



home

[hōm]

NOUN

the place where one lives permanently, especially as a member of a family or household:

synonyms: residence · place of residence · house · apartment · flat · bungalow

Eastern Iowa Regional Housing Authority

Fiscal Year 2017 Annual Report

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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:

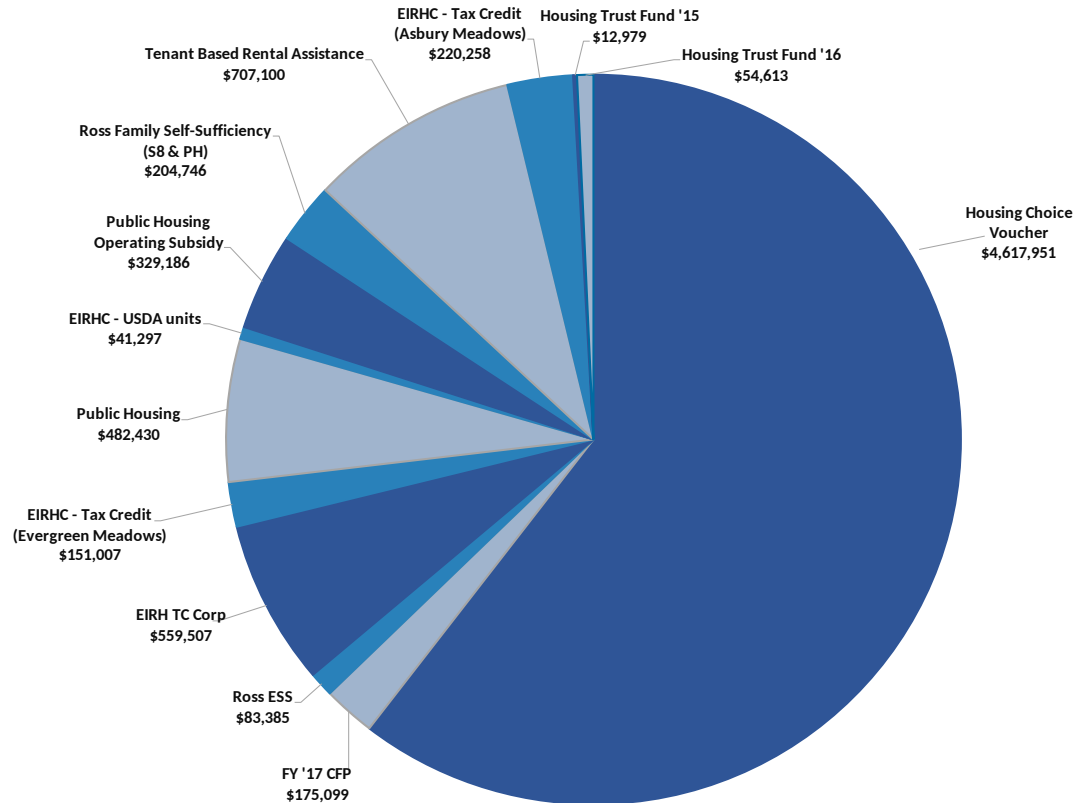
Cedar	Dubuque	Scott
Clinton	Jackson	
Delaware	Jones	

(excluding the cities of Dubuque, Clinton, Camanche & Davenport, as they have their own Housing Authorities established)

Mission

The goal of the Eastern Iowa Regional Housing Authority (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.

2017 Program Operating Income



The pie chart depicts the Fiscal Year 2017 programs and funding sources, as well as the amount of operating income.

[All figures contained herein based on Fiscal Year 2017 unaudited financial statements]

Green Accreditation

On July 1, 2013, EIRHA received Provisional Accreditation from the Department of Housing and Urban Development. Provisional Accreditation means that EIRHA has made commitments to implement best practices in both management of the housing portfolio and effectiveness of its operations.

The Affordable Green Initiative includes three components that focus on developing core competencies and skill sets for HUD's housing grantees and partners across all affordable housing programs. The components are:

- Training of individuals (across multiple job types).
- Direct technical assistance to organizations.
- A pilot green accreditation of HUD assisted organizations aimed at helping these organizations to institutionalize energy efficiency, healthy and green building practices in their day-to-day operations as well as long term rehabilitation and redevelopment of their affordable housing portfolios.

Accomplishments:

Recycling- Units are provided with recycling bins at designated sites.

Interior Air - 230 units are smoke free.

Energy Reduction - Heating systems have been upgraded and replaced old lightbulbs with incandescent lighting in the elderly units.

Water Reduction - Public Housing Units have low-flow aerators installed.

Resident Training - Education in energy awareness to tenants.

Staff Training - Education in energy awareness to staff.

Petal Project Certification - The agency received Petal certification.

Comprehensive Energy Analysis

On February 10, 2016, The Energy Group based out of Des Moines, Iowa, conducted a comprehensive energy analysis of the EIRHA Public Housing elderly complexes and the EIRHC 32 low-income housing tax credit units located at Asbury Meadows, and the 24 low-income tax credit units located at Evergreen Meadows.

The Energy Group reviewed insulation values in the attic and sidewalls, water and natural gas usage, and electrical consumption over a 24 - month period. According to the Energy Group, the most cost effective gains will come from the free replacement showerheads, faucet aerators, and incandescent lightbulbs, which they replaced at no charge in all units at both Asbury Meadows and Evergreen Meadows. The Energy Group also installed pipe insulation and water heater blankets to conserve energy and natural gas consumption.



In June, 2014 the EIRHA administrative offices became Petal Certified through the Petal Project. The Petal Project is a green-business certification program that offers a framework for saving money and resources while establishing a community-wide definition of a green business. The framework focuses on waste reduction, pollution prevention, water and energy conservation and staff education.

