

# Annual Plan — 2021

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*To improve quality of life, the Iowa City Housing Authority acts as a community leader for affordable housing, family self-sufficiency, and homeownership opportunities.*

**Date: July 6, 2021**

## Annual Plan — 2021

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Table of Contents	Pages
Staff	3
Executive Summary	4-5
Housing Choice Voucher (HCV) Program	6
Public Housing Program	7
Family Characteristics	8
Family Characteristics and Working Families	8-9
Public Housing Waiting List	10
Housing Choice Voucher (HCV) Waiting List	11
Promoting Family Self-Sufficiency (FSS) & Homeownership	12-15
Funding for Calendar Year 2019	16
Housing Authority Funding Sources Summary	17-18
Partnerships and Community Collaborations	19

## Staff

Housing Program Assistant	Robin Butler
Housing Program Assistant	Denise Kinnison
Housing Program Assistant	Carri Fox-Rummelhart
Housing Program Assistant	Diana Huff
Housing Program Assistant	Emily Droll
Office Manager	Jennifer Gosch
Family Self-Sufficiency (FSS) Coordinator	Mary Abboud
Public Housing/Homeownership Coordinator	Pat MacKay
Housing Choice Voucher (HCV) Program Coordinator	Heidi Wolf
Housing Administrator	Steven J. Rackis
Housing Receptionist	Georgia Black
Housing Receptionist	Vacant

## Annual Plan — 2021

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### Executive Summary

The Housing Authority works to improve the quality of life for clients, acting as a community leader on affordable housing by providing information and education, housing assistance, and public and private partnership opportunities. The Housing Authority is a division of the City of Iowa City established in 1969 to administer housing assistance programs throughout its jurisdiction, including all of Johnson County, Iowa County and a portion of Washington County. We currently assist more than 1,500+ disabled, elderly & low-income working families to acquire and maintain affordable housing through rental and ownership programs.

The Annual Plan provides details about the Housing Authority's current programs and the resident population served, as well as the PHA's strategy for addressing the housing needs of currently assisted families and the larger community. The Annual Plan also serves as the annual application for grants to support improvements to public housing buildings (Capital Fund Program)

#### Iowa City Housing Authority Rental Assistance Portfolio:

Housing Choice Vouchers (HCV)	= 1,191
Veterans' Supportive Housing Vouchers (VASH)	= 95
Mainstream Vouchers	= 78
Emergency Housing Vouchers (EHV)	= 69
Project-Based Vouchers Cross Park Place	= 24
Public Housing Units	= 86
City-Owned Affordable Rental Units	= 16
<b>TOTAL Vouchers/Units</b>	<b>= 1,559</b>

**Housing Choice Vouchers (HCV):** The Housing Choice Voucher Program (HCV) is designed with the intent of increasing affordable housing choices for elderly persons, persons with disabilities, & low-income working families. Participants with a HCV voucher choose and lease safe, decent, and affordable privately owned rental housing. **Applicant pool:** Applicants are selected from a waiting list.

**Veterans Supportive Housing Vouchers (VASH):** The VASH program implemented the Housing First concept for the delivery of services. Housing First places permanent housing with supports at the foundation for success and stability, including better access and outcomes with treatment services. The VASH program serves Veterans experiencing the most significant challenges to housing stability, including chronic homelessness, severe mental illness, and other significant barriers. **Applicant pool:** The Housing Authority receives direct referrals from Iowa City Veterans Administration Health Care System.

**Mainstream Vouchers:** Mainstream vouchers Eligible participants are non-elderly persons with a disabling condition currently experiencing homelessness, previously experienced homelessness and currently a client in a permanent supportive housing or rapid rehousing project, or those at risk of experiencing homelessness. **Applicant pool:** The Housing Authority receives direct referrals from the Continuum of Care/Coordinated Entry Service Delivery System.

**Emergency Housing Vouchers (EHV):** EHV vouchers are a Housing First concept for the delivery of services. Eligible participants are individuals and families who are (1) homeless, (2) at risk of homelessness, (3) fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or (4) recently homeless. **Applicant pool:** The Housing Authority receives direct referrals from the Continuum of Care/Coordinated Entry Service Delivery System.

