Eastern Iowa Regional Housing Authority
2026 Annual Report



Staff



Michelle Schnier
Director of Housing and Support Services









Carl Reimer
Housing Development Supervisor

Mindy Wiley
Housing Services Supervisor

Maria Elgin
Housing Support Coordinator

Ryan Feller
Family Support Coordinator









Mindy Meyers
Family Support Coordinator

Kristi Oberhoffer
Family Support Coordinator

Jenny Schrobilgen
Family Support Coordinator

Caitlin Siemionko
Housing Support Coordinator





Ben Cooper
Maintenance Technician

Eric Esser
Maintenance Technician

Staff Retirements

Congratulations to the following staff on their recent retirement. Their dedication, hard work, and kindness have made a lasting impression on the families served.



Debbie Maier
Housing Support Coordinator
6/3/87 - 3/18/26
38+ Years



Leonard O'Connell
Maintenance Technician
5/1/06 - 5/21/26
20 Years



Michelle Huseman
Family Support Coordinator
6/16/88 - 7/31/26
38+ Years

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 2026 programs and funding sources, as well as the amount of operating income.

[All figures contained herein are based on Fiscal Year 2026 unaudited financial statements]

2026 Program Operating Income

Section 8 Housing Choice Voucher	$6,995,652
Mainstream Voucher	$530,676
Section 8 Family Self-Sufficiency	$230,000
Public Housing	$424,801
Public Housing Operating Subsidy	$495,964
Capital Fund Program '25	$364,735
Capital Fund Emergency Safety & Security Grant '25	$9,643
Lead Risk Hazards Grant	$25,000
Public Housing Family Self-Sufficiency	$115,000
Public Housing ROSS Elderly Self-Sufficiency	$75,969
Tenant Based Rent Assistance '22	$200,036
Housing Trust Fund '24	$501,190
Housing Trust Fund '25	$685,150
Housing Trust Fund '26	$555,151
EIRHC - Asbury Meadows	$433,359
EIRHC - Evergreen Meadows	$211,663
EIRHC - USDA Units	$49,840
EIRH TC Corp	$284,904

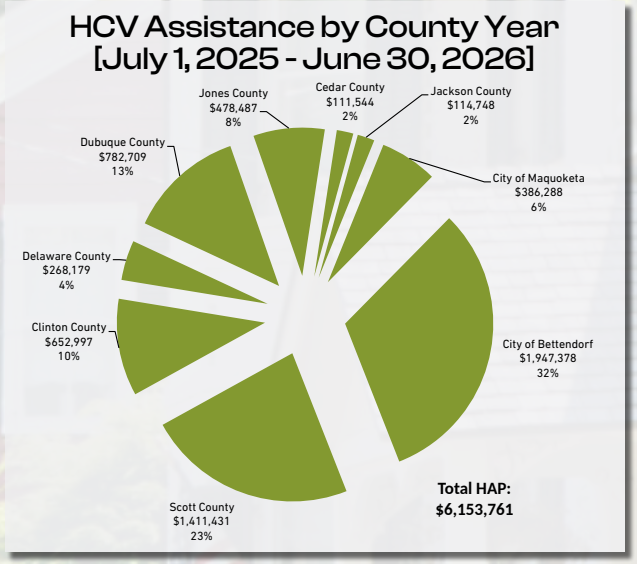
Section 8 Housing Choice Voucher (HCV)

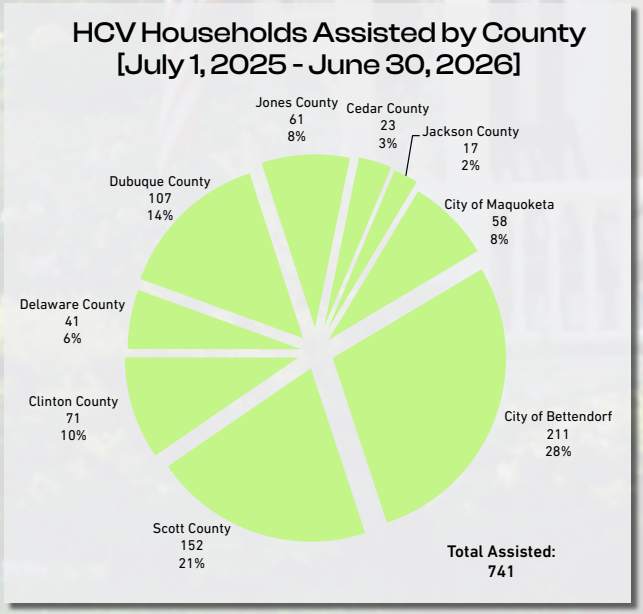
EIRHA has an Annual Contributions Contract (ACC) with the Department of Housing and Urban Development (HUD) to serve 989 Section 8 HCV, and 89 Mainstream Voucher families, bringing the total HCV ACC to 1078. The PHA has a calendar year budget for Housing Assistance Payments (HAP) that cannot be exceeded.

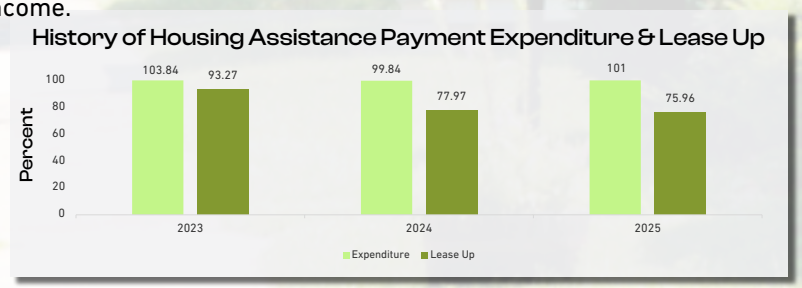
The HCV program is designed to meet the needs of low-income families and elderly/disabled families by providing rental assistance in their existing housing units. The participating family chooses a decent, safe, and sanitary rental unit. EIRHA makes monthly rental payments on behalf of the tenant to 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. An additional 10 Mainstream Vouchers were awarded in September 2022. The program has a total of 89 Mainstream Vouchers.
- In October 2022, EIRHA was awarded an additional 6 Housing Choice Vouchers, bringing the total to 989.

Over 741 households benefited from the rental assistance program during the Fiscal Year with a total of $6153,761 provided to landlords on behalf of elderly/disabled individuals and families with low income.





