

## Executive Summary

### Summary

The City of Cedar Rapids is working to provide a HOME-ARP Allocation Plan as part of an amendment to the FY21 Consolidated Annual Action Plan. This is to include plans for \$1,388,646 designed to assist individuals or households who are homeless, at risk of homelessness, and other vulnerable populations, by providing either housing, rental assistance, supportive services, or non-congregate shelter, to reduce homelessness and increase housing. These funds come at a time where the community has faced challenges related to COVID-19 and the August 2020 Derecho that devastated the community and housing stock.

## Consultation

### Summarize the consultation process:

A variety of agencies have been consulted regarding the potential uses for HOME-ARP funds, the qualifying populations, current issues facing the qualifying populations, current program gaps, and current priority needs. The groups listed below are a sample of the consulted agencies that were used to meet consultation requirements established for this funding source. Various additional agencies and interested parties that are laid out in the detailed table that follows.

- CoC(s) serving the jurisdiction's geographic population.
  - Balance of State Continuum of Care – State of Iowa
  - Linn County Continuum of Care
    - 60 members representing social service providers that provide services to the homeless, victims of domestic violence and human trafficking, Veterans organizations, civil rights organization, legal advocates, local police force, department of corrections, food pantry and meal servicers, substance abuse service providers, transportation providers, local non-profit funding agencies, City and County staff and others.
- Homeless Service Providers
  - Willis Dady Emergency Shelter
  - Waypoint Services
  - Catholic Worker House
  - Safe Place Foundation
- Domestic Violence Providers
  - Waypoint Services
  - Friends of the Family
- Veterans' Groups
  - Veterans' Affairs
- Public Housing Agencies (PHAs)
  - City of Cedar Rapids PHA
    - The City of Cedar Rapids does not have public housing instead uses the Section 8 Housing Choice Voucher Program and is the local PHA.
- Public Agencies that Address the Needs of the Qualifying Populations
  - The Currently Homeless
    - Willis Dady Homeless Services
    - Waypoint Services
    - Catholic Worker House

- Safe Place Foundation
    - City of Cedar Rapids PHA
  - Those at risk of Homelessness
    - St. Vincent de Paul
    - Department of Correction Services
    - Area Substance Abuse Council
    - City of Cedar Rapids PHA
  - Those fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking
    - Waypoint Services
    - Friends of the Family
    - Riverview Center
    - Chains Interrupted
  - Those that use or need supportive services that would keep them in permanent housing
    - Affordable Housing Network, Inc.
    - Cedar Valley Habitat for Humanity
    - City of Cedar Rapids PHA
    - Linn County Community Services
    - Waypoint Services
  - Veterans
    - Veterans' Affairs
    - Wills Dady Homeless Services
    - Hawkeye Area Community Action Program
    - City of Cedar Rapids PHA
- Public or Private Organizations that Address Fair Housing, Civil Rights, and the needs of Persons with Disabilities
  - City of Cedar Rapids Civil Rights Commission (Fair housing, Civil Rights, and the needs of persons with disabilities)
  - Iowa Legal Aid
  - Goodwill of the Heartland (Persons with disabilities)
  - NAACP – (Civil Rights)

In addition to the agencies listed above, the table below gives a more thorough look at the agencies consulted, the how they were consulted, and general feedback received. A brief overview of the variety of consultation efforts that the City of Cedar Rapids included during the development of this HOME-ARP Allocation Plan included one-on-one consultation, large and small group meetings, public meetings, and questionnaires. A variety of methods were used to accommodate the largest response options. Some one-on-one consultation and questionnaire information is used elsewhere in the plan purely for statistical purposes and is not included in full within the following table.

Please note that shortened Qualified Population (QP) titles have been used in the table. A longer title is below with definitions in the Needs Assessment and Gaps Analysis section for reference. In addition, some agencies may serve other QP's that are not listed but not necessarily as a primary focus.

Homeless;

Near-homeless;

Fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking;

Other populations that use or need supportive services that would assist in keeping permanent housing;

Veterans (Veterans that also are a member of another qualified population);

Interested Parties (Maybe service members of a QP, but typically not with services directly related to housing)

City of Cedar Rapids  
Consultation Table

Agency Consulted	Type of Agency							Method of Consultation	Feedback
		Homeless QP	At-Risk QP	Fleeing QP	Other QP	Veterans QP	Interested Party		
AbbeHealth Services	Mental Health Service Provider/ Homeless Outreach							X Review and discussion with local CoC. Consultation through Questionnaire	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing. Agency added affordable, accepting housing with low barriers to entry. Affordable housing for those with disabilities and "working poor" is needed.
Affordable Housing Network, Inc.	Non-profit housing developer/ Low-income Housing provider/ Housing Provider for Persons with Disabilities.				X			Review and discussion at small group subcommittee of the Affordable Housing Commission (AHC) and large group discussion at full AHC public meeting. One-on-one consultation.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options. AHC subcommittee added there is a lot of funding coming in right now for rental assistance, but it is extremely difficult to find available units. This project will bring units online in the community and help serve vulnerable populations that have a difficult time finding units due to barriers. The perfect location would be near services, bus lines, grocery access, and re-use existing vacant buildings. CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Area Substance Abuse Council	Substance Use Disorder Agency/ Transitional Housing Provider	X	X					Review and discussion with local CoC. One-on-one consultation.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Banker (Retired)	Interested Party							X Review and discussion at small group subcommittee of the Affordable Housing Commission (AHC) and large group discussion at full AHC public meeting.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options. AHC subcommittee added Affordable housing is a critical need that is not being met at the 30% AMI category. It isn't that there are a lack of services, but a lack of funding, though the best use of these funds, considering recent issues with homelessness and the lack of affordable housing, is adding affordable housing.

