



Local Intergovernmental Review Consultation with Cerro Gordo County, Iowa

The Cerro Gordo County Board of Supervisors has received a copy of the Statement of Activities for the NIACOG Housing Trust Fund's application to the 2026 Rural Development Section 533 Housing Preservation Grant Program and has determined that:

1. The proposed project or program is beneficial to Cerro Gordo County.
2. The proposed project does not duplicate current activities.

Comments: _____

Cerro Gordo County Board of Supervisors

Printed Name/Title

Signature

Date



Statement of Activities (Exhibit 2.b-n, 3)

Pertaining To USDA Rural Development – Housing Preservation Grant

- i. **Type of and conditions for financial assistance for housing preservation including that the grant will be for homeowner assistance:** The assistance will be in the form of a grant for homeowner assistance for mechanical work on owner-occupied homes in Franklin, Floyd, Hancock, Kossuth, Mitchell, Worth, Winnebago, and Cerro Gordo County (excluding Mason City addresses because population exceeds 20,000). The grant will be subject to a 5-year Retention Agreement with the Housing Trust Fund secured by a receding forgivable mortgage. Work will be limited to replacement of furnaces, and A/C units with new energy efficient units.
- ii. **Process**
 - a. **Selecting recipients:** To be eligible:
 - i. The home must be located outside of the flood plain in Franklin, Floyd, Hancock, Kossuth, Mitchell, Worth, Winnebago, and Cerro Gordo County (excluding Mason City addresses because population exceeds 20,000), be owner-occupied for more than 1-year, and a furnace or A/C unit that are non-functioning and/or 20 years old or older.
 - ii. The homeowners must have homeowner's insurance unless income is under 30% of the HUD published AMI and the owner is disabled or over 62 years of age in which case this requirement may be waived, upon request.
 - iii. Selection of households meeting eligibility requirements will occur on a first-come, first-served basis.
 - iv. The homeowner's income must be below the HUD 60% income limits and 100% of recipients must be below the USDA Very Low-Income Limits.
 - v. The homeowner's liquid cash assets must be under \$25,000.
 - b. **Determining housing preservation needs of the dwelling:** Eligible repairs will be limited to replacement of furnace and/or A/C units that are non-functioning and/or 20 years old or older. The homeowner will be asked to provide a picture of the units and any available documentation to determine age of units. NIACOG staff will assist homeowners with documentation upon request.
 - c. **Performing the necessary work:** A bid request will be distributed to area HVAC contractors including any contractors requested by the homeowner for inclusion. The contractors are required to be registered with the State of Iowa, meet all state licensing requirements, and not be debarred or declared ineligible by any Federal agency. The lowest responsive, responsible bidder is generally selected. The homeowner and administrator will sign a Notice to Proceed directing the contractor to initiate work. The homeowner will accept the bid and authorize the work.
 - d. **Monitoring/Inspecting work performed:** The NIACOG Housing Trust Fund contracts with a certified home inspector, Mike Kalkwarf, to conduct a final inspection of each project to ensure that every item in the scope of work has been completed. The

inspector prepares and submits a final report that includes pictures of the complete project.

- iii. **Process for coordinating with public and private organizations regarding historic properties:** Due to the nature of the work being proposed, there will be no exterior work done. Projects will generally not be subject to State Historic Preservation Office review. If necessary, all historic properties will be reviewed in compliance with RD Instruction 2000-FF. The Housing Trust Fund has adopted exhibit F-1 of RD Instruction 1944-N (attached). Documentation of determination for each individual project will be maintained in the site-specific project file indicating whether the project is located in the flood plain, and other project correspondence supporting determination.
- iv. **Development standards:** Furnace and A/C installation will be required to be completed to prevailing building codes in the respective jurisdiction.
- v. **Time Schedule for program completion:** The program shall be completed within the 2-year timeframe allowed for the program as follows:
 - a. Month 1: Announce award of funds
 - b. Month 1-6: Market program, accept applications, and determine eligibility
 - c. Month 4: Quarterly report
 - d. Month 6-10: Continue to market program, accept applications, determine eligibility, and complete work*
 - e. Month 7: Quarterly report & Draw #1
 - f. Month 8-15: Continue to market program, accept applications, determine eligibility, and complete work*
 - g. Month 10: Quarterly report & Draw #2
 - h. Month 13: Quarterly report & Draw #3
 - i. Month 15-18: Project closeout
 - j. Month 16: Quarterly report & Draw #4
 - k. Month 19: Final report & Final Draw

