

RESOLUTION NO. 2023-01

A RESOLUTION IN SUPPORT OF THE CREATION OF  
THE HEART OF IOWA REGIONAL HOUSING TRUST FUND

**WHEREAS**, in 2018 Webster and Hamilton Counties collaborated to create the Heart of Iowa Regional Housing Trust Fund (HIRHTF), whose general mission and purpose is to address the affordable housing needs within the region through coordination and long-term planning; and

**WHEREAS**, on August 30, 2022, the HIRHTF Board of Directors accepted Calhoun, Humboldt, Pocahontas, and Wright Counties into the existing region to receive funding as of January of 2023; and

**WHEREAS**, it is important for the area's communities and counties to collaborate to address this issue; and

**WHEREAS**, the City of Eagle Grove understands that opportunities exist to secure resources to address the various housing needs in our community through the establishment of a regional housing trust fund; and

**WHEREAS**, the housing trust fund would consist of all areas within Calhoun, Hamilton, Humboldt, Pocahontas, Webster and Wright Counties; and

**WHEREAS**, a local governing board comprised of no more than 50% local government/public officials will be established and be responsible for identifying, securing and allocating resources for the trust fund and will solicit comments from the public annually.

**NOW, THEREFORE, BE IT RESOLVED** that the City of Eagle Grove does hereby support the Heart of Iowa Regional Housing Trust Fund.

**PASSED AND APPROVED** this 3<sup>rd</sup> day of January, 2023.

Ayes: Limenick, Lorenzen, Weland, Vandewater

Nays: \_\_\_\_\_

Other: \_\_\_\_\_

CITY OF EAGLE GROVE

Sandra McGrath  
Sandra McGrath, Mayor

ATTEST:

Bryce Davis  
Bryce Davis, City Administrator / City Clerk

**RESOLUTION NO. \_\_\_\_\_**

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THE HEART OF IOWA REGIONAL HOUSING TRUST FUND**

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**WHEREAS**, on August 30, 2022, the HIRHTF Board of Directors accepted Calhoun, Humboldt, Pocahontas, and Wright Counties into the existing region to receive funding as of January of 2023; and

**WHEREAS**, it is important for the area's communities and counties to collaborate to address this issue; and

**WHEREAS**, the City of Dows understands that opportunities exist to secure resources to address the various housing needs in our community through the establishment of a regional housing trust fund; and

**WHEREAS**, the housing trust fund would consist of all areas within Calhoun, Hamilton, Humboldt, Pocahontas, Webster and Wright Counties; and

**WHEREAS**, a local governing board comprised of no more than 50% local government/public officials will be established and be responsible for identifying, securing and allocating resources for the trust fund and will solicit comments from the public annually.

**NOW, THEREFORE, BE IT RESOLVED** that the City of Dows does hereby support the Heart of Iowa Regional Housing Trust Fund.

**PASSED AND APPROVED** this \_\_\_\_\_ day of \_\_\_\_\_, 2023.

Ayes: \_\_\_\_\_

Nays: \_\_\_\_\_

Other: \_\_\_\_\_

**CITY OF DOWS**

\_\_\_\_\_  
Larry Klatt, Mayor

**ATTEST:**

\_\_\_\_\_  
Jeanette Wenzel, City Clerk

**RESOLUTION NO. 2022-34**

**A RESOLUTION OF ACCEPTANCE OF MERGER OF WRIGHT COUNTY INTO THE IOWA FINANCE AUTHORITY CERTIFICATION OF THE HEART OF IOWA REGIONAL HOUSING TRUST FUND**

**WHEREAS**, Webster and Hamilton Counties have created the Heart of Iowa Regional Housing Trust Fund (HIRHTF), and it is an established Local Housing Trust Fund (LHTF) whose general mission and purpose is to address the affordable housing needs within the region through coordination and long-term planning; and,

**WHEREAS**, it is important for the area's communities and counties to collaborate to address this issue; and,

**WHEREAS**, Homeward, Inc. will no longer serve as an established LHTF for Calhoun, Humboldt, Pocahontas, and Wright Counties upon completion of the 2022 funding year; and,

**WHEREAS**, joining a LHTF, that is certified by the Iowa Finance Authority to receive funding, would allow the displaced counties to continue to assist families under the State Housing Trust Fund; and,

**WHEREAS**, beginning January of 2023, the State Housing Trust Fund dollars will be administered by HIRHTF under the direction of its Board of Directors, and HIRHTF staff will provide day-to-day management that targets the needs of the residents of the respective counties.

