



# Eastern Iowa Regional Housing Authority 2021 Annual Report

*"Whatever good things we build,  
end up building us."*

- Jim Rohn



# Staff



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*Director of Housing and Support Services*



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*ECIA Executive Director*



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*Family Support Coordinator/Site Manager*



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**Maria Elgin**  
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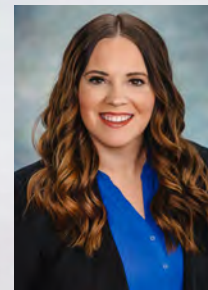
**Michelle Huseman**  
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**Debbie Maier**  
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**Caitlin Siemionko**  
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**Leonard O'Connell**  
*Maintenance Manager*



**Tom Simpson**  
*Maintenance Manager*

# Organization/Mission

## Organization

Established in 1978, the Eastern Iowa Regional Housing Authority (EIRHA) operates as a division of the East Central Intergovernmental Association (ECIA), which provides staff and administrative support to EIRHA.

EIRHA was organized pursuant to Chapter 28E, Code of Iowa, and was established and created as a regional Housing Authority for the following counties: Cedar, Clinton, Delaware, Dubuque, Jackson, Jones, and Scott (excluding the cities of Dubuque, Clinton, Camanche & Davenport, as they have their own Housing Authorities established).

## Mission

The goal of EIRHA is to provide decent, safe, and affordable housing for eligible households; to provide opportunities and promote self-sufficiency; create economic independence; and provide home ownership opportunities for Housing Choice Voucher and Public Housing Program participants.

The information to the right depicts the Fiscal Year 2021 programs and funding sources, as well as the amount of operating income.

[All figures contained herein based on Fiscal Year 2021 unaudited financial statements]

## 2021 Program Operating Income

Section 8 Housing Choice Voucher	\$5,897,250
Section 8 Care COVID Round 1	\$93,591
Section 8 Care COVID Round 2	\$153,225
Mainstream Voucher	\$186,459
Mainstream Care COVID	\$42,014
Foster Youth to Independence Program	\$10,850
Section 8 Family Self-Sufficiency	\$137,446
Public Housing	\$430,258
PH Care COVID	\$17,408
Public Housing Operating Subsidy	\$443,211
Capital Fund Program '20	\$268,622
Public Housing Family Self-Sufficiency	\$68,724
PH ROSS Elderly Self-Sufficiency	\$76,805
Tenant Based Rent Assistance	\$559,776
Housing Trust Fund '20	\$284,181
Housing Trust Fund '21	\$559,776
EIRH TC Corp	\$450,704
EIRHC - Asbury Meadows	\$235,713
EIRHC - Evergreen Meadows	\$201,981
EIRHC - USDA Units	\$46,264



# Section 8 Housing Choice Voucher (HCV)

EIRHA has an Annual Contributions Contract (ACC) with the Department of Housing and Urban Development (HUD) to serve 983 Section 8 HCV families, 6 Foster Youth to Independence Vouchers, and 79 Mainstream Vouchers. The PHA has a calendar year budget for Housing Assistance Payments (HAP) that cannot be exceeded.

The HCV program is designed to meet the needs of low-income families and elderly/disabled by providing rental assistance in their existing housing units. The participating family chooses a decent, safe, and sanitary rental unit. EIRHA makes monthly rental payments on behalf of the tenant to the landlord to assist the household with their rent. Participating households pay a minimum of 30% of their adjusted income or \$50.00, whichever is greater, toward rent and utilities. The rental unit must pass a Housing Quality Standard inspection and fall within HUD's Payment Standard Schedule. Households are allowed to select a housing unit anywhere in the seven county region served by EIRHA except for the cities of Dubuque, Clinton, Camanche and Davenport. After successfully fulfilling the program requirements, the Section 8 HCV can be made portable to allow a household to move anywhere in the United States.

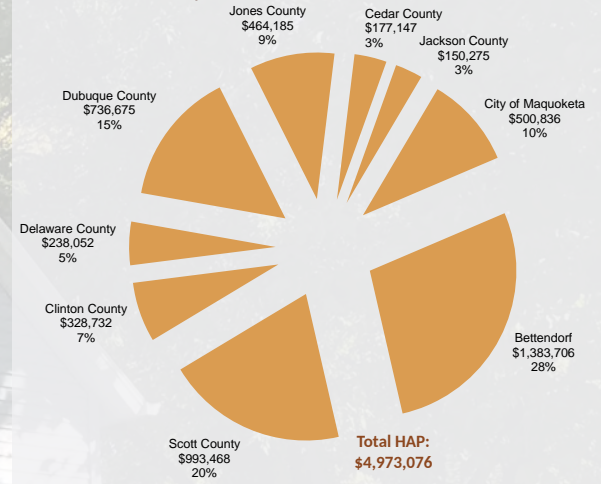
- In April, 2004, EIRHA assumed the City of Maquoketa's Annual Contributions Contract for 156 Section 8 Housing Choice Vouchers.
- In July, 2014, EIRHA assumed the transfer of 100 Section 8 Housing Choice Vouchers from the City of Bettendorf.
- In February 2020, EIRHA applied for and was awarded 30 Mainstream Vouchers to assist non-elderly persons with disabilities. An additional 9 Mainstream Vouchers were awarded under the CARES Act in March 2020. An additional 40 Mainstream Vouchers were awarded in November 2020.
- In October 2020, EIRHA applied for and was awarded 6 Foster Youth to Independence Vouchers to assist young people aging out of Foster Care who are at extreme risk of experiencing homelessness.

Over 1,087 households benefited from the rental assistance program during the Fiscal Year with a total of \$4,973,076 provided to landlords on behalf of elderly/disabled individuals and families with low income.

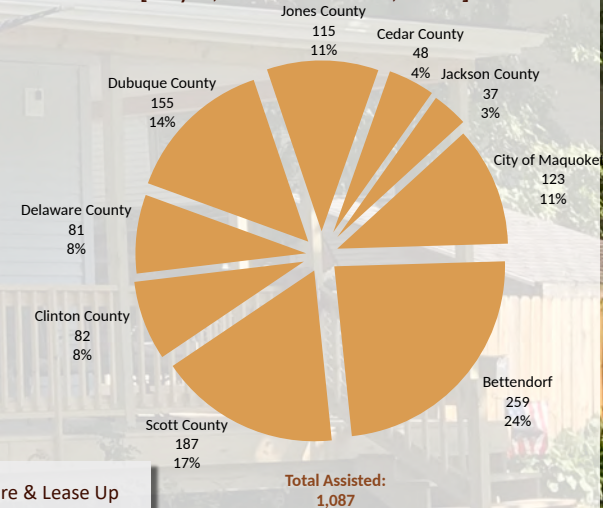
## CARES Act HCV Program Administrative Fees

The CARES Act provided funding to prevent, prepare for, and respond to the Coronavirus, including for Public Housing Agencies to maintain normal operations during the period that the program is impacted by the Coronavirus. The total supplemental appropriation EIRHA received was \$121,746 for Round 1, \$153,225 for Round 2, and \$5,263 for MVP.

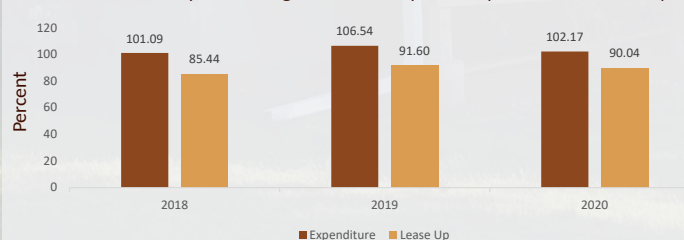
HCV Assistance by County Year  
[July 1, 2020 - June 30, 2021]



HCV Households Assisted by County  
[July 1, 2020 - June 30, 2021]



History of Housing Assistance Payment Expenditure & Lease Up

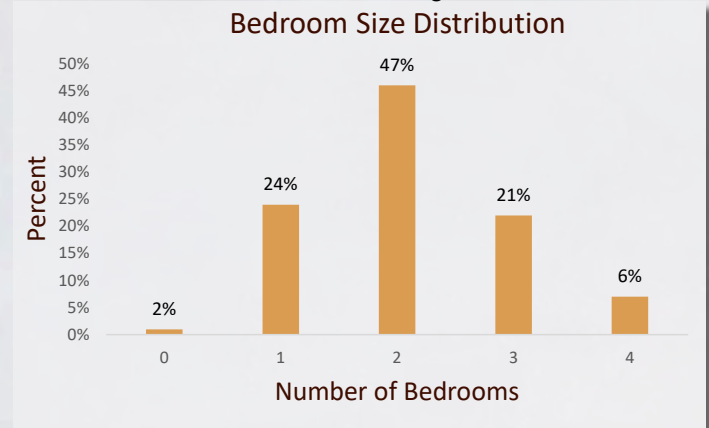
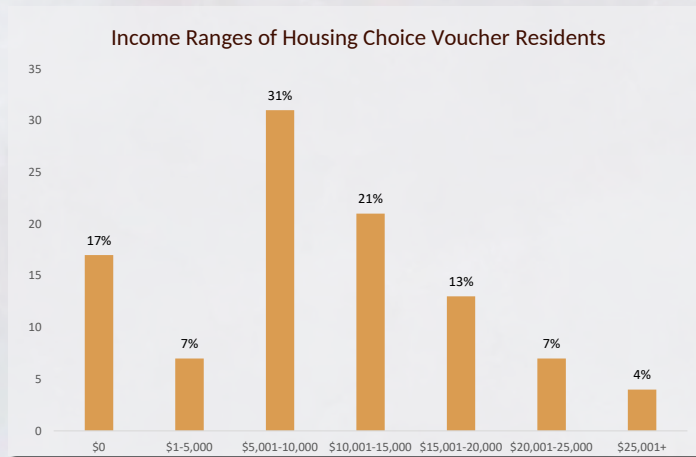


# HCV Client Profile

To qualify for the Section 8 Housing Choice Voucher program, the family's income may not exceed 50% of the median income for their county, using income guidelines established by HUD. EIRHA staff serves as a liaison between the program participant and the landlord. In Fiscal Year '21, EIRHA's average monthly housing assistance payment sent to landlords was \$452.39, an increase from \$425.02 in FY 20.

