implement the following programs:

a. **Public Facilities Improvements Program.** The Public Facilities Improvement Program is comprised of the following subcomponent programs: Facility improvements/enhancement for ASSET funded Non-profit organizations; or Infrastructure improvements (curb, streets, sidewalks, etc.) in targeted low- and moderate-income census tracts. The overall goal of the Public Facilities Improvement Program is to preserve and enhance facilities of non-profit agencies that house and/or provide services to homeless, very low, and low income residents, and to improve and enhance the viability and aesthetics of our core existing neighborhoods. The program budget for 09-10 is approximately \$235,000, which will come from the 09-10 allocation.

Proposed 2009-10 Action Plan Expenditure Budget:

<u>Programs</u>	<u>Budget</u>
Renter Affordability Program	\$ 84,485
Neighborhood Sustainability Program	167,312
Neighborhood Housing Improvement Program	587,267
Homebuyer Assistance Program	100,000
Public Facilities Improvement Program	265,000
2009-10 Program Administration	<u>135,141</u>
Total	\$1,339,205

Proposed 2009-10 Action Plan Revenue Budget:

09-10 CDBG Allocation	\$ 491,369
08-09 Anticipated Program Rollover	663,500
09-10 Anticipated Program Income	<u>184,336</u>
Total 2009-10	\$ 1,339,205

See MAPS Section for proposed CDBG projects and budget.

General Questions

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

Program Year 1 Action Plan General Questions response:

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

2. Participant based programs utilizing CDBG funds are based on individual income eligibility, low- and moderate-income limited clientele benefit, and low and moderate area benefit, based on census tracts containing concentrations of 51% or more, for low- to moderate-income persons, as established by HUD. The rationale for this is initially based on the types of eligible projects that can be implemented using CDBG funds. Secondly, it is to implement programs that will address one or all of the three (3) priority needs outlined in the 2009-14 Consolidated Plan. For 2009-10, the goal is to continue projects that represent a cross section of the National Objectives, but the primary goal is that at least 51% of the CDBG funds will be allocated for projects that pertain to the Housing Activities Program Category. For 2009-10, the goal is to continue to undertake a project where 95-100% of the CDBG funds will be spent under one targeted activity that meets the Benefit to Low-and Moderate-Income Persons National Objective.

3. One of the major objectives in the five-year priority needs, outlined in the 2009-14 Consolidated Plan, was that CDBG funds should be used for the construction of affordable housing as a way to address the obstacles to meet the underserved needs of the community. However, presently the increase in the construction of newer rental housing units has had a major impact on the older, existing rental housing market. Decent and semi-decent units are now sitting vacant and deteriorating in viable existing neighborhoods which has created new obstacles to meeting the need of the underserved. Other obstacles include, but are not limited to, the inability to access affordable housing due to: financial illiteracy and/or lack of homebuying knowledge and understanding; poor credit histories; high debt to housing ratios; inability to save for down payments; poor quality of available housing stock for homeownership; inability to pay utility and rental deposits; childcare costs; transportation costs, in particular to facilities outside of the city limits; lack of knowledge and understanding of responsibilities and rights under the Tenant/Landlord Act; and lack of knowledge regarding how to file Fair Housing Complaints, just to name a few. These obstacles are in addition to the obstacle that was addressed in the Consolidated Plan about "The ability to keep up with the pace by which the population needs of the underserved increases at a much faster pace than a community's ability to provide the service and agency capacity." Additionally, within the past month, the City has completed its Analysis of Impediments to Fair Housing Choice Study. The study suggests some of the same above-mentioned obstacles to meeting the underserved needs as well as: 1) Excessive Down

Payment/Closing costs to purchase a home; 2) Excessive application fees and/or rental deposits; 3) The cost of utilities.

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.

4. 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:

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 \$663,500 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 Project-based & 202 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 Low-Income Tax Credits as 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. home ownership, 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% for the 2009-10 allocation year.

- 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.

Managing the Process

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

Program Year 1 Action Plan Managing the Process response:

1-2. 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's Planning and Housing Department will be directly responsible for the project's implementation and administration. The Housing Division will have direct responsibility in the implementation, management, financial reporting, record keeping, and citizen participation plan. Again, for the updating of the Consolidated Plan for 2009-14 and for the 2009-10 Action Plan Projects the City conducted public forums prior to the comment period to gain feedback from the community. Various human service agencies, non-profit organizations, citizens, neighborhood organizations, and participants from the City's rental subsidy housing programs were invited.

