

The Iowa Council on Homelessness

DRAFT MINUTES

Friday, July 15, 2016

10:00 a.m.

Meeting Location: The Iowa Finance Authority

Room: Presentation Room

Address: 2015 Grand Avenue, Des Moines, Iowa 50312

(Any requests for corrections to the minutes should be submitted to carole.vipond@iowa.gov)

I ICN and Conference Phone Line Etiquette Review

Chairman Ben Brustkern reminded everyone *6 to mute, #6 to unmute.

II Introductions

The following voting members were present: Al Axeen, Diogenes Ayala, Zeb Beilke-McCallum, Steven Benne, Julie Bergeson, Paige Boyer, Jess Bleile, Bill Brand, Ben Brustkern (Chairman), Crissy Canganelli, Carrie Dunnwald, Mariliagh Fisher, Karin Ford, David Hagen, Karin Hamilton Kristine Harris, Ann Hearn, Karen Hyatt, Sandy Johnson, Dennis Lauterbach, Scott Mather, Wes Peterson, Donna Phillips, Joanie Poore, Ashley Schwalm, Sandra Smith, Bob Steben, Tony Timm, Roberta Wahl, Tim Wilson, and Mike Wood. A quorum was established. Amber Lewis notes that this was the best attendance in a long time, with 31 or 35 council members in attendance.

III Approval of Agenda (ACTION ITEM)

Two amendments to the agenda were proposed: Approval of the May 20, 2016 Minutes would need to be tabled because they are not yet posted, and the Coordinated Entry report under section "V Committee/Task Force Reports" needs to add "Priority List Process" as an Action Item. David Hagen made a motion to amend and approve the agenda for the July 15, 2016 Iowa Council on Homelessness meeting, seconded by Dennis Lauterbach, unanimously approved.

IV Approval of Minutes (ACTION ITEM)

Approval of the minutes for the May 20, 2016 Iowa Council on Homelessness meeting was tabled because they are not yet posted.

V Committee/Task Force Reports

Executive Committee (Chairman Ben Brustkern): Mr. Brustkern reported the Committee met on June 17, 2016. The new application process was discussed. It was decided the Executive Committee will meet at noon today following this ICH meeting. We are looking for a few alternates to fill in this afternoon, ICH members who are not CoC members, to ensure the new application process and ranking continues to move forward.

Nominating Committee (Ashley Schwalm): Ms. Schwalm reported that they are working on getting a meeting scheduled. They currently have one seat open for the Nominating Committee; if anyone is interested please let her know. Appointments for the new term are listed on the Agenda. Chair Brustkern asked her to review the list.

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Appointments announced for new term:

- Mike Wood, Sioux City (new member)
- Allan Axeen, Iowa City
- Zebulon Beilke-McCallum, Urbandale
- David Binner, Johnston
- Paige Boyer, Iowa City (new member)
- Carrie Dunnwald, Hampton
- Kristine Harris, Cedar Rapids
- Rhonda Jordal, Forest City
- Dennis Lauterbach, West Des Moines
- Joanie Poore, Underwood (new member)
- Roberta Wahl, Des Moines
- Diogenes Ayala, Winterset (new member)
- Jess Bleile, Dubuque (new member)

Ms. Schwalm continued stating there are still three consumer representative seats open. Interested persons can submit their applications on-line at: <https://openup.iowa.gov/>

Tim Wilson pointed out all 5 new members were present at today's meeting. Chair Brustkern thanked new members and welcomed them, and discussed serving on various committees, stressing the importance of the CoC Committee, and that the Nominating Committee is currently seeking one member, and they meet every other month for a short meeting, usually via phone.

Continuum of Care Committee (Tim Wilson):

2016 CoC Renewal Project Scoring and Ranking

Mr. Wilson reported the CoC Committee met earlier this week on 7.12.2016 and thanked all the participants in the review process, noting they had both council members and other members of the community on the review team, and that they were able to have 4 reviewers for each application.

