

IOWA NORTHLAND REGIONAL HOUSING COUNCIL (INRHC)

INRCOG OFFICE
229 EAST PARK AVENUE
3RD FLOOR BOARD ROOM
WATERLOO, IOWA 50703

Tentative Meeting Agenda for
Thursday June 26, 2025
9:00 a.m.

Agenda

1. Call to Order and Declaration of a Quorum. (5 needed or 25% of the Council membership which is currently 18)
2. Approval of the Agenda. (Needs Action)
3. Consider March 27, 2025 Minutes. (Needs Action)
4. Housing Trust Fund Reports: Iowa Finance Authority (IFA) State Housing Trust Fund Grants
 - a. SHTF Grant IFA 20 January 2024 through December 31, 2025. (Needs Action)
Budget and Accounting Chart report
 - b. SHTF Grant IFA 21 January 2025 through December 31, 2026. (Needs Action)
Budget and Accounting Chart
5. Discussion about proposed changes to the income requirements for owner-occupied housing projects.
6. Discussion regarding changes to the Housing Assistance Plan (HAP) for IFA 22 grant application.
7. Set Public Hearing for IFA 22 Application and HAP approval for September 25th. (Needs Action)
8. General Discussion.
9. 2025 Tentative Meeting Dates (all meetings will be held at 9:00 AM): Typically the 4th Thursday
 - a. ~~March 27, 2025~~
 - b. June 26, 2025
 - c. September 25, 2025
 - d. December 18, 2025
10. 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
June 26, 2025

Board Members Present: Jeff Kolb, Heidi Nederhoff, Scott Kaisan, John Kurtz, Chris Even, Tammy Robinson, Rick Laures, Denise Reents, Bob Brunkhorst, Brenda Schmidtke, and Barb Grant.
INRCOG Staff Present: Cindy Knox, Isaiah Corbin

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

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

March 27, 2025 minutes were reviewed. Kurtz made a motion to approve the minutes. Second by Brunkhorst. Motion carried.

Knox presented the financial report for the IFA 20 grant which will end on December 31, 2025. She indicated a number of agencies had already submitted draw requests and have projects well underway. She also presented information on the IFA 21 grant, she indicated the Clarksville USDA project was the only agency that has drawn funds at this time. This funding will end December 31, 2026. Brunkhorst moved to affirm the financial reports for both the IFA 20 and IFA 21 programs. Kurtz seconded. Motion carried.

A discussion was held regarding the alternative IFA income guidelines that could be used for owner-occupied projects receiving funding. This option would allow an easier time meeting IFA's obligation requiring 30% of the funding being awarded to households below 30% of area median income. The council reviewed IFA's income limit tables and compared them to the HUD income limits that have been used previously. Grant suggested we could use the IFA income level for qualification into the program while using the current HUD incomes to determine the loan terms as those figures are much more equitable for the lowest income households. Brunkhorst made a motion effective today to allow the use of the IFA income limits to qualify households for owner-occupied projects while using the HUD limits to determine the loan amounts for those receiving funding.

A discussion was held about changes that have been made to the HAP by Isaiah Corbin. Corbin updated outdated information in the draft version present to the council. Knox indicated the new HAP would need to be finalized prior to the grant application which is typically due in October.

A motion was made by Brunkhorst setting a public hearing for the September 25 meeting at 9:00 am which was seconded by Kurtz. Motion carried.

A discussion was prompted by Brunkhorst about the new state ruling allowing accessory dwelling units and the challenges this may cause. He indicated this could be a challenge for college towns like Waverly and went on to indicate possible sewer issues that could also arise. Corbin indicated some cities are discussing this topic, as well.

Kurtz moved to adjourn. Second by Grant. Motion carried. The meeting adjourned at 9:45 a.m.

Respectfully submitted,

Cindy Knox