**Project –Based Voucher Cross Park Place:** Cross Park Place is Housing First project providing permanent supportive housing for homeless individuals/ households with a disabling condition. The Iowa City Housing Authority converted 24 of our HCV tenant-based vouchers to project-based vouchers to provide financial support to the project.. **Applicant pool:** The Housing Authority receives direct referrals from the Continuum of Care/Coordinated Entry Service Delivery System.

**Public Housing Units:** Public housing provides affordable, decent and safe rental housing for elderly persons, persons with disabilities. & low-income working families. The Iowa City Housing Authority owns and manages the units. **Applicant pool:** Applicants are selected from a waiting list.

**City-Owned Affordable Rental Units:** City Council approved the development of 16 Affordable Rental units to serve eligible persons whose income is below 80% of the median income for the household size. Peninsula Apartments contains 10 units and Augusta Place contains six (6). **Applicant pool:** Applicants are selected from a waiting list.

**Comparing the Iowa City Housing Authority to the other 71 Housing Authorities in the State of Iowa. Effective dates included: September 1, 2019—December 31, 2020:**

- ICHA participants have **higher** average annual incomes - **\$15,119 vs. \$13,022;**
- The ICHA assists **more** working families – **35% vs. 27%;**
- The ICHA assists **fewer** families receiving welfare – **3% vs. 16%;**
- ICHA participants pay a **higher** average monthly amount of the contract rent - **\$359 vs. \$305.**

## Annual Plan — 2021

### Housing Choice Voucher Program

**HCV Economic Impact:** For Calendar Year 2020 (CY20), the Housing Choice Voucher program paid approximately \$8.1 million in Housing Assistance Payments (HAP) to landlords/owners of rental properties in Johnson County. The vouchers in use, as of 4/21/21, in Iowa City (868) represents 4% of the total number of rental units (19,656) in the City of Iowa City.



Following is the Johnson County breakdown by city. Overall voucher utilization in Johnson County shows sixty-five percent (68%) were households without minor children.

Voucher Utilization by City As of 4/21/21 (total = 1,200)	Total Population *	% of Total Johnson County Incorporated Population	Total Vouchers By City	% Total Voucher Utilization	Households <u>without</u> Minors	% Total Vouchers By City
Iowa City	67,862	50.00%	868	69.2%	615	70.9%
Coralville	18,907	13.90%	193	15.4%	153	79.3%
North Liberty	18,228	13.40%	109	8.7%	49	44.8%
Solon	2,037	1.50%	10	.008%	10	100.00%
Oxford	807	0.60%	6	0.005%	6	100%
Tiffin	1,947	1.40%	7	0.006%	2	25.0%
Lone Tree	1,300	0.96%	2	0.002%	2	100%
Hills	703	0.52%	1	0.002%	1	100%
Johnson County Total Population	135,736	Johnson County Incorporated	114,558			
% of Johnson County Population Living in Incorporated areas = 84%						
* Source: U.S. Decennial Census 2010 and North Liberty Special Census 2015.						
41 VASH Vouchers (3% of total vouchers) are being utilized in the Cedar Rapids Metropolitan Area.						
2 HCVP Vouchers (<1% of total voucher) are being utilized in Washington, County; 2 HCV Vouchers (<1% of total vouchers) is being utilized in Iowa County.						

## Public Housing

The **eighty-six (86)** Public Housing units are low-density and constructed to conform and blend into the existing neighborhood architecture. The 86 Public Housing units represent half (1/2) of 1% of the total number of rental units in the City of Iowa City.



### Public Housing Economic Impact for the City of Iowa City:

- Total CY20 rental income from Public Housing properties = \$260,929.57
- Payment in Lieu of Taxes (PILOT) paid to the Johnson County Assessor for the Public Housing properties in CY20 = \$26,122.90
- In CY20, the Housing Authority paid \$425,149.20 to private sector Iowa City contractors for the capital improvement, general maintenance and repair of the Public Housing properties.