**NOW THEREFORE BE IT RESOLVED** that the Board of Supervisors of Wright County hereby agree to the merger with HIRHTF and their existing certification as an Iowa Finance Authority funded agency, as related to the State Housing Trust Fund.


**PASSED AND APPROVED** this 15th day of August, 2022.

Ayes: Helgevold, Kluss, & Rasmussen

Nays: none

Other: \_\_\_\_\_

**WRIGHT COUNTY BOARD OF SUPERVISORS**

By:   
Rick Rasmussen, Chair

ATTEST:

  
Betty Ellis, Wright County Auditor



*Wright County Board of Supervisors*

115 North Main Street • P.O. Box 147 • Clarion, Iowa 50525-0147  
Ph: 515-532-3262 Fax: 515-532-2669

August 15, 2022

Heart of Iowa Regional Housing Trust Fund  
ATTN: Paige Wheeler, Administrator  
819 First Avenue South  
Fort Dodge, Iowa 50501

**RE: *Appointment to the Heart of Iowa Regional Housing Trust Fund***

Dear Ms. Wheeler:

The Wright County Board of Supervisors would ask that The Reverend Dana Wendal be appointed to the Heart of Iowa Regional Housing Trust Fund Board of Directors, representing Wright County, Iowa.

Said request for appointment was approved by the Wright County Board of Supervisors on this date.

Sincerely,

**WRIGHT COUNTY BOARD OF SUPERVISORS**

A handwritten signature in cursive script, appearing to read "Rick Rasmussen", written over a horizontal line.

Rick Rasmussen  
Chair

RR/kd

cc: Wright County Auditor Betty Ellis

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*Wright County Board of Supervisors*

115 North Main Street • P.O. Box 147 • Clarion, Iowa 50525-0147  
Ph: 515-532-3262 Fax: 515-532-2669

August 15, 2022

Heart of Iowa Regional Housing Trust Fund  
ATTN: Paige Wheeler, Administrator  
819 First Avenue South  
Fort Dodge, Iowa 50501

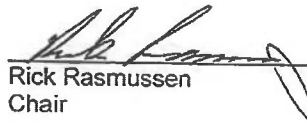
RE: *Wright County Financial Contribution – Fiscal Year 2023*

Dear Ms. Wheeler:

The Wright County Board of Supervisors, in support of the Heart of Iowa Regional Housing Trust Fund, agrees to commit up to \$5,000 for the match requirements in applying for the FY 2023 funds through the Iowa Finance Authority. Said matching funds should only be utilized in Wright County, Iowa.

Sincerely,

**WRIGHT COUNTY BOARD OF SUPERVISORS**

  
Rick Rasmussen  
Chair

RR/kd

cc: Wright County Auditor Betty Ellis

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WRIGHT COUNTY  
IOWA  
  
ECONOMIC DEVELOPMENT  
EST. 1987

August 24, 2022

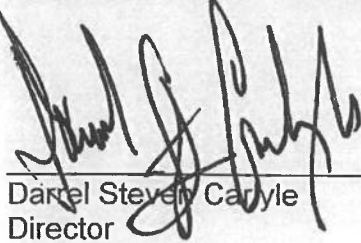
Heart of Iowa Regional Housing Trust Fund  
ATTN: Paige Wheeler, Administrator  
819 First Avenue South  
Fort Dodge, Iowa 50501

Dear Ms. Wheeler:

On behalf of Wright County and Wright County Economic Development, in support of the Heart of Iowa Regional Housing Trust Fund, agrees to commit up to a total of \$12,862.00, for the requirements in applying for the FY 2023 funds through the Iowa Finance Authority. Said matching funds should be utilized in Wright County, Iowa.

