



2025 Advocacy Agenda

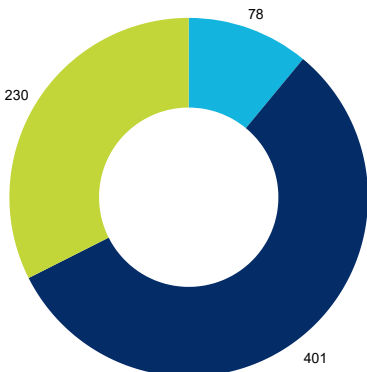
All Iowans deserve opportunities for safe, decent, and affordable housing.

Iowa economic growth leaders estimate that Iowa will need 24,627 homes by 2030 for its workforce. What’s more, the need for owner occupied units far outpaces the need for rental homes – over 70% need to be homeownership units. Our workforce needs affordable homeownership to keep Iowa’s economy thriving.

However, new construction is only part of the solution. Iowa’s housing stock is the 8th oldest in the nation. Home rehabilitation and preservation plays an integral role in stabilizing communities and creating long term affordability.

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 firefighters – are struggling to make ends meet. High housing prices are keeping working Iowa families away from their dream of homeownership.

For every \$1,000 increase to new housing construction, 1,190 households are priced out of buying a home.



Habitat for Humanity partnered with 479 families across Iowa in 2024:

- 78 purchased homes
- 401 owner-occupied repairs
- 230 attended homeowner education



Learn more at iowahabitat.org

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Legislative Priorities

Help Iowans Preserve their Financial Legacy – Transfer on Death Deeds

- Homeownership is the #1 way Americans build wealth for their families. Iowa lags behind other states in adopting the Real Property Transfer on Death Act.
- Iowans are subject to unnecessary time and expense of probate, wills, or trusts to transfer their home to family.
- Transfer on Death Deeds help average Iowans have a clear and private plan to choose freely whom to leave their home.

Increase Supply and Preservation of Decent Housing

- **Continued funding and support of the Housing Renewal Program** - The Program helps communities acquire and rehabilitate problem properties. Properties received a minimum of \$25,000 worth of health and safety improvements and are sold to income eligible buyers (up to 120% AMI).
- **Remove the Cap on State Housing Trust Fund** to provide additional funding for new construction, adaptive reuse and/or rehabilitation projects.
- **Workforce Housing Tax Credits** – Habitat for Humanity supports an expansion of the Workforce Housing Tax Credit program to accelerate building housing units.

Help Make Housing Affordable for All Iowans

- **Property Tax and Insurance** - Monitor proposed property tax changes and the insurance environment to identify possible relief measures for Iowans.
- **Down Payment Assistance Programs** - Down payment assistance promotes affordable homeownership opportunities by helping Iowans access safe and affordable homes and build long-term saving habits.

