



Eastern Iowa Regional Housing Authority 2022 Annual Report



"Quality, affordable housing is a key element of a strong and secure Iowa."
- Tom Vilsack



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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 2022 programs and funding sources, as well as the amount of operating income.

[All figures contained herein based on Fiscal Year 2022 unaudited financial statements]

2022 Program Operating Income

Section 8 Housing Choice Voucher	\$5,966,126
Mainstream Voucher	\$333,681
Foster Youth to Independence Program	\$10,299
Section 8 Family Self-Sufficiency	\$170,579
Public Housing	\$409,105
Public Housing Operating Subsidy	\$483,581
Capital Fund Program '21	\$279,572
Public Housing Family Self-Sufficiency	\$85,289
PH ROSS Elderly Self-Sufficiency	\$74,912
Tenant Based Rent Assistance	\$284,886
Housing Trust Fund '21	\$297,529
Housing Trust Fund '22	\$380,095
EIRH TC Corp	\$403,775
EIRHC - Asbury Meadows	\$360,718
EIRHC - Evergreen Meadows	\$232,540
EIRHC - USDA Units	\$61,343
Housing Counseling	\$14,999

Section 8 Housing Choice Voucher (HCV)

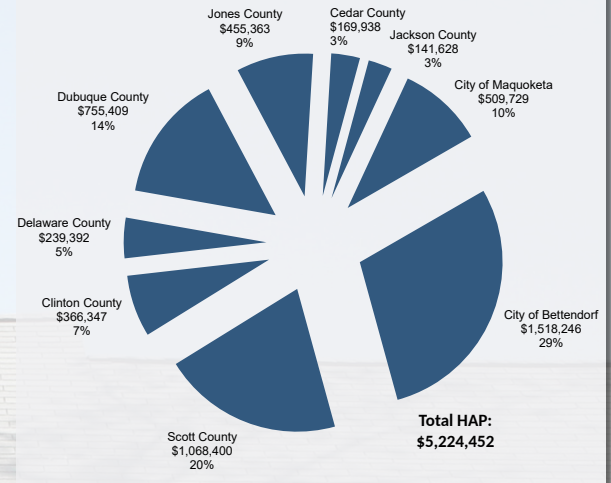
EIRHA has an Annual Contributions Contract (ACC) with the Department of Housing and Urban Development (HUD) to serve 983 Section 8 HCV families, 6 Foster Youth to Independence Vouchers, and 79 Mainstream Vouchers. The PHA has a calendar year budget for Housing Assistance Payments (HAP) that cannot be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

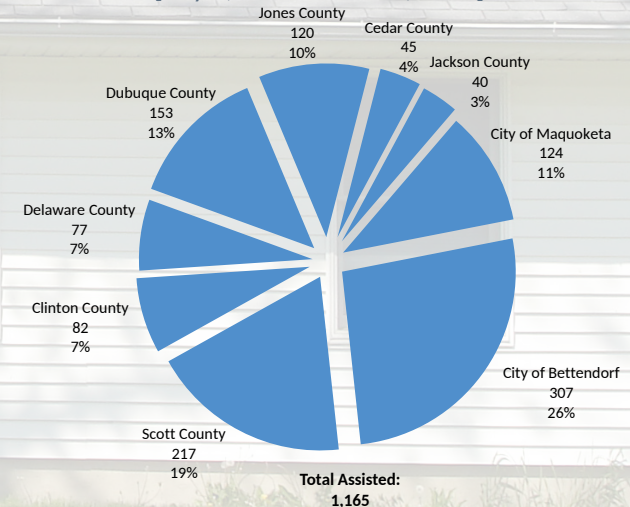
- In April, 2004, EIRHA assumed the City of Maquoketa's Annual Contributions Contract for 156 Section 8 Housing Choice Vouchers.
- In July, 2014, EIRHA assumed the transfer of 100 Section 8 Housing Choice Vouchers from the City of Bettendorf.
- In February 2020, EIRHA applied for and was awarded 30 Mainstream 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 1,165 households benefited from the rental assistance program during the Fiscal Year with a total of \$5,224,452 provided to landlords on behalf of elderly/disabled individuals and families with low income.

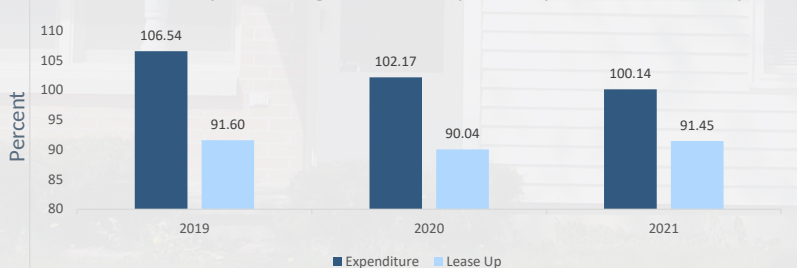
HCV Assistance by County Year
[July 1, 2021 - June 30, 2022]



HCV Households Assisted by County
[July 1, 2021 - June 30, 2022]