Public Housing Units by Iowa City Planning Districts	Total by Location	Total Occupied 5/1/2021	Occupied Units No Minors	Occupied Units w/ Minors (includes non-school aged minors)
Northeast	5	5	1	4
Central	7	6	0	6
Southeast	33	31	13	18
Southwest	3	3	0	3
South	33	29	4	25
Downtown	5	5	5	0
<b>TOTAL</b>	<b>86</b>	<b>74</b>	<b>18</b>	<b>56</b>

On 5/1/2021, 2 units were offline due to HUD approved modernization..

## Family Characteristics

**ICHA Participant Characteristics.** Definition of Participant (participant family): A person or family that has been admitted to the Iowa City Housing Authority's HCV, VASH or Public Housing program and is currently receiving housing



**Household Characteristics. Total Families as reported to HUD: September 1, 2019 — December 31, 2020**

### Family Type by Head-of-Household (HOH)

	Count	% of Total
Disabled and/or Elderly HOH	577	57%
Non-Elderly/Non-Disabled HOH	559	43%
Total	1298	100%

### Family Composition by Household

	Count	% of Total
Households without children	709	55%
Households with Children	589	45%
Total	1298	100%

### Race by HOH

	Count	% of Total
White HOH	636	49%
Black/African American HOH	623	48%
All Other Races HOH	39	3%
Total	1298	100%

### Ethnicity by HOH

	Count	% of Total
Non-Hispanic HOH	1233	95%
Hispanic HOH	65	5%
Total	1298	100%



## Family Characteristics (continued)

**Income Sources: Total Families = 1,298 as reported to HUD: September 1, 2019 — December 31, 2020 (All Family Members: Many Families Have Multiple Sources of Income):**

· Social Security (SS)/Supplemental Security (SSI)	= 60%
· Employment	= 35%
· Family Investment Program (FIP/Welfare)	= 3%
· With any Other Income	= 22% *
· No Income	= 8%

\* Child Support, Self-Employment, Unemployment Insurance, Other Non-Wage Sources.

**January 14, 2021 point-in-time count:** Only six (6) of the total 1,298 assisted households are reporting Family Investment Program (FIP) as the sole source of household income. FIP provides temporary financial and other assistance to low income families with children while they move toward self-sufficiency. This amounts to <1% of all currently assisted households.

**Length of Participation as reported to HUD: 1,298 as reported to HUD: September 1, 2019—December 31, 2020**

· Less than 1 year	= 113 (9%)
· 1 to 5 years	= 373 (36%)
· 5 to 10 years	= 345 (27%)
· 10 to 20 years	= 274 (21%)
· Over 20 years	= 85 (7%)

**Iowa City Community School District (ICCS) information 2018-2019; Total Enrollment & Free/Reduced (F/R) Lunch:**

· Total ICCS Enrollment K-12	= 13,990@
· Total ICCS Eligible for F/R (38.9% of total)	= 5,442
· Total ICHA (All Programs) Minors K-12 *	= 1,038
· Total ICHA (All Programs) K-12 Eligible F/R	= 1,004

@ Source: Page 21 of the ICCS Enrollment, Demographics & Class Size Report, October 2018.

\* Total may include children enrolled in the Clear Creek Amana School District, or children who have received scholarships to attend Regional.

## Annual Plan — 2021

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### Public Housing Waiting List June 3, 2021

#### Family Type & Composition by Head-of-Household (HOH)

Family Type	Count	% of Total
Disabled	346	50%
Non-Disabled	350	50%
Total	696	100%

Family Type	Count	% of Total
Elderly	111	16%
Non-Elderly	585	84%
Total	696	100%

Family Composition	Count	% of Total
Households without children	332	48%
Households with Children	364	52%
Total	696	100%

Race	Count	% of Total
White	313	45%
Black/African American	282	41%
All Other Races	101	14%
Total	696	100%

