



Greater Des Moines
Habitat
for Humanity®

ACQUISITION/ REHAB

BEFORE



NEW CONSTRUCTION



AFTER



rock the block®
NEIGHBORHOOD REVITALIZATION

BEFORE



AFTER



PART II - NARATIVE

Greater Des Moines Habitat for Humanity

Seeking to put God's love into action, Greater Des Moines Habitat for Humanity brings people together to build homes, community, and hope. Through innovation and partnership, Greater Des Moines Habitat for Humanity (GDM Habitat) leverages housing to assist low-income families and revitalize blighted neighborhoods. New single family homeownership, acquisition and major rehab of abandoned and foreclosed homes, and homeowner-occupied repairs all brought together with focus creating new hope and additional investment to rundown neighborhoods.

Serving 286 low-income families since July 2012, GDM Habitat has moved 53 families to homeownership and served 233 existing homeowners with repairs that allow them to stay in their home. Over the past 24 months in one current focus neighborhood, Martin Luther King Jr Park, GDM Habitat has helped to create nearly \$1.75 million of investment in new single family units, in renovation of vacant single family units, and in homeowner-occupied repairs.

Partnerships create the opportunity to leverage housing to improve the neighborhoods. Key partners including the City of Des Moines, Polk County Housing Trust Fund, Federal Home Loan Bank, IFA, DMACC, Youth Build, and private investment in funds and volunteers from corporations such as Wells Fargo, Principal, and Kemin, play a significant role in the ability to serve 286 families.

Homebuyers – New Single Family and Acquisition/Rehab

GDM Habitat's efforts to make homeownership affordable and revitalize neighborhoods are twofold. The first component is consists of homeownership opportunities for first-time homebuyers who, typically, would not qualify for a traditional mortgage. Qualified homebuyer families earn between 30-60% of the Area Median Income (AMI) for Polk County and must complete GDM Habitat's homeownership program including more than 24 hours of homeowner training/counseling and 400 hours of sweat equity. Homebuyer families purchase their home from GDM Habitat with a no-profit mortgage, making homeownership affordable and attainable.

GDM Habitat's Rock the Block® program combines housing improvement with community development. Rock the Block® partners with low-income homeowners to complete critical home, weatherization, and preservation repairs. Repair projects focus on the home's safety and livability, and prolong home's period of occupancy. Additionally, Rock the Block® works with neighborhood residents to identify issues that are important to their neighborhood and partners with others to provide services.

Measurable Benefits

To date, GDM Habitat has successfully worked with 630 low-income families. Since July 1, 2012, 53 families have purchased a home from GDM Habitat and Habitat's Rock the Block® has completed repairs with 233 homeowners for a total of 284 families with housing need served.

Green Building

A home's efficiency is a key component to its long-term affordability. As a response, GDM Habitat has placed an emphasis on building and repairing homes in such a way that the home is efficient and affordable for the low-income homebuyer.

All of GDM Habitat's new construction homes operate 43% better than the average house of like size on the market (savings of \$1,200 per year to each homebuyer) and 28% better than code constructed homes. Key components of newly constructed home's efficiency include super insulated walls, a well-sealed envelope, energy star appliances and light fixtures, and efficient HVAC systems. GDM Habitat also addresses air quality issues with our HRV system to provide the home with fresh air.

GDM Habitat's Rock the Block® offers home repair and weatherization services to homeowners. Through this effort, weatherization techniques are used to help bring the home up to minimum energy standards. Rock the Block® assesses the home's appliances, insulation, air sealing, and water usage to determine appropriate repairs and updates to improve the home's efficiency. In 2013, Rock the Block® completed 26 weatherization projects. Common weatherization repairs include replacement or installment of roofing, siding, windows, mechanical HVAC, insulation, low-flow water devices, air sealing, and appliances. With an annual utilities savings greater than \$200 per weatherized home, the combined 20 year total savings to the low-income families across the 26 weatherization projects is estimated to be more than \$108,000.

Partnerships & Collaboration

Knowing that the issue of affordable housing in Des Moines is beyond the scope of any one organization to address in its entirety, GDM Habitat engages in numerous collaborations to help families move through the housing continuum and to transform neighborhoods.

The first of these partners is the City of Des Moines. The City of Des Moines' Community Development identifies goals in their Consolidated Housing Plan. The goals include actions centered on affordable housing, economic development, and livability for Des Moines' neighborhoods. GDM Habitat actively engages with the City of Des Moines to build trust with neighborhood residents and assist in the planning process. After working with neighborhood residents on revitalization goals, GDM Habitat works with the City of Des Moines and other partners to address housing issues in areas including owner-occupied repairs and new homeownership opportunities. GDM Habitat also partners with the City of Des Moines to acquire nuisance or blighted properties that would otherwise go through the tax sale process. By acquiring these properties, GDM Habitat can invest in the neighborhood, bring blighted properties back up to good condition, and foster community engagement.

GDM Habitat has also fostered relationships with DMACC and YouthBuild to equip students with hands-on opportunities to learn building skills. Students spend time volunteering on GDM Habitat construction sites, learning how to build a house and gaining job skills. This opportunity not only provides students with tangible skills, but also connects them a chance to better their community.