History of Housing Assistance Payment Expenditure & Lease Up

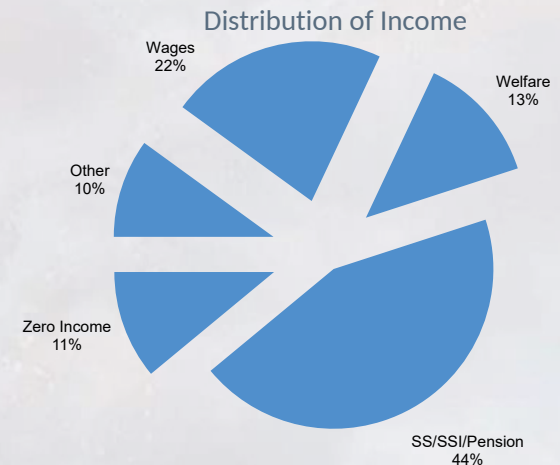
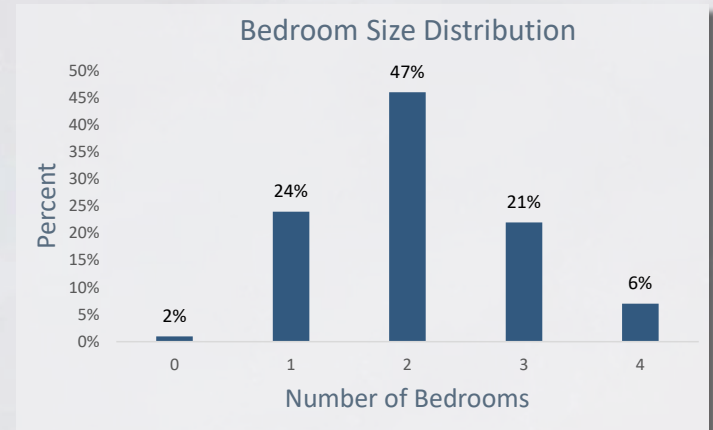
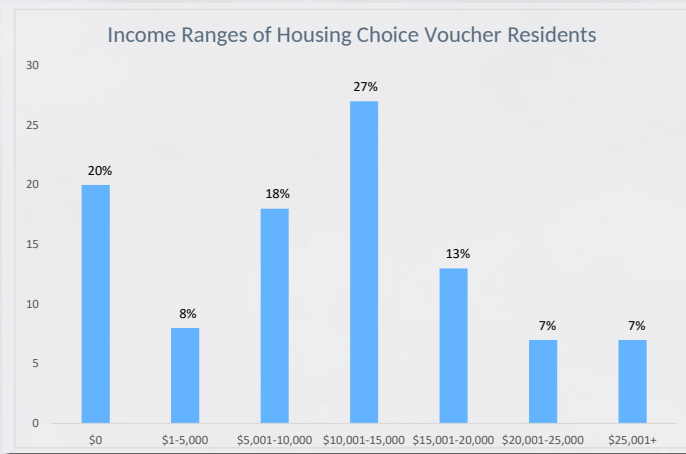


HCV Client Profile

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 '22, EIRHA's average monthly housing assistance payment sent to landlords was \$460.11, an increase from \$452.39 in FY '21 and \$425.02 in FY '20.

Since 2002, EIRHA has had a waiting list for program services. At the end of Fiscal Year '22, 2,699 households were on the waiting list with an average wait of 24 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 **47%** Hispanic **3%**
 Black **49%** American Indian **1%**

Distribution of Family Type

Elderly & Disabled **26%**
 Non Elderly - no children **8%**
 Families with Children **66%**

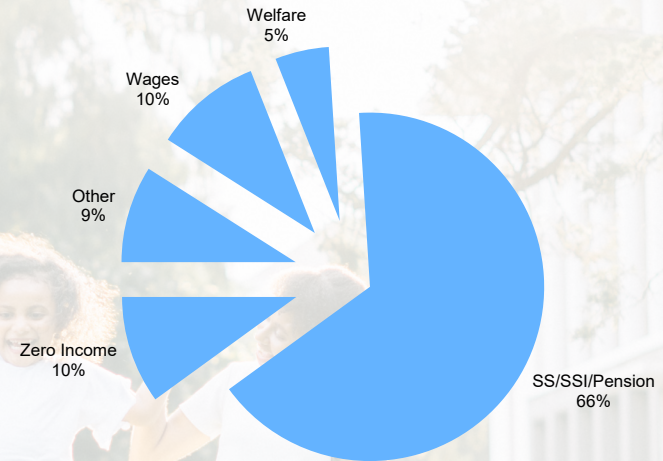
Mainstream Voucher Client Profile

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 \$391 with all of the 79 vouchers leased.

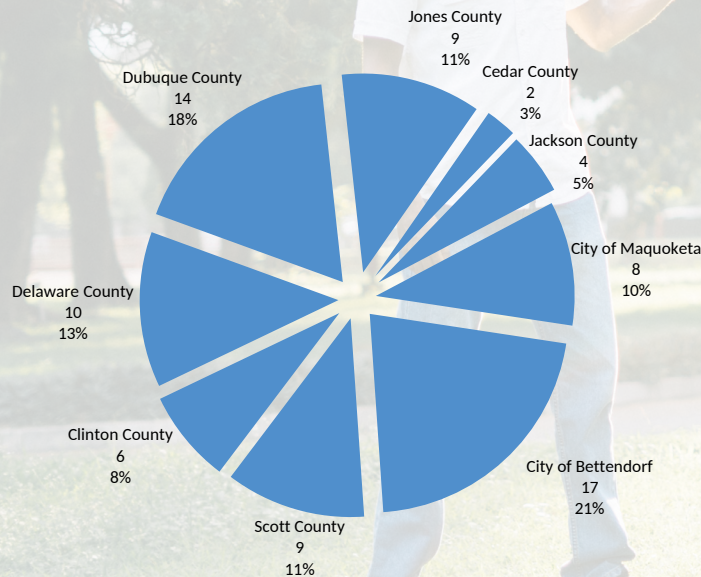
% of Households Race

White	62%	Hispanic	4%
Black	34%	Other	0%

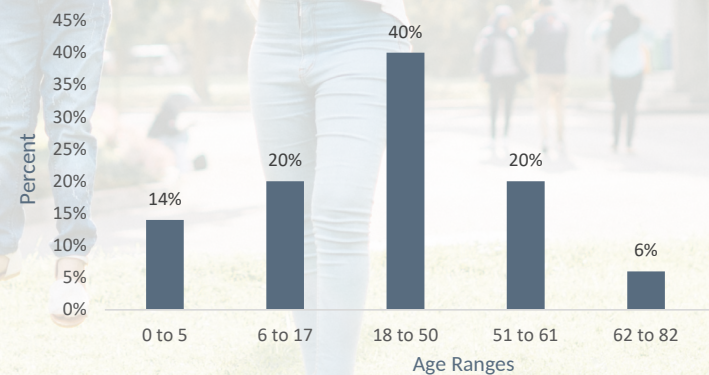
% Distribution of Income



Mainstream Voucher Households Assisted by County [7/1/21 - 6/30/22]



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 \$438 with 2 households served.



