



## WHO QUALIFIES

Existing homeowners, rental property owners, and other affordable housing projects may qualify for Region 6 Housing Trust Fund assistance.

## ELIGIBILITY GUIDELINES

- All households shall have incomes under 80% of the current county median family income, as determined by HUD. (See Table)
- Eligible properties must be owner-occupied, with financing from a conventional mortgage or owned outright. No assistance can be awarded on homes that are being purchased on contract.
- The Region 6 Housing Trust Fund Board of Directors will review the applications and may amend the program eligibility rules at any time.
- Applicants shall be current on taxes, utilities, mortgage payments, and housing insurance.
- The property shall be clear of junk and any nuisances.
- All assisted projects shall require a mortgage that can be properly recorded.
- No assistance will be provided for houses located in the 100 year flood plain or in an area that experiences frequent flooding.



## OWNER OCCUPIED ASSISTANCE

Up to \$25,000 of housing improvement assistance is available. Some of the housing assistance loan amount

will be forgivable and some repayable, depending upon income.



Construction materials shall meet U.S. Department of Energy “Energy Star” standards where such products are available.

## TYPES OF PROJECTS

- Roofing improvements, including soffits, fascia, gutters and downspouts
- Siding, windows and doors improvements
- Other exterior repairs
- Furnace replacement



## RENTAL PROPERTY, NEW CONSTRUCTION, HOMELESS, OR HOMELESS PREVENTION

The Region 6 Housing Trust Board of Directors will review applications for these projects and determine whether any assistance will be provided.

## INCOME LIMITS

In order to be eligible for the Region 6 Housing Trust Fund assistance, the anticipated verified income of the applicant household over the next 12 months shall be at

or below 80% of the median family income as listed below:

80% MFI – Effective 6/15/2023 subject to change

# of People/ Household	Marshall County	Tama County	Hardin County	Poweshiek County
1	\$46,800	\$46,850	\$46,800	\$49,150
2	\$53,450	\$53,550	\$53,450	\$56,150
3	\$60,150	\$60,250	\$60,150	\$63,150
4	\$66,800	\$66,900	\$66,800	\$70,150
5	\$72,150	\$72,300	\$72,150	\$75,800
6	\$77,500	\$77,650	\$77,500	\$81,400
7	\$82,850	\$82,850	\$82,850	\$87,000
8	\$88,200	\$88,200	\$88,200	\$92,600





*Before*



*After*

Hardin County - 2024

### HOW TO APPLY

Applications will be accepted continuously and will be reviewed on a first-come, first-served basis. Application forms are available online at [www.region6resources.org](http://www.region6resources.org) or by contacting Mark Newberg at Region 6 Resource Partners, 641-752-0717 or [mnewberg@region6resources.org](mailto:mnewberg@region6resources.org) or from any Region 6 Housing Trust Fund board member.

### *What is the Region 6 Housing Trust Fund?*

Region 6 Housing Trust Fund, Inc. was organized in 2009 to assist Hardin, Marshall, Poweshiek, and Tama Counties expand the supply of quality affordable housing. The Iowa Finance Authority, Region 6 Resource Partners, MICA, Counties, and others have provided financial support for this regional initiative.

The Region 6 Housing Trust Fund is administered by the Region 6 Resource Partners.



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**Region 6 Housing Trust Fund Affordable Housing Assistance Program**