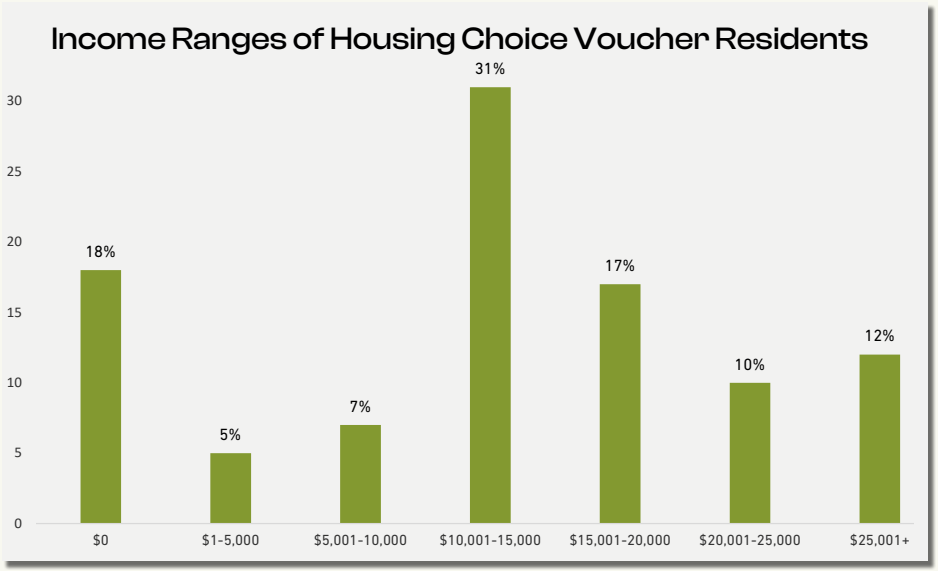


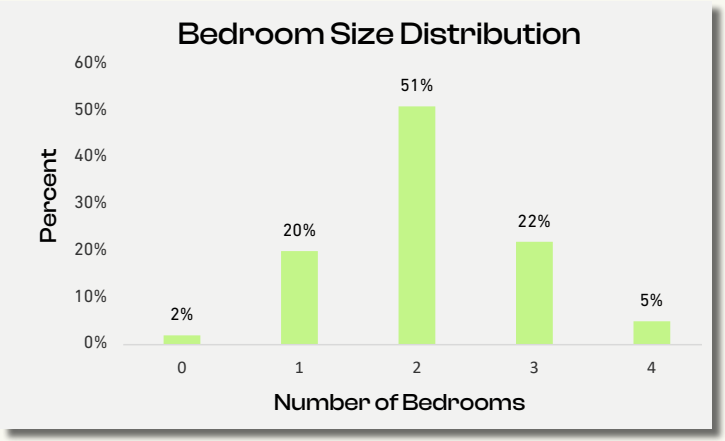
HCV Client Profile

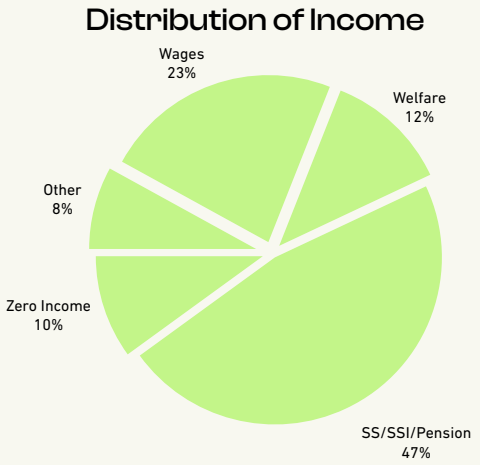
To qualify for the Section 8 Housing Choice Voucher program, the family's income may not exceed 50% of the median income for their county, using income guidelines established by HUD. EIRHA staff serves as a liaison between the program participant and the landlord. In Fiscal Year '26, EIRHA's average monthly housing assistance payment sent to landlords was $660.42, an increase from $613.05 in FY '25.

Since 2002, EIRHA has had a waiting list for program services. At the end of Fiscal Year '26, households on the waiting list had an average wait time of 2 years. Effective July 1, 2014 all applicants have been served in order by date and time of application with a preference for Mainstream Voucher participants for non-elderly (age 18-61) persons with 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	48%	Hispanic	4%
Black	48%	American Indian	0%

Distribution of Family Type

Elderly & Disabled	15%
Non Elderly - no children	25%
Families with Children	60%

Mainstream Voucher Client Profile

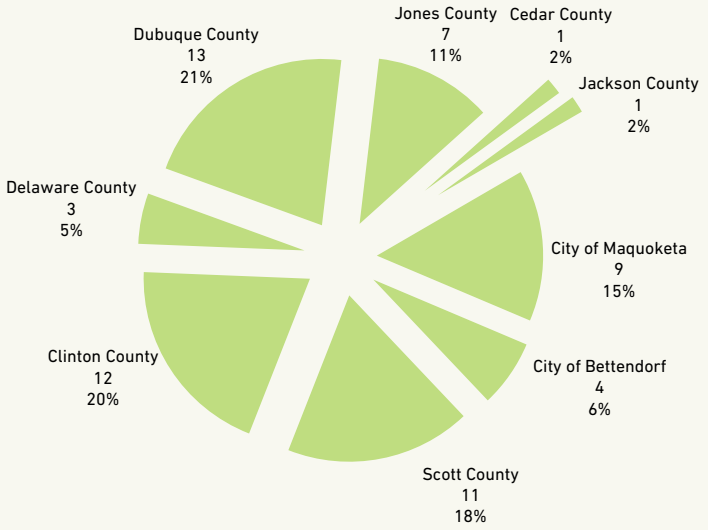
The Mainstream Voucher Program assists non-elderly persons with disabilities. The program provides a preference for non-elderly (age 18-61) persons with disabilities. An additional preference is given to the above population who are currently experiencing homelessness and/or have previously experienced homelessness and are a client in a permanent supportive housing or rapid rehousing project. The average monthly Housing Assistance Payment sent to landlords was $469 with 71 vouchers under lease.