Since 2002, EIRHA has had a waiting list for program services. At the end of Fiscal Year '21, 4,669 households were on the waiting list with an average wait of 18 months. Effective July 1, 2014 all applicants have been served in order by date and time of application with a preference implemented effective August 1, 2020 for Foster Youth participants that fulfill their maximum 3 years on FYI and a preference for Mainstream Voucher participants for non-elderly (age 18-61) persons by disabilities.

When the applicant reaches the top of the waiting list, they must meet the income guidelines and cannot have been convicted of drug related or violent criminal activity during the past three years.

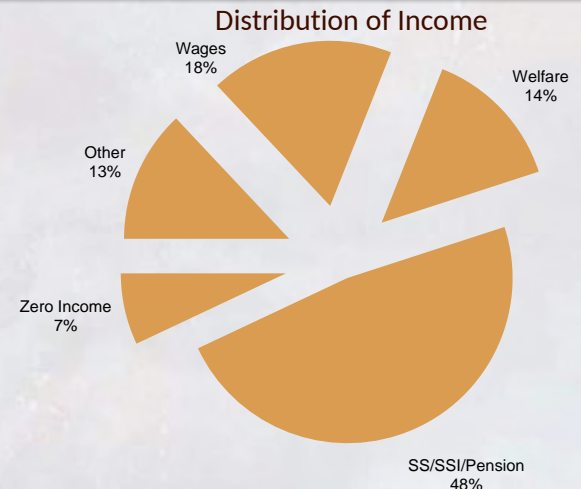


## Race of Participants

White **52%** Hispanic **2%**  
Black **45%** American Indian **1%**

## Distribution of Family Type

Elderly & Disabled **19%**  
Non Elderly - no children **31%**  
Families with Children **50%**





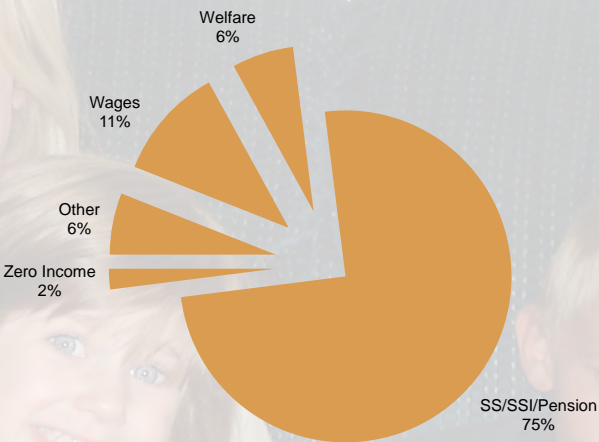
# Mainstream Voucher Client Profile

The Mainstream Voucher Program assists non-elderly persons with disabilities. The program provides a preference for non-elderly (age 18-61) persons with disabilities. An additional preference is given to the above population who are currently experiencing homelessness and/or have previously experienced homelessness and are a client in a permanent supportive housing or rapid rehousing project. The average monthly Housing Assistance Payment sent to landlords was \$387 with 58 of the 79 vouchers filled.

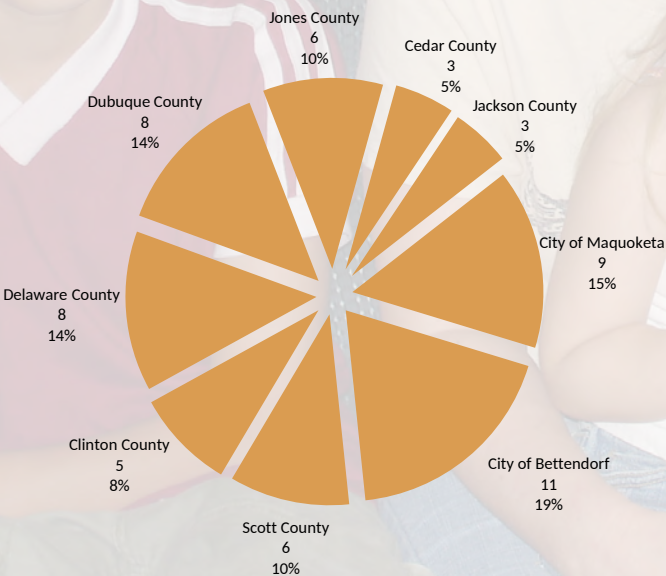
## % of Households Race

White	66%	Hispanic	3%
Black	31%	Other	0%

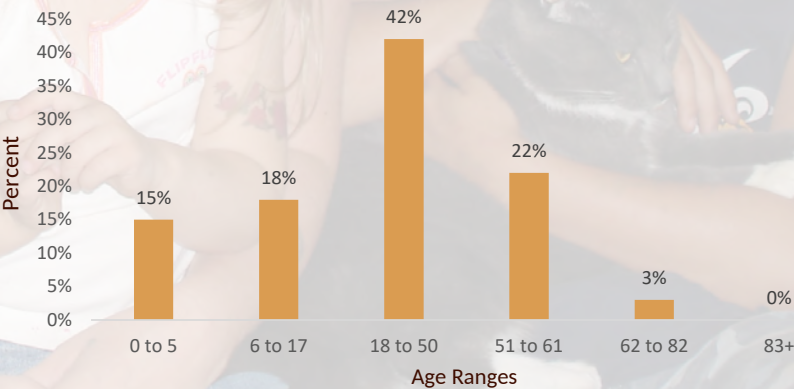
## % Distribution of Income



## Mainstream Voucher Households Assisted by County [7/1/20 - 6/30/21]



## Age of Household Members



# Foster Youth to Independence (FYI) Client Profile

The Foster Youth to Independence (FYI) program targets housing assistance to young people aging out of foster care and who are at extreme risk of experiencing homelessness. Under FYI, PHAs provide housing assistance on behalf of youth at least 18 years and not more than 24 years of age who left Foster Care, or will leave Foster Care within 90 days, in accordance with a transition plan described in Section 475(5)(H) of the Social Security Act, and are homeless or are at risk of becoming homeless at age 16 or older.

The average monthly Housing Assistance Payment sent to landlords was \$528 with 2 households served.



## Distribution of Income

Wages	0%
Welfare	0%
SS/SSI/Pension	50%
Other	50%
Zero Income	0%

## Assistance by County

Jackson County	1
City of Bettendorf	1

## Race of Participants

White	100%
Black	0%
Other	0%
Hispanic	0%



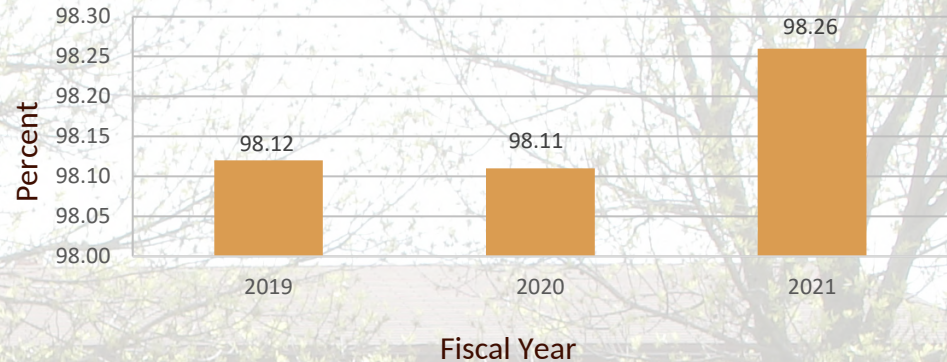
# Public Housing Program

EIRHA currently owns and manages 163 Public Housing units located in Dyersville, Bellevue, Manchester, Colesburg, Miles, Sabula, DeWitt, Holy Cross, Hopkinton, Worthington, Delmar, Preston, Peosta, and Wheatland. Overall, a 98.26% occupancy level is maintained. There are 85 units of elderly/disabled and 78 units of family housing. The family housing is scattered-site, single family homes and duplexes. The senior/disabled developments range in size from 4-plexes to a 23 unit two-story building. Most of the developments have a waiting list.

