

General Information

Community Development Block Grant (CDBG) and/or HOME Investment Partnership (HOME) programs provide funding to aid in the development of viable urban communities and in the provision of safe and decent affordable housing. Pre-applications are due Friday, January 31, 2020 at noon. This year, \$542,000 are estimated to be available through this competitive process. Please review the FY21 CDBG/HOME Application Guide (<https://www.icgov.org/actionplan>) for more information about eligible activities.

Please submit only one project proposal per application. Use separate applications for each project proposal. HUD defines a project as a site or sites together with any building (including a manufactured housing unit) or buildings located on the site(s) that are under common ownership, management, and financing and are to be assisted with federal funds as a single undertaking. The project includes all the activities associated with the site and building. For direct assistance activities, project means assistance to one or more families.

Questions can be directed to kirk-lehmann@iowa-city.org or contact Neighborhood Services at 319-356-5230. Additional assistance, and hard copy applications, are available upon request."

Lead Organization/Agency

Name *

City of Iowa City

Address *

Street Address

410 E Washington St

Address Line 2

City

Iowa City

Postal / Zip Code

52240

State / Province / Region

IA

Country

United States

Website

<https://www.icgov.org/southdistrict>

DUNS Number

CAGE Code

Organization Type *

mark all that apply

501(c)3

Public

For Profit

Faith-Based

CHDO

Other

Application Workshop Attendance Date

Leave blank if workshop was not attended.

Application Contact

Name *

William Goodale

Title *

Building Inspector

Phone *

319-356-5131

Email

william-goodale@iowa-city.org

Is the applicant (including partners, co-applicants, etc.) currently in compliance with all federal, state and local laws, rules and regulations, including any CDBG and/or HOME funded projects? *

- Yes
- No
- Currently in litigation

Project

Name *

South District Program #2

Address

Address *

Street Address

Taylor Drive/Davis Street

Address Line 2

City

Iowa City

Postal / Zip Code

52240

State / Province / Region

IA

Country

USA

Project Type *

Mark all that apply

- Rental Housing
- Owner Housing
- Public Facility
- CHDO Operations
- Other

Activity Type *

Mark all that apply

- Acquisition
- New Construction
- Rehabilitation
- Direct Assistance
- Other

Brief Description, not to exceed three sentences (include purpose, specific activities, and benefits of project) *

Note: Projects will need to submit a full application following award of funds

The City plans to continue the South District Program by purchasing a duplex in the South District project area, rehabilitating the units, and selling them as affordable owner-occupied homes with monthly housing payments at or below the HOME Fair Market Rent. Preference for purchasing units will be given to residents currently living in the neighborhood and no tenants will be displaced as a result of the program's property acquisition. Goals of the program are to preserve the unique character of the neighborhood, re-establish a balance of rental and owner-occupied homes, encourage reinvestment in the neighborhood, ensure the neighborhood is a safe, affordable and attractive place to live and work for both renters and homeowners, and provide affordable home ownership opportunities for income eligible residents.

City Steps 2025

Mark goal from City Steps 2025 primarily addressed by this application *

- Increase affordable rental housing units
- Provide Tenant-Based Rental Assistance
- Support homebuyer activities
- Rehabilitate/improve owner-occupied housing units
- Rehabilitate/improve renter-occupied housing units
- Serve homeless / reduce homelessness
- Provide public services
- Improve public facilities
- Improve public infrastructure
- Support economic and workforce development

Briefly explain how project will meet this goal. *

The South District Program meets a high priority need identified in City Steps 2025 through rehabilitation of duplex units that will be sold as affordable owner-occupied homes. Federal funds will be used in conjunction with local funds to bring properties into compliance with Iowa City Housing Code, update major systems, and provide other improvements. Projects will incorporate sustainable practices to increase energy efficiency and reduce utility costs for the buyer. Depending on the acquisition cost of the property, homes are estimated to sell for \$80,000-\$125,000. The sales price will not include the budgeted costs of renovation (estimated to be \$35,000). Those costs will be provided as a grant for income-qualified buyers who keep the home owner-occupied for at least 20 years. This project will also support home buyer activities by providing funds for down payment assistance and closing costs. The amount of home buyer financial assistance will be determined by the City's underwriting standards (up to \$25,000 per household).

Budget & Resources

Program regulations encourage leveraging non-federal funds and especially private funds for projects. HOME funds require a minimum 25% match. Funding terms including type of assistance and affordability period are determined upon award; evidence of funding commitments required with final application. **Please attach a scope of work or estimate for any project that involves rehabilitation or new construction to demonstrate the cost reasonableness of any proposal.**

Source of Funds

Category	Amount	Description	Status
Requested CDBG/HOME funds	\$ 50,000.00	\$25,000 per unit	Pending
City of Iowa City	\$ 70,000.00	Requested for FY22	Will Apply For
Bank loan (private)	\$ 160,000.00	Acquisition cost	Committed
Iowa City Housing Authority	\$ 495.00	Homeowner education	Committed

18

% project funded by CDBG/HOME

In-Kind Contributions

Category	Amount	Description	Status
	\$		

Describe community partnerships or volunteers that will contribute to project *

The City of Iowa City works with local lenders who provide low-interest loans to finance acquisition of the properties, allowing us to keep the cost of the home affordable. The City partners with Horizons to provide home buyer education and financial counseling for applicants. The cost is \$99 and the Iowa City Housing Authority provides funds to reimburse applicants who have completed the course even if they do not end up purchasing a home through the program. During rehab, staff partners with the Sustainability Coordinator and Parks Department to select trees, landscaping, and other sustainable elements to incorporate into the rehabilitation project. The Green Iowa AmeriCorps completes energy audits on the properties and any deficiencies are addressed in the rehab. The South District Neighborhood Association has also been a great partner in helping to get the word out about the program.

Scope of Work* (?)

Scope of Work.pdf 47.38KB

Use of Funds

Hard Costs

	Amount	Description of work
Land Acquisition	\$	
Building Acquisition	\$ 160,000.00	Duplex acquisition. Recovered at sale.
Site Improvements	\$	
Rehabilitation	\$ 70,000.00	\$35,000 per unit
Construction	\$	
Other	\$	

Soft Costs

	Amount	Description of work
Professional Fees	\$	
Construction Finance	\$	
Permanent Finance	\$	
Developer Fees	\$	
Reserves	\$	
Other	\$ 50,495.00	Down payment assistance for 2 households + \$495 for homeowner education
<hr/>		
Total	\$ 280,495.00	

Feasibility & Impact

Expected Beneficiary Incomes

Please indicate the population to be served by the proposed program according to the linked income categories. AMI = Area Median Income. Income ranges for each income level can be found on www.icgov.org/actionplan under "CDBG and HOME Income and Rent Limits"

	Households	Persons
0-30% AMI		
31-50% AMI	1	
51-60% AMI		
61-80% AMI	1	
Over 80% AMI		
Total	2	0

Basis for Estimates

The estimates are based on the income level of the current pool of applicants. We have received 11 home buyer applications as of January 2020. Of those, 3 households are under 30% AMI; 5 households are between 30-50% AMI, and 3 households are between 60-80% AMI. Eligibility to purchase a home will also depend on the applicant's ability to obtain financing and their current residence (with a preference for residents of the neighborhood).

Special Populations

You may select up to one presumed benefit category if required for assistance
Other as defined in 24 CFR 570.208(2)

Owner Housing

Number of Units	Proposed Sales Price
2	\$ 90,000.00

Proposed Timeline

Include milestones such as rezoning, construction schedule, application(s) for other funding, and expected commitment dates.

Date	Milestones
3/1/2021	Acquisition of duplex
4/1/2021	Begin rehabilitation
9/1/2021	Homes available for purchase

Describe how the project will promote the efficient use of funding over the long-term*

at least for the compliance period

An investment of \$25,000 in federal funds per unit will create very affordable home ownership opportunities for low-income residents of the South District. The home must remain owner-occupied throughout the 20 year compliance period. The incorporation of home buyer education will also help prepare buyers for a successful home ownership experience.

Describe how the project will provide for affordable housing or public assistance at rates or prices lower than those in the existing market*

The City aims to acquire duplex properties that cost no more than \$125,000 per unit to create affordable home ownership opportunities for neighborhood residents that result in a monthly payment that is less than Fair Market Rent. Each unit will be fully rehabbed so that the buyer is not likely to sustain any major maintenance costs as a new homeowner. The rehab costs will be a grant provided that the owner keeps the home as owner-occupied for the duration of the compliance period. To increase affordability and eligibility for financing, down payment assistance will offered in accordance with the City's underwriting standards.

Describe in what manner or form the project will proceed if awarded less than full funding; if there are several components, describe how they will be prioritized*

Less than full funding would likely delay this project to a future year.

Capacity & Applicant History

CDBG and/or HOME funds received and status of the project(s) undertaken

	Total Budget	Expended through 2019	Date Project Completed
July 1. 2015 – June 30, 2016	\$ 536,571.00	\$ 536,571.00	6/30/2018
July 1. 2016 – June 30, 2017	\$ 927,798.00	\$ 907,028.00	3/31/2020
July 1. 2017 – June 30, 2018	\$ 585,332.00	\$ 515,926.00	6/30/2020
July 1. 2018 – June 30, 2019	\$ 711,476.00	\$ 461,489.00	6/30/2020
July 1. 2019 – June 30, 2020	\$ 649,000.00	\$ 248,635.00	

Describe your organization's experience and capacity to administer the proposed program. Identify any prior year funds that remain unspent. If funds remain, justify this funding request. *

The City has been administering federal funds for housing and community development for over 40 years. The budgets above reflect City administered programs (housing rehab, neighborhood improvement, economic development, TBRA, planning/administration, and the first phase of the South District Program). Remaining funds for FY17, FY18, and FY19 are expected to be expended by the end of the current fiscal year.

Federal funds for the first phase of the South District Program were received in FY19. Prior to moving forward with the program, staff was asked by HCDC and City Council to complete an Equity Toolkit Review to identify policies to prevent displacement and enable neighborhood residents to purchase the homes. The Toolkit analysis was completed in October 2018, and in the following months, program parameters regarding equity, property eligibility, and potential tenant displacement were discussed at several HCDC meetings and City Council work sessions. The result of these discussions was that the program will not displace any tenants and that the City would provide an additional \$140,000 in local funds to match the level of investment in the UniverCity Neighborhood Partnership. Staff was unable to identify properties that met all program requirements during this time.

In July 2019, staff identified a vacant duplex property at 1232-1234 Sandusky that was for sale following a fire in one of the units. Staff determined that this property met the program requirements and quickly moved forward with the purchase after Council approval later that month. Rehab is now complete for this duplex and we will be able to proceed with the sale after the condo declaration has been approved. The second duplex at 2129-2131 Taylor was purchased last fall and is expected to be completed this Spring. We anticipate all four units will sell for around \$75,000.

Describe your organization's structure, officers, and staff. *

This project will be administered by the Neighborhood Services Division of the City of Iowa City, which is part of the Neighborhood and Development Services (NDS) Department. Neighborhood Services has 24 permanent employees including staff from Community Development, Neighborhood Outreach, Public Art, Housing Inspections, and the Iowa City Housing Authority.

Describe the education and experience of the key staff who will implement the project *

excludes volunteers, board members and consultants

The City of Iowa City has administered federal funds including a housing rehabilitation program for over 40 years. Additionally, 68 homes have been rehabbed and sold as owner-occupied through the UniverCity Neighborhood Partnership.

Erika Kubly is the City's Neighborhood Services Coordinator and has been in this position since 2018. She received her M.S. in Urban and Regional Planning and has been administering federal community development grants since 2010.

Willy Goodale has worked with the City for four years as a Building Inspector and Housing Rehab Specialist. He has a Bachelor's degree in Accounting and 20 years of experience in construction and project management, including oversight of rehab work on the first two duplexes in the South District Program.

Liz Osborne is the Community Development Program Assistant with the City. For over 25 years she has administered the City's housing rehabilitation programs including UniverCity and now the South District Program.

Describe your organization's business/operations plan approach and identify relevant factors that help verify the demand for the proposed project. If another organization provides the same service, explain why both projects are needed to address the need. *

As an entitlement community, Iowa City receives over \$1 million annually in federal CDBG and HOME funds which is administered by Neighborhood Services for housing and community development activities. These funds are used to meet priority needs identified in City Steps 2025, as well as to foster a more inclusive, just and sustainable Iowa City through the goals of the City's Strategic Plan.

A market analysis for the first phase of the South District Program indicates a low vacancy rate and strong demand for affordable housing outside of the downtown/campus area. The median sales price for single-family detached homes in Iowa City is \$295,000 and \$188,500 for townhouse/condo properties. There is an absence of housing options for home buyers with limited incomes. The low price of these homes (\$80,000-\$125,000) will provide housing choice and opportunity for LMI households. With down payment assistance, it is expected that households as low as 30% AMI may be able to afford the homes at the proposed sales price and assistance level. 15,515 households in Johnson County make \$25,000 to \$60,000 showing strong demand for affordable homes. The number of applicants received for the program to-date indicates a strong interest from the project area as well.

Describe your organization's activities and portfolio, including projects currently underway. For housing providers/developers, describe number of units owned/ managed and how number of homes built/rehabilitated/sold. *

The City currently owns two duplexes as part of the first phase of the South District Program which are expected to be completed in upcoming months. Neighborhood Services has managed the UniverCity program since 2010 with 68 properties completed and two underway. The City's Housing Rehabilitation program completes 25+ rehab projects per year with federal and local funding. The Iowa City Housing Authority (which is part of Neighborhood Services) owns, manages, and maintains 81 public housing units.

Describe any identity of interest (IOI) relationships with the applicant and/or project owner, i.e. General Partner has a financial interest in the construction company, etc. *

NA

Describe how you will incorporate sustainability initiatives into your project to help carry out the City's Climate Action Plan. *

Neighborhood Services has developed Energy Efficiency & Sustainability Guidelines that are used for all city-assisted housing rehabilitation projects. Our goals include reducing greenhouse gas emissions and other environmental impacts, reducing energy costs to increase affordability for residents, and improving indoor air quality. The Guidelines outline the City's priorities in rehab projects, however the applicability of each item will depend on the scope and budget of each specific project. Improvements at the first South District Program duplex include solar panels, spray foam insulation, Energy Star rated appliances, landscaping and tree plantings, new windows and doors, and long life-cycle flooring. Staff will continue to work with the City's Sustainability Coordinator, Parks Department, and Green Iowa AmeriCorps to carry out climate action goals in each of our projects.

Additional Information

Please submit no more than 5 additional pages

South District Program 2020.pdf	163.52KB
Rehab Energy Efficiency Guidelines.pdf	84.42KB
Sandusky.pdf	1.17MB

Scope of Work - Estimate

SOUTH DISTRICT PROGRAM - 1 UNIT



REHAB PROJECT BUDGET

\$35,000.00

Item	Category	Amount
Tile shower	Materials	\$1,500.00
Remove old cabinets	Labor	\$650.00
Install New Windows	Materials and Labor	\$5,000.00
Flooring	Materials	\$4,800.00
Paint walls and Ceiling	Materials and Labor	\$2,500.00
New Cabinets and Countertops	Materials	\$5,500.00
Cabinet hardware	Materials	\$150.00
New appliances	Materials	\$3,100.00
Paint Doors and Trim	Materials and Labor	\$500.00
Install new sinks	Materials and Labor	\$400.00
Install new toilet	Materials and Labor	\$450.00
New furnace and AC	Materials and Labor	\$6,500.00
Change all lighting to LED	Materials and Labor	\$500.00
Landscaping/ Trees	Materials and Labor	\$1,300.00
New doorknobs/ locks	Materials and Labor	\$650.00
Gutters	Materials and Labor	\$1,500.00
Total		\$35,000.00

Note: This is an estimate based on Phase 1 of the South District program. The actual project scope will be developed once a property has been identified.

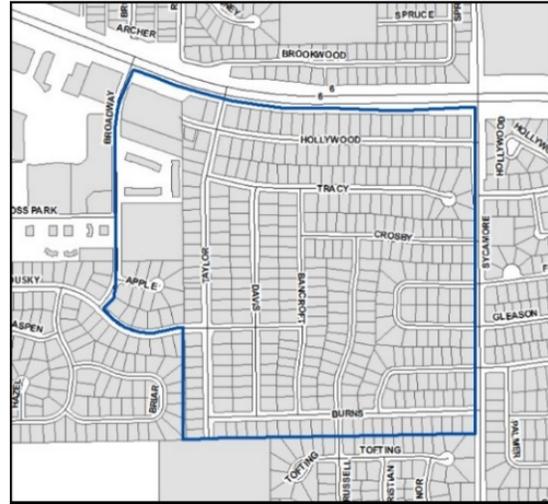
South District Program

Program Summary:

The City proposes to purchase two duplexes in the South District project area (map below) with a focus on Taylor Drive and Davis Street, rehabilitate the units, and sell to four income eligible homebuyers. The program would be a continuation of the first phase of the South District Program with an emphasis on affordable sales prices, sustainable rehab, home buyer education, and down payment assistance.

Program Goals:

1. Preserve the unique character of the neighborhood.
2. Re-establish a balance of rental and owner-occupied homes.
3. Encourage reinvestment in this neighborhood.
4. Ensure neighborhood is a safe, affordable and attractive to place to live and work for both renters and homeowners.
5. Provide affordable homeownership opportunities for income eligible residents.



Funding: The City is requesting \$100,000 in federal funds for four units. These funds would be combined with local dollars to provide up to \$60,000 per unit. Approximately \$35,000 will be spent on rehabilitation and \$25,000 will be available for buyer down payment assistance and closing costs.

Property Requirements:

1. Properties must be located in the South District project area, with a focus on Taylor Drive and Davis Street.
2. The purchase of property for the program must not result in displacement of any tenants.
3. Properties must be in a condition that can be addressed by the rehabilitation budget.
4. Properties must be a layout that can be separated for fire and utilities (side-by-side units).

Homebuyer Guidelines:

1. Buyers must be under 80% of the Area Median Income.
2. Buyers must participate in homebuyer education classes.
3. Down payment assistance will be provided based on need and City underwriting standards.
4. Preference for purchasing units shall be:
 - a. Any existing/former tenants of the selected properties
 - b. Taylor Drive and Davis Street residents
 - c. Residents of the broader South District project area and ICHA Family Self-Sufficiency (FSS) participants
5. Homebuying opportunities will be marketed to residents of the project area and FSS participants.



City of Iowa City Housing Rehabilitation Energy Efficiency & Sustainability Guidelines

Goals

1. Reduce greenhouse gas emissions and other environmental impacts.
2. Reduce energy costs to increase affordability for residents.
3. Improve indoor air quality.

Sustainability Priorities in Housing Rehabilitation Projects:

The following guidelines are used for city-assisted housing rehabilitation projects. The applicability of each item depends on a project's scope and budget.

1. Purchase energy efficient equipment and appliances
 - a. Any appliances purchased will be Energy Star rated
 - b. Electric stoves will be given preference over gas stoves
 - c. Supply LED light bulbs.
2. Seal and insulate efficiently
 - a. Seal air leaks through the home to stop drafts
 - b. Add insulation to block heat loss in winter and heat gain in summer
 - i. Add attic insulation (R-49)
 - ii. If the drywall is being removed for the project, use closed cell spray foam in walls (R-20)
 - c. Install Energy Star rated windows if replacing windows to mitigate unwanted air exchange
 - d. New doors as needed to increase efficiency
3. Heat and cool efficiently
 - a. If replacing HVAC units, purchase equipment that is Energy Star rated and "right-sized" for the home
 - i. Furnace – 95% efficient or higher
 - ii. Air conditioner: Minimum 15 SEER (threshold to get rebate)
 - iii. Water heater: .67 EF and Energy Star qualified (natural gas)
 - b. Educate homeowners about HVAC equipment maintenance and changing air filters regularly
 - c. Install a programmable thermostat
 - d. Seal heating and cooling ducts
4. Landscaping
 - a. Work with Green Iowa AmeriCorps to identify appropriate areas for tree cover
 - b. Work with Parks & Recreation staff to identify appropriate plant palette for the property

- c. Complete grading for stormwater management as needed
- 5. Other environmental considerations
 - a. Use Low/No VOC paints, primers, adhesives & sealants
 - b. When replacing flooring, install environmentally preferable flooring that is durable, long-lasting, made of recycled or renewable materials, and does not add toxins to the air inside the home
 - c. Prevent mold with property ventilation of high-moisture areas
 - d. Test for radon and install mitigation system if levels are high

Current Efforts through Neighborhood Services

1. Energy efficiency program: From September 1 to March 1 each year, Iowa City homeowners can apply for a loan to increase their home's energy efficiency. Eligible projects include replacing or upgrading heating systems, insulating and weatherproofing, and window replacement.
2. Healthy Homes program: Grant funding for home repairs to address asthma triggers and indoor air quality. Up to \$7,500 available to rental and owner-occupied households with children under 18 with asthma. The program incorporates education to self-manage asthma and maintain a healthy home.
3. Energy audits: All housing rehabilitation projects must complete a free home energy audit prior to funding approval. The audit will measure the level of air coming into a home and perform basic weatherization, if necessary, to reduce air leaks. They also check insulation, gas lines, water heater, sink and shower aerators, and more to make sure everything is energy efficient and running safely. During the audit participant will receive 8 LED light bulbs, low flow aerators in kitchen and bathrooms, pipe insulation for water heater, taping of ducts in basement, and possibly extra weatherization based on a blower door test.
4. Radon testing & mitigation: The City completes radon testing and mitigation, if necessary, for UniverCity and South District Partnership homes. The City will begin providing grant funding for radon testing and mitigation in rental properties participating in the rental rehabilitation program.
5. Homeowner education opportunities: Homeowners or prospective homeowners can participate in free home maintenance and energy efficiency classes through the Iowa Valley Habitat for Humanity.