% of Households Race

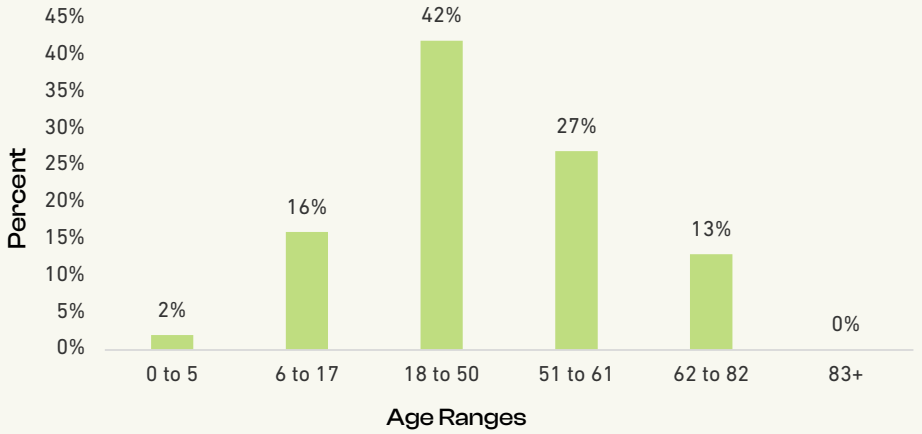
White	62%	Hispanic	0%
Black	38%	Other	0%



Mainstream Voucher Households Assisted by County [7/1/25 - 6/30/26]



Age of Household Members

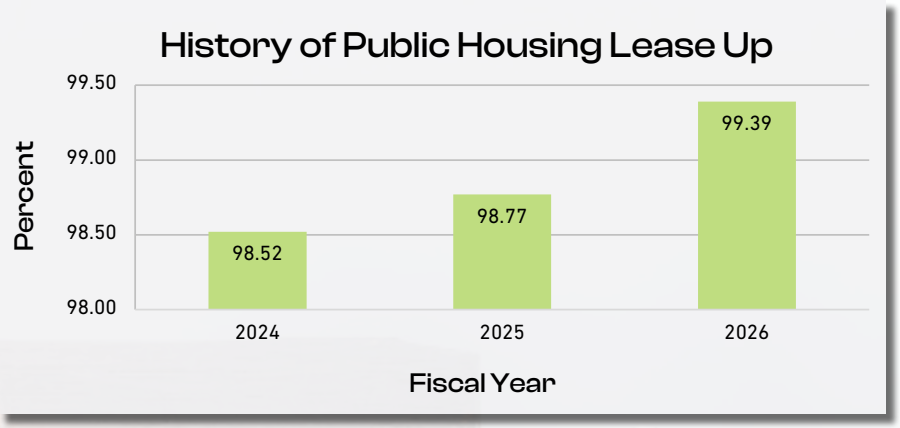


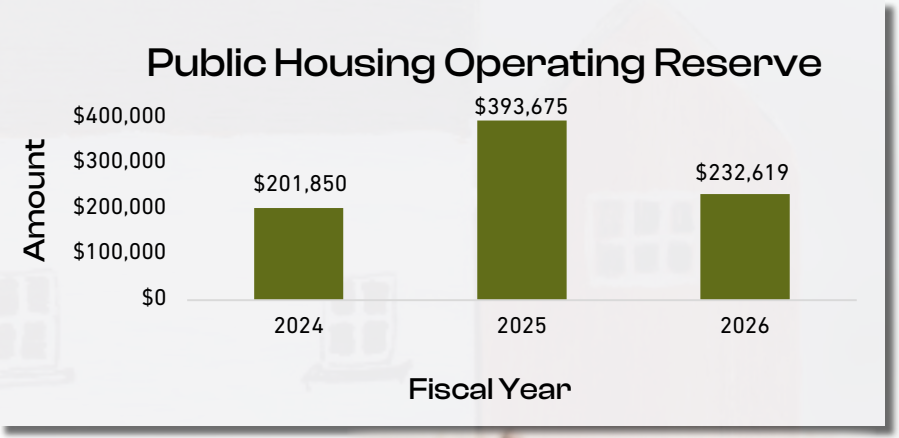
Public Housing Program

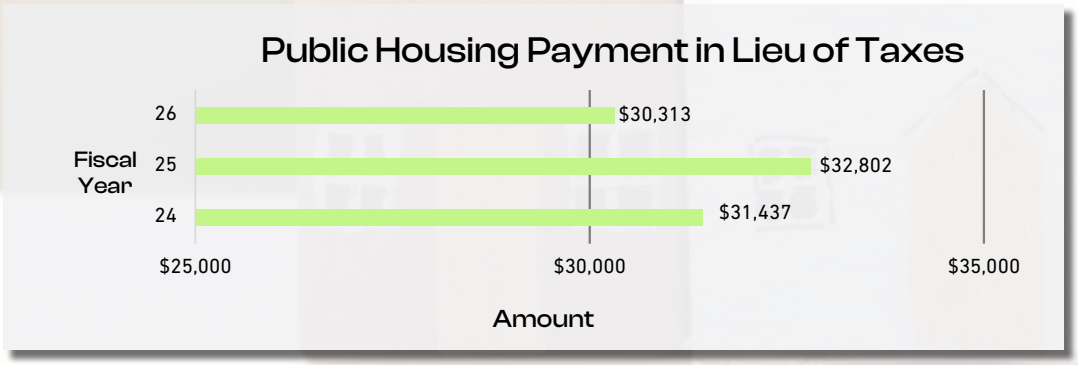
EIRHA currently owns and manages 163 Public Housing units located in Dyersville, Bellevue, Manchester, Colesburg, Miles, Sabula, DeWitt, Holy Cross, Hopkinton, Worthington, Delmar, Preston, Peosta, and Wheatland. Overall, a 99.39% occupancy level is maintained. There are 85 units of elderly/disabled 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 '26, EIRHA's Operating Budget was $525,355 and the Operating Subsidy was $495,964. EIRHA uses rental income to manage and maintain the units. $115,173 was paid for utility costs, $425,841 for maintenance and operations, $378,571 was paid for administrative and $49,792 was paid for insurance expenses.

Although EIRHA is a tax exempt organization, approximately $30,313 was paid to local governments for payments in lieu of taxes. The Public Housing program has an operating reserve of $232,619. Reserve funds were used to upgrade the aging units and prepare them for the new HUD NSPIRE Inspection.









PH Client Profile

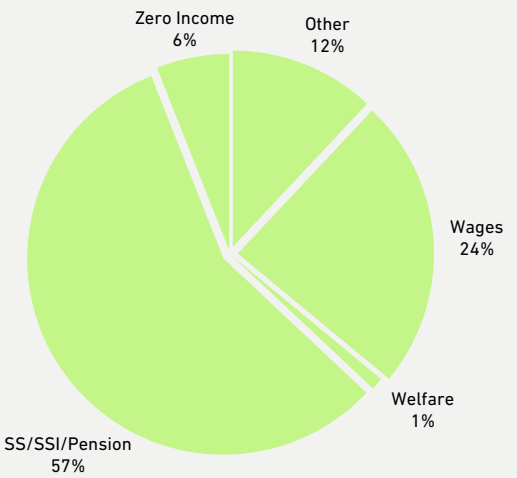


To qualify for the Public Housing program, a household's income cannot exceed 80% of the median income guidelines for their county. Residents pay a minimum of 30% of their adjusted income or $50.00, whichever is greater, toward rent and utilities. Rental payments are made directly to EIRHA on the first of each month. The average annual income for Fiscal Year '26 was $19,552.