Sincerely,

**WRIGHT COUNTY ECONOMIC DEVELOPMENT**



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Darrel Steven Carlyle  
Director

DSC/kd

cc: Wright County Auditor Betty Ellis

115 North Main Street  
Post Office Box 214  
Clarion, Iowa 50525

Office: (515) 532-6422  
[wced@co.wright.ia.us](mailto:wced@co.wright.ia.us)  
[www.wrightcounty.org](http://www.wrightcounty.org)

**FY 2023 Local Housing Trust Fund Program**

County	Population	% of Base	Base Award	Per Capita	Maximum Award	Match 21%	Total Funds Per County	Estimated '23 Expenses
Humboldt County	9597	11%	\$27,885	\$16,603	\$44,488	\$9,342	\$53,830	\$550
Wright	12943	14%	\$35,490	\$22,391	\$57,881	\$12,155	\$70,036	\$707
Pocahontas	7078	8%	\$20,280	\$12,245	\$32,525	\$6,830	\$39,355	\$386
Calhoun	9927	11%	\$27,885	\$17,174	\$45,059	\$9,462	\$54,521	\$542
Hamilton	15039	16%	\$40,560	\$26,017	\$66,577	\$13,981	\$80,559	\$821
Webster	36999	40%	\$101,400	\$64,008	\$165,408	\$34,736	\$200,144	\$2,020
Region Totals	91583	100%	\$253,500	\$158,439	\$411,939	\$86,507	\$498,446	\$5,026

**FY2023 Local Housing Trust Fund (LHTF) Program Funding Schematic**

In the FY2023 LHTF Program funding round, a certified LHTF is eligible to apply for a maximum award calculated by adding a base award (based upon LHTF type) to a per capita amount (based upon the geographic area served by the LHTF) as follows:

Certified LHTFs as of 6/27/2022, including anticipated realignments of geographic areas served*	LHTF Type	Base Award	2020 Census Population	\$1.73 Per Capita Award	Maximum Award	
AHEAD Regional HTF (Area XV)	Regional	\$ 253,500	99,636	\$ 172,370	\$ 425,870	
Central Iowa HTF	Regional	\$ 253,500	150,345	\$ 260,087	\$ 513,587	
Chariton Valley Regional HTF	Regional	\$ 253,500	36,199	\$ 62,824	\$ 316,324	
COG Housing (Region XII)	Regional	\$ 253,500	72,167	\$ 124,849	\$ 378,349	
East Central Iowa HTF	Regional	\$ 253,500	85,448	\$ 147,826	\$ 401,326	
Eastern Iowa Regional Housing Corporation HTF	Regional	\$ 253,500	141,537	\$ 244,859	\$ 498,359	excluding city of Dubuque
Great River Housing (SEIRPC)	Regional	\$ 253,500	103,784	\$ 179,548	\$ 433,048	
Heart of Iowa Regional Housing Trust Fund	Regional	\$ 253,500	91,583	\$ 158,439	\$ 411,939	assumes expansion to serve all 6 MIDAS counties
Iowa Northland Regional Housing Council LHTF	Regional	\$ 253,500	107,345	\$ 185,707	\$ 439,207	excluding cities of Cedar Falls and Waterloo
NIACOG HTF	Regional	\$ 253,500	123,083	\$ 212,934	\$ 466,434	
Northeast Iowa Regional HTF	Regional	\$ 253,500	80,152	\$ 138,863	\$ 392,363	
Northwest Iowa Regional HTF	Regional	\$ 253,500	141,474	\$ 244,750	\$ 498,250	
Region 8 HTF	Regional	\$ 253,500	92,780	\$ 160,509	\$ 414,009	
Scott County & Muscatine County	Regional	\$ 253,500	217,904	\$ 378,974	\$ 630,474	
Southern Iowa COG HTF	Regional	\$ 253,500	87,838	\$ 117,380	\$ 370,880	
Southwest Iowa HTF	Regional	\$ 253,500	86,085	\$ 148,927	\$ 402,427	
Western Iowa Community Improvement Regional HTF	Regional	\$ 253,500	73,256	\$ 126,733	\$ 380,233	excluding city of Sioux City