* Applications will be accepted on an ongoing basis until funding is exhausted or until project closeout, whichever occurs first.
- vi. **Staffing required to complete the program:** Staffing will be provided by NIACOG under a contractual agreement with the NIACOG Housing Trust Fund, Inc. governing board. Staff members working on this project will include Heidi Nielsen and Travis Konig both of whom have experience with housing grants including CDBG Housing Fund, Federal Home Loan Bank, State Housing Trust Fund, Section 533 Housing Preservation, and private grants. Between the two staff listed, they have 28 years of experience.
- vii. **Estimated number of very low and low-income minority and non-minority persons:** 100% of recipients will have incomes below the USDA RD very low-income limits. In 2025, approximately

21% of our program recipients for all grant programs were a minority race or Hispanic; this is higher than the percentage of the population represented by minority races and Hispanic persons. This ratio is our best guess for the HPG funds as well.

viii. **Geographic areas to be served:** The geographic areas to be served include Franklin, Floyd, Hancock, Kossuth, Mitchell, Worth, and Winnebago, and Cerro Gordo County, except that Mason City addresses will be excluded from participation because Mason City has a population over 20,000 and is precluded from participation by program rules.

ix. **Annual estimated budget:**

- a. The annual estimated budget is as follows: Please note that all administration is paid through a contract with NIACOG so the NIACOG Housing Trust Fund does not pay salaries or fringe.

USDA Rural Housing Preservation Grant Budget				
Number of Projects	9			
	Cost Per Project	USDA Funding	State Housing Trust Fund (SHTF) Funding	Total Budget
HVAC/Water Heater Projects	\$7,731.34	\$34,095.20	\$35,486.84	\$69,582.04
Administrative Contract with NIACOG	\$1,106.64	\$6,016.80	\$3,942.98	\$9,959.78
Total Budget	\$8,837.98	\$40,112.00	\$39,428.82	\$79,541.82
USDA-Funded Admin	15%			
USDA % of Construction Budget	49%			

- b. **Housing Preservation Grant – Draw schedule:** We plan to draw the funds quarterly as a reimbursement of funds expended. The amounts are unknown at this time and will be determined by individual project costs. (see SF-424A for estimated draw amounts)

x. **Indirect Cost Proposal if other Federal funding is used:** No indirect costs will be charged and no other Federal funding is to be utilized in completing the program.

xi. **Accounting System:** The program uses an accrual system of accounting and follows GAAP protocols. Costs are approved by the grant administrators, checks are cut by the CFO of NIACOG, checks are signed by the board treasurer (a banker), and both the CFO and one of the grant

administrators track the financials of the Housing Trust Fund program. The program is audited annually by a 3rd party.

- xii. **Method of evaluation:** The program will be evaluated quarterly with the performance reports with the objectives listed below.
 - a. The number of very low- and low-income persons assisted – Goal of 100% under very low-income limits and none over low-income limits
 - b. The number of minority and nonminority persons assisted – Goal of 7%
 - c. The number of households assisted - Goal of 9
 - d. The average cost of assistance provided to each household – Goal of \$7,731.34 average construction costs per project.
- xiii. **Other Financial Resources:** The NIACOG Housing Trust Fund will be providing 51% of the construction costs in matching funds. The source of matching funds is the State Housing Trust Fund in the amount of \$39,428.82 (\$35,486.84 construction costs, and \$3,942.98 admin). (See chart in ix. a.) Budget above for more detail.
- xiv. **Use of Program Income & Tracking:** Program income, if any, will be used to continue to improve the quality of housing in the NIACOG Housing Trust Fund area. The program income will be tracked with the Quick Books system of accrual accounting for reuse.
- xv. **Plan for disposition of security instruments in the event of loss of legal status:** In the event of loss of legal status, the security instruments would be conveyed from NIACOG Housing Trust Fund, Inc. to NIACOG.
- xvi. **Other information to explain the proposed HPG program:** The NIACOG Housing Trust Fund was established in 2011 to improve the housing stock for low to moderate income households in North Central Iowa. Based out of Mason City, the program has multiplied its impact annually. We have rehabilitated hundreds of homes and continue to look for new sources to help us with that mission. We have partnered with USDA's 504 program on projects in Algona, Charles City, and Clear Lake, and we are very appreciative of the opportunity to apply again for funding with the Housing Preservation Grant - Section 533 program.
- xvii. **Outreach efforts outlined in 7 CFR 1944.671(b):** To meet the requirements of the Fair Housing initiative, NIACOG Housing Trust Fund will include on its primary form of advertising (brochure) and application the statement, "This is an equal opportunity program. Discrimination is prohibited by Federal Law." The brochure and application are posted on the NIACOG website. The Housing Trust Fund Program relies on all 67 cities in our 8-county region and social media to provide outreach for the various grant programs offered. In addition, the brochures have been distributed at area food banks, senior centers, Veteran's Affairs offices, and local Senior Fairs. Application for the past USDA funding was provided on a first-come, first-served basis and was

open to all applicants meeting program eligibility requirements. Any future USDA funding is anticipated to be offered in the same manner until all funds are exhausted.

