# City of Atkins Fair Housing and Outreach Plan

It shall be the policy and commitment of the City of Atkins to ensure that fair and equal housing opportunities are accessible to all persons, regardless of race, color, national origin, religion, sex, sexual orientation, gender identity, familial status, disability, citizenship, political affiliation, or indigenous populations.

This will be accomplished through a program of education, designation of a Discrimination Complaint Officer, and the development of policies and procedure for housing discrimination complaints.

The plan will incorporate directives of state and federal laws, but not limited to:

Iowa Code Chapter 216

The Fair Housing Act – Title VIII of the Civil Rights Act of 1968, as amended

#### Part 1: Outreach and Engagement

Atkins commits to providing and promoting Fair Housing and will take affirmative steps to reach beneficiaries from all racial and ethnic groups, the disabled, families with children, and income eligible beneficiaries for housing opportunities. The City of Atkins will identify groups of persons "least likely to apply" as defined by The Department of Housing and Urban Development (HUD) of demographic groups in the housing market area who are "not likely to apply for the housing without targeted outreach, including marketing materials in other languages for limited English proficient individuals, and alternative formats for persons with disabilities. Reasons for not applying may include, but are not limited to, insufficient information about housing opportunities, language barriers, or transportation impediments." As persons with disabilities represent 7.3 % of the population in Atkins, families with children 40.6%, 10.2% are Veterans, and 11.3% of the population is over age 65, outreach strategies may be identified to inform these groups of the available housing opportunity and welcome them to apply.

The City of Atkins shall require that any person or entity receiving city, state, or federal housing funds shall create marketing and outreach materials that:

- Identify location and a description of the available property.
- Create an application process that encourages all persons to apply.
- Provides contact information that includes community agencies available to assist with application process, if required.
- Display Fair Housing logo and state commitment to Fair Housing and non-discrimination.

The City of Atkins shall also display contact information for the Iowa Civil Rights Commission and Iocal Discrimination Complaint Officer on a poster at City Hall. The City may also place <u>Fair Housing Know Your Rights</u> informational brochures prepared by the Iowa Civil Rights Commission in a prominent location at City Hall and other public access points in Atkins.

#### Part 2: Personalized Recovery Plan

In 2008, during the Housing and Economic Crisis, Benton County experienced a devastating flood which destroyed homes, crops, and covered highways in this key Midwest distribution center. The dual crises resulted in a protracted period of disaster recovery in Benton County which lasted greater than 10 years. In 2020, as Benton County transitioned from 2008 disaster recovery to planned economic

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development and housing expansion, a devastating derecho during a global pandemic once again decimated local housing stock and complicated recovery. Atkins sustained substantial damage during the derecho with every city-owned facility sustaining damage and nearly every home sustaining damage. The storm destroyed the Atkins Fire Department Station House as well as their equipment. and Atkins City Hall has relocated to three temporary locations since the derecho to accommodate community recovery. The city has completed repairs to the library, streetlights, water tower, sewer plant, park pavilion, and soccer park shelter and bleachers. Despite ongoing challenges to long term comprehensive planning, in 2021 the city developed an infrastructure project to improve an arterial commercial zone and was awarded a Catalyst Grant to revitalize a dilapidated downtown building, converting the structure to a new restaurant and 2 second-floor apartment units. The city is currently in the process of building a new fire station, as well as establishing a Parks and Recreation Plan. Since the derecho, the city has worked with developers to build 23 new homes and continues to review their comprehensive plan, anticipating future growth, promoting economic development and to provide services valued by community members. At the local level city officials rely upon several capabilities of the national emergency preparedness system, but most important is the provision of timely, equitable restoration of infrastructure and housing. Following the derecho, federal funding was available through disaster loans from the Small Business Administration (SBA) for damages to real estate property which excludes rental properties, which are also much more likely to be located in high risk-prone areas, have less protective features, and not be as well maintained as owner-occupied housing. Assistance was also available through the Federal Emergency Management Agency (FEMA). According to research from the National Low Income Housing Coalition (NLIHC) FEMA programs are designed to help families with household income above 100% area median income (AMI) and are also not available for landlords to repair rental homes. Following Hurricanes Katrina, Rita, and Wilma a report by the U.S. Government of Accountability Office found that only 62% of homeowners and 18% of renters with damaged homes received federal assistance. In Atkins, 21 households applied for FEMA assistance. Only 4 applicants were deemed eligible to receive an average of \$557 in household assistance. LMI households have fewer financial resources and smaller social networks. As a result, they are more likely to be displaced from the community following a disaster and therefore their voices are not present in public meetings when recovery efforts are discussed unless dedicated outreach and communication efforts are undertaken. In Atkins, 23% of household incomes have income below 80% of AMI. Further research may be needed before policies are created that address the disaster recovery funding gaps for housing units. In the meantime, the proposed project will address gaps in prior disaster recovery funding which disproportionally impacted the LMI population and increase diverse, attainable housing choices. More affordable housing options in Atkins will reduce worker commute times, reduce stress on infrastructure and allow more time for family and community activities. New resiliently built housing will withstand future storms, support small business growth, and attract both new customers and skilled workers to the community. Quality schools, good jobs, health and well-being, and safe neighborhoods all depend on housing.