3. The City will continue to participate and maintain its networking among the various human service agencies, community groups, neighborhood organizations, area businesses, and its low-income housing participants to address the needs of all citizens.

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

Citizen Participation

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

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

Program Year 1 Action Plan Citizen Participation response:

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

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

1-3. The City held public forum sessions (prior to the comment period) to get feedback from various community providers and citizens about the 2009-14 Consolidated Plan and the 2009-10 Action Plans. Various human service agencies and non-profit organizations, and Section 8 participants were invited to the public forum. A press release was sent out to all forms of the media indicating that the public forum would be taking place. The public forums were held on Thursday, March 5, 2009 at 11:30 a.m and 6:00 p.m. A total of nine citizens, representing five (5) human service/non-profit organizations and one (1) neighborhood organization attended the sessions.

The public hearing to receive comments prior to the submittal of the action plan will be held on July 28, 2009. In an effort to inform and encourage input, the information regarding the public hearing, a special advertisement, was placed in the FREE local newspaper (to insure that lower income, elderly, disabled and other minorities would have greater access to the information), and the hearing notice and plan document was placed on the City's website. Comments received during the public comment and/or public hearing will be located in the Attachment section of the Consolidated Plan.

2. No comments were received at the public hearing held on July 28, 2009.

Institutional Structure

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

Program Year 1 Action Plan Institutional Structure response:

The City of Ames continues to be the largest and the lead provider of affordable housing (including being the designated Public Housing Authority for the City) and community and economic development funding for an array of social service agencies through the continuum of care needs.

Through the implementation of various affordable housing initiatives, the City has created a broad spectrum of partnerships with human service agencies, neighborhood groups, area businesses, for-profit and non-profit developers, state and federal agencies and local governments, property owners, lenders, realtors, non-profit organizations, etc. to pursue the development of various housing types, supportive services, businesses and jobs for the benefit of low- and moderate-income households in the community, as well as the County. The continued implementation and new additional projects for the 2009-10 program activities will involve maintaining and expanding partnerships with the community and neighborhood groups, and with for-profit and non-profit developers and citizens.

The City will continue to maintain an active and lead role to develop workable products, programs, and services that will further promote affordable housing, economic development, and supportive services. **A more detailed discussion regarding this topic is located in the 2009-14 Consolidated Plan.**

Monitoring

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

Program Year 1 Action Plan Monitoring response:

1. The City of Ames acknowledges and accepts that monitoring the Consolidated Plan and the annual activities must be carried out on a regular basis to ensure that statutory and regulatory requirements are being met and that, 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 implementing its public facilities types of projects, and with the Inspections Division and Finance Department in implementing its various housing programs. The Housing Division will continue to work with all City Departments, where feasible, to implement the programming and requirements of the CDBG Program.

Lead-based Paint

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

Program Year 1 Action Plan Lead-based Paint response:

The Housing Division, through the implementation of the City's Section 8 Rental Housing Program and CDBG Programs (where required), will continue to conduct visual risk assessments, identify properties that may contain lead-paint hazards as a means to increase the inventory of lead-safe housing available to extremely low-,

low-, and moderate-income families. Additionally, the City will continue to coordinate efforts with the local and state Health Department, when possible, to help educate and address the issue of lead paint and lead poisoning, and partner with local colleges and/or certified professionals to offer Lead Safe-Working Practice Training Workshops to increase the number of certified painters, contractors and the general public. A more detailed discussion regarding this topic is located in the 2009-14 Consolidated Plan.