City of Cedar Rapids  
Consultation Table

Agency Consulted	Type of Agency	Homeless QP	At-Risk QP	Fleeing QP	Other QP	Veterans QP	Interested Party	Method of Consultation	Feedback
Catherine McAuley Center	Women's Services/ LEP Services/ Refugee Resettlement Services/ Homeless and Transitional Housing Provider	X	X					Review and discussion with local CoC. One-on-one consultation.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing. Affordable housing close to bus lines and grocery is highly desirable and beneficial to the women served that are facing housing barriers. Immigrant population is typically looking for homeownership but could potentially benefit temporarily from additional affordable units. Language barriers are less of an issue than having units as Catherine McAuley Center works to aid with that part of the process. ADA Accessibility was brought up as a concern for those needing accommodations. The City confirmed that this would be part of the proposed project.
Cedar Valley Habitat for Humanity	Non-Profit Housing Developer			X				Review and discussion at small group subcommittee of the Affordable Housing Commission (AHC) and large group discussion at full AHC public meeting. Review and discussion with local CoC.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options. AHC subcommittee added Affordable housing is a critical need that is not being met at the 30% AMI category. It isn't that there are a lack of services, but a lack of funding, though the best use of these funds, considering recent issues with homelessness and the lack of affordable housing, is adding affordable housing. CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Chains Interrupted	Human Trafficking Service Provider			X				Consultation through Questionnaire	Emergency housing that is private, safe, confidential and trauma-informed for those actively fleeing a human trafficking situation

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Agency Consulted	Type of Agency	Homeless QP	At-Risk QP	Fleeing QP	Other QP	Veterans QP	Interested Party	Method of Consultation	Feedback
City of Cedar Rapids Civil Rights Commission	Civil Rights Organization/ Discrimination Agency/ Persons with Disabilities Assistance/ Assistance for LEP populations						X	Review and discussion as a part of a commission meeting. This meeting was open to the public for comments. Review and discussion with local CoC.	Commission was supportive of affordable housing as the use for HOME-ARP funds. Commission wanted to ensure that marketing and application materials for those that might be accessing these affordable units, be available in multiple languages. The City will ensure that these documents are provided in additional languages likely to include both French and Spanish or others as requested by individuals or service providers. CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
City of Cedar Rapids PHA	Pubic Housing Authority/ Housing Choice Vouchers/ Veterans Affairs Supportive Housing	X	X		X	X		Review and discussion with local CoC. Consultation through questionnaire. One-on-one consultation.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing. Rental units are very difficult to find and more affordable units are necessary. This would assist many of the qualified populations which the PHA serve.
City of Cedar Rapids Police Department	Local Law Enforcement						X	Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Community Housing Initiatives	Affordable Housing Provider				X			Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Department of Correctional Serivces	Local Law Enforcement	X	X		X	X		Consultation through Questionnaire	The greatest housing need is safe, affordable and equitable housing. Finding Landlords that rent to criminal justice population with out charging triple deposit and below standard living environment. Double rent

City of Cedar Rapids  
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Agency Consulted	Type of Agency	Homeless QP	At-Risk QP	Fleeing QP	Other QP	Veterans QP	Interested Party	Method of Consultation	Feedback
East Central Iowa Council of Governments	Local Government Organization				X			Review and discussion at small group subcommittee of the Affordable Housing Commission (AHC) and large group discussion at full AHC public meeting. Review and discussion with local CoC.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options. AHC subcommittee added Affordable housing is a critical need that is not being met at the 30% AMI category. It isn't that there are a lack of services, but a lack of funding, though the best use of these funds, considering recent issues with homelessness and the lack of affordable housing, is adding affordable housing. CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Eastern Iowa Health Center	Low-cost medical center					X		Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Family Promise of Linn County	Homeless service provider	X						Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Foundation 2	Youth Service/ Youth Homeless Shelter/ Youth Aging Out of Foster Care	X	X					Review and discussion with local CoC. One-on-one consultation.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Four Oaks	Family and Children Social Service Provider				X			Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.

City of Cedar Rapids  
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		Homeless OP	At-Risk OP	Fleeing OP	Other OP	Veterans OP	Interested Party		
Friends of the Family	Homeless Services/ Domestic Violence Service Provider	X		X				Review and discussion with local CoC. One-on-one consultation.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Goodwill of the Heartland	Employment Agency/ Assistance for Persons with Disabilities							Review and discussion with local CoC. Consultation through Questionnaire	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing. Agency added that the greatest housing need is affordable housing availability.
Greater Cedar Rapids Community Foundation	Local Funding Agency						X	Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Hawkeye Area Community Action Program (HACAP)	Homeless Service Provider/ Veterans' Services/ Affordable Housing Provider/ Owner-Occupied Rehab	X	X		X	X		Review and large group discussion at full AHC public meeting. Review and discussion with local CoC. Consultation through questionnaires. One-on-one consultation.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options. CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing. Agency added rent at an affordable rate for those with low to fixed incomes. Affordable and safe units at a price that can be sustained by those not making a living wage. Landlords that are willing to risk renting to low income households
Helping Hands Ministry	Rent & Utility Assistance/ Transportation/ Ability-based computer access and training for people with disabilities				X			Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.

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		Homeless OP	At-Risk OP	Fleeing OP	Other OP	Veterans OP	Interested Party				
Heritage Area on Aging	Senior service provider							X	Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.	
His Hands Free Clinic	No cost medical clinic								X	Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Horizons - A Family Service Alliance	Senior services, meal services, low-cost transportation services.								X	Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Institute for Community Alliances	Balance of State CoC State of Iowa Director	X	X			X	X			Review and discussion with local CoC. One-on-one consultation.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing. Balance of State CoC State of Iowa Director added that there is already plenty of extra funds being utilized on prevention, shelter, and rental assistance. The lack of unit availability is making it challenging to house people, especially those with high barriers.
Iowa Legal Aid	Non-profit legal service provider								X	Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Iowa Workforce Development	Employment Agency								X	Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.



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Kirkwood Community College Workforce Center	Employment Agency				X			Review and discussion at small group subcommittee of the Affordable Housing Commission (AHC) and large group discussion at full AHC public meeting.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options. AHC subcommittee added Affordable housing is a critical need that is not being met at the 30% AMI category. It isn't that there are a lack of services, but a lack of funding, though the best use of these funds, considering recent issues with homelessness and the lack of affordable housing, is adding affordable housing.
Linn County Community Services	Local Government Organization/ General Assistance		X					Review and discussion at small group subcommittee of the Affordable Housing Commission (AHC) and large group discussion at full AHC public meeting. Review and discussion with local CoC. Consultation through questionnaire. One-on-one consultation.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options. AHC subcommittee added Affordable housing is a critical need that is not being met at the 30% AMI category. It isn't that there are a lack of services, but a lack of funding, though the best use of these funds, considering recent issues with homelessness and the lack of affordable housing, is adding affordable housing. CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing. Also stated that affordable housing that will take people with criminal charges in their background is a need
Linn County Public Health	Public Health Agency						X	Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Linn County Reaching Families	Mental Health and Substance Use Disorder Parenting Services Provider	X	X		X	X		Consultation through Questionnaires	The greatest housing needs is affordable housing for low income families especially those with multiple children. Finding long term housing support to help them maintain where they live so as not to be homeless. Rental rates are very high and still the area is not safe especially for single moms with kids. Or the houses are in poor condition. Finding affordable housing for families needing a 3 bedroom or more.

