

NIACOG NEWS

Vol. 22 No. 6

NORTH IOWA AREA COUNCIL OF GOVERNMENTS

April-May 2011

\$5 A GALLON GAS AFFECTS TRANSPORTATION?

A study released by the American Public Transportation Association (APTA) predicts that as gasoline prices continue increasing, Americans will turn to public transportation in record numbers. APTA is calling on Congress to address this impending demand by providing a greater long-term investment in public transportation.

The analysis reveals if regular gas prices reach \$4 a gallon across the nation, as many experts have forecasted, an additional 670 million passenger trips could be expected, resulting in more than 10.8 billion trips per year.

If pump prices jump to \$5 a gallon, the report predicts an additional 1.5 billion passenger trips can be expected, resulting in more than 11.6 billion trips per year. And if prices were to soar to \$6 a gallon, expectations go as high as an additional 2.7 billion passenger trips, resulting in more than 12.9 billion trips per year.

"The volatility of the price at the pump is another wake up call for our nation to address the increasing demand for public transportation services," said APTA President William Millar. "We must make significant, long-term investments in public transportation or we will leave our fellow Americans with limited travel options, or in many cases, stranded without travel options. Public transit is the quickest way for people to beat high gas prices if it is available."

Many of the public transit systems across the country are already seeing large ridership increases, some reaching double digits in the month of February. The Region 2 Transit System has experienced a 6% increase in ridership for the first two quarters of FY 2011.

"We saw this same story in 2008 and several times before where high gas prices caught our country without adequate travel options," said Millar. "However, this time we can write a happy ending and make sure investment is made to expand public transportation so that more Americans have a choice in how they travel."

APTA supports the Obama Administration's transportation authorization blueprint and proposal which increases public transit investment by 128 percent over the next six years. This type of investment would help close the gap for the 46 percent of Americans who do not have access to public transportation.

APTA is encouraging riders to tell Congress they need more transportation options by going to publictransportation.org or text TRANSIT to 86677 and join the "I 3 (heart) transit campaign."



IDED HOUSING FUND ACTIVITY

Work continues for two 2010 Housing Fund recipients in the NIACOG Region. These recipients are the Cities of Sheffield and Swea City, which were both awarded funds to assist in the rehabilitation of 8 owner-occupied homes in their respective communities. The first 4 assisted homeowners in each city have been or will be selected shortly. The contractor bid procurement process for these initial projects is expected to be completed this Spring. NIACOG is providing administrative assistance to both cities.

Housing Fund Programs awarded by IDED in 2008 and 2009, in which NIACOG is also providing administrative assistance, are well underway. These programs are expected to be completed by the end of this year. They include owner-occupied rehabilitation programs in the Cities of Forest City, Riceville, Britt, Kensett, Fertile, and Charles City.

IFA HOME PROGRAM ACTIVITY

It was announced in an earlier NIACOG Newsletter that the Iowa Finance Authority (IFA) took over the HOME Partnership funded activities of the IDED Housing Fund. This change occurred in July of last year. These activities include homeownership assistance, rental new construction, rental rehabilitation, and tenant-based rental assistance.

NIACOG is currently assisting in the administration of two HOME Funded Activities. The City of St Ansgar was awarded a HOME grant in 2009 in order to fund a Homeownership Assistance Program that would assist 8 first time homebuyers. Eight homebuyers have received acquisition assistance from the City. Six of these homebuyers have had their follow-up rehabilitation projects completed. The remaining two projects will be completed soon. Common Ground Duplexes, LLC was also awarded HOME funds in 2009 to help finance the construction of 10 new rental apartment units in Osage. Rent-up of these new units is well underway, and it is expected that construction of the entire project will be completed in late spring or early summer.

IFA also held a round of funding for applicants to the 2011 HOME Program. Grant applications were due at IFA on February, 21, 2011. IFA recently announced that it received 15 applications for 2011 HOME Funds that requested a total of \$4.4 million. NIACOG assisted in the submittal of 2 of these applications which had a combined total request of \$720,000. Both grant submittals were for rental new construction activities. The 2011 HOME awards will be announced by IFA this summer.



HOMEBUYER ASSISTANCE FUNDS AVAILABLE

Homebuyer Assistance is available throughout the NIACOG Region via the NIACOG Region Homebuyer Assistance Revolving Loan Fund. Second mortgage assistance, at an interest rate of 3%, is presently being offered by NIACOG. The typical assistance level per homebuyer is \$3,500.

