



**Let us love, not in word or speech,
but in truth and action.
- 1 John 3:18**

FY 2020 ANNUAL REPORT
(July 1, 2019 - June 30, 2020)



DEAR FRIENDS,

Since 1990, Iowa Heartland Habitat for Humanity has put God's love into action by partnering with families to build better, more sustainable lives through decent, affordable shelter – creating conditions that free them from instability, stress and fear, and foster optimism and confidence.

Our unique work is to ensure each family finds success and neighborhoods become stronger through affordable homeownership, home repair and holistic, asset-based neighborhood revitalization. We work to promote dignity and hope, inspire change, and break cycles of generations and neighborhoods struggling with poverty housing.

The challenges facing our community are great. But, we are not an organization that shies away from challenges. Rather, we learn from every experience and recommit to our mission of building homes, communities and hope no matter the obstacle placed in our path.

Your support IS making a difference. In fiscal year 2020, 22 families built hope and self-reliance through our homeownership and repair programs, and two neighborhoods in Waterloo made significant strides toward an improved quality of life for their residents.

Because of donors like you, we are able to address the growing needs in our communities.

Thank you for a wonderful year!

Ali Parrish, Executive Director



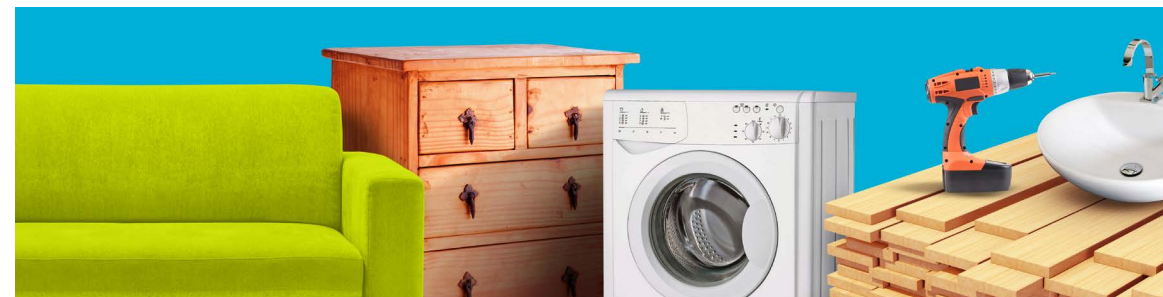
COVID-19 CHALLENGES

Our entire community has felt the impact of COVID-19 and Iowa Heartland is no different. Our operations took a hit, but together we have persevered, adapted and pushed forward despite the weight of a global pandemic. We know that families in our community are waiting for their opportunity to be in homeownership and the HOPE they desire through Habitat can't be put on hold. With that in mind, we've made some necessary adjustments within our organization to safely go forward with our home building efforts. We continue to follow the guidance from Habitat for Humanity International, and local, state, and national public health authorities to inform our decision making.

For two full months, we had to pause volunteer activities until we created a plan to safely bring our dedicated volunteers back to our construction sites and ReStore. Despite having safe practices and policies in place, many of our business, church, and community partners have yet to allow their employees and members to return to normal volunteerism.

Due to the shut down of volunteer activities, major construction delays required us to push two house projects back into FY 2021. This resulted in the loss of revenue from the closing sales of two new construction homes.

Lastly, the ReStore was completely closed for four weeks. During this time we transitioned to an online only sales system, but this still left us with an estimated loss in sales of \$104,306 over that time period.



HOMEBUYERS

5 FAMILIES BECAME HOMEOWNERS



300 SWEAT EQUITY HOURS



11 WEEKS OF HOMEBUYER ED



Iowa Heartland Habitat empowers current and future homeowners through building or improving the place they call home. Affordable home repairs and mortgages allow for families to save and invest their money into pursuing their goals - like furthering their education or paying off debt.

In FY 2020, **FIVE** members of our Homeownership Program purchased homes at a 0% interest loan through IHHFH.

Our homebuyers invest 300 hours of “sweat equity” into building their own homes, the homes of other homebuyers, and volunteering at the ReStore.

Homebuyers also spend 11 weeks attending homebuyer education courses in areas such as personal finance, home maintenance, and green living.



Congratulations!

