

2024 Advocacy Agenda

All Iowans deserve to live in safe, decent, and affordable housing.

Iowa economic growth leaders estimate that Iowa needs 42,000 homes by 2030 for its workforce. What's more, the need for owner-occupied units far outpaces the need for rental units; for every 1 rental unit, Iowa needs 3.5 affordable owner-occupied units to meet demand.

Investment in affordable homeownership grows both Iowa's economy and families.

1 in 10 Iowa households spend half or more of their income on housing. Hardworking Iowans we see every day – teachers, nursing assistants, police officers and fire fighters, grocery workers – are struggling to make ends meet. High housing prices are keeping working Iowa families away from their dream of homeownership.

For every \$1,000 added to new housing construction, 1,900 Iowans are priced out of buying a home.



**Habitat for Humanity
partnered with 499 families
across Iowa in 2023:**

- 70 purchased homes
- 429 owner-occupied repairs
- 176 attended homeowner education



Learn more at **[iowahabitat.org](https://www.iowahabitat.org)**

Contact Lisa Houser at 515-266-6886 or lhouser@iowahabitat.org

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Promote Housing Preservation Programs

- **Continued funding and support of the Housing Renewal Program.** The Program is designed to renovate dilapidated, nuisance properties with substantial capital repairs for the health and safety the home. After repair, the home is sold to low- and moderate- income lowans.
- The pilot program is currently renovating 5 homes across Iowa in rural and urban locations, with additional projects identified.

Remove the Cap on State Housing Trust Fund

- Additional funding is needed for new construction, adaptive reuse and/or rehabilitation projects.
- Housing Trust Funds help make housing projects feasible, especially in rural areas and on rehabilitation projects.

Down Payment Assistance Programs

- Down payment and closing costs continue to be one of the most common barriers low- and moderate-income families face when purchasing a home.
- Down payment assistance promotes affordable homeownership opportunities by helping low-income lowans access safe and affordable homes and build long-term saving habits.
- Ensure level funding at \$2.2 million to the Military Down Payment Assistance Program.