Distribution of Income

Wages	25%
Welfare	25%
SS/SSI/Pension	25%
Other	25%
Zero Income	0%

Assistance by County

City of Maquoketa	1
City of Bettendorf	1

Race of Participants

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

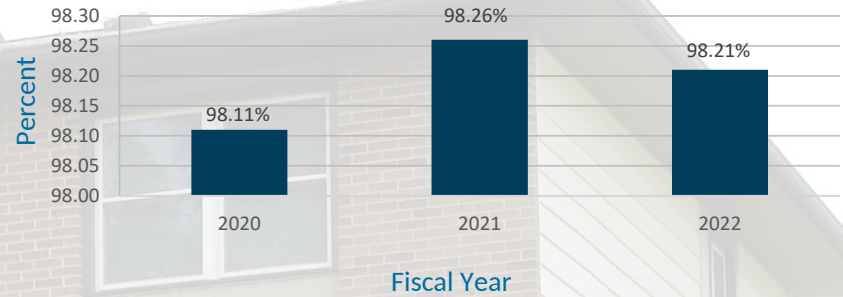
Public Housing Program

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 98.21% 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.

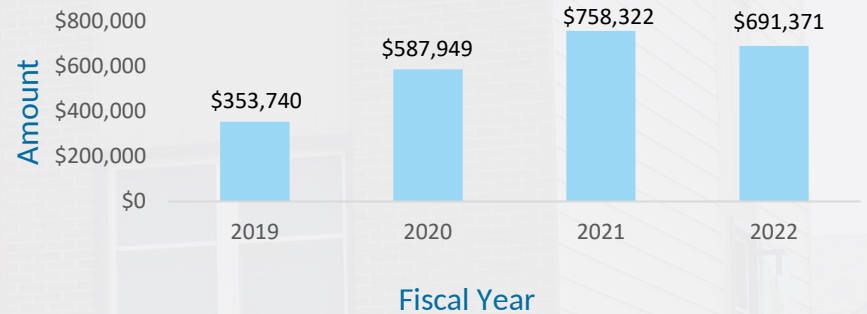
For Fiscal Year '22, EIRHA Operating Budget was \$584,977 and Operating Subsidy was \$483,581. EIRHA uses rental receipts to manage and maintain the units. \$115,914 was paid for utility costs, \$760,153 for maintenance and operations, and \$351,633 was paid for administrative and other expenses.

Although EIRHA is a tax exempt organization, approximately \$28,126 was paid to local governments for payments in lieu of taxes. The Public Housing program has an operating reserve of \$691,371.

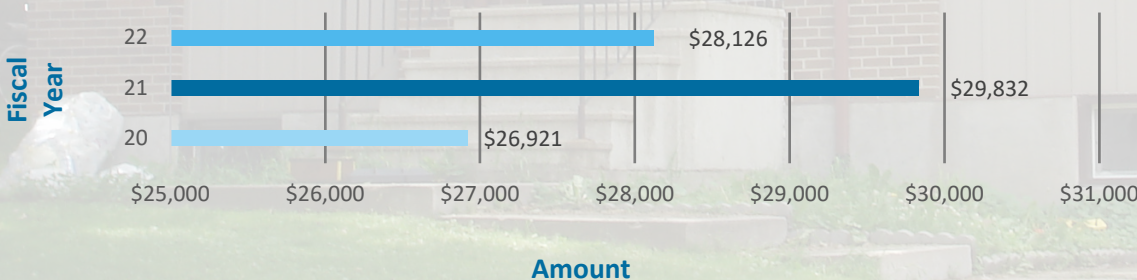
History of Public Housing Lease Up



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 '22 was \$15,342.

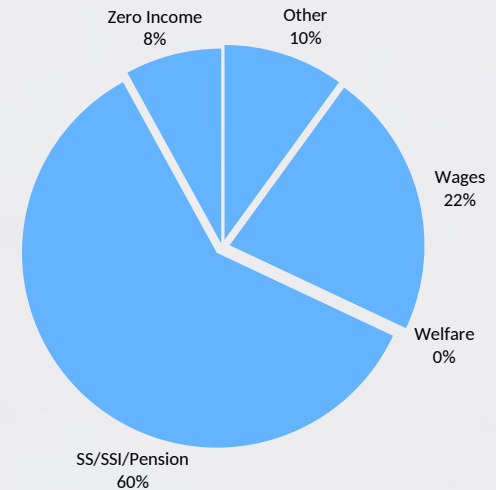
Residents who are working or have a higher income have a choice of paying rent based on the 30% formula or a flat rent. Staff review the flat rents annually and present them to the EIRHA Board of Directors for final approval.

Based on statistical data, approximately 47% 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).

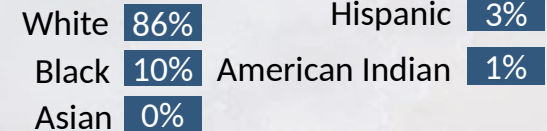
Resident Advisory Board

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.