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		Homeless OP	At-Risk OP	Fleeing OP	Other OP	Veterans OP	Interested Party		
Marion Cares	Local Services Provider						X	Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Matthew 25	Non-Profit Housing Developer			X				Review and discussion at small group subcommittee of the Affordable Housing Commission (AHC) and large group discussion at full AHC public meeting.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options. AHC subcommittee added Affordable housing is a critical need that is not being met at the 30% AMI category. It isn't that there are a lack of services, but a lack of funding, though the best use of these funds, considering recent issues with homelessness and the lack of affordable housing, is adding affordable housing.
Mercy Medical Center	Healthcare Organization						X	Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
NAACP	Civil Rights Organization						X	Review and discussion at small group subcommittee of the Affordable Housing Commission (AHC) and large group discussion at full AHC public meeting.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options. AHC subcommittee was favorable towards using HOME-ARP funds for affordable housing and supporting all of the qualified populations.
Olivet Mission	Neighborhood Service Provider						X	Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Riverview Center	Sexual Assault/Abuse Provider		X					Consultation through Questionnaire	Safe and equitable housing is needed in the area.
RSH Legal	Legal Service Provider						X	Review and discussion with local CoC.	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.

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		Homeless OP	At-Risk OP	Fleeing OP	Other OP	Veterans OP	Interested Party		
Safe Place	Recovery Based Transitional Housing		X					Review and discussion with local CoC. Consultation through Questionnaire	CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing. Agency added the need for safe, sober housing while working a program of recovery.
St. Vincent de Paul	Social Service Provider/ Rent and Utility Assistance		X					Consultation through Questionnaire	The greatest housing needs seen are eviction prevention and utility assistance.
Tommy Tucker Realty	Interested Party						X	Review and discussion at small group subcommittee of the Affordable Housing Commission (AHC) and large group discussion at full AHC public meeting.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options. AHC subcommittee added that funding for highly subsidized units is difficult to find and adding affordable units would be a good use of this funding. Adding affordable housing units is the most practical use of funding.
Twenty40 Bulidng concepts	Interested Party/ Housing Developer						X	Review and large group discussion at full AHC public meeting.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options.
United Way of East Central Iowa	Funding Agency and Referral Service Provider						X	Review and discussion at small group subcommittee of the Affordable Housing Commission (AHC) and large group discussion at full AHC public meeting. Review and discussion with local CoC.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options. AHC subcommittee was favorable towards using HOME-ARP funds for affordable housing and supporting all of the qualified populations. CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
UnityPoint Health	Healthcare Organization						X	Review and discussion at small group subcommittee of the Affordable Housing Commission (AHC) and large group discussion at full AHC public meeting.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options. AHC subcommittee added that funding for highly subsidized units is difficult to find and adding affordable units would be a good use of this funding. Adding affordable housing units is the most practical use of funding.

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Veterans Affairs	Veterans Agency					X		Consultation through Questionnaire	Affordable housing, housing for seniors (ie. ADA accessible), second chance housing (due to evictions, criminal record, etc), housing that includes utilities, better communication from Property management companies
Waypoint Services for Women, Children and Families	Homeless Service Provider/ Domestic Violence Services/ Childcare Services/ Coordinated Entry Organizer/ Housing Rehab Intake Center	X		X				Review and discussion at small group subcommittee of the Affordable Housing Commission (AHC) and large group discussion at full AHC public meeting. Review and discussion with local CoC. One-on-one consultation.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options. AHC subcommittee added there is a lot of funding coming in right now for rental assistance, but it is extremely difficult to find available units. This project will bring units online in the community and help serve vulnerable populations that have a difficult time finding units due to barriers. The perfect location would be near services, bus lines, grocery access, and re-use existing vacant buildings. CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.
Willis Dady Homeless Services	Homeless Service Provider/ Veterans' Services Provider	X	X		X	X		Review and discussion at small group subcommittee of the Affordable Housing Commission (AHC) and large group discussion at full AHC public meeting. Review and discussion with local CoC. Consultation through questionnaire. One-on-one consultation.	The full AHC discussion concluded that members were all supportive of an affordable housing project and the use of funds when presented with all options. AHC subcommittee was favorable towards using HOME-ARP funds for affordable housing and supporting all of the qualified populations. CoC very supportive of producing Affordable Housing with HOME-ARP funds. The group stated that a lack of affordable housing is a barrier in the community. Providers are not able to move households off of programs because they cannot find stable housing.

## Public Participation

***Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:***

- Public comment period: start date – March 26, 2022 end date – April 11, 2022
- Additional public comment period: start date – August 8, 2022 end date – August 22, 2022
- Public hearing: April 12, 2022 Second public hearing: August 23, 2022

***Summary of responses received:***

No comments were received through the first or second comment period or the first or second public hearing. Though comments throughout other public participation efforts were used and noted throughout the plan.

***Describe any efforts to broaden public participation:***

The City of Cedar Rapids hosts all commission and City Council meetings as open meetings. These meetings are open to the public with agendas being posted on the City's website as well as being distributed electronically to a media group distribution list. In addition, meeting agendas are posted at City Hall. These agendas include language to inform the public on how to request accommodations so that they can effectively participate in public meetings, this includes accommodations for those with limited English Proficiency or for persons with disabilities. The City of Cedar Rapids also works to receive public participation through publishing notices of public hearings in the Cedar Rapids Gazette. When there is to be a public hearing on a particular topic, a notice of public hearing is provided at the preceding City Council meeting and published with the City Council Agenda as well as an advertisement in the newspaper. The topic will then also be included with the City Council agenda for the meeting in which the public hearing will be held.

