

NIACOG NEWS

Vol. 22 No. 4

NORTH IOWA AREA COUNCIL OF GOVERNMENTS

August-September 2010

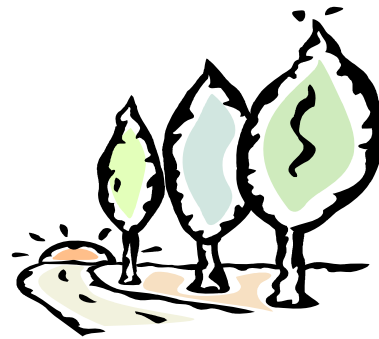
CONSTRUCTION HAS BEGUN

Construction on a 480 square foot addition to the dispatch area of the North Iowa Joint Use Transit Facility began on June 1st. This project will; separate the driver's mail station from the dispatchers, add two private offices, place both dispatchers in closer proximity where both will be facing a wide GPS screen; increase the space to allow for the installation of additional radio and GPS related equipment. The additional office space will give the part time dispatcher a place to work free from distraction. Also, there is a need for a ride verifier to call riders that have been recently added to the schedule or to inform them of changes to the schedule. At present there is no room for this to occur. The \$175,000 project is being funded through the Iowa Public Transit Infrastructure Grant (PTIG) program.

The Region 2 Transit System also has applied to the Region 2 RPA and was approved for funding to install a digital radio system with an integrated Global Positioning System (GPS). This project will greatly improve the dispatching capability of Cerro Gordo Public Transit. Not only will the dispatchers be able to see the location of the buses assigned to this program, they will be able to see the location of all of the Region 2 Transit System vehicles. This will greatly improve the continuing effort to coordinate trips among the various providers within the region. One of the goals identified by the Mobility Action Plan (MAP) meetings was for Region 2 to have more centralized dispatching. Both projects are expected to be completed by October, 2010.



COMMUNITY VISIONING & BEAUTIFICATION PROGRAM



The Community Visioning Program is part of Iowa's Living Roadways Trust Program, which is a collaborative effort between the Iowa DOT, the Living Roadway Trust Fund, Iowa State University, and Trees Forever. Assistance to communities for planning and landscape design is available through the visioning program, while the projects program provides funds for the planting of native grasses, wildflowers, shrubs, and trees along transportation corridors. Both of these programs provide assistance to towns in Iowa that have a population less than 10,000. Since the Living Roadway Trust Program was created in 1996, 159 towns have received assistance through the visioning program and 344 have received funds through the grant program.

Towns participating in the Community Visioning Program receive assistance in identifying landscape and streetscape issues within their area and making decisions to improve their identity and look. The process consists of ten meetings between residents of the town and technical experts from Trees Forever, a private landscape architect, and the ISU Dept. of Landscape Architecture. These meetings allow residents to identify and investigate issues, establish goals and develop strategies to address these issues, and create a plan to implement the strategies.

Upon completion of the process, the town will have a Transportation Enhancement Plan, including strategies, for improving their streetscapes. Towns may then pursue funds from the Living Roadways Trust Fund, Resource Enhancement and Protection Program (REAP), Community Attraction and Tourism Program, and other funding programs in order to implement the strategies developed through the Community Visioning Program.

More information regarding the Community Visioning Program can be found at the program's website, www.communityvisioning.org. Application for participation in the program can also be found on the website and are due October 15th, 2010.

SINGLE-FAMILY NEW CONSTRUCTION PROGRAM

The North Iowa Area Council of Governments is offering down payment assistance of up to 25% of the purchase price of 54 newly constructed homes in the North Iowa area including pre-selected sites in the following communities: Clear Lake, Forest City, Garner, Hampton, Mason City, Osage, Riceville, St. Ansgar, and Stacyville. The assistance is offered in the form of a 5-year, *forgivable* loan which will be used to buy down the amount that the applicant would borrow for the home. The forgivable loan works like a grant in that it does not need to be paid back unless the property is sold or vacated within 5 years after closing.

WHAT ARE THE RULES?