1232-1234 Sandusky Drive
South District Home Investment Partnership Program



Sustainability Improvements:

- Installation of solar panels
- Spray foam/added insulation
- Energy Star rated appliances
- Landscaping and trees planted
- New windows & doors
- Long life-cycle flooring

Additional Improvements:

- New siding
- New garage doors
- Fenced yard
- Updated kitchens and bathrooms
- Interior paint & trim
- Additional egress window in basement
- Upgraded electrical



Before/Progress Photos: 1232-1234 Sandusky Drive



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Email

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- Yes
- No
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Project

Name *

South District Program #1

Address

Address *

Street Address

Taylor Drive/Davis Street

Address Line 2

City

Iowa City

Postal / Zip Code

52240

State / Province / Region

IA

Country

USA

Project Type *

Mark all that apply

- Rental Housing
- Owner Housing
- Public Facility
- CHDO Operations
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Activity Type *

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Owner Housing

Number of Units	Proposed Sales Price
2	\$ 90,000.00

Proposed Timeline

Include milestones such as rezoning, construction schedule, application(s) for other funding, and expected commitment dates.

Date	Milestones
8/1/2020	Acquisition of duplex
9/1/2020	Begin rehabilitation
3/1/2021	Homes available for purchase

Describe how the project will promote the efficient use of funding over the long-term*

at least for the compliance period

An investment of \$25,000 in federal funds per unit will create very affordable home ownership opportunities for low-income residents of the South District. The home must remain owner-occupied throughout the 20 year compliance period. The incorporation of home buyer education will also help prepare buyers for a successful home ownership experience.

Describe how the project will provide for affordable housing or public assistance at rates or prices lower than those in the existing market*

The City aims to acquire duplex properties that cost no more than \$125,000 per unit to create affordable home ownership opportunities for neighborhood residents that result in a monthly payment that is less than Fair Market Rent. Each unit will be fully rehabbed so that the buyer is not likely to sustain any major maintenance costs as a new homeowner. The rehab costs will be a grant provided that the owner keeps the home as owner-occupied for the duration of the compliance period. To increase affordability and eligibility for financing, down payment assistance will be offered in accordance with the City's underwriting standards.

Describe in what manner or form the project will proceed if awarded less than full funding; if there are several components, describe how they will be prioritized*

Less than full funding would likely reduce or eliminate down payment assistance for the buyer.

Capacity & Applicant History

CDBG and/or HOME funds received and status of the project(s) undertaken

	Total Budget	Expended through 2019	Date Project Completed
July 1. 2015 – June 30, 2016	\$ 536,571.00	\$ 536,571.00	6/30/2018
July 1. 2016 – June 30, 2017	\$ 927,798.00	\$ 907,028.00	3/31/2020
July 1. 2017 – June 30, 2018	\$ 585,332.00	\$ 515,926.00	6/30/2020
July 1. 2018 – June 30, 2019	\$ 711,476.00	\$ 461,489.00	6/30/2020
July 1. 2019 – June 30, 2020	\$ 649,000.00	\$ 248,635.00	

Describe your organization's experience and capacity to administer the proposed program. Identify any prior year funds that remain unspent. If funds remain, justify this funding request.*

The City has been administering federal funds for housing and community development for over 40 years. The budgets above reflect City administered programs (housing rehab, neighborhood improvement, economic development, TBRA, planning/administration, and the first phase of the South District Program). Remaining funds for FY17, FY18, and FY19 are expected to be expended by the end of the current fiscal year.

Federal funds for the first phase of the South District Program were received in FY19. Prior to moving forward with the program, staff was asked by HCDC and City Council to complete an Equity Toolkit Review to identify policies to prevent displacement and enable neighborhood residents to purchase the homes. The Toolkit analysis was completed in October 2018, and in the following months, program parameters regarding equity, property eligibility, and potential tenant displacement were discussed at several HCDC meetings and City Council work sessions. The result of these discussions was that the program will not displace any tenants and that the City would provide an additional \$140,000 in local funds to match the level of investment in the UniverCity Neighborhood Partnership. Staff was unable to identify properties that met all program requirements during this time.

In July 2019, staff identified a vacant duplex property at 1232-1234 Sandusky that was for sale following a fire in one of the units. Staff determined that this property met the program requirements and quickly moved forward with the purchase after Council approval later that month. Rehab is now complete for this duplex and we will be able to proceed with the sale after the condo declaration has been approved. The second duplex at 2129-2131 Taylor was purchased last fall and is expected to be completed this Spring. We anticipate all four units will sell for around \$75,000.

Describe your organization's structure, officers, and staff.*

This project will be administered by the Neighborhood Services Division of the City of Iowa City, which is part of the Neighborhood and Development Services (NDS) Department. Neighborhood Services has 24 permanent employees including staff from Community Development, Neighborhood Outreach, Public Art, Housing Inspections, and the Iowa City Housing Authority.

Describe the education and experience of the key staff who will implement the project*

excludes volunteers, board members and consultants

The City of Iowa City has administered federal funds including a housing rehabilitation program for over 40 years. Additionally, 68 homes have been rehabbed and sold as owner-occupied through the UniverCity Neighborhood Partnership.

Erika Kubly is the City's Neighborhood Services Coordinator and has been in this position since 2018. She received her M.S. in Urban and Regional Planning and has been administering federal community development grants since 2010.

Willy Goodale has worked with the City for four years as a Building Inspector and Housing Rehab Specialist. He has a Bachelor's degree in Accounting and 20 years of experience in construction and project management, including oversight of rehab work on the first two duplexes in the South District Program.

Liz Osborne is the Community Development Program Assistant with the City. For over 25 years she has administered the City's housing rehabilitation programs including UniverCity and now the South District Program.

Describe your organization's business/operations plan approach and identify relevant factors that help verify the demand for the proposed project. If another organization provides the same service, explain why both projects are needed to address the need.*

As an entitlement community, Iowa City receives over \$1 million annually in federal CDBG and HOME funds which is administered by Neighborhood Services for housing and community development activities. These funds are used to meet priority needs identified in City Steps 2025, as well as to foster a more inclusive, just and sustainable Iowa City through the goals of the City's Strategic Plan.

A market analysis for the first phase of the South District Program indicates a low vacancy rate and strong demand for affordable housing outside of the downtown/campus area. The median sales price for single-family detached homes in Iowa City is \$295,000 and \$188,500 for townhouse/condo properties. There is an absence of housing options for home buyers with limited incomes. The low price of these homes (\$80,000-\$125,000) will provide housing choice and opportunity for LMI households. With down payment assistance, it is expected that households as low as 30% AML may be able to afford the homes at the proposed sales price and assistance level. 15,515 households in Johnson County make \$25,000 to \$60,000 showing strong demand for affordable homes. The number of applicants received for the program to-date indicates a strong interest from the project area as well.

Describe your organization's activities and portfolio, including projects currently underway. For housing providers/developers, describe number of units owned/ managed and how number of homes built/rehabilitated/sold. *

The City currently owns two duplexes as part of the first phase of the South District Program which are expected to be completed in upcoming months. Neighborhood Services has managed the UniverCity program since 2010 with 68 properties completed and two underway. The City's Housing Rehabilitation program completes 25+ rehab projects per year with federal and local funding. The Iowa City Housing Authority (which is part of Neighborhood Services) owns, manages, and maintains 81 public housing units.

Describe any identity of interest (IOI) relationships with the applicant and/or project owner, i.e. General Partner has a financial interest in the construction company, etc. *

NA

Describe how you will incorporate sustainability initiatives into your project to help carry out the City's Climate Action Plan. *

Neighborhood Services has developed Energy Efficiency & Sustainability Guidelines that are used for all city-assisted housing rehabilitation projects. Our goals include reducing greenhouse gas emissions and other environmental impacts, reducing energy costs to increase affordability for residents, and improving indoor air quality. The Guidelines outline the City's priorities in rehab projects, however the applicability of each item will depend on the scope and budget of each specific project. Improvements at the first South District Program duplex include solar panels, spray foam insulation, Energy Star rated appliances, landscaping and tree plantings, new windows and doors, and long life-cycle flooring. Staff will continue to work with the City's Sustainability Coordinator, Parks Department, and Green Iowa AmeriCorps to carry out climate action goals in each of our projects.

Additional Information

Please submit no more than 5 additional pages

South District Program 2020.pdf	163.52KB
Rehab Energy Efficiency Guidelines.pdf	84.42KB
Sandusky.pdf	1.17MB

Scope of Work - Estimate

SOUTH DISTRICT PROGRAM - 1 UNIT



REHAB PROJECT BUDGET

\$35,000.00

Item	Category	Amount
Tile shower	Materials	\$1,500.00
Remove old cabinets	Labor	\$650.00
Install New Windows	Materials and Labor	\$5,000.00
Flooring	Materials	\$4,800.00
Paint walls and Ceiling	Materials and Labor	\$2,500.00
New Cabinets and Countertops	Materials	\$5,500.00
Cabinet hardware	Materials	\$150.00
New appliances	Materials	\$3,100.00
Paint Doors and Trim	Materials and Labor	\$500.00
Install new sinks	Materials and Labor	\$400.00
Install new toilet	Materials and Labor	\$450.00
New furnace and AC	Materials and Labor	\$6,500.00
Change all lighting to LED	Materials and Labor	\$500.00
Landscaping/ Trees	Materials and Labor	\$1,300.00
New doorknobs/ locks	Materials and Labor	\$650.00
Gutters	Materials and Labor	\$1,500.00
Total		\$35,000.00

Note: This is an estimate based on Phase 1 of the South District program. The actual project scope will be developed once a property has been identified.

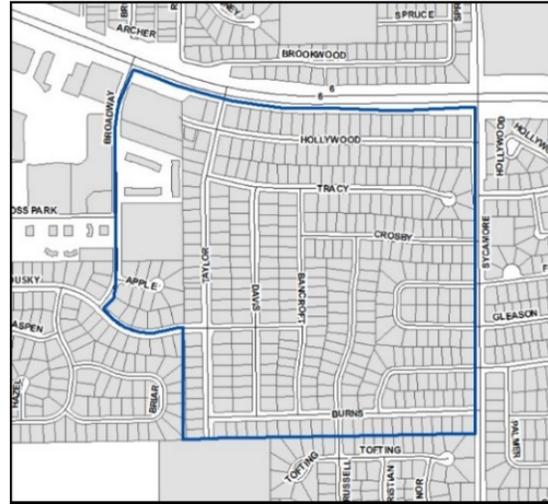
South District Program

Program Summary:

The City proposes to purchase two duplexes in the South District project area (map below) with a focus on Taylor Drive and Davis Street, rehabilitate the units, and sell to four income eligible homebuyers. The program would be a continuation of the first phase of the South District Program with an emphasis on affordable sales prices, sustainable rehab, home buyer education, and down payment assistance.

Program Goals:

1. Preserve the unique character of the neighborhood.
2. Re-establish a balance of rental and owner-occupied homes.
3. Encourage reinvestment in this neighborhood.
4. Ensure neighborhood is a safe, affordable and attractive to place to live and work for both renters and homeowners.
5. Provide affordable homeownership opportunities for income eligible residents.



Funding: The City is requesting \$100,000 in federal funds for four units. These funds would be combined with local dollars to provide up to \$60,000 per unit. Approximately \$35,000 will be spent on rehabilitation and \$25,000 will be available for buyer down payment assistance and closing costs.

Property Requirements:

1. Properties must be located in the South District project area, with a focus on Taylor Drive and Davis Street.
2. The purchase of property for the program must not result in displacement of any tenants.
3. Properties must be in a condition that can be addressed by the rehabilitation budget.
4. Properties must be a layout that can be separated for fire and utilities (side-by-side units).

Homebuyer Guidelines:

1. Buyers must be under 80% of the Area Median Income.
2. Buyers must participate in homebuyer education classes.
3. Down payment assistance will be provided based on need and City underwriting standards.
4. Preference for purchasing units shall be:
 - a. Any existing/former tenants of the selected properties
 - b. Taylor Drive and Davis Street residents
 - c. Residents of the broader South District project area and ICHA Family Self-Sufficiency (FSS) participants
5. Homebuying opportunities will be marketed to residents of the project area and FSS participants.



City of Iowa City Housing Rehabilitation Energy Efficiency & Sustainability Guidelines

Goals

1. Reduce greenhouse gas emissions and other environmental impacts.
2. Reduce energy costs to increase affordability for residents.
3. Improve indoor air quality.

Sustainability Priorities in Housing Rehabilitation Projects:

The following guidelines are used for city-assisted housing rehabilitation projects. The applicability of each item depends on a project's scope and budget.

1. Purchase energy efficient equipment and appliances
 - a. Any appliances purchased will be Energy Star rated
 - b. Electric stoves will be given preference over gas stoves
 - c. Supply LED light bulbs.
2. Seal and insulate efficiently
 - a. Seal air leaks through the home to stop drafts
 - b. Add insulation to block heat loss in winter and heat gain in summer
 - i. Add attic insulation (R-49)
 - ii. If the drywall is being removed for the project, use closed cell spray foam in walls (R-20)
 - c. Install Energy Star rated windows if replacing windows to mitigate unwanted air exchange
 - d. New doors as needed to increase efficiency
3. Heat and cool efficiently
 - a. If replacing HVAC units, purchase equipment that is Energy Star rated and "right-sized" for the home
 - i. Furnace – 95% efficient or higher
 - ii. Air conditioner: Minimum 15 SEER (threshold to get rebate)
 - iii. Water heater: .67 EF and Energy Star qualified (natural gas)
 - b. Educate homeowners about HVAC equipment maintenance and changing air filters regularly
 - c. Install a programmable thermostat
 - d. Seal heating and cooling ducts
4. Landscaping
 - a. Work with Green Iowa AmeriCorps to identify appropriate areas for tree cover
 - b. Work with Parks & Recreation staff to identify appropriate plant palette for the property

- c. Complete grading for stormwater management as needed
5. Other environmental considerations
 - a. Use Low/No VOC paints, primers, adhesives & sealants
 - b. When replacing flooring, install environmentally preferable flooring that is durable, long-lasting, made of recycled or renewable materials, and does not add toxins to the air inside the home
 - c. Prevent mold with property ventilation of high-moisture areas
 - d. Test for radon and install mitigation system if levels are high

Current Efforts through Neighborhood Services

1. Energy efficiency program: From September 1 to March 1 each year, Iowa City homeowners can apply for a loan to increase their home's energy efficiency. Eligible projects include replacing or upgrading heating systems, insulating and weatherproofing, and window replacement.
2. Healthy Homes program: Grant funding for home repairs to address asthma triggers and indoor air quality. Up to \$7,500 available to rental and owner-occupied households with children under 18 with asthma. The program incorporates education to self-manage asthma and maintain a healthy home.
3. Energy audits: All housing rehabilitation projects must complete a free home energy audit prior to funding approval. The audit will measure the level of air coming into a home and perform basic weatherization, if necessary, to reduce air leaks. They also check insulation, gas lines, water heater, sink and shower aerators, and more to make sure everything is energy efficient and running safely. During the audit participant will receive 8 LED light bulbs, low flow aerators in kitchen and bathrooms, pipe insulation for water heater, taping of ducts in basement, and possibly extra weatherization based on a blower door test.
4. Radon testing & mitigation: The City completes radon testing and mitigation, if necessary, for UniverCity and South District Partnership homes. The City will begin providing grant funding for radon testing and mitigation in rental properties participating in the rental rehabilitation program.
5. Homeowner education opportunities: Homeowners or prospective homeowners can participate in free home maintenance and energy efficiency classes through the Iowa Valley Habitat for Humanity.

1232-1234 Sandusky Drive
South District Home Investment Partnership Program



Sustainability Improvements:

- Installation of solar panels
- Spray foam/added insulation
- Energy Star rated appliances
- Landscaping and trees planted
- New windows & doors
- Long life-cycle flooring

Additional Improvements:

- New siding
- New garage doors
- Fenced yard
- Updated kitchens and bathrooms
- Interior paint & trim
- Additional egress window in basement
- Upgraded electrical



Before/Progress Photos: 1232-1234 Sandusky Drive



General Information

Community Development Block Grant (CDBG) and/or HOME Investment Partnership (HOME) programs provide funding to aid in the development of viable urban communities and in the provision of safe and decent affordable housing. Pre-applications are due Friday, January 31, 2020 at noon. This year, \$542,000 are estimated to be available through this competitive process. Please review the FY21 CDBG/HOME Application Guide (<https://www.icgov.org/actionplan>) for more information about eligible activities.

Please submit only one project proposal per application. Use separate applications for each project proposal. HUD defines a project as a site or sites together with any building (including a manufactured housing unit) or buildings located on the site(s) that are under common ownership, management, and financing and are to be assisted with federal funds as a single undertaking. The project includes all the activities associated with the site and building. For direct assistance activities, project means assistance to one or more families.

Questions can be directed to kirk-lehmann@iowa-city.org or contact Neighborhood Services at 319-356-5230. Additional assistance, and hard copy applications, are available upon request."

Lead Organization/Agency

Name *

Iowa Valley Habitat for Humanity

Address *

Street Address

2401 Scott Blvd. SE

Address Line 2

City

Iowa City

Postal / Zip Code

52240

State / Province / Region

IA

Country

USA

Website

iowavalleyhabitat.org

DUNS Number

123204880

CAGE Code

83S48

Organization Type *

mark all that apply

501(c)3

Public

For Profit

Faith-Based

CHDO

Other

Application Workshop Attendance Date

Leave blank if workshop was not attended.

1/24/2020

Application Contact

Name *

Heath Brewer

Title *

Executive Director

Phone *

(319) 337-8949

Email

heath@iowavalleyhabitat.org

Is the applicant (including partners, co-applicants, etc.) currently in compliance with all federal, state and local laws, rules and regulations, including any CDBG and/or HOME funded projects? *

- Yes
 No
 Currently in litigation

Project

Name *

Downpayment Assistance #1

Address

Address *

Street Address

TBD

Address Line 2

City

Iowa City

Postal / Zip Code

TBD

State / Province / Region

IA

Country

USA

Project Type *

Mark all that apply

- Rental Housing
 Owner Housing
 Public Facility
 CHDO Operations
 Other

Activity Type *

Mark all that apply

- Acquisition
 New Construction
 Rehabilitation
 Direct Assistance
 Other

Down Payment Assistance and Admin Support

Brief Description, not to exceed three sentences (include purpose, specific activities, and benefits of project) *

Note: Projects will need to submit a full application following award of funds

An IVHFH approved applicant(s) with income below 50% AMI upon acceptance into the program will receive down payment assistance for the purchase of a newly constructed home. IVHFH will construct the home and base payments on approximately 28% of the applicant's Gross Adjusted Income in order to reduce monthly mortgage payments. This will allow a very low income buyer to afford the purchase of a new home that is safe and decent.