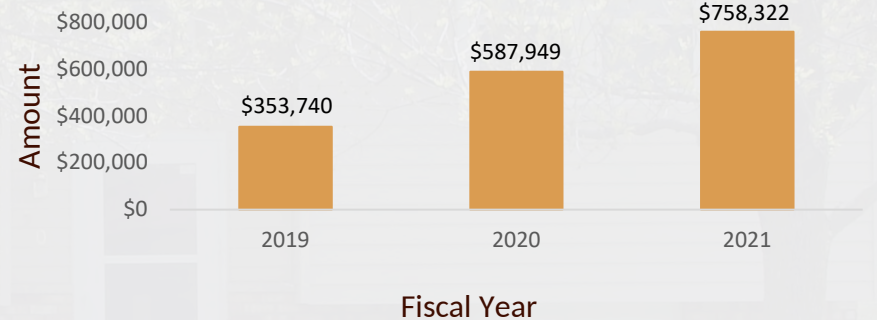
For Fiscal Year '21, EIRHA's Operating Budget was \$608,057 and Operating Subsidy was \$443,211. EIRHA uses rental receipts to manage and maintain the units. \$95,412 was paid for utility costs, \$331,042 for maintenance and operations, and \$286,414 was paid for administrative and other expenses.

Although EIRHA is a tax exempt organization, approximately \$29,832 was paid to local governments for payments in lieu of taxes. The Public Housing program has an operating reserve of \$758,322.

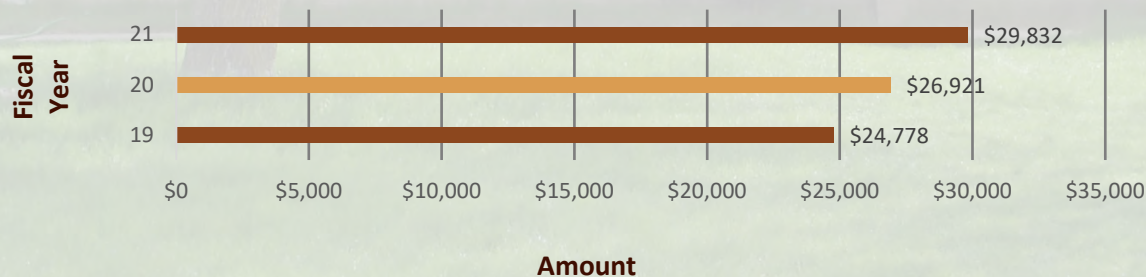
## History of Public Housing Lease Up



## Public Housing Operating Reserve



## Public Housing Payment in Lieu of Taxes





# PH Client Profile

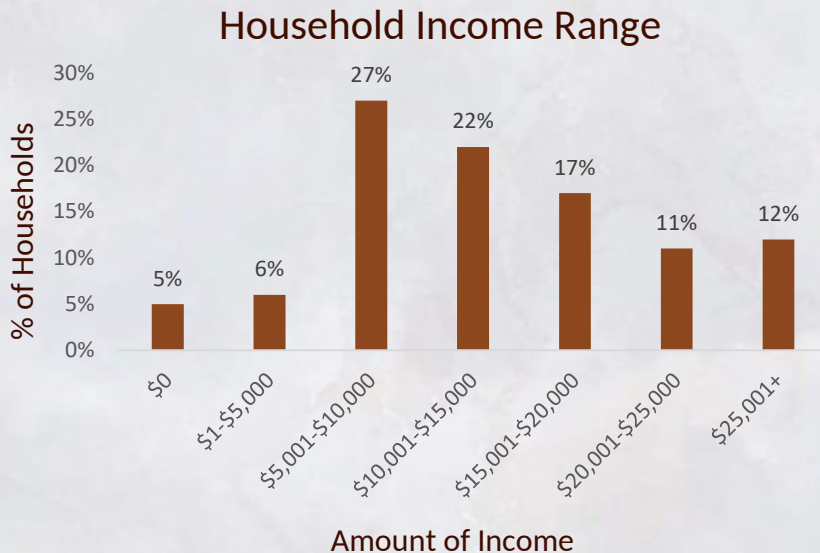
To qualify for the Public Housing program, a household's income cannot exceed 80% of the median income guidelines for their county. Residents pay a minimum of 30% of their adjusted income or \$50.00, whichever is greater, toward rent and utilities. Rental payments are made directly to EIRHA on the first of each month. The average annual income for Fiscal Year '21 was \$14,870.

Residents who are working or have a higher income have a choice of paying rent based on the 30% formula or a flat rent. Staff review the flat rents annually and present them to the EIRHA Board of Directors for final approval.

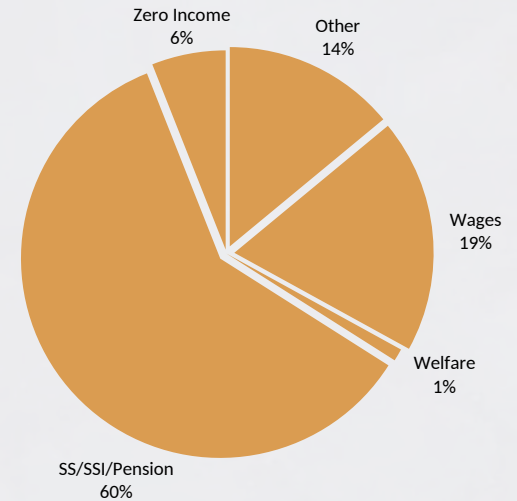
Based on statistical data, approximately 46% of the households admitted to the Public Housing program are considered extremely low income (at or below 30% of the area median income adjusted for family size).

## Resident Advisory Board

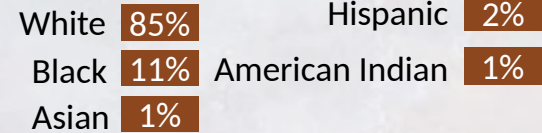
The Resident Advisory Board (RAB) provides the PHA and the residents with a forum for sharing information about the Agency's Annual Plan. Section 511 of the United States Housing Act and the Regulations in 24 CFR part 903 require that PHAs establish one or more RAB(s) as part of the PHA Plan process. RAB membership is comprised of individuals who reflect and represent the residents assisted by the PHA. The role of the RAB is to assist the PHA in developing the PHA Plan and in making any significant amendment or modification to the Plan.



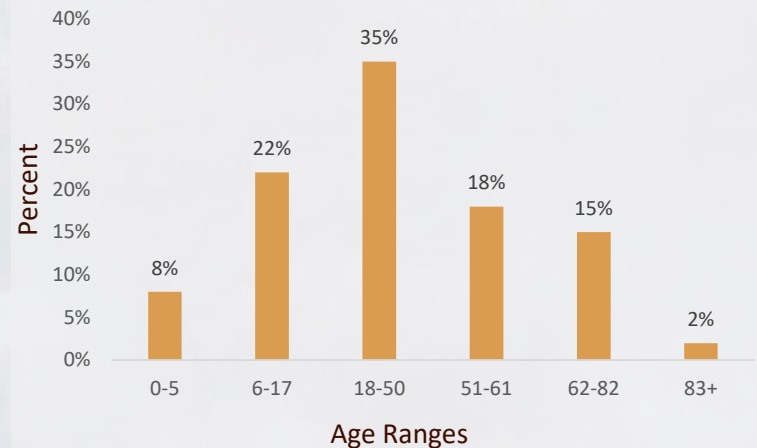
## Distribution of Income



## Race of Participants



## Age of Participants



# Capital Fund Program and Operating Subsidy

## Capital Fund Program (CFP)

In recent years, major improvements to the Public Housing units have been necessary to ensure their long-term viability. EIRHA has been successful in receiving CFP dollars from HUD to finance these capital improvements. Funds are awarded on a formula basis to Housing Authorities to plan for their capital improvements over a five-year period.

EIRHA received a contract for \$268,622 for the 2020 CFP. The award was funded in Fiscal Year 2021 and included the following upgrades: flooring replacement, water heater, furnace, roof replacements, tub repair, door upgrades and appliance replacement.

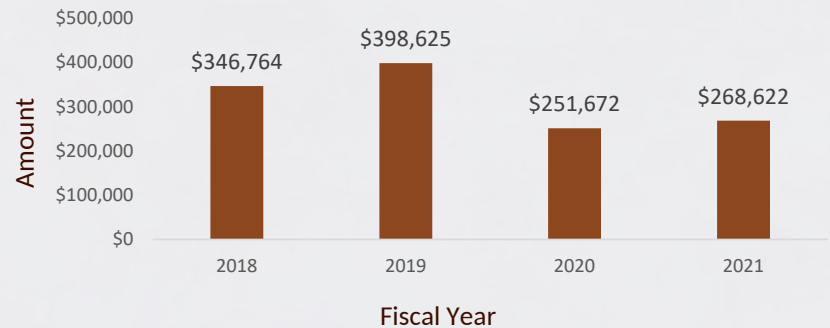
## Operating Subsidy Funds

In November 2001, EIRHA began receiving Operating Subsidy Funds for the Public Housing program. The Operating Fund program was established under QHWRA, section 519. The operating fund provides subsidies to local Housing Authorities to assist in funding the operating and maintenance expenses of their properties. The subsidies are required to help maintain services and provide minimum operating reserves.