1. The home purchased **MUST** be one of the participating properties in this program. The NIACOG website (under construction) will include a list of the available sites and pictures of the proposed home for each site. The purchase price of the home can't vary from the listed sales price.
2. Applicants **MUST** meet the income guidelines as shown on page 3 which are based on the number of persons in their household (as set by the federal Dept. of Housing and Urban Development each year):
3. 50% of the homes in the program must be sold to households with incomes less than 80% of the above figures. Therefore, priority is given to applicants below 80%.
4. The applicant **MUST** obtain a home loan from a lender that has been approved for the program. Approved banks include: MBT, Liberty Bank, St. Ansgar State Bank, First Citizens National Bank, CUSB, Home Trust & Savings Bank, First Security, Clear Lake Bank & Trust Co., and Habitat For Humanity. The home loans obtained must be at least a 15-year, fully amortized fixed-rate loan with early pay-off allowed.
5. The applicant must be prepared to close on the home at the time required by the seller after issuance of a certificate of occupancy (in no case can closing occur after December 31, 2011).
6. If the applicant is approved for the program and agrees to purchase one of the participating properties, the program will pay 25% of the purchase price of the home at the loan closing.
7. The assistance will be paid in the form of a 5-year forgivable loan, and a lien will be placed on the property. The lien will provide that 20% of the original loan balance will be forgiven each year for 5 years. After 5 years, the loan is fully forgiven, and the lien will be removed from the property. The applicant may sell the home during the 5-year period, but the remaining balance of the loan must be repaid to the City.
8. The home must be the applicant's primary residence during the five-year period.
9. Assistance under this program will not be allowed to be combined with any Federal Jumpstart Homebuyer Assistance or State Jumpstart Down Payment

Assistance on the same dwelling unit or person/household served.

HOW WILL HOMEBUYERS BE SELECTED?

1. Applications may be obtained at the North Iowa Area Council of Governments or on our website at www.niacog.org.
2. Applications will be prioritized according to the following criteria:
 - Applicants with incomes under 80% will be a priority. (The Iowa Department of Economic Development's program rules require that 50% of the homes must be sold to households under 80% of area median income.)
 - Applicants who are ready to proceed without contingencies will be a secondary priority.
 - After the above criteria are considered, applicants who provide fully completed applications will be addressed on a first-come first-served basis.
3. Income will be verified with employers, etc. to prove eligibility.

WHAT ARE THE FIRST STEPS?

1. First, applicants will need to submit an application including all attachments listed in the application, such as a copy of their most recent tax return, basic financial information, and a loan preapproval letter from an approved bank. Approved banks include: MBT, Liberty Bank, St. Ansgar State Bank, First Citizens National Bank, CUSB, Home Trust & Savings Bank, First Security, Clear Lake Bank & Trust Co., and Habitat For Humanity.
2. NIACOG will verify eligibility and income based on information submitted with the application and 3rd party sources.
3. Information about the homes can be obtained from the participating builders or from NIACOG. Please refer to our website at www.niacog.org for floor plans and profiles.

FOR MORE INFORMATION

Questions/Requests can be directed to Myrtle Nelson (mnelson@niacog.org) or Steve Wendt (swendt@niacog.org).

Site specific information like site addresses, floor plans, and exterior designs are being added to the NIACOG website (www.niacog.org). Applications will also be available on our website.



UPDATED HUD INCOME GUIDELINES FOR COUNTIES

The US Department of Housing & Urban Development has issued new area median income figures for federal programs, such as the Community Development Block Grant (CDBG). The following table shows the current guidelines as a percentage of the median by household size. Most programs use the 80% as the maximum income limit, other programs like the New Housing Production use both the 80% and 100% median income limits.

80% / 100% of Median	1- persons	2- persons	3- persons	4- persons	5- persons	6- persons	7- persons	8- persons
<i>Cerro Gordo</i>	\$34,200/ \$42,700	\$39,050/ \$48,800	\$43,950/ \$54,900	\$48,800/ \$61,000	\$52,750/ \$65,900	\$56,650/ \$70,800	\$60,550/ \$75,700	\$64,450/ \$80,600
<i>Floyd</i>	\$31,950/ \$39,900	\$36,500/ \$45,600	\$41,050/ \$51,300	\$45,600/ \$57,000	\$49,250/ \$61,600	\$52,900/ \$66,200	\$56,550/ \$70,700	\$60,200/ \$75,300
<i>Franklin</i>	\$32,900/ \$41,100	\$37,600/ \$47,000	\$42,300/ \$52,900	\$46,950/ \$58,700	\$50,750/ \$63,400	\$54,500/ \$68,100	\$58,250/ \$72,800	\$62,000/ \$77,500
<i>Hancock</i>	\$32,200/ \$40,300	\$36,800/ \$46,000	\$41,400/ \$51,800	\$46,000/ \$57,500	\$49,700/ \$62,100	\$53,400/ \$66,700	\$57,050/ \$71,300	\$60,750/ \$75,900
<i>Kossuth</i>	\$31,950/ \$39,900	\$36,500/ \$45,600	\$41,050/ \$51,300	\$45,600/ \$57,000	\$49,250/ \$61,600	\$52,900/ \$66,200	\$56,550/ \$70,700	\$60,200/ \$75,300
<i>Mitchell</i>	\$31,950/ \$39,900	\$36,500/ \$45,600	\$41,050/ \$51,300	\$45,600/ \$57,000	\$49,250/ \$61,600	\$52,900/ \$66,200	\$56,550/ \$70,700	\$60,200/ \$75,300
<i>Winnebago</i>	\$34,450/ \$43,100	\$39,400/ \$49,200	\$44,300/ \$55,400	\$49,200/ \$61,500	\$53,150/ \$66,500	\$57,100/ \$71,400	\$61,050/ \$76,300	\$64,950/ \$81,200
<i>Worth</i>	\$31,950/ \$40,100	\$36,500/ \$45,800	\$41,050/ \$51,500	\$45,600/ \$57,200	\$49,250/ \$61,800	\$52,900/ \$66,400	\$56,550/ \$71,000	\$60,200/ \$75,600

