



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.

2023 - Iowa Finance Authority's Local Housing Trust Fund Program granted \$ 498,359.00 to EIRHC HTF

2023	County	EIRHC HTF Award Amount	Total Amount with Match	Total Expended To date	Type	Activity	HH
Owner-Occupied Rehab	Cedar	\$ 10,000.00	\$ 10,000.00	\$ 0.00	Grant	Owner-Occupied Rehab	1
ECIA – Lead Reduction	Dubuque Delaware	\$ 30,000.00	\$ 37,500.00	\$ 37,500.00	Grant	Lead Reduction	5
Pheasant Run Apts	Clinton	\$ 102,000.00	\$ 127,500.00	\$ 127,500.00	Grant	Rental Rehab	48
Tallgrass Development	Clinton	\$ 84,549.00	\$ 105,687.00	\$ 105,687.00	Grant	New Rental Development	32

with an additional \$ 124,963.00 in match funds, secured from recipients to be awarded back into area programs

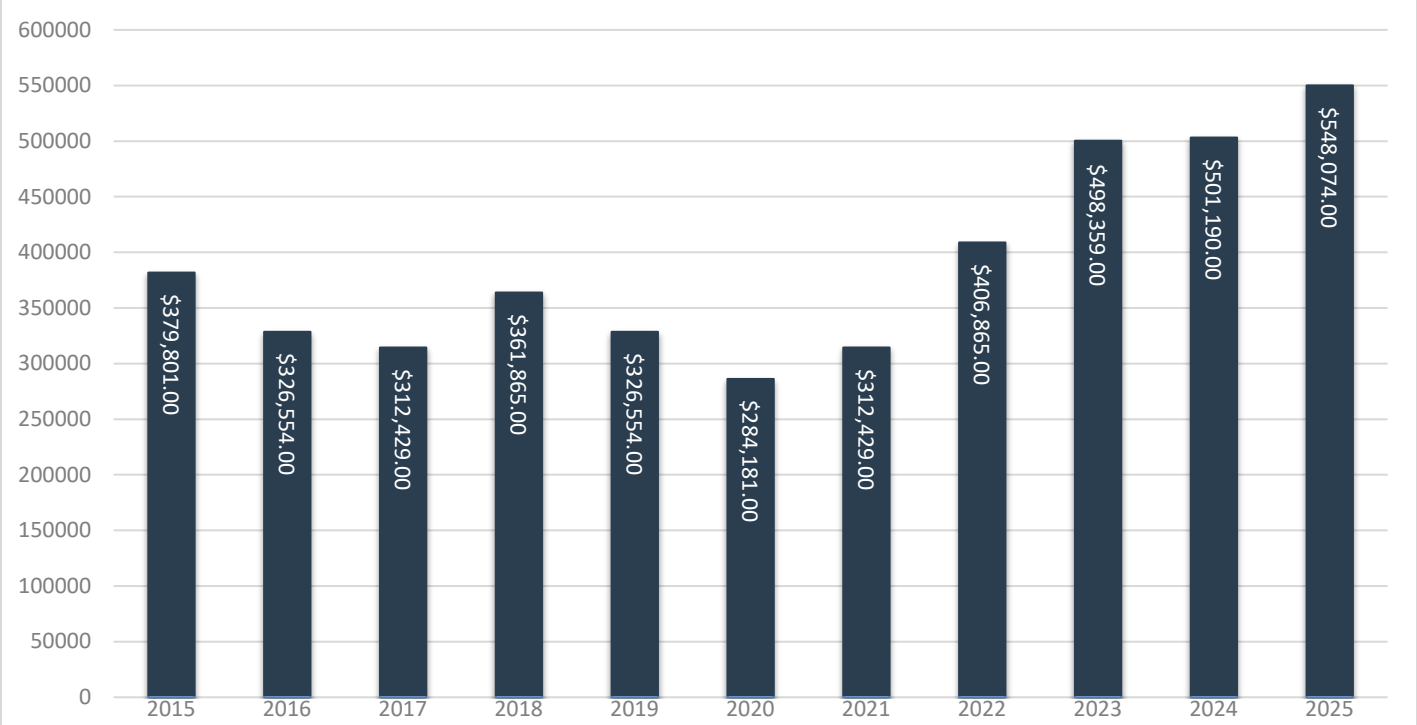
ERIHC AM / EM	Dubuque	\$ 183,975.00	\$ 245,300.00	\$ 245,300.00	Grant	Rental Rehab	38
USDA	Dubuque	\$ 38,000.00	\$ 47,500.00	\$ 47,500.00	Grant	Rental Rehab	10
EIRHC HTF		\$ 49,835.00	\$ 49,835.00	\$ 49,835.00		Administration	
	Total Awarded:	\$ 498,359.00	\$ 623,322.00	\$ 623,322.00		Total Households	134