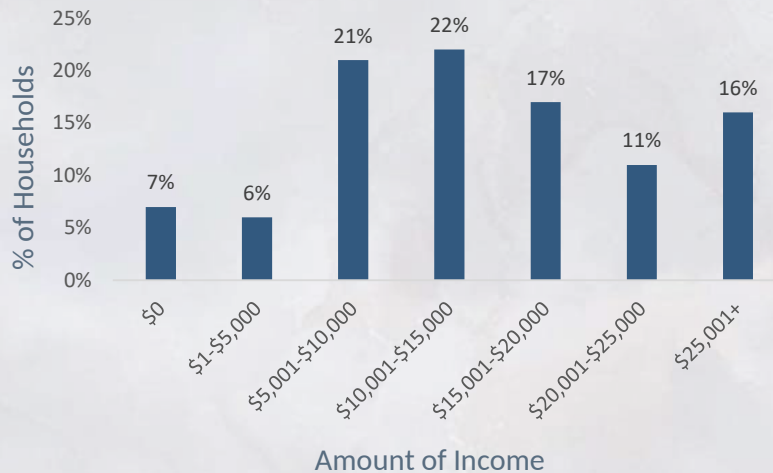
Distribution of Income



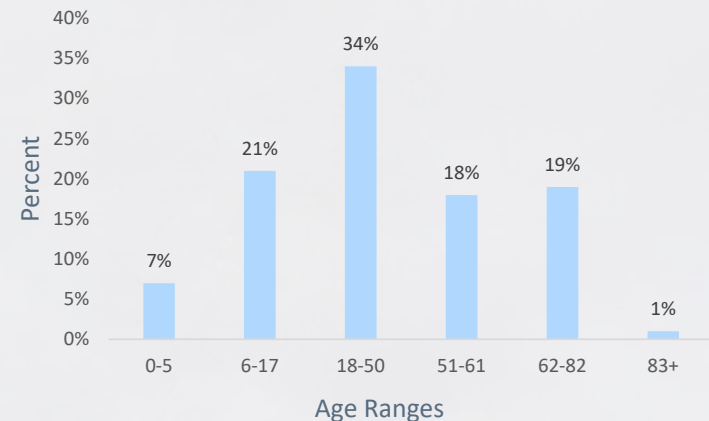
Race of Participants



Household Income Range



Age of Participants



Capital Fund Program and Operating Subsidy

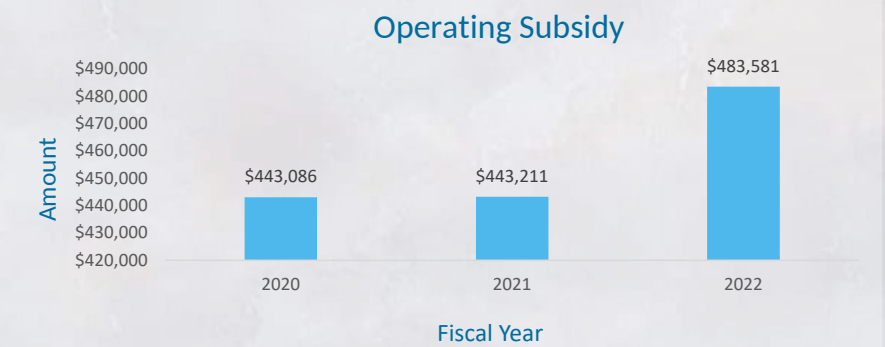
Capital Fund Program (CFP)

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 \$279,572 for the 2021 CFP. The award was funded in Fiscal Year 2022 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.



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.)		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
		1001 A-B Lake Street Duplex	2	170 Peterson Drive Duplex	2
Manchester Family, Manchester, IA 52057		1007 A-B Lake Street Duplex	3	172 Peterson Drive Duplex	2
105-107 Quaker Mill Duplex	2			188 Peterson Drive Duplex	2
121-123 Winslow Drive Duplex	2	DeWitt Elderly (DeWitt Senior Heights)		190 Peterson Drive Duplex	3
125-127 Winslow Drive Duplex	2	DeWitt, IA 52742		208 Peterson Drive Duplex	2
113-115 Ludland Drive Duplex	2	612 13th Street, #100-107	1	210 Peterson Drive Duplex (accessible)	2
120-122 Ludland Drive Duplex (accessible)	2	626 13th Street, #108-115	1		
125-127 Ludland Drive Duplex	3			DeWitt Family, DeWitt, IA 52742	
117 Ludland SFH	3	Dyersville Family II, Dyersville, IA 52040		1307 9th Street SFH	3
121 E. Honey Creek SFH	3	324-326 6th Avenue NE duplex	2	1313-1315 9th Street Duplex	2
145 E. Honey Creek SFH	3	1005 8th Avenue SE SFH	3	1321 9th Street SFH	3
105-107 Nelson Circle Duplex	3	1124 2nd Avenue SE SFH	4	1403 8th Street SFH	2
113 Nelson Circle SFH	3	528 16th Ave SE SFH (Sold 3/06)	3	1509 8th Street SFH	3
128-130 Nelson Circle Duplex	3			702 2nd Avenue SFH	3
504 Buchanan SFH	4	Hopkinton Family, Hopkinton, IA 52237		104-106 4th Street Duplex	2
513 E. Prospect SFH	4	403 Culver Road Duplex	2	110-112 4th Street Duplex	2
133 E Honeycreek Drive (Sold 10/03)	3	405 Culver Road Duplex	3	1117 9th Street Court SFH	3
145 Nelson Circle (Sold 12/03)	3	311 Hopkinton & Culver Road SFH	3		
420 S. Tama (Sold 11/05)	4	111 School Street SFH	2	Wheatland Elderly (Town House Villa)	
				Wheatland, IA 52777	
Manchester Elderly (Manchester Manor)		Preston Family, Preston, IA 52069		201 S. Bennett Street, Apts. 1-4	1
Manchester, IA 52057		131-135 Anna Court Duplex	2		
912 E. Main Street, #100-110 & 200-212	1	141-145 Anna Court Duplex	2	Rehab - Single-Family Homes	
		212 S. Faith Street SFH	3	303 Pleasant St., Lost Nation, IA	2
Colesburg Family, Colesburg, IA 52035		511 St. Joseph Street SFH	3	321 2nd Ave. SW., Dyersville, IA	3
416-420 South Franklin Duplex	2				

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 2021, 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: 167 households with an average escrow account of \$4,195 and 158 successful completions.

Public Housing: 62 households with an average escrow account of \$4,156 and 64 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 63 participants with 91 successful completions.

Russell Goerdt is an Elderly Self Sufficiency (ESS) Program participant residing at Dyersville Park Villa. He is the youngest of 8 children and has one son. He's farmed in the Dyersville area all of his life and decided it was time to turn the operation over to younger family members after being injured in a fall.

Russell tells us his nephew applied for him to rent this apartment after finding the Park Villa Public Housing information online at the Eastern Iowa Regional Housing Authority (EIRHA) website. Russell walks with a cane now and is thankful to find a small place he is able to manage. He is ready to start this new chapter in his life and wants to stay in the area. He says Dyersville is a good place to live.



Section 8 HCV FSS Success Stories

The FSS program helped me and my family in a great way. I raised my children as a single parent and there wasn't a lot of money to be saved. I always dreamt of owning my own home and wanting to leave my children something when I'm gone. All my children have graduated, and they are very productive citizens, the two youngest, who are twins, are currently in college and I have another child that is working as a caregiver. This program has given me the funding and opportunity to leave my children a home. Hard work really paid off and I am very thankful for this opportunity.

- S8 HCV FSS Program Participant



From time to time on the road of life we suddenly get taken off course by a few detours. My family and I sincerely thank ECIA for assisting us and helping us get back on our path of life. Thank you from the bottom of our hearts for helping us continue our journey in life.

