

**IOWA NORTHLAND REGIONAL HOUSING COUNCIL (INRHC)**

INRCOG OFFICE  
229 EAST PARK AVENUE  
WATERLOO, IOWA 50703

Tentative Meeting Agenda for  
Thursday December 18, 2025  
9:00 a.m.

**Agenda**

1. Call to Order; Introductions; and Declaration of a Quorum. (Quorum is 4)
2. Approval of the Agenda. (Action Needed)
3. Consider September 25, 2025, Minutes. (Action Needed)
4. Revolving Loan Fund:
  - a. Review of Revolving Loan Finance Chart (Action Needed)
5. IFA Housing Assistance Fund Housing Award
  - a. Update
6. Housing Trust Fund Reports: Iowa Finance Authority (IFA) State Housing Trust Fund Grants:
  - a. IFA 20 Grant (Action Needed)
  - b. IFA 21 Grant (Action Needed)
  - c. IFA 22 Grant update
7. Non-Profit Status
  - a. Non-Profit Application and Bylaws (Needs Action)
  - b. Attorney invoice
8. 2026 INRHC Officer Elections. (Action Needed)
9. General Discussion.
10. 2025 Tentative Meeting Dates (all meetings will be held at 9:00 AM): Typically, the 4<sup>th</sup> Thursday
  - a. March 26, 2026
  - b. June 25, 2026
  - c. September 24, 2026
  - d. December 17, 2026
11. Adjourn.

INRHC Meetings are open to all individuals. Any person requesting reasonable accommodation to participate in this meeting must contact the INRCOG office at (319) 235-0311 at least two (2) business days in advance of this meeting.

**IOWA NORTHLAND REGINAL HOUSING COUNCIL (INRHC)**

INRCOG Office  
229 East Park Avenue  
Waterloo, IA 50703

Minutes  
December 18, 2025

Board Members Present: Heidi Nederhoff, John Kurtz, Brenda Schmidtke, and Lisa Kremer.  
Attending virtually: Jeff Kolb, Barb Grant, Chris Even, and Bob Brunkhorst  
Unable to attend: Rick Laures, Denise Reents, and Rudy Jones  
Staff Present: Cindy Knox

Cindy Knox called the meeting to order at 9:02 a.m.

**Kurtz made a motion to approve the agenda as presented, second by Schmidtke. Motion carried.**

**The September 25, 2025, minutes were reviewed. Nederhoff had indicated prior to the meeting to Knox that she attended virtually rather than in person. Knox indicated she would make that correction. Kurtz made a motion to approve the minutes. Second by Nederhoff. Motion carried.**

Cindy Knox reviewed the Revolving Loan Finance Chart. She noted that the current savings balance is \$282,901.40. \$17,692.69 has been obligated for projects, leaving a balance of \$265,208.71 available. **Kremer moved to accept the Revolving Loan Finance Chart as presented. Second by Kurtz. Motion carried.**

Cindy Knox provided an update on the Iowa Finance Authority America Rescue Plan (ARPA) Home Ownership Assistance Fund. She indicated that 24 homes in our area were completed in the initial grant cycle. She indicated 10 additional homes were completed in the second round and that program ended on September 30, 2025.

Cindy presented the financial report for the IFA 20 grant which will end on December 31, 2025. She indicated all but one agency awarded funding have completed the programs and draws. She indicated she would work with Habitat and our accountant to finish the draw process. She also presented information on the IFA 21 grant, she indicated the Clarksville retirement Village and INRCOG's Rural Repair Program were the only draws submitted thus far. This funding will end December 31, 2026. Knox reported on the state local housing trust fund awards were announced recently by IFA. The INRHC received \$485,057 in funding for 2026/2027. **Grant made a motion to approve the IFA 20 and IFA 21 financial reports as presented. Kurtz seconded. Motion carried.**

Knox gave an update on the non-profit application. She indicated Isaiah Corbin was working on this and formal By-Laws were needed so Beecher Law Group was hired to write the By-Laws and they have submitted the required documentation. The council reviewed the \$1,500 invoice for attorney fees required for this application. **Kremer made a motion to approve the By-Laws and pay the associated fees. Second by Kurtz. Motion carried.**

The board discussed elections for 2026 officer positions. Kolb asked Brunkhorst if he would accept a nomination to be Chairperson, Brunkhorst accepted. Kolb volunteered to run as the Vice-Chair. Grant agreed to continue as Secretary/Treasurer. **A motion was made by Kurtz to accept the nominees as presented, second by Grant. A vote was held confirming the new officers as stated.**

Kremer asked if an email could be sent out to all members to add the 2026 meeting dates to their calendars, Knox indicated she would ask staff to do so.

**Kremer moved to adjourn. Second by Grant. Motion carried. The meeting adjourned at 9:40 a.m.**

Respectfully submitted,

Cindy Knox