2024 - Iowa Finance Authority’s Local Housing Trust Fund Program granted \$ 501,190.00 to EIRHC HTF with an additional \$ 128,043.00 in match funds, secured from recipients to be awarded back into area programs

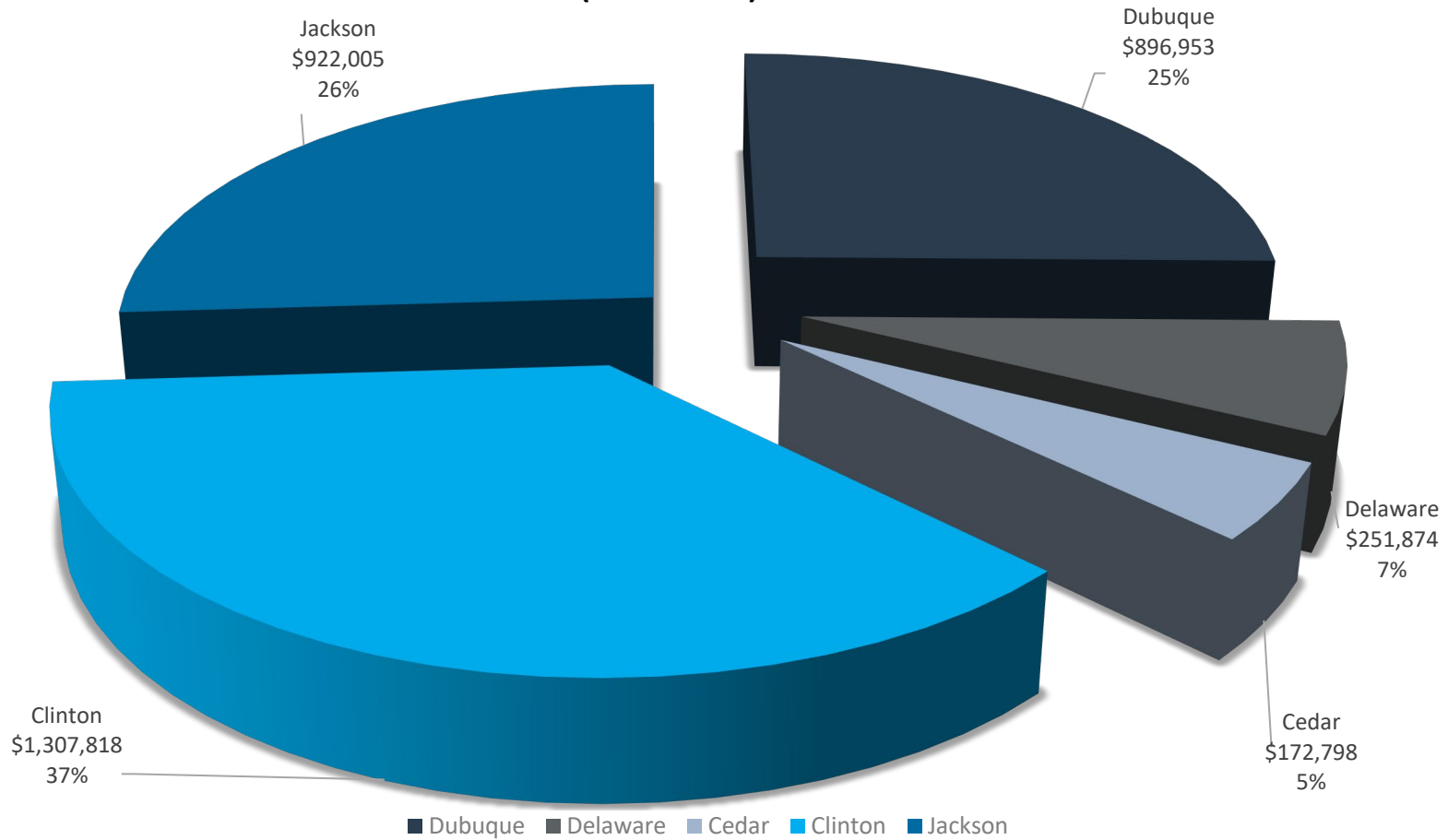
2024	County	EIRHC HTF Award Amount	Total Amount with Match	Total Expended To date	Type	Activity	HH
Down Payment Assistance	Delaware and Jackson	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	Grant	Down Payment assistance	2
Owner-Occupied Rehab	Cedar and Clinton	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	Grant	Owner-Occupied Rehab	2
2025	County	EIRHC HTF Award Amount	Total Amount with Match	Total Expended To date	Type	Activity	HH
Down Payment Assistance	Area Wide	\$ 40,000.00	\$ 40,000.00	\$ 0.00	Grant	Down Payment assistance	0
Owner-Occupied Rehab	Area Wide	\$ 40,000.00	\$ 40,000.00	\$ 10,000.00	Grant	Owner-Occupied Rehab	1
City of DeWitt	Clinton	\$ 60,000.00	\$ 120,000.00	\$ 0.00	Grant	Owner-Occupied Rehab	0
Keystone Incorporated	Clinton	\$ 198,227.00	\$ 264,303.00	\$ 264,303.00	Grant	Rental Rehab	56
ERIHC AM / EM	Dubuque	\$ 135,040.00	\$ 146,040.00	\$ 109,657.34	Grant	Rental Rehab	24
USDA	Dubuque & Clinton	\$ 20,000.00	\$ 20,000.00	\$ 14,761.65	Grant	Rental Rehab	10
EIRHC HTF		\$ 54,807.00	\$ 54,807.00	\$ 36,960.00		Administration	
	Total Awarded:	\$ 548,074.00	\$ 685,150.00	\$ 435,681.99		Total Households	91
	Total Awarded:	\$ 501,190.00	\$ 629,233.00	\$ 629,233.00		Total Households	118