# HOUSING ASSISTANCE PLAN: HEART OF IOWA REGIONAL HOUSING TRUST FUND

Calhoun, Hamilton, Humboldt, Pocahontas, Webster, and Wright Counties  
September 15, 2022

## ***Our Mission***

*The Mission of the Heart of Iowa Regional Housing Trust Fund is to assist in the development and preservation of affordable housing for low-income residents of Calhoun, Hamilton, Humboldt, Pocahontas, Webster, and Wright Counties.*

## **Introduction**

Community leaders from Calhoun, Hamilton, Humboldt, Pocahontas, Webster, and Wright Counties have identified affordable housing issues within their region and have come together to form the Heart of Iowa Regional Housing Trust Fund (HIRHTF). Funding opportunities available through the HIRHTF will help to address the growing need for assistance with housing issues for low and moderate income families within the region.

The Boards of Supervisors for Calhoun, Hamilton, Humboldt, Pocahontas, Webster, and Wright Counties have passed resolutions in support of the HIRHTF. Representatives from all cities and unincorporated areas within Calhoun, Hamilton, Humboldt, Pocahontas, Webster, and Wright Counties have been invited to participate in the HIRHTF. Resolutions of support have been obtained from those interested in participating. County and City government officials, local business leaders, community and economic developers, non-profit housing specialists and residents in the region form the Board of Directors to represent the communities and residents of the six-county area.

The HIRHTF is duly organized as a 501(c)(3) nonprofit corporation incorporated in the State of Iowa. The HIRHTF is governed by its Board of Directors, who shall act on behalf of the communities and residents of the six-county region per the bylaws established.

## **Area Served**

The HIRHTF will serve six counties, covering 3,455 square miles in central Iowa: Calhoun, Hamilton, Humboldt, Pocahontas, Webster, and Wright Counties. The total estimated population in 2020 of the region is 89,796 and is made up of 62 incorporated cities (79%) and surrounding rural areas (21%)<sup>i</sup>. 63% of the urban population is distributed among each of the counties' largest communities: Eagle Grove, Fort Dodge, Humboldt, Pocahontas, Rockwell City, and Webster City.

## **Need for Activities**

**Low Income Residents.** According to the 2020 US Census Bureau estimates, the HIRHTF region has an estimated per capita income of \$29,839<sup>iii</sup>. The residents living in poverty in this region exceeds 11.8%<sup>iii</sup>. Over 20.3%<sup>i</sup> of the residents are 65 years and older and receive social security income averaging \$19,185<sup>iii</sup>. Of the female-headed households, 59.9% with related children under the age of 5 live below poverty level<sup>iii</sup>.

**Age and Condition of Existing Housing.** Trust counties, Calhoun, Hamilton, Humboldt, Pocahontas, Webster, and Wright, have a combined total of 85,446 housing units with an estimated 75% of those units being owner occupied<sup>iii</sup>. Approximately 33% of the total housing units were built prior to 1940 and 72% were built prior to 1980<sup>iii</sup>. The home valuation in the region indicates that 6.9% of the owner-occupied homes are valued under \$50,000<sup>iii</sup>. The median monthly owner costs with a mortgage is \$1,006<sup>iii</sup>. The median monthly owner costs without a mortgage is \$420<sup>iii</sup>. Considering the aging

housing stock and the homes valued under \$50,000, it can be assumed that many homes will require some rehabilitation or maintenance work.

**Affordability Challenges.** Homeowners face affordability challenges with rehabilitation and maintenance costs of ownership. It is a struggle for those on fixed incomes to not become cost-burdened by their homes. Repairs of roofing, plumbing, and electrical, or modifications for energy efficiency or handicap accessibility are challenges to low-income families and the elderly.

