



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	111
DAC, Inc.	Jackson	\$ 35,550.00	\$ 44,437.00	\$ 44,437.00	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	\$ 188,873.00	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		\$ 94,950.00		Administration	
	Total Awarded:	\$ 379,802.00	\$ 379,802.00	\$ 379,802.00		Total Households	158

**2016 - Iowa Finance Authority's Local Housing Trust Fund Program granted \$ 326,554.00 to EIRHC HTF
with an additional \$ 178,477.00 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	\$ 10,000.00	Grant	City Wide – Down Payment Assistance	5
City of DeWitt	Clinton	\$ 90,000.00	\$ 180,000.00	\$ 135,161.00	Grant	City Wide – Owner-Occupied Rehab	14
IA Valley Habitat for Humanity	Cedar	\$ 10,000.00	\$ 16,000.00	\$ 0.00	Grant	Housing Development	5
La Casa	Jackson	\$ 64,917.00	\$ 87,394.00	\$ 0.00	Grant	Rental Development	4
IA Valley Habitat for Humanity	Cedar	\$ 24,999.00	\$ 79,999.00	\$ 79,999.00	Grant	Housing Development	1
Homeownership	Dubuque & Jackson	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	Grant	Down Payment Assistance	3
Owner-Occupied	Delaware & Dubuque	\$ 20,000.00	\$ 20,000.00	\$ 13,995.00	Grant	Owner-Occupied Rehab Roof Replacements	2
EIRHC HTF		\$ 81,638.00		\$ 42,278.00		Administration	
	Total Awarded:	\$ 326,554.00	\$ 505,031.00	\$ 296,433.00		Total Households	34

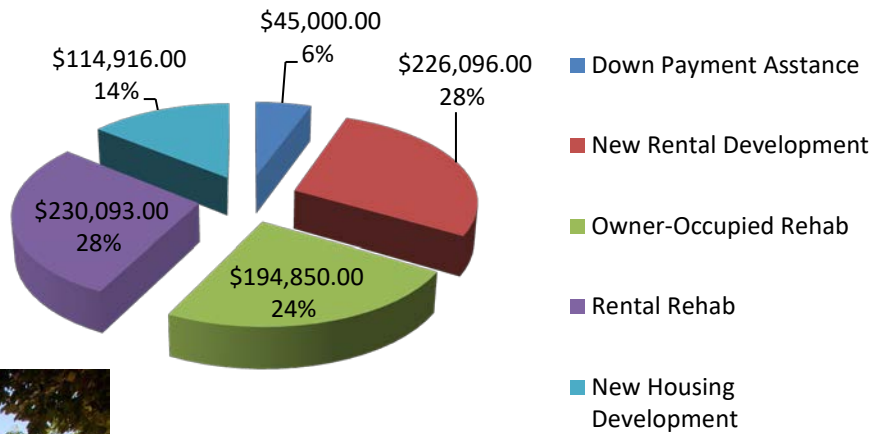
**2017 - Iowa Finance Authority's Local Housing Trust Fund Program granted \$ 312,429.00 to EIRHC HTF
with an additional \$ 184,543.00 in match funds, secured from recipients to be awarded back into area programs**

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	
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



Roosevelt School Apartments



Owner-Occupied Roof Replacement