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 23% 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).

Distribution of Income



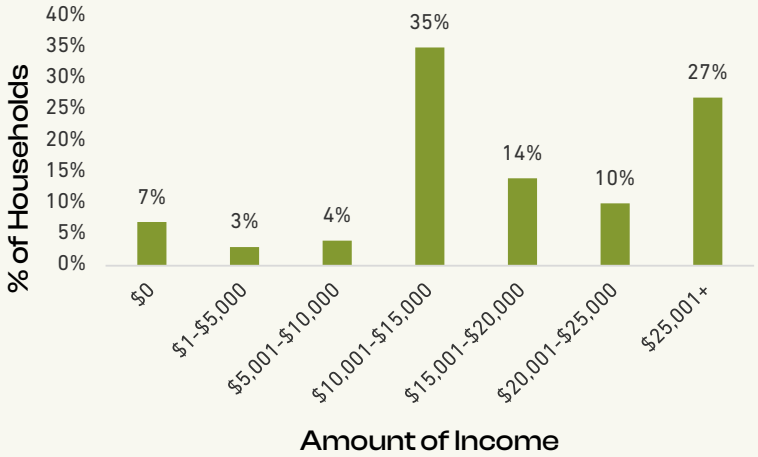
Resident Advisory Board

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.

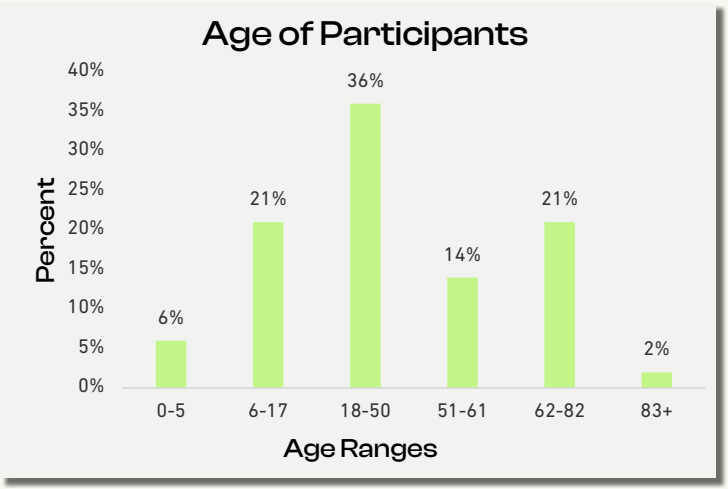
Race of Participants

White	85%	Hispanic	2%
Black	12%	American Indian	1%
Asian	0%		

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 $364,735 for the 2025 CFP. The award was funded in Fiscal Year 2026 and included the following upgrades: flooring replacement, water heater, furnace, roof replacements, tub repair, door upgrades, concrete repair, and appliance replacement.

Capital Fund Emergency Safety and Security Grant

The Eastern Iowa Regional Housing Authority was awarded $104,300 from the Department of Housing Development Emergency Safety and Security Grant (ESSG).

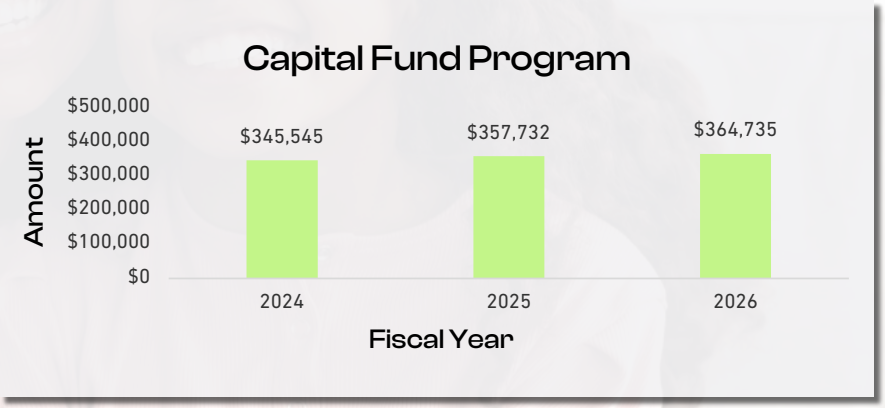
The funds are awarded through HUD's Capital Fund Emergency Safety and Security Program, which supports Public Housing Authorities as they address the safety of public housing residents. These grants may be used to install, repair, or replace capital equipment or systems that contribute to a safer living environment for residents, including security systems/surveillance cameras, fencing, lighting systems, emergency alarm systems, window bars, deadbolt locks, doors, and carbon monoxide detectors.

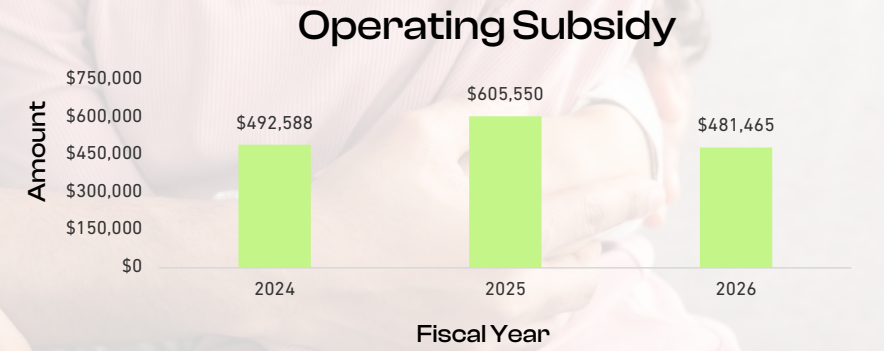
Operating Subsidy Funds

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.

Lead Risk Assessment Demonstration (LRAD) Grant

In Janurary 2024, the U.S. Department of Housing and Urban Development (HUD) awarded the Lead Risk Assessment Demonstration 3 year Grant in the amount of $300,000 to the Eastern Iowa Regional Housing Authority (EIRHA) to identify lead hazards in voucher assisted homes throughout the EIRHA's 7-county region. With the use of these funds, lead hazard inspections are conducted by certified Lead Inspection Risk Assessors in eligible voucher assisted units. The EIRHA will also provide resource referrals to property owners for lead hazard controls in order to create safer environments for the clients it serves.