Jennifer Brandt
Toria Jenkins
KaOnna Creighton
Abby Swanson
Jamie Tucker

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19,565 TOTAL HOURS DONATED!

In FY 2020, **1,181 unique volunteers** donated more than 19,000 hours of their time towards our mission of building homes, communities, and hope! 11,845 of those hours were spent on new construction projects, 1,940 on neighborhood services projects, and 5,780 in our ReStore.





JOHN DEERE WINTER CHALLENGE

During the months of January, February, and March, John Deere sent out 33 construction teams. The teams donated a combined 1,502 hours working on seven homes. 1,500 hours is estimated to be half of the hours needed to build one home for a partner family!



CEDAR VALLEY DENTAL ASSOCIATES PANEL BUILD

December 2019 - Cedar Valley Dental Associates partnered with Iowa Heartland to build all of the wall panels for ONE home in ONE day! CVDA's Panel Build sponsorship not only allowed Iowa Heartland to get a jump start on the future home of Alandrea, but their \$10,000 commitment helped purchase the lumber for her home as well. This fun, high-energy day lead to tired bodies, but full hearts!



NEIGHBORHOOD REVITALIZATION

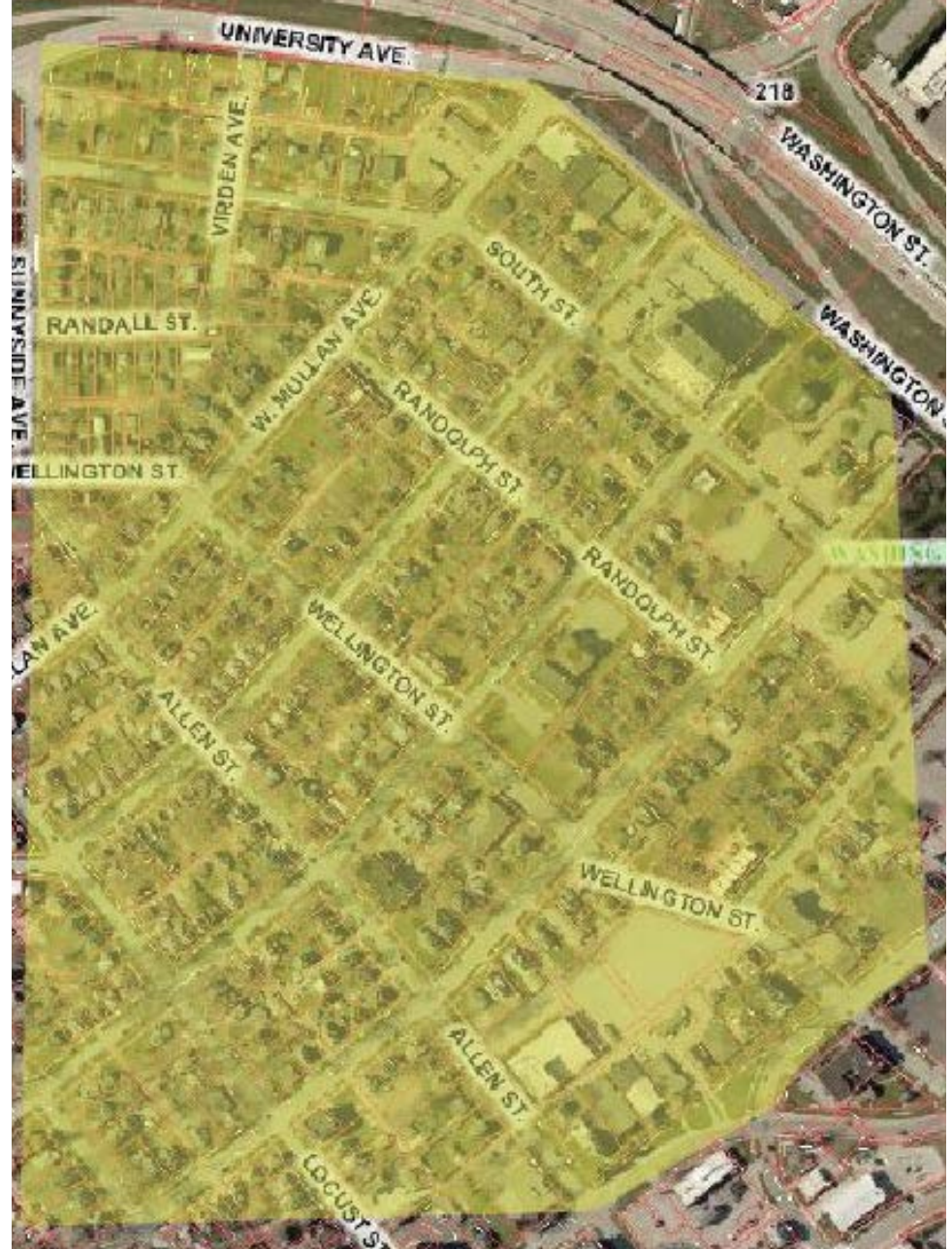
lowa Heartland Habitat for Humanity's vision for true neighborhood revitalization is centered around the belief that all the work we do in a neighborhood is done in partnership with the neighborhood, NOT for the neighborhood. This is achieved by working with the residents to identify what they believe to be their greatest strengths, dreams, and challenges. Once these have been identified we can build relationships and strategic partnerships to best support the residents in their efforts to improve their community.