- S8 HCV FSS Program Participant

Section 8 HCV FSS Success Stories

I moved to Iowa in 2016 with my one year daughter and was pregnant with my son. I came here confused about what housing program I was on because I was new to receiving assistance. I had lived in a unit for a year without receiving any assistance and struggling to pay the rent. I went into the worst panic I had ever in my life. I was so scared that my kids and I weren't going to have anywhere to live. I prayed on it and called Eastern Iowa Housing Authority seeking hope and there I found it. I told a Housing Specialist about the crisis that was going on with my family.

EIRHA was able to issue a Section 8 Housing Choice Voucher since I was already at the top of the list. It was perfect timing, and I was very blessed to receive this assistance because my income at the time wasn't much. I worked as a caretaker for Comfort Keepers getting paid twice a month barely making anything. With the help of EIRHA I was able to move to Bettendorf IA into a nice family-oriented school system and neighborhood. I then had another baby and then times came down hard on me again. I had a new baby but no new income.

With help of the program, I was able to get my life in order and back actively working. Thanks to the program I was able to save to some money and put some aside for a rainy day which came thundering down on me early last year when I had my gallbladder removed and didn't recover from it for six months. This situation put me in a state of depression because I wasn't sure how I was going to pay rent while I was off work. I had just moved into my first single family home in Bettendorf and all of sudden my health just crashed.

If it wasn't for the housing assistance, we would of probably been homeless and I was able to get my rent lowered while my health recovered. I could write a book on how much my family appreciates the program. We are very grateful. My family and I still reside in Bettendorf Iowa in our 3-bedroom single family home. This program has given me financial understanding and stability. I learned that anything is possible.

- S8 HCV FSS Program Participant



Section 8 HCV FSS Success Stories

First thing I have to say is how incredibly grateful I am to hear I've graduated from the FSS Program. I'm still trying to process this amazing accomplishment and opportunity to move forward to better the future for my family and I.

At the time when we joined the program, I didn't realize how much it could benefit my family in the future and it could not have come at a better time. I think so many can agree these last couple years have been especially hard but some have had a stretch of hard times beyond those years, myself included.

With all the help I've received over the years, I believe it's helped me grow as a person, appreciate what I have and understand what I'm capable of despite hard times. I have been able to go back to school and also get myself certified and trained in different areas of education to better provide for my family. I still have some education I'd like to pursue and finish.

So with this help, I will put some of it towards finishing my education and also setting aside towards our own house in the future. We talk about that a lot at home. Having something we can call ours. I have two teens and want to help them get started towards their own futures as adults so some of this will go into savings for transportation for their first jobs.

I want to say thank you again to everyone involved in this program. This is a blessing that came at such a needed time. It also made me realize that having faith in humanity never goes unnoticed. From the bottom of our hearts, everything you all do is appreciated!

- S8 HCV FSS Program Participant





Section 8 HCV FSS Success Stories



The Family Self Sufficiency/Housing Program has been very helpful towards helping me save money. I achieved a lot of goals I never thought was possible. The program also helped assist with my family needs and changes and helped with my career choices. My family and I are forever thankful.

- S8 HCV FSS Program Participant



Public Housing FSS Success Stories

I appreciate the rent assistance program so much! Without it I would probably have been homeless for a while. I've been on disability for the last four years and was able to settle in and get myself healthy enough to be able to work part time at Walmart.

Now I am ready to move to Texas to be closer to my 85-year-old mother. I am also ready to work full time at UTMB (teaching hospital) that I worked at 20 years ago as a senior secretary and will be discontinuing my disability as it will no longer be needed.

The transitional state I've been in has been difficult but was made so much easier not having to worry about making full rent. I can't tell you how much I appreciate all your help and assistance!

- Public Housing FSS Program Participant



Public Housing FSS Success Stories

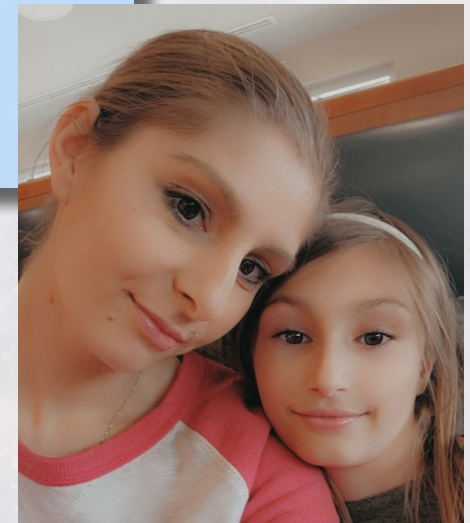


The FSS Program and housing has helped me move out of a room I rented out of a friend's house with a 7 year old and a new baby and into an apartment of our own. It provided my oldest with her own space, my newborn with the stability of a home to grow up in safely. Within the 3 years that I've been enrolled in college and I have been able to grow so much in life and as a person.

When I joined the program, I was coming out of a toxic 8 year relationship with no stable plan on where to go with my life. Getting approved and receiving assistance helped take a major stress away so that I was able to focus on my career path, become an independent woman and not just a stay-at-home mom. I now have my dream job working for Nestle Purina. I am moving closer to work to have less of a commute and be available for more hours. With less of a commute, I have more time with my family. I do not have family picture of everyone together so I will send a few.

I have 3 daughters I adore, I have built up my savings account to graduate and now moved into a home closer to my work. I will always be grateful for the beginning the program gave me to be able to become the strong, independent, hard working mom and woman I am today. Thank you!

- Public Housing FSS Program Participant



Public Housing FSS Success Stories

The FSS Program/Housing assistance has allowed me, as a single mother, to advance mine and my child's future successfully. In doing so, they have provided me with the assistance needed to successfully care for her while still being able to work and go to school to better advance my career. This in turn allows me to provide a better future for not only myself, but more importantly my child. Without the help from the Housing Authority/FSS program, I do not believe I would have been able to be successful in finishing my schooling as I would have had to work strenuous amounts of hours to provide a means of living and resources for my child and I.

The assistance allowed me to provide those means for my child and myself, while still having money to afford my schooling. I appreciate all the assistance and support I have been provided as it has allowed me the opportunity to become a much more successful mother, individual, and medical worker. I am overjoyed with the opportunity to have been able to advance my career into one I have always dreamed of completing. It is with great thanks to the assistance and support I have received.

- PH FSS Program 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 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, 31 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 \$16,912 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, 296 families were assisted with Housing Counseling assistance.