Public Housing Developments

Dyersville Family, Dyersville, IA 52040	BR
509-511 3rd Street NW Duplex (accessible)	2
510-512 2nd Street NW Duplex	2
509 2nd Street NW SFH	3
510-512 3rd Street NW Duplex	2
612 2nd Street NW SFH	3
624 2nd Street NW (Sold 7/19)	3
706 2nd Street NW SFH	3
521 3rd Street NW SFH (Sold (5/05)	4
522 3rd Street NW SFH	4

Dyersville Elderly (Villa Park Apts.) Dyersville, IA 52040	
501 9th Avenue SW, #100-113	1

Manchester Family, Manchester, IA 52057	
105-107 Quaker Mill Duplex	2
121-123 Winslow Drive Duplex	2
125-127 Winslow Drive Duplex	2
113-115 Ludland Drive Duplex	2
120-122 Ludland Drive Duplex (accessible)	2
125-127 Ludland Drive Duplex	3
117 Ludland SFH	3
121 E. Honey Creek SFH	3
145 E. Honey Creek SFH	3
105-107 Nelson Circle Duplex	3
113 Nelson Circle SFH	3
128-130 Nelson Circle Duplex	3
504 Buchanan SFH	4
513 E. Prospect SFH	4
133 E Honeycreek Drive (Sold 10/03)	3
145 Nelson Circle (Sold 12/03)	3
420 S. Tama (Sold 11/05)	4

Manchester Elderly (Manchester Manor) Manchester, IA 52057	
912 E. Main Street, #100-110 & 200-212	1

Colesburg Family, Colesburg, IA 52035	
416-420 South Franklin Duplex	2

Bellevue North Elderly, Bellevue, IA 52031	BR
400 North 4th Street, #1-8	1

Bellevue South Elderly, Bellevue, IA 52031	
207 South 2nd Street, #1-4	1

Miles Elderly, Miles, IA 52064	
31 Forrest Street, #1-8	1

Sabula Elderly (River City Apts.) Sabula, IA 52070	
208 Sycamore Street, #1-8	1

Sabula Family, Sabula, IA 52070	
1001 A-B Lake Street Duplex	2
1007 A-B Lake Street Duplex	3

DeWitt Elderly (DeWitt Senior Heights) DeWitt, IA 52742	
612 13th Street, #100-107	1
626 13th Street, #108-115	1

Dyersville Family II, Dyersville, IA 52040	
324-326 6th Avenue NE duplex	2
1005 8th Avenue SE SFH	3
1124 2nd Avenue SE SFH	4
528 16th Ave SE SFH (Sold 3/06)	3

Hopkinton Family, Hopkinton, IA 52237	
403 Culver Road Duplex	2
405 Culver Road Duplex	3
311 Hopkinton & Culver Road SFH	3
111 School Street SFH	2

Preston Family, Preston, IA 52069	
131-135 Anna Court Duplex	2
141-145 Anna Court Duplex	2
212 S. Faith Street SFH	3
511 St. Joseph Street SFH	3

Holy Cross Family, Holy Cross, IA 52053	BR
912 Parkview, Units A-B Duplex	2

Worthington Family, Worthington, IA 52078	
506 3rd Avenue SE SFH	3
301 1st Avenue East SFH	2

Delmar Family, Delmar, IA 52037	
212 Lincoln Avenue SFH	2
214 Lincoln Avenue SFH	3

Peosta Family, Peosta, IA 52068	
150 Peterson Drive Duplex	2
152 Peterson Drive Duplex	3
170 Peterson Drive Duplex	2
172 Peterson Drive Duplex	2
188 Peterson Drive Duplex	2
190 Peterson Drive Duplex	3
208 Peterson Drive Duplex	2
210 Peterson Drive Duplex (accessible)	2

DeWitt Family, DeWitt, IA 52742	
1307 9th Street SFH	3
1313-1315 9th Street Duplex	2
1321 9th Street SFH	3
1403 8th Street SFH	2
1509 8th Street SFH	3
702 2nd Avenue SFH	3
104-106 4th Street Duplex	2
110-112 4th Street Duplex	2
1117 9th Street Court SFH	3

Wheatland Elderly (Town House Villa) Wheatland, IA 52777	
201 S. Bennett Street, Apts. 1-4	1

Rehab - Single-Family Homes	
321 2nd Ave. SW., Dyersville, IA (Sold 9/23)	3
303 Pleasant, Lost Nation (Sold 2/23)	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 2025, EIRHA was awarded $352,928 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: 124 households with an average escrow account of $4,083 and 187 successful completions.

Public Housing: 54 households with an average escrow account of $3,515 and 77 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 in reaching 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 increases their earnings through employment, an amount equal to 30% of that increase is deposited into an escrow account each month. The account earns interest and is returned to the participant upon successful completion of their FSS contract.

Elderly Self-Sufficiency (ESS) Program

Since September 2011, EIRHA has received the Resident Opportunity and Self-Sufficiency (ROSS) Service Coordinator Program grant funding. The current grant in the amount of $233,197 provides 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 60 participants with 113 successful completions.



Family Self-Sufficiency (FSS) Success Stories



"Several years ago, I was facing housing instability. I was working limited hours, my long-term relationship had ended, and I was raising young children. Assistance through the housing program helped prevent homelessness by providing affordable, income-based housing.

Over the following years, I worked hard to improve my family's situation. I significantly improved my credit, expanded my family through marriage, established a career that I enjoy, and purchased and paid off a family vehicle.

My life is where it is today because the housing program provided me with an opportunity to regain stability. I am incredibly grateful for the support that was made available to my family.

The next major step for us is achieving homeownership. Whether we purchase our current residence or another home, the escrow funds will help make that long-term goal possible.

Thank you to both the FSS Program for helping me stay focused on my goals and the housing program for providing stable housing during a challenging period in my life. I will always be grateful for the opportunities and support my family received."

- FSS Program Participant

"Throughout my time in the program, I experienced both challenges and successes. The FSS and Housing Assistance programs provided me with the support needed not only to achieve greater self-sufficiency, but also to build a better future for myself. When I enrolled in the program, I was unemployed and eventually working in a job that offered little opportunity for growth. Today, I am the owner of a successful small business and am approaching my second year in operation. Starting my own business was something I never imagined would be possible when I first joined the FSS program.

Along the way, I also worked to improve my financial health by rebuilding my credit. When I was younger, maintaining good credit was not a priority, and the effects of that became apparent over time. The process of rebuilding credit has been long and challenging, but it has been worth the effort. Since enrolling in the program, I have improved my credit score by more than 200 points. While I know my journey is far from over, I am proud of how far I have come.