City Steps 2025

Mark goal from City Steps 2025 primarily addressed by this application *

- Increase affordable rental housing units
- Provide Tenant-Based Rental Assistance
- Support homebuyer activities
- Rehabilitate/improve owner-occupied housing units
- Rehabilitate/improve renter-occupied housing units
- Serve homeless / reduce homelessness
- Provide public services
- Improve public facilities
- Improve public infrastructure
- Support economic and workforce development

Briefly explain how project will meet this goal. *

IVHFH will identify homebuyer partners through the standard application process. With this assistance, IVHFH will have the ability to serve the homebuyer with safe, affordable, energy-efficient housing that will provide stability for all family members. Down Payment Assistance will reduce the primary mortgage making payments much more affordable. The assistance will also allow the organization to target an income level at or below very low income levels. Without the assistance, the organization would struggle to serve this population at the current rate of construction. Admin Support will be used to assist staff with the administration of funds and support of the homebuyer.

Budget & Resources

Program regulations encourage leveraging non-federal funds and especially private funds for projects. HOME funds require a minimum 25% match. Funding terms including type of assistance and affordability period are determined upon award; evidence of funding commitments required with final application. **Please attach a scope of work or estimate for any project that involves rehabilitation or new construction to demonstrate the cost reasonableness of any proposal.**

Source of Funds

Category	Amount	Description	Status
Requested CDBG/HOME funds	\$ 27,000.00	Down Payment Assistance	Will Apply For
Requested CDBG/HOME funds	\$ 3,000.00	Admin Support	Will Apply For
Applicant Loan	\$ 60,000.00	Construction Loan for Development	Will Apply For
Applicant Funds (Equity)	\$ 90,000.00	Cash on Hand for Development	Committed
State funds	\$ 20,000.00	Down Payment Assistance	Will Apply For

15

% project funded by CDBG/HOME

In-Kind Contributions

Category	Amount	Description	Status
Materials	\$ 15,000.00	Donated/reduced rate lumber, paint, fixtures, appliances, HVAC	Committed
Labor	\$ 5,000.00	Donated labor by subcontractor	Committed
Labor	\$ 25,430.00	1000 hours volunteer labor at rate of \$25.43/hour	Committed
Labor	\$ 5,000.00	Donated Legal Services	Committed

Describe community partnerships or volunteers that will contribute to project *

This project will leverage relationships with several area contractors such as Bea Day Plumbers, Homewood Electric, Midwest Poly-Solutions, Gilchrest Jewett, Plumb Supply and many others. Each business will support the build through donated or discounted labor and materials. The project will also be supported by area faith organizations, the University of Iowa, Hills Bank, MidWestOne Bank, and Neumann Monson Architects. There will be many other groups participating in the development of this project. These groups will work together to provide financial and volunteer hours to support all areas of the project.

Scope of Work * (?)

Cost Worksheet.xls

72.5KB

Use of Funds

Hard Costs

	Amount	Description of work
Land Acquisition	\$ 40,000.00	Purchase property
Building Acquisition	\$	
Site Improvements	\$ 5,000.00	Excavation, dirt work, storm water retention, etc.
Rehabilitation	\$	

	Amount	Description of work
Construction	\$ 145,000.00	Foundation, framing, roof, siding, walls, interior finish, flatwork, landscaping, etc.
Other	\$	

Soft Costs

	Amount	Description of work
Professional Fees	\$ 8,500.00	Design, site plan, legal fees, closing fees
Construction Finance	\$ 1,500.00	Interest expense for construction loan
Permanent Finance	\$	
Developer Fees	\$	
Reserves	\$	
Other	\$	

Total	\$ 200,000.00	
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Feasibility & Impact

Expected Beneficiary Incomes

Please indicate the population to be served by the proposed program according to the linked income categories. AMI = Area Median Income. Income ranges for each income level can be found on www.icgov.org/actionplan under "CDBG and HOME Income and Rent Limits"

	Households	Persons
0-30% AMI		
31-50% AMI	1	6
51-60% AMI		
61-80% AMI		
Over 80% AMI		

Total	1	6
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Basis for Estimates

One modest four bedroom home can generally accommodate a family of 4-7. Typically we serve families with an average size of 6.

Special Populations

You may select up to one presumed benefit category if required for assistance

Owner Housing

Number of Units	Proposed Sales Price
1	\$ 225,000.00

Proposed Timeline

Include milestones such as rezoning, construction schedule, application(s) for other funding, and expected commitment dates.

Date	Milestones
6/1/2020	Homebuyer identified
7/1/2020	Construction begins
9/1/2020	Apply for State Down Payment Assistance
9/30/2020	Home is dedicated
10/15/2020	Home is sold

Describe how the project will promote the efficient use of funding over the long-term*

at least for the compliance period

As an organization, IVFH understands that affordable homeownership is the final step in housing for most. It is also understood that the development of new homeownership opportunities creates opportunities for others to utilize assistance and programming to support affordable rental. By funding this project, we all provide the opportunity for a buyer to jump that final hurdle and get into an affordable forever home. Most applicants with the opportunity to benefit from this funding currently receive funding/support for their current housing needs. Housing Choice Vouchers and subsidized rental housing are both limited resources and by creating new stock and opportunities this funding will be the last time the homebuyer should require financial support. This opens up opportunities for others to take advantage of community programs to improve their housing. As the organization continues to partner with low-income buyers and develop new housing opportunities it opens up opportunities for others in need to benefit from community rental housing supports.

Describe how the project will provide for affordable housing or public assistance at rates or prices lower than those in the existing market *

This home will be sold to a buyer with family income below 50% AMI. The homebuyer will pay no more than 30% of their adjusted gross income on this home. The payment includes all payable mortgages, taxes, and insurance. There is very little housing stock that this particular income level can afford. IVHFH is able to sell homes at a lower rate due to partnerships the organization has developed over the last 28 years of operation.

Stock is not the only concern. Financing a home is difficult at this income level. Qualifying for a traditional loan to purchase a home requires large down payments, high interest payments, and less than desirable interest rates. IVHFH avoids this by leveraging a partnership with Hills Bank and utilizing in-house 0% interest loans to keep payments affordable. Also, large down payments are replaced by homebuyer sweat equity requirements. Finally, a partnership with Steve Anderson and Hawkeye Title and Settlement reduces closing expenses by 90%. All of these activities lowers the cost of the home.

Describe in what manner or form the project will proceed if awarded less than full funding; if there are several components, describe how they will be prioritized *

Regardless of funding, the project will happen. If less funding is received, IVHFH will use 90% of the award to serve a buyer with Down Payment Assistance and the remaining 10% will be used for administrative support.

Capacity & Applicant History

CDBG and/or HOME funds received and status of the project(s) undertaken

	Total Budget	Expended through 2019	Date Project Completed
July 1, 2015 – June 30, 2016	\$ 70,000.00	\$ 70,000.00	11/1/2016
July 1, 2016 – June 30, 2017	\$ 0.00	\$ 0.00	
July 1, 2017 – June 30, 2018	\$ 80,000.00	\$ 80,000.00	3/27/2018
July 1, 2018 – June 30, 2019	\$ 80,000.00	\$ 80,000.00	12/20/2019
July 1, 2019 – June 30, 2020	\$ 53,000.00	\$ 0.00	

Describe your organization's experience and capacity to administer the proposed program. Identify any prior year funds that remain unspent. If funds remain, justify this funding request.*

IVHFH staff has over 50 years of combined construction experience. Christy Shipley is the lead Construction Manager and has been with the organization for 15 years and is familiar with all aspects of residential development in the area. Steve Van Abbema has been a construction professional for over 20 years and serves as a Construction Manager with the organization. The Board of Directors at IVHFH also has significant experience in residential development. The Board is comprised of 2 architects from Neumann Monson, 2 Commercial Lenders, and a residential construction manager.

The staff has nearly 25 years of grant administration experience with several Board members and volunteers with additional time in the field. The staff has good relationships with funders and maintains transparent relationships with all.

As a whole, IVHFH has been in operation since 1993 and has built over 100 homes for low income buyers and has assisted hundreds more in their pursuit to become home buyers.

Currently we have \$53,000 of funds that are unspent. These funds will be used for down payment assistance for 2 homebuyers will proposed closing dates in June/July and July/August of 2020. The funds requested will be used for one project scheduled to complete in November 2020.

Describe your organization's structure, officers, and staff.*

Iowa Valley Habitat for Humanity is a 501(c)3 with a Board of Directors whom oversee all activities of the organization. Within the Board there is an Executive Committee made of officers whom work directly with the Executive Director to oversee organizational goals, mission, and vision.

The officers are: Past-President, President, Vice President, Treasurer, and Secretary. They are, in order: Jesse Bulman, Neumann Monson Architects; Niki Prom, MidWestOne Bank; Andrew Ballard, Neumann Monson Architects; Tessa Wade, US Bank; Tara Minetos, US Bank.

Staff is as follows:

Heath Brewer - Executive Director

Theresa Burns - Finance Director

Tami Bonnett - Development Director

Christy Shipley - Construction Manager

Steve Van Abbema - Construction Manager

Leda Rouse - Volunteer Coordinator

Scott Hawes - Helping Hands Repair Director

Gabe Martin - Community Outreach Director

Describe the education and experience of the key staff who will implement the project.*

excludes volunteers, board members and consultants

Heath Brewer has a degree in Finance and has been with the organization for 6.5 years (2 years in current role). In his short time he has worked extensively with this and other similar programs.

Theresa Burns has a Business Degree and has worked as the Finance Manager for IVHFH for nearly 15 years and will help administer the project.

Tami Bonnett has a Spanish and International Studies Degree and has worked in fundraising for 5 years and will use her skills to find donated sources of support for the project.

Christy Shipley and Steve Van Abbema will lead the construction and have a combine 35 years of construction experience.

Describe your organization's business/operations plan approach and identify relevant factors that help verify the demand for the proposed project. If another organization provides the same service, explain why both projects are needed to address the need.*

IVHFH has a focus of developing and maintaining affordable homeownership for the low income community. We build and develop opportunities to increase generational wealth and stability for all who partner with us. This organization is able to do this better than any for profit developer as it does not charge a traditional contractor/developer fee and is able to leverage community partners and volunteer labor to reduce the cost of home construction.

As far as IVHFH is aware there are no other organizations in the area with the same focus or capacity.

Describe your organization's activities and portfolio, including projects currently underway. For housing providers/developers, describe number of units owned/ managed and how number of homes built/rehabilitated/sold. *

IVHFH has 4 different program focus areas: New Homeownership, Owner-occupied Repair (Helping Hands), Homebuyer Education, and ReStore.

New Homeownership will build 4 new homes in CY20 and rehabilitate 1 more. All will be sold to low income buyers. 4 of the 5 will be sold to Habitat partners with incomes below 60% AMI. IVHFH plans to build/rehab approximately 5 homes per year for the next 2-3 years.

Helping Hands has several projects in the queue, many are in surrounding communities. In Iowa City, Helping Hands will complete around 4-5 wheelchair ramps and one large critical area in CY20. Helping Hands will also work with the City of Iowa City as a referral agency for repair projects the City is unable to complete due to high need in the area.

Homeowner Education continues to work with Habitat Partners and others to provide HUD-certified financial education and training to assist new and current homeowners maintain their property.

ReStore is a resale store which specializes in the sale of Furniture, Appliances, and other Home Improvement goods. ReStore partners with the City of Iowa City to offer greater recycling options on the southeast side of town. The program is responsible for diverting over 250 tons of waste annually.

IVHFH has built 111 homes and currently holds mortgages on 89 of those properties. The repair program has offered solutions to nearly 60 homeowners in the last 3 years.

Describe any identity of interest (IOI) relationships with the applicant and/or project owner, i.e. General Partner has a financial interest in the construction company, etc. *

NA

Describe how you will incorporate sustainability initiatives into your project to help carry out the City's Climate Action Plan. *

This project will help to reduce carbon emissions by installing an Air Source Heat Pump (high efficiency electric), electric appliances, and electric water heater. There will be no system that requires gas for operation. Also, we will prepare the project as "solar ready" and will continue to work with area business to assist this project with affordable solar options to reduce the need for outside electricity.

The home will also have soy-based open cell spray foam in all walls and will have 1" panel foam installed on the exterior sheeting to increase insulation values.

Additional Information

Please submit no more than 5 additional pages

Hills Bank and Trust Company

Construction Bid Sheet

Borrower/Contractor: Iowa Valley Habitat for Humanity
 Date Completed: _____

Short Legal: _____
 Street Address: TBD
 City: Iowa City
 # of Units: 1

Presold Spec

Construction Costs

- 01 Site Prep / Excavation / Backfill
- 02 Footings / Foundation
- 03 Rough Carpentry - Lumber / Steel
- 04 Framing
- 05 Plumbing
- 06 Septic & Well / Sewer and Water Hook-up
- 07 Roofing
- 08 Windows / Doors / Garage Doors
- 09 Electrical
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- 29 Utilities
- 30 Landfill / Portable Toilets / Cleaning
- 31 Family Living Costs

Subcontractor/Supplier	Est. Cost	%	Supporting Bids**	
			Rqst	Rec'd
Chris Handley*	600	0%		
Stransky Concrete	17,900	12%	X	
Gilcrest (framing)	24,000	16%	X	
Habitat	2,400	2%		
Bea Day*	18,000	12%	X	
Fisher Underground	5,000	3%		
Todd (deck) century(shingle)***	1,200	1%		
Overhead Door	4,700	3%		
Homewood*	8,200	5%	X	
Absolute Comfort*	9,800	6%	X	
Gilcrest(siding)	8,600	6%	X	
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Habitat (lowes, etc)	250	0%		
Whirlpool	1,850	1%		
Soil Tec	2,100	1%		
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- 32 Allowances
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	3,200	2%		
MMS staking/site/swppp(2)	976	1%		
	151,741	100%		

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* Taken from last years costs on same floor plan

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*** Estimated labor for hiring a roofer for decking and shingling

**** Purchase of discounted Dow products (used to be free) split across 6 homes

Purchase & Sale Information		Loan Calculation		
Lot Cost	\$ 40,000	Lot (spec 75%, presold 100%)	30,000	
Sales Price		Total Construction Costs	\$ 151,741	Estimated
		Closing Costs (estimated)	\$ 2,500	LTV
		Total Amount Needed	\$ 184,241	#####
		Proposed Term (mos) / Interest Rate	9	4.50%
Source of Funds		Use of Funds		
	% of funds	Lot Cost (100%)	\$ 40,000	
Borrower (Cash Injection)	#DIV/0!	Construction Costs	\$ 151,741	
Bank (Construction Loan)	#DIV/0!	Closing Costs (estimated)	\$ 2,500	
	\$ -	Total Funds Used	\$ 194,241	
	#DIV/0!			
Project Square Footage		Profitability Projection		10% Cost Overruns
Dwelling		Sales Price	\$ -	\$ -
Finished Basement		Total Funds Used	\$ (194,241)	\$ (209,415)
Garage/Porch/Other		Interest Expense (estimated)	\$ -	\$ (253)
Total Square Footage	-	Selling Expense (estimated)	\$ -	\$ -
		Total Profit/Loss	\$ (194,241)	\$ (209,668)
Est. Cost per sq ft	#DIV/0!	Projected Net Profit Margin	#DIV/0!	#DIV/0!
Est. Cost per sq ft	#DIV/0!	Daily Interest When Fully Drawn	\$ -	
If Cost Overruns		Breakeven Selling Price	\$ 194,241	

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Address Line 2

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Website

iowavalleyhabitat.org

DUNS Number

123204880

CAGE Code

83S48

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mark all that apply

501(c)3

Public

For Profit

Faith-Based

CHDO

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Application Workshop Attendance Date

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1/24/2020

Application Contact

Name *

Heath Brewer

Title *

Executive Director

Phone *

(319) 337-8949

Email

heath@iowavalleyhabitat.org

Is the applicant (including partners, co-applicants, etc.) currently in compliance with all federal, state and local laws, rules and regulations, including any CDBG and/or HOME funded projects? *

- Yes
 No
 Currently in litigation

Project

Name *

Downpayment Assistance #3

Address

Address *

Street Address

TBD

Address Line 2

City

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Postal / Zip Code

TBD

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Country

USA

Project Type *

Mark all that apply

- Rental Housing
 Owner Housing
 Public Facility
 CHDO Operations
 Other

Activity Type *

Mark all that apply

- Acquisition
 New Construction
 Rehabilitation
 Direct Assistance
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Downpayment assistance and admin support

Brief Description, not to exceed three sentences (include purpose, specific activities, and benefits of project) *

Note: Projects will need to submit a full application following award of funds

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Mark goal from City Steps 2025 primarily addressed by this application *

- Increase affordable rental housing units
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Briefly explain how project will meet this goal. *

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Source of Funds

Category	Amount	Description	Status
Requested CDBG/HOME funds	\$ 27,000.00	Downpayment Assistance	Will Apply For
Requested CDBG/HOME funds	\$ 3,000.00	Admin Support	Will Apply For
Applicant Loan	\$ 60,000.00	Construction loan	Will Apply For
Applicant Funds (Equity)	\$ 90,000.00	Cash on Hand	Committed
State funds	\$ 20,000.00	Downpayment Assistance	Will Apply For

15

% project funded by CDBG/HOME

In-Kind Contributions

Category	Amount	Description	Status
Materials	\$ 15,000.00	Donated/reduced rate lumber, paint, fixtures, appliances, HVAC	Committed
Labor	\$ 5,000.00	Donated labor by subcontractors	Committed
Labor	\$ 25,430.00	1000 hours volunteer labor at rate of \$25.43/hour	Committed

Describe community partnerships or volunteers that will contribute to project *

This project will leverage relationships with several area contractors such as Bea Day Plumbers, Homewood Electric, Midwest Poly-Solutions, Gilcrest Jewett, Plumb Supply and many others. Each business will support the build through donated or discounted labor and materials. The project will also be supported by area faith organizations, the University of Iowa, Hills Bank, MidWestOne Bank, and Neumann Monson Architects. There will be many other groups participating in the development of this project. These groups will work together to provide financial and volunteer hours to support all areas of the project.

Scope of Work* (?)

Cost Worksheet.xls

72.5KB

Use of Funds

Hard Costs

	Amount	Description of work
Land Acquisition	\$ 40,000.00	Purchase property
Building Acquisition	\$ 0.00	
Site Improvements	\$ 5,000.00	Excavation, dirt work, storm water retention, etc.
Rehabilitation	\$ 0.00	
Construction	\$ 145,000.00	Foundation, framing, roof, siding, walls, interior finish, flatwork, landscaping, etc.

	Amount	Description of work
Other	\$	
Soft Costs		

	Amount	Description of work
Professional Fees	\$ 8,500.00	Design, site plan, legal fees, closing fees
Construction Finance	\$ 1,500.00	Interest expense
Permanent Finance	\$ 0.00	
Developer Fees	\$ 0.00	
Reserves	\$ 0.00	
Other	\$ 0.00	

Total	\$ 200,000.00	
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Feasibility & Impact

Expected Beneficiary Incomes

Please indicate the population to be served by the proposed program according to the linked income categories. AMI = Area Median Income. Income ranges for each income level can be found on www.icgov.org/actionplan under "CDBG and HOME Income and Rent Limits"

	Households	Persons
0-30% AMI		
31-50% AMI	1	6
51-60% AMI		
61-80% AMI		
Over 80% AMI		

Total	1	6
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Basis for Estimates

One modest four bedroom home can generally accommodate a family of 4-7. Typically we serve families with an average size of 6.

Special Populations

You may select up to one presumed benefit category if required for assistance

Owner Housing

Number of Units	Proposed Sales Price
1	\$ 225,000.00

Proposed Timeline

Include milestones such as rezoning, construction schedule, application(s) for other funding, and expected commitment dates.

Date	Milestones
1/15/2021	Homebuyer identified
3/15/2021	Construction begins
6/1/2021	Apply for State downpayment assistance
7/15/2021	Home is dedicated
8/2/2021	Home is sold

Describe how the project will promote the efficient use of funding over the long-term*

at least for the compliance period

As an organization, IVFH understands that affordable homeownership is the final step in housing for most. It is also understood that the development of new homeownership opportunities creates opportunities for others to utilize assistance and programming to support affordable rental. By funding this project, we all provide the opportunity for a buyer to jump that final hurdle and get into an affordable forever home. Most applicants with the opportunity to benefit from this funding currently receive funding/support for their current housing needs. Housing Choice Vouchers and subsidized rental housing are both limited resources and by creating new stock and opportunities this funding will be the last time the homebuyer should require financial support. This opens up opportunities for others to take advantage of community programs to improve their housing. As the organization continues to partner with low-income buyers and develop new housing opportunities it opens up opportunities for others in need to benefit from community rental housing supports.