This year, the majority of our work centered around the Walnut Neighborhood in Waterloo. Early on it was identified that one of the bigger challenges facing the Walnut Neighborhood was housing. The Neighborhood was tired of seeing old homes, full of character and charm, being neglected, torn down, and converted into empty lots. This sparked a multi program approach from IHFH to support the communities desires by improving housing in the Neighborhood . We successfully completed the first new construction homes in the neighborhood in over 50 years, we have worked with current homeowners in 17 critical home repairs, and are working on our 3rd, 4th, and 5th full scale rehab projects. Our physical work in the Walnut Neighborhood is producing a visual transformation in alignment with the desires of the Neighborhood.

We believe that through engaging in early and frequent conversations with the Neighborhood, learning about their strengths, dreams, and challenges, and forming strategic partnerships; we are able to collectively work together to make lasting and sustainable progress towards their dreams. This is how true neighborhood revitalization is achieved. It is not an easy or fast process, but when approached properly it truly is revitalizing.



Walnut Neighborhood



Church Row Neighborhood

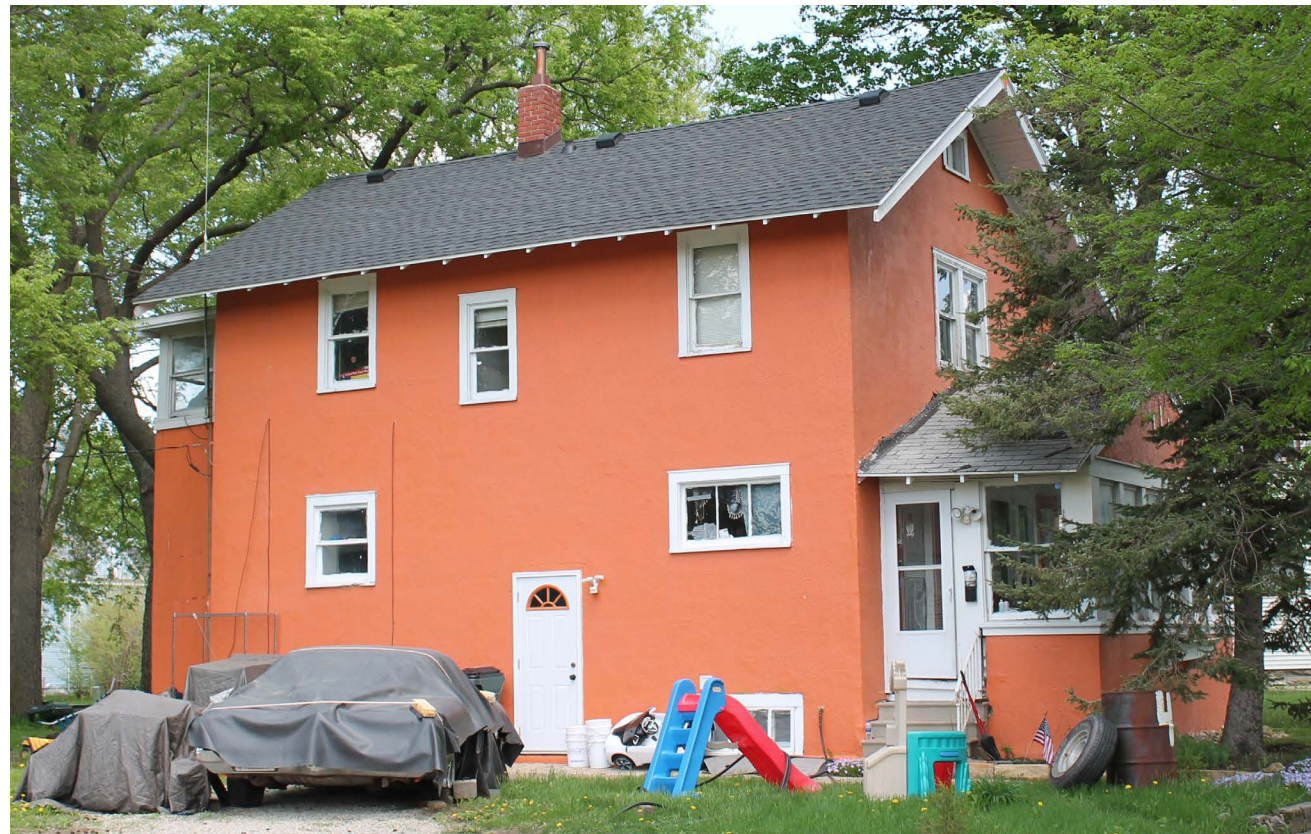


New Furnace



CRITICAL HOME REPAIRS

Critical home repairs help low-income homeowners who are affected by age, disability or family circumstances and struggle to maintain the integrity of their homes. Through home repairs, they are able to reclaim their homes with pride and dignity. Serving families through critical home repairs allows us to serve our mission bringing people together to build or improve homes, communities and hope. In 2020, we completed 17 critical home repair projects throughout our four counties.



Roof Replacement



MEET CRAIG

After his father purchased their family home in the 1960s, Craig spent his childhood living there with his siblings, until moving away as an adult.

