



PROPOSED DRAFT

**Community Development Block
Grant Program (CDBG)**

2026-2027

CDBG/HOME

ANNUAL ACTION PLAN

Comment Period:

June 24, 2026 to July 23, 2026

Table of Contents

Executive Summary	
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	2
PR-05 Lead & Responsible Agencies – 91.200(b)	7
AP-10 Consultation – 91.100, 91.200(b), 91.215(l)	8
AP-12 Participation – 91.105, 91.200(c)	24
Expected Resources.....	26
AP-15 Expected Resources – 91.220(c)(1,2)	26
HUD Annual Goals and Objectives	32
AP-20 Annual Goals and Objectives.....	32
Projects	36
AP-35 Projects – 91.220(d)	36
AP-38 Project Summary	38
AP-50 Geographic Distribution – 91.220(f).....	46
Affordable Housing	48
AP-55 Affordable Housing – 91.220(g)	48
AP-60 Public Housing – 91.220(h).....	49
AP-75 Barriers to affordable housing – 91.220(j)	53
AP-85 Other Actions – 91.220(k)	56
Program Specific Requirements	59
AP-90 Program Specific Requirements – 91.220(l)(1,2,4)	59
APPENDIX A	65
APPENDIX B.....	66
APPENDIX C.....	67
APPENDIX D	68
APPENDIX E.....	69

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Starting July 1, 2024, the City of Ames began its 5th Five-Year Consolidated Planning Program cycle. This 2026-27 Action Plan will represent the 3rd year of this Five-Year cycle. It will also mark the City's 8th consecutive year of receiving funding from the HOME Partnership Investment Program. Based on the data for the City of Ames outlined in the American Community Survey (ACS), the Comprehensive Housing Affordability Strategy (CHAS), the Census, the 2023-24 Fair Housing Impediments Analysis, along with other HUD data and other pertinent City documents and resources, the groundwork for how the City should continue to address the housing and community development needs and priorities for the community has been defined for this third-year plan.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items, or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This summary of objectives may be a restatement of items, or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Utilizing data from the 2024-28 Consolidated Strategic Plan, the housing needs assessment for the City is based on the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data provided by the US Department of Housing and Urban Development (HUD) and the 2018-2022 American Community Survey (ACS) 5-year Estimate data from the US Census Bureau. This data provides a snapshot view of Ames's housing needs. Households in this report include students living off-campus and in on-campus housing (excluding dormitories).

Historically, Ames's population has increased steadily, more than doubling over the past 60+ years. Between 2017 and 2022, the total population in Ames increased by 2% from 65,005 to 66,265, and the number of households increased by 5% from 24,005 to 25,140. The median household income in Ames increased from \$42,755 in 2017 to \$57,428 in 2022, a growth rate of 34%. In 2025, the population decreased slightly to 66,220, and the number of households increased slightly to 25,785. The median household income increased to \$60,991. The median income is below the national median income of approximately \$83,000. This is likely influenced by the large student population from Iowa State University, which brings the overall median income levels down.

As part of the 2024-2028 Consolidated Planning process, the City of Ames's strategies for serving the needs of homeless, extremely low-income, low-income, and moderate-income families and households are to continue seeking public input, continue investing resources in both physical and financial resources, and continue implementing programs that will address the community's priority needs. With community participation, the following Priority Goal Objectives and Outcomes were derived:

Utilize and leverage CDBG and HOME Funds through “private, non-profit, and public” partnerships to:

1. To create and expand sustainable, affordable housing for low and moderate-income households through the following outcomes:

- Increase the supply of single-family and multi-family housing in the Neighborhood Revitalization Strategy Area (NRSA) and Citywide;
- Reduce the cost burden for low-income households to access or maintain rental housing and/or homeownership in the NRSA and citywide;

Strengthen neighborhoods by implementing housing programs and services, including acquiring, demolishing, and rehabilitating housing units that support homeowners, homebuyers, and renters in obtaining and remaining in affordable housing.

- Strengthen neighborhoods by implementing programs that increase or improve public facilities, infrastructure, and services in low and moderate-income census tracts.

2. To create and expand sustainable, affordable housing for NON-low-and moderate-income households through the following outcomes:

- Integrate affordable and market-rate residential developments;
- Remove blight and deteriorated housing to reuse into new housing;
- Support and address code enforcement of deteriorated housing;
- Remove blight and deteriorated housing in floodplains and other hazardous areas.

Based on the above Objectives, the following 2026-27 Program activity outcomes for both CDBG and HOME funds are being proposed (AP-35). Additionally, both rollover and new projects were added under AP-35; the other projects, as part of the budget, are already listed as rollover projects in IDIS.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Each year, the City is required to submit a Consolidated Annual Performance Evaluation Report (CAPER) to HUD, reporting on the activities that were funded with CDBG and HOME dollars, the amount spent, and the beneficiaries assisted. The City's past CAPER reports can be found on the City's website at www.cityofames.org/housing.

In accordance with federal guidelines, the City of Ames makes all reasonable efforts to ensure fair housing by providing outreach to all potentially eligible households. Our Affirmative marketing consists of methods to provide information and otherwise attract eligible households for the housing programs.

We specifically target potential applicants who are renters and/or homebuyers who are least likely to apply for the housing, in order to make them aware of available affordable housing opportunities. We work closely with local human service agencies to notify them of programs that may assist their clients.

The preparation of the 2026-27 Annual Action Plan will begin the City's twenty-third year as an Entitlement Community. Based on reviews and monitoring by the HUD Area Field Office of the City's performance over the last twenty-plus years, the City has been, on average, very successful in not only meeting the regulatory and statutory requirements of the CDBG programs but also, more specifically, in making timely expenditures on funds within the required time period. Through the administration of various housing, public service, public infrastructure, and public facility activities, the City has consistently achieved a 100% cumulative benefit for low- and moderate-income persons in each of the four five-year periods, exceeding the regulatory standard of 70%. In 2023-24, the City had its first Environment Monitoring from HUD since becoming an Entitlement Community in 2004. Five findings were identified and corrected, and HUD released a letter of compliance to the city. In fiscal year 2024-25, due to delays in processing our CDBG/HOME grant agreements, the city did not meet the timeliness test requirements. **For 2025-26, the City was successful in meeting the timeliness test requirement.** The City's past CAPER reports can be found on the City's website at www.cityofames.org/housing.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Citizen participation and consultations are vital to the success of the City's CDBG/HOME programs. Throughout the year, staff meet quarterly with various human service agencies to understand and discuss the needs of low- and moderate-income households, determining where needs, gaps, and duplications exist in services. Staff also invite these agencies, along with neighborhood association groups, to participate in our annual CDBG/HOME public forums to gather input and feedback prior to finalizing plans and projects, and prior to any public comment periods.

Efforts to gather input from human service agencies, neighborhood associations, non-profit housing providers, Section 8 participants, faith-based organizations, and other community groups and businesses are conducted through emails, social media platforms, phone calls, and Zoom calls, where possible. Emphasis will continue through press releases, podcasts, public radio stations, and newspaper ads. The use of creating videos of the public forums' PowerPoint presentations on the city's housing webpage for those who were unable to attend the in-person forums. City Council meetings are being held in person and are also broadcast on the City's YouTube media channel, providing an additional opportunity.

The city's Citizen Participation Plan details this public involvement. The Plan is available at www.cityofames.org/housing. Public participation is an ongoing process in preparation for the Consolidated or Action Plans, as well as an integral part of the City of Ames's commitment to soliciting community involvement and participation. The Citizen Participation Plan was updated with the submission of the 2024-2028 Five-Year Consolidated Plan, which outlines the city's outreach methods to the public for their input and feedback. A hard copy of the Consolidated Plan is located at City Hall, Planning and Housing Department. A copy is available on the City's website at www.cityofames.org/housing, and copies are available at the City of Ames Public Library during the public comment period.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Two Citizen Public Forum feedback sessions were held on March 25, 2026. Nine (9) persons attended the in-person forums. Attendees included representatives from Human Service Agencies and local churches. No comments were received regarding the proposed 2026-27 Action Plan projects.

The public comment period (to be completed). During the comment period, (to be completed). The Citizen Participation Plan is available on the city's website at: www.cityofames.org/housing.

Citizen Participation Plan Section

The development of the Consolidated Plan and Annual Action Plans is a collaborative effort of many individuals, organizations, and agencies. Each is encouraged to make requests and recommendations throughout the Consolidated Planning process. The City will conduct at least one public forum (at different times throughout the day) to educate citizens on the process for developing the plans and to seek input on the Consolidated Plan needs and goals, as well as the proposed annual projects.

Public participation is the foundation of the Consolidated Planning process. Reasonable efforts will be made to inform all citizens of the meetings and events related to the development of the Five-Year Consolidated Housing and Community Development Plan and the Annual Action Plans. It is the goal of the City of Ames to create ample opportunities for participation for all interested citizens, including, but not limited to, minorities, non-English-speaking persons, and persons with visual, mobility, or hearing impairments.

Organizations, Agencies, and the Area Housing Authority: The Area Housing Authority, as well as other organizations and agencies involved in developing and implementing projects to assist low-income citizens, will be contacted to inform them of the Consolidated Plan process. These organizations and their clients will be encouraged to participate in developing the Consolidated Housing and Community Development Plan and the Annual Action Plan.

Ames City Council: The City Council is the final citizen policy body that reviews and takes action on the Consolidated Plan. After receiving the Plan, the City Council considers and votes on it. After approval at the local level, the Consolidated Plan is forwarded to the U. S. Department of Housing and Urban Development.

6. Summary of comments or views not accepted and the reasons for not accepting them

To Be Completed.