Housing Choice Voucher (HCV)

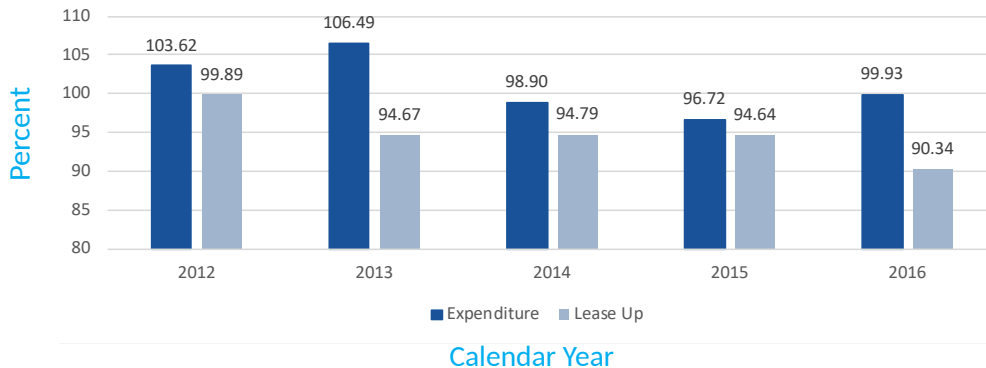
EIRHA has an Annual Contributions Contract (ACC) with the Department of Housing and Urban Development (HUD) to serve 983 families and has a calendar year budget for Housing Assistance Payments (HAP) that cannot be exceeded.

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.

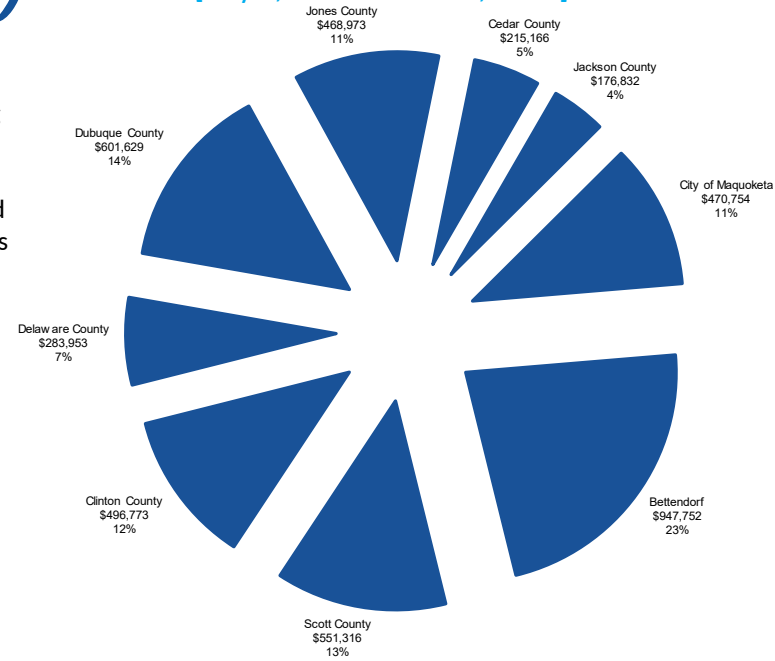
- In April, 2004, EIRHA assumed the City of Maquoketa's Annual Contributions Contract for 156 Section 8 Housing Choice Vouchers.
- In July, 2014, EIRHA assumed the transfer of 100 Section 8 Housing Choice Vouchers from the City of Bettendorf.

Over 1,119 households benefited from the rental assistance program during the Fiscal Year with a total of \$4,213,148 in rental assistance provided to landlords on the behalf of elderly/disabled individuals and families with low income.

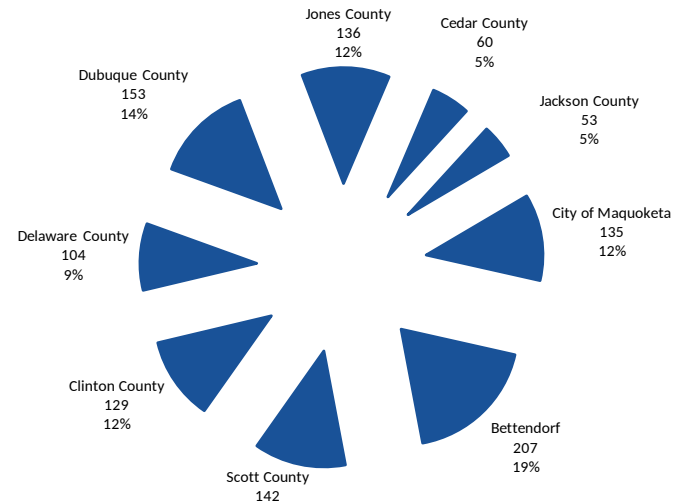
History of Housing Assistance Payment Expenditure & Lease Up



HCV Assistance by County Year
[July 1, 2016 - June 30, 2017]



HCV Households Assisted by County
[July 1, 2016 - June 30, 2017]



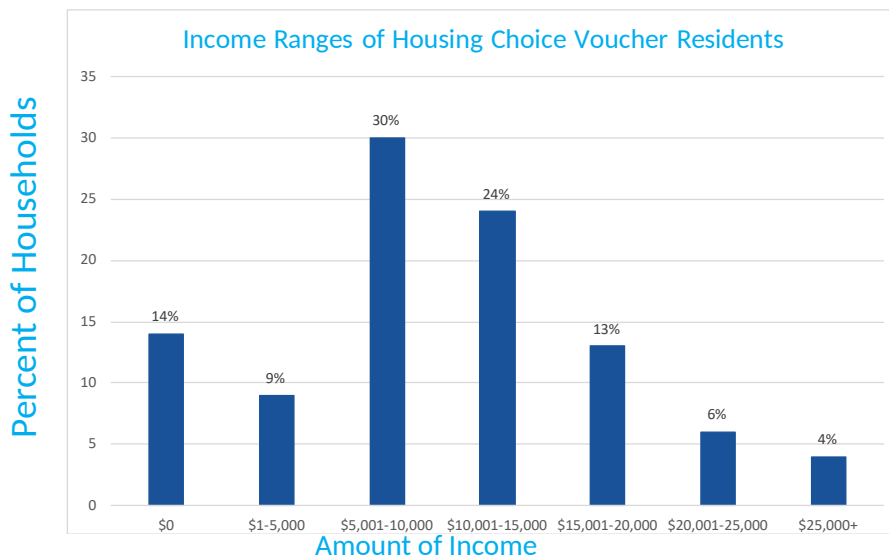
HCV Client Profile



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 '17, EIRHA's average monthly housing assistance payment sent to landlords was \$394.67.