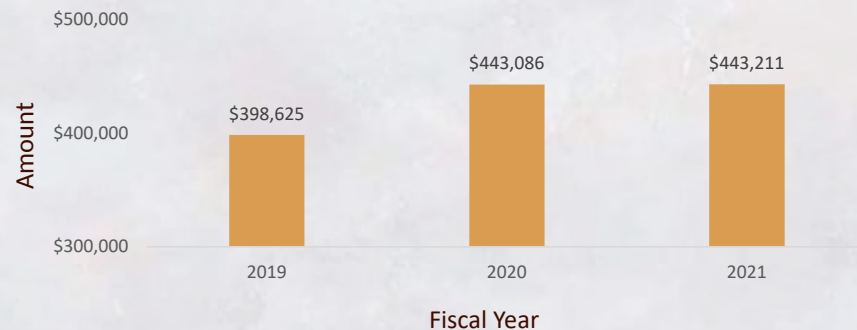
## CARES Act Funding

The CARES Act provided \$63,306 for the Public Housing Operating Fund to prevent, prepare for, and respond to the Coronavirus, including to provide additional funds for Public Housing agencies to maintain normal operations and take other necessary actions during the period that the program is impacted by the Coronavirus, \$45,898 was expended in FY '20 and \$17,408 was expended in FY '21.

### Capital Fund Program



### Operating Subsidy





# Public Housing Developments

Dyersville Family, Dyersville, IA 52040	BR	Bellevue North Elderly, Bellevue, IA 52031	BR	Holy Cross Family, Holy Cross, IA 52053	BR
509-511 3rd Street NW Duplex (accessible)	2	400 North 4th Street, #1-8	1	912 Parkview, Units A-B Duplex	2
510-512 2nd Street NW Duplex	2				
509 2nd Street NW SFH	3	Bellevue South Elderly, Bellevue, IA 52031		Worthington Family Worthington, IA 52078	
510-512 3rd Street NW Duplex	2	207 South 2nd Street, #1-4	1	506 3rd Avenue SE SFH	3
612 2nd Street NW SFH	3			301 1st Avenue East SFH	2
624 2nd Street NW (Sold 7/19)	3	Miles Elderly, Miles, IA 52064			
706 2nd Street NW SFH	3	31 Forrest Street, #1-8	1	Delmar Family, Delmar, IA 52037	
521 3rd Street NW SFH (Sold (5/05)	4			212 Lincoln Avenue SFH	2
522 3rd Street NW SFH	4	Sabula Elderly (River City Apts.)		214 Lincoln Avenue SFH	3
		Sabula, IA 52070			
Dyersville Elderly (Villa Park Apts.)	1	208 Sycamore Street, #1-8	1	Peosta Family, Peosta, IA 52068	
Dyersville, IA 52040				150 Peterson Drive Duplex	2
501 9th Avenue SW, #100-113	1	Sabula Family, Sabula, IA 52070		152 Peterson Drive Duplex	3
Manchester Family, Manchester, IA 52057		1001 A-B Lake Street Duplex	2	170 Peterson Drive Duplex	2
105-107 Quaker Mill Duplex	2	1007 A-B Lake Street Duplex	3	172 Peterson Drive Duplex	2
121-123 Winslow Drive Duplex	2			188 Peterson Drive Duplex	2
125-127 Winslow Drive Duplex	2	DeWitt Elderly (DeWitt Senior Heights)		190 Peterson Drive Duplex	3
113-115 Ludland Drive Duplex	2	DeWitt, IA 52742		208 Peterson Drive Duplex	2
120-122 Ludland Drive Duplex (accessible)	2	612 13th Street, #100-107	1	210 Peterson Drive Duplex (accessible)	2
125-127 Ludland Drive Duplex	3	626 13th Street, #108-115	1		
117 Ludland SFH	3			DeWitt Family, DeWitt, IA 52742	
121 E. Honey Creek SFH	3	Dyersville Family II, Dyersville, IA 52040		1307 9th Street SFH	3
145 E. Honey Creek SFH	3	324-326 6th Avenue NE duplex	2	1313-1315 9th Street Duplex	2
105-107 Nelson Circle Duplex	3	1005 8th Avenue SE SFH	3	1321 9th Street SFH	3
113 Nelson Circle SFH	3	1124 2nd Avenue SE SFH	4	1403 8th Street SFH	2
128-130 Nelson Circle Duplex	3	528 16th Ave SE SFH (Sold 3/06)	3	1509 8th Street SFH	3
504 Buchanan SFH	4			702 2nd Avenue SFH	3
513 E. Prospect SFH	4	Hopkinton Family, Hopkinton, IA 52237		104-106 4th Street Duplex	2
133 E Honeycreek Drive (Sold 10/03)	3	403 Culver Road Duplex	2	110-112 4th Street Duplex	2
145 Nelson Circle (Sold 12/03)	3	405 Culver Road Duplex	3	1117 9th Street Court SFH	3
420 S. Tama (Sold 11/05)	4	311 Hopkinton & Culver Road SFH	3		
		111 School Street SFH	2	Wheatland Elderly (Town House Villa)	
Manchester Elderly (Manchester Manor)				Wheatland, IA 52777	
Manchester, IA 52057		Preston Family, Preston, IA 52069		201 S. Bennett Street, Apts. 1-4	1
912 E. Main Street, #100-110 & 200-212	1	131-135 Anna Court Duplex	2		
		141-145 Anna Court Duplex	2	Rehab - Single-Family Homes	
Colesburg Family, Colesburg, IA 52035		212 S. Faith Street SFH	3	303 Pleasant St., Lost Nation, IA	2
416-420 South Franklin Duplex	2	511 St. Joseph Street SFH	3	321 2nd Ave. SW., Dyersville, IA	3



# Family/Elderly Self-Sufficiency

## Family Self-Sufficiency (FSS) Program

Prior to 2014, the FSS program was administered as two separate programs – one for Section 8 Housing Choice Voucher participants and one for Public Housing participants. The Consolidated Appropriations Act of 2014 combined funding for both programs to allow a single program to serve families from both programs, thus increasing the number of Public Housing Authorities that could qualify for a Coordinator. For calendar year 2020, EIRHA was awarded \$206,170 to support funding for three coordinators that are now all rolled into one program. At Fiscal Year-end, EIRHA was serving the following number of families:

**Section 8 HCV: 159 households with an average escrow account of \$5,180 and 147 successful completions.**

**Public Housing: 47 households with an average escrow account of \$5,518 and 59 successful completions.**

In the FSS program, the Coordinators work with a network of service providers and task force groups in the region to obtain the needed services to assist program participants reach economic self-sufficiency. Services offered include motivational training, career counseling, employment skills training, budgeting/financial aid, household management counseling and personal development counseling. The program is designed to promote employment and offer an opportunity to save money amongst participants.

Participants of FSS can earn a savings account through increases in their earned income. This savings account is referred to as an escrow account. As a household's income increases their earnings through employment, an amount equal to 30% of that increase is deposited into an escrow account. The account earns interest and is returned to the participant upon successful completion of their FSS contract.

## Elderly Self-Sufficiency (ESS) Program

In March, 2018, EIRHA was awarded a three year Resident Opportunity and Self-Sufficiency (ROSS) Service Coordinator Program grant in the amount of \$246,000 to continue providing services to its elderly and/or disabled Public Housing residents.

The purpose of the grant is to allow for the provision of a Service Coordinator to coordinate supportive services and other activities designed to help Public and Indian Housing elderly and/or disabled residents to age-in-place. The Service Coordinator ensures that these program participants are linked to the supportive services they need to achieve self-sufficiency or remain independent.

**There are currently 62 participants with 80 successful completions.**





# *PH Family Self-Sufficiency (FSS) Success Story - Meet Caprice (2018 Recap)*

Meet Caprice. He is originally from Chicago and lived in generational poverty most of his life.

Growing up in a dysfunctional home that consisted of drug addicted parents led him to a “criminal thinking” type of lifestyle as he describes it. From 19 years old he spent the next 15 years in and out of prison. Towards the latter part of his time in prison, he had a spiritual epiphany which led him to believe “God is able to change anyone”. From this point on he focused on positive life change.

He married and started a family. His wife also grew up in generational poverty and both of them decided in order to get out of this cycle, they must move. Living in South and West Chicago, the violence was becoming too much. They rented an apartment without assistance and both had employment, all of which they gave up to move to Iowa where they reached the top of the waiting list for a Public Housing unit. They wanted to make a better life where it was safe and open to more opportunities.