7. Summary

See discussions above.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for the administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	AMES	Planning & Housing Department/Housing Division
HOME Administrator	AMES	Planning & Housing Department/Housing Division

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

Department of Planning & Housing
www.cityofames.org/housing
Vanessa Baker-Latimer, Housing Coordinator
vanessa.bakerlatimer@cityofames.org
515 Clark Avenue
PO Box 811
Ames, Iowa 50010-0811
515-239-5400-office
515-239-5133-TDD

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The City, in the development of the Consolidated Plan and Action Plans, is involved in receiving feedback and input from representatives of low-income neighborhoods, nonprofit and for-profit housing developers and service providers, lenders, social service agencies, homeless shelters, service providers, faith based organizations, supportive housing, and service providers, as well as other units of government through on-going yearlong feedback, participation at community meetings, public forums, etc. The citizens of Ames, its neighborhood associations, human services organizations, and other advocacy groups are highly engaged with the city regarding the community's needs, problems, concerns, and potential solutions.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

During the development of both the Annual Action Plan and the Consolidated Plan, the city continues to offer opportunities for public input and feedback through public meetings, special meetings, and community events. Opportunities are also available during the preparation of the Consolidated and Action Plan through public forums, community listening sessions, and public hearings. Representatives from various agencies are invited to gather and discuss issues, problems, and potential solutions. Members of both the Two Rivers and the Story County Homelessness Prevention and Shelter Collaboration Group meetings, including representatives from the mental health community, assisted housing providers, and other service agencies, are often in attendance. The City will continue to represent Ames/Story County on the Board of Commissioners of the Central Iowa Regional Housing Authority. Some levels of coordination exist, and follow-ups are made to continue dialogues after the meetings.

Additionally, in 2025, a new group was formed in Ames called HOST (Homeless Outreach & Support Team). HOST is a collaboration of agencies (Mary Greely Medical Center, Ames Police Department, Alternative Response for Community Health (ARCH), The Salvation Army, Ames Romero House, Ames Community School District, and Story County) in Ames dedicated to supporting unhoused and homeless persons with specialized care plans and resources tailored to meet their immediate needs or long term solutions that includes emergency shelter to long-term housing and supportive services. Also, the agencies listed under item number 2 below were invited to our annual public forums and public hearings.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Ames actively participates in the Two Rivers Coordinating Committee (aka Continuum of Care Group) and the Story County Homelessness Prevention and Shelter Group meetings to share information on programs, services, and gaps and plan activities and events related to homelessness in the community. Additionally, as a board member on the regional housing authority board, the opportunity to address the needs for Section 8 Housing Choice Vouchers and other services needed in the six-county area is a plus. And now the HOST Team can be added to assist these groups.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The Emergency Shelter Grant (ESG)/Shelter Assistance Funds (SAF)/ and Rapid Rehousing funds are administered by the state through the Iowa Finance Authority. However, the agencies that receive these funds coordinate with the City of Ames to ensure that their goals and priorities are consistent with the City's Consolidated Plan and, where possible, try to coordinate and not duplicate services.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

See the chart below for the jurisdictions consulted with housing, social service agencies, and other entities

14	Agency/Group/Organization	Story County General Assistance
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Other government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy Service Gaps in all areas
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency (and all others) was invited to attend public forums and public hearings, and to complete an online survey to provide input regarding the needs of their agency/clients and the community's needs for CDBG/HOME funding. There are ongoing communications throughout the year through the Continuum of Care (Two Rivers), and the Story County Homelessness Prevention (which this agency hosts) and Shelter Collaboration Team meetings.
15	Agency/Group/Organization	Habitat for Humanity of Central Iowa
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy Service Gaps

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>This agency was invited to attend public forums and hearings, and to complete an online survey to provide input on the needs of their agency and clients, as well as the community's needs for CDBG/HOME funding. There are ongoing communications throughout the year regarding affordable housing needs and supply.</p>
--	---	--

Table 2 – Agencies, groups, organizations who participated

1	<p>Agency/Group/Organization</p>	<p>Central Iowa Regional Housing Authority (CIRHA)</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing PHA</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Lead-based Paint Strategy Service Gaps</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The city is on the Board of Commissioners, where we provide and request information regarding Section 8 Households in Ames. This agency was invited to attend the Public Forums and Public Hearing, and to complete the online survey to provide input on continued partnerships regarding the community's needs for CDBG/HOME funding. In addition to monthly board meetings, ongoing communications occur throughout the year through the Continuum of Care (Two Rivers) and the Story County Homelessness Prevention and Shelter Collaboration Team meetings.</p>

2	Agency/Group/Organization	Youth & Shelter Services, Inc (YSS)
	Agency/Group/Organization Type	Housing Services-homeless Services - Victims Housing Services for Homeless Youth and Young Adults
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency (and all others) was invited to attend the public forums and public hearings, and to complete an online survey to provide input regarding the needs of their agency/clients and the community's needs for CDBG/HOME funding. There are ongoing communications throughout the year through the Continuum of Care (Two Rivers) and the Story County Homelessness Prevention and Shelter Collaboration Team meetings.
3	Agency/Group/Organization	STORY COUNTY COMMUNITY HOUSING CORP.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy Overall housing concerns
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency (and all others) was invited to attend the public forums and public hearings, and to complete an online survey to provide input regarding the needs of their agency/clients and the community's needs for CDBG/HOME funding. There are ongoing communications throughout the year through the Continuum of Care (Two Rivers) and our Story County Homelessness Prevention and Shelter Collaboration Team meetings.

4	Agency/Group/Organization	Story County Veteran Affairs
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Service-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was invited to attend public forums and hearings, and to complete an online survey to provide input on the needs of their agency and clients, as well as the community's needs for CDBG/HOME funding. There are ongoing communications throughout the year through the Continuum of Care (Two Rivers) and our Story County Homelessness Prevention and Shelter Collaboration Team meetings.

5	Agency/Group/Organization	Analysis of Social Service Evaluation Team (ASSET)
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services - Victims Health Agency Other government - County Other government - Local Transportation Services/Legal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Anti-poverty Strategy Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Although the City of Ames is the receiver and administrator of the Community Development Block Grant Program (CDBG) and HOME Investment Partnership (HOME) Program, ASSET (Analysis of Social Services Evaluation Team) who consist of: City of Ames, Story County, United Way and Iowa State University Student Government is the major funder of human service agencies that provide basic supportive and housing services for the homeless, chronically homeless, underserved, elderly, disabled, and non-homeless populations in Ames/Story County. This agency was invited to attend public forums and hearings, and to complete an online survey to provide input on the needs of their agencies. There are ongoing communications throughout the year with this Team, specifically with the City representative.
6	Agency/Group/Organization	Mid-Iowa Community Action Agency (MICA)
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Health Services-Education Services-Employment Nutrition, Dental, WIC, etc.
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy Gaps in Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was invited to attend public forums and hearings, and to complete an online survey to provide input on the needs of their agency and clients, as well as the community's needs for CDBG/HOME funding. There are ongoing communications throughout the year through the Continuum of Care (Two Rivers) and our Story County Homelessness Prevention and Shelter Collaboration Team meetings.

7	Agency/Group/Organization	MID-IOWA PLANNING ALLIANCE
	Agency/Group/Organization Type	Housing Services - Housing Other government - County Planning organization Story County Housing Trust Fund
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy Service Gaps
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was invited to attend public forums and hearings, and to complete an online survey to provide input on the needs of their agency and clients, as well as the community's needs for CDBG/HOME funding. There are ongoing communications throughout the year through the Continuum of Care (Two Rivers) and our Story County Homelessness Prevention and Shelter Collaboration Team meetings.
8	Agency/Group/Organization	PRIMARY HEALTH CARE, INC.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Health Agency Ames Office, Behavioral, Prenatal, etc.

	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Service Gaps
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was invited to attend public forums and hearings, and to complete an online survey to provide input on the needs of their agency and clients, as well as the community's needs for CDBG/HOME funding. There are ongoing communications throughout the year through the Continuum of Care (Two Rivers) and our Story County Homelessness Prevention and Shelter Collaboration Team meetings.
9	Agency/Group/Organization	The Salvation Army
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services - Victims Food, Clothing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Service Gaps
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was invited to attend public forums and hearings, and to complete an online survey to provide input on the needs of their agency and clients, as well as the community's needs for CDBG/HOME funding. There are ongoing communications throughout the year through the Continuum of Care (Two Rivers) and our Story County Homelessness Prevention and Shelter Collaboration Team meetings.

10	Agency/Group/Organization	Good Neighbor Emergency Assistance
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Service-Fair Housing Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy Service Gaps
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was invited to attend public forums and hearings, and to complete an online survey to provide input on the needs of their agency and clients, as well as the community's needs for CDBG/HOME funding. There are ongoing communications throughout the year through the Continuum of Care (Two Rivers) and our Story County Homelessness Prevention and Shelter Collaboration Team meetings.
11	Agency/Group/Organization	ACCESS
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy Service Gaps

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was invited to attend public forums and hearings, and to complete an online survey to provide input on the needs of their agency and clients, as well as the community's needs for CDBG/HOME funding. There are ongoing communications throughout the year through the Continuum of Care (Two Rivers) and our Story County Homelessness Prevention and Shelter Collaboration Team meetings.
12	Agency/Group/Organization	Shelter Housing Corp. d/b/a The Bridge Home
	Agency/Group/Organization Type	Services-homeless Services-Employment dba: The Bridge Home
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy Gap Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was invited to attend public forums and hearings, and to complete an online survey to provide input on the needs of their agency and clients, as well as the community's needs for CDBG/HOME funding. There are ongoing communications throughout the year through the Continuum of Care (Two Rivers) and our Story County Homelessness Prevention and Shelter Collaboration Team meetings.
13	Agency/Group/Organization	Mediacom
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Service Gaps

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	These businesses (Mediacom, Metronet, and CenturyLink) were invited to provide input and attend the public hearing regarding service needs for CDBG/HOME funding.
14	Agency/Group/Organization	City of Ames
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization Infrastructure, Public Facilities,
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Service Gaps in all areas

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City departments were consulted in the development of the plan. The departments included Public Works (regarding infrastructure, building condition/code enforcement), Inspection Division (rental, slum/blight/deteriorated, housing, code enforcement), Planning Department (regarding neighborhood planning and historic preservation), Electric (energy), Human Relations Commission (regarding housing rights), CyRide Bus Services(regarding public transportation), and Parks and Recreation (neighborhood parks). The departments are consulted on an ongoing basis. All departments were invited to attend the public forum and public meetings.
15	Agency/Group/Organization	Habitat for Humanity of Central Iowa
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy Service Gaps
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was invited to attend public forums and hearings, and to complete an online survey to provide input on the needs of their agency and clients, as well as the community's needs for CDBG/HOME funding. There are ongoing communications throughout the year regarding affordable housing needs and supply.