With 33% of the aging housing stock being built prior to 1940, sustaining affordable housing for residents is necessary <sup>iii</sup>. A significant number of homes in the region are showing signs of deterioration. Webster City has acquired and demolished eight vacant homes in recent years, and Fort Dodge has acquired and demolished twelve. Funds from the Local Housing Trust Fund (LHTF) can help low-to-moderate income homeowners maintain their properties and prevent further deterioration, reducing the need to demolish current housing stock.

To be deemed “affordable” a household should pay no more than 30% of its income for housing. Households that pay more than this amount are considered cost-burdened. In the last twelve months within the HIRHTF region, 17.9% of housing units with a mortgage have monthly owner costs in excess of 30%, making them cost-burdened <sup>iii</sup>. The current resources available within the HIRHTF region to help homeowners with rehabilitation and maintenance are diminutive in comparison to need.

### **Activity Priorities**

The Heart of Iowa Regional Housing Trust Fund (HIRHTF) will assist individuals and community organizations with the rehabilitation and repair of owner-occupied housing in the six-county region. Activities funded will serve households with incomes less than 80% of the area median family income. A minimum of 30% of the distributions will be used to benefit extremely low income households (households with less than 30% of the area median family income).

### **Collaboration**

Establishing relationships, collaboration, and finding agencies that can foster safe, attractive, and affordable housing is a foundational value of HIRHTF. The composition of the Board of Directors was purposefully crafted to ensure that a wide range of interests remain active in the affordable housing effort. The HIRHTF Board of Directors includes professionals from public agencies, non-profit agencies, and the private sector. The Board may also establish committees and recruit area experts to explore specific issues or initiatives. The range of expertise and varying perspectives enhances the opportunity to address affordable housing in a comprehensive manner.

HIRHTF will establish relationships with several agencies in the region that provide or can facilitate affordable housing and related services. These agencies include Upper Des

Moines Opportunity, Domestic Sexual Assault Outreach Center (D/SAOC), Fort Dodge Housing Agency, Habitat for Humanity, Elderbridge Agency on Aging, Iowa Workforce Development, USDA Rural Development, Public Health, and County Extension Offices. These potential partnerships will help to fund, identify residents with the greatest needs, and inform region residents of the services that HIRHTF can offer.

### **Area Benefit**

In addition to the direct benefit of providing safe, attractive, and affordable housing for low-to-moderate income residents, HIRHTF activities will create other social, economic, and health-related impacts to the community. Communities that adequately address housing needs are more attractive for recruiting new businesses and retaining existing businesses, benefiting employers and local schools. Housing is a key variable in population trends. Improved housing could help reverse declining population trends in this area.

Rehabilitation work would be available to local construction firms, who would be able to bid on projects, potentially utilizing local suppliers and trades people. Health and safety benefits would be realized for property owners who currently live in dilapidated houses that do not meet code. Improvements to homes can have a profound effect on a neighborhood. Dollars spent on home rehabilitation and maintenance can have a multiplying effect on adjacent properties in a neighborhood and pride of ownership can flourish.

### **Program Guidelines**

#### **Eligible Properties:**

- Must be owner-occupied single-family homes;
- Must be located within the boundaries of Calhoun, Hamilton, Humboldt, Pocahontas, Webster, or Wright Counties;
- Property, as a whole, must be in habitable condition, as determined by an initial inspection;
- Life estates are not eligible;
- Homes being purchased on contract are not eligible;
- Mobile homes are not eligible.

#### **Eligible Participants:**

- At the time of application, participants must meet the current established income guidelines, applicant must sign verification of income documents;
- Participants must be current on property taxes at the time of application;
- Participants must be current on City provided utilities at the time of application;
- Participants must not have liquid assets in excess of \$25,000, applicant must sign verification of assets documents;

- Participants must hold a county recorded deed to and occupy the property as their primary residence, a contract purchased home is not eligible;
- Applicants must be current on and sign verification documents for any outstanding mortgage loans against the property.

Eligible Activities:

- Any building, plumbing, electrical or mechanical code deficiencies;
- Any lead hazard reduction activities;
- Any activity to improve energy efficiency;
- Any activity that makes a property accessible for persons with disabilities (bathrooms, ramps, sidewalks, etc.);
- Other similar repair needs.

