

Iowa Northland Regional Housing Council's Housing Repair Program Application

Eligible Repairs:

Funding for some repairs that address immediate safety and health concerns are eligible for assistance. Repairs must be a minimum of \$1,000 and the maximum funding available is \$12,500. Possible repair items include, but may not be limited to:

- Furnace or water heater replacement
- Repairs to the electrical system, plumbing, or sewer system
- Roof repair or replacement

Program Requirements:

- The house must be located within one of the following counties:
Black Hawk (**outside of the Waterloo-Cedar Falls city limits ONLY**), Bremer, Buchanan, Butler, Chickasaw, and Grundy.
- Applicant must own, or be paying a mortgage for the home, and must live in the home to participate.

Income Requirements: Effective date 4/01/2026

Homeowners must have household gross income less than the amount listed below to be eligible.

	1 Person	2 Persons	3 Persons	4 persons	5 persons	6 Persons	7 persons	8 persons
BLACK HAWK	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400
BREMER	\$60,700	\$69,350	\$78,000	\$86,650	\$93,600	\$100,550	\$107,450	\$114,400
BUCHANAN	\$55,650	\$63,600	\$71,550	\$79,500	\$85,900	\$92,250	\$98,600	\$104,950
BUTLER	\$54,250	\$62,000	\$69,750	\$77,500	\$83,700	\$89,900	\$96,100	\$102,300
CHICKASAW	\$54,750	\$62,550	\$70,350	\$78,150	\$84,450	\$90,700	\$96,950	\$103,200
GRUNDY	\$52,750	\$60,250	\$67,800	\$75,300	\$81,350	\$87,350	\$93,400	\$99,400

Homeowners meeting income limits may be eligible for up to \$12,500 in a combination of forgivable grant and repayable loan dollars. The loan portion will be a 2% interest loan to be paid back to INRCOG over a 5-year period. The repayable loan amount can range between 10% to 90% of the project costs depending on the household income. Higher income households will have a larger repayable loan percentage to pay back. Homeowners will be required to sign a Loan Agreement, Promissory Note, and a Deed Restriction for participation.

Contractor Requirements and Selection Process:

When determined to be eligible for assistance, INRCOG/INRHC will contact the homeowner to submit at least two written bids from licensed contractors for your project. The program will accept the lowest responsible proposal. Contractors eligible to submit proposals must be registered with the Iowa Workforce Development office, meet any and all local licensing requirements, and must be able to provide current proof of insurance.



Iowa Northland Regional Council Governments/
Iowa Northland Regional Housing Council
229 E. Park Ave, Waterloo, IA 50703
Ph: (319) 235-0311; Fax: (319) 235-2891

