

# Iowa Heartland Habitat for Humanity Fact Sheet



Iowa Heartland Habitat for Humanity | IHHFH | Iowa Heartland Habitat

## Mission

Seeking to put God's love into action, Iowa Heartland Habitat for Humanity brings people together to build homes, communities and hope.

## Vision

A world where everyone has a decent place to live.

## Local Impact

Iowa Heartland Habitat for Humanity has been serving Black Hawk, Bremer, Butler and Buchanan Counties with affordable homeownership solutions for 34 years.

Research has shown that Iowa Heartland Habitat for Humanity's homeownership program results in an improvement in homeowners' quality of life, financial resources, health, psychological well-being, and ultimately life satisfaction.

The need for more affordable homeownership solutions in our community is great, with nearly 15,000 local families cost-burdened by their housing. We have over 769 households on our homeownership waiting list and numerous inquiries for critical home repairs on a daily basis.

## Statistics

U.S. homeowners' average net wealth is [400% higher](#) than that of renters with similar demographics — earnings, and home equity represents the largest proportion of wealth (34.5%) for U.S. households.

Children of Habitat homeowners are [116% more likely](#) to graduate from college.

Children of Habitat homeowners earn [24% more](#) than their parent(s) over the course of their lifetime.

Among our homeownership opportunities [less than 4%](#) end in foreclosure.

People of color [represent 56%](#) of our homeowners.

2024 Reality:

11 homebuyers  
70 critical home repairs  
15 financial counseling  
11 international families

**107** families served

2025 Goals:

13 homebuyers  
80 critical home repairs  
22 financial counseling  
9 international families

**124** families served

Since 1990:

213 homebuyers  
290 critical home repairs  
35 financial counseling  
222 international families

**760** families served

# Iowa Heartland Habitat for Humanity Media Guidelines

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## Logos



Iowa Heartland  
**Habitat**  
for Humanity®



Iowa Heartland  
**Habitat**  
for Humanity®

Please do not use logos that are colored anything other than black or white, or that use our slogan or specifically name one particular county. If you believe you might be incorrectly using our logo, please reach out to: Jenna Jordan at [JJordan@WeBuildHabitat.org](mailto:JJordan@WeBuildHabitat.org).

## Color Codes



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## Fonts



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For more information, please visit us at [WeBuildHabitat.org/Media](http://WeBuildHabitat.org/Media)

# Iowa Heartland Habitat for Humanity

## Holistic Neighborhood Revitalization

Our Method to Improving the Well-Being of Communities

Holistic Neighborhood Revitalization looks at all aspects of community well-being, seeking to address areas of life that matter the most to residents. It also keeps the gifts of neighbors and neighborhood institutions at the forefront, rather than focusing on pain points in the neighborhood.

Since Spring of 2022, Iowa Heartland Habitat has been investing in Church Row and Walnut Neighborhoods in the strategic FNI process, gathering data from 3 sources:

1. Neighborhood mapping
2. Neighborhood survey
3. USA Census Data

### Neighborhood Survey

Comprised of 125+ questions, this survey was completed by many residents! We received responses from 172 Church Row and 39 Walnut Residents. To obtain these, 18 residents stepped up to conduct surveys 1:1 with their fellow residents.

From there, we shared survey results with 20 residents in Church Row, and 27 in Walnut, as well as over 70 partners.

In July of 2023, Action Teams launched to invest in the following areas:

1. Social
2. Structural
3. Safety
4. Housing & Physical Environment
5. Park

**Learn more about the Historic Walnut Neighborhood Revitalization by visiting:**  
[bit.ly/IHFFH-Walnut-Revitalization](https://bit.ly/IHFFH-Walnut-Revitalization)