Other efforts to broaden public participation include outreach to the local Continuum of Care as the largest group of service providers with the clients that this plan will most greatly impact. The Continuum of Care was made aware of the plan process including public comment periods and public hearings, so that they could share the information with those they are serving. In addition, the group is made aware to contact staff to arrange any accommodations needed to ensure effective participation by those with Limited English Proficiency or persons with disabilities. Special notification was also made to agencies that are working directly with those with Limited English Proficiency and those working with persons with disabilities. In addition to the added provider outreach as means to increase public outreach, a public survey was also created to garner community feedback on the greatest needs in relation to funding being used to combat homelessness and increase housing stability. The survey was intentionally simplistic and asked about the greatest housing needs in relation to the funding options. An open-ended question asking for any information respondents would like to share related to housing was also asked and allowed for additional feedback to be provided.

***Summarize the comments and recommendations received through the public participation process:***

The majority of public participation took place through our public survey. Through the survey the largest needs that were identified included Affordable Rental Housing at 69%, Rental Payment Assistance at 18%, and Homeless Supportive Services at 12%. Many additional comments from those that had additional to share were provided through the public survey summarized to include these themes:

- It is very difficult to find any affordable housing
- It is difficult to find low-barrier housing (such as taking those with criminal records)
- It is difficult to get approved for low-income housing
- Cedar Rapids needs more low-income housing
- It is hard to find housing on a fixed income
- Deposit assistance and locating housing is needed
- Staying in motel because prices are unaffordable.

The survey results correlated with information provided through the agency consultation showing that the City is lacking in affordable housing.

***Summarize and comments or recommendations not accepted and state the reasons why:***

At this point all comments and recommendations have been accepted and considered and incorporated into decision making efforts.

## **Needs Assessment and Gaps Analysis**

The following pages include two tables that help show the Homeless Needs and Gap Analysis and the Housing Needs Inventory and Gap Analysis for Non-Homeless Populations. Information for these tables was obtained through the local Continuum of Care Point-In-Time count, consultation with service providers, and also Community Housing Affordability Strategy data.

### Homeless Needs and Gap Analysis Table

	Current Inventory					Homeless Population				Gap Analysis			
	Family		Adults Only		Vets	Family HH (at least 1 child)	Adult HH (w/o child)	Vets	Victims of DV	Family		Adults Only	
	# of Beds	# of Units	# of Beds	# of Units	# of Beds					# of Beds	# of Units	# of Beds	# of Units
<b>Emergency Shelter</b>	94	22	146	16	10								
<b>Transitional Housing</b>	74	24	64	39	5								
<b>Permanent Supportive Housing</b>	7	3	28	17	0								
<b>Other Permanent Housing</b>						44	88	5	24				
<b>Sheltered Homeless</b>						25	107	24	129				
<b>Unsheltered Homeless</b>						0	7	0	0				
<b>Current Gap</b>										0	0	0	0

\* Information sources used for this table included the local CoC responsible for the Linn County Point-In-Time and direct consultation with service providers.

**Housing Needs Inventory and Gap Analysis Table  
Non-Homeless**

	<b>Current Inventory</b>	<b>Level of Need</b>	<b>Gap Analysis</b>
	<b># of Units</b>	<b># of Households</b>	<b># of Households</b>
<b>Total Rental Units</b>	6,295		
<b>Rental Units Affordable to HH at 30% AMI (At-Risk of Homelessness)</b>	725		
<b>Rental Units Affordable to HH at 30-50% AMI (Other Populations)</b>	1,415		
<b>0%-30% AMI Renter HH w 1/ or more sever housing problems. (At-Risk of Homelessness)</b>		3,810	
<b>30%-50% AMI Renter HH w/ 1 or more severe housing problems. (Other Populations)</b>		1,920	
<b>Current Gap</b>			3,590

\*Source for this table was the Community Housing Affordability Strategy information.



***Definitions of the qualifying populations as they pertain to this plan.***

The qualified populations are listed below with abbreviated versions of the definition. Full definitions are available at the cited regulations.

- **Homeless, as defined in section 103(a) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11302(a))**
  - an individual or family who lacks a fixed, regular, and adequate nighttime residence;
  - an individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings;
  - an individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements;
  - an individual who resided in a shelter or place not meant for human habitation and who is exiting an institution where he or she temporarily resided;
  - an individual or family who will imminently lose their housing, including housing they own, rent, or live in without paying rent, are sharing with others, and rooms in hotels or motels not paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations; has no subsequent residence identified; and lacks the resources or support networks needed to obtain other permanent housing; and
  - unaccompanied youth and homeless families with children and youth defined as homeless under other Federal statutes.
  
- **At-risk of homelessness, as defined in section 401(1) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11360(1));**
  - has income below 30 percent of median income for the geographic area;
  - has insufficient resources immediately available to attain housing stability; and
  - an individual or family who-
    - has moved frequently because of economic reasons;
    - is living in the home of another because of economic hardship;
    - has been notified that their right to occupy their current housing or living situation will be terminated;
    - lives in a hotel or motel;
    - lives in severely overcrowded housing;
    - is exiting an institution; or
    - otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness.
  
- **Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, as defined by the Secretary;**
  - Is experiencing trauma or a lack of safety related to, or fleeing or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous, traumatic, or life-threatening conditions (including human trafficking) related to the violence against the individual or a family member in the individual's or family's current housing situation, including where the health and safety of children are jeopardized;
  - Has no other residence; and
  - Lacks the resources or support networks to obtain other permanent housing

- **In other populations where providing supportive services or assistance under section 212(a) of the Act (42 U.S.C. 12742(a)) would prevent the family’s homelessness or would serve those with the greatest risk of housing instability;**
  - Assistance under this provision includes
    - Temporary Rental Assistance
    - Temporary Financial Assistance
    - Tenant-based rental assistance
  - Other Populations at Greatest Risk
    - Annual income at or below 30% AMI
      - Severely Cost Burdened (No other factors for at-risk of homelessness)
    - Annual income at or below 50% AMI
      - At-risk of Homelessness Condition
  
- **Veterans and families that include a veteran family member that meet one of the preceding criteria.**

<b><i>Describe the size and demographic composition of qualifying populations within the PJ’s boundaries</i></b>
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Determining the size and demographic composition of qualifying populations can be a complex issue. The size and demographic composition of qualifying populations have been determined utilizing multiple data sources. One source is the Final Point-In-Time (PIT) with results conducted through the local Continuum of Care on January 26, 2022. The City chose this PIT as the best option for analysis as January is when the community has an overflow shelter that assists in additional sheltering options for safety in cold inclement months. The City also utilized information obtained through Comprehensive Housing Affordability Strategy (CHAS) data, American Community Survey (ACS) data, and Decennial Census Data. Finally, additional information provided throughout this section was obtained through service provider consultation with various agencies described in this section.

