



CITY MANAGER'S OFFICE  
DEC 22 2022  
CITY OF AMES, IOWA

December 13, 2022

City of Ames  
515 Clark Avenue  
Ames, IA 50010

RE: City of Ames FY 2024 SCHT Owner-Occupied Repair (OOR) Program Proposal

Dear Honorable Mayor Haila and City Council:

The Story County Housing Trust (SCHT) has implemented a County-wide OOR program since 2018 and as of June 30, 2022 has provided over \$630,000 in funding to beneficiaries across all programs. Every local dollar invested into the SCHT for projects has leveraged an additional \$4.09 in state funds. Additional information is included in the attached SCHT FY 2022 Annual Report.

The need for OOR services is vital throughout the County, including the City of Ames. Due to the size of the community and housing needs of Ames residents, additional OOR funding would allow the SCHT to expand repair services within the city.

The SCHT has not implemented a wide-scale advertisement of OOR services but has already completed 20 OOR projects in Ames. This shows the pent-up demand and need for additional OOR services. With an increased awareness campaign and funding, the SCHT believes that the expanded OOR program would be greatly utilized.

Therefore, the SCHT is proposing the following City of Ames OOR Program for FY 2024 (July 1, 2023 – June 30, 2024):

**Funding Request:** \$115,000. \$100,000 would be for OOR projects and up to \$15,000 would be for the grantee to implement the program.

**Use of Funds:** For the SCHT OOR Program.

**Location of Funding:** Limited to properties in the City of Ames within Story County.

**Implementation of Funding:** The SCHT would solicit a grantee to implement the program by working with homeowners on income verification, contractor selection, and project execution.

**Income Restrictions:** Funding would be limited to households making 80% or less of the Area Median Income (AMI) as calculated by the Department of Housing and Urban Development (HUD).

**Funding Restrictions:** Households would be eligible for funding up to \$15,000 as a forgivable loan or \$5,000 as a grant. Flexibility would be available to increase the forgivable loan amount up to \$20,000 based on need, but the program would be advertised at the \$15,000 limit for consistency. This would be different from the



existing program guidelines, which have a \$15,000 maximum without SCHT Board approval.

**Eligible Repairs/Guidelines:** Eligibility is based upon the established SCHT Owner-Occupied Repair Guidelines (see attached document). Households receiving funds of over \$6,000 would require multiple bids with a preference for contractors from Story County.

**Technical Services:** The grantee (not the households/beneficiaries) will be eligible to receive up to 15% of the funds to provide services as described above. The SCHT is not currently requesting any administration funds.

This proposal is based on the existing SCHT program guidelines. The SCHT would welcome any additional comments or feedback from the City regarding this proposal.

Thank you for your consideration. The SCHT is looking forward to continuing our partnership to address housing issues in Ames and Story County.

Sincerely,

A handwritten signature in blue ink that reads "Andrew Collings". The signature is written in a cursive style with a long, sweeping underline.

STORY COUNTY HOUSING TRUST  
Andrew Collings  
SCHT Staff

# Story County Housing Trust FY 2022 Annual Report



Story County Housing Trust

## Mission

The Story County Housing Trust (SCHT) is a 501(c)3 organization designated as a Housing Trust Fund by the Iowa Finance Authority. Formed in 2017, the goal of the SCHT is to improve affordable housing in Story County.

The Story County Housing Trust provides funding to grantees who provide housing assistance under one of two programs: 1) Owner-Occupied Rehabilitation or 2) Rental and Shelter Assistance.

## How We Operate

The Story County Housing Trust builds partnerships with many different groups and leaders in Story County to help accomplish the goal of supporting and creating affordable housing. In FY22 the SCHT worked with the following organizations to forward affordable housing in Story County:

### Owner-Occupied Rehabilitation Partners:

- City of Collins
- Nevada First United Methodist Church
- Story County Environmental Health
- Trinity United Methodist - Hands Serving Others