The housing assistance and Family Self-Sufficiency (FSS) program allowed him and his family to concentrate on the importance of self-discipline, family, becoming self-sufficient and having the opportunity to pursue homeownership all while living in a safe environment. By receiving housing assistance during this time, he was able to focus on his dream and mission of helping others move on from poverty and criminal behavior. Through his mission, he created the non-profit organization, Fountain of Youth Program, in Dubuque. The mission of this program is to change the mindset that contributes to generational poverty.



He and his family are currently in the process of purchasing their own home, due to accruing a significant escrow account through the FSS program. This money allows them to pay off debt and provide a down payment towards homeownership.

In the next 5 years he visualizes himself as a homeowner and expanding his mission of the Fountain of Youth program worldwide. He hopes within this timeframe, he will grow more partnerships, be able to hire more staff to delegate responsibilities, thus giving him the opportunity to circulate his mission to other states and eventually other countries.



# *PH Family Self-Sufficiency (FSS) Success Story - What Caprice is doing now (2021)*

"Since I left the housing assistance in 2018, I've been working at the Fountain of Youth Program as the Executive Director. I've also been a full-time dad and full-time husband. I've been married for eight years now. I have three children. One that's about to be 12 years old, 7 and soon to be 5.

What I've been doing is educating the community. Working with people that have been trapped in generational poverty, teaching them to see the importance of wanting better for themselves so that they could pass it on and break the cycle. Teaching them to be a role model for their children and children's children so they can have more opportunity to experience a difference in life. I've also been educating through the programs that I run with the Fountain of Youth Program, on the flip side to those individuals that have never been in generational poverty, of learning how to begin to start building bridges and not barriers to keep people trapped in the cycle.

It has been going well. I own my own home and car. I have bank accounts, I maintain bank accounts, keep my credit up. I help individuals get bank accounts, maintain bank accounts, to keep their credit up. I help employ people. Through the opportunity that I was given while being in the program with housing, it opened up a lot of doors for me to be able to explore my fullest potential. I'm grateful for that. Thank you all who contributed to believe in someone's life that has been written in a different fashion than most, they do have an opportunity to change and to grow.

I've been a homeowner for three years now. Going on three years, this October. It's interesting what meaning having my own home has brought into my life. It allows a lot of things for a person to understand in their life, such as the sense of maturity, responsibility, and integrity. Also, equity from a different standpoint. Equity is not a human standpoint, but from a financial standpoint. It teaches you about building assets in your life instead of being a liability. Being a homeowner is exhilarating. It's a great opportunity for my children's and their children to have something once we're gone. To be able to know that their life is not in vain. That they can too, do things to make a difference in this world for themselves and for us. Thank you".





# Elderly Self-Sufficiency (ESS) Success Story

Ms. T has been a participant of the ESS Program since August 2015. She says that establishing in-home assistance with a local care provider has helped her to continue living independently. Health issues prevent her from performing many of the daily activities she used to do easily for herself.

The help provided via Northeast Iowa Area Agency on Aging includes household chores such as cleaning, vacuuming and laundry. She also uses the Regional Transportation Authority (RTA) for transportation to doctor's appointments. Recently, increasingly poor vision has affected her ability to drive safely, so she will sell her vehicle.

She has a few friends and a family member that can give her an occasional ride, but she expects her use of the RTA will increase greatly in the coming year. Ms. T is grateful for resources shared with her via the ESS Program, especially information and communication throughout the pandemic. She recently called to thank the ESS Coordinator for the birthday card that was sent by staff, and said it was the only one she received.





# Home Ownership

## Public Housing Home Ownership Program

Through EIRHA's Public Housing Home Ownership Program, first-time home buying low-income households are given the opportunity to purchase their Public Housing units. Of the 163 Public Housing units, 26 are single family scattered-site units located in Dyersville, Manchester, DeWitt, Hopkinton, Preston, Worthington, and Delmar.

At the present time, six families have purchased the Public Housing units that they reside in. The following units were sold through the Public Housing Homeownership Program:

528 16th Ave., Dyersville - 3 BR SFH - Sold 3/06  
420 S. Tama St., Manchester - 4 BR SFH - Sold 11/05  
521 3rd St. NW, Dyersville - 4 BR SFH - Sold 5/05  
145 Nelson Circle, Manchester - 3 BR SFH - Sold 12/03  
133 E. Honeycreek, Manchester - 3 BR SFH - Sold 10/03  
624 2nd St. NW, Dyersville - 3 BR SFH - Sold 7/19

## Housing Choice Voucher Home Ownership Program

Since July 1, 2003, EIRHA has implemented a Housing Choice Voucher Home Ownership Program. To date, 29 families have been assisted with the purchase of their own home through the HCV home ownership program. In accordance with the program regulations, monthly rental assistance can be used to assist a participating household with making their mortgage payments rather than paying a portion of their monthly rent.

## Housing Development Projects

### Manchester Single - Family Home Construction

Five lots were purchased on Marion Street in Manchester, Iowa to construct new single family homes. The homes were built and sold to qualifying home-buyers.

### Asbury Single - Family Home Construction

Five single family lots were purchased on Trenton Street in the City of Asbury. All five of the homes were sold to qualifying homebuyers.

### Lost Nation and Dyersville - Single-Family Home Rehab

Existing single family homes were purchased in Lost Nation and Dyersville. The Dyersville and Lost Nation homes were rehabbed and are available for sale through a rent to own option to qualifying families.

## HUD Housing Counseling Grant

EIRHA received a grant for \$16,293 from HUD to support EIRHA's HUD approved housing counseling program to respond flexibly to the needs of residents and neighborhood, and deliver a wide variety of housing counseling services to homebuyers, homeowners, renters and the homeless.

## Housing Counseling

On July 30, 2010, the U.S. Department of Housing and Urban Development approved the EIRHA as a Housing Counseling Agency. EIRHA has met the department's initial approval criteria and submitted an acceptable housing counseling plan to serve its target area (Dubuque, Delaware, Jackson, Cedar, Clinton, Jones and the city of Bettendorf (Scott) counties). The Department approved the EIRHA to provide money management, pre-purchase counseling, and home improvement and rehabilitation counseling in accordance with its counseling plans. To date, 264 families were assisted with Housing Counseling assistance.

"I have been wanting to buy a home for a very long time. I thought it would never happen. Thanks to the Homeownership Program through Section 8 HCV, I was able to finally make my dream come true. I love my new home, it was an easy process that happened quickly and I was helped every step of the way. I've gained a better understanding of how this process works.

I'm so happy I didn't give up on my dream, because it happened for us.  
Thank you!"

-Home Ownership Program Participant





# Administrative Planning

## Public Housing Agency (PHA) Plan

The PHA Plan is a comprehensive guide to Public Housing agency (PHA) policies, programs, operations, and strategies for meeting local housing needs and goals. There are two parts to the PHA Plan: the 5-Year Plan, which each PHA submits to HUD once every 5th PHA fiscal year, and the Annual Plan, which is submitted to HUD every year.

## Public Housing Assessment System (PHAS)

The PHAS is the framework used by HUD's Real Estate Assessment Center (REAC) to evaluate PHASs. HUD first instituted the PHAS approach for evaluating PHAS's performance in 1997, as a part of its 2020 Management Reform Program. The approach includes the scoring of several categories of PHAS performance as follows:

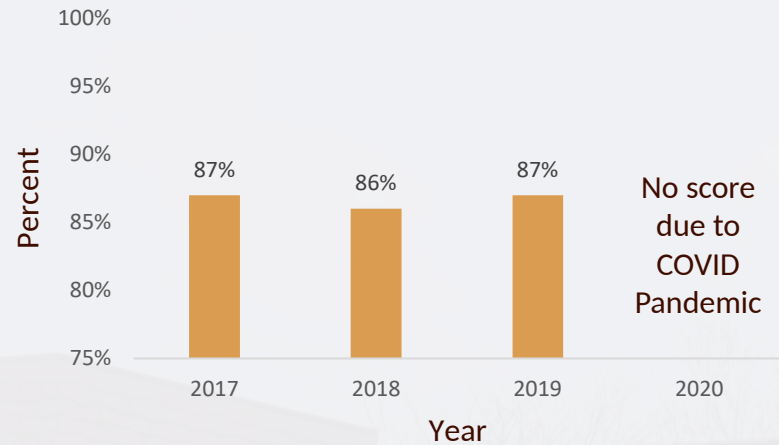
- 1) Physical Condition Indicator (40 pts)
- 2) Financial Condition Indicator (25 pts)
- 3) Management Operations Indicator (includes: occupancy rate, tenant accounts receivable and payable) (25 pts)
- 4) Capital Fund Program Indicator (10 pts)

The data supplied by these subsystems is then compiled and computed, which results in PHAS scores that provide each PHA with a numeral scorecard assessment showing how well their PHA is performing.

