



WATERLOO HOUSING TRUST FUND / 2026-2027 APPLICATION GUIDELINES

The Waterloo Housing Trust Fund (WHTF) Board of Directors is accepting applications for its latest round of funding. All projects are to be conducted within the City of Waterloo, Iowa. Interested parties should carefully review the following activity descriptions and other guidance offered in this request for applications.

Application Forms are provided online and must be used to apply. Go to www.inrcog.org to download the Application forms. You will need Acrobat Adobe Reader software. If you need the application provided in a Word format, please contact Cindy Knox with INRCOG, 319-235-0311.

Eligible Activities: An agency may apply for funding in one or all areas defined below. Agencies must complete the application packet which corresponds to the activity or activities for which funding is being requested.

- Activity One: Emergency Shelter and Transitional Housing Services
- Activity Two: Owner Occupied Rehabilitation and Repair
- Activity Three: Housing Rehabilitation for Accessibility

Application Review & Scoring Criteria.

A sub-committee of the WHTF Board of Directors shall review and score all proposals submitted by the deadline and make a recommendation of award to the full WHTF Board. The WHTF Board reserves the right to reject any and all proposals, including those that are incomplete or late.

- Proof of Administrative Capacity to Complete the Project (35 Points)
- Project Design and Effectiveness (25 Points)
- Completeness of Application and Quality of Responses (30 Points)
- Proposal Cost or Budget (10 Points)

Reimbursement Process. All entities awarded funds will be allowed to draw down the available funds, **after incurring expenses**, by utilizing a "Request for Disbursement" Form provided by the WHTF. The form must be signed by an authorized representative of the organization and state the amount being requested. The form may be mailed or emailed, along with copies of appropriate invoices, cancelled agency checks, information relative to the number of homes/households assisted, and all income verification documentation including the calculation showing percentage of household income as compared to the Area Median Income.

Administration. There are no administrative funds available to entities awarded funding under this activity.

Contract. Entities awarded funds will be required to sign a contract with the WHTF outlining the terms of the agreement, project expectations and deadline for completion of the activity. Agencies will be expected to complete the activity by the date specified in the contract. Regardless, all work under the IFA Grant, which funds this RFP, must be completed by September 30, 2027.

Application Submittal Deadline. Questions concerning the application process may be directed to Cindy Knox at (319) 235-0311. Applications must be received by **NOON (12:00 PM), February 9, 2026.**

Applications may be submitted by mail, email to INRCOG@inrcog.org or dropped off at INRCOG, 229 E. Park Ave. Waterloo, 50703 by the deadline.

ACTIVITY DESCRIPTIONS

Activity guidelines are described below.

Application packets for each activity may be downloaded from www.inrcog.org

ACTIVITY 1 – EMERGENCY SERVICES AND TRANSITIONAL HOUSING SERVICES	
All projects receiving funding for this activity must serve individuals or households determined to be at or below 30% of Area Median Income	
Description	<p>The Waterloo Housing Trust Fund (WHTF) has funds available that must be used to provide services related to transitional housing and emergency shelter services.</p> <p>Income levels for households served under this Activity must be at or below 30% of Area Median Income (AMI), based on household size. All funds will be awarded as a grant.</p> <p>There are three <i>programs</i> that may be offered under this activity, described below.</p>
Maximum Award	\$100,873.00
Program 1: Emergency Housing	<p>Emergency Housing funds are set aside to those providing emergency shelter and bed space, when their shelter is full and there is a need to provide emergency housing.</p> <p>Funds under this program are distributed on an as-needed basis to house families or individuals, in hotels/motels until a vacancy is found at the appropriate homeless shelter. The Shelter shall incur the cost and then apply to the WHTF for re-payment.</p> <p>The Shelter may provide assistance per individual or household of up to three weeks in a hotel/motel within a 12-month period of time. The 12-month period starts on the date that the client first receives assistance under this program.</p>
Program 2: Repair / Renovation /Acquisition/ New Construction of an Emergency Shelter or Transitional Housing Facility	<p>These funds may be used to assist agencies, who are or will provide shelter and /or beds for the transitional and homeless populations in Waterloo. Funds can be utilized for repairs and/or renovation to existing facilities or for the cost of new construction including the acquisition of either land or buildings that will be used to positively impact the living conditions of the transitional and homeless populations</p>
Program 3: Tenant Based Rental Assistance (TBRA) / Rapid Re-Housing	<p>Tenant Based Rental Assistance (TBRA) and Housing First funds will be used to provide rent and deposit for utilities for households who are not eligible to receive transitional housing from one of the agencies providing emergency shelter services and/or transitional housing.</p> <p>Rental assistance may be provided as needed with a household receiving assistance for up to 3 months, one time per calendar year.</p> <p>Agencies receiving funds will be responsible for tracking expenditures and reporting the activity to the WHTF.</p>
DOWNLOAD YOUR APPLICATION PACKET AT WWW.INRCOG.ORG	

ACTIVITY 2 – OWNER OCCUPIED REHABILITATION AND/OR REPAIR

All projects receiving funding for this activity must serve households determined to be at or below 80% of Area Median Income. Thirty percent of the IFA funding received will need to be spent on households at or below 30% of Area Median Income.

Description	Funds must be used to provide basic rehabilitation and/or repair to homes owned and occupied by income eligible individuals or households located within the incorporated boundaries of the City of Waterloo. Income levels for households served under this Activity must be at or below 80% of Area Median Income (AMI), based on household size.
Services to be Provided	Utilize existing applications and/or accept new applications from homeowners who live within the Waterloo City limits. Ensure that the applicants are eligible for the program by verifying that the applicant is buying or owns a home in Waterloo and by completing an income verification process to ensure that the household has a gross annual income at or below 80% of Area Median Income. Verify the need for the repair exists, develop a contract for the repair and oversee that the repair has been completed. A repair is defined as including, but not limited to, door & window replacement, furnace & water heater replacement, repair or replacement of roofs, electrical and plumbing upgrades, and repairs to the foundation.
Maximum Award \$100,873	All funds shall be utilized to pay a licensed and insured contractor(s) to complete specific home repairs that have been identified by eligible homeowners and verified by the organization awarded the funds. Payment to the Contractor shall be issued after completion.
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ACTIVITY 3 – HOUSING REHABILITATION FOR ACCESSIBILITY

All projects receiving funding for this activity must serve households determined to be at or below 80% of Area Median Income. Thirty percent of the IFA funding received will need to be spent on households at or below 30% of Area Median Income.

Description	Funds must be used for purposes of providing needed accessibility rehabilitation and/or accessibility repair to homes owned by income eligible individuals or households located within the incorporated boundaries of the City of Waterloo. Income levels for households served under this Activity must be at or below 80% of Area Median Income (AMI), based on household size.
Services to be Provided	Utilize existing applications and accept new applications from homeowners who live within the Waterloo City limits. Ensure that the applicants are eligible for the program by verifying that the applicant is buying or owns a home in Waterloo and by completing an income verification process to ensure that the household has a gross annual income at or below 80% of Area Median Income. Verify that the need for the accessibility / usability improvement exists, contract for and oversee that the work has been completed. An accessibility / usability improvement is defined as including, but not limited to ramps, enlargement of doors, bathroom and kitchen repairs or renovations.
Maximum Award \$100,872.00	All funds shall be utilized to pay a licensed and insured contractor to complete specific accessibility improvements for the elderly or disabled.

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