If there is one lesson I have learned, it is to never say never. Taking a chance on myself through these programs changed my life in ways I never expected. My story is proof that with determination, support, and hard work, meaningful change is possible."

-FSS Program Participant

Family Self-Sufficiency (FSS) Success Stories



"I have been an active participant in the Family Self-Sufficiency (FSS) Program, and through this opportunity, along with housing assistance, I have made significant progress toward achieving financial independence and longterm stability. The FSS Program has provided valuable guidance, structured goal setting, and access to supportive resources that have strengthened my ability to become self-sufficient.

Through participation in the program, I have worked diligently to improve my employment situation, increase my earned income, and build financial responsibility. The escrow savings component encouraged me to remain committed to my goals while developing stronger budgeting and financial management habits. Housing assistance also provided stable housing, allowing me to focus on career advancement, education, and personal development without the constant stress of housing instability.

Because of the support and structure provided through the FSS Program, I am now in a stronger financial position and better prepared to maintain stability independently. The escrow funds will further assist me in continuing this progress and supporting my long-term goals."

- FSS Program Participant



"This program has helped me become more self-sufficient by giving me the stability and encouragement needed to work toward my goals, seek further education, and create a better future for my family. The guidance and resources offered throughout the program truly made a positive difference in my life.

Thank you again for all of your support, encouragement, and dedication throughout this journey. I truly appreciate everything and am proud to have completed the program successfully."

- 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, 34 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 made available for sale to qualifying families. In FY '23 the Lost Nation home was sold and in FY '24, the Dyersville home was sold.

Pocket Neighborhood

In collaboration with the East Central Development Corporation, 10 single family homes were constructed and sold in FY '23 in the City of Maquoketa. The Pocket Neighborhood consists of single family homes gathered around an open space of joined backyards to form a sense of community.

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, 409 families were assisted with Housing Counseling assistance, of which 140 have closed on a home. 32 applicants are currently actively participating and working towards homeownership.



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 (NASS-PHAS)

NASS-PHAS is the PIH-REAC assessment reporting system for PHAs. NASS is responsible for the compilation, review and production of the composite PHAS score. Indicators will be measured using data from:

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

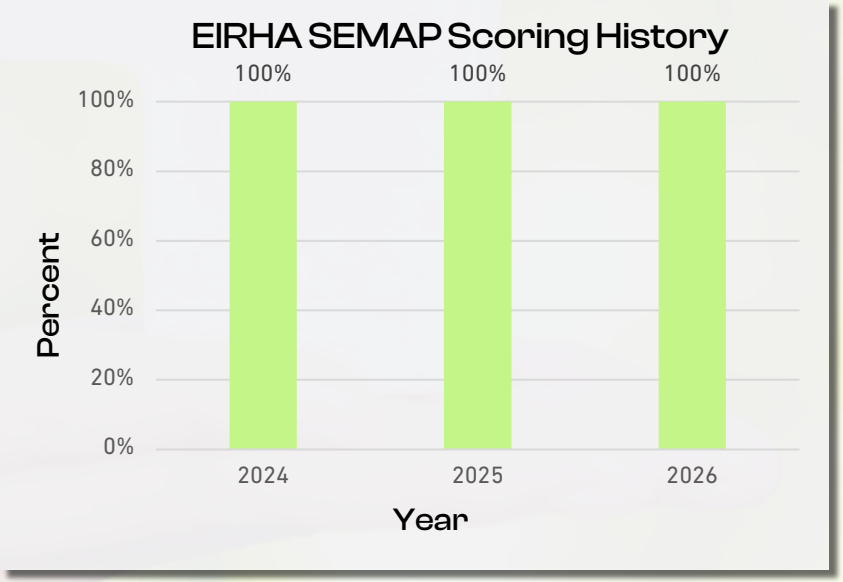
The data supplied by these subsystems is then compiled and computed, which results in PHAS scores that provide each PHA with a numeral scorecard assessment showing how well their PHA is performing.

National Standards for the Physical Inspection of Real Estate (NSPIRE)

The Department of Housing and Urban Development (HUD) moved from the Uniform Physical Condition Standard (UPCS) inspection protocol to the National Standards for Physical Inspection of Real Estate (NSPIRE) protocol in FY'24. As a result, the Public Housing units were inspected by HUD in April 2024 and the PHA scored 94% on the physical condition indicator.

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.



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 $49,840. Services provided for the elderly tenants include counseling, referrals, and community activities. For FY '26, Worthington experienced 100% lease up and Grand Mound experienced 97.22% 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 (EHPll), 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. In addition, the mortgage loan on the property was paid in full on 11/1/2025. A request for this loan to be forgiven was made in December 2024 and approved on 5/7/25.

The EIRHC Evergreen Meadows property was converted to a June 30th fiscal year end and since taking over the property has maintained a 98.26% lease-up for FY '26.

Age of Participants

Less than 12 Years	27%
13 - 17	10%
18 - 25	17%
26 - 35	11%
36 - 50	20%
51 - 64	13%
65 +	2%

Income Range of Residents

$1 - $5,000	13%
$5,001 - $10,000	0%
$10,001 - $15,000	25%
$15,001 - $20,000	8%
$20,001 - $25,000	12%
$25,000 +	42%

Distribution of Income

Wages	50%
Welfare	0%
SS/SSI/Pension	22%
Other	3%
Zero Income	25%

Race of Participants

White	42%
Black	58%
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., as 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 (EHPII), 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. A request for this loan to be forgiven will be made in September 2026. In addition, the mortgage loan on this property 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 98.96% lease-up for FY '26.

Age of Participants

Less than 12 Years	19%
13 - 17	20%
18 - 25	9%
26 - 35	9%
36 - 50	30%
51 - 64	12%
65 +	1%

Income Range of Residents

$1 - $5,000	12%
$5,001 - $10,000	6%
$10,001 - $15,000	22%
$15,001 - $20,000	6%
$20,001 - $25,000	16%
$25,000 +	38%

Distribution of Income

Wages	56%
Welfare	2%
SS/SSI/Pension	26%
Other	7%
Zero Income	9%

Race of Participants

White	28%
Black	72%
Other	0%
Hispanic	0%

EIRHC Tenant Based Rental Assistance

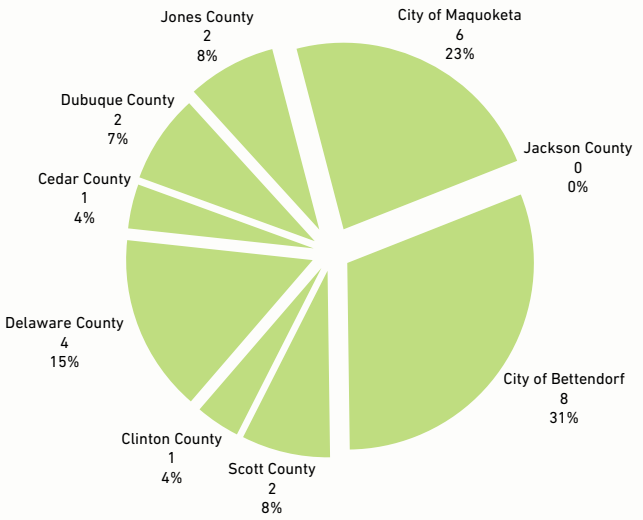
Eastern Iowa Regional Housing Corporation Tenant-Based Rental Assistance

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).