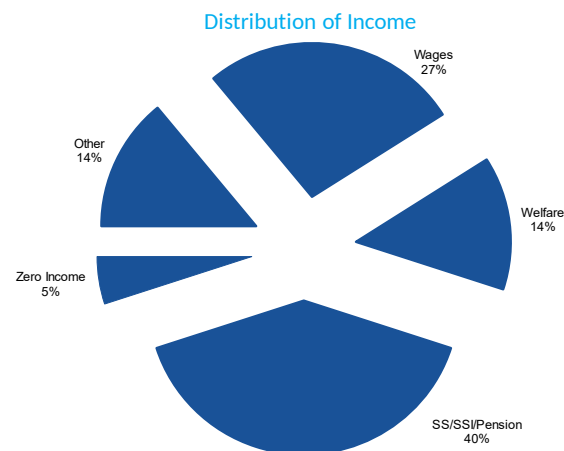
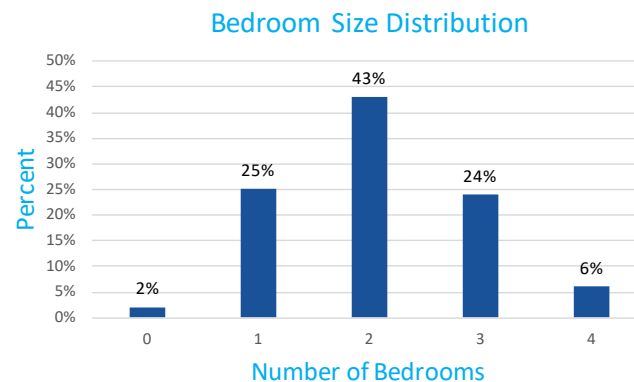
Since 2002, EIRHA has had a waiting list for program services. At the end of Fiscal Year '17; 6,572 households were on the waiting list with an average wait of 2.5 years. Effective July 1, 2014 all applicants have been served in order by date and time of application with no preferences.

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	63%
Black	35%
Hispanic	2%
American Indian	0%



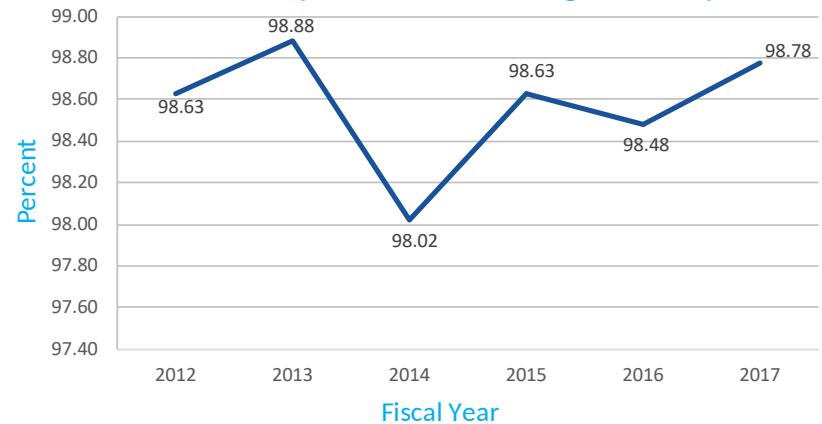
Public Housing Program

EIRHA currently owns and manages 164 public housing units located in Dyersville, Bellevue, Manchester, Colesburg, Miles, Sabula, DeWitt, Holy Cross, Hopkinton, Worthington, Delmar, Preston, Peosta, and Wheatland. Overall, a 98.78% occupancy level is maintained. There are 85 units of elderly/disabled and 79 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 '17, EIRHA's Operating Budget was \$482,430 and Operating Subsidy was \$329,186. EIRHA uses rental receipts to manage and maintain the units. \$86,998 was paid for utility costs, \$340,849 for maintenance and operations, and \$309,052 was paid for administrative and other expenses.

Although EIRHA is a tax exempt organization, approximately \$24,656 was paid to local governments for payments in lieu of taxes. The public housing program has an operating reserve of \$248,632.

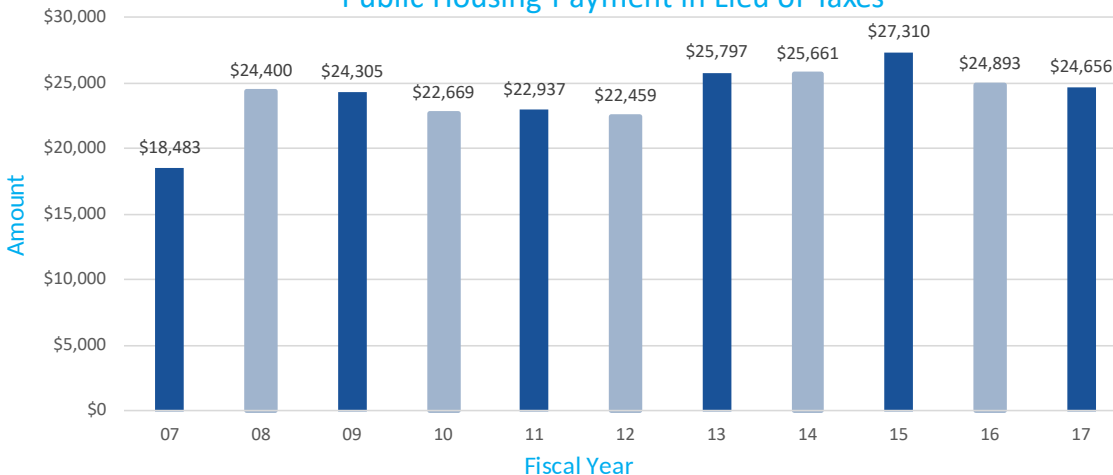
History of Public Housing Lease Up



Public Housing Operating Reserve



Public Housing Payment in Lieu of Taxes



**"I love being able to be in my own home!
I couldn't do it without rental assistance!"**

PH Client Profile

To qualify for the Public Housing program, a household's income cannot exceed 80% of the median income guideline 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 monthly rent payment for Fiscal Year '17 was \$197.32.

