Waterloo Housing Trust Fund

The Waterloo Housing Trust Fund (WHTF) is accepting proposals for grant funds that are available for the following Housing activities:

- Activity 1 – Emergency Services and Transitional Housing Project.
- Activity 2 – Owner / Occupied Rehabilitation and/or Repair Project.
- Activity 3 – Housing Rehabilitation for Accessibility Project.

Attached is a Request for Proposal (RFP) for each of the Housing Activities along with a chart that shows the income levels for the target population. The income level for clients served under Activity 1 must be a gross household income at or below 30% of Area Median Income (AMI) based on household size. The income level for clients served under Activity 2 and Activity 3 must be a gross household income at or below 80% of Area Median Income (AMI). These income limits generally change annually, the 2024 income guidelines are currently being used as the 2025 income guidelines have not yet been issued.

Please review each RFP and if the Activity fits your mission and you believe your agency would be eligible for and interested in applying for the funds, complete a written proposal and submit it by the deadline to the Iowa Northland Regional Council of Governments (INRCOG) at the place outlined in the RFP.

As outlined in the RFP's the available funds may only be utilized to assist income eligible households or individuals in the incorporated City limits of Waterloo. You can apply for more than one activity, however a separate proposal needs to be completed for each Activity for which you are applying. Proposals submitted in a timely manner will be reviewed and scored by an RFP Committee. The funds for each Activity will be awarded at a regularly scheduled meeting of the WHTF Board of Directors.

INRCOG is administrating the funding for the WHTF, if you have any questions about the RFP contact Cindy Knox with INRCOG at 319-235-0311. Fillable PDF applications are available at www.inrcog.org.

2024 Black Hawk County	Effective 4/1/24 from IFA Income levels	1 person household	2 person household	3 person household	4 person household	5 person household	6 person household	7 person household	8 person household
	30%	$18,200	$20,800	$25,820	$31,200	$36,580	$41,960	$47,340	$52,720
	50%	$30,350	$34,700	$39,050	$43,350	$46,850	$50,300	$53,800	$57,250
	60%	$36,420	$41,640	$46,860	$52,020	$56,220	$60,360	$64,560	$68,700
	80%	$48,550	$55,500	$62,450	$69,350	$74,900	$80,450	$86,000	$91,550
	100%	$60,700	$69,400	$78,100	$86,700	$93,700	$100,600	$107,600	$114,500