
NIACOG

NEWS

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Jumpstart Housing Assistance

\$1,729,889 available in the NIACOG Region including Fort Dodge and Marshalltown COG Regions and Boone, Jasper, Polk and Story Counties, with individual cities of Ames and West Des Moines.

The Iowa Finance Authority (IFA), under the Housing Assistance Fund, will provide financial assistance to homeowners that need.

1. Down Payment Assistance

Individuals whose homes were destroyed or damaged beyond reasonable repair will be offered down payment assistance of up to \$50,000 plus the reimbursement of up to \$10,000 for the full cost of purchasing energy-efficient furnaces, appliances, air conditioners, etc. Households eligible for this assistance may also qualify for Interim Mortgage Assistance.

2. Housing Repair / Rehabilitation Assistance

Individuals whose homes are not slated for buyouts may receive assistance to make repairs of up to \$50,000 plus the reimbursement of up to \$10,000 for purchasing energy efficiency equipment. Individuals eligible for this assistance are not eligible for assistance under either the Down Payment Assistance or Interim Mortgage Assistance provision.

3. Interim Mortgage Assistance

Individuals in an area submitted to the State for possible buyout of their damaged homes are eligible for assistance of up to \$1,000 a month to maintain mortgages, including payment of mortgage principal and interest and property taxes, for a period not to exceed 12 months.

The types of assistance is a forgivable loan with a maximum amount of \$72,000, 10% loan forgiveness annually up to 100% so long as homeowner remains in the home. If the homeowner sells the home before the ten years, the homeowner shall repay the remaining loan balance upon the sale of their home. Households must be registered with FEMA, have received FEMA housing assistance to be eligible for this program, and have the above-referenced needs.

To register on-line, go to: www.jumpstart.iowa.gov

Jumpstart Small Business Assistance Program \$20 million Available

Businesses suffering physical damage or economic loss due to the 2008 disasters that need:

1. Working capital to help ensure business survival and
2. Capital for acquisition of energy efficient equipment.

Businesses must be approved for a disaster loan from the US Small Business Administration (SBA) or from a state-chartered or federally chartered financial institution in order to apply for this program. The loan will be a forgivable loan and the business must re-open within 6 months and if applicable upon receipt of documentation that the business has purchased and installed the energy-efficient equipment. One application will be required for both types of assistance.

25% of the business' SBA loan amount up to \$50,000, including a \$5,000 to reimburse businesses for the full cost of purchasing energy-efficient furnaces and boilers, appliances, air conditioners, hot water heaters, windows and insulation is eligible for a forgivable loan. Applications will available online at: www.jumpstart.iowa.gov



flood Recovery Coordinator Position Grant

Earlier this year, President Bush signed disaster declarations for every county in the NIACOG region including Cerro Gordo, Floyd, Franklin, Hancock, Kossuth, Mitchell, Winnebago, and Worth County. These declarations occurred in the wake of what federal staff named one of the more severe national disasters of the past 20 years. The flood held significant impact on local governments/infrastructure, on local businesses, and on residents.

To help with flood recovery efforts for governments and local businesses NIACOG submitted an application to the Economic Development Administration to *fully* fund a flood recovery coordinator for two years. If approved, the coordinator will become part of the NIACOG staff.

If approved for funding, we will initiate the hiring process immediately thereafter.



DIRECTOR'S NOTES

The first of September marked the start of NIACOG's 35th anniversary. Since 1973, NIACOG has been the recognized regional service delivery agency for promoting intergovernmental cooperation and strengthening local units of government. We have assisted our members' secure literally millions of dollars in grant funds and provided

countless hours of technical assistance. Through the commitment of our board members of engaged public servants and talented staff, we have accomplished many goals over the past 35 years. We welcome the challenges that lie ahead and look forward to continuing the work we so enjoy; ensuring the vitality and growth of north Iowa as a premier region to live, work and relax which is a perfect segue into our next real challenge.

As part of our regional service delivery system, Governor Culver has called upon Iowa's Council of Governments to provide the administration of the 'Jumpstart' small business and housing assistance programs in response to the disaster declaration for Iowa. NIACOG has been designated as the 'lead COG' for a 22-county region that stretches from the Minnesota state line to Des Moines. Through 28E Agreement, NIACOG will partner with its sister organizations, Region 6 Council of Governments based in Marshalltown and MIDAS Council of Governments based in Fort Dodge to serve this 22-county area which includes four counties in central Iowa that are not currently served by a COG. This region will be responsible for the distribution of approximately \$3.5M through the 'Jumpstart' program and the Supplemental CDBG Disaster Recovery Funding from the Supplemental Appropriations Act approved by Congress earlier this summer. These funds will be made available to help rebuild lives and rebuild a stronger and better Iowa.