Mr. Wilson referred to one of the handouts for today's meeting, the 2016 Iowa CoC Committee Renewal Project Ranking (with dollar amounts), noting there were 21 current projects that submitted applications for review. Questions/comments about the process:

- One project, #23 Mason City Housing Authority straddling Tier I and II. Fixed dollar amount CoC allotted, so almost always someone is going to end up on both Tiers. Portion that fits into allotted dollar amount will go under Tier I, a little different from last year, where the project overlapping Tier I and Tier II was not funded at all in Tier I. New project's scoring could change which project ends up straddling the line.
- Continuum of Care (CoC) definition: HUD awards funding available to every CoC throughout the United States. A region, and sometimes an entire state, that self-defines as providing services to individuals experiencing homelessness. Some states have many, in Iowa there are four: Polk (note that Des Moines has separate funding), Woodbury County (Sioux City), Pottawattamie, and the remaining 96 counties are what make up our Balance of State (BoS) Continuum of Care, which is what this particular funding addresses. Although the ICH is statewide, this body is the decision making entity for the allocation of the little over \$4 million currently available. This is the money allotted from HUD for Tier I, money that for practical purposes we can pretty much count on. Anything that falls

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outside of that fall into our Tier II recommendation in our Consolidated Application, which will be discussed in more detail in a future meeting.

- At this point we will be approving the ranking. We are not saying at this time that the cut-off for funding will be at project #23, because there will be an application process for New Projects, which could score higher, lower, or in the middle of where these Renewal Projects are listed.
- Cindy Hess from Hillcrest asked if New Projects come in, could more projects be displaced (moved down) in the current ranking? Tim Wilson clarified that their (Renewal Project) scores will not change but they could be displaced in the ranking by higher scoring New Projects.

Amber Lewis pointed out raw material and scoring details from the CoC committee will be posted on IFA's website, public information that will be available. Will probably post either today or Monday (July 18th). Additional information concerning the Appeal Process will also be available on the website very soon. Concerning reallocation and ranking of new projects, she does not think the Council has made a definite decision. The Reallocation Plan went out for comment; if Council does not make a decision it will be up to the Executive Committee meeting later today - for example how the New Projects will be ranked, if they'll displace the renewals, where they will be ranked – to clarify, there has been no official action taken on that process yet.

Amber Lewis noted that with 31 members present, and seven CoC members who need to abstain, we still 18 of the 35 ICH members as a quorum to take action.

Motion by the CoC (Tim Lewis as chair) to approve the ranking of the Renewal Projects as presented. Seconded by Roberta Wahl. No discussion. Tim Wilson asked for a rollcall vote. The 8 members listed below abstained, there was no phone response from Bill Brand, and the remaining 22 ICH members present voted aye. The CoC Ranking was approved.

ICH Members abstaining from the above motion:

- Jess Bleile
- Ben Brustkern
- Crissy Canganelli
- Carrie Dunnwald
- Mariliegh Fisher
- David Hagen
- Kristine Harris
- Ashley Schwalm

2016 CoC Reallocation Plan

Tim Wilson continued the CoC report with the Reallocation Plan, which is posted on IFA's website. He noted that it has been posted for a while, and was also emailed for Public Comments. No Public Comments were received. Changes highlighted with the biggest one being the placing of New Application scores where they fall in the direct competition (this process not yet approved). Our goal is to create the strongest possible Consolidated Application for Balance of State.

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Amber Lewis – comments on draft document, page 4 Coordinated Entry being strong priority for CoC applicants to have developed a Coordinated Entry project, a dire need of the Continuum at this point. Page 4 lays out a plan to put forward a Coordinated Entry project this year for possible funding by HUD. Idea was to reallocate funds from one or more of the lowest scoring projects and select one Coordinated Entry to rank in Tier I which would then displace some projects and put more into Tier II, putting them more at risk. Not a set amount at this time, would depend on what the applications put forward. Open to any agency that wanted to submit a Coordinated Entry application over the entire state and one project would be selected. As long as it meets the minimum threshold scoring and as long as it meets HUD's threshold if it's in Tier I it has a very good chance of being funded. In Ms. Lewis' view this is a very important step forward for the Continuum to do that, depending on what type of project put forward, the quality and what they propose to do. Difficulty is that the only way to fund this through HUD's program is through reallocation, which means taking money from current renewal projects, making it a hard decision.