LOCAL PLANNING GRANTS AVAILABLE

Applications for the "Iowa Smart Planning: Local Comprehensive Planning Grant Program" are now available through the RIO and Iowa Dept. of Economic Development. Eligible applicants include any of the 85 counties that were presidentially declared disaster areas as a result of the storms of 2008, as well as any city government within those counties. Applicants may request up to \$50,000 per participating governmental entity and must provide a one-to-one match. Multi-jurisdictional plans are encouraged. These grants are intended to support development and adoption of forward-thinking comprehensive plans that will guide long-term recovery efforts and subsequent decisions that reduce existing or future development in flood-risk areas. Application guidelines and the application form, can be found at www.rio.iowa.gov/smartplanning/index.html. The deadline to apply is September 30, 2010. The \$1 million program is funded through federal Community Development Block Grant (CDBG) funds provided to Iowa in response to the 2008 disasters. Please contact the NIACOG offices for more information or help with the application and development of a Comprehensive Plan.

KEEP IOWA BEAUTIFUL GRANT PROGRAM

The Iowa Department of Natural Resources at its Environmental Protection Commission meeting July 20th approved an agreement with Keep Iowa Beautiful (KIB) to administer a grant program for communities with a population of 5,000 and under. Projects eligible for funding include:

- Litter prevention / removal / education / implementation / public awareness.
- Recycling education / implementation / public awareness.
- Beautification programs – flower, tree and shrub planting, painting & fix-up and general landscaping.
- Public nuisance abatement.
- Derelict buildings – removal / renovation including asbestos abatement and removal, recovery and recycling of reusable materials and / or the purchase of recycled-content materials used in renovation efforts.

Maximum grants are \$5,000 for beautification and \$15,000 for derelict building projects.

Grant applications and detailed information is available on the KIB web site www.keeptowbeautiful.com on the front page and under the grants program area. Applications are due or postmarked no later than 4:30 p.m. Friday, August 20th, 2010. Electronic / email applications are accepted. The submitted grant requests will be reviewed by a review team of individuals from KIB, Iowa Department of Natural Resources, Iowa Society of Solid Waste Operations, Iowa Recycling Association, League of Cities and the Iowa Department of Economic Development. The successful grant applicants will be notified by Friday, September 3rd.



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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SINGLE-FAMILY HOUSING PROGRAMS

NIACOG's single-family housing programs have been moving right along. A brief update on each project follows:

The environmental release of funds for the Cities of Sheffield and Swea City is expected this month, and marketing efforts to potential applicants will follow. Both cities will be rehabilitating eight homes in their communities.

Phase I projects are under contract in the Cities of Britt, Fertile, and Kensett. The second and final phase for all three projects is now under way. Phase II applications are being accepted and processed.

The Cities of Forest City and Riceville (2008 awards) have both met their performance targets of eight rehabilitated homes. Both cities are considering completing one additional project with the remaining grant funds.

The St. Ansgar Homeownership Assistance Program is well on its way to meeting its performance targets. Acquisition assistance has been awarded to eight homebuyers, and the follow-up rehabilitation activity is taking place.

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 Development 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 Coordinator	Ext. 27
Dana Heimbuch	Community Development Planner	Ext. 28
Email – first letter of first name followed by last name @niacog.org (i.e. jmyhre@niacog.org)		

ORLANDER OF EVENTS

- August 9th – Noon- Executive Board Meeting at NIACOG
- September 6th- Labor Day Holiday- Offices Closed
- September 13th- NIACOG Board Meeting-TBD
- September 17th- 9:30 am- City Clerks Meeting at NIACOG