Implementation of these programs will require a tremendous amount of work and commitment by staff. We are hopeful that our funding request to the Department of Commerce Economic Development Administration for a flood recovery coordinator will be awarded in the immediate future to assist with administration of these programs. We're up to the challenge and gladly accept the opportunity to help meet the needs of Iowans affected by the 2008 disasters.

Community Attraction and Tourism (CAT)

Congratulations to Mitchell County on the recent award of \$1,300,000 in CAT funds for the further development of the Wapsi-Great Western Line rail project. The proposed project includes the construction of 25.5 miles of trail spanning Mitchell and Howard counties and the communities of Riceville, Elma and McIntire. The project also includes the construction of four bridges, three new walking bridges and one vehicle/walking bridge. The trail will eventually connect to the Root River Trail in Minnesota.

Comprehensive Plans

With the recent completion of the Worth County Comprehensive plan prepared by NIACOG, Worth County has adopted a new subdivision ordinance and is in the process of a complete re-write of their zoning ordinance. Their zoning ordinance was originally completed in 1970. This new zoning ordinance will address current and future land use issues affecting the county such as a commercial recreation district around the casino, development along the interchanges with I-35, sign regulations and new wind farms. The new zoning ordinance will position Worth County to better address land use decisions and provide more tools in addressing future development.

If you are interested in updating or creating a comprehensive plan, subdivision ordinance or zoning ordinance, please give NIACOG a call.

Brownfield Revitalization Workshop

November 5-6, 2008, Fort Des Moines Hotel, Des Moines, Iowa

The NADO Research Foundation, the US Environmental Protection Agency, Terracon Consultants and the Iowa Association of Regional Councils cordially invite you to attend a workshop designed to help communities learn about the benefits of Brownfield redevelopment.

What's a Brownfield? Do you have an abandoned grain elevator, manufacturing plant or gas station in your community? If so, the site is potentially contaminated with hazardous substances and may be eligible for federal or state Brownfield's funding. Brownfield's redevelopment can help create local jobs and spur downtown revitalization projects by attracting private investment. Learn how to identify Brownfield's, finance cleanup activities and turn contaminated property into a source of economic vitality for your community.

Who should Attend? All are welcome to attend, but the agenda is best suited for regional development organizations, community developers, town planners, local/county governments, economic developers, non-profits, tribes, environmental professionals and private firms involved in community revitalization projects or cleanup of contaminated properties.

Community Visioning Program Applications Available

The Iowa's Living Roadways Community Visioning Program is currently accepting applications for the 2009 program. Eligible communities are those with populations of fewer than 10,000, existing transportation-related issues and a committee of volunteers willing to dedicate their time and talent to the visioning process.

The Visioning Program integrates technical landscape planning and design techniques with sustainable community action to empower local leaders (*continued on page 3*)

State of Iowa Announces Community Development Block Grant (CDBG) Disaster Recovery Funding

\$85 million in supplemental appropriations has been announced to the State of Iowa to help with the recovery from the floods and tornadoes of 2008. The money is available for businesses, public infrastructure and services, housing buyouts, new housing production and repair/rehabilitation, homebuyer assistance and interim mortgage assistance. Below is a breakdown of the State's intended distribution of funding.

Small businesses will be provided with a forgivable loan equal to 25%, up to \$50,000, of the loan received by the SBA, a local financial institution or an economic development corporation or other equivalent types of loans. There is a commitment that the business must re-open within 12 months of receipt of assistance. Business must have suffered physical damage or economic loss due to the 2008 disasters. \$10 million is allocated for this activity.

Public infrastructure assistance is for projects that FEMA or other sources cannot fund, but which are nevertheless critical to recovery, e.g. damaged water and sewer systems, storm drainage, levees, roads and bridges. The project will address need arising from the 2008 disaster, project is the best alternative to resolve the need, urgency of the need for the facility; threat to health, safety or welfare. Other local, state or federal funds are either not available or cannot be obtained in the period required. Use of additional local taxes or user fees in place of the requested assistance would place undue burden on residents. \$10.75 million allocated for this activity.

CDBG funds will be used as the 15% local match required for the FEMA home buyouts in flood-prone areas. \$20 million will be allocated for this activity. To be eligible applicants must have been eligible to the FEMA Hazard Mitigation Grant Program and a received an award commitment for housing buyouts.

New housing production will be provided to developers of new affordable rental and owner-occupied housing. These units will replace housing lost due to the disaster. The assistance may also be used for streets, sewer and water extensions linked to development of replacement housing. \$5 million will be allocated for this activity. Eligible applicants are city and county governments. Grant size is limited to \$60,000 per housing unit.

Housing repair / rehabilitation, homebuyer assistance and interim mortgage assistance will be allocated \$35 million for these activities. Homes that are not slated for buyouts will receive assistance to make needed repairs and rehabilitation. Households whose homes were destroyed or damaged beyond reasonable repair will be offered assistance on the down payment for replacement housing. Households who are within buyout areas will be offered assistance to maintain mortgages that would otherwise go into default, during the period before the buyout occurs. The NIACOG region along with our sister COG's in Fort Dodge and Marshalltown will administer all programs within the designated Region 2 area.

