

NIACOG NEWS

Vol. 29 No. 3 NORTH IOWA AREA COUNCIL OF GOVERNMENTS

May-June 2018

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HOUSING REHABILITATION GRANT APPLICATIONS IN THE NIACOG REGION

Earlier this month, two cities in the NIACOG region submitted CDBG Iowa Housing Fund grants to the Iowa Economic Development Authority (IEDA). These are the Cities of Charles City and Garner. Both cities applied for funds that would assist in the rehabilitation of 6 homes which, initially, is the maximum performance target allowed by the IEDA. NIACOG staff assisted both cities in completing their grant applications and will administer their grants if awarded.



The CDBG Housing Fund, officially known as the CDBG Residential Housing Sustainability Program, provides funding from the U.S. Department of HUD in orders to expand or retain the supply of decent and affordable housing for low and very low-income households in Iowa through single family owner-occupied rehabilitation programs. For grant applications submitted this year there were 7 scoring criteria: documented need level; percentage of low income homeowners in the targeted neighborhood; percentage of houses in the target area that are candidates for rehab; level of impact on the targeted neighborhood; other ongoing complementary comprehensive housing efforts; community involvement in other housing/community improvement activities; and, readiness to proceed once the grant is awarded. Both the Cities of Charles City and Garner did an exception-

al job of showing how well they achieved in meeting these criteria, and NIACOG staff applauds them for their efforts.

CDBG Housing Fund grants were due on May 4th this year. The grant recipient workshop will be held on August 15, 2018, in Ankeny, so it is expected that contingent grant awards will be announced by IEDA a few days prior to that date.

SMALL CITY WORKSHOP



The 2018 Small City Workshop in our region will be held in Britt on June 5th. You can reserve your seat today by

registering online! The annual workshop series is designed to provide guidance to smaller communities, although all are welcome to attend. All workshops are 5:30-8 p.m. and cost \$45 (dinner included).

This year's Small City Workshop topic is Strategically Investing in Your Community, featuring guidance on planning for community development projects, prioritizing infrastructure needs and how to smartly budget for improvement projects. You will also hear real life case studies from cities that have successfully completed important projects that enhanced their community.

Online registration is available through the Iowa League of Cities at the following website:

<https://www.iowaleague.org/Pages/SmallCity2018.aspx>

NIACOG HOUSING TRUST FUND

The NIACOG Housing Trust Fund (NIACOG HTF) is having a 'banner year' in being able to make funding available for home repair and rehabilitation, and NIACOG is working to expand its offerings for the coming year. The NIACOG Housing Trust Fund's programs (www.niacog.org/trustfund) have totaled \$2.2 million dollars and repaired over 160 homes since their launch in 2012. The funds are targeted to improving housing stock in our North Iowa communities.



plumbing, electrical, furnace, hot water heater, water/sewer line, etc. For 2018 we have funding available for both small projects (\$1,000 to \$10,000) funded by the State Housing Trust Fund and for large projects (\$20,000 to \$30,000) funded by the Federal Home Loan Bank. We are now accepting applications from people who are age 62 (or older), disabled, or have children under 6 years of age living in (or regularly visiting) the home. If children under 6 years of age live in (or regularly visit) the home, additional funding may be available through the Cerro Gordo Public Health Department's Lead Abatement Program for residents of Cerro Gordo County.

Floyd County Housing Trust Fund

This program solely funds furnace replacement and only in Floyd County. Funds are currently depleted for 2018, but will be available again in 2019. To be added to the waiting list for furnace replacement contact Tim Fox at Charles City Area Development Corporation, 641-228-3020 x13. To be eligible, the applicant's income must be below \$34,950 for 1-2 person households or below \$40,192 for 3 to 7 person households. This program is coordinated by the CCADC and the eligibility requirements are somewhat different than those provided in the following section.

Other Eligibility Requirements

In addition to the requirements noted above for the respective programs, the eligibility requirements for the NIACOG Housing Trust Fund programs are similar and include the following:

- The owner must be current on house payments, have less than \$25,000 in liquid cash assets, have an income below the adopted limits. For example, the limits are \$28,500 for a 1-person household and \$32,580 for a 2-person household, etc. The home must be owned by the person living in the home and be insured (homeowner's insurance).

Myrtle Nelson would be happy to answer any questions related to the programs, and she is available to speak about the NIACOG HTF programs to interested groups, such as senior citizen groups.

Region-Wide Funding

The United Way of North Central Iowa is funding the NIACOG HTF emergency repair program, which is available to our entire region. This program is for malfunctioning furnaces, malfunctioning water heaters, handicapped ramps, and other emergencies. The household must include a senior citizen (62+) and/or a disabled person. The home must be located in Cerro Gordo, Floyd, Franklin, Hancock, Kossuth, Mitchell, Winnebago, or Worth County. While our current funding is nearly depleted, we anticipate a new allocation from the United Way within the next 2 months.

NIACOG HTF will also be applying for Federal Home Loan Bank dollars that, if funded, will be available to the region (except Cerro Gordo County) in 2019 to fund large scale projects of \$15,000 or more.

Funding for home repairs is also available from USDA Rural Development at 641-648-5181 x4 or 515-332-4411 x4 (program not available in Mason City) and Homeward, Inc. at 515-532-6477 (program not available in Cerro Gordo County or Floyd County).