c. APPLICANT'S EXPERIENCE AND CAPACITY

The NIACOG Housing Trust Fund has repaired/rehabilitated 627 owner-occupied homes since 2011 involving nine Federal Home Loan Bank grants, 14 State Housing Trust Fund grants, 3 USDA Housing Preservation Grants, and 10 United Way grants. Smaller grants and donations from local county and city government, banks and realtors have served as supplemental sources of funding and helped to develop cash reserves for cash flowing projects. Total donations exceed \$9.2 million. Through the Housing Trust Fund, we complete approximately 70-90 repair/rehabilitation projects per year with sizes that range from \$1,500 (emergency repair) to \$30,000 (whole-house rehabilitation).

The housing grant administration staff at NIACOG includes three employees. Heidi Nielsen serves as the lead grant administrator. Mrs. Nielsen has been in the affordable housing industry since 2001 (25 years). Her work has included administering housing rehabilitation/repair grants, construction project development and management utilizing federal procurement guidelines, and management of Public Housing and Section 8 Programs. Travis Konig has 2.5 years of experience with housing grant administration with federal, state, and local grant funding sources and assists with day-to-day administration work. Myrtle Nelson serves as the executive director and provides oversight of staff and input into policy and budget development; she has 34 years of planning experience, as well as, oversight and administration of housing programs and boards. Resumes are attached.

d. APPLICANT'S LEGAL EXISTENCE

The NIACOG Housing Trust Fund is a private non-profit entity with 501(c)3. status. Please find as a separate attachment to the grant application: (1) Certificate of Incorporation, (2) Articles of Incorporation, (3) Bylaws, (4) Evidence of Good Standing with State of Iowa, (5) Board of Directors, (6) SAM Registration.

e. AUDIT

Please find as a separate attachment to the grant application: (1) the most recent (2025) audit of financial activity, and (2) current financial statement showing assets/liabilities dated and signed by an officer.

f. LOCATION AND NEED NARRATIVE STATEMENT

- The area to be served includes NIACOG's 8-county region with the notable exception that Mason City residents will be excluded because the population of the community exceeds 20,000 people.
- Based upon the banded income limits for the region, the number of LMI households in the targeted area is 33% of households. The number of LMI minority households is 2% of the target area households. The percentage of substandard housing is roughly 50%.
- Need for rehabilitation

1. AGING HOMES: 1 in every 3 homes was built before 1940 when indoor plumbing was just starting to take off and Franklin D. Roosevelt was president. The old age of homes has resulted in an acute need for home maintenance. 70% of the region's housing was built more than 50 years ago. Not surprisingly, the counties have twice the housing over 70 years old than the U.S. has as a whole, which points to the frequency and degree of repairs needed. For example, North Iowa Community Action Organization (NICA), which provided weatherization for homes of low-income families, noted that an astounding 70% of the homes they weatherize are also in need of roof repair. Maintenance issues for these older homes also include dangerous wiring, furnace/water heater not working or greatly inefficient, leaking pipes, leaky windows and doors, or lack of flood protection.

Additionally, NICA's in-home specialists further note that over 1/4th of the homes they serve need rehabilitation that the homeowners simply cannot afford. The need for housing rehabilitation is the top priority in the Cerro Gordo County Housing Needs Assessment & Action Plan and the Charles City (Floyd County) Housing Needs Assessment & Action Plan.

In the 2017 Charles City Community Survey the people's top choices for housing strategies included 'Emergency Home Repair – Elderly/Disabled/Low Income' (74%) and 'Housing Rehabilitation' (65%).

Limiting the scope of rehabilitation to proactively replacing the aging or inoperable HVAC units will prevent emergency situations and ensure the safety of the households. This will reduce the possibility of frozen pipes, resulting property damage, and fire hazards caused by using portable space heaters. Likewise, central air units that fail during the summer months create risks to many of the households with health issues. In addition, because the more limited scope of work will result in lower project costs, the lower per project cost will enable the funds to assist more households with critical home mechanical repairs.

2. LARGE POPULATION OF ELDERLY HOMEOWNERS WITH VERY LOW INCOMES: Approximately, 1 in 3 homes (6,150 of 20,352) are owned by elderly residents. And, approximately 3,300 elderly homeowners have very low incomes. In fact, the people who call most frequently

with emergency repair and rehabilitation needs are elderly widows. Frequently, the widows were housewives who no longer have a pension to help with monthly expenses since their spouse died. Their issues are typically emergency repairs, rehabilitation, or accessibility.