Another highlight mentioned by Ms. Lewis is the process for reallocation. The plan lays out how reallocations would happen at the bottom of the ranking depending on scores and depending on funds available. Because this ranking was just approved it's difficult to determine right now what this will mean to these different projects. Significant change from last year is New Projects competing directly with Renewal Projects. Challenging thing is that you are not really comparing "apples to apples" because of no history with the new projects; they have not had to perform or serve individuals yet, therefore having to score them on different criteria. Last year New Projects were all placed at the very bottom of the ranking, so unless a reallocation of existing funds there was no way for a New Project to compete up higher in the ranking and HUD did not fund any.

Tim Wilson pointed out one other thing in terms of new applicants, there is nothing that prevents Renewal Projects that we just scored who got a lower score, and whose project is one of the lower-type HUD priorities, from applying as a New Project under one of HUD's higher priorities.

A question was posed by Zeb Beilke-McCallum that if a project voluntarily reallocates, would they be able to keep their score under this new proposed Reallocation Plan? Amber Lewis responded that per the Executive Committee that laid out this framework, if the renewal scores are approved and a project wants to reallocate their type of project then there are no "first rights" or reserved access to those old funds, they would be in competition with everybody else. This is a significant change from last year. Mr. Beilke-McCallum inquired about the fact that last year the lowest scoring projects had a tiered reduction in awards, and would that be continued this year and include the bumping down of all the projects for the necessary Coordinated Entry project? Tim Wilson said this was addressed on pages 4 and 5 of the draft reallocation plan. Theoretically the same system as last year, but since rankings just approved we don't have the projects to put in there yet, so no real amounts and real projects to talk about. Zeb Beilke-McCallum pointed out these are weighty issues that could take a lot of the Council's time so he is happy the Executive Committee will be taking this up this afternoon and encourages council member participation.

Zeb Beilke-McCallum made motion that this draft Reallocation Plan be sent to the Executive Committee to approve as the final version after weighing the pros and cons of the various issues that have been proposed. Seconded by Wes Peterson. No discussion. Passed unanimously.

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2016 CoC New Project Application Plan

Draft of the Application Plan has been posted to IFA's website under the "2016 CoC Competition" tab. It is based on last year's. Document starts with Exhibit A, the 2016 CoC "Letter of Intent Form" followed by the "New Project Narrative". Similar to last year, but also some elements taken from the Renewal Application, for example #11 Supportive Services statement. Points do add up to 100 – note on page 6 the opportunity for bonus points. Since there are currently gaps in services this was added for an entity proposing a totally new project in a new service area, or one where all existing ESG or CoC projects have been defunded.

Questions and comments: Is the 15 points under Budget and Capacity bonus or required? Yes, required – the Bonus Question is listed below that (worth 5 points)

Zeb Beilke-McCallum questioned whether the 3rd box on the Exhibit A-2016 CoC "Letter of Intent Form" under part d. Project Component – "*Supportive Services for centralized/coordinated assessment*" was applicable for this application. It is not and will be taken off this form. There will be a different application for coordinated assessment.

Amber Lewis pointed out that there is so much required for this application with a lot happening very quickly, they will be taking a quick look at these documents for final edits and minor adjustments just for clarity, but these would not change the content. Under that bottom portion of the Letter of Intent Form, J. Name of renewal project being reallocated, this should be pending any decisions made by the Executive Committee.

Tim Wilson – timeline: July 22, 2016 – deadline for submitting Letter of Intent
August 12, 2016 – deadline for submitting applications electronically

Motion by Dennis Lauterbach to approve this New Project Application Plan with adjustments as suggested, second by Karin Ford. Passed unanimously.

2016 CoC Competition Timeline

The 2016 CoC Application Timeline updated version is posted on IFA's website.

Amber Lewis – with minor adjustments noted previously the Letter of Intent Form and New Project application to be posted later today or Monday, since minor adjustments folks can start based on the draft that was out there.

Tim Wilson – will be looking for new reviewers. New applications to be scored August 23rd. Some elements in Timeline key for applicants, others for CoC Committee, some for ICH and others for IFA support staff. Dates still subject to change. Council approval of this timeline not needed.

Zeb Beilke-McCallum comments: A lot of dates HUD based on the NOFA. Timeline is very tight, one significant thing to point out is that there will only be a six day New Application appeals window, not seven. Wants this noted for folks who might be looking at appealing their New Project application ranking (about one month from now). That appeal window is very short to allow us to complete all aspects of the CoC on time and meet HUD's deadlines.