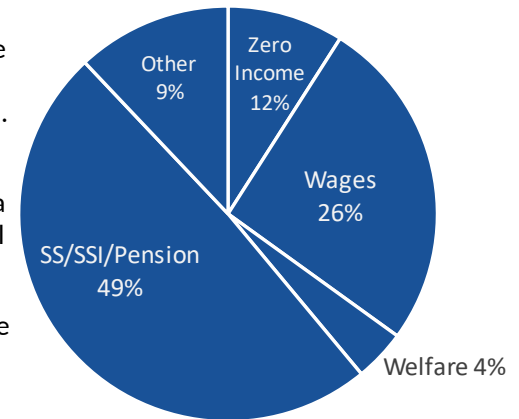
Residents that are working or have a higher income have a choice of paying rent based on the 30% formula or a flat rent. Staff review the flat rents annually and present them to the EIRHA Board of Directors for final approval.

Based on statistical data, approximately 49% 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).

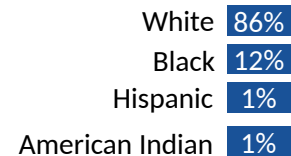
Resident Advisory Board

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.

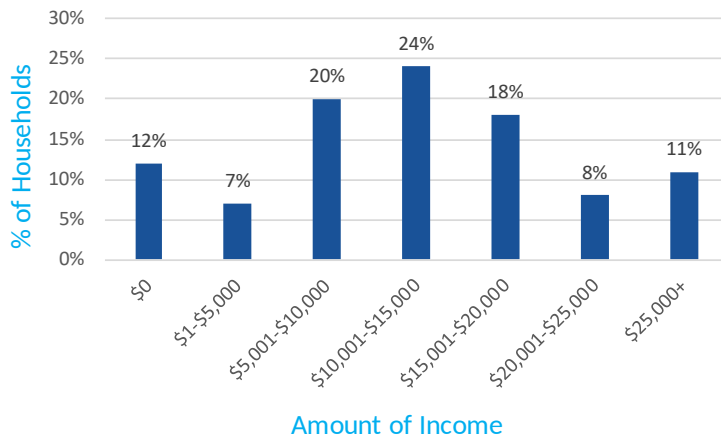
Distribution of Income



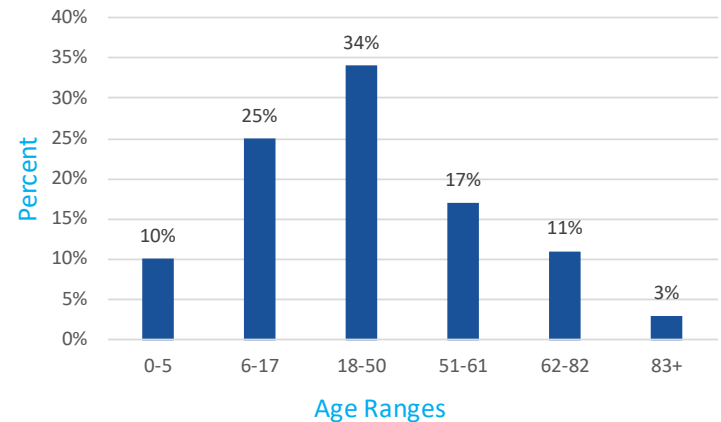
Race of Participants



Percent of Households



Age of Participants



CFP 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.

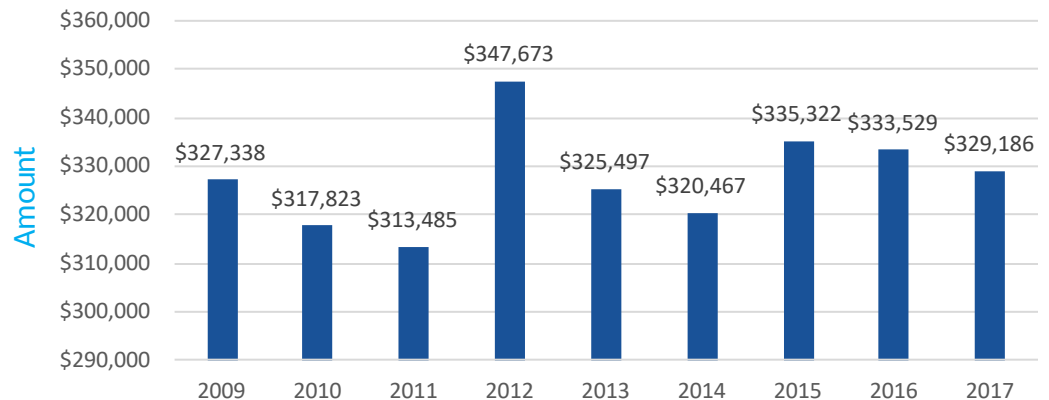
EIRHA received a contract for \$175,099 for the 2016 CFP. The award was funded in Fiscal Year 2017 and included the following upgrades: flooring replacement, water heater, boiler, and appliance replacement.

Operating Subsidy Funds

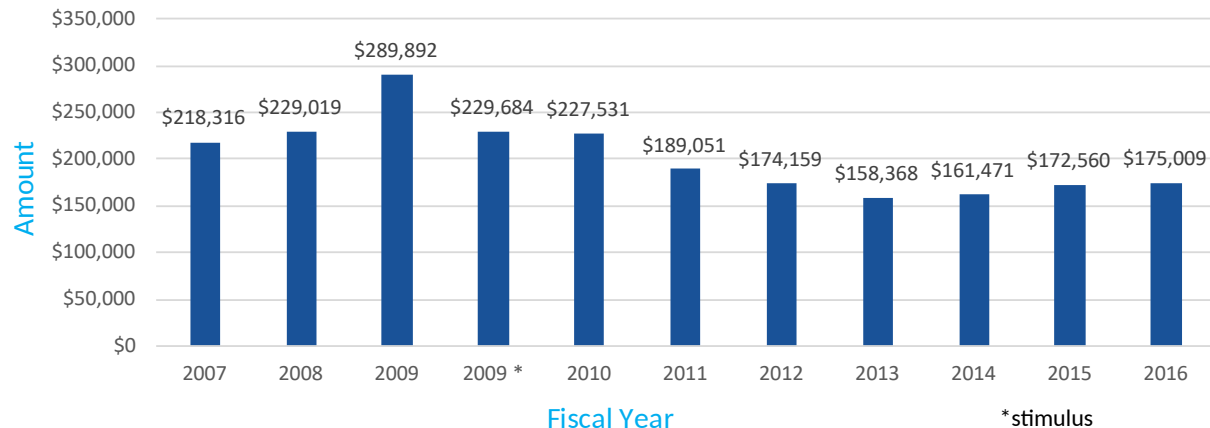
In November 2001, EIRHA began receiving Operating Subsidy Funds for the Public Housing program. The Operating Fund program was established under QHWR, section 519. The operating fund provides subsidies to local Housing Authorities to assist in funding the operating and maintenance expenses of their properties.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