#### Part 3: Coordination with Government Agencies and Developers

The City of Atkins and the project developer are committed to improving the economic welfare and housing opportunities for all lowans through ongoing partnerships with area government agencies. Future coordination may be accomplished utilizing existing agency communication infrastructure to distribute information and applications for the proposed project. Outreach and coordination with local

government agencies to promote the proposed project shall be conducted through collaboration with the following agencies who assist low-to-moderate income persons with credit counseling, financial counseling, legal assistance, and homeownership assistance: Iowa State University Extension and Outreach, Iowa Department of Human Services — Benton County, Iowa Legal Aid, Veterans Administration Supported Housing, East Central Iowa Council of Governments, Iowa Civil Rights Commission, Benton County General Assistance, Linn-Benton Housing Authority, Iowa Workforce Development, Iowa Department of Health and Human Services, and the Opportunity Center at the Cedar Rapids Public Library. The City will assist developers in coordinating with the U.S. Department of Agriculture (USDA) Rural Development Lending Program, Area 3 Tipton Office, and Iowa Finance Authority Down Payment and Closing Cost Programs providing program and eligibility information to potential homebuyers.

# Part 4: Coordination with Local Organizations

The City of Atkins has participated with the Benton County Disaster Recovery Coalition since the flooding of 2008. The coalition is collaborative effort of the city along with Benton County Emergency Management, other Benton County city governments, the Salvation Army, United Way of East Central Iowa, and Waypoint. Benton County also participated in the PATCH (Providing Assistance to Community Homeowners) program which included 8 local housing organizations as well as the City of Cedar Rapids and Linn County.

Coordination may include, but not be limited to, promotion of proposed project and assistance with credit counseling, financial counseling, language interpretation and translation, ease of access for disabled, homeownership assistance, rental assistance, utility assistance, and/or emergency shelter.

The City of Atkins shall establish and maintain contact with the following organizations located in the housing market area for outreach and communication with groups of persons identified as "least likely to apply" for the housing opportunity, as well as those most likely in need of further recovery assistance: Heritage Area Agency on Aging, East Central lowa Housing Trust Fund, Consumer Credit Counseling/Horizons A Family Service Alliance, Neighborhood Finance Corporation, Cedar Valley Habitat for Humanity, The Trevor Project, Hawkeye Area Community Action Program (HACAP), Waypoint, Your Life Iowa, Iowa Finance Homelessness Programs, and Iowa PATH (Projects for Assistance in Transition from Homelessness). Communications may be through electronic mailings, press releases, media advertisements, or public service announcements. All print media materials or advertisements will include the Fair Housing logo. The City of Atkins shall track referrals received from community partners.

### Part 5: Language Access Plan

As described in HUD's 72 FR 2732, the Limited English Proficiency (LEP) requirement is flexible and fact-dependent, beginning with a community-level Four Factor Analysis which looks at the following:

Factor 1: Number or proportion of LEP persons eligible to be served or likely to be encountered by the applicant subrecipient.

Iowa Economic Development Authority (IEDA) estimated the proportion of LEP persons in the service area using 2011-2015 American Community Survey (ACS) data (Table B16001: Language Spoken at Home by Ability to Speak English for the Population 5 Years and Over). LEP persons are defined as those that "speak English less than very well" in the ACS data.

Benton County	Number who speak English less than very well	Percentage
Spanish	71	0.30%
Other Indo-European languages	27	0.11%
French, Haitian, or Cajun	25	0.10%

Language other than English spoken at home in the City of Atkins is 0.6% according to the 2020 American Community Survey 5-Year Estimate.