Identify any Agency Types not consulted and provide rationale for not consulting

Extensive media outreach efforts were made to engage businesses, citizens, churches, neighborhood associations, rental property owners (including both market and low-income units), hospitals, various types of human service organizations, and county service organizations.

Additional outreach included: Neighborhood Associations, Businesses (Ames Regional Economic Development Alliance (formerly the Ames Chamber of Commerce), Iowa Workforce Development, area churches and food pantries, broadband companies, and citizens in general.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Two Rivers	Work to coordinate services being provided to citizens in Ames/Story County to reduce Duplication of services and coordinate gaps in services. The city participates in quarterly meetings to share, inquire, and request to address the needs of the community and the clientele they serve.

Table 3 – Other local/regional/federal planning efforts

Narrative (optional)

In a September 2017 online survey conducted by the city, over 70 percent of participants graded their internet service as “fair” or “poor.” Comments detailing wide-scale dissatisfaction with the lack of speed and unreliability. In response to the survey’s results, Ames City Council set a goal to make improvements to its existing internet infrastructure with a focus on six key objectives— availability, reliability, cost, speed, customer service, and neutrality and broadband privacy policies. During this time, there were only two major internet providers in the community. The council also considered creating a city-owned and operated internet service or just helping to fill the gaps not filled by the companies.

However, in 2020, a third major broadband provider invested \$1.2 million in 1.2 million feet of fiber-optic infrastructure in the community, serving both residential and business customers. The goal of this provider was to address "underserved broadband speeds" in nearly all residential areas of Ames. While other companies use cable TV infrastructure and fiber to connect to the neighborhood, this company will utilize fiber optics to connect its office to each home. Fiber optics not only helps maintain speeds as entire families work and learn from home due to the pandemic, but also enables the use of new technology, as the same fiber can be utilized.

For 2026, the top broadband/ internet providers for the City of Ames service area are Metronet, Mediacom, CenturyLink, Verizon 5G, and T-Mobile. Metronet is the top for 100% fiber-optic internet with symmetrical speeds of up to 2 Gbps. Mediacom provides the lowest starting monthly price. Although the Federal Affordable Connectivity Program (ACP), which used to provide a \$30/mo. discount, has officially ended. However, programs run directly by providers and the Federal Lifeline Program remain active. The Federal Lifeline Program is a monthly government subsidy that saves \$9.25/mo. off your internet bill. Households with incomes at or below 135% of the Federal Poverty Guidelines, or if you participate in programs like Medicaid, SNAP, SSI, or Federal Public Housing Assistance. Households can apply for this reduction directly to the following major local networks: Metronet and CenturyLink.

Additionally, as part of the housing development being created in the City's Neighborhood Revitalization Strategy Area (NRSA), the public improvement infrastructure plans include installing broadband in each single-family home lot. The recent construction of 38 LIHTC multi-family units also includes high-speed internet access. If necessary, in the near future, staff will solicit public feedback regarding the provision of

internet services to low-income households and/or census tracts. Additionally, outreach during the public comment period will be made to city Broadband providers for input into the Plan.

Resilience

In the area of Resilience, the City of Ames has activated the following program:

Development of a comprehensive Climate Vulnerability Assessment was commissioned in conjunction with a Citywide Greenhouse Gas Inventory 2018 project that includes a Population Vulnerability portion that describes how climate affects the region/city, which was adopted by the City Council on June 13, 2023. The data is updated annually unless otherwise noted. A Climate Action Plan Dashboard has been created at <https://www.cityofames.org/living/sustainability-in-ames/climate-action-plan>.

In July 2024, the City of Ames hired its first full-time Sustainability Coordinator. The Sustainability Coordinator serves as a resource for the community and City departments on the implementation of the Climate Action Plan. The city previously partnered with Iowa State University to share a Director of Sustainability/Sustainability Coordinator position for more than 10 years.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize the citizen participation process and how it impacted goal-setting

On March 25, 2026, City staff hosted two in-person public forums to gather input on possible projects for consideration in the City's 2026-27 CDBG/HOME Annual Action Plan Program.

Nine (9) persons attended the in-person forums. Attendees included representatives from Good Neighbor, The Bridge Home/CISS, Christ Community Church, Heartland of Story County, Friendship Ark, ACCESS, and Pathway to Home.

The following agenda was presented, and the forum attendees were given the opportunity to participate in a group discussion regarding the agenda items:

1. Basic overview of the CDBG, HOME, and HOME-ARP Programs
2. Review of the Consolidated Planning Requirements.
3. Overview of the Five-Year Goals and Priorities created for 2024-29
4. Proposed 2026-27 Annual Action Plan Projects
5. Group feedback and
6. Tentative Timeline for next steps

The 2026-27 Annual Action Plan PowerPoint presentation recording is also available on the Housing Division's website at www.cityofames.org/housing.

Staff did not receive any comments regarding the proposed FY 2026-27 action plan activities.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Forums And City Website PowerPoint Presentation	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Businesses, Developers	9 persons	No comments were provided who attended (see summary section above)	Any and all comments would have been received	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Below is an outline of the anticipated funding resources that will be available to address the community development and housing needs for the City of Ames for the upcoming FY 2026-27. It is anticipated that these resources will be available throughout the Five-Year Consolidated Plan period of 2024-2028; the amount will depend on the annual allocations determined by congressional appropriations to the Department of Housing and Urban Development (HUD) and subsequently allocated to the various entitlement cities and counties throughout the country. The amounts allocated for 2026-27 are as follows:

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$547,112	\$362,533	\$482,418	\$1,282,641	\$1,658,878	During this 3rd year of the 2024-28 Five-year period, the CDBG funds will be used to continue to address the need for affordable housing for low-income households in the designated NRSA and city-wide through such programs as Homebuyer Assistance, Single-family Rehabilitation, Public Infrastructure improvements, etc., in LMI Census Tracts, Property Maintenance, and Public Services for Deposits and Rental Assistance; and Public Facilities Improvements, etc.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$270,579.98	0.00	\$692,798	\$895,732.98	\$541,158	During the 2024-28 year of the 2024-28 Five-Year Period, the HOME funds are anticipated to be used to construct approximately two single-family homes.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ASSET	public - local	Public Services for Area Human Service Agencies (City of Ames Share) Other	\$1,797,586	0.00	0.00	\$1,797,586	\$1,797,586	Through a collaborative process called the Analysis of Social Service Evaluation Team (ASSET). Asset provides a large portion of its funding to various Ames/Story County human service agencies to assist with housing (shelters & transitional) and basic needs to help families avoid becoming homeless. This level of service is well-known outside of the City of Ames service delivery area and thereby attracts more persons in need to the jurisdiction. Since its inception in the early 1980s, the City's contribution has been approximately 60 million dollars. The Team is comprised of the City of Ames, Story County, United Way of Story County, and the ISU Government of Student Body (GSB). The total amount allocated from all funders for 2026-2027 is approximately \$6,309,121.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The city will continue to administer the CDBG Program, with an anticipated 2026-27 budget (including administrative costs) of \$1,282,641. This amount is comprised of the following: \$547,112 is the 2026-27 CDBG allocation; \$362,533 is the anticipated 2026-27 CDBG program income; \$482,418 is the anticipated 2025-26 CDBG rollover balance. The city will also continue to administer the HOME Program, with an anticipated 2026-27 budget (including administrative costs) of \$895,732.98. This amount is comprised of the following: \$70,579.98 is the 2026-27 allocation, and \$692,798 is the anticipated rollover balance. Both program budget activities and costs are outlined in AP-38. These grant funds will be used to leverage the following additional resources provided for the community: 1) The largest financial resource of approximately \$6,309,121 will be provided by ASSET (Analysis of Social Service Evaluation Team). Of this amount, approximately \$1,797,586 (28%) is contributed by the City of Ames. This funding is used to provide a variety of basic human needs (housing, food, mental health, daycare, etc.) through area non-profit service organizations. Area non-profit organizations (continuum of care agencies as part of the Two Rivers Region) are encouraged to apply for State grant resources (ESG, SHP, RRHP, etc.) that can be used to leverage federal funds. Additionally, the county Housing Trust Fund organization and several local church organizations will continue to provide financial assistance to non-profit agencies and directly to families. The city collaborates with each of these organizations to share goals and programming to reduce duplication and to address financial gaps. Also, when administering various programs, the city may require human services agencies and/or individual applicants to provide matching funds to leverage additional dollars.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

In 2015-16, using CDBG funds, the City acquired its largest parcel of vacant land (approximately 10 acres) in West Ames, which is currently being developed to address the need for more affordable housing for low- and moderate-income families. Phase 1 of installing a connector street through the property has been completed. Phase II involved platting the site, resulting in the creation of 27 lots. Of the 27 lots, twenty-six (26) will be single-family homeowner lots (14 affordable and 12 market-rate single-family) and one (1) multi-family lot for Low-Income Housing Tax Credit (LIHTC). Phase III (The program year 2020-2022)- infrastructure improvements (water, sewer, electrical, streets, geothermal) to each lot that was created. Phase IV, the construction of homes, began in the Fall of 2023 and continued through 2026. In the Spring of 2023, the city and partner developer received LIHTC funding to construct 38 multi-family units, which were completed by June 2025 and 100% leased by December 2025. For 2026-27, there are 18 remaining single-family lots (6-affordable and 12 market-rate). Six of the market-rate lots have been sold to a developer/builder, and construction is set to start in the fall of 2026. It is anticipated that in 2027, HOME funds will be used to construct two of the remaining six affordable lots. Both the remaining affordable and market-rate lots are anticipated to be sold, possibly in the latter part of 2027.