3. **LARGE DISABLED POPULATION:** 7,542 people in the region have an employment disability. Given this statistic, it is not surprising that the top environmental health issue in Cerro Gordo County is **SAFE HOUSING** according to Cerro Gordo County's 'Community Health Assessment Survey'. 62% of older citizens in the County are concerned about being able to maintain their home ('2015 Aging in Place Survey').
- **Use of funds for historic properties** - Due to the nature of the rehabilitation being proposed under the HPG, it is unlikely that funds being used will have any impact on any historic homes. If it is determined that the work being funded would have an impact on a historic home, the scope of work will be tailored to ensure that it does not conflict with the Secretary of the Interior's Standards for rehabilitation of historic homes.
- **Evaluation method to determine whether the program is successful** - The success of the program will be evaluated based upon the number of HVAC units that have been installed and other factors such as number of very low-income households assisted as reported in the quarterly performance reports.

g. ALLEVIATING OVERCROWDING

STATEMENT: The NIACOG Housing Trust Fund hereby proffers its intent, in administration of HPG Section 533 USDA grant, to comply with overcrowding dictates referenced at: 7 CFR 1944.656, Chapter XVI. This codicil stipulates 'ideal number of persons' in relation to the number of bedrooms. NIACOG Housing Trust Fund is hereby mindful of this stricture and commits to apply this standard to HPG grant activities. Critical repairs such as replacement of furnaces, A/C units, and water heaters for very low-income individuals will allow them to safely remain in their homes and not crowd into the homes of extended family or friends.

h. LIST OF OTHER ACTIVITIES/FUNDING

1. The NIACOG Housing Trust fund will continue to engage in housing rehab and/or repair, including emergency repairs during the period of the HPG grant agreement and beyond.
2. The Fund anticipates continued funding from the Federal Home Loan Bank, State Housing Trust Fund, local Government funding, and private donors to continue an average of 60-70 home repair projects per year during the grant agreement period. Total donations are anticipated to average \$1,500,000 annually to ensure continued operation over the period of the HPG grant agreement.

i. PROJECT SELECTION

The NIACOG Housing Trust Fund meets or exceeds the project selection criteria as listed in 7 CFR 1944.679. The Trust fund:

1. Will provide housing preservation in the form of housing rehabilitation to preserve affordable housing stock for very low-income persons by replacing aging HVAC systems, and has demonstrated the availability of funds to continue to carry on program activities without jeopardizing the success and effectiveness of the HPG project or placing a financial burden on program participants.
2. Will provide rehab services in the rural areas of Franklin, Floyd, Hancock, Kossuth, Mitchell, Worth, Winnebago, and Cerro Gordo Counties (except within the City Limits of Mason City) serving very low-income persons.
3. Has submitted proof that the fund is an eligible entity with the necessary background and experience in repair or rehab of rural homes for very low-income participants, are legally able to administer funds and provide an adequate accounting of those funds.
4. Has submitted proof of consultation with local government and the State of Iowa's SPOC.
5. Has submitted a complete pre-application including required attachments.

j. ENVIRONMENTAL COMPLIANCE AGREEMENT

Due to the nature and scope of the individual housing rehabilitation projects, the projects are largely Categorically Excluded from environmental reviews. The selection process for the individual projects will be reviewed according to the requirements under Part 1944 Subpart N Exhibit F-1 to determine the need for a broader review. See attached, as a separate document, a signed copy 1970-A Exhibit H.

k. PUBLIC PARTICIPATION AND INTERGOVERNMENTAL REVIEW

- i. See attached, as a separate document, proof of contact with the State of Iowa's SPOC.
- ii. See attached, proof of consultation request from local county governments and the resulting signed Intergovernmental Review Consultation responses received.
- iii. See attached, as a separate document, a Proof of Publication for the public notice, which directed the public to the NIACOG Housing Trust Fund webpage with the statement of activities, provided availability at the physical office, and also requested public comment. The notice was published on August 20, 2026 ending on September 4, 2026 and a copy of it is attached with the proof of publication.