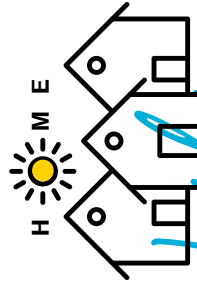
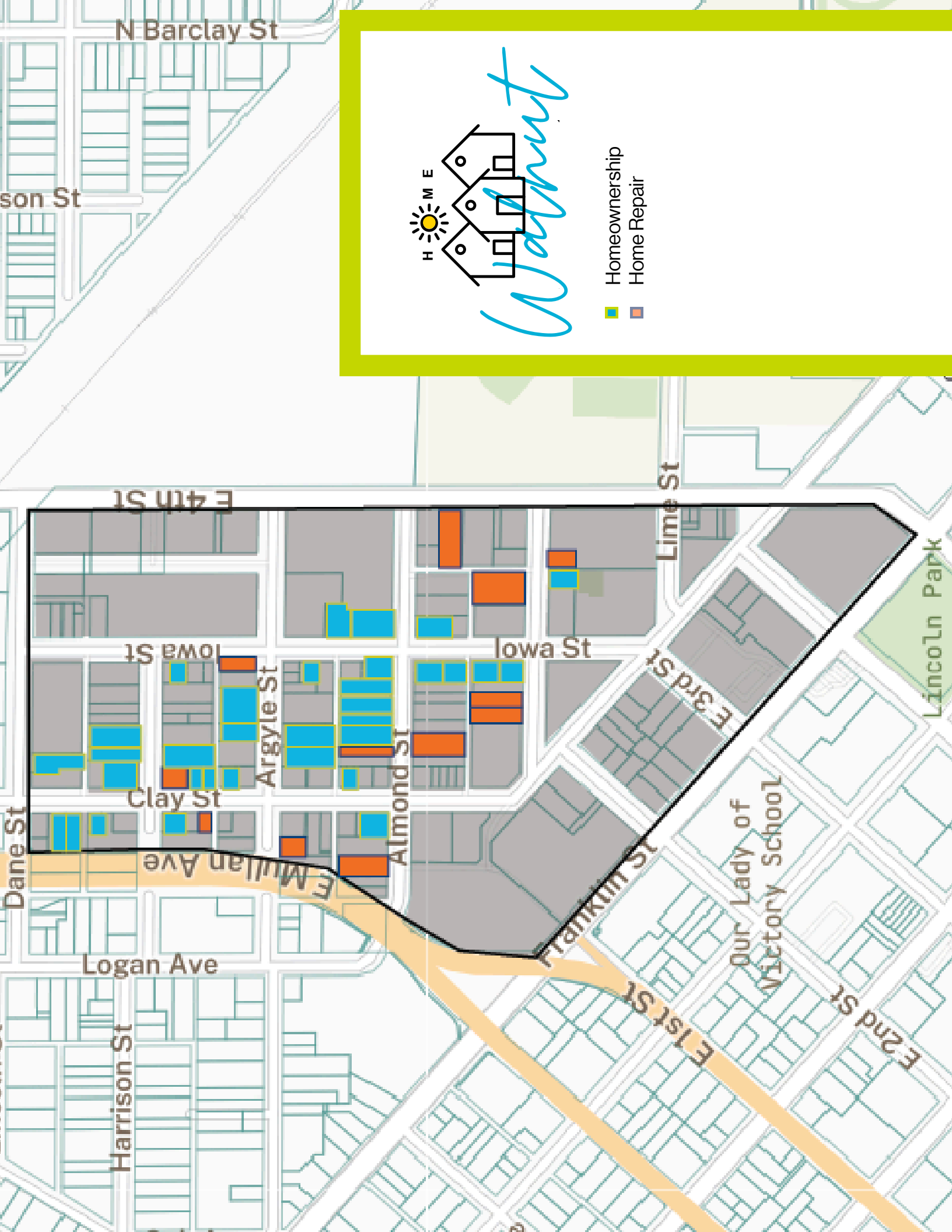


**Flourishing  
Neighborhood  
Index (FNI)**

### Participated In

Types of Engagement Activities in the Neighborhoods:

- Meetings with Resident Leaders
- Prayer Walks
- National Night Out
- Micro-Grants
- Outreach Events - block parties, free community meals, free coffee/lemonade stands, and more!



Wadsworth



# Iowa Heartland Habitat for Humanity Partnerships



## Special Partner Projects



JSA Development is a local real estate development company focused on bringing high quality urban living and commercial properties to downtown Waterloo. Through a strategic process of restoring some of the downtown area's iconic buildings, JSA Development works to re-create the glory days of the past for the next generation. JSA Development has worked on over 35 downtown properties since 2001. They are also an active member of the Walnut Neighborhood Housing Coalition.