### Rental & Shelter Assistance Partners:

- ACCESS
- The Bridge Home
- Home Allies
- The Salvation Army of Ames
- YSS

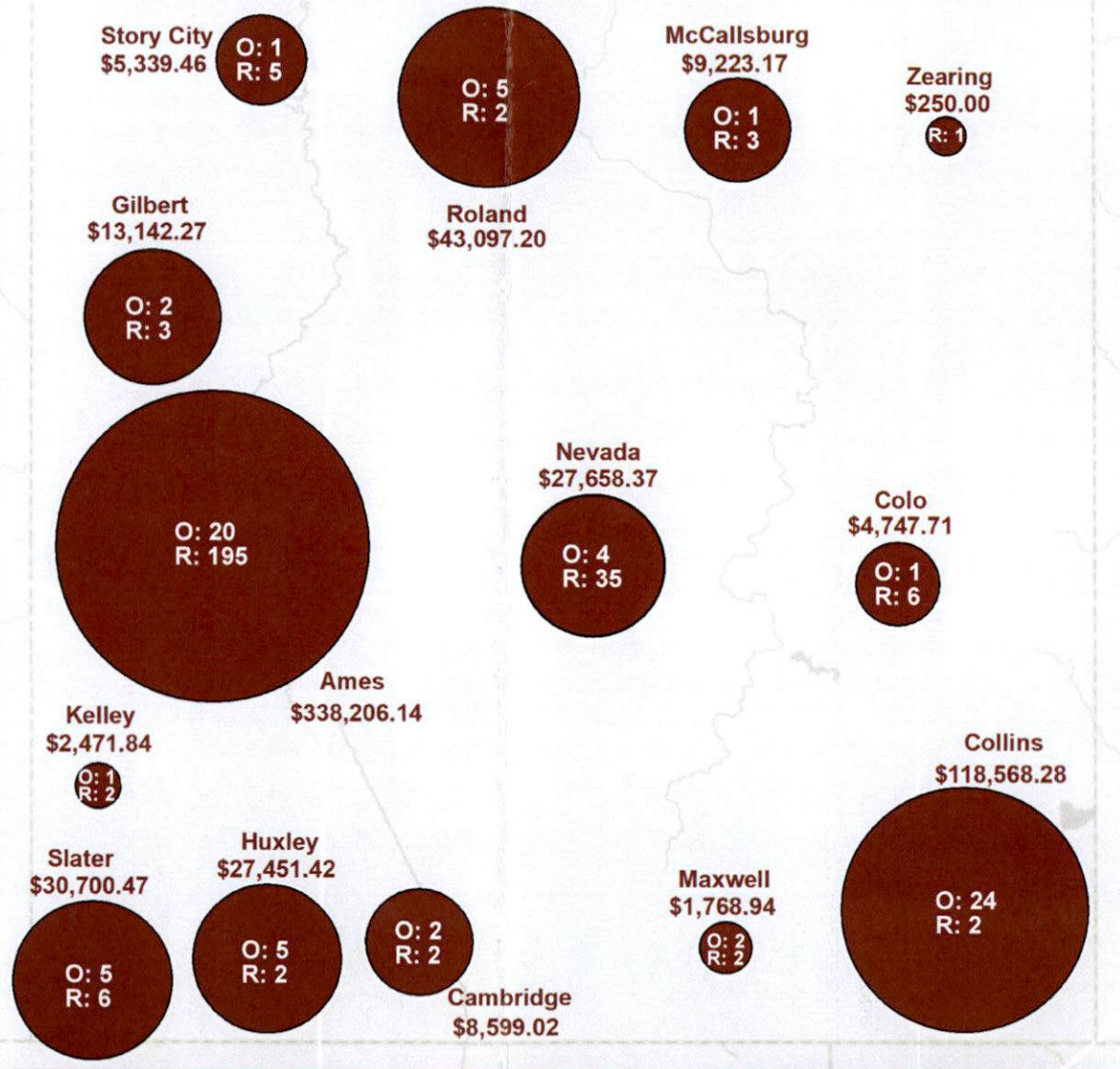
## New in 2022

The SCHT received a \$470,000 award notification from Story County in FY2022. The allocation of funds originates from the American Rescue Plan Act and will be used for three new targeted initiatives to: (1) provide funding to first time home buyers who utilize IFA's existing homebuyer assistance program, (2) provide a stipend for direct care staff as a recruitment tool to help fill a huge void of needed professionals in the wake of the COVID-19 pandemic, and (3) work with a Story County community to purchase, set, and sell a Homes for Iowa house. These three targeted projects will be instrumental in helping to address the affordable housing concerns in Story County.