Underwriting Requirements:

- Applicant will supply all needed documentation to verify application data;
- Applicants will be required to obtain at least two quotes for proposed work and will select the lower of the responsible quotes received; If applicant chooses to not take lowest quote, applicant will be responsible to pay the difference in cost;
- All contractors, electricians, plumbers, or others performing any approved work will hold required registrations or licenses;
- An initial inspection will be required to verify the work needed;
- A final inspection will be required at the completion of the project;
- Following approval of final inspection, the contractor will be paid directly from the HIRHTF.

Terms:

- Eligible projects will be limited to a maximum of \$15,000 per household. Funding from other sources may be added to the project when available and appropriate;
- In the case of an unforeseen cost overrun, the Board may consider a waiver of the maximum award amount;
- Assistance will be provided in the form of a 5-year forgivable loan, with 20% forgiven each year on the anniversary of the date of funding;
- Each loan will be secured by a mortgage filed against the subject property in the amount of the funds provided;
- Should the applicant sell or move from the property before the 5-year term expires, funds will be recaptured based on the following schedule:
  - On the first anniversary of the completion of the project (completion of project is the date the mortgage is recorded), 20% of the loan will be forgiven;
  - On the second anniversary of the completion of the project, an additional 20% for a total of 40% of the loan will be forgiven;

- On the third anniversary of the completion of the project, an additional 20% for a total of 60% of the loan will be forgiven;
- On the fourth anniversary of the completion of the project, an additional 20% for a total of 80% of the loan will be forgiven;
- On the fifth anniversary of the completion of the project, an additional 20% for a total of 100% of the loan will be forgiven and the mortgage will be released;
- Any recaptured funds will be retained by the HIRHTF and used to fund eligible activities under the approved HAP.

Prioritization Criteria:

Applications will be reviewed on a first come, first ready to proceed basis. With Board approval, priority may be given to applicants meeting any of the following criteria, who were not previously assisted and have critical housing repair needs:

- Households with income at or below 30% AMI;
- Persons with disabilities;
- Persons at age 62 or older;
- Projects considered an emergency, as deemed by the Board

Income Limits

As amended on January 31, 2022, the Heart of Iowa Regional Housing Trust Fund will use the State Housing Trust Fund, Income Limits for Owner-Occupied Projects as published annually by HUD and posted on the LHTR Resources web page by Iowa Finance Authority. The maximum household income allowed for project approval will not exceed 50% Income Limits for Owner-occupied Projects.

Fundraising

Fundraising will become an active function of the Heart of Iowa Regional Housing Trust Fund, pending final approval of the Trust. Steering committees, Board members, and the region's public employees have reached out to contact local banks, credit unions, non-profit agencies, realtors, and other community partners passionate in their support of the rehabilitation and maintenance efforts for low-to-moderate income property owners. Several grants available to only non-profit corporations have been identified. Local match sources are excited to be a part of the Trust's proposed activities. Future efforts will include contact with available funding sources.

Extremely Low-Income Needs

Extremely low-income persons are faced with affordability issues daily. As costs for food, utilities, and health care increase, many residents on fixed incomes lose the ability to choose how their limited funds are spent. Elderly or disabled residents of the region may have no ability to increase their income. The HIRHTF will be a resource for our

extremely low-income residents to utilize for home repairs and rehabilitation to preserve the home's safety and to help alleviate cost-burdened homeowners.

Approximately 10% of all families in the region fall into an extremely low-income category <sup>iv, v</sup>. Female parent or female guardian family percentages in this extremely low-income category run as high as 61.2% <sup>iv</sup>. Upper Des Moines Opportunity, Fort Dodge Housing, and other local agencies will help with case management, counseling and educational opportunities to coordinate care and services to these eligible, very low-income recipients.