Operating Subsidy



Capital Fund Program



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 52057		Worthington Family	
510-512 3rd Street NW Duplex	2	207 South 2nd Street, #1-4	1	Worthington, IA 52078	
612 2nd Street NW SFH	3			506 3rd Avenue SE SFH	3
624 2nd Street NW SFH	3	Miles Elderly, Miles, IA 52064		301 1st Avenue East SFH	2
706 2nd Street NW SFH	3	31 Forrest Street, #1-8	1		
521 3rd Street NW SFH	4			Delmar Family, Delmar, IA 52037	
522 3rd Street NW SFH	4	Sabula Elderly (River City Apts.)		212 Lincoln Avenue SFH	2
		Sabula, IA 52070		214 Lincoln Avenue SFH	3
Dyersville Elderly (Villa Park Apts.)	1	208 Sycamore Street, #1-8	1		
Dyersville, IA 52040				Peosta Family, Peosta, IA 52068	
501 9th Avenue SW, #100-113		Sabula Family, Sabula, IA 52070		150 Peterson Drive Duplex	2
		1001 A-B Lake Street Duplex	2	152 Peterson Drive Duplex	3
Manchester Family, Manchester, IA 52057		1007 A-B Lake Street Duplex	3	170 Peterson Drive Duplex	2
105-107 Quaker Mill Duplex	2			172 Peterson Drive Duplex	2
121-123 Winslow Drive Duplex	2	DeWitt Elderly (DeWitt Senior Heights)		188 Peterson Drive Duplex	2
125-127 Winslow Drive Duplex	2	DeWitt, IA 52742		190 Peterson Drive Duplex	3
113-115 Ludland Drive Duplex	2	612 13th Street, #100-107	1	208 Peterson Drive Duplex	2
120-122 Ludland Drive Duplex (accessible)	2	626 13th Street, #108-115	1	210 Peterson Drive Duplex (accessible)	2
125-127 Ludland Drive Duplex	3				
117 Ludland SFH	3	Dyersville Family II, Dyersville, IA 52040		DeWitt Family, DeWitt, IA 52742	
121 E. Honey Creek SFH	3	324-326 6th Avenue SE duplex	2	1307 9th Street SFH	3
145 E. Honey Creek SFH	3	1005 8th Avenue SE SFH	3	1313-1315 9th Street Duplex	2
105-107 Nelson Circle Duplex	3	1124 2nd Avenue SE SFH	4	1321 9th Street SFH	3
113 Nelson Circle SFH	3			1403 8th Street SFH	2
128-130 Nelson Circle Duplex	3	Hopkinton Family, Hopkinton, IA 52237		1509 8th Street SFH	3
504 Buchanan SFH	4	403 Culver Road Duplex	2	702 2nd Avenue SFH	3
513 E. Prospect SFH	4	405 Culver Road Duplex	3	104-106 4th Street Duplex	2
		311 Hopkinton & Culver Road SFH	3	110-112 4th Street Duplex	2
Manchester Elderly (Manchester Manor)		111 School Street SFH	2	1117 9th Street Court SFH	3
Manchester, IA 52057					
912 E. Main Street, #100-110 & 200-212	1	Preston Family, Preston, IA 52069		Wheatland Elderly (Town House Villa)	
		131-135 Anna Court Duplex	2	Wheatland, IA 52777	
Colesburg Family, Colesburg, IA 52035		141-145 Anna Court Duplex	2	201 S. Bennett Street, Apts. 1-4	1
416-420 South Franklin Duplex	2	212 S. Faith Street SFH	3		
		511 St. Joseph Street SFH	3	Rehab - Single-Family Homes	
				303 Pleasant St., Lost Nation, IA	2
				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 2016, EIRHA was awarded \$204,746 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; 130 households with an average escrow account of \$2,474 and 122 successful completions.

Public Housing; 50 households with an average escrow account of \$2,615 and 54 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

On February 26, 2015, 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 59 participants on the ESS program with 49 successful completions.

FSS Success Story

"The Family Self Sufficiency/Housing Program has helped me a great deal over the past 7 years. I lived in this unit while getting my LPN from NICC and continued to live here after I acquired my first nursing job. Attending and graduating with my nursing degree is the most difficult but most rewarding goal I have achieved. This program played a major role in my success. My daughter has been able to attend the local catholic school and be a part of community events. We have loved living here and made long lasting memories. My future plans are to continue to live in the Holy Cross area and to purchase my first home within the next 2 years."

-FSS participant

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 164 Public Housing units, 27 are single family scattered-site units located in Dyersville, Manchester, DeWitt, Hopkinton, Preston, Worthington, and Delmar.

At the present time, five families have purchased the Public Housing units that they reside in; two units were located in the city of Manchester and three in the city of Dyersville.

Housing Choice Voucher Home Ownership Program

Since July 1, 2003, EIRHA has implemented a Housing Choice Voucher Home Ownership Program. The plan states that EIRHA will assist 25 current voucher recipients with home ownership. To date, 26 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 homebuyers.

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 with qualifying families.

Applicants for these homes must be income-qualified, be considered a first-time home buyer, attend a homeownership counseling session, and be able to secure a first mortgage on the home.

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, 119 families were assisted with Housing Counseling assistance.

HUD Housing Counseling Grant

EIRHA received a grant for \$19,644 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 assistance brings a little sunshine to the world."

