

Housing Resources Quick List

View the full 2023 housing report at <https://elkader-iowa.com/residents/housing-committee/>

Upper Explorerland Regional Planning Commission

Upper Explorerland Northeast Iowa Regional Housing Trust Fund

Develop, redevelop, rehabilitate, and renovate single-family and/or multi-family owner-occupied and rental dwellings

<https://uerpc.org/northeast-iowa-regional-housing-trust-fund/>

Section 8 Housing Program

Assistance for low-income families in the private rental market through the HUD Housing Choice Voucher Program

<https://uerpc.org/regional-housing-authority-section-8-housing-program/>

Iowa Finance Authority

Homes for Iowans Program

Help for first-time and repeat home buyers on the purchase of a home in Iowa

<https://www.iowafinance.com/homeownership/mortgage-programs/homes-for-iowans/>

First Home Program

Connects first-time homebuyers with affordable mortgages and local lenders

<https://www.iowafinance.com/homeownership/mortgage-programs/firsthome-program/>

USDA Single Family Housing Programs

Purchase or build a new single family home with no money down, repair an existing home, or refinance current mortgage

<https://www.rd.usda.gov/programs-services/single-family-housing-programs>

Northeast Iowa Community Action Corporation (NEICAC)

Crisis Assistance Program

Assistance for eligible individuals and families with limited resources for past due or disconnected utilities or past due rent or mortgage <https://www.neicac.org/programs/crisis-assistance-food-pantries/>

Low Income Home Energy Assistance (LIHEAP) Program

Financial assistance for home heating costs and emergency energy crisis situations to individuals and families with limited resources <https://www.neicac.org/programs/liheap/>

Consumer Financial Protection Bureau

Find answers to money questions. This U.S. government agency is dedicated to making sure you are treated fairly by banks, lenders and other financial institutions. <https://www.consumerfinance.gov>

City of Elkader

Incentives to qualifying individuals who have purchased a primary residence in Elkader.

<https://elkader-iowa.com/lab/wp-content/uploads/2021/10/ED-incentives-combined-bldg.pdf>

Property Tax Credit

Call the Clayton County Courthouse at 563-245-2533 to learn more about the Homestead credit and credits for Veterans, including new changes in 2023.