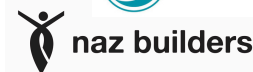
### About the Framing Hope Program

Framing Hope works to provide a pathway to homeownership for single mothers in the Cedar Valley. The program pairs the Case Management at House of Hope - assisting single mothers in finding stable employment and financial literacy - with Iowa Heartland Habitat's Homeownership Program - requiring 300 sweat equity hours and 10 weeks of homebuyer education courses.



### About the WE Build Waterloo Program

WE Build Waterloo is a community-based program that provides career training for those with employment barriers. Hawkeye Community College provides a recognized pre-apprenticeship program, where individuals learn high-demand construction skills and industry-recognized certifications while engaging in residential construction and rehabilitation projects of homes that are sold to Iowa Heartland Habitat for Humanity homebuyers.



"Iowa Heartland Habitat has bold, hopeful, and big visions for the future. By working with neighbors, the city, other non-profits, and area developers, Iowa Heartland is executing that vision and doing it through leadership, creativity, hard work, and grit."

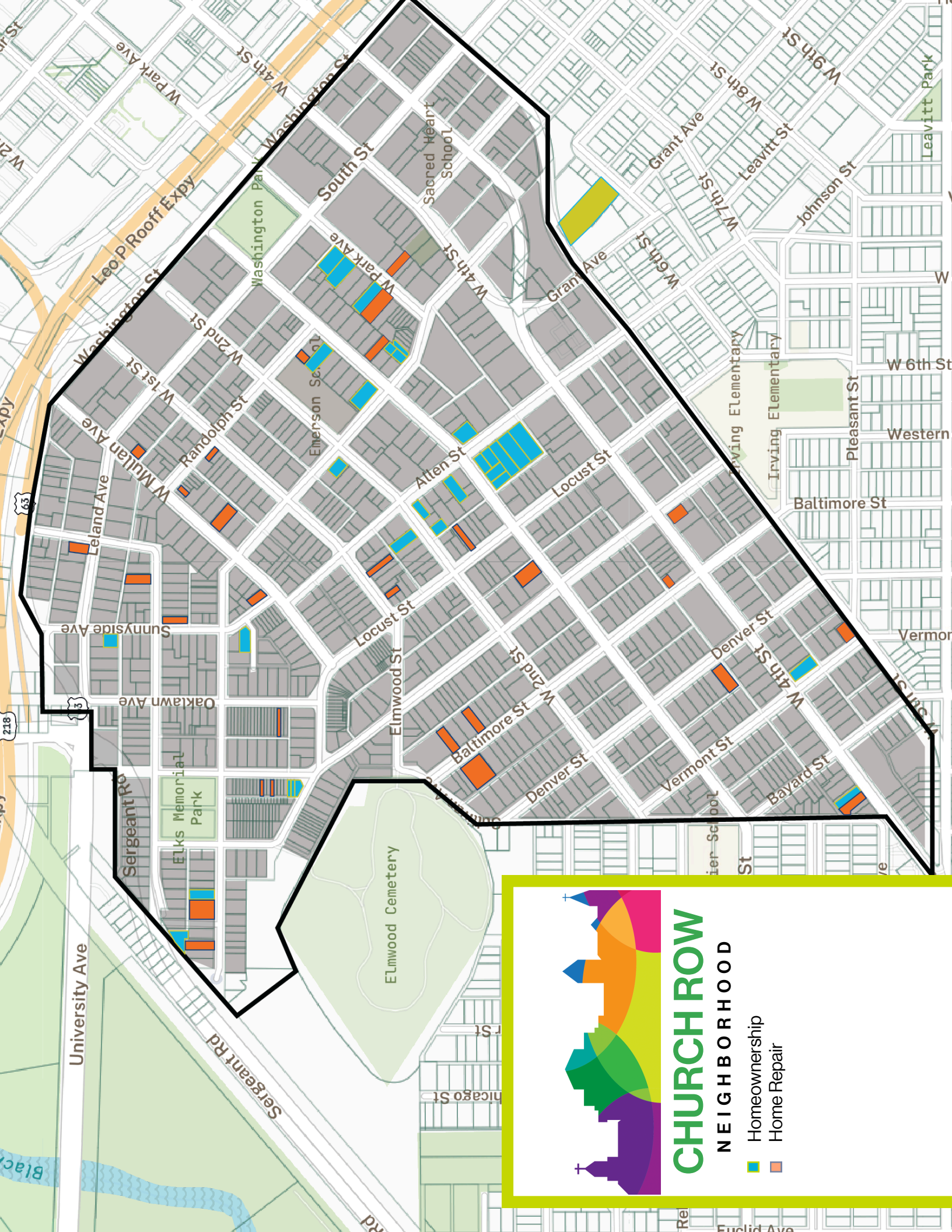
Cathy Showalter, Otto Schoitz Foundation