Additionally, the city has acquired infill lots and houses throughout the community, both in LMI Census Tracts and in vital residential neighborhoods. The lots and/or homes have been either rehabilitated and sold by the City of Ames to LMI first-time homebuyers or sold or given to non-profit organizations for reuse as group homes and/or homeownership, specifically to Habitat for Humanity of Central Iowa. When the City transfers property to a developer, whether public or private, City policy and State law will be followed concerning the public transfer of the property. In some instances where the City contemplates donating City-owned land for development, a Request for Proposals may be issued to determine the level of interest and type of development. The plan identifies infrastructure in support of housing activities as a goal.

Additionally, the City of Ames owns various parcels of land or other types of property within its jurisdiction; however, most are not suitable for residential redevelopment due to their location in a floodway or floodplain area, being too small in size for development, or being already designated for a future purpose. In the 2018-19 program year, the City began updating its Comprehensive Plan (former Land Use Policy Plan (LUPP), now referred to as the Ames Plan 2040. The intent of the Ames Plan 2040 is to guide the growth and change of the Community over the next 20 years. The Plan addresses the Vision for the City related to Land Use & Growth, Mobility, Community Character, Environment, Parks and Recreation, Neighborhoods, Housing, and Sub-areas. With this vision underway, current parcels of land deemed undevelopable may now result in usable land which could be rezoned to meet the needs of the community (view: <https://www.cityofames.org/government/departments-divisions-i-z/planning/comprehensive-plan>

Discussion

All federal funds received will be utilized to pursue the goals and projects outlined in this plan, in accordance with applicable state and federal regulations. The Public Infrastructure Water Improvements for S Riverside and Russell were funded and will be completed using funds from the 2025-26 allocation, program income, and prior-year (rollover) resources. Additionally, the City of Ames submitted a Substantial Amendment to the 2025-26 Action Plan to HUD, which will include a Public Infrastructure Water Improvements Project for S. 3rd and S. Maple Streets in LMI Census Tract No. 10.

HUD Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create, Maintain, Expand Affordable Housing	2026	2027	Affordable Housing Non-Homeless Special Needs	CITY-WIDE/ NRSA	Housing New Home Construction Planning and Administration	CDBG: \$160,000 HOME: \$895,732.98 ASSET:\$1,797,586 (City Share)	Public service activities for Low/Moderate Income Housing Benefit: 250 Households Homeowner Housing:3 Household Housing Units Direct Financial Assistance to Homebuyers: 3

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Create/Maintain Public Infrastructure/Facilities	2026	2027	Homeless Non-Housing Community Development	CITY-WIDE LOW-INCOME CENSUS TRACT NRSA	Housing Provision of Public Infrastructure/Public Facilities	CDBG: \$222,923-Non Profits; \$453,246/Infrastructure HOME: \$.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4410 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4590 Households Assisted Homeless Person Overnight Shelter: 200 Persons Assisted
3	Address Human Service Provision Needs	2026	2027	Affordable Housing Homeless Non-Housing Community Development	CITY-WIDE	Public Service Needs	ASSET Public/Local: \$6,309,121	Public service activities for Low/Moderate Income Housing Benefit: 2500 Households Assisted Other: 500 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Affordable Housing for Non-LMI	2026	2027	Non-Housing Community Development	Low-Income Census Tracts for Infrastructure. Market-Rate Housing -NRSA	Housing Provision of Public Infrastructure Improvements	CDBG: \$435,471 CDBG:\$0.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1363 Persons Assisted
5	Planning and Administration	2026	2027	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Program Admin	CITY-WIDE	Planning and Administration	CDBG: \$200,055 HOME: \$179,978	Other: 0 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Create, Maintain, Expand Affordable Housing
	Goal Description	<ul style="list-style-type: none"> • Increase the supply of single-family and multi-family housing in the Neighborhood Revitalization Strategy Area (NRSA) and Citywide; • Reduce the cost burden for low-income households to access or maintain rental housing and/or homeownership in the NRSA and citywide; • Strengthen neighborhoods by implementing housing programs and services, including acquiring, demolishing, and rehabilitating housing units that support homeowners, homebuyers, and renters in obtaining and remaining in affordable housing. • Strengthen neighborhoods by implementing programs that increase or improve public facilities, infrastructure, and services in low and moderate-income census tracts • Provide rehabilitation assistance to non-profit agencies to upgrade their homeless shelters
2	Goal Name	Create/Maintain Public Infrastructure/Facilities
	Goal Description	Infrastructure and LMI Census Tracts as allowed by CDBG regulations. This could include (but is not limited to) improvements to streets, sidewalks, gutters, sewers, water lines, alleys, parks, and other neighborhood improvements. It could also include the prevention/elimination of blight through acquisition, demolition, rehabilitation, and other measures. Additionally, this goal can include rehabilitation improvements to facilities (such as shelters) owned by non-profit organizations.
3	Goal Name	Address Human Service Provision Needs
	Goal Description	<ul style="list-style-type: none"> • Provision of public services such as: Public Service Needs: Shelter, Food, Transportation, Childcare, Mental Health and Substance use; Medical/Dental Youth Services, Education, Legal Services, etc.
4	Goal Name	Affordable Housing for Non-LMI
	Goal Description	<ul style="list-style-type: none"> • Integrate affordable and market-rate residential developments; • Remove blight and deteriorated housing to reuse into new housing; • Support and address code enforcement of deteriorated housing; • Remove blight and deteriorated housing in floodplains and other hazardous areas.
5	Goal Name	Planning and Administration
	Goal Description	Effectively administer and plan for the CDBG/HOME Programs as outlined and in compliance with HUD Regulations.

Projects

AP-35 Projects – 91.220(d)

Introduction

During the public feedback process, the above goals, priorities, and objectives were reverified as outlined in the 2024-28 Five-Year Consolidated Plan. The following new 2026-27 Activities and 2025-26 Rollover Activities for both CDBG and HOME funding are being proposed to address the affordable housing, public infrastructure, and public facilities needs of the community, with a special emphasis on concentrated activities in the City's Neighborhood Revitalization Strategic Area (NRSA) and in Low-Income Census Tract 10. Through the ASSET funding, the City's portion will address the needs of homelessness and very low-income individuals and families. Feedback focused on providing more affordable housing, assisting non-profit organizations with shelter rehabilitation, and improving neighborhoods.

There was a discussion that area non-profit organizations need to dialogue about the duplication of services, such as rental deposits, monthly rental assistance, transportation, emergency assistance, temporary shelter, and other services, in order to streamline and maximize limited dollars in the community,

Projects

#	Project Name
1	CDBG General Program Administration-2026
2	HOME General Program Administration-2026
3	Homebuyer Assistance Program
4	Public Facilities Improvements Program for Non-Profit Agencies
5	Public Infrastructure Improvements (Street Improvement-S. Washington)
6	Disposition of Property Baker Subdivision
7	Public Infrastructure Improvements (Water System Improvement-S. 3rd & S. Maple)
8	Single Family New Home Construction-HOME Program
9	CHDO Set Aside

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The proposed project activities are consistent with the Updated 2023 Fair Housing Impediments Study and the 2020 Updated data collected through the CHAS, ACS, and AIS data for the City of Ames, which again cites the “cost of housing” for both renters and home buyers as #1 and “lack of available, decent rental units in affordable price ranges” as #2. The City Council also identified a need to improve the housing stock for single-family homeowners (which includes a need to implement sustainability goals). Additionally, maintaining and updating the infrastructure in the city’s vital LMI Census Tract has become an important focus, as well as ensuring that non-profit organizations that provide shelter to homeless and unhoused households is vital. Focusing on these activities will help address the impact of the need outlined in the above data sources. The primary obstacles to meeting the underserved needs continue to be the leveraging of other financial resources and the ability to implement these activities within the timeframe of other federal requirements, such as environmental reviews, procurement of goods and services, and verification of eligible households, among others.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG General Program Administration-2026
	Target Area	CITY-WIDE LOW-INCOME CENSUS TRACT State Avenue NRSA
	Goals Supported	Planning and Administration
	Needs Addressed	Housing Provision of Public Infrastructure/Public Facilities Public Service Needs
	Funding	CDBG: \$200,00
	Description	This activity will coordinate, administer, and monitor CDBG program activities, which include, but are not limited to, preparing reports and plans required by HUD, conducting environmental and historic preservation studies, and ensuring compliance with all federally funded activities under this grant. Manage CDBG-funded assets, including the loan portfolio, properties, program income, and any properties financed as a whole or in part with CDBG funds.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	HUD does not require that direct beneficiaries of administrative and planning activities be reported. Without completing HUD-required administrative and planning activities, none of those projects would be possible, which can benefit at least 70% of LMI households in the community. Additionally, \$15,170 of the anticipated program admin budget is from 20% of the generated program income.
	Location Description	Planning and Administration activities will be undertaken by City Staff at the City of Ames City Hall, Planning and Housing Department.
Planned Activities	Under this activity, all program administration will occur for projects, including salaries, benefits for staff, contractual costs, and other operating expenses necessary to administer the project activities.	

2	Project Name	HOME General Program Administration-2026
	Target Area	CITY-WIDE LOW-INCOME CENSUS TRACT State Avenue NRSA
	Goals Supported	Create, Maintain, Expand Affordable Housing
	Needs Addressed	Housing Public Service Needs
	Funding	HOME: \$179,978
	Description	This activity will coordinate, administer, and monitor HOME program activities, which include, but are not limited to, preparing reports and plans required by HUD, conducting environmental and historic preservation studies, and ensuring compliance with all federally funded activities under this grant. Manage HOME-funded assets, properties, program income, and any properties funded as a whole or in part with HOME funds.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	HUD does not require that direct beneficiaries of administrative and planning activities be reported.
	Location Description	City Staff will undertake planning and Administration activities at Ames City Hall, Planning & Housing Department.
	Planned Activities	Under this activity, all program administration will occur for projects, including salaries, benefits for staff, contractual costs, and other operating expenses necessary to administer the project activities.
3	Project Name	CHDO Set Aside
	Target Area	CITY-WIDE LOW-INCOME CENSUS TRACT State Avenue NRSA
	Goals Supported	Planning and Administration

	Needs Addressed	Planning and Administration
	Funding	HOME: \$229,907
	Description	This is the required 15% set aside for potential CHDO programming for 2026. \$270,579.88 x .15
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A, there are no existing CHDOs in the jurisdiction.
	Location Description	N/A
	Planned Activities	There are no planned activities under this activity
4	Project Name	Homebuyer Assistance Program
	Target Area	City-Wide/NRSA
	Goals Supported	Create, Maintain, Expand Affordable Housing
	Needs Addressed	Housing
	Funding	CDBG: \$160,000.00
	Description	Under this program, down payment and closing cost assistance will be available to first-time homebuyers at or below 80% of the AMI for homes built in the NRSA and City Wide
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that approximately six new first-time homebuyers with incomes at or below 80% of the Ames Area Median Income limits will be provided down-payment and closing cost assistance for a newly constructed home in the NRSA Baker Subdivision, in partnership with Housing Developers and Financial Institutions.
	Location Description	Within the City Limits and the NRSA in West Ames Census Tract 13.04.