### **Homeless Qualified Population**

Based upon the January 26, 2022 Point-In-Time (PIT) Count for Linn County (while Linn County encompasses areas outside of Cedar Rapids, only 4 were found in the street count that were not identified in the City) had 244 individuals who were identified as homeless. Of this makeup 128 identified as male, 71 identified as women, and 45 were children. Of these individuals only 69% identified as White, with 21% being Black/African American, 9% identified as multi-racial. The most disproportionate levels existed in the White and Black/African American race categories with current Cedar Rapids population stats based upon the that show 77.7% of Cedar Rapids identifies as white while only 10.4% identifies as Black/African American. As we know that 4 individuals were outside of the City, we can state that 240 would be the estimated population size for this qualified population.

### **Near-Homeless Qualified Population**

For the near-homeless population Comprehensive Housing Affordability Strategy (CHAS) data was used to compare those that are at or below 30% of Area Median Income (AMI) by household, who are living in a household that has a cost burden exceeding 50%. A cost burden greater than 50% for a renter would be the cost of rent plus utilities exceeding 50% of the household’s gross income. For homeowners a cost burden greater than 50% would mean that a household’s mortgage, utilities, association fees, insurance, and real estate taxes were more than 50% of the household’s income. This allows for an estimate of those who are both under 30% AMI but also lacking sufficient resources for housing stability. From the most recent CHAS data showing results from 2014-2018 a total of 2,490 owner-occupied and 4,525 rental for a total of 7,015 households were under 30% AMI. With a total of 54,430 households that is approximately 12% of households in the City of Cedar Rapids. When looking closer at those that are also severely cost burdened and at greatest risk of housing instability, we find 1,520 owner-occupied and 2,550 renters for a total of 4,070 households which is roughly 7% of the population. In conversations with service providers it seems likely that those falling into this category also are falling into the other situations defining at-risk of homelessness, so the City believes that an estimate of 4,070 households are near-homeless. Based upon

American Community Survey (ACS) data regarding median income amounts it is very likely that this population is disproportionately black/African American as the median income for Black African American Households is 31,641 or more than 30,000 less than that of a white household at \$63,452.

### **Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking Qualified Population**

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For those individuals fleeing domestic violence and other potentially violent situations the Point-In-Time count shows 112 individuals, 85 females and 27 males were fleeing or involved in domestic violence leading to their homeless or nearly homeless status. In addition, there are members of this category that are not strictly homeless, though we anticipate a small overlap, but service providers Chains Interrupted that provides services to those dealing human trafficking estimate roughly 100 individuals are served annually. Riverview Center which helps clients dealing with violence associated with sexual assault and abuse as well as advocacy for safe and healthy relationships serves 387 individuals annually. This suggests an amount of roughly 600 for this qualified population.

### **Other populations where providing supportive services or assistance would prevent the family's homelessness or would serve those with the greatest risk of housing instability Qualified Population**

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For other populations that are at the greatest risk for housing instability the City relies heavily on the Housing Choice Voucher program statistics as a measurement for those at the greatest risk for housing instability. This includes 321 households that are on the waitlist and 115 households with outstanding vouchers at the time of this plan development. In addition to the waitlist there are currently 906 households actively leased up utilizing the program to prevent housing instability. Waypoint Services who was instrumental in taking intake for those needing residential repair services from agencies providing housing rehabilitation services to keep housing affordable and thus sustainable estimated 608 households needing assistance. This housing assistance is needed to keep the home habitable and therefore keeping the household housed. Additionally, with information provided by agencies regarding those that annually are able to benefit from programs creating and supporting affordable housing, including low-cost rental housing and affordable homebuyer units the City would estimate an additional 30 households benefiting annually and these would be individuals falling under 50% AMI typically meeting an at-risk criteria or under 30% AMI and suffering from a severe cost burden and the greatest risk of housing instability. When looking at CHAS data it is likely that the other population category could also include those individuals between 30% AMI and 50% AMI that are severely cost burdened. This would be an additional 1,015 of which many have likely been counted through other data collected in the population estimates for this section. In addition, it is likely that not all households between 30% and 50% AMI would fall into an at risk of homelessness definition. The City is not including those at or below 30% AMI and severely cost burdened into this count though it is possible that some individuals could fall into this category and not meet the definition of at risk, we have determined it is very likely that they will be counted in our at risk of homelessness category. A final estimate for this population group is around 2,500.

### **Veterans Qualified Population**

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Finally, in identifying Veterans, according to American Community Survey (ACS) data it can be estimated that there are 7,935 Veterans in the City of Cedar Rapids. We can also determine that 349 of these Veterans (based on ACS) have income below the poverty line which would also mean that they are below 30% of the Area Median Income. They would likely fall into one of the preceding categories and potentially be at an increased risk of housing instability. Of this category we also know that 29 have been identified in the Point-In-Time (PIT) count. Of these, 28 individuals identified as male and 1 identified as female. Veteran Affairs also has assisted 41 individuals in Cedar Rapids with 2 on the waiting list and 6 turned away annually. While it is possible that the 349 Veterans that have income at or below the poverty line are not necessarily in another category, the City feels comfortable estimating around 300 could fall into the Veterans Qualified Population.

***Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and supportive rental housing:***

**Congregate and non-congregate shelter units**

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As demonstrated in the Homeless Needs and Gap Analysis Table, the City has a wonderful shelter system in place as a first line to getting persons experiencing homelessness sheltered. The City has a year-round emergency shelter bed of 193 with an additional 95 units for a Community Overflow Shelter that can shelter individuals during the coldest months of the year the system is currently meeting the needs of those that are homeless. In addition, currently the City is utilizing Emergency Solutions Grant funding through the State of Iowa to provide non-congregate shelter options for those that need this option due to COVID-19.