Describe how the project will provide for affordable housing or public assistance at rates or prices lower than those in the existing market *

This home will be sold to a buyer with family income below 50% AMI. The homebuyer will pay no more than 30% of their adjusted gross income on this home. The payment includes all payable mortgages, taxes, and insurance. There is very little housing stock that this particular income level can afford. IVHFH is able to sell homes at a lower rate due to partnerships the organization has developed over the last 28 years of operation.

Stock is not the only concern. Financing a home is difficult at this income level. Qualifying for a traditional loan to purchase a home requires large down payments, high interest payments, and less than desirable interest rates. IVHFH avoids this by leveraging a partnership with Hills Bank and utilizing in-house 0% interest loans to keep payments affordable. Also, large down payments are replaced by homebuyer sweat equity requirements. Finally, a partnership with Steve Anderson and Hawkeye Title and Settlement reduces closing expenses by 90%. All of these activities lowers the cost of the home.

Describe in what manner or form the project will proceed if awarded less than full funding; if there are several components, describe how they will be prioritized *

Regardless of funding, the project will happen. If less funding is received, IVHFH will use 90% of the award to serve a buyer with Down Payment Assistance and the remaining 10% will be used for administrative support.

Capacity & Applicant History

CDBG and/or HOME funds received and status of the project(s) undertaken

	Total Budget	Expended through 2019	Date Project Completed
July 1, 2015 – June 30, 2016	\$ 70,000.00	\$ 70,000.00	11/1/2016
July 1, 2016 – June 30, 2017	\$ 0.00	\$ 0.00	
July 1, 2017 – June 30, 2018	\$ 80,000.00	\$ 80,000.00	3/27/2018
July 1, 2018 – June 30, 2019	\$ 80,000.00	\$ 80,000.00	12/20/2019
July 1, 2019 – June 30, 2020	\$ 53,000.00	\$ 0.00	

Describe your organization's experience and capacity to administer the proposed program. Identify any prior year funds that remain unspent. If funds remain, justify this funding request.*

IVHFH staff has over 50 years of combined construction experience. Christy Shipley is the lead Construction Manager and has been with the organization for 15 years and is familiar with all aspects of residential development in the area. Steve Van Abbema has been a construction professional for over 20 years and serves as a Construction Manager with the organization. The Board of Directors at IVHFH also has significant experience in residential development. The Board is comprised of 2 architects from Neumann Monson, 2 Commercial Lenders, and a residential construction manager.

The staff has nearly 25 years of grant administration experience with several Board members and volunteers with additional time in the field. The staff has good relationships with funders and maintains transparent relationships with all.

As a whole, IVHFH has been in operation since 1993 and has built over 100 homes for low income buyers and has assisted hundreds more in their pursuit to become home buyers.

Currently we have \$53,000 of funds that are unspent. These funds will be used for down payment assistance for 2 homebuyers will proposed closing dates in June/July and July/August of 2020. The funds requested will be used for one project scheduled to complete in November 2020.

Describe your organization's structure, officers, and staff.*

Iowa Valley Habitat for Humanity is a 501(c)3 with a Board of Directors whom oversee all activities of the organization. Within the Board there is an Executive Committee made of officers whom work directly with the Executive Director to oversee organizational goals, mission, and vision.

The officers are: Past-President, President, Vice President, Treasurer, and Secretary. They are, in order: Jesse Bulman, Neumann Monson Architects; Niki Prom, MidWestOne Bank; Andrew Ballard, Neumann Monson Architects; Tessa Wade, US Bank; Tara Minetos, US Bank.

Staff is as follows:

Heath Brewer - Executive Director

Theresa Burns - Finance Director

Tami Bonnett - Development Director

Christy Shipley - Construction Manager

Steve Van Abbema - Construction Manager

Leda Rouse - Volunteer Coordinator

Scott Hawes - Helping Hands Repair Director

Gabe Martin - Community Outreach Director

Describe the education and experience of the key staff who will implement the project.*

excludes volunteers, board members and consultants

Heath Brewer has a degree in Finance and has been with the organization for 6.5 years (2 years in current role). In his short time he has worked extensively with this and other similar programs.

Theresa Burns has a Business Degree and has worked as the Finance Manager for IVHFH for nearly 15 years and will help administer the project.

Tami Bonnett has a Spanish and International Studies Degree and has worked in fundraising for 5 years and will use her skills to find donated sources of support for the project.

Christy Shipley and Steve Van Abbema will lead the construction and have a combine 35 years of construction experience

Describe your organization's business/operations plan approach and identify relevant factors that help verify the demand for the proposed project. If another organization provides the same service, explain why both projects are needed to address the need.*

IVHFH has a focus of developing and maintaining affordable homeownership for the low income community. We build and develop opportunities to increase generational wealth and stability for all who partner with us. This organization is able to do this better than any for profit developer as it does not charge a traditional contractor/developer fee and is able to leverage community partners and volunteer labor to reduce the cost of home construction.

As far as IVHFH is aware there are no other organizations in the area with the same focus or capacity.

Describe your organization's activities and portfolio, including projects currently underway. For housing providers/developers, describe number of units owned/ managed and how number of homes built/rehabilitated/sold. *

IVHFH has 4 different program focus areas: New Homeownership, Owner-occupied Repair (Helping Hands), Homebuyer Education, and ReStore.

New Homeownership will build 4 new homes in CY20 and rehabilitate 1 more. All will be sold to low income buyers. 4 of the 5 will be sold to Habitat partners with incomes below 60% AMI. IVHFH plans to build/rehab approximately 5 homes per year for the next 2-3 years.

Helping Hands has several projects in the queue, many are in surrounding communities. In Iowa City, Helping Hands will complete around 4-5 wheelchair ramps and one large critical area in CY20. Helping Hands will also work with the City of Iowa City as a referral agency for repair projects the City is unable to complete due to high need in the area.

Homeowner Education continues to work with Habitat Partners and others to provide HUD-certified financial education and training to assist new and current homeowners maintain their property.

ReStore is a resale store which specializes in the sale of Furniture, Appliances, and other Home Improvement goods. ReStore partners with the City of Iowa City to offer greater recycling options on the southeast side of town. The program is responsible for diverting over 250 tons of waste annually.

IVHFH has built 111 homes and currently holds mortgages on 89 of those properties. The repair program has offered solutions to nearly 60 homeowners in the last 3 years.

Describe any identity of interest (IOI) relationships with the applicant and/or project owner, i.e. General Partner has a financial interest in the construction company, etc. *

NA

Describe how you will incorporate sustainability initiatives into your project to help carry out the City's Climate Action Plan. *

This project will help to reduce carbon emissions by installing an Air Source Heat Pump (high efficiency electric), electric appliances, and electric water heater. There will be no system that requires gas for operation. Also, we will prepare the project as "solar ready" and will continue to work with area business to assist this project with affordable solar options to reduce the need for outside electricity.

The home will also have soy-based open cell spray foam in all walls and will have 1" panel foam installed on the exterior sheeting to increase insulation values.

Additional Information

Please submit no more than 5 additional pages

Hills Bank and Trust Company

Construction Bid Sheet

Borrower/Contractor: Iowa Valley Habitat for Humanity
 Date Completed: _____

Short Legal: _____
 Street Address: TBD

City: Iowa City

Presold Spec

of Units: 1

Construction Costs

- 01 Site Prep / Excavation / Backfill
- 02 Footings / Foundation
- 03 Rough Carpentry - Lumber / Steel
- 04 Framing
- 05 Plumbing
- 06 Septic & Well / Sewer and Water Hook-up
- 07 Roofing
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Project

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Category	Amount	Description	Status
Materials	\$ 15,000.00	Donated/reduced rate lumber, paint, fixtures, appliances, HVAC	Committed
Labor	\$ 5,000.00	Donated labor by subcontractor	Committed
Labor	\$ 25,430.00	1000 hours volunteer labor at rate of \$25.43/hour	Committed
Labor	\$ 5,000.00	Donated Legal Services	Committed

Describe community partnerships or volunteers that will contribute to project *

This project will leverage relationships with several area contractors such as Bea Day Plumbers, Homewood Electric, Midwest Poly-Solutions, Gilchrest Jewett, Plumb Supply and many others. Each business will support the build through donated or discounted labor and materials. The project will also be supported by area faith organizations, the University of Iowa, Hills Bank, MidWestOne Bank, and Neumann Monson Architects. There will be many other groups participating in the development of this project. These groups will work together to provide financial and volunteer hours to support all areas of the project.

Scope of Work * (?)

Cost Worksheet.xls

72.5KB

Use of Funds

Hard Costs

	Amount	Description of work
Land Acquisition	\$ 40,000.00	Purchase Property
Building Acquisition	\$ 0.00	
Site Improvements	\$ 5,000.00	Excavation, dirt work, storm water retention, etc.
Rehabilitation	\$ 0.00	

	Amount	Description of work
Construction	\$ 145,000.00	Foundation, framing, roof, siding, walls, interior finish, flatwork, landscaping, etc.
Other	\$ 0.00	

Soft Costs

	Amount	Description of work
Professional Fees	\$ 8,500.00	Design, site plan, legal fees, closing fees
Construction Finance	\$ 1,500.00	Interest expense for construction loan
Permanent Finance	\$	
Developer Fees	\$	
Reserves	\$	
Other	\$	

Total	\$ 200,000.00	
--------------	---------------	--

Feasibility & Impact

Expected Beneficiary Incomes

Please indicate the population to be served by the proposed program according to the linked income categories. AMI = Area Median Income. Income ranges for each income level can be found on www.icgov.org/actionplan under "CDBG and HOME Income and Rent Limits"

	Households	Persons
0-30% AMI		
31-50% AMI	1	6
51-60% AMI		
61-80% AMI		
Over 80% AMI		

Total	1	6
--------------	---	---

Basis for Estimates

One modest four bedroom home can generally accommodate a family of 4-7. Typically we serve families with an average size of 6.

Special Populations

You may select up to one presumed benefit category if required for assistance

Owner Housing

Number of Units	Proposed Sales Price
1	\$ 225,000.00

Proposed Timeline

Include milestones such as rezoning, construction schedule, application(s) for other funding, and expected commitment dates.

Date	Milestones
2/1/2021	Homebuyer Identified
3/15/2021	Construction begins
5/1/2021	Apply for State Downpayment Assistance
6/15/2021	Home is dedicated
6/30/2021	Home is sold

Describe how the project will promote the efficient use of funding over the long-term*

at least for the compliance period

As an organization, IVFH understands that affordable homeownership is the final step in housing for most. It is also understood that the development of new homeownership opportunities creates opportunities for others to utilize assistance and programming to support affordable rental. By funding this project, we all provide the opportunity for a buyer to jump that final hurdle and get into an affordable forever home. Most applicants with the opportunity to benefit from this funding currently receive funding/support for their current housing needs. Housing Choice Vouchers and subsidized rental housing are both limited resources and by creating new stock and opportunities this funding will be the last time the homebuyer should require financial support. This opens up opportunities for others to take advantage of community programs to improve their housing. As the organization continues to partner with low-income buyers and develop new housing opportunities it opens up opportunities for others in need to benefit from community rental housing supports.

Describe how the project will provide for affordable housing or public assistance at rates or prices lower than those in the existing market *

This home will be sold to a buyer with family income below 50% AMI. The homebuyer will pay no more than 30% of their adjusted gross income on this home. The payment includes all payable mortgages, taxes, and insurance. There is very little housing stock that this particular income level can afford. IVHFH is able to sell homes at a lower rate due to partnerships the organization has developed over the last 28 years of operation.

Stock is not the only concern. Financing a home is difficult at this income level. Qualifying for a traditional loan to purchase a home requires large down payments, high interest payments, and less than desirable interest rates. IVHFH avoids this by leveraging a partnership with Hills Bank and utilizing in-house 0% interest loans to keep payments affordable. Also, large down payments are replaced by homebuyer sweat equity requirements. Finally, a partnership with Steve Anderson and Hawkeye Title and Settlement reduces closing expenses by 90%. All of these activities lowers the cost of the home.

Describe in what manner or form the project will proceed if awarded less than full funding; if there are several components, describe how they will be prioritized *

Regardless of funding, the project will happen. If less funding is received, IVHFH will use 90% of the award to serve a buyer with Down Payment Assistance and the remaining 10% will be used for administrative support.

Capacity & Applicant History

CDBG and/or HOME funds received and status of the project(s) undertaken

	Total Budget	Expended through 2019	Date Project Completed
July 1, 2015 – June 30, 2016	\$ 70,000.00	\$ 70,000.00	11/1/2016
July 1, 2016 – June 30, 2017	\$ 0.00	\$ 0.00	
July 1, 2017 – June 30, 2018	\$ 80,000.00	\$ 80,000.00	3/27/2018
July 1, 2018 – June 30, 2019	\$ 80,000.00	\$ 80,000.00	12/20/2019
July 1, 2019 – June 30, 2020	\$ 53,000.00	\$ 0.00	

Describe your organization's experience and capacity to administer the proposed program. Identify any prior year funds that remain unspent. If funds remain, justify this funding request.*

IVHFH staff has over 50 years of combined construction experience. Christy Shipley is the lead Construction Manager and has been with the organization for 15 years and is familiar with all aspects of residential development in the area. Steve Van Abbema has been a construction professional for over 20 years and serves as a Construction Manager with the organization. The Board of Directors at IVHFH also has significant experience in residential development. The Board is comprised of 2 architects from Neumann Monson, 2 Commercial Lenders, and a residential construction manager.

The staff has nearly 25 years of grant administration experience with several Board members and volunteers with additional time in the field. The staff has good relationships with funders and maintains transparent relationships with all.

As a whole, IVHFH has been in operation since 1993 and has built over 100 homes for low income buyers and has assisted hundreds more in their pursuit to become home buyers.

Currently we have \$53,000 of funds that are unspent. These funds will be used for down payment assistance for 2 homebuyers will proposed closing dates in June/July and July/August of 2020. The funds requested will be used for one project scheduled to complete in November 2020.

Describe your organization's structure, officers, and staff.*

Iowa Valley Habitat for Humanity is a 501(c)3 with a Board of Directors whom oversee all activities of the organization. Within the Board there is an Executive Committee made of officers whom work directly with the Executive Director to oversee organizational goals, mission, and vision.

The officers are: Past-President, President, Vice President, Treasurer, and Secretary. They are, in order: Jesse Bulman, Neumann Monson Architects; Niki Prom, MidWestOne Bank; Andrew Ballard, Neumann Monson Architects; Tessa Wade, US Bank; Tara Minetos, US Bank.

Staff is as follows:

Heath Brewer - Executive Director

Theresa Burns - Finance Director

Tami Bonnett - Development Director

Christy Shipley - Construction Manager

Steve Van Abbema - Construction Manager

Leda Rouse - Volunteer Coordinator

Scott Hawes - Helping Hands Repair Director

Gabe Martin - Community Outreach Director

Describe the education and experience of the key staff who will implement the project.*

excludes volunteers, board members and consultants

Heath Brewer has a degree in Finance and has been with the organization for 6.5 years (2 years in current role). In his short time he has worked extensively with this and other similar programs.

Theresa Burns has a Business Degree and has worked as the Finance Manager for IVHFH for nearly 15 years and will help administer the project.

Tami Bonnett has a Spanish and International Studies Degree and has worked in fundraising for 5 years and will use her skills to find donated sources of support for the project.

Christy Shipley and Steve Van Abbema will lead the construction and have a combine 35 years of construction experience.

Describe your organization's business/operations plan approach and identify relevant factors that help verify the demand for the proposed project. If another organization provides the same service, explain why both projects are needed to address the need.*

IVHFH has a focus of developing and maintaining affordable homeownership for the low income community. We build and develop opportunities to increase generational wealth and stability for all who partner with us. This organization is able to do this better than any for profit developer as it does not charge a traditional contractor/developer fee and is able to leverage community partners and volunteer labor to reduce the cost of home construction.

As far as IVHFH is aware there are no other organizations in the area with the same focus or capacity.

Describe your organization's activities and portfolio, including projects currently underway. For housing providers/developers, describe number of units owned/ managed and how number of homes built/rehabilitated/sold. *

IVHFH has 4 different program focus areas: New Homeownership, Owner-occupied Repair (Helping Hands), Homebuyer Education, and ReStore.

New Homeownership will build 4 new homes in CY20 and rehabilitate 1 more. All will be sold to low income buyers. 4 of the 5 will be sold to Habitat partners with incomes below 60% AMI. IVHFH plans to build/rehab approximately 5 homes per year for the next 2-3 years.

Helping Hands has several projects in the queue, many are in surrounding communities. In Iowa City, Helping Hands will complete around 4-5 wheelchair ramps and one large critical area in CY20. Helping Hands will also work with the City of Iowa City as a referral agency for repair projects the City is unable to complete due to high need in the area.

Homeowner Education continues to work with Habitat Partners and others to provide HUD-certified financial education and training to assist new and current homeowners maintain their property.

ReStore is a resale store which specializes in the sale of Furniture, Appliances, and other Home Improvement goods. ReStore partners with the City of Iowa City to offer greater recycling options on the southeast side of town. The program is responsible for diverting over 250 tons of waste annually.

IVHFH has built 111 homes and currently holds mortgages on 89 of those properties. The repair program has offered solutions to nearly 60 homeowners in the last 3 years.

Describe any identity of interest (IOI) relationships with the applicant and/or project owner, i.e. General Partner has a financial interest in the construction company, etc. *

NA

Describe how you will incorporate sustainability initiatives into your project to help carry out the City's Climate Action Plan. *

This project will help to reduce carbon emissions by installing an Air Source Heat Pump (high efficiency electric), electric appliances, and electric water heater. There will be no system that requires gas for operation. Also, we will prepare the project as "solar ready" and will continue to work with area business to assist this project with affordable solar options to reduce the need for outside electricity.

The home will also have soy-based open cell spray foam in all walls and will have 1" panel foam installed on the exterior sheeting to increase insulation values.

Additional Information

Please submit no more than 5 additional pages

Hills Bank and Trust Company

Construction Bid Sheet

Borrower/Contractor: Iowa Valley Habitat for Humanity
 Date Completed: _____

Short Legal: _____
 Street Address: TBD

City: Iowa City

Presold Spec

of Units: 1

Construction Costs

- 01 Site Prep / Excavation / Backfill
- 02 Footings / Foundation
- 03 Rough Carpentry - Lumber / Steel
- 04 Framing
- 05 Plumbing
- 06 Septic & Well / Sewer and Water Hook-up
- 07 Roofing
- 08 Windows / Doors / Garage Doors
- 09 Electrical
- 10 HVAC
- 11 Siding
- 12 Dow Purchase
- 13 Flatwork
- 14 Insulation
- 15 Drywall
- 16 Finish Carpentry - Lumber & Labor
- 17 Fireplace
- 18 Cabinets / Vanities / Countertops
- 19 Shelving / Accessories
- 20 Fixtures / Lighting
- 21 Flooring - Carpet / Hardwood / Tile
- 22 Gutters & Spouting
- 23 Painting & Wall Covering
- 24 Appliances
- 25 Swppp controls
- 26 Landscaping
- 27 Permits / Insurance / Bonds
- 28 Professional Fees - Legal / Architectural / Survey
- 29 Utilities
- 30 Landfill / Portable Toilets / Cleaning
- 31 Family Living Costs

Subcontractor/Supplier	Est. Cost	%	Supporting Bids**	
			Rqst	Rec'd
Chris Handley*	600	0%		
Stransky Concrete	17,900	12%	X	
Gilcrest (framing)	24,000	16%	X	
Habitat	2,400	2%		
Bea Day*	18,000	12%	X	
Fisher Underground	5,000	3%		
Todd (deck) century(shingle)***	1,200	1%		
Overhead Door	4,700	3%		
Homewood*	8,200	5%	X	
Absolute Comfort*	9,800	6%	X	
Gilcrest(siding)	8,600	6%	X	
Dow purchase****	65	0%		
Stransky Concrete	2,800	2%		
Midwest Poly	8,500	6%	X	
CML construction (drywall)	9,500	6%	X	
Gilcrest (trims)	4,000	3%		
	600	0%		
ISP & V.H. Willis*	2,900	2%		
Lowe's*	650	0%		
Lowe's*	650	0%		
Hawkeye Flooring	5,500	4%		
Tomlinson Cannon	1,000	1%		
Habitat (lowes, etc)	250	0%		
Whirlpool	1,850	1%		
Soil Tec	2,100	1%		
sod, final grade, etc	1,850	1%		
	1,200	1%		
	2,500	2%		
	900	1%		
	350	0%		

- 32 Allowances
- 33 Miscellaneous
- 34 Miscellaneous Labor

	3,200	2%		
MMS staking/site/swppp(2)	976	1%		
	151,741	100%		

Total Construction Costs

* Taken from last years costs on same floor plan

**Supporting bids requested for line items of 5% or greater of total construction costs (as indicated with "X" above).

*** Estimated labor for hiring a roofer for decking and shingling

**** Purchase of discounted Dow products (used to be free) split across 6 homes

Purchase & Sale Information		Loan Calculation		
Lot Cost	\$ 40,000	Lot (spec 75%, presold 100%)	30,000	
Sales Price		Total Construction Costs	\$ 151,741	Estimated
		Closing Costs (estimated)	\$ 2,500	LTV
		Total Amount Needed	\$ 184,241	#####
		Proposed Term (mos) / Interest Rate	9	4.50%
Source of Funds		Use of Funds		
	% of funds	Lot Cost (100%)	\$ 40,000	
Borrower (Cash Injection)	#DIV/0!	Construction Costs	\$ 151,741	
Bank (Construction Loan)	#DIV/0!	Closing Costs (estimated)	\$ 2,500	
	\$ -	Total Funds Used	\$ 194,241	
	#DIV/0!			
Project Square Footage		Profitability Projection		10% Cost Overruns
Dwelling		Sales Price	\$ -	\$ -
Finished Basement		Total Funds Used	\$ (194,241)	\$ (209,415)
Garage/Porch/Other		Interest Expense (estimated)	\$ -	\$ (253)
Total Square Footage	-	Selling Expense (estimated)	\$ -	\$ -
		Total Profit/Loss	\$ (194,241)	\$ (209,668)
Est. Cost per sq ft	#DIV/0!	Projected Net Profit Margin	#DIV/0!	#DIV/0!
Est. Cost per sq ft	#DIV/0!	Daily Interest When Fully Drawn	\$ -	
If Cost Overruns		Breakeven Selling Price	\$ 194,241	

General Information

Community Development Block Grant (CDBG) and/or HOME Investment Partnership (HOME) programs provide funding to aid in the development of viable urban communities and in the provision of safe and decent affordable housing. Pre-applications are due Friday, January 31, 2020 at noon. This year, \$542,000 are estimated to be available through this competitive process. Please review the FY21 CDBG/HOME Application Guide (<https://www.icgov.org/actionplan>) for more information about eligible activities.