	Planned Activities	The objective of this program is to provide financial assistance to qualified low- and moderate-income first-time homebuyers with incomes at or below 80% of the AMI limits to purchase existing or newly constructed single-family housing in the NRSA and City-wide. The overall goal of the Homebuyer Assistance Program is to enable low- and moderate-income households to access housing and/or improve their housing status.
5	Project Name	Public Facilities Improvements Program for Non-Profit Agencies
	Target Area	CITY-WIDE
	Goals Supported	Create/Maintain Public Infrastructure/Facilities
	Needs Addressed	Housing Provision of Public Infrastructure/Public Facilities
	Funding	CDBG: \$222,923
	Description	Under this project activity, financial assistance will be provided to support non-profit organizations that offer services or transitional housing to low- to moderate-income individuals or families, with funds to complete repairs and/or expand their facilities. The overall goal of the Public Facilities Improvement Program is to preserve and enhance facilities of non-profit agencies that house and/or provide services to homeless, special-needs, very-low-income, and low-income residents.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Under this activity, it is anticipated that 1- 5 nonprofit agencies, which serve approximately 25-200 homeless or special needs populations can receive assistance to make repairs and/or improvements to their own shelters or facilities to provide housing and/or basic needs services.
	Location Description	City-wide depending on the location of the facility.
	Planned Activities	To assist facilities owned by non-profit organizations to provide shelter beds, transitional housing to assist unhoused/homeless/and very low-income households and individuals to have a home until they become self-sufficient

6	Project Name	Public Infrastructure Improvements (Street Improvement-S. Washington)
	Target Area	LOW-INCOME CENSUS TRACT #10
	Goals Supported	Create/Maintain Public Infrastructure/Streets
	Needs Addressed	Provision of Public Infrastructure/Street/Neighborhood Preservation
	Funding	CDBG: \$405,300
	Description	<p>This project will involve the removal of built-up seal coats from asphalt-surfaced streets. The objective is to restore pavement surface texture, address localized structural deficiencies, remove accumulated seal coat layers, and slow overall pavement deterioration.</p> <p>The proposed project is located along Washington Ave from S 2nd St to S 3rd St. The scope includes the full removal of the existing asphalt pavement and its replacement with new asphalt surfacing. In addition, the project will upgrade pedestrian facilities to comply with current federal accessibility requirements and include utility improvements such as the replacement of existing sanitary and storm sewer structures within the project limits.</p> <p>The improvements are intended to enhance ride quality, improve roadway safety by restoring surface friction, and extend the overall service life of the street corridor.</p>
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This activity will occur in LMI Census Tract 10, which has a population of approximately 5,334 and approximately 2,743 households.
	Location Description	Census Tract 10, along S. Washington Street (S 2 nd to S. 4 th Streets)
	Planned Activities	Replacement of deteriorated water systems in along these streets.

7	Project Name	Water-Main-Replacement-Program-S. Third & S. Maple
	Target Area	LOW-INCOME CENSUS TRACT
	Goals Supported	Create/Maintain Public Infrastructure/Facilities
	Needs Addressed	Provision of Public Infrastructure/Public Facilities
	Funding	CDBG: \$482,418
	Description	<p>The proposed project includes approximately 595 feet of trenchless water main installation along the south side of <u>S. 3rd Street</u>, located between the back of the curb and the edge of the sidewalk. An additional 105 feet of open-cut excavation will be required at the intersection of S. 3rd Street at S. Hazel Avenue, S. Maple Avenue, and S. Oak Avenue. The new water main will be installed at a depth of 5.5 feet. All water service transfers will be completed using trenchless methods, with no additional excavation required between the sidewalk and individual properties.</p> <p>The proposed project includes approximately 515 feet of trenchless water main installation along the east side of <u>S. Maple Avenue</u>, located between the back of the curb and the edge of the sidewalk. An additional 90 feet of open-cut excavation will be required at the intersection of S. Maple Avenue at S. 2nd Street, S. 3rd Street, and S. 4th Street. The new water main will be installed at a depth of 5.5 feet. All water service transfers will be completed using trenchless methods, with no additional excavation required between the sidewalk and individual properties.</p>
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This activity will occur in LMI Census Tract 10, which has a population of approximately 5,334 and approximately 2,743 households.
	Location Description	Census Tract 10, along S. 3 rd Street and S. Maple Ave.
	Planned Activities	Replacement of deteriorated water systems in along these streets.

8	Project Name	Single Family New Home Construction-HOME Program
	Target Area	State Avenue NRSA
	Goals Supported	Create, Maintain, Expand Affordable Housing
	Needs Addressed	Housing
	Funding	HOME: \$895,732.98
	Description	Under this activity, it is anticipated that two (2) single-family affordable homes will be constructed in the NRSA (Baker Subdivision
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Under this activity, new single-family homes will be constructed for two (2) LMI households.
	Location Description	Baker Subdivision in LMI Census Tract 13.04
	Planned Activities	Construct a single-family home.

9	Project Name	Disposition of Property Baker Subdivision
	Target Area	CITY-WIDE
	Goals Supported	Create, Maintain, Expand Affordable Housing
	Needs Addressed	Housing
	Funding	CDBG: \$12,000.00
	Description	Under the activity, until all single-family and the one multi-family lots are sold, various maintenance of the site will need to occur
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 3 LMI first-time homebuyers will benefit from the construction of new housing on these properties.
	Location Description	These properties are located throughout the City.
Planned Activities	The future plan is to sell these lots to for-profit or nonprofit developers (e.g., Habitat for Humanity) to construct affordable housing units.	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Geographic Distribution

Target Area	Percentage of Funds of CDBG	Percentage of Funds of HOME
CITY-WIDE	48	0
LOW-INCOME CENSUS TRACT	51	0
State Avenue NRSA	1	75

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The 2026-27 rationale for targeting the investment of CDBG and HOME funds as outlined above is to address the community's needs, particularly to have a greater and more significant impact on low- and moderate-income households within the community. The selection of projects is predicated upon the following criteria: • Meeting the 70% statutory requirements of the CDBG, and HOME; • Meeting the needs of LMI residents • Focusing on LMI areas or neighborhoods in the area • Coordination and leveraging of resources Response to expressed needs Sustainability and/or long-term impact, and • The ability to demonstrate measurable progress and success. As future funding opportunities may decrease in the coming years, targeting these areas equally will be of greater benefit. An additional obstacle is the limited capacity of City staff and local contractors to design, administer, and implement programs to address unmet needs. City staff time and resources are being drawn increasingly thin, and the work involved in navigating pathways to funding is considerable. The burden of compliance with federal regulations has been an obstacle to getting resources where they are needed.

Discussion

Generally, the LMI percentage required for CDBG eligibility is 51% of residents, as outlined in the 2024-28 Consolidated Plan update, the data is based on the HUD FY2023 Low-Moderate Income Person Estimates (See Table NA25 of the 2024-29 Consolidated Plan). The highest concentrations of low- and moderate-income persons are contained in more than half of the total census tracts (8 out of 14 census tracts) and are considered to be low/moderate-income areas in Ames. These are census tract numbers 13.02, 13.03, 11.01, 10, 13.04, 7, 5, and 11.02. This is a stark contrast to the 2019-24 Consolidated Plan, which only identified Census Tract 5 (92.96 %) as the highest concentration of low and moderate-income persons. Tract 5 is generally described as a university apartment and dormitory area at the north and east end of Iowa State University's central campus. This area contains Schilleter Village, University Village, and Fredericksen Court apartment dormitories, owned and operated by Iowa State University for both single students and students with families only. For minority percentage populations for Census Tracts, Tract 11.02 is comprised of 18.6% minorities. Only two (2) tracts have minority populations greater than 28.6% (10% over the overall minority percentage). These are

the tracts that have the largest concentration of minorities (Tract 13.04 with 31.9% minorities and Tract 1.05 (31.1%). Census tract 1.05 had the highest concentration of Asians (28.5%)

The census tract of the NRSA designation contains 83.09% of low- and moderate-income households. Therefore, distributing the allocation of at least 67% of the investment of CDBG funds in city-wide and LMI Census Tracts and 33% of the investment in the NRSA on would allow a better opportunity to not only serve persons of low and moderate incomes overall.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

As outlined in Section AP 35 (Table AP3), the City of Ames has identified the following programs to address the needs of the Homeless, Non-Homeless, and Special Needs populations. In the implementation of the various CDBG, HOME, and HOME-ARP programs, along with City’s portion of ASSET funding the qualified households will be defined as households whose gross family incomes do not exceed the 80% or less of the income limits per family size as established by HUD for the HOME Program for the Ames Metropolitan Statistical Area, and meet the definition as outlined in Section 92.252 (rental) and Section 92.254 (homeownership).

