



Thinking of Refinancing and Want to Make Some Repairs to Your Home?

Refinance your home with an NFC Advantage Loan AND receive up to a \$10,000 Forgivable Renovation Loan at the same time.



Holiday Closure

Our offices will be closed from noon on Friday, December 24, 2021, through Monday, January 3, 2022. Any correspondence, communications, or loan applications received during this time will be responded to when our offices reopen on Tuesday, January 4, 2022.

Understanding Housing Vulnerability in Iowa



Having access to safe, affordable, and stable housing shouldn't be something that people dream of – it should be a necessary and fundamental human right. Unfortunately, many in Iowa find themselves fighting a system that makes it challenging to have housing stability. Understanding is the first step towards a solution. [unevictIA](http://www.unevictia.com) is a research initiative that seeks to make zip code and dwelling unit level eviction data accessible to communities across the state of Iowa.

We recently had the opportunity to visit with Amal Barre, founder of *unevictIA*, about her work and how we as fellow Iowans can support the effort. She shared that at a community level when someone loses their employment, experiences an emergency, or has a similar crisis occur; they are often in the process of being evicted before their situation comes to the attention of someone who can help them. Their inability to stabilize their situation quickly leads to reoccurring issues that make it almost impossible to obtain stable housing in the future.

Once an eviction case is filed, a tenant can become homeless within ten days. Currently, no community organization can process the emergency help needed

within the 3-day notice period that tenants are allowed before an eviction case is filed. Merely filing an eviction against a tenant creates a barrier for them, as there isn't a process to seal or reverse those records, even when the tenant avoids being evicted. Once people have a permanent eviction, they find it challenging to procure stable housing in the future. Even if they do, they often face additional consequences, including a larger deposit or higher rent to offset perceived potential risk.

Before founding *unevictIA*, Amal served individuals with limited incomes from various backgrounds and successfully ensured stable housing with connections and resources for healthy and stable living arrangements. She wanted to amplify her micro-level success to a macro-level to show that a different approach of collaboration and working together between landlords and tenants was possible. Amal saw a need to gather and distribute data to allow our community to take a proactive approach toward avoiding evictions and the process that leads to them, by creating a dashboard to track the relevant data. She received support from the Mid-Iowa Health Foundation to start the volunteer-based *unevictIA* research initiative.

The top three takeaways Iowans should understand about the work *unevictIA* is doing are:

1. People across Iowa are experiencing housing instability. While eviction data doesn't capture the full scope of housing instability across our communities, it does help us understand patterns of instability. For instance, some rural areas that are not experiencing population growth, like Fort Dodge, we've seen an increase in eviction filings.
2. The conditions that make it difficult for people to sustain their housing are upheld by elected officials, and we can affect change by ensuring that policies support income and housing stability.
3. Our ability to create a future where everyone has stability and the resources they need depends on how much we are willing to pursue that outcome.

unevictIA recently launched *Mind The Map*, an eviction mapping exhibit focused on housing vulnerability in Iowa. Through interactive encounters with housing instability data and perspectives on local housing issues, attendees engage the housing system and explore opportunities to create a stable and accessible future for all. Experience the exhibit [virtually](#) from the comfort of home. Or in-person at the Central Public Library in downtown Des Moines where it will be available through

January 7, 2022.

If you are interested in learning more about the work *unevictIA* is doing, part one of their documentary *Margins of Error* is available on [YouTube](#). The documentary features conversations with local housing stakeholders in Des Moines as they share their perspectives on the housing system, current challenges, and opportunities to create a housing system that works for all.

The pandemic has helped us see that we can change policy when there is a will. While the eviction moratorium imposed by our government still allowed landlords to file for evictions, it reduced the number of people who lost housing.

We can aid the efforts of *unevictIA* by attending our local city budget hearings and feedback sessions. Understand how your local community chooses to spend public dollars, especially partnerships with local developers, and make your wishes known. Hold our local officials accountable for providing affordable housing options for low-income households. These ideals and the dream of safe, affordable, and stable housing are ours if we work together to create it.



Introducing NFC's New AmeriCorps VISTA Volunteer

We are pleased to announce Diane Warner has joined our team as our AmeriCorps VISTA volunteer. In her new role, Diane will be engaging volunteers in our program and connecting with community organizations to partner with NFC for homeownership opportunities.

A native of Iowa, Diane grew up in a small rural community in SW Iowa. While she started her finance career at Household Finance and Principal Mutual Life Insurance Company in Des Moines, she relocated to southern California to work in school district finance for 33 years. Along the way, Diane obtained a Bachelor of

Science degree in Organizational Leadership from Azusa Pacific University and a Master of Business Administration with a certification program for Directors of School Business Administration from Taylor University. She retired in 2019, having reached the position of Director of Fiscal Services.

As a single mom, Diane's dream was to become a homeowner. She made her dream come true while living on a limited income in California. She is passionate about helping people, especially in finance and homeownership. She is devoted to growing people's understanding of the credit rating system, improving their credit, and building wealth. She has the firsthand experience that will be a considerable asset for NFC.

*Welcome to our team, **Diane!***

Visit Our Website

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