



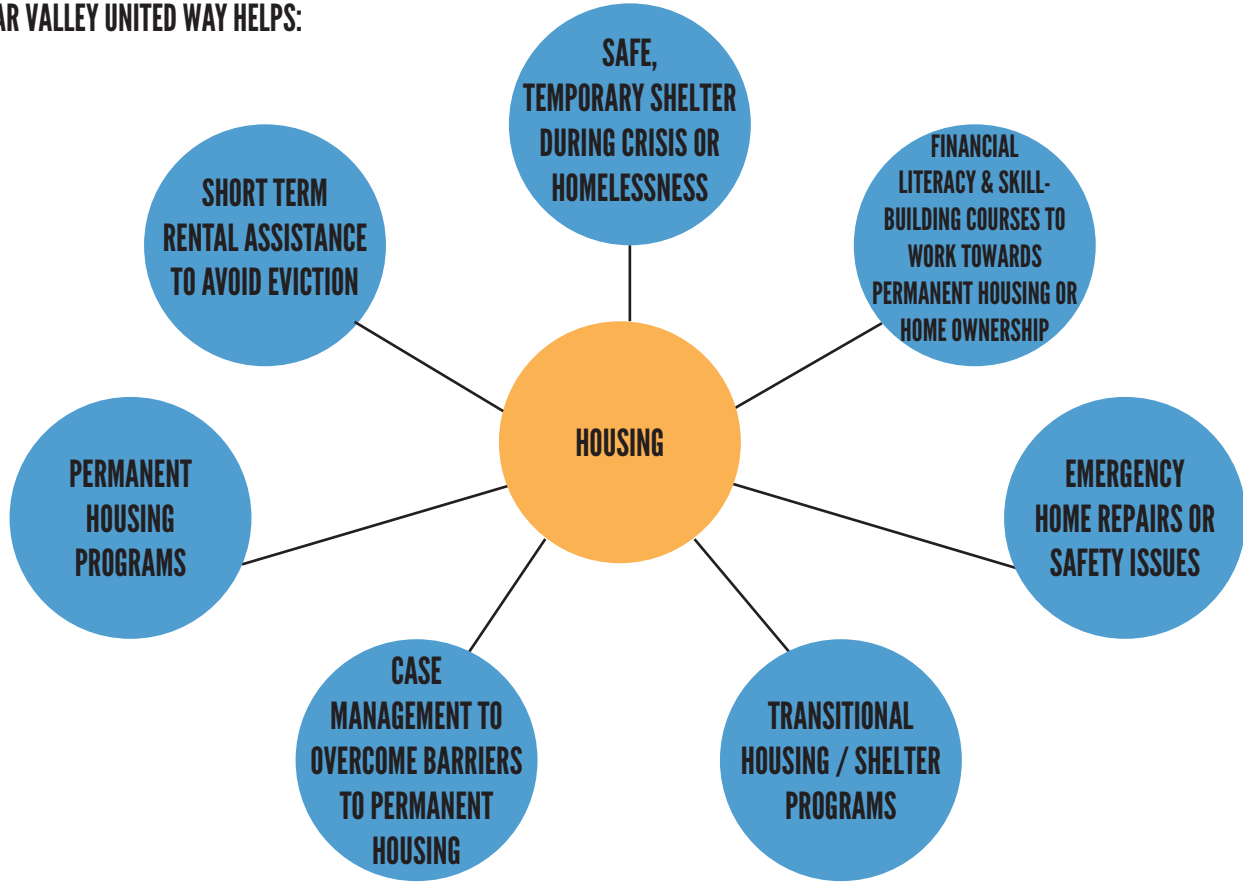
HOUSING

CEDAR VALLEY UNITED WAY UNDERSTANDS THAT SAFE AND STABLE HOUSING IS A BUILDING BLOCK TO BECOMING FINANCIALLY STABLE AND SELF-SUFFICIENT, AND TO ULTIMATELY OVERCOMING GENERATIONAL POVERTY.

THE ISSUE:

- On a single night in 2022, roughly 582,500 people were experiencing homelessness in the United States. Six in ten (60%) were staying in sheltered locations (emergency shelters, safe havens or transitional housing programs) and four in ten (40%) were in unsheltered locations such as on the street, in abandoned buildings or in other places not suitable for habitation.
- In the Cedar Valley, one in five children live in poverty. Recent data shows that 30.2% of homeowners and 46% of renters in the Cedar Valley are cost-burdened, meaning they spend over 30% of their gross income on housing costs. Further, the number of affordable and available units to low-income households is not sufficient, resulting in ongoing housing problems.
- Cedar Valley United Way works to keep low-income individuals housed by impacting housing systems improvements, providing direct support to residents, and increasing the capacity of available services. Systems improvements are sought through policy changes, local collaborations and advancing economic mobility for low-income families and through a variety of funding strategies.

HOW CEDAR VALLEY UNITED WAY HELPS:



**IT TAKES COLLECTIVE IMPACT TO TACKLE THESE ISSUES. TOGETHER, WE ARE CHAMPIONS FOR CHANGE.
LEARN MORE AT WWW.CEDARVALLEYUNITEDWAY.ORG.**



Cedar Valley United Way



HOUSING

Funding from Cedar Valley United Way provides support across the spectrum of housing needs. These include: safe and temporary shelter during a crisis, short-term rental assistance to avoid eviction, emergency home repairs, case-management with connection and enrollment in partnering community services, financial literacy and skill-building courses to work towards home ownership.

SAFE, TEMPORARY SHELTER DURING CRISIS OR HOMELESSNESS:

American Red Cross
Cedar Valley Friends of the Family
The Salvation Army of Waterloo / Cedar Falls

SHORT-TERM RENTAL ASSISTANCE TO AVOID EVICTION:

Catholic Charities
Jesse Cosby Neighborhood Center
Operation Threshold
The Salvation Army of Waterloo / Cedar Falls

FINANCIAL LITERACY & SKILL-BUILDING COURSES TO WORK TOWARDS PERMANENT HOUSING OR HOME-OWNERSHIP:

CommonBond Communities
House of Hope
Iowa Heartland Habitat for Humanity

TRANSITIONAL HOUSING / SHELTER PROGRAMS:

House of Hope
Pathways Behavioral Services
The Salvation Army of Waterloo / Cedar Falls

PERMANENT HOUSING:

Community Housing Initiatives

EMERGENCY HOME REPAIRS OR SAFETY ISSUES:

Northeast Iowa Area Agency on Aging
Operation Threshold

CASE MANAGEMENT TO OVERCOME BARRIERS TO PERMANENT HOUSING:

Cedar Valley Friends of the Family
CommonBond Communities
Community Housing Initiatives
House of Hope
Iowa Legal Aid
Jesse Cosby Neighborhood Center
Operation Threshold
The Salvation Army of Waterloo / Cedar Falls

Housing and shelter supports are designed to move households from instability and crisis to safety and security through varying inputs and levels of assistance depending on the specific situation and need. Programming is designed especially for low-income individuals who experience more barriers and have fewer options. The goal is to respond to specific needs and to change or overcome the conditions that created an individual or family's homelessness. This can include short-term, situational homelessness due to temporary loss in employment or longer-term homelessness due to ongoing barriers such as mental illness, physical disability, substance abuse, etc.