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2016 CoC Grantee Site Visit Plan

Tim Wilson – The Consolidate Application will include all these projects as well as other information, and one of the questions is, “Have site visits been conducted?”. We will start doing these visits for the first time. The dates have been set and he will get an updated list to Carole Vipond to get posted to IFA’s website by Monday. A list of questions which can be discussed at the site visits has also been posted for guidance by those conducting the visits and the agencies involved. The site visits expected to last a couple hours and will include key people at that agency and there will be a lead by a CoC member and a co-lead by a senior staff member from a funded agency (not the one being visited). Any council member is welcome to approach the team lead to ask to attend, but there may be some space constraints imposed by the agency being visited. First visits are to take place the 20th of this month – two in Davenport (Family Resources and Vera French). We hope to have all completed by the time this council meets again at the end of September.

Coordinated Entry Committee (Action Item) (David Hagen): Mr. Hagen gave a brief overview of the four pieces to the coordinated entry process

- Triage piece
- Common assessment (VI-SPADT)
- Prioritization List – and they’re proposing a statewide list that ranks projects using the VI-SPADT scores
- Communications piece (Closed with Exceptions)

Gary Wicking and David Nelson from the Institute for Community Alliances presented the “*Balance of State Coordinated Entry – Intake and Prioritization List Demonstration*”, as a workable model based on West Virginia and other states. A copy of the presentation is posted on IFA’s website. The goal is to get individuals into permanent supportive housing (PSH). Noted that HUD requires ranking all the same.

Wrapping up Gary Wicking said that this is the simplest form they could come up with for clients. There will also be a paper version of the form that can be completed manually and then the information can be entered into Service Point. A question was raised if any thought had gone into the problem if an individual doesn’t agree to share their information? Mr. Wicking replied that they can only speak to the technical aspect. It was also noted that the Domestic Violence people will bring in the same data set, but it will not be part of this. Another question whether there was any place for entering disability information was asked and Mr. Wicking replied “yes”, and that there was a HUD question on there for PSH, that they are trying to use as many of the HUD data elements as possible, that there is also a “notes taking section”, and that they did not add all the details in this form. It was also noted that ideally the VI-SPADT would only take about 15 minutes, and that they were all “yes and no” questions.

A motion to approve the Prioritization List Process was made by David Hagen, seconded by Tim Wilson and the motion carried.

Policy & Planning Committee: The document “IOWA QUALITY STANDARDS – Final Status Summary – June 15, 2016” was reviewed and is posted on IFA’s website. It was noted that they spent the summer working to ensure the website would work. Goal was to promote and help people learn about the standards, and then test them on some willing participants. Developed colored housing logo to help gain style and identity for the program. Committee did not want a lot of

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promotion pieces, wanted simple statement to help board and staff to start telling people about the standards and to start using standards within their own organization. There are links on the document to various resources. There was a review of the Demonstration Project as outlined in the document. The need for on-going training was emphasized and the hope that the ICH will encourage the use of the standards.

Research & Analysis Committee (*David Hagen*): Mr. Hagen stated that they have lost the committee's co-chair, and are looking for new members for the committee. Working on setting up a better review process for programs to include system standards. Next meeting August 22, 2016.

Policy & Planning Committee, continued (*Heather Harney*): Update on Functional Zero Veterans Homelessness Initiative. Talking with other Balance of States on where they're at in ending veteran's homelessness. Iowa is in the middle of that process. Have talked to Oregon, Washington, and some of the other mid-western states and they are very interested in the prioritization list that we have developed, that the Institute helped with as presented earlier. Still working on the process of getting veterans off the homeless list.

Public Awareness Committee (*David Binner*): David Binner not present. Noted that we have the date set for "Day on the Hill", March 15, 2017.

VI Homeless Management Information System (HMIS) Report

Gary Wickering from the Institute provided update on the sharing groups – eight sessions – four in Cedar Rapids and four in Des Moines. Open to all users in their system – 67% attended one of those sessions. Have only had three agencies actually join the network. Will be offering more sessions at a later date. David Nelson added that they have verbal commitment from all the path providers that are not CoC funded that they will participate in the sharing groups, and they are excited about the coordinated entry process. Zeb Beilke-McCallum mentioned that the system performance measures will have an impact on the CoC coordinated entry group. Julie Eberbach stated they had hoped to have the six measures that apply to Iowa attached to today's training material; they are finalizing and entering baseline data to homeless data exchange to be completed by August 1st to meet the deadline required by the application, and they are on-track to complete that piece. As soon as those reports are done they will be posted on IFA's website as well as on the Institute's website, and she will ensure they are sent to all the council members so the CoC coordinated entry team will have those as well. Not a lot of HUD advance notice, but still in a good spot to get everything done on time.