Cerro Gordo County Funding

NIACOG HTF's Cerro Gordo County program takes on a wide range of home repairs and rehabilitation, but is only available in Cerro Gordo County. Eligible projects include roofing, siding, handicapped accessibility, window/door replacement, wall repair,



Calendar of Events

May

14th	NIACOG Brd. Mtg.	7:00 pm @ Bennigan's in CL
18th	City Clerks Mtg.	9:30 am @ NIACOG Office
24th	Passenger Transportation Summit	Ankeny
28th	Memorial Day	NIACOG Office Closed

June

11th	Exec. Cmte. Mtg.	12:00 pm @ NIACOG Office
20th-21st	CDBG Staff Training	Ankeny



TRANSPORTATION HAPPENINGS

RPA 2 recently accepted applications from the Technical Committee for transportation projects in Fiscal Years 2019-2022. Below is a table showing the new projects or a project where funds were added to existing projects:

STP Project Funding and Applications

	Amount	Year	Status
NIACOG Planning	\$56,000	2022	New
Kossuth County B46	\$1,000,000	2022	New
City of Clear Lake Main Ave.	\$1,000,000	2022	New
Hancock County R26	\$625,000	2022	Add to Existing Project
Worth County HWY 105	\$200,000	2019	Add to Existing Project
IDOT Hwy 18	\$700,000	2022	New
Total New Money Requested	\$3,581,000		



13TH ANNUAL NATIONAL DUMP THE PUMP DAY



The 13th annual National Dump the Pump Day is on Thursday, June 21, 2018. The slogan of this year's National Dump the Pump Day is "F w o r " v j g " R w R w d n k e " V t c p u k v 0

Sponsored by the American Public Transportation Association (APTA), the 2018 National Dump the Pump Day is a day that encourages people to ride public transportation and to take them where they need to go, instead of driving a car. Started in June 2006 when gas prices were \$3 per gallon, this national day emphasizes that public transportation is a convenient travel option that also helps people save money. According to the March AP- TA Transit Savings Report, individuals in a two-person household can save an average of more than \$9,894 annually by downsizing to one car.

Additionally, public transportation is a cornerstone of local economies in urban, suburban, and rural communities. In fact, a public transportation helps to make a community economically prosperous and competitive. Every \$1 invested in public transportation generates approximately \$4 in economic returns, powering communi- ty growth and revitalization.





AARP'S COMMUNITY CHALLENGE



The 2018 AARP Community Challenge is now accepting applications through May 16, 2018 to fund "quick-action" projects in communities

across the country. Grants can range from several hundred dollars for small, short-term activities to several thousand for larger projects. The program is now in its second year and is part of AARP's nationwide work on Livable Communities, helping neighborhoods, towns and cities to become great places for all ages.

The AARP Community Challenge is open to 501(c)(3), 501(c)(4) and 501(c)(6) nonprofits and government entities. Other types of organizations may be considered on a case-by-case basis. AARP will prioritize projects with permanent or temporary solutions that aim to achieve one or more of the following outcomes:

• Increase mobility options that increase connectivity, walkability, bikeability, and/or access to public and private transit.

• Provide open spaces, parks and access to other amenities.

• Increase housing that increases accessible and affordable housing options.

In addition to the three areas of focus, AARP wants to hear about communities' needs and new, innovative ideas for addressing them.

The application deadline is 5 p.m. ET, May 16, 2018, and all projects must be completed by November 5, 2018. Applications must be submitted through AARP.org/CommunityChallenge.

Last year, the AARP Community Challenge awarded 88 grants to communities representing every state and

the District of Columbia. Visit <http://bit.ly/2017GrantWinners> to see some of the 2017 winners in action as they work to improve public spaces and community amenities, and increase housing and transportation options that benefit residents of all ages.

OPPORTUNITY ZONES ANNOUNCED



Gov. Kim Reynolds along with the Iowa Economic Development Authority (IEDA),

recently announced the 62 Iowa census tract nominations for Opportunity Zones designations which included three communities from our region: Charles City, Mason City and Northwood. Opportunity Zones is a new economic development program administered by the U.S. Department of the Treasury. The program was established within the Tax Cuts and Jobs Act of 2017 to encourage long-term investments in low-income zones by providing investors with a capital gains tax deferral.

The zones are comprised of U.S. Census tracts where the poverty rate is 20 percent or greater and/or family income is less than 80 percent of the area's median income. The governor of each state is permitted to designate 25 percent of its "low income community census tracts" (LIC) as Opportunity Zones, subject to approval from the U.S. Treasury. Iowa has 247 eligible LICs, of which a maximum of 62 can be nominated. Once designated, the tracts will be in place for 10 years.

The list of 62 finalists was submitted by the Governor's office and will now be forwarded to the U.S. Treasury for review and final certification. The IEDA is awaiting additional information from the U.S. Treasury on the process that will follow after the nominations achieve designation status.

A full list of the 62 Iowa tracts that have been nominated and any future updates to Iowa's Opportunity Zones program, may be found at: iowaeconomicdevelopment.com/



NIACOG staff recently celebrated Administrative Professionals' Day by taking our administrative assistant, Jodi Wyborny, out to lunch at the Rib Crib!