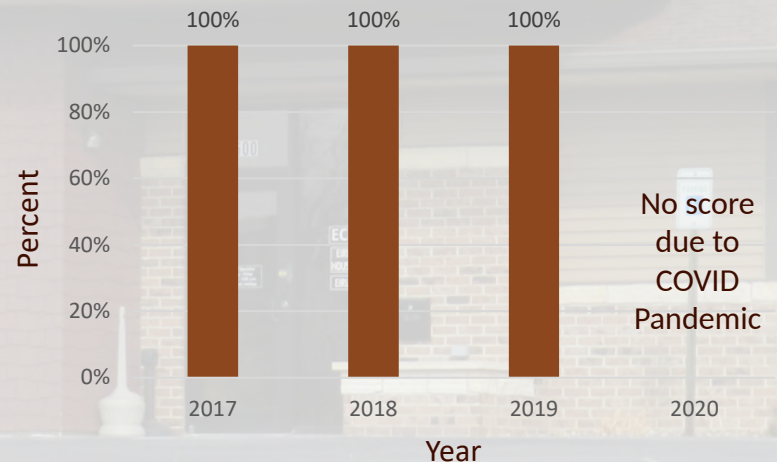
## Section 8 Management Assessment Program (SEMAP)

The SEMAP measures the performance of the Public Housing agencies (PHAs) that administer Housing Choice Voucher program in 14 key areas. SEMAP helps HUD target monitoring and assistance to PHA programs that need the most improvement.

### EIRHA PHAS Scoring History



### EIRHA SEMAP Scoring History



# Eastern Iowa Regional Housing Corporation (EIRHC) USDA Property

## **Eastern Iowa Regional Housing Corporation (EIRHC)**

EIRHC was established in 1990 and organized as a not-for-profit under the provisions of Chapter 504A of the Iowa Code. Its purpose is to promote the general social welfare of eligible occupants of rental housing as determined by the United States Department of Agriculture, Iowa Finance Authority, and Iowa Department of Economic Development regulations, without regard to race, color, religion, creed, familial status or national origin; to acquire, construct, improve, and operate any real or personal property or interest or rights.

The Board of Directors is a mirror image of EIRHA's Board of Directors, with members representing the seven counties in the region. The Corporation is the same staff as EIRHA, which is staffed by ECIA.

## **Worthington West Ridge and Grand Mound Churchview USDA Units**

EIRHC owns and manages ten USDA funded elderly housing units: six one-bedroom units located at 502 Williams Street in Grand Mound, Iowa and four one-bedroom units located at 317 2nd Ave., SW, in Worthington, Iowa, with an annual budget of approximately \$42,264. Services provided for the elderly tenants include counseling, referrals, and community activities. For FY '20, Worthington experienced a 93.75% lease-up and Grand Mound experienced 100% lease up.





# Eastern Iowa Regional Housing Corporation (EIRHC) Evergreen Meadows

## **EIRHC Evergreen Meadows 110 Peterson Dr., Peosta, IA (transfer of Tax Credit Property)**

In March 2003, the Eastern Iowa Regional Housing Corporation (EIRHC) was awarded Low Income Housing Tax Credits (LIHTC) from the Iowa Finance Authority (IFA) and HOME funds from the Iowa Department of Economic Development to construct a 24-unit 2, 3, and 4 bedroom housing development for low to moderate income households at 110 Peterson Drive, Peosta, Iowa.

A new for-profit entity was formed as a subsidiary of EIRHC, the Eastern Iowa Regional Partnership, LLLP, to act as the General Partner in the housing project. A for-profit entity, the Eastern Iowa Development Corporation (formerly known as Evergreen Meadows, Inc.), was also developed and is a wholly owned subsidiary of the EIRHC. The open house for the development was conducted in May 2004 with its first tenant occupying the units in June 2004.

The Syndicators, Enterprise Housing Partners XI Limited Partnership (EHPXI), limited partner interest in the Eastern Iowa Regional Partnership LLLP was fulfilled on December 31, 2018 and transferred to the new General Partner, the Eastern Iowa Regional Housing Corporation.

On January 1, 2019, the Eastern Iowa Regional Partnership, LLLP transferred the Limited Partnership interest for debt only, of the Evergreen Meadows Tax Credit property to the Eastern Iowa Regional Housing Corporation (EIRHC). The EIRHC intends to maintain the property as affordable housing over the extended use period.

In conjunction with this, the EIRHC assumed the Iowa Finance Authority HOME loan for the property. This loan is scheduled to mature on 11/1/2025.

The EIRHC Evergreen Meadows property was converted to a June 30th fiscal year end and since taking over the property has maintained a 96.53% lease-up for FY '21.

### **Age of Participants**

Less than 12 Years	22%
13 - 17	16%
18 - 25	19%
26 - 35	11%
36 - 50	21%
51 - 64	10%
65 +	1%

### **Income Range of Residents**

\$1 - \$5,000	21%
\$5,001 - \$10,000	13%
\$10,001 - \$15,000	21%
\$15,001 - \$20,000	21%
\$20,001 - \$25,000	8%
\$25,000 +	16%

### **Distribution of Income**

Wages	62%
Welfare	6%
SS/SSI/Pension	20%
Other	6%
Zero Income	6%

### **Race of Participants**

White	38%
Black	62%
Other	0%
Hispanic	0%



# Eastern Iowa Regional Housing Corporation (EIRHC) Asbury Meadows

## **ASBURY MEADOWS 2325 Radford Rd., Asbury, IA (Transfer of Tax Credit Property)**

In March 2005, the Corporation was awarded Low Income Housing Tax Credits (LIHTC) from IFA and HOME funds from the Iowa Department of Economic Development to construct a 32-unit 2, 3 and 4 bedroom housing development for low to moderate income households in Asbury.

A new for-profit entity was formed as a subsidiary of EIRHC, the Asbury E.I.R.P., L.L.L.P., is the General Partner in the housing project. The for-profit entity, Eastern Iowa Development Corporation (formerly known as Evergreen Meadows, Inc.), is a wholly owned subsidiary of the EIRHC. Lease-up of the units began July, 2006 with final lease-up October 2006.

The Syndicators, Enterprise Housing Partners XI Limited Partnership (EHPXI), limited partner interest of the Asbury E.I.R.P., L.L.L.P. was fulfilled on December 31, 2020 and transferred to the new General Partner, the Eastern Iowa Regional Housing Corporation.

On January 1, 2021, the Asbury E.I.R.P., L.L.L.P. transferred the Limited Partnership interest for debt only, for the Asbury Meadows Tax Credit property to the Eastern Iowa Regional Housing Corporation (EIRHC). The EIRHC intends to maintain the property as affordable housing over the extended use period.

In conjunction with this, the EIRHC assumed the Iowa Finance Authority HOME loan for the property. The loan is scheduled to mature on September 16, 2028.

Effective July 1, 2021, the EIRHC Asbury Meadows property will be converted to a June 30th fiscal year end. Through the transition the property experienced a 98.96% lease-up for FY '21.

### **Age of Participants**

Less than 12 Years	21%
13 - 17	25%
18 - 25	10%
26 - 35	22%
36 - 50	12%
51 - 64	8%
65 +	2%

### **Income Range of Residents**

\$1 - \$5,000	16%
\$5,001 - \$10,000	22%
\$10,001 - \$15,000	19%
\$15,001 - \$20,000	28%
\$20,001 - \$25,000	9%
\$25,000 +	6%

### **Distribution of Income**

Wages	31%
Welfare	40%
SS/SSI/Pension	18%
Other	0%
Zero Income	11%

### **Race of Participants**

White	38%
Black	62%
Other	0%
Hispanic	0%



# E.I.R.H.C. Tenant Based Rental Assistance

## Eastern Iowa Regional Housing Corporation Tenant-Based Rental Assistance

Tenant-Based Rental Assistance (TBRA) is a program that enables individual households to rent safe, sanitary housing units. Very low and low income households can receive assistance through a monthly rental assistance payment to a participating landlord (up to two years) and upfront security deposit assistance.

The EIRHC TBRA program is a response to filling the unmet need of families that are on the lengthy Eastern Iowa Regional Housing Authority (EIRHA) Section 8 HCV waiting list. The families are served by date and time from the Section 8 HCV waiting list with a preference given to those with a disability. The families remain on the list until funding becomes available for the Section 8 HCV program. At that point they are then transferred from the TBRA program to the Section 8 HCV program. There is no voucher portability option in the TBRA program.

The region served includes Cedar, Clinton, Delaware, Dubuque, Jackson, Jones and Scott Counties (excluding the cities of Clinton, Camanche, Dubuque and Davenport).

### 2014 TBRA

The April 2014 Tenant Based Rental Assistance (TBRA) two year grant for \$998,064 was closed out in February 2016.

### 2015 TBRA

The September 2015 Tenant Based Rental Assistance (TBRA) two year grant for \$998,934 was closed out in July 2017.

