

PART II – Narrative

The City of Wall Lake provided Region XII COG with two adjoining lots the City had acquired and cleared of dilapidated houses. The lots sit adjacent to the grocery store and within a 2-block walk of the bank, post office, City offices, restaurant/bar, and other services. The COG received a grant from the Federal Home Loan Bank, a 20-year 0% loan from the State of Iowa's HOME fund, State of Iowa workforce housing tax credits, and grants from the regional housing trust fund, which added to its equity injection allowed the COG to build five rental units (duplex and a triplex) targeted to low income seniors. Quality rental units are scarce in rural towns and small multi-family projects will not cash flow, making new construction of only a few units impossible. The COG deployed a team to put the project together and seek necessary funding to augment the limited equity and debt capacity with enough funding to complete the project, named Summit Ridge. The apartments took just over two years to complete from start to finish and will be welcoming its final new tenant next month. In order to make the project possible, the HOME loan is a cash-flow only loan with no payments due unless funding is available at the end of the year. In addition, Iowa tax law allows for low income senior units to be tax exempt. Property taxes alone could have eaten up to one-third of annual rents.

The COG did most all work to bring the project to fruition. Aside from working with all parties and coordinating project flow, the COG agreed to be the developer and owner of the project. We applied for all financial assistance including tax credits from a new program, researched and applied for property tax exemption, negotiated the favorable loan with the state, acquired needed professional services for the floor plans, created specifications, and let the bid. The COG served as the general contractor and is now serving as landlord. Staff involved include the Housing Program Coordinator (project lead), Housing Specialist (support, paperwork, eligibility, reporting, grant servicing), Local Assistance Director (partner relations, team member), Executive Director (tax credits, tax abatement, boards), and Fiscal Officer (budgets, tracking).

Five new senior units have been constructed and rented. Each unit has two bedrooms, one bathroom, an over-sized garage, and laundry all on the main floor. They also have unfinished basements for additional storage.

Housing has been a key need in the region for years. Our housing is aging and investments are not being made to maintain the quality needed for a vibrant housing market, which can have an effect on the ability to attract and retain a workforce. The COG has been working to address a variety of housing needs for nearly 30 years, focusing mostly on rehabilitation of owner-occupied units and down-payment assistance to help people secure decent, safe, and sanitary homes. This work is needed, effective, never-ending, and popular. Few others are taking up the housing mantle, however, so the COG evaluated what it may do in addition to its current work that could benefit the region.

Economic development will not happen unless we can have a variety of quality spaces for our workers to live. Our project answers that in a small way, creating more variety and opening up more units.

Development has been something the COG has taken on over time, but always constructing new homes here and there. The choice to delve into multi-family housing was deliberate as quality rental units are scarce and there is a void in the market for anyone doing anything similar. Funding is tight and the margins even tighter. More expensive senior housing is being constructed, but independent living for low income seniors has either meant that they stay in their (often large) family homes, many times unable to afford the upkeep, or relocating to dated and decaying apartment units built decades ago through USDA.

Many housing studies cite the need to provide options for seniors to downsize, both for their quality of life and to free up their larger homes for new generations of families. With little workforce housing available, all solutions are on the table. Larger multi-family projects and those for non-seniors have some interested developers, but no others seem to be willing to invest the time and resources needed to create projects like Summit Ridge. The COG used the power of its collective wealth and experience to try to find a solution, even if just a small one.

Project Partners:

City of Wall Lake (donated land, ran interference locally)

Region XII COG (developer, owner, staffing)

Federal Home Loan Bank (grant)

Iowa Finance Authority (HOME loan)

Iowa Economic Development Authority (tax credits)

Council of Governments Housing, Inc (local housing trust fund - grant)

Part III – Supporting Materials



September 20, 2018 Summit Ridge Groundbreaking



Summit Ridge Duplex Unit Construction, January 2019



Summit Ridge Duplex Unit, June 2019



Summit Ridge Triple Unit, August 2019



Summit Ridge Triplex Unit, January 2020



Summit Ridge Living Area

He was confident that Rinehart was living with Smith and likely having sex with him, partially because pictures on social media showed them together. Around that same time, Hoyt notified Burke of his suspicions in an email.

Also that month, two teenagers who knew Smith told Burke that his relationship with Rinehart was sexual, Hoyt said in his deposition.

In April 2017, Rinehart, who was then 18, was involved in the vandalism of the vehicle of another woman, age 19, who had also had sex with Smith, according to court records.

Bellinghausen, who investigated the vandalism, said in his deposition that he was aware of an allegation that the vandalism had happened because Smith cheated on Rinehart.

Yet the police department's formal investigation into Smith's relationship with Rinehart didn't begin until July 10, 2017, three days after the Times Herald requested police department emails and cellphone text messages pertaining to Smith and the teenagers.

"During all investigations the department reaches out to many individuals about the situation," Burke wrote in an email to the Times Herald on Thursday. "We do everything we can to get to a conclusion. No investigation is completed overnight and some take many months to complete. Once all the information is collected, there can be issues with false information and the need for follow up to get as close to the truth as possible. It should also be noted that law enforcement agencies must follow strict guidelines when interviewing juveniles and that parents must be present or consent to this occurring before any questioning can be completed."