I. ASSURANCE AGREEMENT

The NIACOG Housing Trust Fund agrees to comply with 1944.676(h) as necessary (see attached Assurance Agreement (Form 400-4)).

m. CIVIL RIGHTS

The NIACOG Housing Trust Fund agrees to collect data provided by recipients on race, sex, and national origin and ensure the data is collected and maintained as described in 7 CFR 1944.671. Race and ethnicity will be collected in accordance with OMB Federal Register notice. Data will be maintained in individual recipient files and will be available upon request. The trust fund will comply with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, the Americans with Disabilities Act (ADA), Section 504 of the Rehabilitation Act of 1973, Age Discrimination Act of 1975, Executive order 12250, and 7 CFR part 1901, subpart E.

n. DEBARMENT AND SUSPENSION

The NIACOG Housing Trust Fund has not been debarred, suspended, or excluded from participation in a federal assistance program, and will not enter into any covered transactions with anyone ineligible for participation under 2 CFR parts 180 and 417.

3. SYSTEM FOR AWARD MANAGEMENT

The NIACOG Housing Trust Fund, Inc has an active SAM registration and maintains an accurate registration on an on-going basis. (See proof of SAM registration with valid UEI)

RESOLUTION 2026-

A RESOLUTION AUTHORIZING THE ERECTIONS AND MAINTENANCE OF TRAFFIC CONTROL DEVICES (STOP SIGNS) AT THE INTERSECTION OF YARROW AVENUE AND 150th STREET IN THE COUNTY OF CERRO GORDO, IOWA.

WHEREAS, the Board of Supervisors of the County of Cerro Gordo, Iowa, is authorized by Chapter 321 of the Code of Iowa and Chapter 321.245 of Iowa Code; and

WHEREAS, the Board of Supervisors has determined that it is in the interest of public safety, traffic regulation, and the control of all vehicles approaching said intersection to alter the current traffic control setup; and

WHEREAS, a traffic review or engineering consideration has recommended that the intersection of 150th Street and Yarrow Avenue be designated as Yield intersection.

NOW, THEREFORE, BE IT RESOLVED by the Board of Supervisors of the County of Cerro Gordo, Iowa:

1. Section 1. That a YIELD sign shall be erected, maintained, and enforced for the regulation and control of traffic approaching and entering the intersection as follows:
 - [Example: A Yield sign on the north side of 150th Street at the intersection with Yarrow Avenue, regulating southbound traffic].
2. Section 2. That any existing conflicting traffic control devices, such as [Example: the existing Stop sign], shall be removed upon installation of the new yield sign(s).
3. Section 3. That the County Engineer is hereby authorized and directed to procure, erect, and maintain said YIELD sign in accordance with the specifications outlined in the Manual on Uniform Traffic Control Devices (MUTCD) as adopted by the State of Iowa.
4. **Section 4. That this resolution shall become effective immediately upon its passage, approval, and execution by the Chairman of the Board of Supervisors, and upon the physical installation of the authorized signage.**

PASSED AND APPROVED this 17th day of August, 2026.

COUNTY OF CERRO GORDO, IOWA

RESOLUTION 2026-

A RESOLUTION AUTHORIZING THE ERECTIONS AND MAINTENANCE OF TRAFFIC CONTROL DEVICES (STOP SIGNS) AT THE INTERSECTION OF EAGLE AVENUE AND 310th STREET IN THE COUNTY OF CERRO GORDO, IOWA.

WHEREAS, the Board of Supervisors of the County of Cerro Gordo, Iowa, is authorized by Chapter 321 of the Code of Iowa and Chapter 321.245 of Iowa Code; and

WHEREAS, the Board of Supervisors has determined that it is in the interest of public safety, traffic regulation, and the control of all vehicles approaching said intersection to alter the current traffic control setup; and

WHEREAS, a traffic review or engineering consideration has recommended that the intersection of 310th Street and Eagle Avenue be designated as 4-way stop intersection.

NOW, THEREFORE, BE IT RESOLVED by the Board of Supervisors of the County of Cerro Gordo, Iowa:

1. Section 1. That a 4-way STOP sign installation shall be erected, maintained, and enforced for the regulation and control of traffic approaching and entering the intersection as follows:
 - [Example: A Stop sign on the north and South side of 310th Street at the intersection with Eagle Avenue, regulating southbound and northbound traffic].
2. Section 2. That any existing conflicting traffic control devices, shall be removed upon installation of the new stop sign(s).
3. Section 3. That the County Engineer is hereby authorized and directed to procure, erect, and maintain said STOP signs in accordance with the specifications outlined in the Manual on Uniform Traffic Control Devices (MUTCD) as adopted by the State of Iowa.
4. **Section 4. That this resolution shall become effective immediately upon its passage, approval, and execution by the Chairman of the Board of Supervisors, and upon the physical installation of the authorized signage.**

PASSED AND APPROVED this 17th day of August, 2026.

COUNTY OF CERRO GORDO, IOWA