After High school graduation, I enlisted in the military and lived in California and Colorado. After my retirement, I had always hoped to come home, and because of the Pocket Neighborhood, I had the opportunity to purchase an affordable home in a great neighborhood.

- Bear River Cottages Pocket Neighborhood Resident

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:

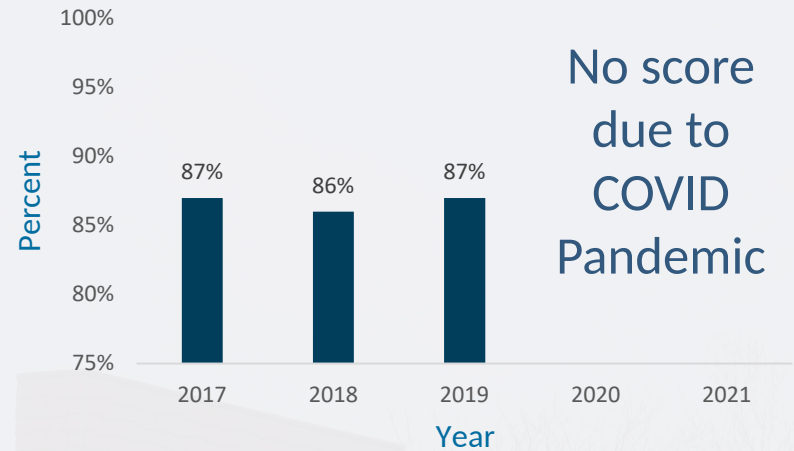
- 1) Physical Condition Indicator (40 pts)
- 2) Financial Condition Indicator (25 pts)
- 3) Management Operations Indicator (includes: occupancy rate, tenant accounts receivable and payable) (25 pts)
- 4) Capital Fund Program Indicator (10 pts)

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 \$61,343. Services provided for the elderly tenants include counseling, referrals, and community activities. For FY '22, Worthington experienced a 93.75% lease-up and Grand Mound experienced 91.67% 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 100% lease-up for FY '22.

Age of Participants

Less than 12 Years	24%
13 - 17	14%
18 - 25	22%
26 - 35	10%
36 - 50	19%
51 - 64	10%
65 +	1%

Income Range of Residents

\$1 - \$5,000	16%
\$5,001 - \$10,000	9%
\$10,001 - \$15,000	21%
\$15,001 - \$20,000	25%
\$20,001 - \$25,000	13%
\$25,000 +	16%

Distribution of Income

Wages	51%
Welfare	3%
SS/SSI/Pension	19%
Other	0%
Zero Income	27%

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 (EHP11), 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 was converted to a June 30th fiscal year end. Through the transition the property experienced a 97.4% lease-up for FY '22.

Age of Participants

Less than 12 Years	29%
13 - 17	26%
18 - 25	16%
26 - 35	14%
36 - 50	11%
51 - 64	3%
65 +	1%

Income Range of Residents

\$1 - \$5,000	18%
\$5,001 - \$10,000	16%
\$10,001 - \$15,000	16%
\$15,001 - \$20,000	28%
\$20,001 - \$25,000	9%
\$25,000 +	13%

Distribution of Income

Wages	31%
Welfare	36%
SS/SSI/Pension	20%
Other	0%
Zero Income	13%

Race of Participants

White	34%
Black	66%
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 and served 114 families.

2015 TBRA

The September 2015 Tenant Based Rental Assistance (TBRA) two year grant for \$998,934 was closed out in July 2017 and served 71 families.

2017 TBRA

The October 2017 Tenant Based Rental Assistance (TBRA) one year grant for \$503,025 was closed out in June 2019 and served 79 families.

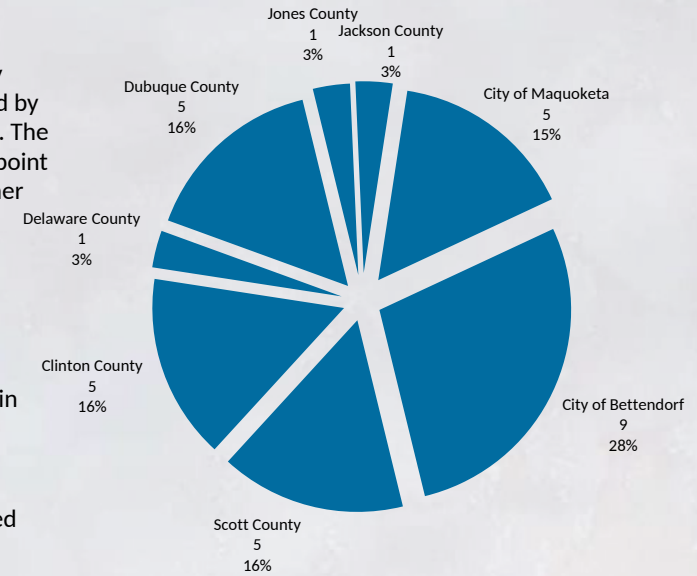
2019 TBRA

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, 2022, \$1,109,879 was expended in rent subsidies.

2021 TBRA

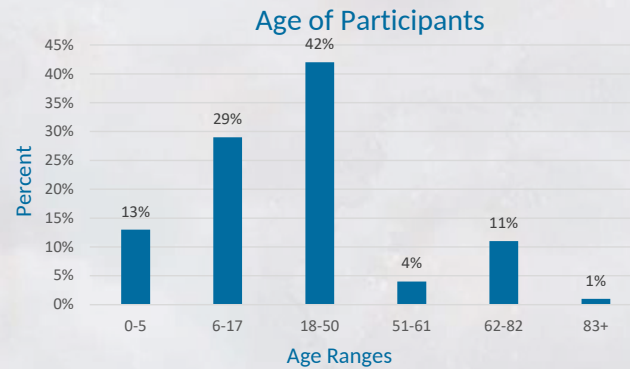
In November 2021, the EIRHC was awarded \$312,000 for a two year TBRA grant. These funds will be expended upon the closeout of the 2019 TBRA grant.