VII Other Reports

SSI/SSDI Outreach, Access & Recovery Initiative (SOAR) Iowa Update (Karen Hyatt) – Ms. Hyatt reported that part of her responsibility is leading SOAR across the state. They have a lot of people who are trained in SOAR and a new on-line training. Last year Iowa scored very low, one of the lowest states in the United States for accessing federal dollars for our eligible people, indicating the process isn't working. People have gone through training, they work for an organization and that organization will only allow them SSI/SSDI applications for their own populations and people don't stay in the homeless services long enough in a lot of cases to complete the application. For example, they trained 25 people in the Dept. of Corrections but didn't see any applications come through

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there (there may be some in the works, but none yet approved). They plan to form a state-wide advisory group to help determine if SOAR is relevant or if it can be adapted to make it more relevant. Ms. Hyatt plans to send out notification for anyone who wants to participate in that group. There is leadership academy that she and Zeb Beilke-McCallum have both attended and there are three other people in the state, geographically placed, who have also gone through that training. Iowa has two funded opportunities this year to send people to a SOAR academy – four days of training. They are trying to have one in Des Moines. She requested folks to let her know if they are interested because she can nominate individuals to attend the academy. Ms. Hyatt concluded by saying she would like to have a more in depth conversation with the Council at some point to discuss why SOAR isn't working, because it is a part of what we are all trying to do – you can't get housing if you don't have the income, and part of that is SOAR.

VII Iowa Finance Authority Staff Updates

Amber Lewis reported on the following Agenda topics:

- 2016 CoC Consolidated Application Workgroup – currently 5 members from last year committed to help again. Request for anyone who wants to join, or wants more information on what this involves to let her know.
- 2015 CoC Planning Grant – the one that was just awarded. We don't have the contract yet. It goes to IFA; it's approximately \$200,000 and supports the Council's work. Since we don't have the contract yet and the CoC competition is underway, this is on hold.
- Iowa Statewide Emergency Solutions Grant (ESG) competition update – awards to be made in early August, review team is finishing reviews today and meeting on Tuesday. Also noted that the HUD field staff was recently at IFA for a week-long monitoring visit and she is happy to report we had no "findings".
- 2016-17 legislative appropriation - \$50,000 approved again, for the 5th year. This is a topic the Executive Committee will be looking at today.
- 2016 HousingIowa Conference: September 7th and 8th in Des Moines – registration fee \$200. Lots of good programs available and we'll be happy to share more information to those interested.
- Low-Income Housing Tax Credits (LIHTC) – Not on agenda, but wanted to mention we had one Housing for the Homeless demonstration award just made in Cedar Rapids.
- Des Moines Peer-to-Peer Symposium (also not on agenda) – thank you to Julie Sleeper and the HUD Des Moines field office for the excellent program this year.

IX Lightning Round Updates

None

X OLD BUSINESS

None

XI New Business

None

XII Public Comments

None

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XIII Next Meeting

The date of the next regular meeting is Friday, September 16, 2016, at 10:00 a.m. at the Iowa Finance Authority located at 2015 Grand Avenue in Des Moines.

XIV Adjourn

On motion by Tony Timm and seconded by Karin Ford, the July 15, 2016, meeting of the Iowa Council on Homelessness was adjourned at approximately 12:05 p.m.

