



NIACOG NEWS

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NORTH IOWA AREA COUNCIL OF GOVERNMENTS

Jan. - Feb. 2021

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0% BUSINESS LOANS!

We hope everyone had a safe and happy holiday season. Now that we are headed into the new year, we want to take this time to promote two programs we have for business development and COVID-19 relief with very, very favorable terms.

Some may be familiar with our Business Revolving Loan Fund (RLF) program that started more than a decade ago. This program is intended for startup businesses, and for capital assistance for business or industry expansion within the NIACOG region.

We also received new capital funds through the 2020 Coronavirus Aid, Relief, and Economic Security (CARES) Act to create a second RLF intended to preserve and create high-paying jobs in businesses and industries that have been directly affected by COVID-19. This includes new startups that are aimed at filling gaps created by job losses and/or business closures as a result of the pandemic.

Within both RLF programs, we provide working capital and fixed capital loans in amounts that generally start at \$25,000 and are capped at \$115,000.

Application fee waivers, 0% interest for 3-10 years, and/or a 2-year repayment deferment (24 months) are available to qualifying applicants for a limited time.

We welcome businesses who self-refer and those who are sponsored by local economic development organizations. If you know a business that is struggling due to COVID-19, or has plans to expand. Or if you know of someone who is looking to start a new business in the NIACOG region, please contact me at the information below.

Our RLF brochure is available on our website at www.niacog.org on the Revolving Loan Fund page. This has the most up-to-date information on the programs and details the process for applying.

Online presentations with Q&A sessions are in the development stage for early 2021.

Please contact me at ldietz@niacog.org or 641-423-0491 ext. 18 if you have any questions or would like to be added to our invite list for future RLF presentations.

-Lauren Dietz | Economic Recovery Planner





HOUSING INCENTIVES ON THE HORIZON

As we prepare for the upcoming session of the Iowa Legislature, a few undertakings are in the works that could make a real impact on housing incentives in Iowa. The incentives under consideration include:



- An increase in the Workforce Housing Tax Incentive Program allocation. This program is used by developers to construct housing with funding received from the State in the form of a tax credit (up to \$30,000 per unit based upon 20% of rehabilitation/development) and state retail sales tax rebate. This program was wildly popular this year with funding for only about 20% of applicants. The applications for this program are typically due in June. Although, many funding programs are limited to low-to-moderate income tenants, these funds are NOT, so they can be used for market rate development.
- Lifting the cap on the State Housing Trust Fund, which funds local housing trust funds. In the NIACOG region, these local housing trust funds are used to rehabilitate/repair housing by the NIACOG Housing Trust Fund and Homeward, Inc. Project-based grants are also provided most-

ly to the Habitat For Humanity organizations.

- Allowing the creation of land banks. Land banks are quasi-governmental entities created by counties/cities to effectively manage and repurpose an inventory of underused, abandoned, or foreclosed property. They are often chartered to have powers that enable them to accomplish these goals in ways that city/county government cannot.



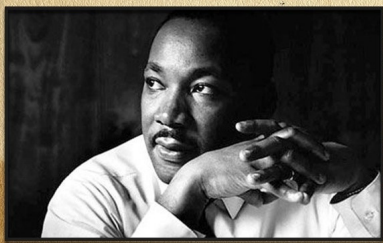
- Exempting homes built by 'Homes for Iowa' from state sales tax. These are homes built by Iowa Prison Industries that are trucked to cities in Iowa.
- A housing omnibus bill is under consideration by the State with limited details available at this time.

We will continue to keep you informed about these legislative potentialities in our newsletters.

Before Rehab Photo



After Rehab Photo



**LIFE'S MOST
PERSISTENT AND
URGENT QUESTION
IS, 'WHAT ARE YOU
DOING FOR
OTHERS?'**

- MARTIN LUTHER KING, JR. -

FIREFIGHTERS GRANT



The FY20 Assistance to Firefighters grant application period opens Monday, January 4, 2021. If you are desiring to submit an application, make sure that your city's or independent fire department's SAM.gov registration is active and matches the information under your DUNS number. Also, SAM.gov registration must be renewed every year. Incomplete or inactive SAM.gov registration will automatically disqualify your fire department from receiving AFG funding.

Other steps to take before applying are the following:

- Create FEMA grants login information for your organization as "New Non-PIV User" at <https://portal.fema.gov/famsVuWeb/home> if you haven't already.
- Request access to Firefighters grants while logged in after filling in your organizations updated contact information.
- Gather the following information:
 - Call Volume
 - Active Firefighters trained to Firefighter 1 and Firefighter 2
 - Equipment being requested, number of units, and cost/unit

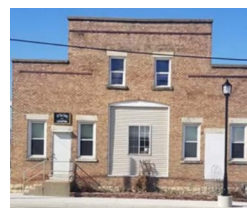
If your past application with a complete and active SAM.gov registration did not reach the peer review panel, your call volume and or age/mileage of equipment was likely less than each of the eventual award winners. For FY19, FEMA

received over 8,300 applications and only 2,715 were awarded.

If you have any questions regarding AFG applications, please contact Matt O'Brien at the NIACOG office.

COMMUNITY CATALYST GRANT

Through the Community Catalyst Building Remediation Program, the Iowa Economic Development Authority will provide grants to communities for the redevelopment, rehabilitation or deconstruction of buildings to stimulate economic growth or reinvestment in the community. Strong applications will show the potential of catalytic economic growth in the community; improve appearances & safety; make use of underutilized property, exhibit appropriate design standards; and be well-funded. Economic growth may include the creation of additional jobs, growth of new or existing businesses, development of new housing units, increase property values, or potential population growth. Funding will be based on availability with a maximum grant of \$100,000.



