



Does your older home need repairs?

Are you a developer and want to create affordable Housing?

Do you own rental units that need upgrading?

Are you a first-time homeowner and need assistance with the Down Payment?

We can help!



Our Mission:

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.



Eastern Iowa Regional Housing Corporation
Local Housing Trust Fund

7600 Commerce Park
Dubuque, IA 52002

800-942-4648, Ext. 215
563-690-5732



Eastern Iowa
Regional
Housing
Corporation
Housing
Trust Fund



Promoting decent, safe and
affordable housing.

Who Can We Help?

The Eastern Iowa Regional Housing Corporation Local Housing Trust Fund will assist individuals, community organizations, non-profit and for-profit developers in development, rehabilitation and repair projects that improve the condition of both rental and owner occupied affordable housing in our 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).

County	Household Size					
	1	2	3	4	5	6
Cedar						
ELI – 30%	14,950	17,100	20,090	24,250	28,410	32,570
VLI – 50%	24,900	28,450	32,000	35,550	38,400	41,250
LI – 80%	39,850	45,550	51,250	56,900	61,500	66,050
Clinton						
ELI – 30%	14,250	16,300	20,090	24,250	28,410	35,570
VLI – 50%	23,750	27,150	30,550	33,900	36,650	39,350
LI – 80%	38,000	43,400	48,850	54,250	58,600	62,950
Delaware						
ELI – 30%	14,150	16,200	20,090	24,250	28,410	32,570
VLI – 50%	23,600	26,950	30,300	33,650	36,350	39,050
LI – 80%	37,700	43,100	48,500	53,850	58,200	62,500
Dubuque						
ELI – 30%	13,900	15,930	20,090	24,250	28,410	32,570
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VLI – 50%	21,650	24,750	27,850	30,900	33,400	35,850
LI – 80%	34,650	39,600	44,550	49,450	53,450	57,400



What Will We Fund?

Eligible properties include both owner occupied and rental units in our five (5) county region

- Owner occupied requirements: Applicant must occupy the property and maintain the improvements for the life of the loan. Property must be in compliance with health and safety codes. Applicant must have title to the home at the time of application. Taxes and insurance must be current.
- Rental requirements: Units must be rented to households with incomes not more than 80% of the statewide MFI. All dwelling units must rent at or below the County Fair Market Rent, as determined by HUD throughout the life of the loan. Borrower must provide 25% in match funds for the amount of the program loan, with a \$25,000 max per unit. Units must, at the completion of project, meet Section 8 Housing Quality Standards and be in compliance with all applicable local health and safety codes. Taxes and insurance must be current.



Eligible projects include rehabs and repairs of existing housing, including, but not limited to: plumbing, electrical, roofing, structural, energy efficiency, lead based paint issues and handicap accessibility.



How Do You Apply?

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