2019 TBRA Grant Distribution by County

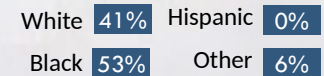


2019 TBRA Statistics:

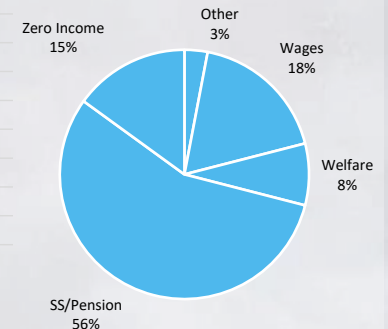
of Families Served: 74



Race of Participants



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.

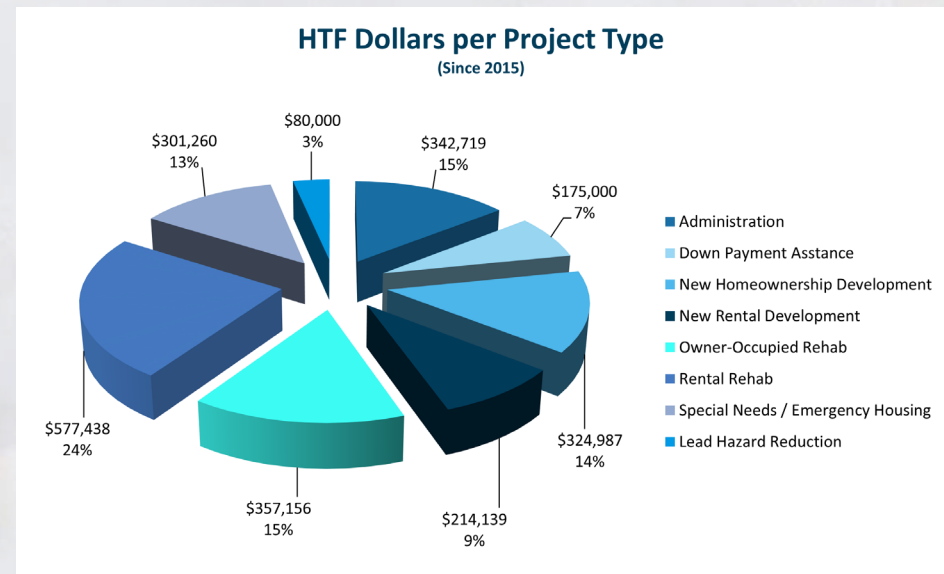


The Iowa Finance Authority certified The Eastern Iowa Regional Corporation Housing Trust Fund (EIRHC HTF) in 2014 to include the counties of Dubuque, Delaware, Jackson, Cedar and Clinton Counties, with the exception of the City of Dubuque, as they have their own program. The EIRHC HTF will assist individuals, 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.



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.

2020	County	EIRHC HTF Award Amount	Total Amount with Match	Total Expended to date	Type	Activity	HH
Evergreen Meadows	Dubuque	\$55,768.00	\$70,068.00	\$70,068.00	Grant	Rental Rehab	18
ECIA	Dubuque	\$30,000.00	\$82,500.00	\$82,500.00	Grant	Owner-Occupied Rehab	4
ECDC Pocket Neighborhood	Jackson	\$124,995.00	\$226,995.00	\$226,995.00	Grant	New Homeownership Develop.	5
Downpayment Assistance	Jackson	\$45,000.00	\$60,000.00	\$60,000.00	Grant	Down Payment Assistance	6
EIRHC HTF		\$28,418.00	\$28,418.00	\$28,418.00		Administration	
	Total Awarded:	\$284,181.00	\$467,981.00	\$467,981.00		Total Households	33

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

2021	County	EIRHC HTF Award Amount	Total Amount with Match	Total Expended to date	Type	Activity	HH
Owner-Occupied Rehab	Dubuque, Clinton, and Jackson	\$40,000.00	\$40,000.00	\$35,995.45	Grant	Owner Occupied Rehab	4
Iowa Valley Habitat	Cedar	\$10,000.00	\$12,500.00	\$12,500.00	Grant	Owner Occupied Rehab	1
Asbury Meadows	Dubuque	\$74,250.00	\$99,000.00	\$99,000.00	Grant	Rental Rehab	19
Evergreen Meadows	Dubuque	\$48,600.00	\$64,800.00	\$62,913.65	Grant	Rental Rehab	23
USDA	Dubuque & Clinton	\$10,500.00	\$14,000.00	\$14,000.00	Grant	Rental Rehab	6
Yankee Settlement	Delaware	\$10,000.00	\$19,198.00	\$19,198.00	Grant	Rental Rehab	1
Lawrence Investments	Delaware	\$87,837.00	\$109,797.00	\$85,000.00	Grant	New Rental Development	4
EIRHC HTF		\$31,242.00	\$31,242.00	\$27,486.00		Administration	
	Total Awarded:	\$312,429.00	\$390,537.00	\$356,093.10		Total Households	58

2022 - Iowa Finance Authority's Local Housing Trust Fund Program granted \$406,865.00 to EIRHC HTF with an additional \$128,025.00 in match funds, secured from recipients to be awarded back into area programs.

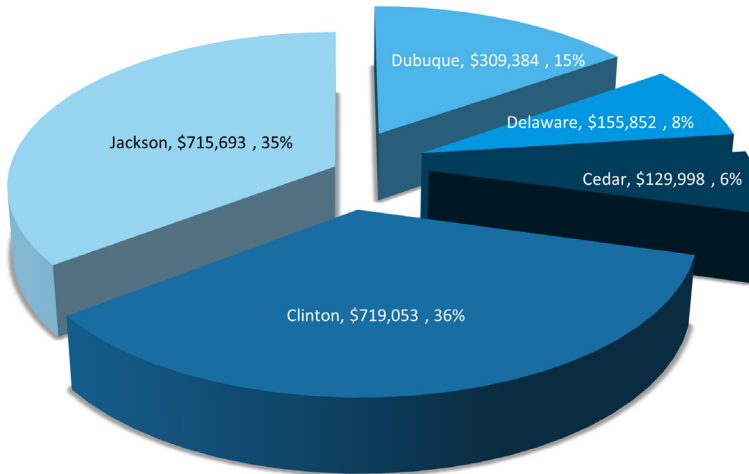
2022	County	EIRHC HTF Award Amount	Total Amount with Match	Total Expended to date	Type	Activity	HH
Owner-Occupied Rehab	Delaware & Dubuque	\$30,000.00	\$30,000.00	\$10,000.00	Grant	Owner-Occupied Rehab	1
City of DeWitt	Clinton	\$60,000.00	\$120,000.00	\$42,604.00	Grant	Owner-Occupied Rehab	3
JDT Development	Dubuque	\$24,999.00	\$31,249.00	\$31,249.00	Grant	New Homeownership Development	1
MAR's Rental	Clinton	\$24,999.00	\$31,249.00	\$31,249.00	Grant	Rental Rehab	1
La Casa De Pancho	Jackson	\$99,996.00	\$124,996.00	\$0.00	Grant	Rental Rehab	
USDA	Dubuque	\$10,500.00	\$14,000.00	\$795.00	Grant	Rental Rehab	1
ECDC	Delaware	\$105,685.00	\$132,710.00	\$0.00	Grant	New Homeownership Development	
EIRHC Down Payment Assistance	Jackson	\$10,000.00	\$10,000.00	\$10,000.00	Grant	Down Payment Assistance	1
EIRHC HTF		\$40,686.00	\$40,686.00	\$10,144.00	Grant	Administration	
	Total Awarded	\$406,865.00	\$534,890.00	\$136,041.00		Total Households	8