Please submit only one project proposal per application. Use separate applications for each project proposal. HUD defines a project as a site or sites together with any building (including a manufactured housing unit) or buildings located on the site(s) that are under common ownership, management, and financing and are to be assisted with federal funds as a single undertaking. The project includes all the activities associated with the site and building. For direct assistance activities, project means assistance to one or more families.

Questions can be directed to kirk-lehmann@iowa-city.org or contact Neighborhood Services at 319-356-5230. Additional assistance, and hard copy applications, are available upon request."

Lead Organization/Agency

Name *

Little Creations Academy

Address *

Street Address

2929 E Court St

Address Line 2

City

Iowa City

Postal / Zip Code

52245

State / Province / Region

Iowa

Country

United States

Website

DUNS Number

CAGE Code

Organization Type *

mark all that apply

501(c)3

Public

For Profit

Faith-Based

CHDO

Other

Application Workshop Attendance Date

Leave blank if workshop was not attended.

Application Contact

Name *

Anthony

Title *

President

Phone *

3196544624

Email

pastor@ncichurch.com

Is the applicant (including partners, co-applicants, etc.) currently in compliance with all federal, state and local laws, rules and regulations, including any CDBG and/or HOME funded projects? *

- Yes
- No
- Currently in litigation

Project

Name *

LCA Kitchen Rehab

Address

Address *

Street Address

2929 E Court St

Address Line 2

City

Iowa City

Postal / Zip Code

52245

State / Province / Region

Iowa

Country

United States

Project Type *

Mark all that apply

- Rental Housing
- Owner Housing
- Public Facility
- CHDO Operations
- Other

Activity Type *

Mark all that apply

- Acquisition
- New Construction
- Rehabilitation
- Direct Assistance
- Other

Brief Description, not to exceed three sentences (include purpose, specific activities, and benefits of project) *

Note: Projects will need to submit a full application following award of funds

Our current kitchen equipment over is 40 years old and not capable of handling meal prep for our childcare facility. The kitchen must be upgraded to commercial grade equipment for meal preparation for a maximum capacity of 54 children and staff.

City Steps 2025

Mark goal from City Steps 2025 primarily addressed by this application *

- Increase affordable rental housing units
- Provide Tenant-Based Rental Assistance
- Support homebuyer activities
- Rehabilitate/improve owner-occupied housing units
- Rehabilitate/improve renter-occupied housing units
- Serve homeless / reduce homelessness
- Provide public services
- Improve public facilities
- Improve public infrastructure
- Support economic and workforce development

Briefly explain how project will meet this goal. *

This project will improve sanitary cooking conditions for children and staff, increase food preparation, upgrade the kitchen standards to state licencing requirements.

Budget & Resources

Program regulations encourage leveraging non-federal funds and especially private funds for projects. HOME funds require a minimum 25% match. Funding terms including type of assistance and affordability period are determined upon award; evidence of funding commitments required with final application. **Please attach a scope of work or estimate for any project that involves rehabilitation or new construction to demonstrate the cost reasonableness of any proposal.**

Source of Funds

Category	Amount	Description	Status
Requested CDBG/HOME funds	\$ 78,160.00	See Scope of Work	Will Apply For
Other Private Funds	\$ 3,600.00	Commercial Refrigerate	Received
Other Private Funds	\$ 2,853.00	Commercial Freezer	Received

92

% project funded by CDBG/HOME

In-Kind Contributions

Category	Amount	Description	Status
Labor	\$ 500.00	Manual Labor	Committed

Describe community partnerships or volunteers that will contribute to project *

New Creations International Church membership will provide manual labor as needed.

Scope of Work * (?)

Scope of Work 2020 CDBG.docx

20.7KB

Use of Funds

Hard Costs

	Amount	Description of work
Land Acquisition	\$	
Building Acquisition	\$	
Site Improvements	\$	
Rehabilitation	\$ 84,613.00	This includes the funding received and work completed on this project.
Construction	\$	
Other	\$	

Soft Costs

	Amount	Description of work
Professional Fees	\$	
Construction Finance	\$	
Permanent Finance	\$	
Developer Fees	\$	

	Amount	Description of work
Reserves	\$	
Other	\$	
<hr/>		
Total	\$ 84,613.00	

Feasibility & Impact

Expected Beneficiary Incomes

Please indicate the population to be served by the proposed program according to the linked income categories. AMI = Area Median Income. Income ranges for each income level can be found on www.icgov.org/actionplan under "CDBG and HOME Income and Rent Limits"

	Households	Persons
0-30% AMI	2	
31-50% AMI	20	
51-60% AMI	0	
61-80% AMI	0	
Over 80% AMI	0	

Total	22	0
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Basis for Estimates

HUD Surveys

Special Populations

You may select up to one presumed benefit category if required for assistance

Proposed Timeline

Include milestones such as rezoning, construction schedule, application(s) for other funding, and expected commitment dates.

Date	Milestones
7/14/2020	Plumbing and Electrical
7/20/2020	Hood Installation
8/3/2020	Dishwasher Installation
8/17/2020	Sink installation
7/1/2020	Permits and applications

Describe how the project will promote the efficient use of funding over the long-term*

at least for the compliance period

The project enables our childcare facility to provide clean and sanitized food preparation comparable to the Iowa City school district. The project will improve food preparation efficiency and reduce labor hours. Our current process does not sanitize dishes at commercial standards. Food production will increase, allowing the center operator more efficiently.

Describe how the project will provide for affordable housing or public assistance at rates or prices lower than those in the existing market*

In-house food preparation is more cost efficient than purchasing prepared meals. Our daycare serves 100% of people enrolled in public assistance.

Describe in what manner or form the project will proceed if awarded less than full funding; if there are several components, describe how they will be prioritized*

Hood system furnish and install, 15' steel studded wall drywalled, Electrical requirements, Plumbing, 6-burner gas range with flat top griddle Dishwasher, 3-compartment sink with faucet fixture,

Capacity & Applicant History

CDBG and/or HOME funds received and status of the project(s) undertaken

	Total Budget	Expended through 2019	Date Project Completed
July 1. 2015 – June 30, 2016	\$	\$	
July 1. 2016 – June 30, 2017	\$	\$	
July 1. 2017 – June 30, 2018	\$ 109,141.00	\$ 92,976.00	
July 1. 2018 – June 30, 2019	\$	\$	
July 1. 2019 – June 30, 2020	\$	\$	

Describe your organization's experience and capacity to administer the proposed program. Identify any prior year funds that remain unspent. If funds remain, justify this funding request. *

This is the second CDBG project that LCA has applied for. LCA received funding in 2018. The 2018 project will be completed in February 2020.

Describe your organization's structure, officers, and staff. *

Little Creations Academy has a Board of Directors, consisting of a President, Secretary and Treasurer. The Board of Directors was formed in February 2016 prior to the center opening. The board established the business created the bylaws and articles of incorporation and established the business non-for-profit status. The board helps set the goals of the center, create the business model, create and superintend the budget, and hire the center director. LCA has an Advisory Committee consisting: Child Care Specialist, an Academic Specialist, a Cultural Competency Specialist and Staff. Staff Leadership is the Center Director and Leader Teacher and Four Teachers.

Describe the education and experience of the key staff who will implement the project *

excludes volunteers, board members and consultants

All staff have training in early childcare development. Senior leadership has experience in engineering, technical writing and social work.

Describe your organization's business/operations plan approach and identify relevant factors that help verify the demand for the proposed project. If another organization provides the same service, explain why both projects are needed to address the need. *

Little Creations Academy provides childcare to predominantly income challenged people of color and immigrants. 99% of enrolled children are funded by Childcare Assistance grant.

One essential element of early childcare is nutrition. We don't know what our children are eating at home, and in some cases if the child is eating at home. Our center is enrolled in the Iowa Child and Adult Care Program CACFP. This program sets the guidelines for well balanced diet. LCA plans and prepares food according CACFP guidelines.

This project serves two purposes. First, this project will assist us in providing LCA children with healthy well balanced meals. Second, the project will ensure LCA is providing clean and sanitary food prep and food serving utensils.

Describe your organization's activities and portfolio, including projects currently underway. For housing providers/developers, describe number of units owned/ managed and how number of homes built/rehabilitated/sold. *

Little Creations Academy provides children service to children four months to school age children. Our center is preparing for increase in enrollment due to another daycare center closing that accepts income challenged families. We've also implemented after school pickup to our programming.

The project was launched in January of 2016. New Creations International Church allied with Little Creations Academy. New Creations International Church (NCIC) has contributed \$15,000 for setup costs and operation of the academy. NCIC has also provided volunteers to set up the academy and prepare meals. First Presbyterian Church partnered with Little Creations Academy in May of 2016 and purchased the academy's curriculum \$2500. Little Creations Academy has received \$8000.00 in private donations building the outdoor play area that has not been completed yet

Describe any identity of interest (IOI) relationships with the applicant and/or project owner, i.e. General Partner has a financial interest in the construction company, etc. *

Little Creations Academy policy for Identity of Interest is all contractors follow the same bidding process. All contractors will be given the same opportunity to bid for our project without bias. Contractors are chosen on the basis of who can do the best work within LCA 's budget. No one that has a financial interest in LCA will be considered on this project.

Describe how you will incorporate sustainability initiatives into your project to help carry out the City's Climate Action Plan. *

The proposed projects current equipment is more energy efficient then the current 40yr old equipment. The center currently does not have a exhaust hood. The hood has a air filtration system. The dishwasher uses heat and not chemical sanitizing. This reduces the amount of chemicals being place in our water system. New sinks use less water.

Additional Information

Please submit no more than 5 additional pages

Scope of Work

#	ITEM	TOTAL	Description
1	Hood System furnish and install	\$27,750.00	The will installed on the northwest wall of the kitchen. Ventilation will be vent out the north wall.
2	15' steel studded wall drywalled	\$3,125.00	15 steel studded wall will be installed on the southwest wall
3	Electrical requirements	\$6,600.00	220 voltage to Hood installed and fryer and dishwasher Use assisting breaker box if possible.
4	Plumbing	\$7,875.00	<ul style="list-style-type: none"> • Install Drainage hole for Kitchen • Install 3 compartment sink
5	6-burner gas range with flat top griddle 6-burner gas range with 24" griddle and two standard ovens 280,000 btu	\$3,225.00	Remove two electrical stoves and replace with 6-burner gas range with 24" griddle and two standard ovens 280,000 btu
6	Install 3-compartment sink with faucet fixture Delta fixture, gooseneck with hose	\$1,625.00	See Plumbing
7	Dishwasher commercial dishwasher ventless upright low temp	\$8,750.00	See Plumbing
8	Demolition	\$1,600.00	
9	Concrete cutting	\$5,350.00	
10	Dust control	\$1,225.00	
11	Contingency	\$4,375.00	
12	Paint	\$2,750.00	
13	Fryer	\$1,850.00	
14	Overhead	\$560.00	
15	Supervision	\$1,500.00	
16	TOTAL	\$78,160.00	

Any permits required by the governing jurisdictions are not included in the total.

Contractor acknowledges Federal Wage and Hour laws (Davis Bacon) is applicable to this project.

General Information

Community Development Block Grant (CDBG) and/or HOME Investment Partnership (HOME) programs provide funding to aid in the development of viable urban communities and in the provision of safe and decent affordable housing. Pre-applications are due Friday, January 31, 2020 at noon. This year, \$542,000 are estimated to be available through this competitive process. Please review the FY21 CDBG/HOME Application Guide (<https://www.icgov.org/actionplan>) for more information about eligible activities.

Please submit only one project proposal per application. Use separate applications for each project proposal. HUD defines a project as a site or sites together with any building (including a manufactured housing unit) or buildings located on the site(s) that are under common ownership, management, and financing and are to be assisted with federal funds as a single undertaking. The project includes all the activities associated with the site and building. For direct assistance activities, project means assistance to one or more families.

Questions can be directed to kirk-lehmann@iowa-city.org or contact Neighborhood Services at 319-356-5230. Additional assistance, and hard copy applications, are available upon request."

Lead Organization/Agency

Name *

Successful Living

Address *

Street Address

2406 Towncrest Drive

Address Line 2

City

Iowa City

Postal / Zip Code

52240

State / Province / Region

IA

Country

United States

Website

<https://www.icsuccess.org/>

DUNS Number

055386861

CAGE Code

83B30

Organization Type *

mark all that apply

501(c)3

Public

For Profit

Faith-Based

CHDO

Other

Application Workshop Attendance Date

Leave blank if workshop was not attended.

1/24/2020

Application Contact

Name *

Carla J. Phelps

Title *

Director, Grants & Development

Phone *

3194711809

Email

cphelps@icsuccess.org

Is the applicant (including partners, co-applicants, etc.) currently in compliance with all federal, state and local laws, rules and regulations, including any CDBG and/or HOME funded projects? *

- Yes
 No
 Currently in litigation

Project**Name ***

#1 house acquisition

Address**Address ***

Street Address

2406 Towncrest Drive

Address Line 2

City

Iowa City

Postal / Zip Code

52240

State / Province / Region

IA

Country

United States

Project Type *

Mark all that apply

- Rental Housing
 Owner Housing
 Public Facility
 CHDO Operations
 Other

Activity Type *

Mark all that apply

- Acquisition
 New Construction
 Rehabilitation
 Direct Assistance
 Other

Brief Description, not to exceed three sentences (include purpose, specific activities, and benefits of project) *

Note: Projects will need to submit a full application following award of funds

We will house 5 chronically mentally ill adults who are without resources, which serves to reduce homelessness or potential homelessness. We intend to house these ill people, who are high risk and high needs, and who may live in our affordable housing for as long as there is need. We then deliver services to them and generally support them in their progress toward recovery.

City Steps 2025

Mark goal from City Steps 2025 primarily addressed by this application *

- Increase affordable rental housing units
- Provide Tenant-Based Rental Assistance
- Support homebuyer activities
- Rehabilitate/improve owner-occupied housing units
- Rehabilitate/improve renter-occupied housing units
- Serve homeless / reduce homelessness
- Provide public services
- Improve public facilities
- Improve public infrastructure
- Support economic and workforce development

Briefly explain how project will meet this goal. *

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18
% project funded by CDBG/HOME

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Describe community partnerships or volunteers that will contribute to project *

We work with DHS, with Abbe Health, UIHC, Social Security, local contractors, multiple City departments, all local food banks, local churches, NAMI, UI School of Social Work, Kirkwood, Walden (we have practicums and interns). We work with the housing authority, voc rehab, local groc stores, box stores, 2nd hand stores, Medicaid. We work where ever our work takes us.

Scope of Work* (?)

Scope Work Letter addendum.docx 19.86KB

Use of Funds

Hard Costs

	Amount	Description of work
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	Amount	Description of work
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Reserves	\$ 2,000.00	
Other	\$	
<hr/>		
Total	\$ 263,000.00	

Feasibility & Impact

Expected Beneficiary Incomes

Please indicate the population to be served by the proposed program according to the linked income categories. AMI = Area Median Income. Income ranges for each income level can be found on www.icgov.org/actionplan under "CDBG and HOME Income and Rent Limits"

	Households	Persons
0-30% AMI	5	5
31-50% AMI		
51-60% AMI		
61-80% AMI		
Over 80% AMI		

Total	5	5
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Basis for Estimates

It is based on our current and prior experience. One person=one household with income from SSI, which we help them apply for. ~\$900/mo.

Special Populations

You may select up to one presumed benefit category if required for assistance

Persons with Disabilities

Rental Housing

Number of Units	Proposed Contract Rent
5	\$ 459.00

Proposed Timeline

Include milestones such as rezoning, construction schedule, application(s) for other funding, and expected commitment dates.

Date	Milestones
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at least for the compliance period

This is permanent affordable housing. That is the purpose of Successful Living's mission. Some years down the line we may apply for more funding for rehab of a roof, furnaces etc, so that the house will go the distance. SL has been doing this work for 22 years and plans to continue. This will save taxpayer money on ER visits, law enforcement involvements, Psych ward stays, shelter beds, all of which are increased when ill people have no stable home or a reliable safety net.

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We will use HUD rates, the lowest possible as the guidelines dictate as we always have.

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Capacity & Applicant History

CDBG and/or HOME funds received and status of the project(s) undertaken

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Describe your organization's structure, officers, and staff. *

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Describe the education and experience of the key staff who will implement the project. *

excludes volunteers, board members and consultants

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Describe your organization's business/operations plan approach and identify relevant factors that help verify the demand for the proposed project. If another organization provides the same service, explain why both projects are needed to address the need. *

Many of our renters - our mentally ill clients - have experienced homelessness in their lives, some more than once. Our Intake Coordinator mentioned the other day that there never seems to be an end to this unfortunate phenomenon. He gets many, many referrals from other professionals in the community, all of whom are experienced in identifying the chronically mentally ill who require housing and help. This verifies need, and so it continues. Our business philosophy: We have a 3-house/year acquisition policy, which we re-visit each year so as to confirm ongoing need. A few years ago we developed a 5-bedroom model, which is the optimum size for each of our houses, in terms of comfort, safety and therapeutic conditions for our population of disabled renters. Before move-in we paint, carpet and upgrade as needed, investing more into our homes since the plan is to keep the houses going for decades. It is also why we are attentive to all maintenance issues, inside and out, and try to anticipate potential problems. The majority of our houses are for the most high needs, high risk client renters we admit into our programming, which require more staffing but are billed at higher rates to Medicaid, which means the more people we help via our Housing Program, the more income we will have to subsidize the low Medicaid rates we get for Day Hab clients, and for Outreach. We keep a keen eye on our bottom line at all times, as does our board and our banker at Hills Bank, all of whom are on board with our path of continued growth to accommodate the need of our housing in our community. While we are the longest running agency dedicated exclusively to this population, and who own our own houses; we have some expertise by this time. We know our community's underserved, low AMI, who are ill, can use all the help they can get, if it is consistent and helps move them toward recovery.. There are other agencies who serve multiple populations, which may include housing for the mentally ill; if experienced and stable, there is no reason not to fund all who help the Chronically Mentally Ill who are without resources.