One-Year Goals for the Number of Households to be Supported	
Homeless	350
Non-Homeless	250
Special-Needs	150
Total	750

Table 9 - One-Year Goals for Affordable Housing by Support Requirement

One-Year Goals for the Number of Households Supported Through	
Rental Assistance	600
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	600

Table 10 - One-Year Goals for Affordable Housing by Support Type

Discussion

For the 2026-27 program year, the Housing Division will be seeking to have a dialogue with ASSET, area human service providers, churches, and other non-profit groups to determine how best to provide various types of assistance to the homeless, near homeless, and other vulnerable populations to address the duplication of dollars to better serve these populations and who is best to address what need and what additional services are needed. For the above numbers for the 2025-26, under the city’s CDBG Renter Affordability Program, 18 households benefited. Of the 18 households, 17 had incomes of 50% or less, and one (1) at 60% or less of the AMSA. For the programs supported by ASSET (including the city’s contribution), agencies like Good Neighbor and Salvation Army provided assistance for basic material needs, such as homelessness prevention (Emergency Rent and Utility Assistance), and served approximately 4,400 households from September 2025 to May 2026. The data for the charts above are intended to reflect the number anticipated to be served in the next program year.

AP-60 Public Housing – 91.220(h)

Introduction

Although there are NO public housing units owned or operated by the City of Ames. In 2011, the city transferred its jurisdiction and Section 8 Vouchers to the Central Iowa Regional Housing Authority (CIRHA). For 2025-26, CIRHA averaged 978 vouchers, of which 310 (32%) are in Story County, and out of the 310, 264 (85%) were in Ames. Also, CIRHA was awarded 21 HUD Emergency Vouchers, of which, as of June 2026, 12 were in Story County, and 12 of the 13 in Story County are in Ames. The City of Ames is also a member of the Board of Commissioners.

Additionally, the following project-based subsidized housing units are available that are owned and managed by non-profit housing organizations:

- Keystone Apartments with elderly units of 56 elderly units of 15 (0-bedroom), 40 (1-bedroom units), and 1 (2-bedroom units)
- Stonehaven Apartment with 54 elderly of 54 (1-bedroom units)
- Regency V Apartments with 63 elderly units, all of which are 1-bedroom units
- Community Housing Initiatives (Eastwood Apartments/LIHTC) with 60 family units: 16 (1-bedroom units), 32 (2-bedroom units), and 12 (3-bedroom units). The above projects have in-house programs and activities for the residents and encourage residents to become involved.
- The Rose (LIHTC) 56 senior units: all 1-BR units
- Windsor Pointe Apartments (LIHTC) total of 145 units: 29-BR units; 80-2BR units, and 36-3-BR units
- Laverne Apartments (LIHTC): 62 units: 2 and 3 BR units
- Story County Housing Corporation: 6- 1BR units
- Townhomes At Creekside: 38 units (16-2BR units; 18-3BR units; 4-4BR units)

In 2023, the city successfully secured a developer to apply for and receive State Low-Income Housing Tax Credit (LIHTC) funding to construct 38 multi-family townhomes in our NRSA. Construction began in the summer of 2024, and leasing of the units began in the fall of 2025. As of December 2025, all 38 units are under lease. As outlined above, the City of Ames, based on its \$2.1 million investment of HOME funds, has 8 3BR units that must remain affordable to households with incomes at 50% or less of the Ames Median Income Limits for at least 20 years. This will help to address the continuing need for affordable rental housing units.

Actions planned during the next year to address the needs to public housing

Not applicable

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Although CIRHA (the area public housing authority) does not own or operate public housing units in Story County, it actively encourages its Section 8 and public housing residents to become involved, helping to educate the board about the needs of residents. Additionally, CIRHA has an active Family Self-Sufficiency Program (FSSP) that assists residents in transitioning to homeownership. As of June 2026, 42 families are enrolled in the program.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable

Discussion

See comments above

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Since January 2017, additional requirements have been mandated for CoC and the CE process for those wanting to apply for ESG or SAF Funding. For the Central Iowa area, The Two Rivers Collaboration group was formed consisting of Boone, Hardin, Marshal, and Story Counties. The agencies that include ACCESS, Crisis Intervention Services (CIS), Domestic and Sexual Assault Outreach Center (DSAOC), Emergency Residence Project, Family Alliance for Veterans of America (FAVA), House of Compassion, Salvation Army (SA), Story County Community Services (SCCS), Veteran Affairs (VA), YSS, and other area non-profit groups. The quarterly meetings are also open to other area human service agencies, faith-based organizations, and the City of Ames. In Iowa, the program is administered by the Iowa Finance Authority (IFA) for the balance of the state jurisdiction, which includes Ames/Story County. For more information regarding the Two Rivers Policies and Procedures, see <https://iaboscoc.org/two-rivers>.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

It is anticipated that the Two Rivers Collaboration group's goal for 2025 is to continue working with two (2) sub-committees to address high-priority needs for the region as follows:

- 1) Point In Time Committee: Will be working on gathering location information, supplies, and volunteers to participate in the Statewide Homeless Count for each of the participating counties.
- 2) a. Community Housing Partners Two Rivers Working Group (CHP): Mission: To empower individuals to participate fully in their community through collaboration with property owners/managers. Purpose:
 - Engage property owners/managers in the communities we serve;
 - Educate agencies and county residents about what Coordinated Entry is and how to access it.

Additionally, in Ames/Story County, there is a funding collaboration process called the Analysis of Social Service Evaluation Team (ASSET). Since its inception in the early 1980s, ASSET continues to be the largest funder (over approximately 35+ million dollars) to over 30 various Ames/Story County human service agencies to assist with shelter and other basic needs and services targeted to both homeless persons and persons with HIV, low-income families, and more. This level of service is well known outside of the City's service delivery area and thereby attracts more people in need to come to the jurisdiction.

For the Fiscal year 2026-27, the ASSET partners' recommendations have planned for the investment of \$6,309,121 in funding. The City of Ames' share of this investment is approximately \$1,797,586. Also, \$291,794 has been allocated to address the needs of the homeless and chronically homeless, homelessness prevention, and other non-homeless population needs and services for the jurisdiction as follows:

The funding contributed by the ASSET is very closely aligned with the City of Ames' order of priorities and helps to sustain those services demonstrated to meet the needs of extremely low-, low-, and moderate-income residents by providing for basic needs, crisis intervention, and the prevention of homelessness (www.storycountyasset.org - Funder Priorities).

Addressing the emergency shelter and transitional housing needs of homeless persons

The three (3) homeless shelter providers will continue to seek assistance from the state Emergency Solutions and Supportive Housing Grants funding to assist homeless individuals and families, youths, and women who are victims of domestic violence. Also continuing for 2026-27, The Bridge Home, will receive \$92,504 in ESG funds and \$76,647 in SAF funding. It is anticipated that these agencies will have access to an additional funding source through the Story County Trust Fund (SCTF). SCTF provides assistance in addressing the needs of homeless persons as well. For 2026, the Story County Trust Fund will receive approximately \$387,000 +/- from the Iowa Finance Authority, and the City of Ames has pledged \$51,000 for 2026-27. The Trust Fund also receives pledges from various cities in Story County. The funds will be used to administer an owner-occupied repair program, emergency shelter repair assistance for non-profits, a rental/deposit/utility assistance program for Ames/Story County residents, and down payment assistance for homebuyers.

New, starting in 2025-26, was the creation of a warming center for homeless individuals and families in Ames/Story County. The primary overnight refuge located in Ames is called The Warming Place and is located in the basement of First Methodist Church. The Ames Warming Place is a collaborative effort put together by Story County, Ames Romero House, The Bridge Home, Salvation Army, Mary Greeley Medical Center, City of Ames, and First United Methodist. Through shared resources, volunteer support, and a commitment to protecting the most vulnerable members of the community, these organizations work together to provide emergency shelter, compassionate hospitality, and a dignified environment for all who enter. The shelter relies on the community for operational costs, using private donations and corporate grants to cover utility overhead and overnight staffing. Local businesses and citizens donate everyday essentials like blankets, food, coffee, and hygiene supplies

The City of Ames is one of several cities in Story County that contracted with SCTF to provide assistance to low- and moderate-income residents. Additionally, Story County Emergency Funds may become available through the Ames Cluster DCAT Board to assist families with children with one-time assistance for rent, utilities, or other needs that families are facing. For 2026, what is yet to be spent serving families in Ames/Story County is to be determined.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Although the City of Ames does not receive or provide funding for homeless activities other than programs that are homeless and other special needs activities are eligible to apply for and participate in, the City does support the goals, objectives, and strategies that were developed by the State of Iowa.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

There are two main groups in Ames/Story County (the Two Rivers Coordinating Group, aka Continuum of Care Group) and the Story County Homelessness Prevention and Shelter Collaboration). The members of these groups are primarily the agencies that receive ASSET funding, along with other non-profits, churches, and organizations that administer the various programs and services needed for this population. Also, there are a number of area churches that provide food, clothing, emergency financial assistance, and housing to assist the needs of this population. The contributions of the above agencies and groups and additional state funding for the homeless are crucial to leveraging our CDBG dollars to address other housing and basic needs in the community for this population.

Over this next program year and throughout the Consolidated Plan period, the city will continue to collaborate and strengthen these partnerships.

Discussion

See above

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

As outlined in Section MA-05 of the 2024-29 Consolidated Plan, the housing situation in Ames is atypical for most of Iowa (except for other cities with large universities). Additionally, the large student population increases competition for affordable rental units.

In 2023, the City of Ames, with assistance from Iowa State University, conducted the third Analysis of Impediments to Fair Housing Choice survey, which involved gathering community input from both “consumers” and “providers” in the housing arena. Housing consumers included general renters, subsidized housing renters, homeowners, and ISU students. Those surveyed as housing producers and providers included realtors, low-income rental managers, developers, lenders, and housing service providers (those working with individuals to access programs such as rental assistance, emergency shelter, and other services.) The purpose of the survey is to identify impediments or barriers to securing safe, decent, and affordable housing within the City of Ames. This is a requirement for the City of Ames as part of the city’s Community Development Block Grant (CDBG) program entitlement.

Based on the results of the survey and the CHAS HUD data, “cost of housing” was ranked as the first major housing barrier in the City of Ames as perceived by general renters, ISU students, and homeowners. Housing cost was the only major barrier for homeowners. Subsidized renters ranked it as their 4th barrier. The 2nd barrier to affordable housing identified by general renters and ISU students was “a lack of available decent rental units, in affordable price ranges”. This housing barrier was ranked 1st by subsidized renters.