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 PHAs. HUD first instituted the PHAs approach for evaluating PHA's performance in 1997, as a part of its 2020 Management Reform Program. The approach includes the scoring of several categories of PHA performance as follows:

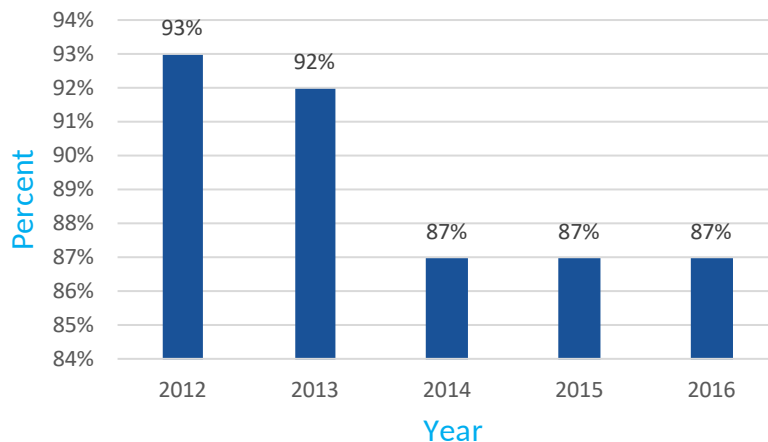
- 1) Physical Condition Indicator
- 2) Financial Condition Indicator
- 3) Management Operations Indicator (includes: occupancy rate, tenant accounts receivable and payable)
- 4) Capital Fund Program Indicator

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.

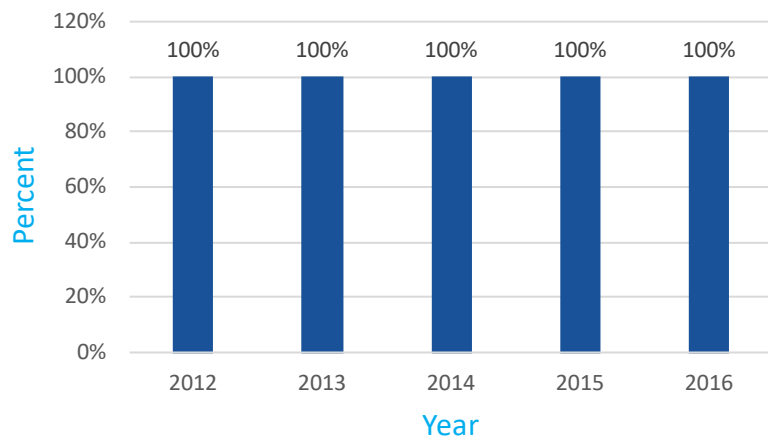
Section 8 Management Assessment Program (SEMAP)

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



E.I.R.H.C.

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 \$41,297. Services provided for the elderly tenants include counseling, referrals, and community activities. For FY '17, Worthington experienced a 95.83% lease-up and Grand Mound experienced 100% lease up.



E.I.R.H.C. TBRA

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 and remain on that 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 city of Clinton, Camanche, Dubuque and Davenport).

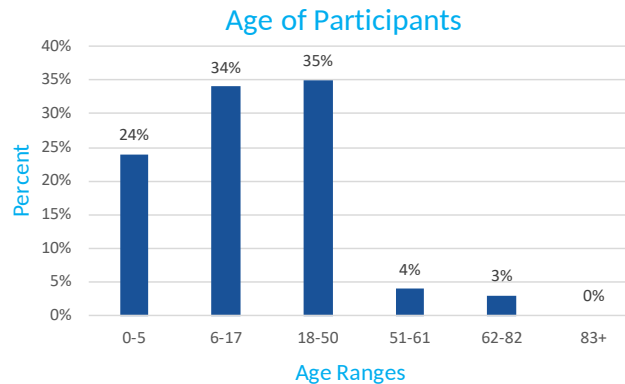
2014 TBRA

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

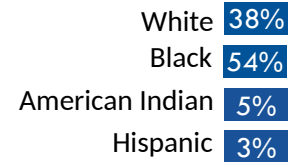
2015 TBRA

In September 2015, the EIRHC was awarded another IFA HOME investment grant for \$998,934 for TBRA. These funds once again provides rental and security deposit assistance for affordable, decent, safe and sanitary housing to qualifying families over a two-year grant period. To date, 74 families have been assisted with rental assistance and 36 families have received security deposit assistance. The 2015 TBRA grant will be closed out in July 2017.

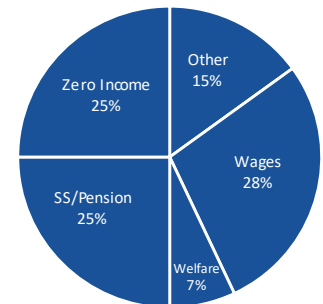
2015 TBRA Statistics:



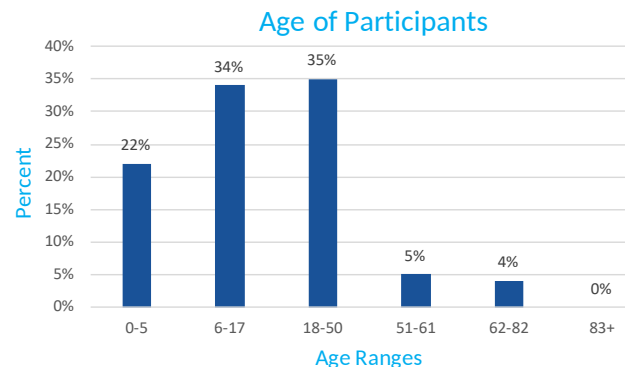
Race of Participants



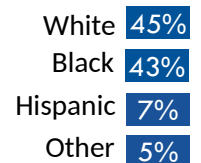
Distribution of Income



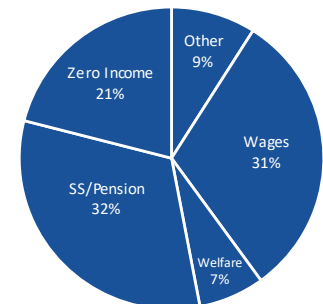
2016 TBRA Statistics:



Race of Participants



Distribution of Income



Tax Credit Communities

PEOSTA EVERGREEN MEADOWS

110 Peterson Dr., Peosta, IA In March 2003, 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 in Peosta.

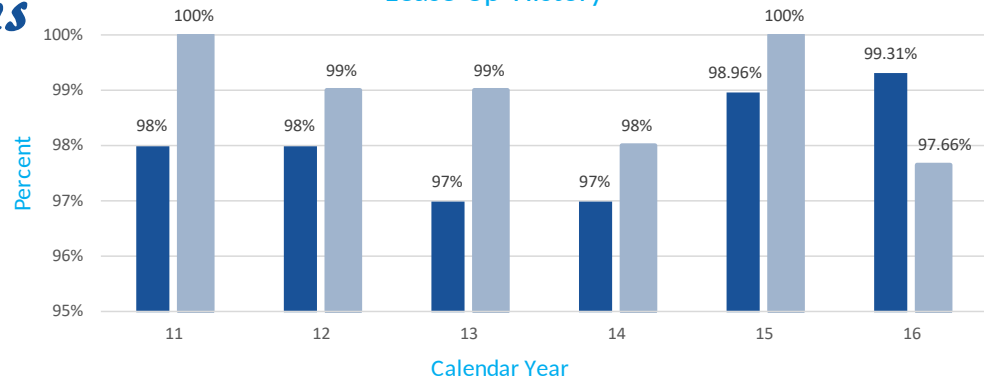
A new for-profit entity was formed as a subsidiary of EIRHC, the Eastern Iowa Regional Partnership, L.L.P., to act as the General Partner in the housing project. A for-profit entity, Eastern Iowa Development Corporation (formerly known as Evergreen Meadows, Inc.), was also developed and is a wholly owned 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. Evergreen Meadows operates on a calendar year and experienced a 99.31% lease-up for CY '16. As of June 30, 2017, the complex was at 98.61% lease-up.

ASBURY MEADOWS

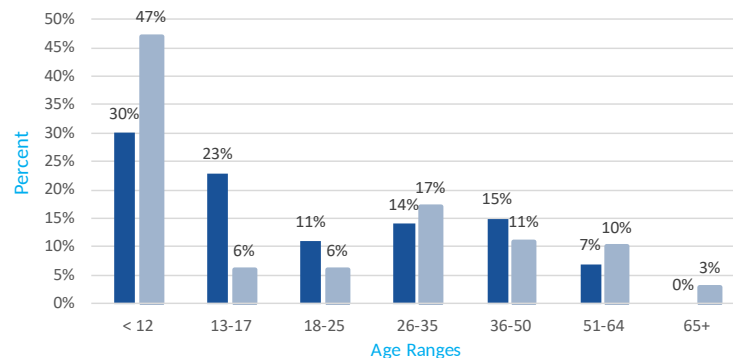
2325 Radford Rd., Asbury, IA In March 2005, the Corporation was awarded Low Income Housing Tax Credits (LIHTC) from IFA and HOME funds from the Iowa Department of Economic Development to construct a 32-unit 2, 3 and 4 bedroom housing development for low to moderate income households in Asbury.

The for-profit entity that was formed as a subsidiary of EIRHC, the Asbury E.I.R.P., 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. Asbury Meadows operates on a calendar year and experienced a 97.66% lease-up for CY '16. As of June 30, 2017, the complex was at 96.88% lease-up.

Lease-Up History



Age of Participants

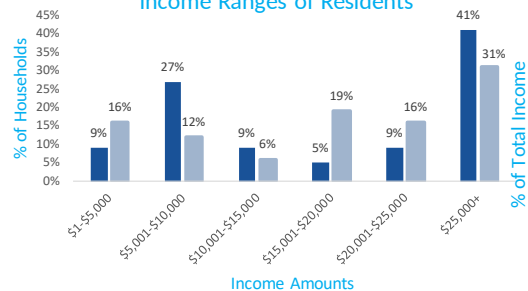


Race of Participants

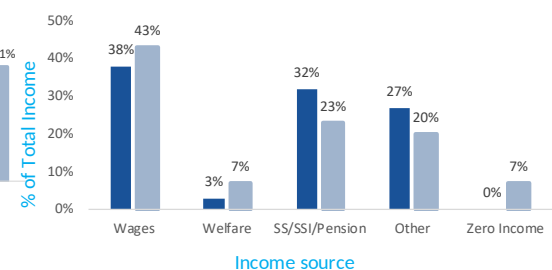
White	41%	47%
Black	59%	50%
Other	0%	0%
Hispanic	0%	3%

Evergreen Meadows
Asbury Meadows

Income Ranges of Residents



Distribution of Income



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.

2015 - Iowa Finance Authority's Local Housing Trust Fund Program granted \$ 379,802.00 to EIRHC HTF with an additional \$ 94,951.00 in match funds, secured from recipients to be awarded back into area programs.

2015	County	EIRHC HTF Award Amount	Total Amount with Match	Total Expended to date	Type	Activity	HH
EIRHA	Delaware, Dubuque, Jackson, & Clinton	\$53,353.00	\$95,392.00	\$95,392.00	Grant	Scattered Sites - Rental Rehabilitation	117
DAC, Inc.	Jackson	\$35,550.00	\$44,437.00	\$26,891.79	Grant	Upgrades - Rental Rehabilitation	31
Habitat for Humanity	Clinton	\$25,000.00	\$31,251.00	\$31,251.00	Grant	Housing Development	1
Community Housing Initiative	Clinton	\$151,099.00	\$188,873.00	\$0.00	Loan	Historic adaptive re-use of an old school into rental units	12
Homeownership	Delaware	\$5,000.00	\$5,000.00	\$5,000.00	Grant	Down Payment Assistance	1
Owner-Occupied	Delaware	\$14,850.00	\$14,850.00	\$14,850.00	Grant	Owner-Occupied Rehab roof and furnace replacement	2
EIRHC HTF		\$94,950.00		\$55,131.00		Administration	
Total Awarded		\$379,802.00	\$379,802.00	\$173,383.00		Total Households	164

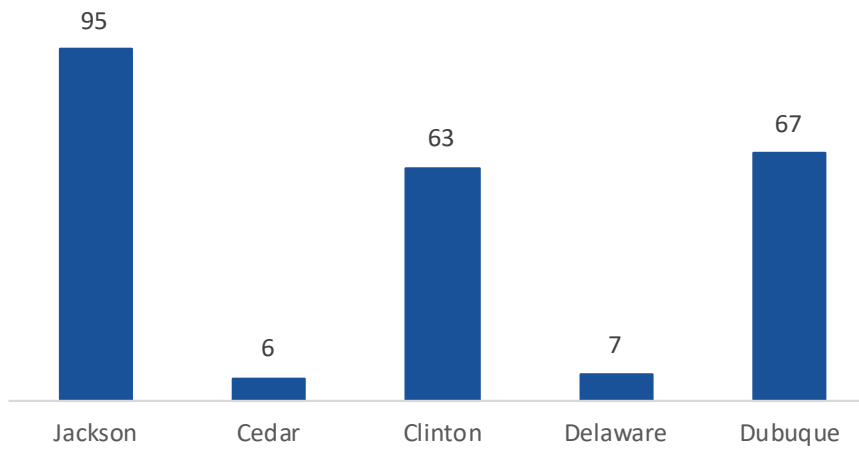
2016 - Iowa Finance Authority's Local Housing Trust Fund Program granted \$ 326,554.00 to EIRHC HTF with an additional \$ 252,000.00 in match funds, secured from recipients to be awarded back into area programs.

