

MUSCATINE HOUSING CLUSTER

HOUSING ASSISTANCE PLAN

The mission of the Muscatine Housing Cluster is to provide resources to sustain and expand affordable housing opportunities for low-income families in Muscatine County

INTRODUCTION

The Muscatine Housing Cluster (MHC) is charged with promoting and funding affordable housing capacity building of non-profit organizations in Muscatine County. The MHC is a consortium consisting of non-profit housing service providers and representatives of local governments. Cluster members work collaboratively to address the overall housing needs and opportunities of the communities of Muscatine County through sharing and coordination of talent, knowledge of housing development and knowledge of resources.

HOUSING NEEDS IN MUSCATINE COUNTY

Muscatine County experiences several issues related to affordable housing.

- First, over a third of homes in Muscatine County were built prior to 1940, with a median year built of 1962. Older housing stock is harder to maintain and is frequently cost prohibitive for landlords to make the necessary repairs.
- Second, the median monthly housing cost in Muscatine County of \$936 is one of the highest in the state.
- Third, many low-income families are often under-capitalized for the down payment and closing costs needed for home ownership.

Rental Units

Muscatine Housing Cluster members report through a recent needs assessment that the lack of rental housing units is a significant problem. Muscatine's Housing Advocate reports that the reasons that low-income families have problems getting assistance are the availability of units, the low quality of those units and the renter's poor rental history.

Owner Occupied

Muscatine County has almost 75% of its units occupied by their owners as of the most recent reports. There is a major divergence in affordability for owners and renters. Recently, the percent of homeowners in Muscatine County spending more than 30% of their income on housing was just over 23%, while the percent of renters spending more than 30% of their income on housing was 40%.

Housing Agency Operations/Capacity Building

Of the many issues faced by the social service and affordable housing worlds, maintaining adequate and qualified staff to provide the services and write the grants for additional funding is key. Each of the Cluster members identified the lack of sufficient staffing as the number one issue to successfully assist residents with their housing needs. Staffing provides services all along the Continuum of Care: from working to keep people living in their own homes; to providing the support and assistance to finding the appropriate housing when they can't; to

increasing the number of affordable units for vulnerable populations; to teaching low-income households to be efficient home owners and providing them with the tools to succeed. More low-income households could be served through capacity building and maintaining current staff support.

MUSCATINE HOUSING CLUSTER PROGRAMS

Emergency Owner Occupied Home Repairs Grant

Awards will be made to qualified MHC members for home repairs that are a health and safety violation under the Housing Quality Standards or to cover the cost of staff who are involved in making these qualifying repairs.

The MHC will use MRB/HUD Owner-Occupied Income Limits for clients served in this category.

Home Ownership Grant

Awards will be made to qualified MHC members to provide down payment/ closing costs for first time home buyers, for staffing to provide education for home buyers, and for other staffing supports related to maintaining home ownership. New First Time Home Buyers will be awarded grants through a qualified housing agency. Home buyers will be required to attend a home buyer's class through the Muscatine Housing Authority or other certified financial education provider to assure new home buyers are educated on home buying practices, financial credit, home maintenance and repairs, and other relevant issues.

The MHC will use MRB/HUD Owner-Occupied Income Limits for clients served in this category.

Housing Agency Program General Operations/Capacity Building Grant

Grants will be made to MHC members to fund staffing, general operating dollars, or capacity building assistance that would ultimately increase or maintain the number of owner-occupied or rental units in Muscatine County. These grants will require a one-to-one match from the applicant agency.

Rental Preservation Grant

Grants will be made to MHC members to provide rent and utility assistance to low-income families that would ultimately increase or maintain the number of rental units in Muscatine County.

The MHC will use the standard Public Housing/Section 8 Income Limits for clients served in this category.

Other Development or Preservation Activities Grant

Grants will be made to MHC members for activities not included above for the development or preservation of affordable housing for eligible recipients. Eligible applicants will be MHC cluster members. These grants will generally require a three-to-one match from the applicant agency.

Grant awards will be based upon yearly priorities of the MHC.

GRANT ELIGIBILITY

Eligible applicants will be any MHC member in good standing who is qualified and capable of providing the services to residents of Muscatine County.

A grant review team will review all applications. Grant awards will be based upon yearly priorities of the MHC.

RESOURCE DEVELOPMENT

The MHC continues to seek matching funding and housing related projects in Muscatine County. Recently, United Way of Muscatine has made housing a priority in their goal of increasing the number of self-sufficient households in Muscatine County. United Way continues to find ways to coordinate granting with the Muscatine Housing Cluster.

COLLABORATIONS

Collaborative efforts will center on:

- Sharing information on housing programs
- Serving as an advocacy group in educating local groups on housing needs and activities
- Serving as a conduit in developing strategies for coordinating and sharing resources that address housing needs and opportunities in Muscatine County
- Making recommendations for local housing trust funding in Muscatine County
- Monitoring and overseeing local housing trust funded agencies

BENEFITS

The importance of safe, dry, and stable housing is well documented as a “main theme” in the stability of neighborhoods and families. It is hard to put a price tag on the well being of children, the elderly, disabled, and the disenfranchised when they are secure in their housing. Children learn better when their housing is stable, elderly can stay in their homes longer when maintenance issues can be addressed, the disabled are more productive when their housing fits their ability and disabilities better and when the disenfranchised are given coping skills, education, and support services while living in temporary or transitional housing their chances of success are greater.

MHC members will be able to maintain staff and secure their current workforce. Contractors and developers will benefit from the work generated by the funds Cluster members will be able to expend on affordable housing. Local building supply companies will see continued revenues from the sale of building supplies for the rehabs and new construction generated by these grant dollars.

CLUSTER MEMBERSHIP

Cluster membership will be open to any non-profit affordable housing providers duly organized in the State of Iowa with all or part of its mission to promote and/or provide housing opportunities for low-income families in Muscatine County. Interested members must submit a copy of their by-laws, mission

statement, and IRS tax exemption status to qualify. Other members will be representatives of Muscatine County and municipal governments throughout the County.

Current members were chosen because of their significant involvement in housing needs and solutions for Muscatine County residents and include:

Agency	Representative
Community Action of Eastern Iowa	Tom Wiebenga
Family Resources	Nicole Cisne Durbin
Muscatine County Area Habitat for Humanity	Don Lampe
Muscatine Center for Strategic Action	Emily Harvey
Greater Muscatine Chamber of Commerce & Industry	Brad Bark
Muscatine County Community Services	Jessica Bopes
Muscatine Housing Authority	Jodi Royal-Goodwin
Rebuilding Together Muscatine County	Alan Millage
Senior Resources / Crossroads	Megan Francis
United Way Muscatine County	Shane J. Orr