Voting Members Present

1. Al Axeen, Coralville (phone)
2. Diogenes Ayala, Winterset
3. Zeb Beilke-McCallum, Iowa Coalition Against Domestic Violence
4. Steven Benne, Iowa Economic Development Authority
5. Julie Bergeson, Iowa Department on Aging
6. Paige Boyer, Iowa City Parks and Rec
7. Jess Bleile, Opening Doors-Maria Hsg & Teresa Shelter
8. Bill Brand, Dept. of Human Rights (phone)
9. Ben Brustkern (Chair), Cedar Valley Friends of the Family
10. Crissy Canganelli, Shelter House (ICN)
11. Carrie Dunnwald, Cedar Valley Friends of the Family
12. Mariliegh Fisher, Community Housing Initiatives (phone)
13. Karin Ford, Iowa Department of Public Health
14. David Hagen, Hawkeye Area Community Action Program
15. Karin Hamilton (for Deborah Stine), Iowa Dept. of Public Safety
16. Kristine Harris, (Consumer Representative), Cedar Valley Friends of the Family (phone)
17. Ann Hearn, Linn County Community Services (ICN-Cedar Rapids)
18. Karen Hyatt (alt. for Theresa Armstrong), Iowa Department of Human Service
19. Sandy Johnson, Iowa Department of Education
20. Dennis Lauterbach, Lutheran Services in Iowa
21. Scott Mather, Iowa Workforce Development
22. Wes Peterson, Iowa Finance Authority
23. Donna Phillips, Iowa Attorney General's Office (phone)
24. Joanie Poore, Heartland Family Services (phone)
25. Ashley Schwalm, Family Resources (phone)
26. Sandra Smith (for Anne Brown), Iowa Department of Corrections (phone)
27. Bob Steben, Iowa Department of Veterans Affairs
28. Tony Timm, AmeriHealth Caritas
29. Roberta Wahl, Des Moines Area Community College
30. Tim Wilson (Secretary), Home Forward Iowa
31. Mike Wood, Mental Health Assn of Siouxland (phone)

Voting Members Absent

1. David Binner, Wells Fargo
2. Robert Brownell, State Association of Counties
3. Chris Coleman, Iowa League of Cities
4. Rhonda Jordal, Family Alliance for Veterans of America

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Others Present

Please note that due to difficulty understanding some conference phone-line participants, this list is subject to additions, revisions, and updates:

Conference phone line:

1. Elizabeth Cahana (??) Family Crisis Center, Northwest Iowa
2. Jessica Ash, Ft. Dodge Housing
3. Nicole Rethman, D/SAOC, Ft. Dodge
4. Laura Lindsay, Family Alliance for Veterans of America
5. Carol O'Brien, Foundation 2, Cedar Rapids
6. Grace Kole, Salvation Army, Waterloo
7. Stacy Kiser-Willey, Vera French Housing
8. Pam Eggers, YWCA Clinton
9. Gabe Gluba, Area Substance Abuse Council, Clinton
10. Michelle Brown, Opening Doors
11. Jessica Bleile, Opening Doors
12. Kathy Meiers, Humility of Mary Shelter, Dubuque
13. Crissy Adamson, Humility of Mary Shelter, Dubuque
14. Paula Morgan, Community Action of Southeast Iowa
15. Liz Manion, YSS Central Iowa
16. Catherine Gerdes, Children and Families of Iowa
17. Virginia Griesheimer, Assault Care Center (ACCESS)
18. Ranae Egan (??) - Assault Care Center
19. Kim Motl, Upper Des Moines Opportunity
20. Megan Hockemeier, Crisis Intervention & Advocacy Center
21. Susan McGuire, Center for Siouxland
22. Mark Serterh, Shelter House Iowa City
23. Cindy Hess, Hillcrest Family Services, Dubuque
24. Cathy (Ahrens?), Hillcrest Family Services, Dubuque
25. Rachael Hanover (??), Micah House

ICN Sites:

1. Phoebe Trepp, Willis Dady Emergency Shelter
2. Laurel Merrick, Area Substance Abuse Council
3. Heather Harney, Hawkeye Area Community Action Program (HACAP)
4. Jennifer Tibbetts, Catherine McAuley Center
5. J'nae Peterman, Waypoint Services

In-Person:

1. David Nelson, Institute for Community Alliances
2. Gary Wicking, Institute for Community Alliances
3. Julie Eberbach, Institute for Community Alliances
4. Latoya Lewis, United Health Care
5. Julie Sleeper, HUD office – Des Moines
6. Sean Macavitch (??), Institute for Community Alliances
7. Ehren Wright, Institute for Community Alliances
8. Charlot Schafer, Muscatine Center for Social Action
9. Jodie, Royal-Goodwin, Muscatine Municipal Housing Agency
10. Julie Ferguson (??), Dept. of Energy
11. Kiana Hines, Hawthorn Hills
12. Amber Lewis, Iowa Finance Authority
13. Carole Vipond, Iowa Finance Authority