Per HUD guidelines, if LEP is 5% or less of the eligible population or beneficiaries, and less than 1000 in number no written translation is required. IEDA will translate vital documents into Spanish for the LEP Spanish population and provide "I Speak" cards as well as an on-demand language line to facilitate the request of services for French, Vietnamese, Arabic, Chinese, and other Indo-European languages.

Factor 2: The frequency with which LEP individuals encounter the programs.

IEDA has determined that New Resilient Affordable SF Housing and New Housing — Rental programs may provide direct client assistance on a daily basis to LEP individuals and require enhanced language access services. IEDA will prioritize LEP training for all subrecipients in these programs.

Factor 3: Nature and importance of the activity or service provided by the program.

New Resilient Affordable SF Housing, New Housing – Rental programs and language assistance services benefit all participants including homeowners, landlords, renters, and small business owners positively impacting the economic well-being of the community.

Factor 4: Resources available to the applicant subrecipient and cost of LEP compliance.

The IEDA has established a Language Access Program Coordinator, translation of vital documents, language line services, "I Speak" cards, and website resources to provide meaningful access for LEP individuals to CDBG-DR-funded activities, programs, and services at zero cost to subrecipient.

# Part 6: Steps to Affirmatively Further Fair Housing

1. Advertise, publicize, and pass an Affirmative Fair Housing Policy that will certify that the City of Atkins adheres to the requirements of the federal Fair Housing Act and the Iowa Civil Rights Act of 1965.

All advertising or information regarding housing opportunities funded in all or part by the City of Atkins or the State of Iowa will include the Equal Housing Opportunity logo and the Equal Housing Opportunity statement.

The City of Atkins shall display the Fair Housing Logo and a link to their Affirmative Fair Housing Policy on its website.

The City of Atkins shall display Fair Housing flyers which identify the Discrimination Complaint Officer and contact information in prominent locations. Additionally, flyers may be posted at other community locations.

In accordance with Title VIII, Civil Rights Act of 1968, as amended, the Discrimination Complaint
Officer, named below has been designated for any housing-related bias or discrimination
complaint.

Name: Kelly Groskurth Title: City Administrator

Address: 480 3rd Avenue, Atkins, IA 52206

Phone number: 319-446-7870

The Discrimination Complaint Officer will be responsible for intake and processing of all housing complaints and fair housing activities. The officer will be familiar with the complaint process and federal and state laws which address Fair Housing and shall maintain records to include the date, time, nature of complaint, and final disposition of complaints. A separate file shall be maintained to record all housing complaints, actions taken, and status of each complaint. The Discrimination Complaint Officer may assist the complainant in submitting the complaint.

# **Elective Steps:**

- 1. Advertise the availably of housing and related assistance to population groups that are the least likely to apply through various forms of media (i.e. radio stations, posters, flyers, newspapers, Facebook, city web page) in English and other languages spoken by eligible families within the project service area.
- 2. Have the Responsible Entity staff attend a fair housing training or conference.

#### **PUBLIC NOTICE**

#### **AFFIRMATIVE FAIR HOUSING POLICY**

This notice is published pursuant to the requirements of Executive Order 11063 on equal opportunity in housing and nondiscrimination in the sale or rental of housing built with federal assistance, and with Title VIII of the Civil Rights Act of 1968, as amended, and Iowa Code Chapter 216 which prohibits discrimination in the provision of housing because of regardless of race, color, national origin, religion, sex, sexual orientation, gender identity, familial status, disability, citizenship, political affiliation, or indigenous populations.

The City of Atkins advises the public that it will administer its assisted programs and activities relating to housing and community development in a manner to affirmatively further fair housing in the sale or rental of housing, the financing of housing and the provision of brokerage services.

The City of Atkins shall assist individuals who believe they have been subject to discrimination in housing through the resources of the Iowa Civil Rights Commission or the U.S. Department of Housing and Urban Development.

The City of Atkins has designated the following (person or office) as the contact to coordinate efforts to comply with this policy. Inquiries should be directed to:

NAME: Kelly Groskurth

**OFFICE: City Hall** 

ADDRESS: 480 3rd Avenue

CITY/STATE/ZIP CODE: Atkins, Iowa 52206

PHONE NUMBER: 319-446-7870

HOURS: 8:00 AM - 4:00 PM