In FY 2022 the SCHT expanded its OOR programs to address non-compliant septic systems. This effort is being implemented through a partnership with Story County Environmental Health. By offering this expanded service the SCHT can better support the affordability of home ownership and the mounting cost to bring a septic system into compliance.

In FY 2022 the SCHT was able to provide one-time funding for a hotel to apartment conversion project in Nevada. The award of more than \$14,000 from the SCHT is being used to rehabilitate an underutilized 36 unit former hotel. When complete the apartments will be used for LMI populations. The SCHT is proud partner in this innovative housing effort.

# Total Housing Investment by the Story County Housing Trust FY18-FY22



O - Owner-Occupied Households Assisted per Community  
R - Rental Households Assisted per Community

## By the Numbers

Owner-Occupied Households Assisted: **73**  
Rental Households Assisted: **266**  
Total Households Assisted: **339**

Local Dollars: **\$154,302**  
State HTF Dollars: **\$476,922**  
**+**  
**\$631,224**

Between FY18 & FY22 every local dollar invested in the Story County Housing Trust has leveraged an additional \$4.09 in state funds for Story County housing efforts.

Contact

**Andrew Collings**

Program Administrator

[acollings@dmampo.org](mailto:acollings@dmampo.org)

515-334-0075

[storycountyht.org](http://storycountyht.org)

# SCHT Owner-Occupied Repair Guidelines

The guidelines below are parameters set forth by the Story County Housing Trust Board of Directors. These guidelines are intended to make SCHT sponsored owner-occupied repair programs more consistent and ensure the efforts of the Story County Housing Trust will continue to have a positive impact in Story County.

The Board gives program administrators flexibility but wants to ensure the funds are being spent in a consistent manner. Unfortunately, there will be times that program administrators will have to deny a homeowner based on the scope of work or turn them away due to a lack of funds. The priority list below should be a guide when determining how to allocate funds.

1. **Address critical life-safety issues** – The repair should only address a critical need.
2. **Assist individuals in need** – Assistance should be prioritized for homeowners in the most need.
3. **Fix a problem & improve living conditions** – The repair should remedy a problem and improve living conditions.

## Eligible for repair or replacement:

- Windows & doors
- Roofs
- Siding
- HVAC
- Woodstoves and fireplaces when they are the primary heat source.
- Electrical
- Water heaters
- Plumbing
- Accessibility improvements (Exterior ramps or interior accommodations)
- Septic systems
- Insulation/weatherization
- Attached garages ONLY when they are incidental to a larger project (ie a continuous roof).

## Ineligible for repair or replacement:

- Appliances
- Landscaping
- Additions
- Water Softeners
- Detached Garages
- Sheds
- Driveways
- Sidewalks
- Housecleaning

## Property requirements:

- Property must be in Story County
- Property taxes must be current
- Property must be in compliance with nuisance ordinances
- Property must be safe for the inspector and the contractor

## Restrictions and limitations of funds:

- The maximum per home/per applicant investment is \$15,000 in a 5-year period.
- Limit is cumulative and a homeowner can apply more than once in a 5-year period if they do not exceed the cumulative \$15,000 limit.
- For projects over \$5,000, homeowners are required to sign a five-year deed restriction. If the property is sold in that time, the property owner will be required to repay a prorated amount of the investment.
- All questions for project eligibility can be directed to Andrew Collings at 515.334.0075 or [acollings@dmampo.org](mailto:acollings@dmampo.org).

## Rules specific to the grant administrators:

- Technical services cannot exceed 15% of the grant award.
- Solicitation of multiple bids is required for repair activities on major home repairs such as roof, HVAC replacement, or activities over \$6,000.
- Contractors from Story County are preferred.
- Grantees need to include a question in their applications asking if homeowners have received funding from the SCHT before or any other types of OOR assistance regardless of source within the last 5 years.
- If a proposed project is estimated to exceed \$15,000, SCHT board approval is required.

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