**JOHN DEERE**

"You are truly leading the way. The model and structure of your organization amaze me. All of the services you offer at Iowa Heartland Habitat for Humanity to help families live in socially-just homes, have financial stability, and reinvigorate communities and neighborhoods so families can thrive is changing Waterloo for the better one home at a time. Thank you."

Laura Eberlin, Global Corporate Social Responsibility Lead  
Community Engagement & Enrichment  
John Deere



# CHURCHROW

## NEIGHBORHOOD

- Homeownership
- Home Repair

# Iowa Heartland Habitat for Humanity Programs



## Blueprints

Blueprints provides personalized financial coaching to individuals aiming to achieve homeownership by securing a loan through a bank or credit union. Blueprints participants commit to regular financial coaching as well as progress towards financial goals. In addition, participants commit to the completion of homebuyer education classes. Upon program completion, participants may be eligible for down payment assistance of up to \$15,000 and a home repair loan for up to 2 years post-purchase.

**For more information on this program visit: [webuildhabitat.org/programs/blueprints-program](http://webuildhabitat.org/programs/blueprints-program)**

## Critical Home Repair Program

The Critical Home Repair program offers repairs including but not limited to roofing, siding, exterior painting, window repair/replacement, accessibility, plumbing, electrical and mechanical repair, and furnace replacement. Iowa Heartland Habitat's Critical Home Repair Program is available to modest income families who own their homes in our service area, but are unable to afford costly critical repairs and modifications.

**For more information on this program visit: [webuildhabitat.org/programs/critical-home-repair-program](http://webuildhabitat.org/programs/critical-home-repair-program)**

## Homeownership Program

We partner with families and individuals who need a hand-up to take the final few steps out of poverty and toward stability and independence. As part of the requirements for the program - they must complete 300 hours of sweat equity by helping build homes and working in the ReStore. A 10-week series of homebuyer education courses must be completed that includes the topics of Personal Finance, Homeowner's Insurance, Conserving Energy, Pride in Property, Career Planning, Understanding Your Mortgage, Estate Planning, Home Maintenance, and Neighborhood Involvement.

Iowa Heartland Habitat's homebuyers receive a low-to-no-interest mortgage and pay all closing costs. Most mortgages are 20-30 year terms and payments do not exceed 29% of the family's gross income.

"Having a home through Habitat is something I knew I had to work for - it pushed me to be stronger and strengthen areas that I felt that I was weak in," Raquel stated.

During her time in the homeownership program, Raquel accomplished many goals - paying off her debts, buying a car, graduating college, and now owning her own home!

Raquel said, "300 Allen is a testimony... it reminds me of every time I failed, every time I felt like I couldn't accomplish anything. This gives me all the substance that I need to tell myself, 'Despite everything you've gone through, God still wanted to bless you'."

**For more information on this program, visit: [webuildhabitat.org/programs/homeownership-program](http://webuildhabitat.org/programs/homeownership-program)**

Buyers in Original Homes

**85%**

Success Rate

**>96%**

Foreclosure Rate

**<4%**



# THE POWER OF HOMEOWNERSHIP

The Effect of Iowa Heartland Habitat for Humanity Homeownership on Wealth Creation, Life Satisfaction, and Health

homeowners build instant wealth of **\$116K**

**For many, homeownership is an essential component in building household wealth, but challenges to homeownership are many and varied for low to modest-income families.**

Homeownership through Iowa Heartland Habitat's program keeps monthly payments affordable at no more than 29% of gross earnings. Iowa Heartland Habitat also offers mortgage down payment assistance and zero-interest loans.

Homeownership helps families build wealth and also affects their outlook on life and general health and well-being.