Describe your organization's activities and portfolio, including projects currently underway. For housing providers/developers, describe number of units owned/ managed and how number of homes built/rehabilitated/sold. *

Some years ago we sold off a 20 bedroom house on Dubuque Street, because it was too large. For the same reason we then sold off an 8 bedroom house on Church Street. We are selling a 9 bedroom house on Dodge Street on contract, which will close the summer of 2020. Out of this grew our 5 bedroom model. We purchased Village Road in 2016 and Esther Ct. in 2017. We bought a house on N. Johnson, which was a historically preserved home. It subsequently needed work, for which we rec'd a grant, and it took a very long time to complete due to the preserved status, and also due to the weather. We also bought a home on Hollywood in 2018. We purchased a house on Russell in 2018 (FY2019). In 2019 we bought a house on 2nd Avenue and another on Friendship. In 2019, FY2020, we bought a house on Palmer Circle and one on Juniper. In January 2020 we have an accepted offer on Hickory Ct. which hasn't yet closed. We have a rehab project for our house on Village Rd which will conclude in April 2020. The house on Friendship is in the process of being upgraded to 5 bedrooms and the Hickory Ct house has three bedrooms at present, but will be upgraded to 5 after the close. At present we have 8 houses with 5 bedrooms, and 2 houses with 3 bedrooms prior to upgrade. That is 46 single rooms/units/ to house an equal number of renters. This will turn into 50 rooms by June 30, 2020.

Describe any identity of interest (IOI) relationships with the applicant and/or project owner, i.e. General Partner has a financial interest in the construction company, etc. *

We have a board member who is a real estate agent who helps us find property. For CDBG funds this would be a conflict, but it is not a conflict using HOME funds according to the City.

Describe how you will incorporate sustainability initiatives into your project to help carry out the City's Climate Action Plan. *

In our newest house on Hickory Ct we are putting in eco/green-friendly egress windows. If the appliances are very old, or the furnace or cooling, we install new, eco friendly replacements.

Additional Information

Please submit no more than 5 additional pages

Board PDF7.10.19.pdf

260.17KB



Successful Living

2406 Towncrest Dr. Iowa City, Iowa 52240

Phone (319) 358-6800

Fax (319) 358-6807

January 29, 2020

HOME Application, letter addendum

Our “scope of work” is the same for all 3 acquisition applications we are submitting: we house hunt, we look for a house that is anywhere from 3 to 5 bedrooms, internally we discuss quickly (and we often view houses in groups); we submit an offer. When accepted, we notify the City to begin the Environmental Review required by HUD; we notify our bank; we get inspections; we plan for any work that is required. Meanwhile our Intake Coordinator is lining up renters to move in once we have rental permits. Each house this year will cost around \$240,000. We are asking the City for grants of 20% to use as down payments.

Other information about our agency

We at Successful Living have been growing at a steady rate. In 2016 we had no dedicated grant writer or fundraiser or development person, no single person capable of judging the worthiness of a house under consideration for purchase, no one single person to solicit bids or compare contractors and on and on.

Here we are now in early 2020 owning and running and renovating 10 houses, giving homes to (soon) 50 disabled people in desperate need. We are extremely proud of our work, despite bumps in the road sometimes along the way. Now we are ready to acquire 3 more houses in FY2021.

We work only with the Chronically Mentally Ill (CMI). Working with the one population works well for us (although we wish Iowa Medicaid would raise rates for the highest needs CMI population after ten+ years).

Successful Living has become adept at acquiring houses and moving in our ill renters who are without resources. We as an agency have continued to learn, as we have moved forward, about the process of applying for grants, managing grants, learning the granting process (sometimes the hard way), not just with the city but with other entities (whether or not a grant has actually been awarded; one tries over and over).

We have also begun to fundraise, recognizing that needs beyond housing continue to require the agency’s attention, the most important ones of which are our employees and their wage rates.

We look forward to continuing our mission in helping this vulnerable population.

Successful Living Board of Directors July 10, 2019

Rochelle Honey-Arcement – Current Chair
Crisis Center Johnson, Mobile Crisis Coordinator
3712 Rice Ridge Cir NE
rochelle-honey@uiowa.edu
Phone #: 319-626-2858
Alternate Phone #: 319-331-1045

Valerie Kemp, Fmr Chair – Corrections and Services
4332 Camino del Rio, Iowa City, Ia
Iowa Department of Corrections, 509 Kirkwood Avenue, Iowa City, IA 52240
valerie.kemp@iowa.gov
319-2125 ext 2125
319-351-7931

Tasha Rhamy, Tax Supervisor
RMS US LLP
125 S Dubuque St, Suite 400, Iowa City, IA 52240
D: 319.466.7215 F: 319.351.0109 | E: Tasha.Rhamy@rsmus.com

Steve Noack – Fmr SL Exec Director, Business and Financial
MMS Consultants
29 Inverness Place
Iowa City, IA 52245
(319) 331-5961

Ross Nusser – Real Estate
Urban Acres Real Estate
Iowa City, IA 52240
Mobile: 319-331-5206
Office: 319-248-0544

Luke Prottzman – Financial, Benefits
Ameriprise Financial
1580 Mall Drive
Iowa City, Ia 52240

General Information

Community Development Block Grant (CDBG) and/or HOME Investment Partnership (HOME) programs provide funding to aid in the development of viable urban communities and in the provision of safe and decent affordable housing. Pre-applications are due Friday, January 31, 2020 at noon. This year, \$542,000 are estimated to be available through this competitive process. Please review the FY21 CDBG/HOME Application Guide (<https://www.icgov.org/actionplan>) for more information about eligible activities.

Please submit only one project proposal per application. Use separate applications for each project proposal. HUD defines a project as a site or sites together with any building (including a manufactured housing unit) or buildings located on the site(s) that are under common ownership, management, and financing and are to be assisted with federal funds as a single undertaking. The project includes all the activities associated with the site and building. For direct assistance activities, project means assistance to one or more families.

Questions can be directed to kirk-lehmann@iowa-city.org or contact Neighborhood Services at 319-356-5230. Additional assistance, and hard copy applications, are available upon request."

Lead Organization/Agency

Name *

Successful Living

Address *

Street Address

2406 Towncrest Drive

Address Line 2

City

Iowa City

Postal / Zip Code

52240

State / Province / Region

IA

Country

United States

Website

<https://www.icsuccess.org/>

DUNS Number

055386861

CAGE Code

83B30

Organization Type *

mark all that apply

501(c)3

Public

For Profit

Faith-Based

CHDO

Other

Application Workshop Attendance Date

Leave blank if workshop was not attended.

1/24/2020

Application Contact

Name *

Carla J. Phelps

Title *

Director, Grants & Development

Phone *

3194711809

Email

cphelps@icsuccess.org

Is the applicant (including partners, co-applicants, etc.) currently in compliance with all federal, state and local laws, rules and regulations, including any CDBG and/or HOME funded projects? *

- Yes
 No
 Currently in litigation

Project

Name *

#2 house acquisition

Address

Address *

Street Address

2406 Towncrest Drive

Address Line 2

<https://www.icsuccess.org/>

City

Iowa City

Postal / Zip Code

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Describe how you will incorporate sustainability initiatives into your project to help carry out the City's Climate Action Plan. *

In our newest house on Hickory Ct we are putting in eco/green-friendly egress windows. If the appliances are very old, or the furnace or cooling, we install new, eco friendly replacements.

Additional Information

Please submit no more than 5 additional pages

Board PDF7.10.19.pdf

260.17KB



Successful Living

2406 Towncrest Dr. Iowa City, Iowa 52240

Phone (319) 358-6800

Fax (319) 358-6807

January 29, 2020

HOME Application, letter addendum

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Other information about our agency

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Here we are now in early 2020 owning and running and renovating 10 houses, giving homes to (soon) 50 disabled people in desperate need. We are extremely proud of our work, despite bumps in the road sometimes along the way. Now we are ready to acquire 3 more houses in FY2021.

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Successful Living has become adept at acquiring houses and moving in our ill renters who are without resources. We as an agency have continued to learn, as we have moved forward, about the process of applying for grants, managing grants, learning the granting process (sometimes the hard way), not just with the city but with other entities (whether or not a grant has actually been awarded; one tries over and over).

We have also begun to fundraise, recognizing that needs beyond housing continue to require the agency’s attention, the most important ones of which are our employees and their wage rates.

We look forward to continuing our mission in helping this vulnerable population.

Successful Living Board of Directors July 10, 2019

Rochelle Honey-Arcement – Current Chair
Crisis Center Johnson, Mobile Crisis Coordinator
3712 Rice Ridge Cir NE
rochelle-honey@uiowa.edu
Phone #: 319-626-2858
Alternate Phone #: 319-331-1045

Valerie Kemp, Fmr Chair – Corrections and Services
4332 Camino del Rio, Iowa City, Ia
Iowa Department of Corrections, 509 Kirkwood Avenue, Iowa City, IA 52240
valerie.kemp@iowa.gov
319-2125 ext 2125
319-351-7931

Tasha Rhamy, Tax Supervisor
RMS US LLP
125 S Dubuque St, Suite 400, Iowa City, IA 52240
D: 319.466.7215 F: 319.351.0109 | E: Tasha.Rhamy@rsmus.com

Steve Noack – Fmr SL Exec Director, Business and Financial
MMS Consultants
29 Inverness Place
Iowa City, IA 52245
(319) 331-5961

Ross Nusser – Real Estate
Urban Acres Real Estate
Iowa City, IA 52240
Mobile: 319-331-5206
Office: 319-248-0544

Luke Prottzman – Financial, Benefits
Ameriprise Financial
1580 Mall Drive
Iowa City, Ia 52240

General Information

Community Development Block Grant (CDBG) and/or HOME Investment Partnership (HOME) programs provide funding to aid in the development of viable urban communities and in the provision of safe and decent affordable housing. Pre-applications are due Friday, January 31, 2020 at noon. This year, \$542,000 are estimated to be available through this competitive process. Please review the FY21 CDBG/HOME Application Guide (<https://www.icgov.org/actionplan>) for more information about eligible activities.

Please submit only one project proposal per application. Use separate applications for each project proposal. HUD defines a project as a site or sites together with any building (including a manufactured housing unit) or buildings located on the site(s) that are under common ownership, management, and financing and are to be assisted with federal funds as a single undertaking. The project includes all the activities associated with the site and building. For direct assistance activities, project means assistance to one or more families.

Questions can be directed to kirk-lehmann@iowa-city.org or contact Neighborhood Services at 319-356-5230. Additional assistance, and hard copy applications, are available upon request."

Lead Organization/Agency

Name *

Successful Living

Address *

Street Address

2406 Towncrest Drive

Address Line 2

City

Iowa City

Postal / Zip Code

52240

State / Province / Region

IA

Country

United States

Website

<https://www.icsuccess.org/>

DUNS Number

055386861

CAGE Code

83B30

Organization Type *

mark all that apply

501(c)3

Public

For Profit

Faith-Based

CHDO

Other

Application Workshop Attendance Date

Leave blank if workshop was not attended.

1/24/2020

Application Contact

Name *

Carla J. Phelps

Title *

Director, Grants & Development

Phone *

3194711809

Email

cphelps@icsuccess.org

Is the applicant (including partners, co-applicants, etc.) currently in compliance with all federal, state and local laws, rules and regulations, including any CDBG and/or HOME funded projects? *

- Yes
 No
 Currently in litigation

Project

Name *

#3 house acquisition

Address

Address *

Street Address

2406 Towncrest Drive

Address Line 2

<https://www.icsuccess.org/>

City

Iowa City

Postal / Zip Code

52240

State / Province / Region

IA

Country

United States

Project Type *

Mark all that apply

- Rental Housing
 Owner Housing
 Public Facility
 CHDO Operations
 Other

Activity Type *

Mark all that apply

- Acquisition
 New Construction
 Rehabilitation
 Direct Assistance
 Other

Brief Description, not to exceed three sentences (include purpose, specific activities, and benefits of project) *

Note: Projects will need to submit a full application following award of funds

We will house 5 chronically mentally ill adults who are without resources, which serves to reduce homelessness or potential homelessness. We intend to house these ill people, who are high risk and high needs, and who may live in our affordable housing for as long as there is need. We then deliver services to them and generally support them in their progress toward recovery.

City Steps 2025

Mark goal from City Steps 2025 primarily addressed by this application *

- Increase affordable rental housing units
- Provide Tenant-Based Rental Assistance
- Support homebuyer activities
- Rehabilitate/improve owner-occupied housing units
- Rehabilitate/improve renter-occupied housing units
- Serve homeless / reduce homelessness
- Provide public services
- Improve public facilities
- Improve public infrastructure
- Support economic and workforce development

Briefly explain how project will meet this goal. *

This house will have 5 bedrooms/units, with a single renter in each room. These are defined as SROs and abide by HUD and the City's rental, low income guidelines. Our agency pays for all utilities, cable, paper products and more. If there are not 5 bedrooms in the house we buy, we will add bedrooms, as well as an office and take care of other property improvements.

Budget & Resources

Program regulations encourage leveraging non-federal funds and especially private funds for projects. HOME funds require a minimum 25% match. Funding terms including type of assistance and affordability period are determined upon award; evidence of funding commitments required with final application. **Please attach a scope of work or estimate for any project that involves rehabilitation or new construction to demonstrate the cost reasonableness of any proposal.**

Source of Funds

Category	Amount	Description	Status
Requested CDBG/HOME funds	\$ 48,000.00	Grant	Pending
Hills Bank	\$ 188,000.00	Commercial loan	Will Apply For
Hills Bank	\$ 25,000.00	Commercial loan	Will Apply For
Applicant Funds (Equity)	\$ 2,000.00	Applicant's cash reserves	Committed

18
% project funded by CDBG/HOME

In-Kind Contributions

Category	Amount	Description	Status
	\$		

Describe community partnerships or volunteers that will contribute to project *

We work with DHS, with Abbe Health, UIHC, Social Security, local contractors, multiple City departments, all local food banks, local churches, NAMI, UI School of Social Work, Kirkwood, Walden (we have practicums and interns). We work with the housing authority, voc rehab, local groc stores, box stores, 2nd hand stores, Medicaid. We work where ever our work takes us.

Scope of Work* (?)

Scope Work Letter addendum.docx 19.86KB

Use of Funds

Hard Costs

	Amount	Description of work
Land Acquisition	\$ 176,250.00	cost of acquired property
Building Acquisition	\$ 59,750.00	cost of acquired house on above property
Site Improvements	\$ 25,000.00	Adding a bedroom(s), an office, fencing if needed..
Rehabilitation	\$	
Construction	\$	
Other	\$	

Soft Costs

	Amount	Description of work
Professional Fees	\$	
Construction Finance	\$	

	Amount	Description of work
Permanent Finance	\$	
Developer Fees	\$	
Reserves	\$ 2,000.00	
Other	\$	
<hr/>		
Total	\$ 263,000.00	

Feasibility & Impact

Expected Beneficiary Incomes

Please indicate the population to be served by the proposed program according to the linked income categories. AMI = Area Median Income. Income ranges for each income level can be found on www.icgov.org/actionplan under "CDBG and HOME Income and Rent Limits"

	Households	Persons
0-30% AMI	5	5
31-50% AMI		
51-60% AMI		
61-80% AMI		
Over 80% AMI		

Total	5	5
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Basis for Estimates

It is based on our current and prior experience. One person=one household with income from SSI, which we help them apply for. ~\$900/mo.

Special Populations

You may select up to one presumed benefit category if required for assistance

Persons with Disabilities

Rental Housing

Number of Units	Proposed Contract Rent
5	\$ 459.00

Proposed Timeline

Include milestones such as rezoning, construction schedule, application(s) for other funding, and expected commitment dates.

Date	Milestones
7/13/2020	Make offer on house. Notify city to begin environmental review when offer accepted.
9/14/2020	Close on house, sign agreements, funds transferred. Bedroom(s) added. Renters moved in.
10/5/2020	Look for houses.
10/19/2020	Make offer on house. Notify city to begin environmental review when offer accepted.
12/27/2019	Close on house, sign agreements, funds transferred. Bedroom(s) added. Renters moved in.
1/15/2020	Look for houses.
2/10/2020	Make offer on house. Notify city to begin environmental review when offer accepted.
5/5/2020	Close on house, sign agreements, funds transferred. Bedroom(s) added. Renters moved in.

Describe how the project will promote the efficient use of funding over the long-term*

at least for the compliance period

This is permanent affordable housing. That is the purpose of Successful Living's mission. Some years down the line we may apply for more funding for rehab of a roof, furnaces etc, so that the house will go the distance. SL has been doing this work for 22 years and plans to continue. This will save taxpayer money on ER visits, law enforcement involvements, Psych ward stays, shelter beds, all of which are increased when ill people have no stable home or a reliable safety net.

Describe how the project will provide for affordable housing or public assistance at rates or prices lower than those in the existing market *

We will use HUD rates, the lowest possible as the guidelines dictate as we always have.

Describe in what manner or form the project will proceed if awarded less than full funding; if there are several components, describe how they will be prioritized *

If necessary, we will scale back the number of houses we will buy. We may also look for alternative grant funding.

Capacity & Applicant History

CDBG and/or HOME funds received and status of the project(s) undertaken

	Total Budget	Expended through 2019	Date Project Completed
July 1. 2015 – June 30, 2016	\$	\$	
July 1. 2016 – June 30, 2017	\$	\$	
July 1. 2017 – June 30, 2018	\$ 144,994.00	\$ 144,994.00	11/15/2019
July 1. 2018 – June 30, 2019	\$ 179,250.00	\$ 179,250.00	8/1/2019
July 1. 2019 – June 30, 2020	\$ 240,000.00	\$ 62,400.00	4/30/2020

Describe your organization's experience and capacity to administer the proposed program. Identify any prior year funds that remain unspent. If funds remain, justify this funding request.*

We have been very successful in utilizing all funds. One house's rehab, in 2018, took longer because it was a historically preserved property (N. Johnson) with many rules regarding materials and approaches to the work. Weather exacerbated the delay. Subsequently we have been timely in our use of all funds. The unspent portion at present represents two down payments for houses recently acquired (funds will soon be expended) (houses are on Juniper and Hickory Ct.), plus a rehab of one house (on Village Rd) that is scheduled to be completed by the end of April, barring unforeseen interruption due to weather, etc.

Describe your organization's structure, officers, and staff.*

We have an Executive Director who reports to a Board. (Our Board list will be uploaded.) We are in the midst of reorganizing, but currently: Reporting to the Executive Director are 7 Directors and one Coordinator: HR/QA; Housing; Outreach; Day Hab; Grants/Development; Intensive Psychiatric Rehabilitation; Finance. The Intake Coordinator reports directly to the E.D. due to the importance of the role, which requires putting clients/renters in our houses, and channeling referrals to Outreach. The Outreach Director has 2 Coordinators, and together the Coordinators have 15 counseling staff reporting to them. The Housing Director has 10 House Leads who report to her, as does the Maintenance Supervisor and the part-time office cleaner. House Leads have 3-4 house counselors reporting to the Leads. The Day Hab Director has 2 staff counselors. The HR/QA Director has one Coordinator reporting to her, who in turn supervises the front office clerk/receptionist and a part-time filing clerk.

Describe the education and experience of the key staff who will implement the project.*

excludes volunteers, board members and consultants

High level oversight is by our E.D., who has been with the agency 9 years, and who is double degreed in psychology and sociology. Our Housing Director has decades of experience, and has been with our agency doing this work for 11 years. Soon she will be getting a full-time assistant. The Maintenance Supervisor has decades of experience (and is college educated). He coordinates all rental permits, initial upgrades to house acquisitions and rehabs, as well as routine maintenance, and has been doing this at our agency for 3 years. Our Finance Director tracks rent, and has been doing this work at our agency for 3 years (has some college credit) (and has prior experience). Our house leads keep track of issues requiring maintenance, and are long-term employees, often transferring from other internal roles when houses are acquired. Our current Intake Coordinator has a degree in psychology with decades of experience - and gets referrals from everyone in Iowa City and beyond. His role is critical at the agency in streaming renters into our houses when we have open rooms.