HOUSING

Specific Housing Objectives

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

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

Program Year 1 Action Plan Specific Objectives response:

As part of the 2009-10 Action Plan Projects, the City is proposing to implement the following programs that will directly address the goals and objectives outlined in the 2009-2014 Consolidated Plan:

a. **Renter Affordability Program.** This program will continue to address the housing needs for very low- and extremely low-income households. CDBG funds are being used to close a financial gap by assisting with deposits for rents, utilities, and first month rental payments, along with interim assistance for childcare and transportation. The overall goal of the Renter Affordability Program is to allow very low- and low-income households to gain access to decent, safe, and sanitary housing, to improve their housing status, and/or maintain or find employment.

b. **Neighborhood Home Improvement Program.** A new program under the Neighborhood Sustainability Program, start date delayed until 2009-10, the program will address the housing needs of low- and moderate-income single-family homeowners in the community. CDBG funds are being used to provide financial assistance to make needed home repair improvements. The overall goal of the Neighborhood Home Improvement Program is to allow single-family homeowners to reside in decent, safe, and sanitary housing that will enhance neighborhood sustainability.

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

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

-Converting single-family rental properties that are "for sale" back into single-family homeownership. Match, where possible, with eligible low-income (80%) first-time homebuyers through the Rent-to-Purchase Program, and/or sale to non-profit organizations.

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

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

-Concentrate, if possible, into targeted low-income census tracts.

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

e. Public Facilities Improvements Program. The Public Facilities Improvement Program is comprised of the following subcomponent programs: Facility improvements/enhancement for ASSET funded Non-profit organizations; or Infrastructure improvements (curb, streets, sidewalks, etc.) in targeted low- and moderate-income census tracts. The overall goal of the Public Facilities Improvement Program is to preserve and enhance facilities of non-profit agencies that house and/or provide services to homeless, very low- and low-income residents, and to improve and enhance the viability and aesthetics of our core existing neighborhoods.

See Project Workbooks

Needs of Public Housing

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

Program Year 1 Action Plan Public Housing Strategy response:

The City of Ames does not own or operate any public housing units. The City will continue to work with area Public Housing Authorities, Owners/Managers of project based assistance units, and tax-credit property administrators to share information and coordinate efforts in addressing the housing needs of the community. **A more**

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

Barriers to Affordable Housing

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

Program Year 1 Action Plan Barriers to Affordable Housing response:

Through the implementation of the following 2009-10 programs, the City will continue to address the rental housing financial gap of extremely low-income and very low-income households through its Renter Affordability Program by helping households gain access and maintain affordable rental housing. The City will continue to implement its Homebuyer Assistance Program for low-income households by providing down payment and closing cost assistance for homeownership. The City will continue to implement its Neighborhood Sustainability Program to keep existing neighborhoods viable, by taking advantage of purchasing and rehabilitating these units into affordable rental and/or homeownership housing for low and moderate income households. Finally, the City through the implementation of a Neighborhood Housing Improvement Program will address the needs of low- and moderate-income single-family homeowners by providing funding for improvements to their homes.

A more detailed analysis of Barriers to Affordable Housing are addressed in the City's 2009-10 Consolidated Plan and are outlined in the City's 2008 Impediments to Fair Housing Study.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.

- c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down Payment Initiative (ADDI) funds, please complete the following narratives:
- a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 1 Action Plan HOME/ADDI response:

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

HOMELESS

Specific Homeless Prevention Elements

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

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.

2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 1 Action Plan Special Needs response:

1-4. Although the City of Ames does not receive funds for these types of programs directly, and it is a competitive process that is administered by the State of Iowa, the City of Ames has a history of having, as one of its priority goals, the addressing of strategies for assisting not only low-income families to avoid becoming homeless, but also addressing an array of social and economical issues that face low- and very low-income families in the Ames/Story County community. These strategies include the pursuit and implementation of programs and services that directly impact families that are within the very, very low-income levels. Several of those strategies include the following programs and/or funding initiatives:

The funding of a collaborative process called Analysis of Social Service Evaluation Team (ASSET). ASSET provides a large portion of its funding to various Ames/Story County human service agencies to assist with the housing and basic needs to help families avoid becoming homeless. This particular level of service is well known outside of the City's service delivery area and thereby attracts more persons of need to the jurisdiction. Since its inception in the early 1980's, the City's contributed portion is approximately 14 million dollars.