To learn more, watch the online workshop available here:

<https://www.youtube.com/watch?v=qHtUqPhH3vQ&feature=youtu.be>

Pre-applications must be submitted by January 29, 2021, to be considered eligible for this fiscal year's funding cycle. If you would like assistance preparing an application, contact Matt in the NIACOG office.



JANUARY

1st	Holiday - Office Closed
11th	NIACOG Board Mtg. - 1:00 pm, NIACOG Office/Zoom
13th	Transportation Policy Brd Mtg. - 2:30 pm, NIACOG Office/Zoom
15th	NIACOG City Clerk's Assoc. Mtg.—9:30 am, NIACOG Office/Zoom

FEBRUARY

8th	NIACOG Exec. Brd. Mtg. - Noon, NIACOG Office/Zoom
NoRisc Training - TBD	



HAPPY RETIREMENT, JOE!



Joe Myhre, former NIACOG Executive Director, with JR Ackley, NIACOG board chair



Joe with NIACOG Planning Staff

CHARLES CITY BROADBAND

The following content is provided by the Iowa League of Cities Cityscape publication's "Broadband - Different Ways to Accomplish" and includes 2 of our member cities.



In situations where there is not enough interest from private industry, and a public-private partnership is not achievable, or there is not enough competition in the marketplace, communities have created their own enterprise. There are many examples of successful operations around the state in smaller communities like Alta and Algona and larger cities like Cedar Falls. The biggest challenge at implementing a broadband utility are planning, due diligence, and the community's investment.

For a number of years, Charles City has made progress in creating a municipal utility to provide broadband services. According to information supplied by City Administrator Steve Diers, they found themselves in a situation where Charles City was too "big" for smaller regional entities and too "small" to large providers to upgrade their infrastructure. Through a lot of hard work, Charles City is on the cusp of establishing a municipal broadband utility.

The following highlights some of the key steps Charles City has taken to offer community-wide broadband services and the total

investment is expected to be \$21 million.

- 2005: City passes a referendum to create a utility
- 2010: Initial telecommunication study completed
- 2013: City partners with Unity Point to install a fiber loop as part of a grant project, which springboards discussions of extending fiber to homes
- 2016 - 2017: Finished feasibility studies. Will be funded by revenue and not general obligation bonds
- 2018 - 2020: Business plan development, city council creates telecommunication utility board of trustees and project engineering
- 2020: Six project bids received, bids necessary to secure financing
- Projected late 2020: Bond sale and hire a general manager
- Projected spring 2021: Installation begins
- Projected December 2021: Ready to provide broadband service to community

Whatever the path, ensuring that all corners of Iowa are connected to high-speed internet is essential to the success of Iowa's communities of all sizes.



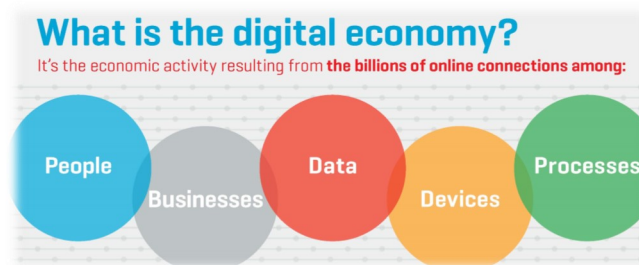


Happy
New Year

THE DIGITAL ECONOMY

In 2016, the World Economic Forum published an article declaring that the global economy was entering the Fourth Industrial Revolution (also called “Industry 4.0”). The First used water and steam to power mechanized production, the Second used electricity to create mass production, and the Third used electronics to automate production. The Fourth Industrial Revolution is the “digital revolution”. The fusion of physical, digital, and biological systems through advanced technology is revolutionizing the world economy at an unprecedented rate.

As with past Industrial Revolutions, Industry 4.0 does not affect national, state, regional, or local economies evenly or equitably. Digital economies (i.e. economic ecosystems that are designed and adapted to digital connectivity) are seemingly inevitable, but they are not a given. Investments in improving infrastructure, accessibility, and physical capital are necessary, but obviously come at a cost. However, there is also a cost in not providing the necessary support to foster a digital economy.



If anything has emphasized the imperative of a digital economy, it is the COVID-19 pandemic. Businesses that had previously been reluctant to allow remote work are now embracing it. Technology and online marketplace stocks such as Webex, Zoom, and Amazon

increased tremendously in a short period of time. Some businesses have fully embraced dispersed work—REI, a global outdoor equipment retailer, sold its brand new corporate campus in favor of the flexibility and reduced overhead costs created through remote work.

Digital economies are more quickly scalable over traditional manufacturing and technological economies. It is much easier and cheaper to build or expand a website than a factory. Many tech employees often need little more than a computer with developer tools and a strong broadband connection to do their jobs. Workers have more flexibility to find affordable living farther away from physical offices—which is a prime opportunity for rural areas to lure remote workers who are looking for a more laidback lifestyle not found in large cities.

The John Pappajohn Entrepreneurial Center at NIACC, in coordination with local governments, development organizations, and NIACOG, is working with the Center on Rural Innovation (CORI) to assess North Iowa’s potential to develop a digital economy ecosystem, and create a plan for doing so. North Iowa is lucky to already have successful examples of supporting tech companies. Existing opportunities have created an environment where companies like Kingland and Dealer Built can grow, innovate, and prosper—but a more holistic picture of North Iowa’s strengths and opportunities will allow local governments and development organizations to understand where the region stands, as well as its future opportunities.

Keep an eye on the NIACOG newsletter and website throughout 2021 for more information regarding the results of the assessment and plans for fostering an innovative digital economy ecosystem in North Iowa.