Describe your organization's business/operations plan approach and identify relevant factors that help verify the demand for the proposed project. If another organization provides the same service, explain why both projects are needed to address the need.*

Many of our renters - our mentally ill clients - have experienced homelessness in their lives, some more than once. Our Intake Coordinator mentioned the other day that there never seems to be an end to this unfortunate phenomenon. He gets many, many referrals from other professionals in the community, all of whom are experienced in identifying the chronically mentally ill who require housing and help. This verifies need, and so it continues. Our business philosophy: We have a 3-house/year acquisition policy, which we re-visit each year so as to confirm ongoing need. A few years ago we developed a 5-bedroom model, which is the optimum size for each of our houses, in terms of comfort, safety and therapeutic conditions for our population of disabled renters. Before move-in we paint, carpet and upgrade as needed, investing more into our homes since the plan is to keep the houses going for decades. It is also why we are attentive to all maintenance issues, inside and out, and try to anticipate potential problems. The majority of our houses are for the most high needs, high risk client renters we admit into our programming, which require more staffing but are billed at higher rates to Medicaid, which means the more people we help via our Housing Program, the more income we will have to subsidize the low Medicaid rates we get for Day Hab clients, and for Outreach. We keep a keen eye on our bottom line at all times, as does our board and our banker at Hills Bank, all of whom are on board with dedicated exclusively to this population, and who own our own houses; we have some expertise by this time. We know our community's underserved, low AMI, who are ill, can use all the help they can get, if it is consistent and helps move them toward recovery.. There are other agencies who serve multiple populations, which may include housing for the mentally ill; if experienced and stable, there is no reason not to fund all who help the Chronically Mentally Ill who are without resources.

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Successful Living

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Crisis Center Johnson, Mobile Crisis Coordinator
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rochelle-honey@uiowa.edu
Phone #: 319-626-2858
Alternate Phone #: 319-331-1045

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Iowa Department of Corrections, 509 Kirkwood Avenue, Iowa City, IA 52240
valerie.kemp@iowa.gov
319-2125 ext 2125
319-351-7931

Tasha Rhamy, Tax Supervisor
RMS US LLP
125 S Dubuque St, Suite 400, Iowa City, IA 52240
D: 319.466.7215 F: 319.351.0109 | E: Tasha.Rhamy@rsmus.com

Steve Noack – Fmr SL Exec Director, Business and Financial
MMS Consultants
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Iowa City, IA 52245
(319) 331-5961

Ross Nusser – Real Estate
Urban Acres Real Estate
Iowa City, IA 52240
Mobile: 319-331-5206
Office: 319-248-0544

Luke Prottzman – Financial, Benefits
Ameriprise Financial
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Iowa City, Ia 52240

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Questions can be directed to kirk-lehmann@iowa-city.org or contact Neighborhood Services at 319-356-5230. Additional assistance, and hard copy applications, are available upon request."

Lead Organization/Agency

Name *

Systems Unlimited Inc.

Address *

Street Address

2533 Scott Blvd. Iowa City, IA

Address Line 2

City

Iowa City

Postal / Zip Code

52240

State / Province / Region

Iowa

Country

United States

Website

www.sui.org

DUNS Number

087119194

CAGE Code

Organization Type *

mark all that apply

501(c)3

Public

For Profit

Faith-Based

CHDO

Other

Application Workshop Attendance Date

Leave blank if workshop was not attended.

1/15/2020

Application Contact

Name *

Casey Westhoff

Title *

Executive Director

Phone *

319-338-9212 ext. 126

Email

casey.westhoff@sui.org

Is the applicant (including partners, co-applicants, etc.) currently in compliance with all federal, state and local laws, rules and regulations, including any CDBG and/or HOME funded projects? *

- Yes
 No
 Currently in litigation

Project**Name ***

913 N. Dodge

Address**Address ***

Street Address

913 N. Dodge

Address Line 2

City

Iowa City

Postal / Zip Code

52240

State / Province / Region

Iowa

Country

United States

Project Type *

Mark all that apply

- Rental Housing
 Owner Housing
 Public Facility
 CHDO Operations
 Other

Activity Type *

Mark all that apply

- Acquisition
 New Construction
 Rehabilitation
 Direct Assistance
 Other

Brief Description, not to exceed three sentences (include purpose, specific activities, and benefits of project) *

Note: Projects will need to submit a full application following award of funds

Systems Unlimited seeks to build a 4 bedroom, fully accessible single family home at 913 N. Dodge St. in Iowa City. This home will serve people with intellectual and physical disabilities in a 24 hour supported living environment. This project will provide long term, affordable and accessible housing to low or moderate income tenants.

Mark goal from City Steps 2025 primarily addressed by this application *

- Increase affordable rental housing units
- Provide Tenant-Based Rental Assistance
- Support homebuyer activities
- Rehabilitate/improve owner-occupied housing units
- Rehabilitate/improve renter-occupied housing units
- Serve homeless / reduce homelessness
- Provide public services
- Improve public facilities
- Improve public infrastructure
- Support economic and workforce development

Briefly explain how project will meet this goal. *

Four people, supported by SUI, will be provided affordable, accessible housing in Iowa City. The tenants for this house will be identified from our current waiting list for services and most likely, are not current residents of Iowa City.

Budget & Resources

Program regulations encourage leveraging non-federal funds and especially private funds for projects. HOME funds require a minimum 25% match. Funding terms including type of assistance and affordability period are determined upon award; evidence of funding commitments required with final application. **Please attach a scope of work or estimate for any project that involves rehabilitation or new construction to demonstrate the cost reasonableness of any proposal.**

Source of Funds

Category	Amount	Description	Status
Requested CDBG/HOME funds	\$ 100,000.00		Will Apply For
Applicant Funds (Equity)	\$ 300,000.00		Committed
	\$		

25

% project funded by CDBG/HOME

In-Kind Contributions

Category	Amount	Description	Status
Other	\$ 78,000.00	Remaining construction cost and landscaping	Will request

Describe community partnerships or volunteers that will contribute to project *

Systems Unlimited will ask the community to support the costs of home furnishings and landscaping.

Scope of Work* (?)

Project Summary-913 N. Dodge.docx

12.58KB

Use of Funds

Hard Costs

	Amount	Description of work
Land Acquisition	\$ 65,000.00	Completed by SUI 05/2018
Building Acquisition	\$	
Site Improvements	\$	
Rehabilitation	\$	
Construction	\$ 375,000.00	
Other	\$	

Soft Costs

	Amount	Description of work
Professional Fees	\$	
Construction Finance	\$	
Permanent Finance	\$	

	Amount	Description of work
Developer Fees	\$ 38,000.00	Site preparation and design
Reserves	\$	
Other	\$	
<hr/>		
Total	\$ 478,000.00	

Feasibility & Impact

Expected Beneficiary Incomes

Please indicate the population to be served by the proposed program according to the linked income categories. AMI = Area Median Income. Income ranges for each income level can be found on www.icgov.org/actionplan under "CDBG and HOME Income and Rent Limits"

	Households	Persons
0-30% AMI		
31-50% AMI	1	4
51-60% AMI		
61-80% AMI		
Over 80% AMI		

Total	1	4
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Basis for Estimates

Most individuals served by SUI receive only monthly Social Security for income. The current average income is \$783 per month.

Special Populations

You may select up to one presumed benefit category if required for assistance

Persons with Disabilities

Rental Housing

Number of Units	Proposed Contract Rent
4	\$ 1,500.00
	\$

Proposed Timeline

Include milestones such as rezoning, construction schedule, application(s) for other funding, and expected commitment dates.

Date	Milestones
5/14/2018	Systems Unlimited purchases lot at 913 N. Dodge
12/16/2019	Systems Unlimited receives initial design and zoning information from AXIOM
1/31/2020	Systems Unlimited submits CDBG/Home Pre-Application
4/1/2020	Final selection of home builder from estimates
6/1/2020	Site preparation
7/1/2020	Home construction begins
2/1/2021	Home construction is completed

Describe how the project will promote the efficient use of funding over the long-term*

at least for the compliance period

The home will provide long-term, stable and affordable housing to low-income persons with disabilities over a life time. This project will be an efficient use of funding due to the long-term housing it will provide.

Describe how the project will provide for affordable housing or public assistance at rates or prices lower than those in the existing market *

CDBG and Systems Unlimited subsidies will allow tenants in this home to afford rental rates at a lower level than average costs in the lowa City market. Average market rental units prices are currently over \$800 per month. Generally these apartments are not fully accessible for people with physical limitations.

Describe in what manner or form the project will proceed if awarded less than full funding; if there are several components, describe how they will be prioritized *

If less than full funding is awarded for this project, SUI will evaluate the scope of the project and different options which could include outside financing, additional fundraising, and/or considering the options of purchasing existing housing and the costs of remodel in order to achieve a fully accessible living space.

Capacity & Applicant History

CDBG and/or HOME funds received and status of the project(s) undertaken

	Total Budget	Expended through 2019	Date Project Completed
July 1, 2015 – June 30, 2016	\$ 166,651.00	\$ 89,068.00	
July 1, 2016 – June 30, 2017	\$ 50,000.00	\$ 50,000.00	5/1/2016
July 1, 2017 – June 30, 2018	\$	\$	
July 1, 2018 – June 30, 2019	\$	\$	
July 1, 2019 – June 30, 2020	\$	\$	

Describe your organization's experience and capacity to administer the proposed program. Identify any prior year funds that remain unspent. If funds remain, justify this funding request. *

While not applying for funds annually, Systems Unlimited has history and capacity to administer funds received and maintain proper reporting requirements. Any unspent funds for projects would be due to the terms of the grant or loan distributed to the agency. Previous CDBG/HOME funds have generally been used to secure long term housing for adults with intellectual disabilities in Iowa City.

Describe your organization's structure, officers, and staff. *

Systems Unlimited maintains a volunteer Board of Directors of 15 who assume overall organizational control. The Board's Executive Committee consists of the Board President, Vice President, and Secretary/Treasurer. The Executive Leadership SUI staff team consists of Executive Director, Director of Finance, Director Human Resources, Director of Quality Assurance, and Senior Program Services Director. Systems Unlimited currently has 1006 staff in East Central Iowa who carry out the mission of "Promoting Dignity and Growth for People with Disabilities and Mental Health Needs."

Describe the education and experience of the key staff who will implement the project. *

excludes volunteers, board members and consultants

Key Staff who will carry out this project:

Casey Westhoff-over 30 years of experience in the field of disability services. BA- Business/Marketing

Michelle Lloyd-over 35 years of experience in accounting and finance field for non-profit organizations. AA-Accounting

Humphrey Mwangi-over 10 ten years experience in field for non-profit organizations. MBA-Business

Kevin Seydel-over 30 years of experience in maintenance and property management with Systems Unlimited

Describe your organization's business/operations plan approach and identify relevant factors that help verify the demand for the proposed project. If another organization provides the same service, explain why both projects are needed to address the need. *

Systems Unlimited strategic business plan identifies unmet housing and employment needs for people currently served by SUI and those with disabilities we hope to serve. The people we serve and stakeholders who make referrals to our agency have made it clear that more affordable and accessible housing is needed for people with intellectual disabilities in Iowa City. We have identified meeting this need as a goal within our planning process. While other organizations provide similar services, Systems Unlimited believes this project will be different with our focus on people with significant intellectual and physical disabilities. The site of this project (North side of Iowa City) also is different in that many other agencies housing projects seem to be heavily focused on the city's East side. Systems Unlimited has often found that former and existing building projects within the city do not meet full affordable and accessibility standards per the specific limitations of those we serve.

Describe your organization's activities and portfolio, including projects currently underway. For housing providers/developers, describe number of units owned/ managed and how number of homes built/rehabilitated/sold. *

Systems Unlimited has a long history of housing projects that include 26 agency owned homes in several different communities and 21 'HUD' properties. These properties are generally 3-5 bedroom units which are long term housing for people with intellectual, developmental or mental health disabilities. Systems Unlimited works closely with local housing agencies, the Iowa Finance Authority, the office of Housing and Urban Development, regional and county officials to ensure we maintain awareness and access to available services and resources.

Describe any identity of interest (IOI) relationships with the applicant and/or project owner, i.e. General Partner has a financial interest in the construction company, etc. *

None

Describe how you will incorporate sustainability initiatives into your project to help carry out the City's Climate Action Plan. *

Systems Unlimited is a major employer in Iowa City and the region. As an agency, we must recognize our responsibility to create a sustainable and healthy community. The people we serve are not just 'Systems Unlimited clients' but first residents of Iowa City. Systems Unlimited must partner with the city and develop a plan in 2020, that will utilize ideas from the City's Climate Action Toolkit, and develop agency wide goals that will incorporate more climate friendly practices into policies. Specific to our project, SUI would seek to work with our builder and the city to ensure we develop an energy efficient model home that can be an example for other agencies to use when seeking to incorporate Eco-friendly standards when building or refurbishing a home.

Additional Information

Please submit no more than 5 additional pages

Project Summary

Systems Unlimited Inc. Project Overview: 913 N. Dodge St. Iowa City

Project Summary: Systems Unlimited seeks to build a four bedroom, fully accessible home on a current vacant lot located at 913 N. Dodge St. Iowa City. The home would be built to serve the needs of individuals with intellectual and physical disabilities. The home would be supported by Systems Unlimited staff based upon the individual needs of the tenants.

Key Project Staff: Casey Westhoff-SUI Executive Director, Michelle Lloyd-SUI Director of Finance, Humphrey Mwangi-SUI Fleet and Facilities Manager, Kevin Seydel-SUI Maintenance Supervisor

Tentative Project Timeframes:

May, 2018-SUI purchases vacant lot at 913 N. Dodge

December 2019-SUI request lot and design assessment from AXIOM Consultants

January 2020-SUI submits CDBG/Home Application with Iowa City

April 2020-SUI selects builder of home

July/August 2020-Construction of home begins

February 2021-Construction completes

Project Budget: \$478,000

Lot purchase: \$65,000

Engineering and Design Services: \$38,000

Home Construction: \$375,000 (2,500 sq.ft. * \$150)

Project Funding:

Systems Unlimited Reserve Funds: \$300,000-Secure

CDBG/Home Funds: \$100,000-Requested

Donations and In-Kind: \$78,000

Please contact Casey Westhoff, Executive Director, Systems Unlimited with questions regarding the project: casey.westhoff@sui.org; 319-338-9212 ext. 126

General Information

Community Development Block Grant (CDBG) and/or HOME Investment Partnership (HOME) programs provide funding to aid in the development of viable urban communities and in the provision of safe and decent affordable housing. Pre-applications are due Friday, January 31, 2020 at noon. This year, \$542,000 are estimated to be available through this competitive process. Please review the FY21 CDBG/HOME Application Guide (<https://www.icgov.org/actionplan>) for more information about eligible activities.

Please submit only one project proposal per application. Use separate applications for each project proposal. HUD defines a project as a site or sites together with any building (including a manufactured housing unit) or buildings located on the site(s) that are under common ownership, management, and financing and are to be assisted with federal funds as a single undertaking. The project includes all the activities associated with the site and building. For direct assistance activities, project means assistance to one or more families.

Questions can be directed to kirk-lehmann@iowa-city.org or contact Neighborhood Services at 319-356-5230. Additional assistance, and hard copy applications, are available upon request."

Lead Organization/Agency

Name *

The Housing Fellowship

Address *

Street Address

322 E. 2nd Street

Address Line 2

City

Iowa City

Postal / Zip Code

52240

State / Province / Region

IA

Country

United States

Website

www.housingfellowship.com

DUNS Number

964658236

CAGE Code

6SNC3

Organization Type *

mark all that apply

501(c)3

Public

For Profit

Faith-Based

CHDO

Other

Application Workshop Attendance Date

Leave blank if workshop was not attended.

1/24/2020

Application Contact

Name *

Maryann Dennis

Title *

Executive Director

Phone *

3193589212

Email

mdennis@housingfellowship.com

Is the applicant (including partners, co-applicants, etc.) currently in compliance with all federal, state and local laws, rules and regulations, including any CDBG and/or HOME funded projects? *

- Yes
 No
 Currently in litigation

Project

Name *

CHDO Operational Funds

Address

Address *

Street Address

322 E. 2nd Street

Address Line 2

City

Iowa City

Postal / Zip Code

52240

State / Province / Region

Iowa

Country

United States

Project Type *

Mark all that apply

- Rental Housing
 Owner Housing
 Public Facility
 CHDO Operations
 Other

Activity Type *

Mark all that apply

- Acquisition
 New Construction
 Rehabilitation
 Direct Assistance
 Other

Brief Description, not to exceed three sentences (include purpose, specific activities, and benefits of project) *

Note: Projects will need to submit a full application following award of funds

Provide operational support for The Housing Fellowship, a certified Community Housing Development Organization (CHDO) providing quality affordable rental homes to people with limited incomes. The request specifically supplements the salary of THF's Chief Financial Officer.

City Steps 2025

Mark goal from City Steps 2025 primarily addressed by this application *

- Increase affordable rental housing units
- Provide Tenant-Based Rental Assistance
- Support homebuyer activities
- Rehabilitate/improve owner-occupied housing units
- Rehabilitate/improve renter-occupied housing units
- Serve homeless / reduce homelessness
- Provide public services
- Improve public facilities
- Improve public infrastructure
- Support economic and workforce development

Briefly explain how project will meet this goal. *

Budgeting, financial reporting, audit prep and audit field work and maintaining THF's fiscal position along with the LIHTC projects managed by THF is complicated. The CFO position requires an experienced and highly educated person. THF's CFO is a CPA and holds a MBA. CHDO operational funds meets THF's goal to ensure exemplary fiscal management by supplementing the required CFO salary.

Budget & Resources

Program regulations encourage leveraging non-federal funds and especially private funds for projects. HOME funds require a minimum 25% match. Funding terms including type of assistance and affordability period are determined upon award; evidence of funding commitments required with final application. **Please attach a scope of work or estimate for any project that involves rehabilitation or new construction to demonstrate the cost reasonableness of any proposal.**

Source of Funds

Category	Amount	Description	Status
Requested CDBG/HOME funds	\$ 20,000.00	Grant	Will Apply For
THF Revenue	\$ 60,929.36	THF Revenue	Committed
United Way	\$ 20,000.00	Grant	Pending

20

% project funded by CDBG/HOME

In-Kind Contributions

Category	Amount	Description	Status
Materials	\$ 5,000.00	Misc. household items	Will request

Describe community partnerships or volunteers that will contribute to project *

THF expects and operational grant from the United Way in the amount of \$20,000.00. THF has community volunteers who serve as Trustees and Committee members. Volunteers contribute by determining fiscal management and procurement policies and procedures, receiving financial information and adopting the annual budget. Volunteers meet with and review and accept the annual audit. THF has established many community/governmental/private partners that contribute to THF's mission to provide quality homes to people with limited incomes. For example we have banking relationships with four institutions; many local vendor provide highly skilled repairs (i.e. plumbers, electricians); contractors provide rehab/new construction, etc. All contribute to the overall operation of THF.

We have also established good working relationships with local governments and the Iowa Finance Authority.

Scope of Work* (?)

CFO Job Desc..pdf

56.78KB

Use of Funds

Hard Costs

	Amount	Description of work
Land Acquisition	\$	
Building Acquisition	\$	
Site Improvements	\$	
Rehabilitation	\$	
Construction	\$	
Other	\$	

Soft Costs

	Amount	Description of work
Professional Fees	\$	
Construction Finance	\$	
Permanent Finance	\$	
Developer Fees	\$	
Reserves	\$	
Other	\$ 100,929.36	2020 Operation Budget
<hr/>		
Total	\$ 100,929.36	

Feasibility & Impact

Expected Beneficiary Incomes

Please indicate the population to be served by the proposed program according to the linked income categories. AMI = Area Median Income. Income ranges for each income level can be found on www.icgov.org/actionplan under "CDBG and HOME Income and Rent Limits"

	Households	Persons
0-30% AMI	74	
31-50% AMI	70	
51-60% AMI	26	
61-80% AMI	6	
Over 80% AMI	0	

Total	176	0
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Basis for Estimates

Actual number of tenants in THF rental properties January 2020.

Special Populations

You may select up to one presumed benefit category if required for assistance

Proposed Timeline

Include milestones such as rezoning, construction schedule, application(s) for other funding, and expected commitment dates.

Date	Milestones
8/31/2020	Enter agreement
1/15/2021	Request payment for July 2020- December 2020
7/15/2021	Request payment for January 2021 - June 2021

Describe how the project will promote the efficient use of funding over the long-term*

at least for the compliance period

THF efficiently operates as one of the few CHDOs in Iowa. Efficient use of funding will be accomplished through sound fiscal management over the long term with competent staff and Board of Trustee oversight. These sound management practices have resulted in clean audits and CHDO operational support will promote continued excellent management by THF. The policy of THF, as a CHDO, is to maintain rental homes as affordable for the life of the properties; even after terms of affordability expire. THF's long term objective is; as debt is retired rents will be reduced to cover operating, repair and replacement costs. Rents at reduced levels lessen a household's need for rental assistance. This then allows more households to access affordable housing (increasing the availability of housing choice vouchers). In 2019 after debt retirement, THF lowered rents on four units to \$500/month (2 two bedroom and 2 three bedroom town homes).