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, outside of tenant moves within the EIRHC's jurisdiction.

The region served includes Cedar, Clinton, Delaware, Dubuque, Jackson, Jones and Scott Counties (excluding the cities of Clinton, Camanche, Dubuque and Davenport).

2025 TBRA Grant Distribution by County



Grant Award	Amount	# Served	Grant Closed Out
April 2024	$998,064	114	2/2026
September 2015	$998,934	71	7/2017
October 2017	$503,025	79	6/2019
March 2019	$999,175	64	2/2023
November 2020	$340,371		
November 2021	$312,000	58	6/2024
July 2022	$599,964	32	9/2025
October 2025	$250,791		

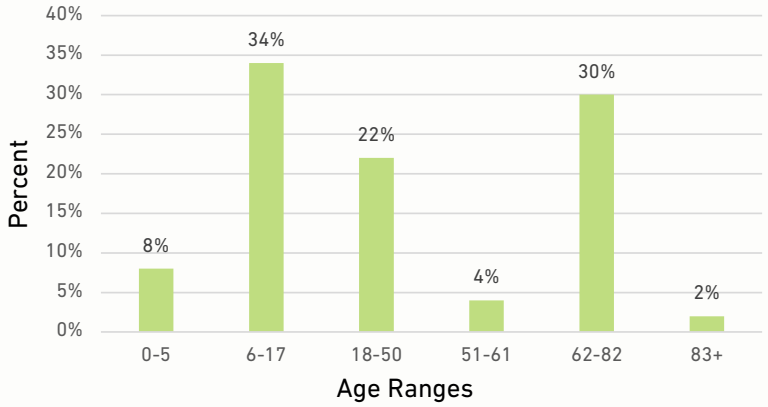
2025 TBRA Statistics:

of Families Served: 26

Race of Participants

White	28%	Black	70%
Hispanic	0%	Other	2%

Age of Participants



EIRHC 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 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.

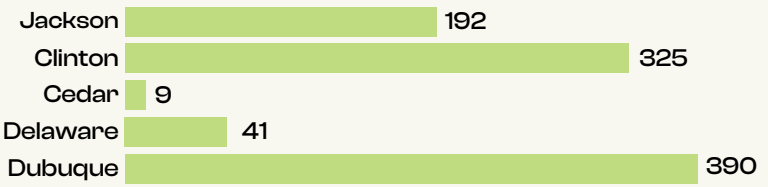
The Iowa Finance Authority certified The Eastern Iowa Regional Corporation Housing Trust Fund (EIRHC HTF) in 2014 to include the counties of Dubuque, Delaware, Jackson, Cedar and Clinton Counties, with the exception of the City of Dubuque, as they have their own program. The EIRHC HTF will assist individuals,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

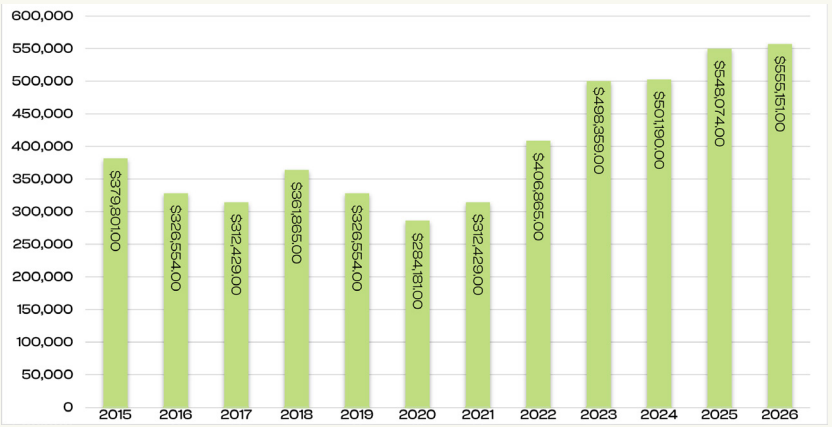
Mission Statement

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.

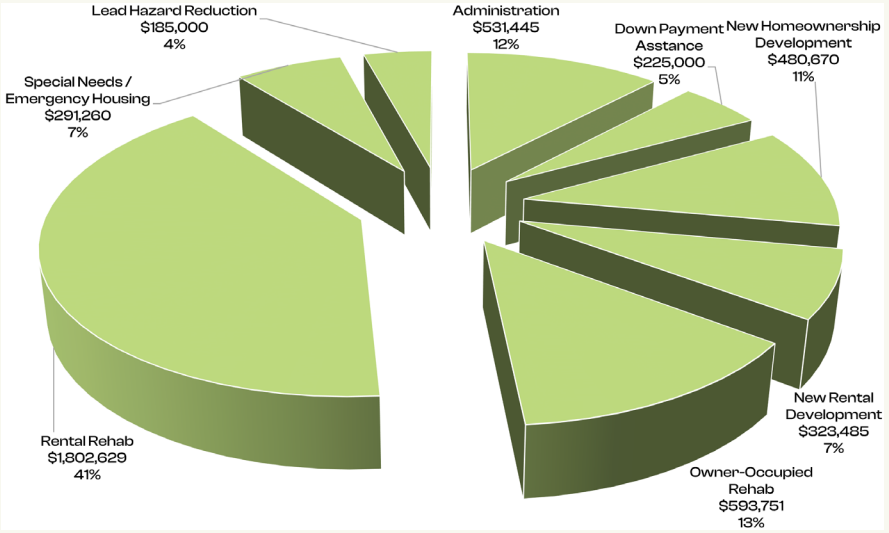
Households Assisted by County (Since 2015)