When his parents passed, some of Craig's brothers and sisters occupied the home, but were unable to keep up on the repairs. His last sibling to live there told Craig he was leaving and that the house would become vacant. Unwilling to lose the home that had been in his family for decades, Craig left his own place and moved in.

On the first night he spent in the house, a severe storm struck the neighborhood. It was only when rainwater came pouring into every room that Craig realized how majorly deteriorated the roof had become.

He explains, "I was discouraged, I was ready to leave. It used to be a beautiful house long ago."

From there, the to-do list only grew longer. Though Craig decided to stay in his home, he was unsure how to address the severe neglect on his own. He was not particularly trusting of politicians and was not confident that the neighborhood would ever return from its state of decay.

The Walnut Neighborhood Housing Coalition assisted Craig and directed him to Iowa Heartland's program. He was able to get a complete exterior refitting of siding for his home, and have a new roof put on. Iowa Heartland is working with him on completing his windows next.

"It gave me a lot of faith in trying to get the house back to its former glory."

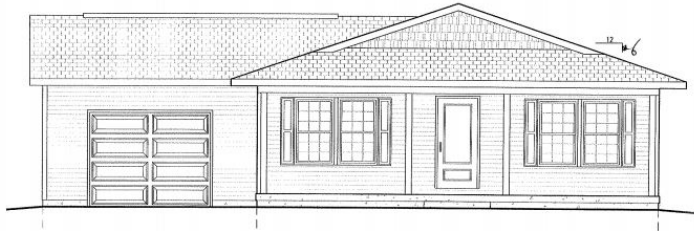
Craig is beyond grateful for the people that helped restore his childhood home. After a little bit of convincing, he has gone from a distrustful resident to an advocate for the work the entire coalition is doing—and for Iowa Heartland, in particular.

"Seeing how things turned around in a small amount of time, I believe that anything is possible through Heartland."



RURAL

Iowa Heartland continues to serve families in our rural service area. Over the past year we have served families in Butler, Bremer and Buchanan Counties. Some of the projects included roof replacements, wheelchair ramps installation, and other critical home repair work. Iowa Heartland also completed a full house rehabilitation project in Lamont. Due to COVID-19 we have delayed the start of two new construction projects in Waverly, but we are excited to move forward with both projects in the Spring of 2021.