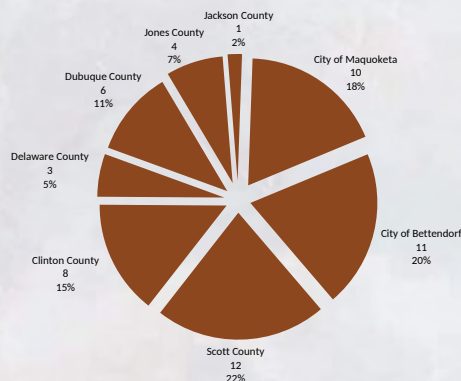
### 2017 TBRA

The October 2017 Tenant Based Rental Assistance (TBRA) one year grant for \$503,025 was closed out in June 2019.

### 2019 TBRA

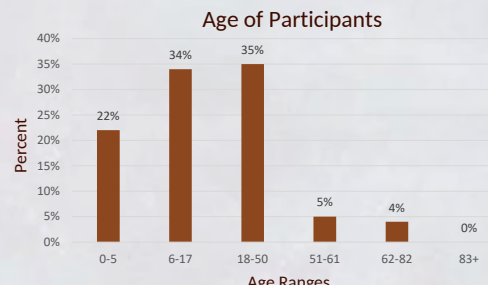
In March 2019, the EIRHC was awarded \$999,175 for a two year TBRA grant. In November 2020, IFA awarded an additional \$340,371 for a total award of \$1,339,546. As of June 30, 2021, \$861,242 was expended in rent subsidies.

## 2019 TBRA Grant Distribution by County



### 2015 TBRA Statistics:

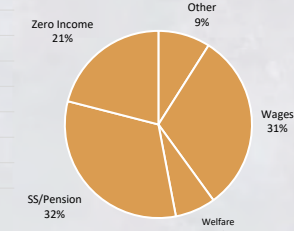
# of Families Served: 111



### Race of Participants

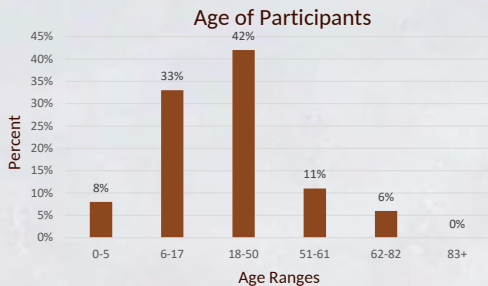
White 45% Hispanic 7%  
Black 43% Other 5%

### Distribution of Income



### 2017 TBRA Statistics:

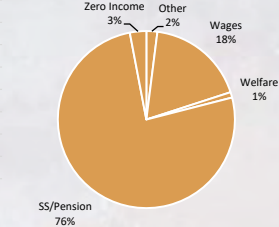
# of Families Served: 79



### Race of Participants

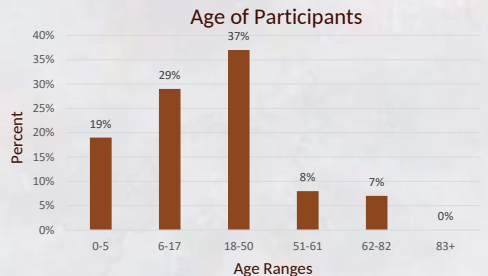
White 60% Hispanic 0%  
Black 40% Other 0%

### Distribution of Income



### 2019 TBRA Statistics:

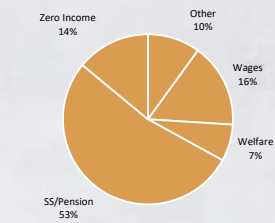
# of Families Served: 74



### Race of Participants

White 38% Hispanic 4%  
Black 58% Other 0%

### Distribution of Income



# E.I.R.H.C. Housing Trust Fund

The State Housing Trust Fund (SHTF) was created by the Iowa Legislature in 2003; the State Housing Trust Fund helps ensure decent, safe and affordable housing for Iowans through two programs, the Local Housing Trust Fund Program and the Project Based Housing Program. The Local Housing Trust Fund Program which receives at least 60 percent of the SHTF allocation to provide grants for organizations certified by the Iowa Finance Authority as a Local Housing Trust Fund. The remaining funding goes to the Project-Based Housing Program, which aids in the development of affordable single-family and multifamily housing. The Iowa Finance Authority (IFA) administers both programs and provides technical assistance to housing-related organizations.

The Iowa Finance Authority certified The Eastern Iowa Regional Corporation Housing Trust Fund (EIRHC HTF) in 2014 to include the counties of Dubuque, Delaware, Jackson, Cedar and Clinton Counties, with the exception of the City of Dubuque, as they have their own program. The EIRHC HTF will assist individuals, community organizations, non-profit and for-profit developers, in the development and rehabilitation projects that improve the condition of both rental and owner-occupied affordable housing in the approved area.

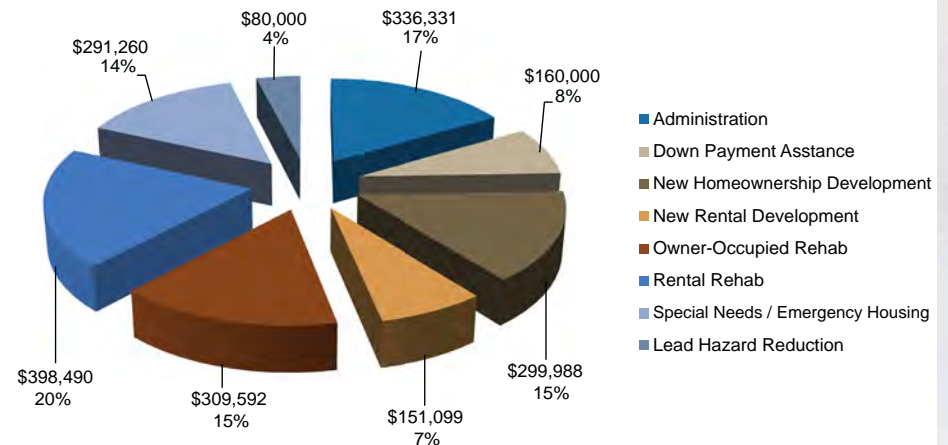
Projects and activities funded must serve area households with incomes less than 80% of the statewide median family income (MFI). At least 30% of the distributions will be used to benefit extremely low-income households (households with less than 30% of the statewide median family income).



## Mission Statement

The mission of the EIRHC Housing Trust Fund is to assist in the provision of providing decent, safe and affordable housing, as well as providing access to the resources for creating housing opportunities to the families served in eastern Iowa. The emphasis is to provide economic assistance to benefit the moderate, very low, and extremely low-income residents of Dubuque, Delaware, Jackson, Cedar and Clinton Counties, for a variety of housing needs.

**HTF Dollars per Project Type** (Since 2015)  
(Dubuque, Jackson, Delaware, Clinton, and Cedar Counties)





**2019 - Iowa Finance Authority's Local Housing Trust Fund Program granted \$326,554.00 to EIRHC HTF with an additional \$136,289.00 in match funds, secured from recipients to be awarded back into area programs.**

<b>2019</b>	<b>County</b>	<b>EIRHC HTF Award Amount</b>	<b>Total Amount with Match</b>	<b>Total Expended to date</b>	<b>Type</b>	<b>Activity</b>	<b>HH</b>
<b>Area Substance Abuse</b>	Clinton	\$123,895.00	\$165,193.00	\$165,193.00	Grant	Special Needs/Emergency Housing	14
<b>Owner-Occupied Rehab</b>	Delaware & Dubuque	\$15,009.00	\$30,000.00	\$30,000.00	Grant	Owner-Occupied Rehab	3
<b>ECDC Pocket Neighborhood</b>	Jackson	\$124,995.00	\$204,995.00	\$204,995.00	Grant	Rental Rehab	5
<b>Down Payment Assistance</b>	Jackson	\$30,000.00	\$30,000.00	\$30,000.00	Grant	Down Payment Assistance	3
<b>EIRHC HTF</b>		\$32,655.00	\$32,655.00	\$32,655.00		Administration	
	<b>Total Awarded</b>	<b>\$326,554.00</b>	<b>\$462,843.00</b>	<b>\$462,843.00</b>		<b>Total Households</b>	<b>25</b>

**2020 - Iowa Finance Authority's Local Housing Trust Fund Program granted \$284,181.00 to EIRHC HTF with an additional \$183,800.00 in match funds, secured from recipients to be awarded back into area programs.**

<b>2020</b>	<b>County</b>	<b>EIRHC HTF Award Amount</b>	<b>Total Amount with Match</b>	<b>Total Expended to date</b>	<b>Type</b>	<b>Activity</b>	<b>HH</b>
<b>Evergreen Meadows</b>	Dubuque	\$55,768.00	\$70,068.00	\$32,992.57	Grant	Rental Rehab	10
<b>ECIA</b>	Dubuque	\$30,000.00	\$82,500.00	\$82,500.00	Grant	Owner-Occupied Rehab	4
<b>ECDC Pocket Neighborhood</b>	Jackson	\$124,995.00	\$226,995.00	\$226,995.00	Grant	New Homeownership Develop.	5
<b>Downpayment Assistance</b>	Jackson	\$45,000.00	\$60,000.00	\$40,000.00	Grant	Down Payment Assistance	4
<b>EIRHC HTF</b>		\$28,418.00	\$28,418.00	\$28,154.00		Administration	
	<b>Total Awarded:</b>	<b>\$284,181.00</b>	<b>\$467,981.00</b>	<b>\$410,641.57</b>		<b>Total Households</b>	<b>23</b>