Inquiries have been picking up over the past several months in regard to NIACOG's Assistance program. As many would-be home buyers have discovered, guidelines for qualifying for a mortgage have significantly tightened over the past 2 years. Lenders have become more conservative with their underwriting standards. Tighter restrictions that borrowers must abide by include lower debt-to-income ratios and higher minimum down payments. The assistance offered by NIACOG may be just what is needed to fill the gap in meeting these tighter standards

If you are aware of any persons or families in your county or community in the NIACOG Region that are contemplating a

home purchase, but are in need of down payment or closing cost assistance, please have them contact NIACOG staff for the details and conditions regarding the NIAOCC Homebuyer Assistance Program.

NEW HOUSING CONSTRUCTION PROGRAM UPDATE

The \$4.5 million Single-Family New Construction (SFNC) program was developed in North Iowa to encourage construction of replacement housing for homes bought out due to the 2008 flood event. The assistance is available to any homebuyer and pays a down payment of 25% of the home's purchase price. For example, on a \$150,000 home the program pays \$37,500 and the homebuyer is only responsible for the remaining \$112,500. The homebuyer must be able to qualify for a home loan.

In the past month, we have been enhancing our outreach for the program to encourage full use of the federal funds allocated to the NIACOG region. Be sure to check out the program's newly revamped webpage at www.niacog.org/home. Also, look for our advertisement in local newspapers.

Eight homes have been sold in Clear Lake, Forest City, and Osage. Throughout north Iowa, another 8 are under offers to purchase and an additional 8 applicants have been income qualified. With 24 projects underway, about 1/4th of the 101 pre-selected homes have been reserved by homebuyers. The new home sites and designs (traditional homes, twin homes and 4-unit condominiums) were pre-selected based upon proposals submitted by building contractors.

Just in the past month, we have received 18 inquiries about the program and the respective applications are just starting to come in. So, if you know of someone at or below the area median income, who might qualify for the home loan, please have them check out the website or call Myrtle Nelson at 641-423-0491 ext. 16 or send an e-mail to mnelson@niacog.org.

IOWANS HELPING IOWANS PROGRAM DEADLINE JUNE

Iowans in Franklin and Kossuth County affected by the 2010 natural disasters have through June 30, 2011, to apply for housing, business and unmet needs financial assistance through the Iowans Helping Iowans programs. NIACOG is providing administration of the housing component of the disaster funding for the region through a contract with the Iowa Finance Authority.

The Iowans Helping Iowans program is a three-tier initiative that was created in August 2010 to provide housing, small business and unmet needs assistance to Iowans in the 38 presidentially-declared disaster areas for Individual Assistance after the flooding in 2010. The application deadline for the three programs is June 30, 2011. More information and application information is available at: www.IowansHelpingIowans.com <<http://www.IowansHelpingIowans.com>>. An additional disaster case management program has an application deadline of June 1, 2011.