Butler - Roof Repair

Bremer - Spring 2021

Buchanan - Rehab



RESTORE

The ReStore is a discount home improvement store that sells donated building materials at a discount. 100% of net proceeds support Iowa Heartland and help build/repair homes for local families. We focus on keeping quality, usable building materials out of our landfills. The ReStore accepts new and used material donations from individuals, retailers and contractors, and then sells those materials back to the general public at 50–70% less than their retail cost. Donations come in on a daily basis, meaning the ReStore consistently has new merchandise for sale.

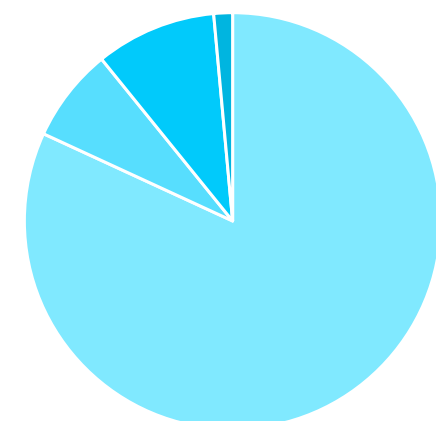
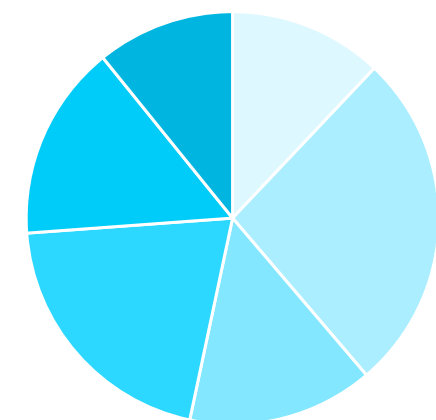
This year we are thankful for our dedicated volunteers who donated 5,780 hours at our ReStore stocking and organizing the salesfloor, receiving donations, and cashing out customers. We are also thankful for the addition of a new Donations Ambassador, Bryan Hearn. Lastly, we are thankful to our community members that continue to shop, donate, and save at our store!



ReStore Sources	FY 2020
Sales	\$560,685.79
Donations	\$578,122.74
Total Income	\$1,138,808.53
ReStore Uses	FY 2020
Operations	\$1,029,008.08
Net Proceeds to Affiliate	\$109,800.45



AUDITED FINANCIALS



Sources

	FY 2020	FY 2019
Contributions & Pledges	\$440,689.00	\$508,106.00
Grants	\$976,005.00	\$555,424.00
Home Sales to Partner Families	\$532,510.00	\$798,281.00
In-Kind Gifts	\$749,452.00	\$757,229.00
ReStore Sales	\$560,686.00	\$599,214.00
Miscellaneous	\$395,540.00	\$114,748.00

Total

\$3,654,882.00 **\$3,333,002.00**

Uses

	FY 2020	FY 2019
Program Services	\$2,347,145.00	\$2,596,586.00
Fundraising	\$209,042.00	\$164,935.00
Management & General	\$268,899.00	\$ 354,900 .00
Tithe	\$41,675.00	\$45,450.00

Total

\$2,866,761.00 **\$3,161,871.00**

Net

\$788,121.00 **\$171,131.00**



30 YEARS



175.5 NEW HOMEOWNERS

\$41,675 TITHED IN 2020



IOWA HEARTLAND TITHE

Habitat for Humanity's tithe program supports carefully chosen building and shelter projects that provide housing in the world's poorest places. Tithe dollars, 10% of unrestricted funds, allow families to stand on their own and build stronger, more stable communities.

Since 1990, Iowa Heartland Habitat for Humanity has served 175.5 families internationally. In addition to financial resources, our Habitat affiliate provides volunteer teams to help build homes in El Salvador.

In FY 2020, we tithed \$41,675 to support building projects and a water study in El Salvador. We also sent five staff members, our board president, and a dedicated volunteer to build in Jocoaitique, El Salvador. The team joined forces with the Greater Des Moines Habitat for Humanity volunteers to work on the construction of three homes.



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\$75,000 and up	\$1,000 - \$4,999.99			
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