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

HTF Dollars per County

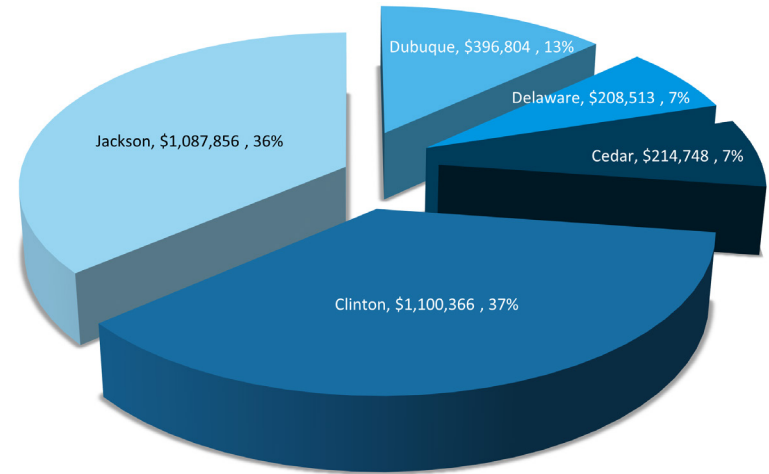
(Since 2015)



Total: \$2,029,980

Dollars per County w/Match

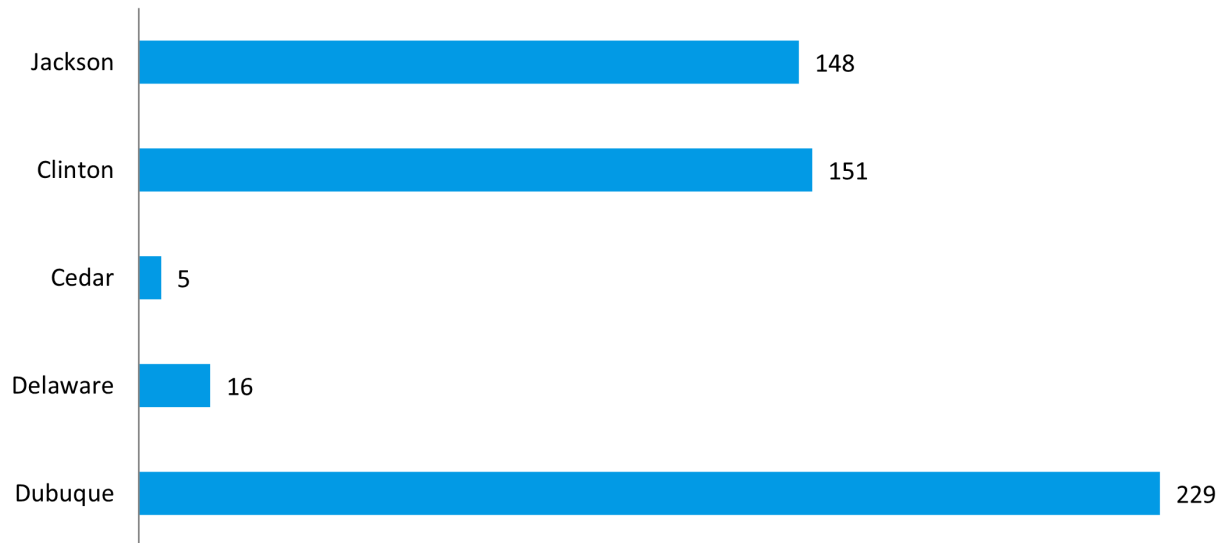
(Since 2015)



Total: \$3,008,287

Households assisted per County (Since 2015)

Total Households: 549



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 completed the development of a Pocket Neighborhood in the City of Maquoketa.

The development consists of 10 smaller homes facing a common courtyard. The concept was designed to promote a close-knit sense of community. Sustainability and green building concepts were also 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 was conducted through the assistance of Nemmers Realty.



All applicants of the single-family homes were at or below the 80% of the county medium income guideline. Qualifying homebuyers were also eligible for \$10,000 in down-payment assistance through the EIRHC Housing Trust Fund; and an additional \$15,000 in down-payment assistance, \$3,500 in closing cost assistance, and \$300 in homeowner inspection assistance through the CDBG Housing Program – Homebuyer Assistance Program. The homes sold 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	\$45,150	\$51,600	\$58,050	\$64,500	\$69,700	\$74,850	\$80,000	\$85,150



EDRHA - EDRHC Board of Directors - FY '22

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Donna Boss* Manchester, Iowa	Karen Adams* Asbury, Iowa	Tom Yeoman Monticello, 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.



A **pocket neighborhood** is a type of planned community that consists of grouping of smaller residences, often around a **courtyard** or common garden, designed to promote a closeknit sense of **community** and neighborliness with an increased level of contact. Considerations involved in planning and **zoning** pocket neighborhoods include reducing or segregating parking and roadways, the use of shared communal areas that promote social activities, and homes with smaller square footage built in close proximity to one another (high density). Features in the smaller homes are designed to maximize space and can use built in shelves and porch areas, encouraging time spent outside with a focal point around a **greenspace** (instead of parking areas).