2016	County	EIRHC HTF Award Amount	Total Amount with Match	Total Expended to date	Type	Activity	HH
City of DeWitt	Clinton	\$20,000.00	\$25,000.00	\$0.00	Grant	City-Wide Down Payment Assistance	5
City of DeWitt	Clinton	\$90,000.00	\$180,000.00	\$0.00	Grant	Upgrades - Rental Rehabilitation	14
IA Valley Habitat for Humanity	Cedar	\$10,000.00	\$16,000.00	\$0.00	Grant	Housing Development	5
ECIA	Jackson	\$64,917.00	\$160,917.00	\$0.00	Loan	Pocket Neighborhood Development	8
IA Valley Habitat for Humanity	Cedar	\$24,999.00	\$79,999.00	\$0.00	Grant	Housing Development	1
Homeownership	Delaware	\$15,000.00	\$15,000.00	\$5,000.00	Grant	Down Payment Assistance	2
Owner-Occupied	Delaware & Dubuque	\$20,000.00	\$20,000.00	\$10,000.00	Grant	Owner-Occupied Rehab roof replacement	2
EIRHC HTF		\$81,638.00		\$12,245.00		Administration	
Total Awarded		\$326,554.00	\$563,554.00	\$27,245.00		Total Households	38

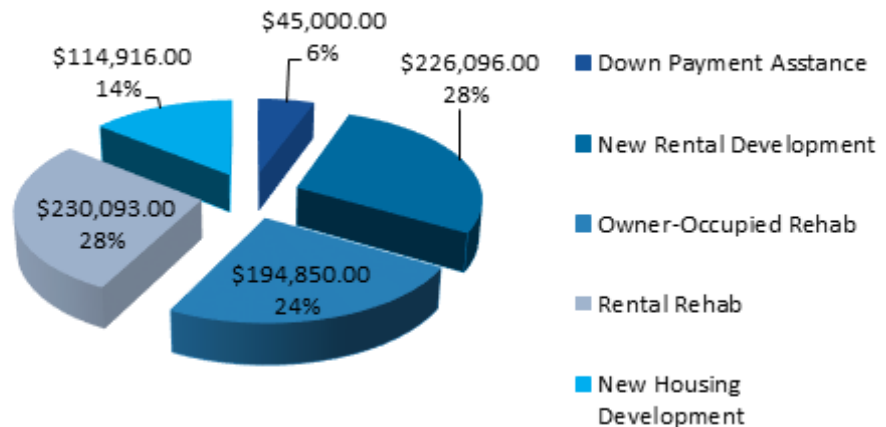
2017 - Iowa Finance Authority's Local Housing Trust Fund Program granted \$ 312,429.00 to EIRHC HTF with an additional \$ 184,543.00 in match funds, secured from recipients to be awarded back into area programs.

2017	County	EIRHC HTF Award Amount	Total Amount with Match	Total Expended to date	Type	Activity	HH
City of Goose Lake	Clinton	\$60,000.00	\$110,100.00	\$0.00	Grant	City Wide - Owner Occupied Rehab	6
Imagine the Possibilities	Jackson & Clinton	\$131,815.00	\$164,613.00	\$90,007.00	Grant	Rental Rehab	35
La Casa	Jackson	\$10,080.00	\$12,600.00	\$0.00	Grant	Rental Development	4
Manchester Chamber	Delaware	\$9,375.00	\$12,500.00	\$0.00	Grant	Rental Rehab	1
ECIA		\$64,917.00	\$160,917.00	\$0.00	Loan	Pocket Neighborhood Development	1
Homeownership		\$5,000.00	\$5,000.00	\$0.00	Grant	Down Payment Assistance	
EIRHC HTF		\$31,242.00		\$6,037.00		Administration	
Total Awarded		\$326,554.00	\$496,972.00	\$96,044.00		Total Households	46

Households assisted per County



HTF Dollars per Project Type



EORHA-EORHC Board of Directors - FY '17



EIRHA Board of Directors - FY '17

Bill Rediger, Chair Dyersville, Iowa	Donna Boss Manchester, Iowa	Joanne Guise Delmar, Iowa	Richard Peters Sabula, Iowa
Jim Flogel, Vice-Chair Dubuque, Iowa	Cliff Bunting Manchester, Iowa	Gary Hamilton Clarence, Iowa	Wanda Peters Sabula, Iowa
Linda Duesing, Treasurer DeWitt, Iowa	Terry Creegan Maquoketa, Iowa	Mary Hamilton Clarence, Iowa	Angela Rangel Bettendorf, Iowa
Kelley Deutmeyer, Secretary EIRHA Executive Director	Lucas Frobish DeWitt, Iowa	Pat Johnson Asbury, Iowa	Leo Roling Colesburg, Iowa
Elise Bergen Edgewood, Iowa	Linda Gaul Earlville, Iowa	Cheryl Kastantin Wheatland, Iowa	Al Schilling Worthington, Iowa
Mark Brockway Durant, Iowa	Mary Gibson Preston, Iowa	Chuck Niehaus Colesburg, Iowa	Richard Waterman Manchester, Iowa

EIDC Board of Directors - FY '17

Bill Rediger, President EIRHA/EIRHC Representative Dyersville, Iowa	Kelley Deutmeyer, Secretary ECIA Representative Dubuque, Iowa
Cliff Bunting, Vice President EIRHA/EIRHC Representative Manchester, Iowa	Cindy Recker Peosta Representative Peosta, Iowa
Pat Johnson, Treasurer Asbury Representative Asbury, Iowa	Rhonda Siebert NICC Rep Peosta, 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.