2025 - Iowa Finance Authority’s Local Housing Trust Fund Program granted \$ 548,074.00 to EIRHC HTF with an additional \$ 137,076.00 in match funds, secured from recipients to be awarded back into area programs

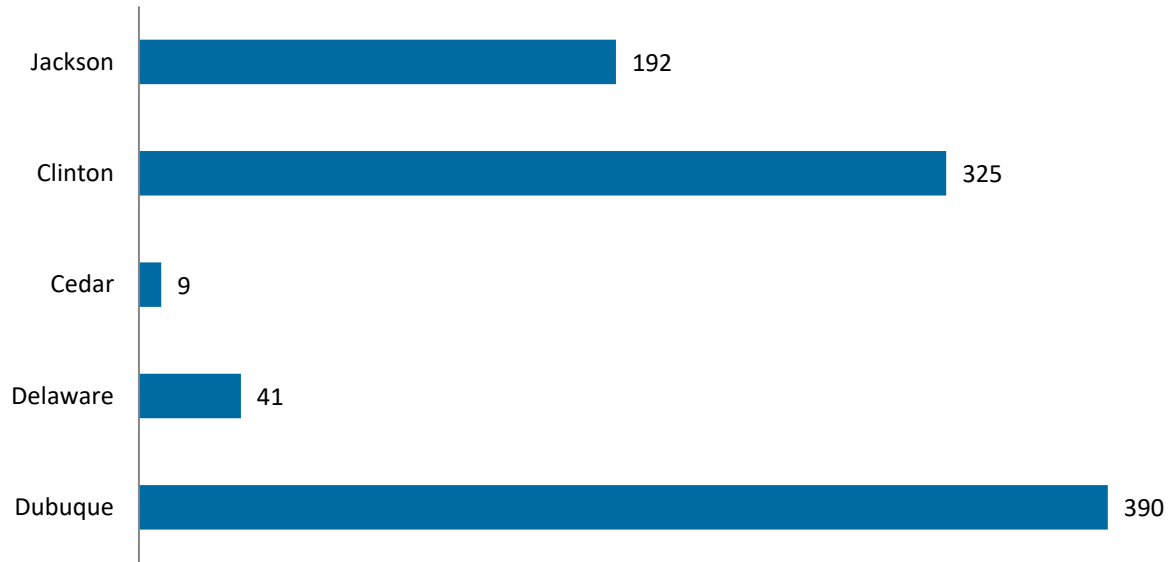
Housing Trust Funds per Year



HTF Dollars per County (Since 2015)



Households assisted per County (Since 2015)



Dollars per County w/Match (Since 2015)