Ethnicity	Count	% of Total
Hispanic	46	7%
Non-Hispanic	650	93%
Total	696	100%

## HCV Waiting List June 3, 2021

### Family Type & Composition by Head-of-Household (HOH)

<b>Family Type</b>	<b>Count % of Total</b>	
Disabled	591	46%
Non-Disabled	681	54%
Total	1272	100%

<b>Family Type</b>	<b>Count % of Total</b>	
Elderly	177	14%
Non-Elderly	1095	86%
Total	1272	100%

<b>Family Composition</b>	<b>Count % of Total</b>	
Households without children	533	42%
Households with Children	739	58%
Total	1272	100%

<b>Race</b>	<b>Count % of Total</b>	
White	574	45%
Black/African American	530	42%
All Other Races	168	13%
Total	1272	100%

<b>Ethnicity</b>	<b>Count % of Total</b>	
Hispanic	98	7%
Non-Hispanic	1174	93%
Total	1272	100%

## Promoting Self-Sufficiency & Homeownership

The lack of safe, decent, and affordable housing undermines quality education, public health, and economic growth. Affordable housing is a contributing factor to stabilizing families. Stable families are better equipped to take advantage of educational opportunities. With opportunities for and access to advanced education and training, families increase their employability. Sustainable employment offers opportunities to attain self-sufficiency. Economic self-sufficiency leads to a better society and strengthens the “sense of community.”



Through our Self-Sufficiency programs, the Housing Authority is helping low income families bridge the economic gap by building assets, improving employment opportunities, and transitioning from renters of units to owners of homes.

**The Family Self-Sufficiency (FSS) Program:** Promotes self-sufficiency and asset development by providing supportive services to participants to increase their employability, to increase the number of employed participants, and to encourage increased savings through an escrow savings program.

### Current FSS Enrollment Data (6/3/2021):

- Total FSS participants = 215
- Participants with an escrow savings account = 190 (88%)
- Average monthly escrow savings deposit (participants with an escrow balance) = \$252
- Average escrow savings account balance (participants with an escrow balance) = \$5,656
- Highest escrow savings account balance = \$59,312

### Workshop Accreditations:

- “Money Smart”: Federal Deposit and Insurance Corporation (FDIC).

## **Promoting Self-Sufficiency & Homeownership (continued)**

### **FSS Program Coordinating Committee:**

The FSS Program Coordinating Committee has been replaced with three (3) already existing wider-reaching networks that have lessened the duplication of effort in leveraging community resources to promote self-sufficiency among FSS program participants.

The FSS coordinator has joined the Community Reentry Network of Johnson County Area which includes representatives from educational institutions, employment services, government agencies, housing agencies, neighborhood centers, labor programs and family services. Participating entities:

- Center for Worker Justice.
- Goodwill of the Heartland.
- Inside Out Reentry.
- Iowa City Housing Authority.
- Iowa Department of Corrections, 6th Judicial District.
- Iowa Works.
- Jane Boyd Community House.
- Kirkwood Community College.
- Labor Ready.
- Neighborhood Centers of Johnson County.
- Shelter House.
- Teamsters Local 238.

The Iowa City Housing Authority is also a partner in the Workforce Innovation & Opportunity Act (WIOA) one-stop career center service delivery system. WIOA reinforces the partnerships and strategies necessary for one-stops to provide job seekers and workers with the high-quality career services, education and training, and supportive services they need to get good jobs and stay employed, and to help businesses find skilled workers and access other supports, including education and training for their current workforce. Participating entities:

- Kirkwood Community College.
- Iowa Workforce Development.
- Iowa Vocational Rehabilitation.
- Iowa Department for the Blind.
- Experience Works.
- AARP.

## Promoting Self-Sufficiency & Homeownership (continued)

- Denison Job Corps.
- Ottumwa Job Corps.
- Proteus.
- Hawkeye Community Action Agency.
- Cedar Rapids Housing Authority.
- Iowa City Housing Authority.