NIACOG REGIONAL POPULATION FIGURES 2010 CENSUS

	Pop. 2010	Pop. 2000	% Change		Pop. 2010	Pop. 2000	% Change
Cerro Gordo County				Franklin County			
Clear Lake	7,777	8,161	-4.71%	Alexander	175	165	6.06%
Dougherty	58	80	-27.50%	Coulter	281	262	7.25%
Mason City	28,079	29,172	-3.75%	Geneva	165	171	-3.51%
Merservey	256	252	1.59%	Hampton	4,461	4,218	5.76%
Plymouth	382	429	-10.96%	Hansell	98	96	2.08%
Rock Falls	155	170	-8.82%	Latimer	507	535	-5.23%
Rockwell	1,039	989	5.06%	Popejoy	79	78	1.28%
Swaledale	165	174	-5.17%	Sheffield	1,172	930	26.02%
Thornton	422	422	0.00%	Rural/Other	3,702	4,093	-9.55%
Ventura	717	670	7.01%	Total	10,680	10,704	-0.22%
Rural/other	5,101	5,928	-13.95%	Hancock County			
Total	44,151	46,447	-4.94%	Britt	2,069	2,052	0.83%
Floyd County				Corwith	309	350	-11.71%
Charles City	7,652	7,812	-2.05%	Cystal Lake	250	285	-12.28%
Colwell	73	76	-3.95%	Garner	3,129	2,922	7.08%
Floyd	335	361	-7.20%	Goodell	139	174	-20.11%
Marble Rock	307	326	-5.83%	Kanawha	652	739	-11.77%
Nora Springs	1,431	1,532	-6.59%	Klemme	507	593	-14.50%
Rockford	860	907	-5.18%	Woden	229	243	-5.76%
Rudd	369	431	-14.39%	Rural/Other	3,718	4,393	-15.37%
Rural/other	5,274	5,455	-3.32%	Total	11,341	12,100	-6.27%
Total	16,303	16,900	-3.53%	Winnebago County			
Kossuth County				Buffalo Center	985	963	2.28%
Algona	5,560	5,741	-3.15%	Forest City (Total)	4,151	4,362	-4.84%
Bancroft	732	808	-9.41%	Lake Mills	2,100	2,140	-1.87%
Burt	533	556	-4.14%	Leland	259	258	0.39%
Fenton	279	317	-11.99%	Rake	225	227	-0.88%
Lakota	255	255	0.00%	Scarville	72	97	-25.77%
Ledyard	130	147	-11.56%	Thompson	502	596	-15.77%
Lone Rock	146	157	-7.01%	Rural/Other	2,911	3,429	-15.11%
LuVerne	261	299	-12.71%	Total	10,866	11,723	-7.31%
Swea City	536	642	-16.51%	Worth County			
Titonka	476	584	-18.49%	Fertile	370	360	2.78%
Wesley	390	467	-16.49%	Grafton	252	290	-13.10%
Whittemore	504	530	-4.91%	Hanlontown	226	229	-1.31%
Rural/Other	5,456	6,672	-18.23%	Joice	222	231	-3.90%
Total	15,543	17,163	-9.44%	Kensett	266	280	-5.00%
Mitchell County				Manly	1,323	1,342	-1.42%
Carpenter	109	130	-16.15%	Northwood	1,989	2,050	-2.98%
McIntire	122	173	-29.48%	Rural/Other	2,950	3,127	-5.66%
Mitchell	138	155	-10.97%	Total	7,598	7,909	-3.93%
Orchard	71	88	-19.32%	Total Population of the 8-County Region 2010			
Osage	3,619	3,451	4.87%	127,258			
Riceville	785	840	-6.55%	Total Population of the 8-County Region 2000			
St. Ansgar	1,107	1,031	7.37%	133,820			
Stacyville	494	469	5.33%	% Change for Region			
Rural/Other	3,546	4,853	-26.93%	-4.90%			
Total	10,776	10,874	-0.90%				



North Iowa Area Council of Governments
525 6th Street SW
Mason City, IA 50401-5058
641-423-0491 fax: 641-423-1637
www.niacog.org

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CALENDAR OF EVENTS

- April 6 – CDBG Recipient Workshop, 8:00am-3:00pm
Ames, IA
- April 11 – NIACOG Board Meeting, 7:00pm Benigans Grill
Clear Lake
- April 13 – HAZMAT Meeting, 1:30pm - NIACOG Office
- April 13 – Transportation Policy Board, 2:30pm - NIACOG
Office
- May 9 – NIACOG Executive Committee Meeting, 11:30am
NIACOG Office
- May 20 – North Iowa City Clerks Association Meeting,
9:30am NIACOG Office
- May 30 – Memorial Day Office Closed



NIACOG STAFF 641-423-0491		
Joe Myhre	Executive Director	Ext. 11
Kevin Kramer	Transit Administrator	Ext. 17
Jodi Wyborny	Administrative Assistant	Ext. 10
Chris Diggins	Local Assistance Director	Ext. 15
Steve Wendt	Community Dev. Planner	Ext. 13
Dale Moe	Lead Mechanic	Ext. 24
Teresa Collins	Operations Manager	Ext. 22
Bonnie Lettow	Fiscal Officer	Ext. 12
Myrtle Nelson	Senior Planner	Ext. 16
Dan Schroeder	Regional Planner	Ext. 14
Laurel Clement	Disaster Recovery Coord.	Ext. 27
Dana Heimbuch	Community Dev. Planner	Ext. 28
Cindy Johnson	Transit Clerk	Ext. 30
<small>Email – first letter of first name followed by last name @niacog.org (i.e. jmyhre@niacog.org)</small>		

NIACOG REVOLVING LOAN FUND (RLF)

Do you know of a company in your area that is growing, expanding, and adding employees? If so, they may be eligible for funding through the NIACOG RLF. This is a great gap financing tool for companies trying to finance an expansion plan. Funding is limited to industrial expansion, and applicants must be from NIACOG's eight-county region. For more information, please contact the NIACOG office.