'PEOPLE SHOULDN'T JUDGE'

The day before the Times Herald made its records request, Burke called Times Herald co-owner Douglas Burns to discuss the newspaper's investigation into Smith and said Smith's relationships with teenagers should not be made public.

"People shouldn't judge," Burke said, according to a recording of that July 6, 2017 telephone call — all calls at the police department are recorded. "How do we pick what's right and wrong when life is changing every day?"

The department's subsequent investigation into Smith by Bellinghausen was largely focused on what the Times Herald had discovered about Smith in inter-

WHY WE REPORTED IT

Law-enforcement officers are public figures and their misconduct is of public interest, District Judge Thomas Bice said this week when he dismissed Jacob Smith's lawsuit against the Daily Times Herald.

Police Chief Brad Burke said in his lawsuit deposition in March that he doesn't know whether the department would have launched an official investigation into Smith's conduct had the Times Herald not made its own inquiry. That inquiry took place over the course of weeks in June and July 2017 and included information from interviews with more than a dozen people and public documents obtained from the cities of Carroll and Sumner, court filings, Iowa Workforce Development and the Iowa Law Enforcement Academy, among others. Such newspaper inquiries can be prompted a variety of ways, whether it be tips from residents or other news events, such as crimes. Some lead to articles — some don't.

In district court documents, Douglas Burns, the longtime vice president of news for the Times Herald, said the newspaper routinely regards 17-year-olds as children.

"Our community standards, across three generations of ownership of this newspaper, direct us very clearly in the community newspapering business to cover human beings 17 and under as children," Burns said in a court declaration. "There are exceptions, of course, for certain violent crimes or episodes, such as when the courts proceed against a juvenile offender in adult court, but as a general course of business and newsroom convention, we present 17-year-olds as children, just as our readers expect us to do."

the cover-up.

The Times Herald had no informant in the department.

March agreed to meet with the newspaper again, but days later, Burke sent an email to the Times Herald that said: "Officer Sandy March has not been terminated and never was. She was never asked to resign. She

Region XII COG to construct senior rental project in Wall Lake

Special to the Daily Times Herald

WALL LAKE

Region XII Council of Governments intends to construct five new senior rental units in Wall Lake on property donated for that purpose by the City of Wall Lake.

The Iowa Finance Authority recently announced that the COG will receive a \$420,000 loan to assist with the construction, the final amount needed for the project to proceed. In addition to the loan and land, funding committed to the project includes a grant from the Federal Home Loan Bank, Workforce Housing Tax Credits, contributions from the local housing trust fund, and internal financing. This venture will be the first multi-family project the COG will construct as owner, and was undertaken to help address the housing shortage in the region.

"We have talked about developing a project for quite some time, and the COG has been working with the City on this idea for well over a year. We are excited that with (COG housing programs director) Karla Janing's hard work, all the pieces finally fell in place to make this idea move forward," said Rick Hunsaker, COG executive director. "We are very appreciative for the City's commitment to the project and patience with the process."

Chris Whitaker, local assistance director at the COG, said that the project grew out of a need for more senior housing. The new units are intended for residents 62 or older or those with special needs.

"There is an established, long waiting list for this type of housing in Wall Lake. Twilight Acres helped demonstrate the need for this project and we look forward to working closer with them to fulfill both our missions," he said.

He added the need has been documented through housing surveys among local residents, inquiries for rental units with city staff, and a lengthy waiting list for existing units in the community.

"Housing is short, for sure, in all of rural western Iowa, if not all of rural Iowa and the rural Midwest," Whitaker remarked.

A groundbreaking is planned for mid-summer. The new units will be built on lots just north and west of Jamboree Foods grocery store. A house and garage previously on the north end of the area have been moved elsewhere.

Construction will consist of two stick-built structures, with two units in one and three units in the other. Plans call for each unit to provide 985 square feet of finished living space, including two bedrooms, one bathroom and an open kitchen and living room. Each unit will have an attached single-vehicle garage.

Whitaker said Region XII will let bids for the project and construction will likely start this fall, taking nine to 12 months to complete.

Whitaker said Wall Lake has been a "great partner to work with."

For his part, Wall Lake Mayor Steve Druivenga said, "We are thrilled to be working with Region XII. The citizens of Wall Lake are very happy that this is going to happen. ... We feel there are a lot of people whether they're within the city of they're on the outskirts of Wall Lake that they will use this housing development to their benefit."

Druivenga added he hopes the project "strikes a chord" for generating even more housing construction in the future.

"We hope this is an ongoing thing with Region XII, that we can maybe come up with some more (housing) with them," he added.

Druivenga said of the community of 820 people, located in southern Sac County, "We strive to be an up-and-coming community, and we strive to be a clean community. We're doing a good job of it, I think." The mayor said the new housing's location will be convenient for the residents there to shop at the grocery store and other nearby retail businesses.

"So it's beneficial for everybody," he said.

Whitaker said Region XII trying to gain funds also for some single-family units in Jefferson, and added, "We're continually doing owner-occupied rehabilitation throughout the region."