The survey results are consistent with the 2016-2020 CHAS data, which indicates the cost of housing as the major issue. Thirty-one percent of renter households were experiencing a housing cost burden of >30% of their income, 57% for homeowners. An additional 57% of total renters have a housing cost burden of >50% of their income, 38% % for homeowners.

For renters, the cost of housing goes hand in hand with the availability of affordable rental units. According to the 2016-2020 CHAS data, there were 5,765 extremely low-income renter households in the City of Ames, with only 2,015 rental units affordable to 0-30% HAMFI. This gives a housing gap of 3,750 affordable rental housing units. Of those 2,015 affordable rental units, 150 were vacant, and only 1,130 units (58%) were occupied by extremely low-income households. The rest (42% or 825 rental units) were occupied by households other than extremely low-income households. Of the total rental units, only 3.5 % are low-income rental housing units (231 units as HUD low-income/subsidized housing and 323 units under HUD low-income housing tax credit housing).

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

As mentioned in an earlier section, in June 2023, the City Council held a workshop to discuss a wide range of issues related to supporting the development of new affordable housing. One action item from the workshop

was to implement zoning changes that could facilitate more housing development.

The City has established a policy with the Ames 2040 Comprehensive Plan to support a variety of housing types throughout the community, including infill and growth areas.

Recent amendments to the Zoning Ordinance have directly and indirectly addressed zoning barriers to affordable housing. The City recently amended its zoning standards to allow Accessory Dwelling Units (ADUs) to be built on single-family dwelling properties citywide. Additionally, the city now allows for new construction of two-family dwellings (duplexes) in all residential zoning districts, which was not previously permitted within most single-family zoning districts. In 2023, the city specifically modified parking requirements related to affordable housing. The city now allows for reduced parking or, in some situations, waiver of parking requirements when a site is dedicated to housing low-income households at or below 60% of Area Median Income. An affordable transitional housing apartment complex for families was recently approved with reduced parking using this new allowance.

In addition to the specific changes described above, the zoning ordinance now allows for additional flexibility by allowing up to 20% modifications to zoning standards for alternative design features necessary for the establishment of use or an improved alternative approach to meeting requirements. This allowance would apply to affordable housing development to assist in facilitating the development of new housing.

Upcoming zoning ordinance changes include focusing on more infill housing options with custom townhome design standards and options for small-lot cottage/pocket neighborhood housing developments. Citywide, the City Council has established a partial property tax abatement program for the construction of new owner-occupied housing through 2027. The program encourages the construction of more housing within the community, regardless of the income level.

To address the availability of land for the construction of new housing, the city has initiated water and sewer extension projects to open up land to the west, south, east, and north. Constructing utility infrastructure in advance of development is designed to create more development opportunities for all types of housing, including single-family and multi-family development. Multi-family development within core areas of planned growth is critical to meeting the vision of Ames Plan 2040 for new and diverse housing types.

Discussion:

The city applies building and fire codes to all new buildings and alterations to buildings. The City Codes are intended to promote the general health and safety of the occupants of the structures. The city updates codes typically on a three cycle. The city currently applies 2015 Codes for most building and fire-related requirements and is in the process of updating codes. The city also requires accessibility for covered units per the ICC A1117.1-2009 code. Although there are higher costs associated with meeting building code requirements, they are necessary for the general health, safety, and welfare of the residents of the city.

The City also applies a Rental Housing Inspection program for the purpose of ensuring existing structures and properties are maintained as safe and decent housing. As of June 2026, there are over 15,860 registered rental units in the city between single-family homes and apartments. Certain improvements of buildings and sites are

required for a property to be registered with the city as rental housing. The licensing process may require older buildings and sites that are nonconforming to improve their properties to receive a license. Because property owner costs associated with the Rental Inspections program, it may be viewed as a constraint to housing within existing buildings. Current annual license fees are less than \$51.00 per unit. In regard to group living environments, the city does control the number of occupants allowed per building type, with the exception of small-family homes. The city limits the occupancy of a residential dwelling based upon the number of bedrooms, but in no event are more than five adults (excluding dependents) allowed within a dwelling unit. While this may be viewed as a constraint on the use of existing buildings, it is a common issue within communities that have large universities to balance neighborhood housing issues and student housing needs.

Growth Limits

See the adopted 2040 Comprehensive Plan regarding growth limits at: <https://tinyurl.com/5mzj4muv>

Tax Policies

In Iowa, property tax policies are set by the state; the city has no control over either the cap on taxes or the rollback set annually by the state. The city does not set individual use classifications or tax rates for classifications. The city is financially dependent upon property taxes as its main source of revenue. The city, through a voter-approved initiative, collects a one-penny local option sales tax, with approximately half of its revenue directed at reducing local property taxes, and the remainder of the revenue is available for community benefit activities. However, for the 2026-27 year, the State of Iowa legislature passed a property tax overhaul to cut over \$4 billion in taxes over the next six years, which will cap local government revenue growth and expand property tax relief for homeowners. The 2% cap on annual property tax revenue growth and expanded homestead exemptions have forced the City to aggressively shift its funding model to find additional revenue to maintain services. As discussed with the Ames City Council, city staff discussed that this may require the city to depend on user fees rather than property taxes, which may include higher building permits, development services, parks and recreation programs, animal licensing, and transaction charges, such as credit card processing fees, to name a few.

AP-85 Other Actions – 91.220(k)

Introduction:

Although, the needs continue to outweigh the funding available to address them, the City will continue to work with the following agencies/organizations to address housing issues: ASSET, the Two Rivers Collaboration Committee, the Story County Homelessness Prevention and Shelter Collaboration Group, the Central Iowa Regional Housing Authority (CIRHA), Story County Housing Trust Fund, neighborhood associations, local non-profit housing organizations, the area and the public to coordinate efforts to address the housing, transportation, mental health, employment needs of the community. Through these collaborative partnerships, there is a shared purpose to continue working together to identify service and funding gaps and address the City/County housing needs.

Actions planned to address obstacles to meeting underserved needs

Now that we are in a somewhat post-pandemic period, the above agencies continue to partner to provide assistance to citizens in Ames/Story County, utilizing both federal and HOME-ARP funds for rent, utilities, mortgages, shelter, and other housing programs. Through this partnership, the goal is to reduce duplication of benefits while providing much-needed assistance. Additionally, it is imperative that area organizations apply for other federal- and state-funded programs to help leverage CDBG/HOME dollars in the community, such as the State of Iowa Homelessness Prevention Programs, State Housing Trust Fund dollars, etc.

Actions planned to foster and maintain affordable housing

The city will continue to work with the above-named agencies and organizations to identify further obstacles to fostering and maintaining affordable housing opportunities. Specifically, through future Acquisition/Demolition Programs, the City continue to purchase and demolish deteriorated and blighted properties and sell those lots to partnerships with non-profit organizations (such as Story County Habitat for Humanity) and/or for-profit developers to construct new homeownership or rental units for LMI households that will expand the number of affordable housing units in the community, and also seek other federal and state-funded programs to help leverage these dollars in the community. Both CDBG and HOME funds will be used to assist with down payment for first-time LMI homebuyers and construct new affordable units for single-family and/or rental housing. Funding will also be used for project delivery costs and the administration of housing programs, as allowed under CDBG and HOME regulations.

Actions planned to reduce lead-based paint hazards

Although the Lead Coalition Committee is no longer active in Ames/Story County, the city will seek to continue to partner with local and state lead-paint organizations to provide information to the public on the importance of lead-paint education and awareness in Ames/Story County. The City will continue to ensure compliance with the HUD lead-based paint regulations that implement Title X of the Housing and Community Development Act of 1992, which covers the CDBG and HOME programs, among others. In 2009, the State of Iowa passed legislation requiring renovators who work in housing and child-occupied facilities to be certified and requiring all children entering kindergarten to be tested for lead poisoning.

Regardless of whether the city implements specific programs that directly reduce lead-based paint, the housing division provides information and outreach on the dangers of lead-based paint, as well as guidance on identifying and reducing lead-based paint hazards to all program participants. Along with programs that provide free or reduced blood level testing for targeted populations, such as children under 6, when needed. The Housing staff will seek to work with the City's Inspections Division to identify potential rental units as well.

Actions planned to reduce the number of poverty-level families

The city will continue to consult and partner with area non-profit agencies to determine the need to reduce the number of families living at or below the poverty level. In working with these agencies, the housing division staff is seeking to dialogue with area agencies to restructure the amount of programming that is being duplicated by the area agencies, in hopes that more individuals and families can be better served across all spectrums. The City will continue to work closely with the Area Housing Authority (CIRHA) to explore ways to encourage landlord participation in the Section 8 Voucher Program. CIRHA recently revised its Security Deposit Assistance Program to assist more Voucher holders, so that other agencies can assist families without Vouchers. The City will work with the Two Rivers landlord subcommittee to continue to dialogue with the property owners and managers to find ways to address the housing needs of families. The city will continue to dialogue with area human service agencies and ASSET to explore ways to reduce the number of poverty- level families and eliminate service and funding duplication. In future years, the city will be seeking to consider implementing a TRBA (Tenant-Based Rental Assistance Program) to help reduce the number of and the acquisition and rehabilitation of multi-family properties that become available.

Actions planned to develop institutional structure

The City of Ames has a well-established institutional structure, especially through the ASSET funders process. Additionally, the City has established a Neighborhood Revitalization Strategy Area (NRSA) in West Ames (2018), the opportunity to address and impact the housing, infrastructure and economic development needs in area for both low and non-low-income households will involve expanding partnerships with the area neighborhood associations, businesses, non-profit organizations, financial institutions, human service agencies and community groups in determining the best needs to be addressed in the area. The City will continue to work with the community to expand the partnership to include Rental Property Managers, Realtors, Financial Institutions, neighborhood groups, and other business and related partnerships to foster relationships around the housing needs of low- and moderate-income persons in the community. Along with utilizing its CDBG and HOME funds to increase the supply and affordability of housing.