### **Continuum of Housing Needs**

The Heart of Iowa Regional Housing Trust Fund plans to address the continuum of housing needs from homelessness, to transitional, to ownership not only by implementing the Housing Assistance Plan, but also by partnering with other regional agencies whose mission it is to address housing needs at each level. Webster County has privately run emergency shelters for women, men, and children. Transitional and Section 8 housing programs in the region typically have more need than resources. Although the HIRHTF's initial focus is to assist in projects for eligible owner-occupied single-family homes, the HIRHTF may consider future expansion of services to assist additional eligible activities dependent on funding and needs as they arise.

According to Poverty and Food Needs 2018, produced by Iowa State University, our region has an estimated median home value that tops out at \$80,470 in Calhoun County <sup>iii</sup>, \$100,050 in Hamilton County <sup>iv</sup>, \$94,840 in Humboldt County <sup>v</sup>, \$75,030 in Pocahontas County <sup>vi</sup>, \$90,070 in Webster County <sup>vii</sup>, and \$82,360 in Wright County <sup>viii</sup>. Homeowners with a mortgage whose housing costs are at 30% or greater than income in the HIRTF region are as high as 21.1% in Calhoun County <sup>iii</sup>, 27.4% in Hamilton County <sup>iv</sup>, 22.6% in Humboldt County <sup>v</sup>, 22.3% in Pocahontas County <sup>vi</sup>, 28.1% in Webster County <sup>vii</sup>, and 23.5% in Wright County <sup>viii</sup>. Renters, according to this study, fare much worse with numbers topping out at 52.1% in Calhoun, 47% in Hamilton, 48% in Humboldt, 30.6% in Pocahontas, 51.2% in Webster, and 56.3% in Wright Counties, of households with housing costs in excess of 30% of income <sup>iii, iv, v, vi, vii, viii</sup>.

### **Housing Markets**

The HIRHTF region realized a stagnation (approximate 0.02% decrease) in the total number of housing units from 2010 to 2019 compared to an estimated 5.3% increase statewide <sup>ix</sup>. 113 single-family building permit authorizations occurred in the region in 2020 <sup>ix</sup>. Many rural towns of the region are experiencing stagnant or declining housing markets. With a significant number of aged homes in the region showing signs of deterioration, finding ways to sustain affordable housing for residents is necessary.

### **Underserved Areas/Population**

A large, underserved population of low to extremely low-income persons exists within the HIRHTF region. There are few resources available and a lack of programs that offer

maintenance or repair project assistance to homeowners. Over 20% of the region's population is over the age of 65, with 7.9% living in poverty <sup>ix</sup>. Those with disabilities number close to 13% of the region's population <sup>ix</sup>. The unemployment rate among those with a disability in the HIRHTF region is 7.5%, a few percentage points less than that of lowans with a disability; however, of those with incomes falling below the poverty line in the region, 32.6% are individuals with disabilities <sup>ii</sup>. Low to extremely low-income households who own or are buying their homes are unable to keep up with the cost of home maintenance or major home repairs.

### **Conclusion**

Heart of Iowa Regional Housing Trust Fund is committed to providing access to well-maintained, safe, and affordable housing in both the rural and urban counties of Webster and Hamilton. Through strong collaboration with area agencies and governments, the low-income residents of these counties will have access to many programs to ensure improved homes, improved health, and overall, improved lives.

### **Bibliography of Data Sources**

- <sup>i</sup> U.S. Census Bureau: DEC Redistricting Data, population 2020
- <sup>ii</sup> U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates
- <sup>iii</sup> Poverty and Food Needs: Calhoun County, Iowa; Iowa State University 2018
- <sup>iv</sup> Poverty and Food Needs: Hamilton County, Iowa; Iowa State University 2018
- <sup>v</sup> Poverty and Food Needs: Humboldt County, Iowa; Iowa State University 2018
- <sup>vi</sup> Poverty and Food Needs: Pocahontas County, Iowa; Iowa State University 2018
- <sup>vii</sup> Poverty and Food Needs: Webster County, Iowa; Iowa State University 2018
- <sup>viii</sup> Poverty and Food Needs: Wright County, Iowa; Iowa State University 2018
- <sup>ix</sup> Iowa Finance Authority; Volume II: Region Profiles; MIDAS, 2019