For fiscal year 2009-10, the ASSET partners have planned for the investment of funds to address the needs of the homeless, chronic homeless, homelessness prevention, and other non-homeless population needs and services for the jurisdiction as follows:

Story County all Sources	\$ 989,208
United Way	758,474
GSB	138,364
City of Ames	<u>986,889</u>
Total	\$ 2,872,935

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

Additionally, the agencies that provide the services for the homeless and near homeless, as well as other service needs populations, receive funding from various state, federal, and private sources. Detailed information of these various sources are outlined in the 2009-10 ASSET Human Services Budget Manual. Also, a detailed analysis of Specific Homeless Prevention Elements are addressed in the City's 2009-14 Consolidated Plan.

The City of Ames, along with the City of Ames ASSET volunteers, will continue to work with homeless agency providers to seek ways to partner to maintain and/or expand programs and activities that will address and/or bring awareness to needed solutions to eliminate chronic homelessness by 2012. One major barrier that continually exists, is funding reductions at both the federal (CDBG, ESG, etc.) and state levels. Members of ASSET continue to receive information about the lack of state funding for programs and cuts that are threatening the continuation of some of those programs. Local agencies that have multi-county areas of operations continue to struggle with a lack of adequate local support from those counties. ASSET, unfortunately, continues to be a very unique revenue source for these agencies. See Attachments Section for the 2008 State of Iowa Point in Time Homeless Count for Ames/Story County that outlines the needs of the homeless that are being addressed through the availability of funds to the three (3) area shelters.

5. The Homeless Program funds that require a Discharge Policy for Homeless Prevention are received and administered by the State of Iowa. A majority of the public agencies in the Ames/Story County fall into this category. The state's strategy is a three-part strategy, as outlined in the State of Iowa's Chronic Homelessness Plan and the 2008 Balance of Continuum of Care Application.

The Iowa Council on Homelessness finalized a formal discharge policy and submitted it to the Governor in 2005. The proposed policy recommendations address discharge planning for a variety of populations at risk of becoming homeless (Foster Care, Health Care, Mental) including those who are to be released from public-funded prisons and recommends that each state department be instructed to implement a discharge protocol based on guiding principals that would make every effort to ensure that the discharge does not result in the person becoming homeless. In response to this policy, the Iowa Department of Corrections (DOC) established a new Discharge Planning Coordinator position that works with all state correction facilities. The Discharge Policy's strategy is to continue to work on collaborations in order to bridge the gap between homeless service provisions and mainstream resources. Working at the state level to develop policies that reduce and end homelessness, and bring new resources and collaborations into the state will benefit all involved.

See **Attachments Section** for the Iowa Discharge Policy Update.

Emergency Shelter Grants (ESG)

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

Program Year 1 Action Plan ESG response:

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

COMMUNITY DEVELOPMENT

Community Development

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

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

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

Program Year 1 Action Plan Community Development response:

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

Vision for the Community that

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

Priorities for the City Council:

- REJUVENATE CAMPUSTOWN
- "GO GREEN" TO MINIMIZE IMPACT ON GLOBAL CLIMATE CHANGE
- STRENGTHEN OUR NEIGHBORHOODS
- PROMOTE "ONE COMMUNITY"
- "BRAND" AMES
- DEFINE DESIRED GROWTH

The City continues to be active and supportive in utilizing its dollars in addressing the need to support various commercial revitalization.

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.

In addition, the City also invests dollars in the support of economic development through a variety of activities and the City continues to also invest dollars in the following one-time and/or on-going types of initiatives and programs.

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

Antipoverty Strategy

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

Program Year 1 Action Plan Antipoverty Strategy response:

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, 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 continues 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 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 Home 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 Housing Study to also find ways to address this area of need.

NON-HOMELESS SPECIAL NEEDS HOUSING

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

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

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

Program Year 1 Action Plan Specific Objectives 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 Home Improvement Program (for the City limits of Ames only) to assist low income (80% or less of AMI), single-family homeowners in maintaining their homes and the community's housing stock.

-The City will continue and expand its Neighborhood Sustainability Program to 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, and the ASSET process, to continue to address supportive services needs of the non-homeless population.

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

Housing Opportunities for People with AIDS

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

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

Program Year 1 Action Plan HOPWA response:

The City of Ames does not receive funding this program.

Specific HOPWA Objectives

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

Program Year 1 Specific HOPWA Objectives response:

The City of Ames does not receive funding this program.

Other Narrative

Include any Action 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 thorough analysis of all components 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 five-year period provided funding through the implementation of the Minor Repair Program for Non-Profits.