## Research Questions & Methods

To better quantify the impacts of Iowa Heartland Habitat's homeownership program, the following tools were used:

- A financial analysis of Iowa Heartland Habitat home transactions over the past 10 years to determine household wealth
- A survey of 184 Iowa Heartland Habitat homeowners and applicants

Three critical factors that can affect homeownership and life satisfaction were examined: feelings of financial well-being, physical health, and psychological well-being.



Since 1990, Iowa Heartland Habitat for Humanity has operated in Black Hawk, Butler, Bremer, and Buchanan counties, building homes for homebuyers and completing critical home repairs in owner-occupied homes. We are dedicated to eliminating substandard housing through construction, rehabilitation, and preserving homes; by advocating for fair housing policies; and by providing access to resources to help families improve their shelter conditions.

**Everyone deserves a decent place to live.**

## Key Findings

Iowa Heartland Habitat homeowners received financial rewards of \$116,000 per family, on average, over the last ten years. When calculated over 20 new and rehabbed homes from approximately \$2 million invested, the total immediate financial impact alone for 20 homeowner recipients is \$2.32 million.

Financial well-being correlates significantly with current health. In addition:

- Homeownership positively impacts life satisfaction, increasing it by 20%.

Financial well-being among homeowners increased by **15.8%**

- Psychological well-being among homeowners increased by 12%.
- The effect of homeownership on life satisfaction is enhanced by 49% when financial well-being, health, and psychological well-being are included.

When compared to Iowa Heartland Habitat applicants, homeowners were more likely to be employed full-time, obtain a 4-year college degree, and have higher income levels. They also had larger savings and retirement accounts and were more likely to remain married.

- Iowa Heartland Habitat's neighborhood and asset-based approach has already shown increases in home valuation over the past 10 years, which will lead to increased

**property tax revenue** & **improved home valuations**

for previously economically distressed neighborhoods.

- Habitat has major impacts on minority and female-led households. Over half of all homeowners in the study were minority homeowners and a majority of homeowner respondents were female.

Research conducted April 2023 in partnership with the University of Northern Iowa.  
Study Neighborhoods: Church Row and Walnut

## Conclusions

Homeownership through Iowa Heartland Habitat has a significant and immediate effect on people's finances and well-being, leading to improved life satisfaction.

Iowa Heartland Habitat homeowners feel better off financially than Iowa Heartland Habitat applicants. Financial well-being correlates significantly with current health.

Subsequent improvements are seen in psychological well-being allowing homeowners to pursue leisure activity and other pursuits associated with psychological calm. Improved health leads to psychological well-being.

Iowa Heartland Habitat's impact has predominantly helped those who historically experienced the most barriers to homeownership.

life satisfaction enhanced **49%**



## Future Goals & Objectives

We'll continue to track homeowners and applicants over time in target neighborhoods to quantify the impact of Iowa Heartland Habitat's innovative neighborhood-focused and asset-based approach, expecting to see increasing positive outcomes for homeowners.

# Iowa Heartland Habitat for Humanity Fact Sheet

Restore



## About IHHFH Restore

Iowa Heartland Habitat for Humanity ReStore is a nonprofit home improvement store and donation center that sells new and used building supplies and donated home goods at discounted prices.

All the proceeds from the ReStore are used to fund Iowa Heartland Habitat for Humanity's mission to build homes, communities, and hope in Black Hawk, Butler, Bremer, and Buchanan counties.

## Store Hours

Tuesday - Friday 9:30 a.m. - 5:30 p.m.

Saturday 9:00 a.m. - 3:00 p.m.

## Contact

**A** 4107 Hammond Ave  
Waterloo, IA 50701

**P** (319) 883-3331

**W** [webuildhabitat.org](http://webuildhabitat.org)

FY2024

Donations Received

9,108

FY2024

Mission Support

\$397,267

## LIKE, FOLLOW, AND SUBSCRIBE



@IowaHeartlandHabitat  
@ReStoreWaterloo



@iaheartlandhfh



@iaheartlandhfh



## CONTACT

**Dusty Wilson**  
Development Director  
[dwilson@webuildhabitat.org](mailto:dwilson@webuildhabitat.org)  
(319) 235-9946

## MAKE A DONATION



## VOLUNTEER

Construction  
ReStore

## OTHER WAYS TO DONATE

Sponsorship of Events  
Attend an Event  
Join Builders Circle  
Join Door Openers Club  
Shop or Donate at the  
ReStore  
Planned Gift  
IRA Gift  
Donor-Advised Fund

## HOME DEDICATIONS

Join us for any home dedication ceremony! This is an opportunity to meet and celebrate with the family as they receive the keys to their home. Dedications are announced on our social media pages. All are welcome!



