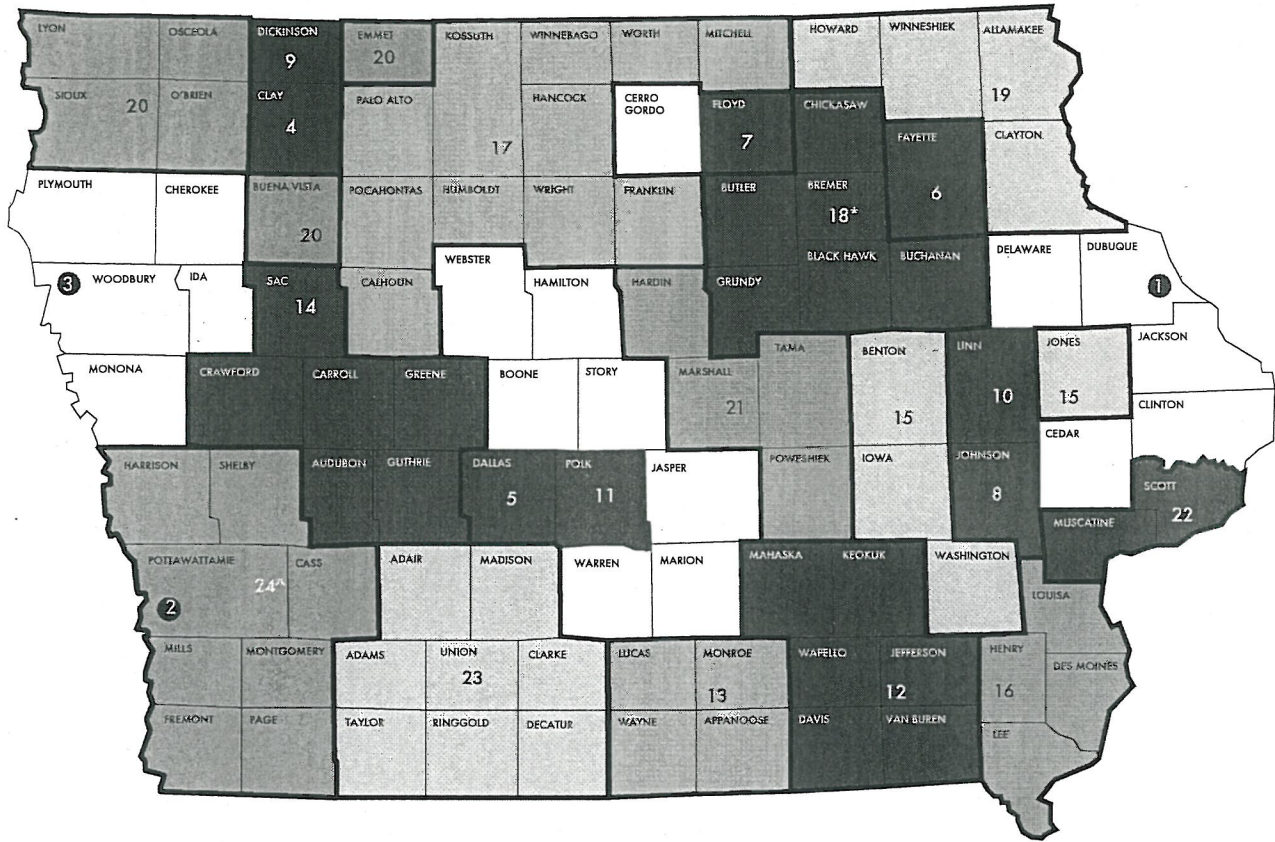


Local Housing

TRUST FUND MAP



City

- ① City of Dubuque Housing Trust Fund
- ② Council Bluffs Housing Trust Fund, Inc.
- ③ Sioux City Local Housing Trust Fund

County

- ④ Clay County Local Housing Trust Fund, Inc.
- ⑤ Dallas County Local Housing Trust Fund, Inc.
- ⑥ Fayette County Local Housing Trust Fund
- ⑦ Floyd County Housing Trust Fund
- ⑧ Housing Trust Fund of Johnson County
- ⑨ Lakes Community Land Trust
- ⑩ Housing Fund for Linn County
- ⑪ Polk County Housing Trust Fund