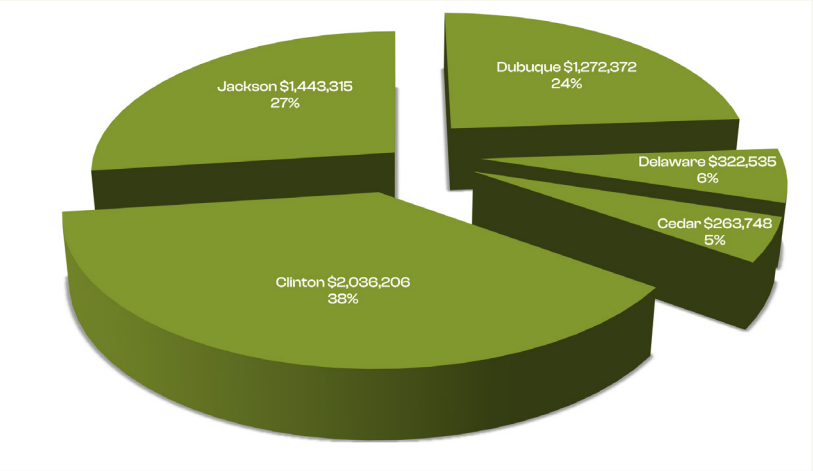
Housing Trust Funds per Year



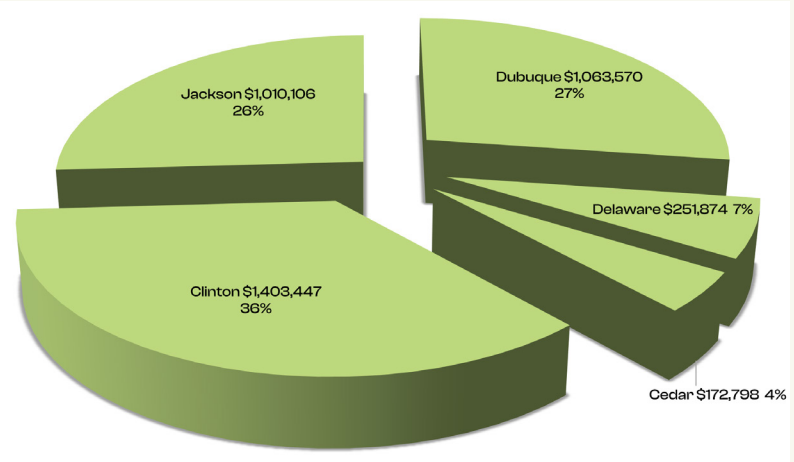
HTF Dollars Per Project Type (since 2015)



Dollars per County w/ Match (Since 2015)



HTF Dollars per County (Since 2015)



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
ECIA - Lead Reduction	Area Wide	$75,000.00	$95,000.00	$95,000.00	Grant	Lead Reduction	7
ECIA - Healthy Homes	Area Wide	$50,000.00	$75,000.00	$75,00.00	Grant	Owner-Occupied Rehab	7
ECIA - Aging in Place	Area Wide	$50,000.00	$75,000.00	$75,00.00	Grant	Rental Rehab	11
City of Calamus	Clinton	$24,999.00	$31,249.00	$31,249.00	Grant	New Housing Development	1
Tranel Development	Jackson	$24,999.00	$31,249.00	$31,249.00	Grant	New Housing Development	1
Catholic Charities	Jackson	$33,308.00	$44,410.00	$44,410.00	Grant	Rental Rehab	27
EIRHC AM/EM	Dubuque	$137,765.00	$172,206.00	$172,206.00	Grant	Rental Rehab	56
USDA	Dubuque & Clinton	$15,000.00	$15,000.00	$15,000.00	Grant	Rental Rehab	4
EIRHC HTF		$50,119.00	$50,119.00	$50,119.00		Administration	
	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

2025	County	EIRHC HTF	Total Amount with Match	Total Expended to date	Type	Activity	HH
Down Payment Assistance	Area Wide	$ 40,000.00	$ 40,000.00	$ 30,000.00	Grant	Down Payment assistance	3
Owner-Occupied Rehab	Area Wide	$ 40,000.00	$ 40,000.00	$ 30,000.00	Grant	Owner-Occupied Rehab	3
City of DeWitt	Clinton	$ 60,000.00	$ 120,000.00	$60,000.00	Grant	Owner-Occupied Rehab	3
Keystone Incorporated	Clinton	$ 198,227.00	$ 264,303.00	$ 264,303.00	Grant	Rental Rehab	56
EIRHC AM / EM	Dubuque	$ 135,040.00	$ 146,040.00	$ 145,040.00	Grant	Rental Rehab	30
USDA	Dubuque & Clinton	$ 20,000.00	$ 20,000.00	$ 18,637.87	Grant	Rental Rehab	10
EIRHC HTF		$ 54,807.00	$ 54,807.00	$ 45,877.00		Administration	
	Total Awarded:	**$ 548,074.00**	**$ 685,150.00**	**$ 595,857.87**		**Total Households**	**105**

2026 - Iowa Finance Authority's Local Housing Trust Fund Program granted $555,151.00 to EIRHC HTF with an additional $139,678.00 in match funds, secured from recipients to be awarded back into area programs.

2026	County	EIRHC HTF Award Amount	Total Amount with Match	Total Expended to date	Type	Activity	HH
Owner-Occupied Rehab	Area Wide	$20,000.00	$20,000.00	$10,000.00	Grant	Owner-Occupied Rehab	1
ECIA	Area Wide	$200,000	$312,000.00	$23,891.70	Grant	Owner-Occupied Rehab	1
Catholic Charities	Jackson	$24,209.00	$32,279.00	$32,279.00	Grant	Rental Rehab	28
Keystone Incorporated	Clinton	$78,429.00	$98,037.00	$81,361.36	Grant	Rental Rehab	5
EIRHC AM/EM	Dubuque	$171,998.00	$171,998.00	$106,780.17	Grant	Rental Rehab	32
USDA	Dubuque & Clinton	$5,000	$5,000	$0.00	Grant	Rental Rehab	0
EIRHC HTF		$ 55,515.00	$ 55,515.00	$ 25,181.00	Grant	Administration	
	Total Awarded	**$555,151.00**	**$694,829.00**	**$279,493.23**		**Total Households**	**67**



EIRHA - EIRHC Board of Directors - FY '26

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Colesburg, Iowa

Linda Duesing, Vice-Chair
DeWitt, Iowa

Mark Hunt, Treasurer
Bettendorf, Iowa

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Steve Sauer
Mechanicsville, Iowa

Kathy Seyfert
Maquoketa, Iowa

Abigail Spiegel
Epworth, Iowa

* Alternates

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.