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Restore



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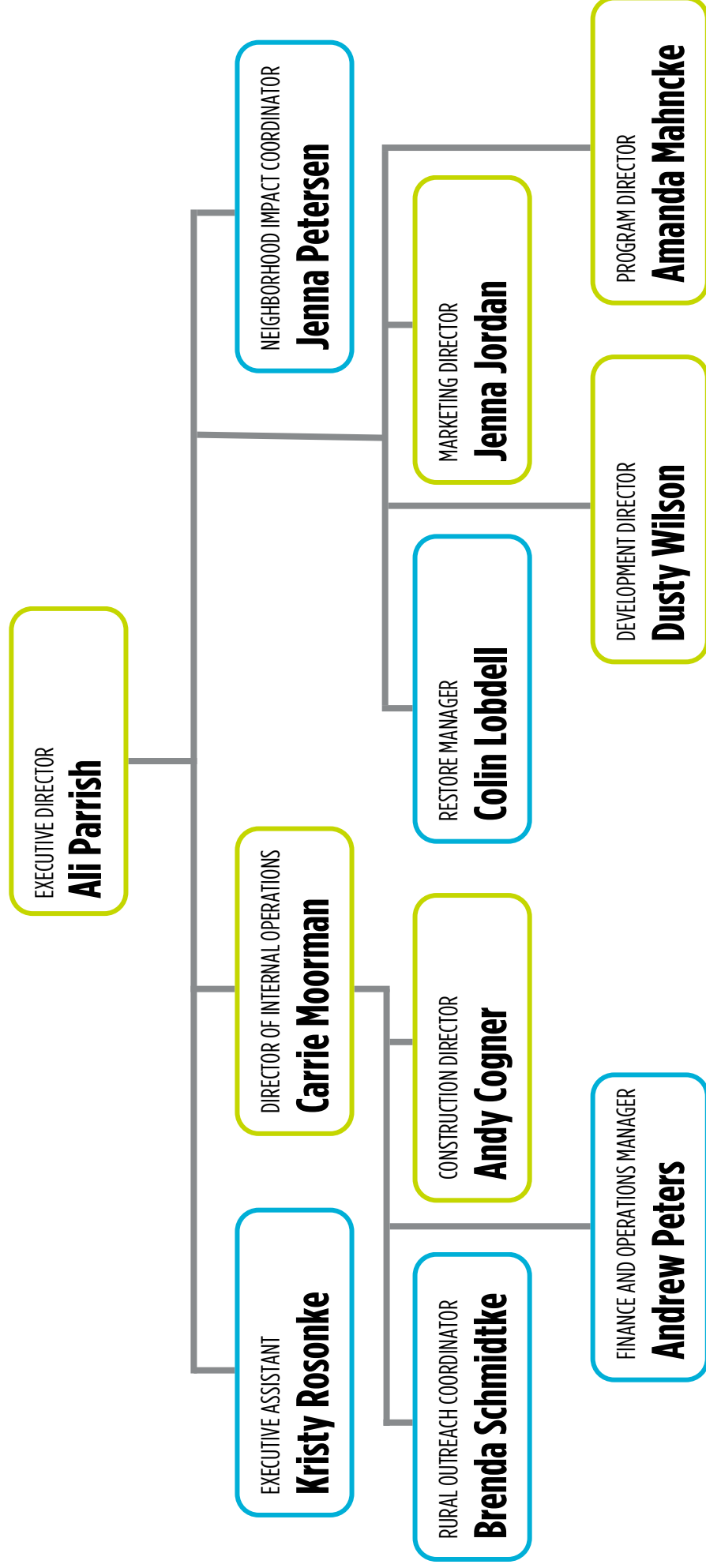
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# Iowa Heartland Habitat for Humanity Organization Chart

Iowa Heartland Habitat for Humanity | IHFH | Iowa Heartland Habitat



Please visit [WeBuildHabitat.org/Media](https://WeBuildHabitat.org/Media) for access to headshots and additional photos of our leadership team and Board Members.