Regional

- ⑫ AHEAD Regional Housing Trust Fund, based in Ottumwa (Davis, Jefferson, Keokuk, Mahaska, Van Buren and Wapello)
- ⑬ Chariton Valley Regional Housing Trust Fund, Inc., based in Centerville (Appanoose, Lucas, Monroe and Wayne)
- ⑭ Council of Governments Housing, Inc., based in Carroll (Audubon, Carroll, Crawford, Greene, Guthrie and Sac)
- ⑮ East Central Iowa Housing Trust Fund, based in Cedar Rapids (Benton, Iowa, Jones and Washington)
- ⑯ Great River Housing, Inc., based in West Burlington (Des Moines, Henry, Lee and Louisa)
- ⑰ Homeward Housing Trust Fund, based in Clarion (Calhoun, Franklin, Hancock, Humboldt, Kossuth, Mitchell, Palo Alto, Pocahontas, Winnebago, Worth and Wright)
- ⑱ Iowa Northland Regional Housing Council,* based in Waterloo (Black Hawk, Bremer, Buchanan, Butler, Chickasaw and Grundy)
- ⑲ Northeast Iowa Regional Housing Trust Fund, based in Postville (Allamakee, Clayton, Howard and Winneshiek)
- ⑳ Northwest Iowa Regional Housing Trust Fund Inc., based in Spencer (Buena Vista, Emmer, Lyon, O'Brien, Osceola and Sioux)
- ㉑ Region 6 Housing Trust Fund, based in Marshalltown (Hardin, Marshall, Poweshiek and Tama)
- ㉒ Scott County Housing Council and Muscatine Housing Cluster
- ㉓ Southern Iowa COG Housing Trust Fund, based in Creston (Adair, Adams, Clarke, Decatur, Madison, Ringgold, Taylor and Union)
- ㉔ Southwest Iowa Housing Trust Fund,[^] based in Atlantic (Cass, Fremont, Harrison, Mills, Montgomery, Page, Pottawattamie and Shelby)



800.432.7230

www.IowaFinanceAuthority.gov

These trust funds are certified by IFA as local housing trust funds in accordance with Administrative Rules.

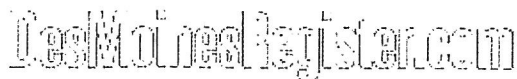
*Excludes Waterloo and Cedar Falls ^Excludes Council Bluffs

FAST WORK SECURES HOUSING



THANKS TO DIANA DEIBLER FOR SUBMITTING THIS PHOTO

A multifamily transitional property in Des Moines was honored by the Iowa Finance Authority as this year's Housing Iowa Multifamily Housing Development. Fifteen women and nine children were to be displaced with the closing of the downtown Des Moines YWCA residential program. The Polk County Housing Trust Fund oversaw a collaborative to move the women and children into Unity Place. At the award presentation Sept. 9 were, front row, from left: Joe O'Hern, Iowa Finance Authority executive director; Lori Kauzlarich, Polk County Housing Trust Fund; Merlie Crowley, Polk County Housing Continuum; E.J. Giovanetti, Polk County Housing Trust Fund board of directors chairman; Dr. Andrea McGuire, Prairie Meadows board of directors; Creighton Cox, Polk County Housing Trust Fund board of directors; and Roger Caudron, Iowa Finance Authority board of directors chairman. Back row: Kathy Kahoun, City of Des Moines; Dawn Stewart, Unity Place properties manager; John Rowen, Prairie Meadows board member; Jammie Shaw, Conlin Properties; and Sheila Lumley, Polk County Housing Trust Fund.



September 10, 2009

Nine-day effort should benefit D.M. families for years to come

By *DONNELLE ELLER*
deller@dmreg.com

After most reporters have left, Grace Robinson stops and shakes hands with Elizabeth Andrade, women who will live a couple of doors from each other in Anawim Housing's nine-plex now being built at 21st Street and Forest Avenue in Des Moines.

While hundreds of builders and volunteers will focus over the next nine days on constructing the \$1.5 million project, the work is really about making a better life for families like Robinson's and Andrade's, said Rick Tollakson, chief executive of Hubbell Homes, who is working with more than 200 building partners to construct nine homes in nine days.