Describe how the project will provide for affordable housing or public assistance at rates or prices lower than those in the existing market*

THF rents are significantly lower than the existing market. Some rents are controlled because the properties are HOME assisted. In 2019, THF was able to extinguish IA HOME debt on a project and subsequently lowered monthly rents on four units (2 and 3 bedroom) to \$500. CHDO operational funds allows THF to be able to offer affordable rental homes to very low-income families, while maintaining sound fiscal management.

Describe in what manner or form the project will proceed if awarded less than full funding; if there are several components, describe how they will be prioritized*

THF will continue to provide services if awarded less than full funding. It may be necessary to re-examine rents charged at lease renewals to be able to maintain staff necessary to provide services. Less than a full funding award may require drawing on our operational line of credit resulting in an increase in debt payments.

Capacity & Applicant History

CDBG and/or HOME funds received and status of the project(s) undertaken

	Total Budget	Expended through 2019	Date Project Completed
July 1, 2015 – June 30, 2016	\$ 316,000.00	\$ 316,000.00	6/29/2018
July 1, 2016 – June 30, 2017	\$ 74,000.00	\$ 74,000.00	1/15/2019
July 1, 2017 – June 30, 2018	\$ 104,000.00	\$ 104,000.00	1/29/2020
July 1, 2018 – June 30, 2019	\$ 111,000.00	\$ 82,063.00	
July 1, 2019 – June 30, 2020	\$ 95,000.00	\$ 0.00	

Describe your organization's experience and capacity to administer the proposed program. Identify any prior year funds that remain unspent. If funds remain, justify this funding request. *

THF is an award winning CHDO with a proven track record of developing and managing affordable rental homes for low-income Iowa City households. We have completed over 40 projects including LIHTC projects. The Board of Trustees sets the policies and the staff is educated and experienced.

Prior years funds remain unspent because funds other than the CHDO operating funds were awarded for the rehab of rental homes. Those projects are underway and will be spent and closed out within the statutory time frame. Half of the FY20 CHDO operating HOME funds were requested in January 2020.

Describe your organization's structure, officers, and staff. *

THF has maintained CHDO certification by the City of Iowa City since 1996. The 12 member Board of Trustees serves as the policy making body. Trustees represent key areas of expertise pertinent to the business of the Corporation; law, banking, developer, and members representing the low-income community (including two tenants). Officers include President, Vice-President, Secretary/Treasurer. Trustees and key community members make up the Board Committees: Executive, Audit Committee, Finance Committee, Housing Advisory Committee, Recruitment and Orientation Committee, Succession Committee.

The Housing Fellowship has 8.0 FTE; Executive Director, CFO, Compliance Specialist, Project Manager, Office Manager, 3.0 FTE Maintenance Employees. THF contracts with The Maintenance Company to complete after hours and weekend emergencies and partners with several local businesses (electricians, plumbers, HVAC).

Maryann Dennis, Executive Director will retire the end of February; Simon Andrew will take over as Executive Director on February 10, 2020.

Describe the education and experience of the key staff who will implement the project *

excludes volunteers, board members and consultants

Simon Andrew, Executive Director as of February 2020 comes to THF after serving as Assistant to the Iowa City Manager for the past eight years. He holds a Master of Public Policy and is a Certified as an Economic Development Finance Professional and ADA Coordinator. He has completed the Community Leadership Program, attended training at the Budget Analyst Academy and has volunteer experience with Habitat for Humanity and as a Director on the Board of the Housing Trust Fund of Johnson County.

Ross Resetch, CFO joined THF in February, 2018. Ross is a CPA and has an MBA from St. Ambrose. He is responsible to oversee all fiscal duties according to the Financial Management Policies and Procedures; including budgeting and reporting for THF and related entities, bank reconciliations, audits and oversees AP and AR and is responsible to provide all records/information for five separate independent audits.

Tashundra Gathright, a University of Iowa Graduate in Social Work joined THF as Compliance Specialist in 2008. Ms. Gathright is the only certified tax credit compliance specialist in Johnson County. She completes all income qualifications for applicants and tenants and prepares all reports for funders. Tammy Vorheis, Project Manager has been employed at THF since 2004. She has an A.A. degree in marketing from Ellsworth Community College. Ms. Spies oversees all leases, rehab and the maintenance department.

Describe your organization's business/operations plan approach and identify relevant factors that help verify the demand for the proposed project. If another organization provides the same service, explain why both projects are needed to address the need. *

THF is the only non-profit CHDO in Iowa City that provides permanent rental housing to low-income residents. Our business/operations plan is followed from the Strategic Plan established by the Board of Trustees and according to all written and regularly reviewed policies and procedures; i.e. Financial Management and Operations Manual. Staff regularly attend trainings and webinars to ensure compliance with all applicable laws/regulations. THF's CFO maintains CPA standing.

The relevant factors that verify demand for operational funds are the complexity of the fiscal management of LIHTC and publicly assisted housing programs. The award is needed so that THF can continue to offer well maintained and managed rental properties at the lowest rent levels possible.

Describe your organization's activities and portfolio, including projects currently underway. For housing providers/developers, describe number of units owned/ managed and how number of homes built/rehabilitated/sold. *

Rental units developed, owned and managed = 106; LIHTC rental units developed and managed = 70.

Rental Constructed by THF = 93

Rental Rehabbed by THF = 76

Constructed for Iowa City home ownership = 15 Owner-occupied constructed;

Acquired and rehabbed for home ownership = 2

9 single family homes constructed for first time home owners in Lone Tree, IA

Pipeline = Rehab of 2 units. Construction of 33 LIHTC units, 29 affordable and 4 market at 628 S. Dubuque Street scheduled for completion in April 2020.

Describe any identity of interest (IOI) relationships with the applicant and/or project owner, i.e. General Partner has a financial interest in the construction company, etc. *

N/A THF has a strict conflict of interest policy for Board members. Each member affirms the policy annually.

Describe how you will incorporate sustainability initiatives into your project to help carry out the City's Climate Action Plan. *

THF installs Energy Star rated appliances, HVAC systems and windows for all rehab activities. New construction also uses smart energy efficient material and finishes.

Additional Information

Please submit no more than 5 additional pages



Opening the doors of Johnson County

322 E. 2nd St.

Iowa City, IA 52240

Office 319-358-9212

Fax 319-358-9212

JOB DESCRIPTION
Chief Financial Officer
FULL TIME

GENERAL STATEMENT OF DUTIES:

The Chief Financial Officer is the fiscal officer of The Housing Fellowship. The incumbent is responsible for overseeing and periodically assessing the system of sound internal controls, the accounting system and all financial reports. The Chief Financial Officer will maintain the financial records according to generally accepted accounting practices (GAAP) for non-profits, policies as set by the Board of Trustees and as required to comply with The Housing Fellowship's contracts and agreements. The Chief Financial Officer reports to the Executive Director. The Chief Financial Officer accepts responsibility for the overall operations of the Corporation in the absence of the Executive Director.

EXAMPLES OF DUTIES:

- Assist with the implementation of the strategic plan
- Assist with the preparation of Corporation's annual budget
- Maintain general ledger and chart of accounts
- Prepare all necessary items for audits
- Prepare Quarterly Reports
- Maintain accounting filing system
- Maintain account balances and cash forecasts
- Oversee accounts receivable
- Prepare monthly financial reports including balance sheet and profit and loss statement with comparisons to budget
- Asset/cash management
- Manage loans
- Attend Trustee meetings
- Attend Finance Committee meetings
- Evaluate technology and make recommendations to Executive Director
- Oversee employee benefit plans
- Maintain banking relationships
- Perform other duties as required

KNOWLEDGE, SKILLS AND ABILITIES:

Knowledge of the fiscal management duties required for a non-profit Corporation and specifically for a non-profit affordable housing development Corporation or demonstration of the ability to readily acquire such skills; prefer general office and management skills or demonstration of the ability to readily acquire such skills; outstanding written and oral communication skills; excellent decision-making skills; ability to establish and maintain good working relationships with the Board of Trustees, THF staff members, occupants of rental property operated by the Housing Fellowship, the community, and other agencies; ability to execute the specific duties enumerated herein; interest in and understanding of the housing needs of the community.

QUALIFICATIONS:

Bachelor degree in accounting, business administration or related field, and at least five years of professional experience as an accountant.

SALARY:

Commensurate

Approved December 16, 2016

General Information

Community Development Block Grant (CDBG) and/or HOME Investment Partnership (HOME) programs provide funding to aid in the development of viable urban communities and in the provision of safe and decent affordable housing. Pre-applications are due Friday, January 31, 2020 at noon. This year, \$542,000 are estimated to be available through this competitive process. Please review the FY21 CDBG/HOME Application Guide (<https://www.icgov.org/actionplan>) for more information about eligible activities.

Please submit only one project proposal per application. Use separate applications for each project proposal. HUD defines a project as a site or sites together with any building (including a manufactured housing unit) or buildings located on the site(s) that are under common ownership, management, and financing and are to be assisted with federal funds as a single undertaking. The project includes all the activities associated with the site and building. For direct assistance activities, project means assistance to one or more families.

Questions can be directed to kirk-lehmann@iowa-city.org or contact Neighborhood Services at 319-356-5230. Additional assistance, and hard copy applications, are available upon request."

Lead Organization/Agency

Name *

Unlimited Abilities

Address *

Street Address

453 Highway 1 West

Address Line 2

City

Iowa City

Postal / Zip Code

52246

State / Province / Region

Iowa

Country

United States

Website

DUNS Number

114100516

CAGE Code

Application submitted to sam.gov, awaiting assignment

Organization Type *

mark all that apply

501(c)3

Public

For Profit

Faith-Based

CHDO

Other

Application Workshop Attendance Date

Leave blank if workshop was not attended.

Application Contact

Name *

Shirley Tramble

Title *

Executive Director

Phone *

319-338-5013

Email

stramble@unlimitedinc.org

Is the applicant (including partners, co-applicants, etc.) currently in compliance with all federal, state and local laws, rules and regulations, including any CDBG and/or HOME funded projects? *

- Yes
- No
- Currently in litigation

Project

Name *

Unlimited Abilities' Housing Justice Project

Address

Address *

Street Address

453 Highway 1 West

Address Line 2

City

Iowa City

Postal / Zip Code

52246

State / Province / Region

Iowa

Country

United States

Project Type *

Mark all that apply

- Rental Housing
- Owner Housing
- Public Facility
- CHDO Operations
- Other

Activity Type *

Mark all that apply

- Acquisition
- New Construction
- Rehabilitation
- Direct Assistance
- Other

Brief Description, not to exceed three sentences (include purpose, specific activities, and benefits of project) *

Note: Projects will need to submit a full application following award of funds

The purpose of the Unlimited Abilities' Housing Justice Project is twofold: to address the inequity in housing for those experiencing chronic mental illness (CMI), and to provide support services to this population. Folks experiencing CMI often have few viable housing options beyond residential care facilities, psychiatric hospitals, homeless shelters, and jails and prisons. Unlimited Abilities seeks to create a more just community by increasing the number of affordable rental units available to our clients and by assisting our clients in managing their day-to-day activities.

Mark goal from City Steps 2025 primarily addressed by this application *

- Increase affordable rental housing units
- Provide Tenant-Based Rental Assistance
- Support homebuyer activities
- Rehabilitate/improve owner-occupied housing units
- Rehabilitate/improve renter-occupied housing units
- Serve homeless / reduce homelessness
- Provide public services
- Improve public facilities
- Improve public infrastructure
- Support economic and workforce development

Briefly explain how project will meet this goal. *

Unlimited Abilities aims to purchase two, three-bedroom homes in zones approved for funding of rehab, homebuyer, and senior/disabled houses. The agency will then lease six bedrooms to our clients at a rate of \$400 per month in the first year, and at a consistently low-rate thereon. Unlimited Abilities will provide support staff to assist clients with accessing community resources such as Medicaid, Section 8, SNAP benefits, rental reimbursement, medical resources, food pantries, libraries, and other vital resources for low-income, disabled individuals. Because all of our clients are legally disabled due to CMI and because nearly all are at or below 30% of AMI, providing public support services and increasing the number of affordable rental units available to this population is well-aligned with City Steps 2025 goals.

Budget & Resources

Program regulations encourage leveraging non-federal funds and especially private funds for projects. HOME funds require a minimum 25% match. Funding terms including type of assistance and affordability period are determined upon award; evidence of funding commitments required with final application. **Please attach a scope of work or estimate for any project that involves rehabilitation or new construction to demonstrate the cost reasonableness of any proposal.**

Source of Funds

Category	Amount	Description	Status
Requested CDBG/HOME funds	\$ 121,607.00	For the purchase of two, three-bedroom homes	Will Apply For
Other Private Funds	\$ 35,536.00	Hills Bank	Will Apply For
Unlimited Abilities	\$ 5,000.00	Fundraising	Pending

75

% project funded by CDBG/HOME

In-Kind Contributions

Category	Amount	Description	Status
Other	\$ 5,000.00	Fundraising	Will request

Describe community partnerships or volunteers that will contribute to project *

Unlimited Abilities will employ a variety of community fundraisers with local businesses. For example, many local restaurants engage in community nights, pledging a percentage of sales during a pre-determined time. Unlimited Abilities staff are in the process of compiling a list of local restaurants that may be amenable to this type of partnership.

Scope of Work * (?)

Scope of Work for UA.pdf

46.44KB

Use of Funds

Hard Costs

	Amount	Description of work
Land Acquisition	\$ 0.00	N/A
Building Acquisition	\$ 150,000.00	Purchase of two homes
Site Improvements	\$ 0.00	N/A
Rehabilitation	\$ 0.00	N/A
Construction	\$ 0.00	N/A
Other	\$ 0.00	N/A

Soft Costs

	Amount	Description of work
Professional Fees	\$ 9,343.00	Realtor costs at 5% (\$7,143), inspection costs (\$900), appraisal upon project completion (\$800), Final project audit (\$500)
Construction Finance	\$ 0.00	N/A

	Amount	Description of work
Permanent Finance	\$ 2,100.00	Covers first three months of mortgage payments at 4% annual interest. This money is intended to cover the cost of the interim period between purchase and tenant occupation.
Developer Fees	\$ 0.00	N/A
Reserves	\$ 700.00	Operating reserves at no more than \$350 per home
Other	\$ 0.00	N/A
<hr/>		
Total	\$ 162,143.00	

Feasibility & Impact

Expected Beneficiary Incomes

Please indicate the population to be served by the proposed program according to the linked income categories. AMI = Area Median Income. Income ranges for each income level can be found on www.icgov.org/actionplan under "CDBG and HOME Income and Rent Limits"

	Households	Persons
0-30% AMI	2	6
31-50% AMI		
51-60% AMI		
61-80% AMI		
Over 80% AMI		

Total	2	6
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Basis for Estimates

Nearly all of Unlimited Abilities' clients are at or below 30% AMI currently. We anticipate that any current or new clients who utilize the Housing Justice Project will also be at or below 30% AMI. No participants will be at or above 60% AMI.

Special Populations

You may select up to one presumed benefit category if required for assistance

Persons with Disabilities

Rental Housing

Number of Units	Proposed Contract Rent
6	\$ 400.00

Proposed Timeline

Include milestones such as rezoning, construction schedule, application(s) for other funding, and expected commitment dates.

Date	Milestones
5/15/2020	Contact local restaurants and businesses to establish fundraising partnerships.
7/1/2020	Submit application to Hills Bank to secure private funding
7/1/2020	Receive funding from CDBG/HOME grants
7/15/2020	Finalize short list of no more than 10 homes being considered for purchase
8/15/2020	Finalize purchase of two homes
11/15/2020	Latest expected full occupancy of two homes (6 clients)
12/31/2020	Fundraising goal of \$5,000 met

Describe how the project will promote the efficient use of funding over the long-term*

at least for the compliance period

The goal of this project is to ensure that low-income people with disabilities due to chronic mental illness have stable housing in Iowa City. Those with CMI who do not have permanent housing often access housing through other, costlier means such as shelters, residential care facilities, hospitals, and jails. Unlimited Abilities will utilize CDBG/HOME funding to alleviate the cost burden on these other institutions by providing sustainable and affordable housing options for this population long-term.

Describe how the project will provide for affordable housing or public assistance at rates or prices lower than those in the existing market *

According to the City Steps market analysis, median contract rent in 2015 was \$756. For many of our clients, paying the median rental rate would consume nearly all of their income. Unlimited Abilities recognizes that creating a more just community means providing affordable housing. Our Housing Justice Project would provide rental units at \$400 per month, which is just over half of the median rental rate.

Describe in what manner or form the project will proceed if awarded less than full funding; if there are several components, describe how they will be prioritized *

The most important component of this project is the acquisition of two homes. Should we receive less than the full amount, Unlimited Abilities would purchase one home instead of two and may focus on purchasing a four or five-bedroom home instead of a three-bedroom home.

Capacity & Applicant History

CDBG and/or HOME funds received and status of the project(s) undertaken

	Total Budget	Expended through 2019	Date Project Completed
July 1. 2015 – June 30, 2016	\$	\$	
July 1. 2016 – June 30, 2017	\$	\$	
July 1. 2017 – June 30, 2018	\$	\$	
July 1. 2018 – June 30, 2019	\$	\$	
July 1. 2019 – June 30, 2020	\$	\$	

Describe your organization's experience and capacity to administer the proposed program. Identify any prior year funds that remain unspent. If funds remain, justify this funding request. *

The Unlimited Abilities management team is highly-educated and experienced in the non-profit sector. The organization currently oversees 5 group homes for individuals with disabilities due to CMI, including the management of 13 employees. Unlimited Abilities does not have any prior outstanding funding that remains to be spent.

Describe your organization's structure, officers, and staff. *

Board of Directors:

- President: Ben Anderson
- Vice President: Sarah Varner
- Secretary: Gloria Wenman
- Treasurer: Nancy Greif

Management team:

- Shirley Tramble, Executive Director,
- Simon Fall, Assistant Director
- Whitey Stevenson, Operations Manager

Operations staff:

- Wellness counselors and support staff: 13

Describe the education and experience of the key staff who will implement the project *

excludes volunteers, board members and consultants

- Shirley Tramble, Executive Director, Master's of Healthcare Administration, 15 years of experience working with individuals with chronic mental illness, 2 years experience in directing non-profits
- Simon Fall, Assistant Director, Master's of Business Law, 10 years of experience working in the non-profit sector

Describe your organization's business/operations plan approach and identify relevant factors that help verify the demand for the proposed project. If another organization provides the same service, explain why both projects are needed to address the need. *

Unlimited Abilities is one of a small number of habilitation providers in Johnson County. Unlimited Abilities currently has a long wait-list of potential clients in need of mental health services and permanent housing. The current demand for these services outpaces the total capacity of providers in the area, indicating that multiple housing projects, such as the one in our proposal, are necessary to meet this demand.

Describe your organization's activities and portfolio, including projects currently underway. For housing providers/developers, describe number of units owned/ managed and how number of homes built/rehabilitated/sold. *

Unlimited Abilities serves 35 clients who experience CMI. We currently manage 5 group homes that house 3 to 4 clients per home, and we staff these homes 12 to 15 hours per day. Our organization established two of these homes in 2017 and three more in 2019. We lease these homes from landlords and private rental agencies and sublet them to our clients. Unlimited Abilities also provides outreach services to clients who reside in other parts of the community outside of our group homes.

Describe any identity of interest (IOI) relationships with the applicant and/or project owner, i.e. General Partner has a financial interest in the construction company, etc. *

Unlimited Abilities does not have any identity of interest relationships.

Describe how you will incorporate sustainability initiatives into your project to help carry out the City's Climate Action Plan. *

One of the objectives of the City's Climate Action Plan is to increase energy efficiency in residences. The plan outlines steps that occupants can take to reduce their energy usage. Unlimited Abilities plans to incorporate some of these steps such as air sealing and insulation around windows in colder months, purchasing more efficient lighting, and supplying smart power strips to our clients.

Additional Information

Please submit no more than 5 additional pages

The Unlimited Abilities Inc. Housing Justice Project is an acquisition only project. It does not include the rehabilitation or construction of homes.