

Please Donate!

As a certified LHTF, the PottCoHTF is eligible for an IFA funding allocation annually. Each October, the PottCoHTF submits an application for these funds. To qualify for its full allocation, the PottCoHTF is required to secure 25% in local matching funds.

For the 2026 LHTF allocation, the PottCoHTF expects to need nearly \$100,000 in local match.



Our Funding Partners

To meet its local match obligation, the PottCoHTF seeks funds annually from a variety of public and private sources. Match funds for the 2025 program were provided by the City of Council Bluffs, Pottawattamie County, Veridian Credit Union, Dodge Cares, the Iowa West Foundation, and private individuals.



Finance Authority



Find Your Fire

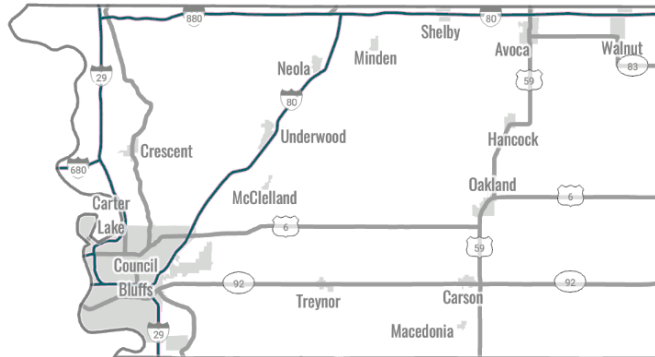


About the PottCoHTF

The Pottawattamie County Housing Trust Fund (PottCoHTF) is a 501(c)(3) nonprofit organization recognized by the Iowa Finance Authority (IFA) as a certified local housing trust fund (LHTF).

The PottCoHTF was initially formed in 2011 as the Council Bluffs Housing Trust Fund to serve the needs of Council Bluffs residents. In 2019, the service area was expanded to serve all areas of Pottawattamie County.

The PottCoHTF provides grants annually to a variety of organizations working to provide affordable housing and support services for residents of Pottawattamie County.



Contact Us

PottCoHTF is governed by a local board of public and private sector individuals and administered by the Metropolitan Area Planning Agency, Pottawattamie County's Council of Governments.

For more information, please visit our website or contact the program administrator at bgrefe@mapacog.org.

www.pottcohtf.org



Over \$1.6 million in grants provided to Pottawattamie County residents since 2021.



Our mission is to be an advocate for safe and affordable housing opportunities for residents of Pottawattamie County.

Eligibility for Funding

IFA established the State LHTF Program to enable certified LHTFs to efficiently fulfill their unique local affordable housing needs. Each of the 27 programs utilizes their funding differently, at the direction of their own board through the development of a Housing Assistance Plan (HAP).

The PottCoHTF updates its HAP annually to guide the use of funds. Currently funding is used to support the efforts of existing organizations who are addressing a variety of housing development, preservation, and homelessness services.

All of the PottCoHTF program's funding benefits low- and moderate-income individuals. Program rules stipulate that all beneficiaries of PottCoHTF funding must be at less than 80% Area Median Income (AMI), and at least 30% of the funding is reserved for households below 30% AMI.

Assistance Programs

The PottCoHTF awards funding to programs and projects in the following categories:

- **Rental Assistance**; including direct assistance to income-qualified tenants (i.e. deposit/rent), new construction, rehabilitation, emergency housing, transitional housing, and permanent supportive housing.
- **Homeownership Assistance**; including down payment assistance, owner-occupied rehabilitation, and new construction.
- **Educational Programs** for Tenants, Homeowners, and Landlords.

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How Do Grantees Use our Funds?

Homelessness Sheltering and Prevention

Our funds have been leveraged to support the rehabilitation and improvement of shelter facilities like the MICA House and permanent supportive housing units on the Council Bluffs campus of New Visions Homeless Services.



Rental Housing Assistance

Our funds have been used to improve existing rental housing for low-income tenants [including the Peace Haven Retirement Home in Walnut], provided deposit and rental assistance to those in need, and have helped support Iowa Legal Aid staff who provide eviction aversion services.



Homeownership Assistance Programs

Our funds have been utilized by several agencies to provide services to keep people in their homes through owner-occupied rehabilitation programs. Agencies have also used our funds to build new homes and provide down payment assistance.



Meet Our 2025 Grantees

Grantee	Project/Program Objective
Connections Area Agency on Aging	Owner-occupied rehabilitation of single-family homes.
Habitat for Humanity of Council Bluffs	Owner-occupied rehabilitation of single-family homes.
Habitat for Humanity of Council Bluffs	Construction of new, for-sale single-family homes.
Iowa Legal Aid	Legal assistance to renters facing eviction.
MICA House	Replacement of fire electrical panels at the MICA House.
Municipal Housing Agency of CB	Renovation of rental housing at the Regency Tower.
NeighborWorks Home Solutions	Construction of new, for-sale single-family homes.
New Visions Homeless Services	Rehabilitation of permanent supportive housing units.
Peace Haven Association	Renovation of rental units at their senior living center.