"You're providing hope for generations to come," Tollakson told dozens of builders gathered Wednesday to kick off construction of the Anawim Housing for low-income families. Most of the labor and materials are being donated.

"The families who walk through those doors may not know your names, but they'll know what was in your heart," Tollakson said.

The new two-story townhouse apartment will mean more room for Robinson's four teen-age grandchildren, who she's been raising for the past 11 years. Kejuan, 14, will have bedroom space in the basement; Kenya, 13, and Shiana, 16, will share a room; and Tinesha, soon 17, will have a room to herself.

Robinson, though, is mostly pleased to have her own washer and dryer. "I didn't always have money for the laundromat, so I did a lot of washing by hand so their clothes would be clean," she said. "Bending over the bathtub was hard."

Sister Stella Neill, Anawim's executive director, read letters from other families who will move into the development.

A single father with four daughters is living with his sister in a two-bedroom apartment while the girls' mother struggles with substance abuse. "I know my children will love living in a home they can call their own," he said.

One woman said her current home is "infested with every bug you can think of." Another said her family will be two blocks from its church. "We believe God has opened the door for this opportunity."

Andrade said she struggles to raise her sons, Giovanni, 4, and Luis, 3, while paying \$700 a month for her small home. Her new rent will be \$465. "It will save me a lot of money," said Andrade, who works for a temporary employment firm. "It's a place for my children to grow up."

Robinson said she believes her grandchildren will be safer in their new home than their current neighborhood. The Polk County senior center to the east and Drake University to the west helps stabilize the area, she said.

"There have been times when I've wanted to give up," Robinson said. "But we've stuck together. We

have a real home now, and I'm really, really happy. It's been hard for us."

Additional Facts

How to volunteer

Go to HubbellExtreme.com to find out how to volunteer or donate to the development project. Hubbell leaders say dozens of volunteers are needed for chores that range from helping feed workers to cleaning the site and unloading materials.

Advantages of the Local Housing Trust Fund (LHTF)

- Access to help is available in locations of Iowa where housing assistance programs are otherwise non-existent. Most notably in unincorporated areas, many of Iowa's small towns do not or cannot access larger housing rehabilitation or down-payment assistance programs funded with federal grants (CDBG, HOME).
- Decisions for assistance are made locally, with investment plans approved by local boards.
- Funding is provided to local priorities that can change with the needs of the service region.
- LHTFs cooperate with local bankers to help clients with needs they cannot fulfill, help people avoid foreclosures, and finance homeownership.
- LHTFs help leverage other funds from local government, the private sector, not-for-profits and federal resources (USDA, FHLB).
- LHTFs provide funding for small projects, many that are of urgency (e.g. furnaces). COGH has replaced many septic systems and heating systems, promoting health and increasing energy efficiency.
- LHTFs are able to react quickly to housing needs as they arise.
- LHTFs are leveraging funds that otherwise are not invested in housing, or perhaps not invested in Iowa.
- LHTFs help maintain workforce housing units that are cheaper to repair than replace.

Council of Governments Housing, Inc.

Local Housing Trust Fund for Audubon, Carroll, Crawford, Greene, Guthrie, and Sac Counties in Iowa

Local Housing Trust Fund Services

- Owner-occupied Rehabilitation
- Mortgage foreclosure intervention
- Down-payment assistance
- Rental Rehabilitation (past)

Current COGH SHTF Assistance Levels

- Below 30% MHI: 100% Forgivable Loan
- 30%- 50% MHI: 50% Loan/50% Forgivable Loan
- 50% - 80% MHI: 100% Loan

Matching Funds Partners (2009-current)

Audubon County	Audubon State Bank	Landmands Bank
Carroll County	Bank Iowa	Panora State Bank
Crawford County	Breda Savings Bank	Peoples Trust & Savings Bank
Greene County	Commercial Savings Bank	Bank
Guthrie County	Farmers State Bank of Yale	Raccoon Valley Bank
Sac County	First National Bank of Manning	Templeton Savings Bank
	Guthrie County State Bank	United Bank of Iowa
	Iowa Savings Bank	Wells Fargo Bank
	Iowa State Bank	Westside State Bank