



CEDAR FALLS HOUSING TRUST FUND / 2026-2027 APPLICATION GUIDELINES

The Cedar Falls Housing Trust Fund (CFHTF) Board of Directors is accepting applications for funding to support housing initiatives. All projects are to be conducted within the City of Cedar Falls, 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 Isaiah Corbin 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: Owner Occupied Rehabilitation & Repair (\$80,423 Available)
- Activity Two: Homebuyer Assistance (\$80,000 Available)
- Activity Three: Emergency Shelter and Transitional Housing Services (\$80,848 Available)

Application Review & Scoring Criteria.

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

- 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)

Contract. Entities awarded funds will be required to sign a contract with CFHTF 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.

Reimbursement Process. After a contract has been signed, 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 CFHTF. 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.

Application Submittal Deadline. Questions concerning the application process may be directed to Isaiah Corbin at (319) 235-0311. Applications must be received by **12:30 PM, February 13, 2026.**

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

ACTIVITY DESCRIPTIONS

Activity guidelines are described below.

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

ACTIVITY 1 – OWNER OCCUPIED REHABILITATION AND/OR REPAIR	
All projects receiving funding for this activity must serve individuals or households determined to be at or below 80% of Area Median Income	
Description of Activity	<p>This activity will involve a partnership with agencies that currently provide or have the capacity to provide basic rehab and repair services for income eligible homeowners within the City of Cedar Falls. Generally, applicants will have been required to own the property in question. Also, they will be required to have and maintain homeowner's insurance and they must be current on their taxes, utilities, and mortgage and insurance payments. The repairs to be made will be for basic items such as plumbing, electrical, furnaces, foundations and roofs. The amount available will be up to \$15,000 per family or household. The funds will be given as a forgivable loan with a deed restriction over 5 year period.</p> <p>Income levels for households served under this Activity must be at or below 80% of Area Median Income (AMI), based on household size.</p>
Services Provided	<p>Utilize existing applications and/or accept new applications from homeowners who live within the Cedar Falls City limits. Ensure that the applicants are eligible for the program by verifying that the applicant is buying or owns a home in Cedar Falls 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 repairs, develop a contract for the repair and ensure 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.</p>
Maximum Award \$80,423	<p>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.</p>
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ACTIVITY 2 – Homebuyer Assistance

All projects receiving funding for this activity must serve individuals or households determined to be at or below 80% of Area Median Income

Description of Activity	This activity will provide downpayment assistance for households. Assistance will be awarded to income-eligible households that are seeking to purchase their first home or purchase a subsequent home. The amount available will be up to \$10,000 per household. The funds will be given as a forgivable loan.
Services Provided	Downpayment assistance will be provided to qualifying households on a first-come, first-served basis until funds have been exhausted. Iowa Northland Regional Council of Governments (INRCOG) will review applications, verify income, and coordinate with banks for closing and security documents. Eligible households are limited to participating in the program once. The downpayment is a forgivable loan over a 5-year period and can only be used once by a household. A 5% closing fee will be applied at the time of closing.
Maximum Award \$80,000	Funds are eligible to be used for principal or closing costs only. Contact INRCOG at 319-235-0311 for more information.
DOWNLOAD YOUR APPLICATION AT WWW.INRCOG.ORG	

ACTIVITY 3 – 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 Cedar Falls Housing Trust Fund 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>The three eligible activity types that may be offered are described below.</p>
Maximum Award	\$80,848
Program 1: Emergency Housing	<p>Emergency Housing funds are set aside to those providing emergency shelter and/or 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 an appropriate shelter. The shelter shall incur the cost and then apply to CFHTF for re-payment.</p> <p>The shelter may provide assistance per individual or household for 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 Cedar Falls. 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 / Utility Assistance	<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 CFHTF.</p>

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