Interagency Case Management Sub-Committee of the Local Homeless Coordinating Board. This group meets to ensure coordination of services provided to families, improve collaboration of services, identify unmet needs, and seek solutions. Participating entities:

- City of Iowa City.
- Domestic Violence Intervention Program.
- Hawkeye Community Action Program (HACA)
- Iowa City Community School District.
- Iowa City Housing Authority.
- Iowa Legal Aid.
- Johnson County Social Services.
- Prelude Behavioral Services.
- Salvation Army.
- Shelter House.
- United Action for Youth.

### Homeownership Programs:

**FSS Homeownership:** Through our FSS program, many families have used their escrow savings accounts and private mortgages to attain homeownership independent of the Housing Authority programs. **Sixty-two (62)** FSS graduates have moved to homeownership.

**HCV Homeownership Program:** Eligible participants have the option of purchasing a home with their HCV assistance rather than renting.

- **Forty-three (43)** HCV Vouchers have been used to purchase homes since January 2003; **Fifteen (15)** HCV Vouchers are currently active.

**Tenant-to-Ownership Program (TOP):** The Tenant-to-Ownership Program is funded by HUD. The TOP program offered opportunities for low to very low-income families to purchase single-family homes owned by the Housing Authority.

## Promoting Self-Sufficiency & Homeownership (continued)

- **Twenty-six (26)** homes have been sold and **ten (10)** resold since May 1998.

**Affordable Dream Home Ownership Program (ADHOP):** The Affordable Dream Home Ownership Program is operated, managed and funded solely by the ICHA. It offers opportunities for income eligible families to purchase newly constructed homes, newer homes, or resale of homes purchased through the TOP/ADHOP programs.

- **Sixteen (16)** homes (10 “Universal Design” homes) were built and sold since May 1999.

**Down Payment Assistance Program — Grant Award \$187,500:** Funded with Fiscal Year 2009 HOME funds. First-time homebuyers with a household income of less than 80% of the Area Median Income (AMI) may be eligible for a forgivable loan for down payment assistance. At the date of this publication:

- 20 families purchased homes (total funds expended) = \$187,500
- Families with household income 60-80% of AMI = 11
- Families with household income <60% of AMI = 9

**UniverCity Neighborhood Partnership:** The UniverCity Neighborhood Partnership is an effort by the City of Iowa City focusing on neighborhoods located near the University campus that retain a single-family character and a demand for single-family housing, but that also have a large renter population.

From May 2011 to May 2015, the Iowa City Housing Authority provided \$102,276 in down payment assistance to sixteen (16) families purchasing a UniverCity home.

In FY2014, the ICHA allocated \$170,000 to the UniverCity Neighborhood Partnership for the rehabilitation of homes purchased by the City of Iowa City. In FY 2015, an additional \$20,000 was allocated for rehabilitation of homes. From June 2014 to September 2015, ICHA funds in the amount of \$165,164.25 were used for the rehabilitation of eight (8) homes purchased by the City of Iowa City.

## Funding for Calendar Year (CY) 2020

The United States Congress allocates funding and passes laws for all housing programs. The U.S. Department of Housing and Urban Development's (HUD) role in the locally administered housing programs is to allocate money to local housing authorities and to develop policy, regulations and other guidance that interprets housing legislation.

### **Housing Choice Voucher Program CY20**

- Housing Assistance Payments = \$8,060,850
- Administrative Fees = \$1,115,810
- Family Self-Sufficiency Grant = \$135,420
- Fraud Recovery = \$101,044

**Total HCV Program CY20** = **\$9,413,124**

### **Public Housing CY20**

- Operating Subsidy = \$179,857
- Rental Income = \$260,930
- Reimbursement of Expenses/Fraud Recovery = \$12,627
- Capital Funds Program (CFP) = \$180,724

**Total Public Housing CY20** = **\$633,778**

**Total Housing Authority Funding CY20** = **\$10,046,902**



## Iowa City Housing Authority (ICHA) Funding Sources

**ICHA income and cash sources. The uses of the cash sources are based on relevant HUD notices and signed agreements between the Housing Authority and HUD.**

### **Housing Choice Voucher (HCV) Administrative Fees**

Administrative fees are available to the ICHA for the operation and management of the HCV program. Starting January 31, 2004, HUD and Congress, through the approval of the Annual Appropriations Act, restricted the use of administrative fee income to activities related to the HCV tenant-based rental assistance and related development activities (PIH Notice 2008-15).