Actions planned to enhance coordination between public and private housing and social service agencies

The city will continue to participate and work collaboratively with the Two Rivers Coordinating Committee, the Story County Homelessness Prevention and Shelter Collaboration and well as the ASSET Funders, Story County Housing Trust Fund, Neighborhood Associations, non-profit housing developers to continue to discuss and partner to on ways and opportunities to provide services and address housing needs to those needing assistance in Ames/Story County. It will take this type of village to work cooperatively to help make a difference and impact.

Discussion:

See discussions above

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City of Ames continues to receive funding from two primary federal grant programs: the Community Development Block Grant Program and the HOME Program. The City's 2026- 27 allocation of CDBG funding is \$547,112 (\$5,815 decrease). It is anticipated that there will be a CDBG rollover balance of approximately \$482,418 from 2025-26, and anticipated program income for 2026-27 of approximately \$453,166. This will allow for a total anticipated budget of \$1,482,696. For the CDBG 2026-27 allocation, 20% including program income (\$200,055) will be for program administration, leaving \$1,282,641, which will be used for 2026-27 programming that includes the 2025-26 rollover project activities that will continue to support affordable housing and community development in the community.

The City's 2026-27 allocation of HOME funding is \$270,579.98 (\$7,802.98 decrease). It is anticipated that there will be a HOME rollover balance of approximately \$1,035,038 from 2025-26, for a total program budget of \$1,305,617.98. From this amount, approx. \$229,907 (15%) is being reduced and set aside for a potential Community Housing Development Organization (CHDO) organization(s); approximately \$179,978 will be allocated to administration, leaving a balance of \$895,732.98 programming. There is no HOME program income generated at this time.

In 2021, the City received just over \$1.2 million in HOME-ARP funds. The funds will be used to increase Non-Congregate Shelter Housing to address the needs of qualifying populations. For 2026-27 rollover balance of \$991,110, for a total of \$1,269,492 available. This funding also requires a 25% local match, which will be determined in the 2026-27 program year.

Additionally, through ASSET, for 2026-27, approximately \$6,309,121 will be available, of which the City's share of \$1,797,586 (28%) will be used to support programs for the homeless and basic service needs for the community at the beginning of the 2026-2027 Action Plan.

The City does not receive any ESG or HOPWA funding.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- | | |
|--|---|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |

4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two, or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Ames does not anticipate any additional forms of investment not listed in 92.205. Developers applying for funds may bring investment from other sources that cannot yet be determined at this time.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities, as required in 92.254, is as follows:

When created and ready for implementation, the City of Ames will invest HOME resources to benefit qualified first-time, low-income homebuyers through direct acquisition assistance, supplemental rehabilitation activities, and/or new construction/sale of single-family housing when appropriate to further the city's housing goals. In accordance with the applicable homebuyer recapture/resale provision outlined in 24 CFR Part 92.254, if a program is implemented, the City of Ames will adopt the recapture provision for its HOME-assisted homeownership projects.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Only after consulting with HUD, the City of Ames may consider adopting the following recapture provisions when HOME funds (including program income) are used for affordable housing assistance.

Recapture guidelines are used for any homebuyer activity where the client receives direct financial assistance (down payment assistance). Recapture may only be used when there is direct assistance to the

buyer. Resale is not used by the City. However, if the client did not receive direct financial assistance, the resale provision would apply, and the City's policy will be revised. U.S. Department of Housing and Urban Development must approve any changes made to the City's policy.

Recapture Provision

A recapture provision of the HOME regulations pursuant to CFR Part 24 92.254 (a)(5)(ii) will be used when HOME-funded assistance is provided for down payment assistance for people at income levels of 80% or less of Ames's median income. The homebuyer must reside in the home as their principal residence for the duration of the affordability period. Should the homebuyer need to transfer the property (either voluntarily or involuntarily) during the affordability period, it must follow these recapture provisions. The homebuyer may resell the property on the open market to any willing buyer during the affordability period. The property is subject to this provision for an affordability period based on the amount of direct financial assistance of HOME funds to the buyer (down payment, closing costs, and any write-down of the purchase price from fair market value to an affordable price) as indicated in the following chart:

- Up to \$14,999- 5 years
- \$15,000-\$40,000- 10 years
- Greater than \$40,000- 15 years

The client will sign, and the City will record a mortgage in second position to the bank mortgage, stating the principal residency requirement throughout the affordability period. The client will also sign a HOME Agreement with the City, referencing the property value, the amount of direct financial assistance provided, the recapture provisions, certification of the principal residence, and the property standards. The mortgage document includes the affordability period, the principal residency requirement, and the recapture provision for the assistance.

The City of Ames will reduce the amount of direct HOME subsidy for recapture on a percentage-based reduction for the time the homebuyer has owned and occupied the house, measured against the affordability period, if the housing unit is sold during the affordability period. For example, with a five-year affordability period, the recapture amount will be reduced by one-fifth for each year of occupancy. The resulting ratio is used to determine how much of the direct HOME subsidy the City will recapture. The amount recaptured cannot exceed what is available from net proceeds. To determine the amount forgiven, divide the number of full years the homebuyer occupied the home by the period of affordability and multiply the resulting figure by the total amount of direct HOME subsidy originally provided to the homebuyer.

If there are insufficient net proceeds available at sale to recapture the full pro rata amount due, the homebuyer and the City will share the net proceeds equally (a 50-50 split). Net proceeds are defined as the sales price minus principal loan repayment (other than HOME funds) and any closing costs. Under no circumstances will the City recapture more than the available net proceeds.

Example 1:

Appraised Value of the Property at Acquisition: \$125,000

HOME Investment (Forgivable loan for down payment assistance): \$5,000 Homebuyer investment- (additional down payment, closing costs): \$2,000 Original bank mortgage: \$120,000; balance of \$118,000

The house is being sold for \$130,000 in year 3 of the affordability period.

Forgivable loan is in year 3 of 5. This means 2/5ths or 40% of the loan has been forgiven for the two full years of occupancy. Therefore, 60% of the down payment assistance is recaptured:

$\$5000 \times 60\% = \$3,000$

Net proceeds= Sales price-primary loan repayment-closing costs ($\$130,000 - \$118,000 - \$2000 = \$10,000$). Since the net proceeds are sufficient to repay the City, the City recaptures the full \$3000. Upon receipt, the city considers the forgivable loan fully paid and releases the mortgage.

Example 2:

Consider the same transaction with the following changes:

Selling price= \$120,000

Original bank mortgage balance= \$118,000

Net proceeds= $\$120,000 - \$118,000 - \$2,000$ (closing costs) = \$0. Since there are no net proceeds, the client does not pay back any of the down payment assistance and the loan is satisfied.

Example 3:

Selling price of \$121,000:

Net proceeds = $\$121,000 - 118,000 - \$2000 = \$1,000$.

Since the net proceeds are insufficient to recapture the full amount of the \$3000, the City and the owner share net proceeds equally, and each receives \$500.

The terms of this recapture provision will be used through the execution of a mortgage, promissory note, and HOME written Agreement between the homebuyer and the City, which specifies the period of affordability and the occupancy and recapture requirements. The mortgage is recorded in second position to the primary loan. If the owner transfers title to the property either voluntarily or involuntarily, the owner must repay the balance of the forgivable HOME loan to the City following the recapture guidelines stated previously. If the owner rents or vacates the unit during the affordability period, or sells the home without the City receiving recaptured funds due at time of sale the owner would be in non-compliance, and the City reserves the right to hold the owner accountable for the full amount of the HOME funds provided to that

housing unit. This is based on the total amount of HOME funds invested, including both development funds and direct financial assistance to the buyer, minus any principal HOME loan repayments. The repayment is not subject to any reductions that might be otherwise applicable under a recapture provision, such as forgiveness for the term of occupancy or repayment to the owner first.

The City will monitor compliance with the principal place of residency requirement throughout the affordability period. The owner will be mailed a letter requesting a copy of the homeowner's insurance policy declaration page and a copy of a utility bill. If the owner is not in compliance, the guidelines stated previously will be followed.

Resale Provision

Not applicable at this time. If no direct financial assistance is provided to the client, the City will revise its policy to use the resale provision. U.S. Department of Housing and Urban Development must approve any changes made to the City's policy.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not at this time attend to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

The City of Ames is currently working on preparing TBRA program guidelines that outline any preferences for families with children, persons with special needs or disabilities (mental and physical) as outlined in the above regulations. It is anticipated that the program will provide security deposits and monthly rental assistance to persons with special needs, elderly and/or disabled households in the City of Ames at or below 30% of AAMI. The city is considering two options to administer the program.

Option 1: The City would administer the program in a manner similar to the Section 8 Housing Choice Voucher Program's rules and regulations to determine eligibility.

Completed applications would be processed on a first-come, first-served basis based on the date and time the application was received. Option 2: The city would partner with the Area Housing Authority to utilize their HCVP preference waiting list for Ames/Story County in the order in which applicants applied for assistance. Eligible households will have access to TBRA assistance until they are eligible for a Housing Choice Voucher. This program will alleviate the rent burden on a vulnerable population and reduce waiting times for housing assistance.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g., persons with HIV/AIDS or chronic mental illness) will narrow the gap in

benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

See the above discussion

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

In accordance with 24 CFR 92.253(d)(3), an owner of rental housing assisted with HOME funds must comply with the affirmative marketing requirements established by the City of Ames, which is the participating jurisdiction (PJ) pursuant to 24 CFR 92.351(a). The owner of the rental housing project must adopt and follow written tenant selection policies and criteria, which may include giving a preference to a particular segment of the population if permitted in its written agreement with the PJ, such as persons with a disability or other special needs. However, at this time, the city will not determine any eligibility or preference given to any particular segment of the population with rental housing projects funded by the City's HOME program funds. HOME funds must, however, target low- to moderate-income households. The City does not discriminate and provides equal access to all eligible households.

See discussions above.

APPENDIX A

Legal Notice & Proof of Publication

APPENDIX B

City Council Minutes and Resolution

APPENDIX C

Media Communications and Outreach

APPENDIX D

Citizen Comments

APPENDIX E
SF424, SF424 B, SF424D
and Program Certifications