**Supportive services**

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The City of Cedar Rapids is fortunate to have such a robust supportive service system in place. Case management services exist with most shelter and some affordable housing providers. Wills Dady Homeless Services, Waypoint Services, Hawkeye Area Community Action Program, have the largest caseloads with waitlists only existing to get persons housed. Many organizations have homeless outreach workers that assist with ensuring that the homeless and other person that are low-income can get services that they need and they too have found that sometimes it may take a week or two to get service or appointments, they are not operating on wait list. Additional services exist that help all qualified populations include services related to health (physical and mental), transportation services, legal services, childcare, and food options. It is important to note that while most agencies are not currently operating off waitlists for supportive services, sometimes service levels are reduced to ensure all persons are able to be helped. This was determined through one-on-one consultation and questionnaire response.

**Tenant Based Rental Assistance**

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The largest source of Tenant Based Rental Assistance in the City of Cedar Rapids is the Housing Choice Voucher (HCV) Program. Currently there are 906 households actively leased up with this program. There are also 115 households with outstanding vouchers that need to lease up. Currently there are 321 households on the waitlist for this program. The Housing Choice Voucher program typically opens its waitlist every three years and is intending on doing this September of 2022. The waiting list will open up for 12 hours and typically will receive 1,300 applicants. In addition to the and 115 households with outstanding vouchers at the time of this plan development. In addition to the HCV program, additional rental assistance has been available through the City of Cedar Rapids' Eviction Prevention Program that assisted 725 households with rent and utility assistance, Linn County Eviction Prevention which assisted 1,500 households not all of which were in Cedar Rapids, and Iowa Finance Authority Rental Assistance program which assisted in Cedar Rapids when other funding was expended, General Assistance through the County, and several church and ministry options.

**Affordable and Permanent Supportive Rental Housing**

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As demonstrated in the Housing Needs Inventory and Gap Analysis Table for the Non-Homeless the City of Cedar Rapids based upon CHAS data 725 rental units affordable to those at 30% AMI and 1,415 affordable rental units for those greater than 30% up to 50% AMI. This shows that there are 2,140 affordable units. Permanent Supportive units are at 20 and a few projects are underway that will increase these units by as many as 10. Service providers have noted through meetings, questionnaires, and one-on-one consultation that the lack of affordable units is a strain on all homeless and affordable housing programs because service providers are not able to keep up with the demand for units.

***Describe the unmet housing and service needs of qualifying populations, including but not limited to:***

The City worked extensively with services providers and used information obtained through the Public Survey to determine much of the unmet needs for the qualified populations listed. In addition, the City used the Comprehensive Housing Needs July 2022 update prepared by Maxfield Research and Consulting to look at the need for deep subsidy housing which is the housing that is the most affordable to households at or below 30% of the Area Median Income.

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**Homeless Qualified Population**

**Unmet Housing Needs**

The biggest concerns noted through the public survey of respondents that identified as currently homeless is the need for affordable rental housing with 57% of respondents selecting this as their greatest housing need. Other housing needs listed include 14% of respondents looking for additional rental payment assistance. The remaining survey respondents were looking for homeless support services. Those identifying as homeless did not see an issue with current sheltering options. The need for affordable housing is echoed through the responses from the service providers serving the homeless population. Affordable, safe, and equitable housing are requested with added interest in lower barriers to entry. In addition, based upon the 2022 Update Comprehensive Housing Market Analysis for Cedar Rapids conducted by Maxfield Research and Consulting, LLC, the current rental vacancy rate overall is 1.3%, while a healthy market has around a 5% vacancy rate. For deep-subsidy rental project there are zero vacancies with extensive wait lists existing at most properties. The market analysis shows a demand for deep-subsidy units of 735 between now and 2030. This further showcases the need for housing that is affordable to those that are in the homeless qualified population who do not currently have access to affordable housing and thus are lacking in the ability to reach housing stability.

**Unmet Service Needs**

Service needs for this population are typical services assisting with mental health, substance abuse, and domestic violence, as well as primary needs, with the Point-In-Time used to aid in this determination and showing 28%, 23%, and 22% respectively as identified issues. Addressing housing needs will assist in stabilizing individuals and allow them to focus on things other than their housing crisis. Most service providers have noted that they have minimal or no waitlists for services outside of housing.

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**Near-Homeless Qualified Population**

**Unmet Housing Needs**

The survey showed that people who are near-homeless are having a difficult time find units. Survey comments suggest that they are having a hard time finding units due to lack of availability for rental housing that is affordable to those on fixed incomes, those with background concerns, or those in general low-income situations that are living with others or in a hotel. This category did not have responses that suggested there was much need for rental assistance payments. Service providers also stated that finding affordable units has been a struggle for this population, citing similar concerns. In addition, safe, secure, and equitable housing has been cited as a need. This again is supported by the 2022 Update Comprehensive Housing Market Analysis for Cedar Rapids conducted by Maxfield Research and Consulting, LLC, the current rental vacancy rate overall is 1.3%. For deep-subsidy rental project there are zero vacancies with extensive wait lists existing at most properties. The market analysis shows a demand for deep-subsidy units of 735 between now and 2030.

**Unmet Service Needs**

The service needs for this population are all encompassing with needs being those identified for persons of a lower income. This has been determined by past survey data and confirmed by service provider consultation. The needs are often focused on low or no cost healthcare, childcare, transportation, and a variety of counseling

services. The City is fortunate to have a robust system of service providers that assist with all of these areas, knowing that additional funding is always able to increase availability, the community has a priority to get individuals and families securely and permanently housed so that they are able to build better access to other potential service needs. Most service providers have noted that they have minimal or no waitlists for services outside of housing.