(Community Visioning continued) through a planning process that results in an enhancement plan that reflects the values and identity of the community. Communities selected to participate are required to contribute \$1,000 toward program implementation. In return, the visioning program provides professional services valued at more than \$50,000. Since 1996, 149 communities throughout the state have benefitted from the program.

The Iowa's Living Roadways Community Visioning Program is sponsored by the Iowa Department of Transportation in partnership with Iowa State University Extension Landscape Architecture and Trees Forever, an Iowa-based nonprofit organization with a mission to plant and care for trees and the environment by empowering people, building community, and promoting stewardship.

An application for the 2009 Community Visioning Program is attached. Applications are also available for download at www.communityvisioning.org.

Please note that deadline for application submissions has been extended to a **postmark date of October 15**. Selections will be announced in late November.

IDED Housing Fund - Going Green in 2009

The IDED Housing Fund provides funding from the U.S. Department of HUD (either CDBG or Home Investment Partnership Funds) in order to expand and preserve the supply of decent and affordable housing for low and very low-income Iowans. Only local governments (cities, counties) are eligible to receive CDBG funds. However, eligible Home Investment Partnership (HOME) recipients include for-profit entities and nonprofit organizations in addition to local governments.

Eligible activities under the Iowa Housing Fund include owner-occupied housing rehabilitation; multi-family rehabilitation & multi-family new construction (including transitional housing); homeownership assistance (including rehabilitation in support of homeownership for single family existing homes and acquisition assistance for single family new construction); and tenant based rental assistance.

The workshop for Program Year 2009 Iowa Housing Fund applications was held on August 19, 2008, over the ICN. Major changes for Program Year 2009 were discussed at the workshop, especially as they relate to the "Green Journey" launched by the Iowa Department of Economic Development's Community Development Division in November of last year.

Housing Fund activities beginning in 2009 involving multi-family new construction, multi-family rehabilitation, and single-family new construction are covered by the *IOWA GREEN STREETS CRITERIA*. These criteria can be found on the IDED web site: www.iowalifechanging.com/community under the downloads section (2009 Housing Fund).

With the advent of the new green criteria, as discussed in the above paragraph, it is now important that all potential housing fund applicants who would be applying for Housing Fund assistance that involves either multi-family rehabilitation, multi-family new construction, or single family new construction activities, begin their grant application process early in the year. Housing Fund applications are generally due at IDED toward the end of November every year (2009 grant applications are due November 21, 2008), so beginning the green criteria design process as early as January or February would be a very good idea.



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NIACOG Calendar of Events

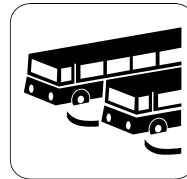
October

- 8- HazMat Mtg, 1:30 pm @ NIACOG office
- 13- NIACOG Exec. Cmte Mtg. 12 noon @ NIACOG office.

November

- 5-6 Brownfield Revitalization Workshop, Hotel Ft. Des Moines
- 10-11th (Cedar Falls) {Center on Sustainable Communities
- 12-13th (Ankeny) (COSC) Professional Training
- 14-15th (Fairfield) Workshop: Building a Sustainable Iowa}
- 10- NIACOG Board Mtg. 6:00 pm @ Bennigan's Clear Lake
- 11- Veteran's Day - NIACOG Office Closed
- 21- Top of Iowa Tourism, 12 noon @ NIACOG Office
- 27-28 Thanksgiving Holiday - NIACOG Office Closed

Public Transit Ridership Surges



The American Public Transportation Association (APTA) recently announced that Americans took more than 2.8 billion trips on public transportation in the second quarter of 2008. This is almost 140 million more trips than last year for the same time period.

In 2007, 10.3 billion trips were taken on public transportation – the highest number of trips taken on U.S. public transportation in 50 years. In the second quarter of 2008, public transportation continued to climb and rose by 5.2 percent. In contrast, the Federal Highway Administration has reported that the vehicle miles traveled on our nation's roads declined by 3.3 percent in the second quarter.

Record numbers of Americans from small communities to large cities continue to ride public transportation to beat the high gas prices," said APTA President William W. Millar. "This large quarterly increase is remarkable, particularly since an economic downturn usually causes fewer people to ride public transit. This surge in ridership underlines the urgent need for increased investment in public transportation from state, local and federal governments."

Bus ridership saw the second highest increase with a 5.1 percent nationwide. Bus travel in all size communities saw ridership increases. The Region 2 Transit System realized a 4 percent increase in ridership from fiscal year 2007 to 2008 and a 9 percent increase in the second quarter of FY2008.

NIACOG STAFF

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