2025 Northeast Iowa HOME Program (for down payment assistance)

Eligibility Qualifications

Purchase a house within the city limits of any incorporated town in the Counties of Allamakee, Clayton, Fayette, Howard, or Winneshiek

Income less than or equal to 80% of area median income.

Declare that the applicant is a first time homebuyer.

Home must meet Iowa's Minimum Housing Standards at time of completion.

Maximum sale price/value after rehabilitation for existing homes cannot exceed 95% of the area median sale price.

Secure a fixed rate loan with no less than 15-year, fully amortized mortgage.

Winneshiek County

Household Size	80% Median Income
1	$57,200
2	$65,400
3	$73,550
4	$81,700
5	$88,250
6	$94,800
7	$101,350
8	$107,850

Allamakee, Clayton, Fayette, & Howard Counties

Household Size	80% Median Income
1	$51,550
2	$58,900
3	$66,250
4	$73,600
5	$79,500
6	$85,400
7	$91,300
8	$97,200

About the Program

The HOME program is designed to assist with down payment assistance for existing or newly built homes.

Applicants are eligible for up to $32,000 in down payment assistance and/or rehabilitation assistance.

We are able to fund up to 15 applicants in 2 years.

Contact

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How to Apply

Applications can be found at uerpc.org
Tab: Housing > NEIRHTF

Call or email and request an application be sent via mail or email

Applications will be reviewed for eligibility within 30 days of receipt