### **Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking Qualified Population**

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#### **Unmet Housing Needs**

Based upon discussions with service providers that serve this population, the greatest housing need is safe, secure, and equitable housing. Confidential and trauma-informed housing was noted as a specific need for those that are actively fleeing human trafficking. There are currently service providers that are providing temporary housing for this population, but a more permanent, safe, and affordable housing solution would benefit those in the qualified population. Availability to safe and secure housing after exiting programs that have wait lists in the category, allows for additional individuals and families to be served in this population. This again is supported by the 2022 Update Comprehensive Housing Market Analysis for Cedar Rapids conducted by Maxfield Research and Consulting, LLC, the current rental vacancy rate overall is 1.3%. For deep-subsidy rental project there are zero vacancies with extensive wait lists existing at most properties. The market analysis shows a demand for deep-subsidy units of 735 between now and 2030. Adding safe, secure, and affordable housing aids this population.

#### **Unmet Service Needs**

Based upon information provided by service providers serving this population frequently crisis assistance, legal, medical, social service advocacy, long- and short-term counseling, trauma-informed therapy, transition, and basic needs assistance are all common service needs. The City is fortunate to have a robust system of service providers that assist with these areas, knowing that additional funding is always able to increase availability, the community has a priority to get individuals and families securely and permanently housed so that they are able to build better access to other potential service needs. For providers specifically serving this population waitlists are not needed outside of finding housing.

### **Other populations where providing supportive services or assistance would prevent the family's homelessness or would serve those with the greatest risk of housing instability Qualified Population**

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#### **Unmet Housing Needs**

Based upon discussions with those providing services in this population including those working with the City's Housing Choice Voucher Program. The City's Housing Choice Voucher program which used to have a 95% success rate of voucher holders finding units, now has a 67% rate of success. In addition, average time to lease up in a unit has gone from 30-60 days up to 120 days. This has also resulted in the need to increase program's payment standards up to 120% of fair market rents, per waiver allowance as of 3/1/22. Forty-one percent of HCV participants pay over 30% of their income on rent. Currently 321 households are on the Housing Choice Voucher waitlist with 115 households (voucher holders) searching for units. Other service providers in this category along with the need for additional units, units that are accessible with lower barriers to entry is noted as an extremely unmet need. Units that are truly affordable to those at the greatest risk of housing instability are operating from wait lists. The City's largest affordable rental housing provider also stated that they are operating from waitlists and any of the vacancies are attributed to needed items to turn the units for new tenants. This again is supported by the 2022 Update Comprehensive Housing Market Analysis for Cedar Rapids conducted by Maxfield Research and Consulting, LLC, the current rental vacancy rate overall is 1.3%. For deep-subsidy rental project there are zero vacancies with extensive wait lists existing at most properties. The market

analysis shows a demand for deep-subsidy units of 735 between now and 2030. Adding safe, secure, and affordable housing aids this population.

### **Unmet Service Needs**

The service needs for this population are all encompassing with needs being those identified for persons of a lower income. This has been determined by past survey data and confirmed by service provider consultation. The needs are often focused on low or no cost healthcare, childcare, transportation, and a variety of counseling services. The City is fortunate to have a robust system of service providers that assist with all of these areas, knowing that additional funding is always able to increase availability, the community has a priority to get individuals and families securely and permanently housed so that they are able to build better access to other potential service needs. Most service providers have noted that they have minimal or no waitlists for services outside of housing.

## **Veterans Qualified Population**

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### **Unmet Housing Needs**

Based upon discussion with Veteran Affairs the greatest housing needs for the Veteran population that would likely also fall into another qualified population category is increased affordable housing availability including rentals with utilities paid, ADA accessible housing, second chance landlords, and property management with better communication. This again is supported by the 2022 Update Comprehensive Housing Market Analysis for Cedar Rapids conducted by Maxfield Research and Consulting, LLC, the current rental vacancy rate overall is 1.3%. For deep-subsidy rental project there are zero vacancies with extensive wait lists existing at most properties. The market analysis shows a demand for deep-subsidy units of 735 between now and 2030. Adding safe, secure, and affordable housing aids this population.

### **Unmet Service Needs**

Service needs that have been identified by service providers working with Veteran populations include health services both mental and physical, transportation, employment services, and general household assistance. The City is fortunate to have a robust system of service providers that assist with all of these areas, knowing that additional funding is always able to increase availability, the community has a priority to get individuals and families securely and permanently housed so that they are able to build better access to other potential service needs. Most service providers have noted that they have minimal or no waitlists for services outside of housing.

<b><i>Identify any gaps within the current shelter and housing inventory as well as the service delivery system:</i></b>
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### **Shelter System**

Shelters are a critical part of getting a homeless individual or household emergency sheltered. The current shelter providers have done an exceptional job of using coordinated intake and increasing shelter capacity to ensure that those that need and want shelter will have that option. In addition to the year-round sheltering options, the shelter providers along with City and County officials have also ensured that a Community Overflow Shelter would be available during the coldest and harshest weather conditions. As demonstrated in the Homeless Needs and Gap Analysis Table, currently there are more shelter options than what are being fully utilized and there is not currently a demonstrated gap. In addition, currently the City is utilizing Emergency Solutions Grant funding through the state of Iowa to provide non-congregate shelter options for those that need this option due to COVID-19.

### **Housing Inventory**

Extensive discussion with multiple local groups, committees and agencies have found that additional affordable housing units is extremely needed in the community. As demonstrated in the Housing Needs Inventory and Gap Analysis Table for the Non-Homeless the City of Cedar Rapids based upon CHAS data there is a gap in affordable

housing units of 3,590. The Comprehensive Housing Needs July 2022 update prepared by Maxfield Research and Consulting showed a need for an additional 735 deep-subsidy units between now and 2030. These units are critical to aiding in homelessness reduction and increased housing stability.

### **Service Delivery**

The City of Cedar Rapids is fortunate to have such a robust supportive service system in place. Through outreach and discussion with service providers, it has been determined that most service providers are not operating on wait lists. While some agencies may take a week or two for appointments most services are still able to occur. The level of services is sometimes decreased to ensure that everyone can be served but waitlists for services were rare. The information was determined through questionnaire and one-on one consultation with service providers.

***Identify the characteristics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of "other populations" as established in the HOME-ARP Notice:***

The housing characteristics that are most associated with instability and an increased risk of homelessness are those that typically would be eligible for programs such as temporary rental, temporary financial, or tenant-based rental assistance when not eligible as another qualified population. In addition, those people at or below 30% AMI and severely cost burdened with no other factors for at risk of homelessness and finally those that are at or below 50% AMI with at least one at-risk of homelessness condition. For a more detailed look at the at-risk of homelessness conditions please see the definitions of the qualifying populations earlier in this plan.