**2021 - Iowa Finance Authority's Local Housing Trust Fund Program granted \$312,429.00 to EIRHC HTF with an additional \$78,108.00 in match funds, secured from recipients to be awarded back into area programs**

<b>2021</b>	<b>County</b>	<b>EIRHC HTF Award Amount</b>	<b>Total Amount with Match</b>	<b>Total Expended to date</b>	<b>Type</b>	<b>Activity</b>	<b>HH</b>
<b>Owner-Occupied Rehab</b>	Dubuque, Clinton, and Jackson	\$40,000.00	\$40,000.00	\$19,732.98	Grant	Owner Occupied Rehab	3
<b>Iowa Valley Habitat</b>	Cedar	\$10,000.00	\$12,500.00	\$12,500.00	Grant	Owner Occupied Rehab	1
<b>Asbury Meadows</b>	Dubuque	\$74,250.00	\$99,000.00	\$3,569.00	Grant	Rental Rehab	8
<b>Evergreen Meadows</b>	Dubuque	\$48,600.00	\$64,800.00	\$0.00	Grant	Rental Rehab	
<b>USDA</b>	Dubuque & Clinton	\$10,500.00	\$14,000.00	\$0.00	Grant	Rental Rehab	
<b>Yankee Settlement</b>	Delaware	\$10,000.00	\$19,198.00	\$0.00	Grant	Rental Rehab	
<b>Lawrence Investments</b>	Delaware	\$87,837.00	\$109,797.00	\$0.00	Grant	New Rental Development	
<b>EIRHC HTF</b>		\$31,242.00	\$31,242.00	\$3,611.00		Administration	
	<b>Total Awarded:</b>	<b>\$312,429.00</b>	<b>\$390,537.00</b>	<b>\$39,412.98</b>		<b>Total Households</b>	<b>12</b>



**Lead Hazard Control Grant Home Renovations (Clinton, IA)**

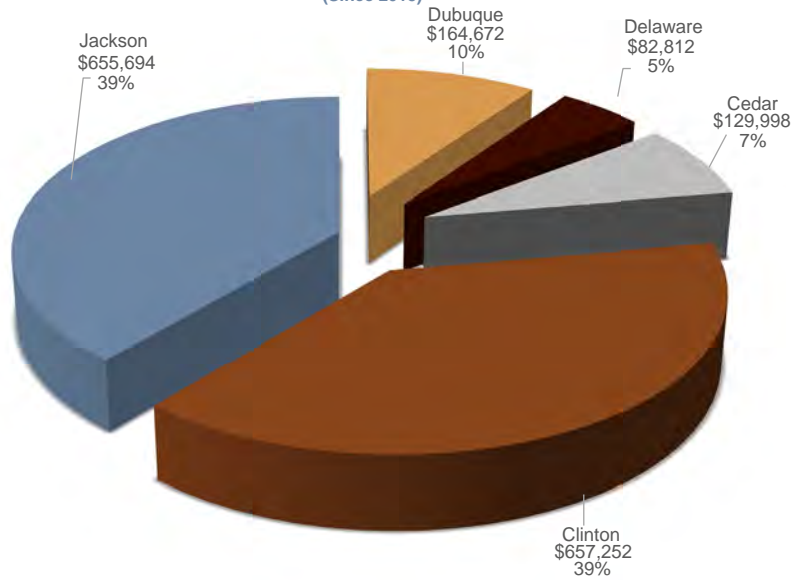


**New Homeownership Development (Bear River Cottages - Maquoketa, IA)**



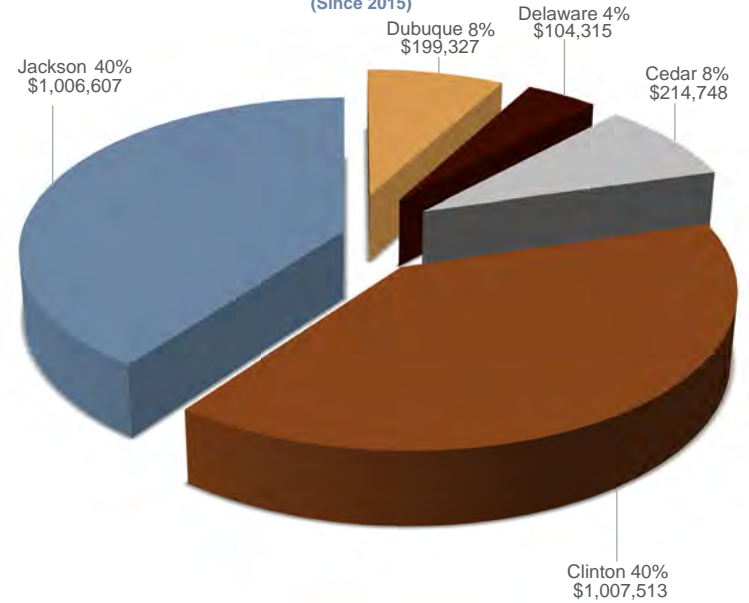
## HTF Dollars per County

(Since 2015)



## Dollars per County w/Match

(Since 2015)



## Households assisted per County (Since 2015)



# Affordable Single Family Housing Development

## East Central Development Corporation (ECDC) Pocket Neighborhood

In collaboration with the East Central Development Corporation (ECDC) and the Eastern Iowa Regional Housing Corporation Housing Trust Fund (EIRHC HTF), staff have been working on the development of a Pocket Neighborhood in the City of Maquoketa.

The development consists of 10 smaller homes facing a common courtyard. The concept is designed to promote a close-knit sense of community. Sustainability and green building concepts have also been implemented into the plan.

The land was acquired from Jackson County with all infrastructure installed by the city of Maquoketa. Additional marketing of the homes has been conducted through the assistance of Nemmers Realty. To date, all ten lots have been sold to qualifying buyers.



All applicants of the single-family homes must be at or below the 80% of the county medium income guideline. Qualifying homebuyers are also eligible for \$10,000 in down-payment assistance through the EIRHC Housing Trust Fund; and an additional \$15,000 in down-payment, \$3,500 in closing cost, and \$300 in homeowner inspection assistance through the CDBG Housing Program – Homebuyer Assistance Program. The homes sell for \$150,000 less the \$25,000 in combined down payment assistance, bringing the total cost of the home to \$125,000.



Current qualifying income guidelines are as follows:

PERSONS		1	2	3	4	5	6	7	8
Jackson County	80% of Median	40600	46400	52200	58000	62650	67300	71950	76600





# EIRHA - EIRHC Board of Directors - FY '21

## EIRHA Board of Directors - FY '21

Jim Fogel, Chair Dubuque, Iowa	Cliff Bunting Manchester, Iowa	Mark Hunt Bettendorf, Iowa	Cindy Recker Peosta, Iowa
Al Schilling, Vice-Chair Worthington, Iowa	Terry Creegan Maquoketa, Iowa	Pat Johnson Asbury, Iowa	Leo Roling Colesburg, Iowa
Linda Duesing, Treasurer DeWitt, Iowa	Linda Gaul Earlville, Iowa	Sarah Maurer Manchester, Iowa	Tim Roth Bellevue, Iowa
Kelley Deutmeyer, Secretary EIRHA Executive Director	Mary Gibson Preston, Iowa	Chuck Niehaus Colesburg, Iowa	Kathy Seyfert Maquoketa, Iowa
Donna Boss Manchester, Iowa	Joanne Guise Delmar, Iowa	Decker Ploehn Bettendorf, Iowa	Laura Twing Tipton, Iowa

There are seven counties and 95 municipalities that are members of the EIRHA. Each county and/or municipal government within the Authority area are represented by two commissioners appointed by the city or county. The Board of Directors are elected from Authority commissioners. The Board of Directors is responsible for the business and fiscal affairs of the Authority and approves policies for the Housing Authority.

## EIDC Board of Directors - FY '21

James Fogel, Chair EIRHA/EIRHC Representative Dubuque, Iowa	Kelley Deutmeyer, Secretary ECIA Representative Dubuque, Iowa
Cliff Bunting, Vice-Chair EIRHA/EIRHC Representative Worthington, Iowa	Cindy Recker Representative Peosta, Iowa
Pat Johnson, Treasurer Asbury Representative Asbury, Iowa	Rhonda Siebert NICC Rep Peosta, Iowa

## In Memoriam



## Mary Jeanette Gibson

August 23, 1945 - September 8, 2021

Mary served on the EIRHA Board representing the City of Preston since October 1998. She was a staunch advocate of the housing needs of those less fortunate. Her kindness and presence will be deeply missed.





*"This House was made  
of wood and stone  
Cold and Empty  
All alone  
Until a Family  
Sought to own  
And made this  
House into a Home"*