### **Housing Assistance Payments (HAP)**

HUD provided funds to cover the housing subsidy paid to owners/landlords directly by the ICHA on behalf of the participating family. The family pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the ICHA, a family may use its voucher to purchase a modest home.

### **HUD/Veterans' Affairs Supportive Housing (VASH)**

This is tenant based rental assistance funds targeting homeless veterans participating in VA Case Management Services.

### **Family Self-Sufficiency (FSS)**

The FSS program is a tenant self-sufficiency work incentive program. ICHA establishes cash accounts for FSS program participants that will be available to them if they complete the program. ICHA's contributions to these accounts are funded by HUD through the ICHA's regular funding process. FSS cash is not available to ICHA for any other use.

### **Public Housing Operations**

Under Section 9(3) of the Housing Act of 1937, Operating Funds are available to the ICHA for the operation and management of the Public Housing program. These funds assist the ICHA in bridging the gap between the rent collected and the operating expenses of the program. Operating cash is only available for the use and benefit of public housing units and residents.

## **Annual Plan — 2021**

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### **Housing Authority Capitol Fund Grants**

HUD provides funds to the ICHA to improve the physical condition, upgrade the management and operation and carry out other activities for Public Housing developments. These funds are primarily used for general maintenance and repair of the Public Housing units. As necessary, these funds will also be used to upgrade structures, interiors, HVAC systems and appliances. Capital Funds are calculated and allocated by an established formula.

### **Affordable Dream Homeownership Program (ADHOP)**

On September 3, 1993, the ICHA entered into a Section 5(h) Agreement with HUD. The purpose of this program is to create affordable home ownership opportunities throughout Iowa City. This agreement authorizes the ICHA to sell Public Housing units and use the sales proceeds to construct or purchase homes for rehabilitation to continue the cycle. To ensure affordability, the ICHA provides a second mortgage for the homeowners.

### **Broadway Sales Proceeds**

ICHA received approval from HUD for the sale of 18 units at 1926/1946 Broadway Street, Iowa City, Iowa. Per the approved plan submitted to HUD, the sales proceeds were to be used for the development of 18 low-density scattered site replacement units that would be more efficiently and effectively operated as lower income housing. There is no other permissible use of these funds per the agreement.

### **Public Housing Tenant Security Deposits**

The ICHA holds security deposits until tenants vacate units. At that time, the tenants receive a full or partial refund depending on such factors as remaining rental or other charges outstanding and reimbursement of damage repairs. Tenant security deposit cash is not available to ICHA for any other use.

## Partnerships and Community Collaborations

- University of Iowa School of Social Work.
- Women's Resource and Action Center (WRAC).
- Montessori School.
- Goodwill of the Heartland.
- Habitat for Humanity.
- Iowa Women's Foundation.
- Iowa City Junior Service League.
- Shelter House.
- Iowa State University (ISU) Extension.
- Iowa City Area Association of Realtors.
- Hawkeye Area Community Action Program (HACAP).
- Foster Grandparents Program.
- The Housing Trust Fund of Johnson County (HTFJC).
- City of Iowa City Parks & Recreation.
- City of Iowa City Neighborhood Services.
- Iowa City Public Library.
- Iowa City Human Rights Commission.
- Domestic Violence Intervention Project (DVIP).
- Johnson County Department of Public Health.
- Horizons Community Credit Counseling.
- Johnson County Local Homeless Coordinating Board.
- Cross Park Place.
- Workforce Innovation & Opportunity Act (WIOA) Partners.
- Veterans' Administration.
- Kirkwood Community College.
- Reentry Network of Johnson County.
- Crisis Center.
- ABBE Center for Community Mental Health.
- Iowa City Community School District.
- Community Transportation Committee.



We provide:

- *Information and education,*
- *Housing assistance,*
- *Public and private partnership opportunities.*

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