***Identify priority needs for qualifying populations:***

The City has identified Affordable Rental Housing through consolidated planning as a priority need for the community at large, further consultation related to the implementation of this HOME-ARP Allocation Plan has determined that affordable rental housing is a crucial need for those in all qualifying populations as there is simply a large need. This emphasized by individuals' inability to find housing as noted in public survey results. The fact that most affordable housing has waiting list. The fact that housing choice voucher participants are unable to find housing and a once high success rate has greatly reduced. Finally, one-one-one and meeting discussion has resulted in recommendations for added affordable housing units.

***Explain how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined:***

The level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined through various sources. One source is the Final Point-In-Time (PIT) results conducted through the local Continuum of Care on January 26, 2022. The City chose this PIT as the best for analysis as January is when the community has an overflow shelter that assists in additional sheltering options for safety in cold inclement months. The City also utilized information from Comprehensive Housing Affordability Strategy (CHAS) data, American Community Survey (ACS) data, and Decennial Census Data. The Comprehensive Housing Needs July 2022 update prepared by Maxfield Research was also used. Finally, information is utilized through this section that was obtained through service provider consultation with various agencies.



## HOME-ARP Activities

***Describe the method for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors and whether the PJ will administer eligible activities directly:***

The City intends to utilize funds for the development of affordable housing units that are desperately need within the community by all qualified populations, as the largest issue facing the community is currently the lack of affordable units. The City intends to act as the developer and will solicit contractors through a standard request for proposals process. This includes utilization of the City’s Purchasing Department to send out pertinent request information to those that the City has used for contracting work in the past as well as all known contractors in the area. In addition, the City will include information on the City’s website so any contractor would be able to bid. After development the City intends to solicit applications for agencies to take over ownership and management of the property. Strict oversight will be provided for a 15-year affordability period. Application solicitation will include direct email to the City’s interested parties list which includes many non-profit agencies, as well as representatives from any agency that has previously applied or been funded for either CDBG or HOME funds. Finally, information will be provided to our local Continuum of Care to ensure that an additional method of solicitation has been utilized.

### Use of HOME-ARP Funding

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$ 0		
Acquisition and Development of Non-Congregate Shelters	\$ 0		
Tenant Based Rental Assistance (TBRA)	\$ 0		
Development of Affordable Rental Housing	\$ 1,249,782		
Non-Profit Operating	\$ 0	0%	5%
Non-Profit Capacity Building	\$ 0	0%	5%
Administration and Planning	\$ 138,864	10%	15%
<b>Total HOME ARP Allocation</b>	<b>\$ 1,388,646</b>		

***Additional narrative:***

The City intends to focus on the development of affordable rental housing as the greatest root cause of issues currently facing the community. Developing affordable housing will aid in many of the other potential areas for HOME-ARP funding by reducing the burdens on many programs that have been unable to successfully transition clients to the next phase of self-sufficiency.

***Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:***

The rationale for funding affordable housing is quite clear. The City of Cedar Rapids has a long history of low-vacancy rates and high demand for additional affordable housing. In addition to this issue, the City faced additional challenges after the August 2020 Derecho which further impacted housing inventory throughout the City. This resulted in the loss of units and degradation of other units.

Current inability for service providers to adequately serve and transition clients to self-sufficiency is another reason that affordable housing is greatly needed in the community. Through discussion with local service providers it is clear that there is a barrier to finding affordable units. This makes it difficult for shelters to get households out of the shelter and into housing. Families utilizing rapid-rehousing or Housing Choice Vouchers are struggling to find units. While rental assistance options exist in the community, there are simply not enough units to assist in housing those that are homeless, at risk of homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual

assault, stalking, or human trafficking, or those other populations at greatest risk of homelessness and housing instability, this includes Veteran's and their families when also struggling with the aforementioned concerns.

Currently the City's Housing Choice Voucher program which had a 95% success rate of voucher holders finding units, now has a 67% rate of success. In addition, average time to lease up in a unit has gone from 30-60 days up to 120 days. This has also resulted in the need to increase their payment standards up to 120% of fair market rents per waiver allowance as of 3/1/22. Forty-one percent of HCV participants pay over 30% of their income on rent. Currently 331 households are on the Housing Choice Voucher waitlist with 115 households (voucher holders) searching for units.

Without the ability to stabilize living situations due to a shortage of affordable rental housing stock, service providers have less capacity to take on new clients, even in a community such as Cedar Rapids that has a robust range of quality service providers.

With this information additional affordable housing would reduce some of the current burdens on supportive services, alleviate pressure on shelters including crowding and aid qualified populations who simply are unable to find housing.

## HOME-ARP Production Housing Goals

***Estimate the number of affordable rental units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:***

To create additional housing units, the City plans to produce a minimum of 15 units partially funded with HOME-ARP funds with a combination of 1 and 2 bedrooms. This will be in addition to another 10 units that will not utilize any HOME-ARP funds. The City estimates a total of 25 affordable housing units. The City anticipates utilizing other secured funding sources, for an estimated total of 25 affordable units. The City will put HOME-ARP funding into 15 units to ensure that maximum per unit subsidies are appropriate. Unit funding will be for fixed units and all commons areas will be handled through other funding sources. It is anticipated that this project will likely be a 4-5-million-dollar project in total.

***Describe the specific affordable housing production goal the PJ hopes to achieve and describe how it will address the PJ's priority needs:***

The specific goal that the City is working to achieve is adding affordable rental housing stock. This has been a long-standing goal that the City has identified through Consolidated Planning but has become more important since the 2020-2025 Consolidated Plan was developed. In addition, the direct priority need identified in the Consolidated Plan is, Affordable Housing for Low-Income Renters. Again, this need is more prevalent due to the 2020 August Derecho as well as lasting results due to the pandemic.

## Preferences

The City of Cedar Rapids will not be offering preference to a specific qualified population, but to all of the qualified populations, knowing that affordable housing is a need equally among each population.

## HOME-ARP Refinancing Guidelines

The City of Cedar Rapids will not be using any HOME-ARP funds for the refinancing of existing debt.