

blueprint

A publication of the HBA of Greater Des Moines

June 2026 | Volume 61 | Issue 6



**OWNING A HOME IN CENTRAL
IOWA STILL MAKES SENSE**

**4 GARAGE REPAIRS
THAT SHOULDN'T STRESS YOU OUT**

**IS THE DECLINE IN YOUNG ADULT-LED
HOUSEHOLDS A CYCLICAL SLIP OR
THE NEW NORMAL?**



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EXECUTIVE OFFICER

MESSAGE FROM DAN KNOUP

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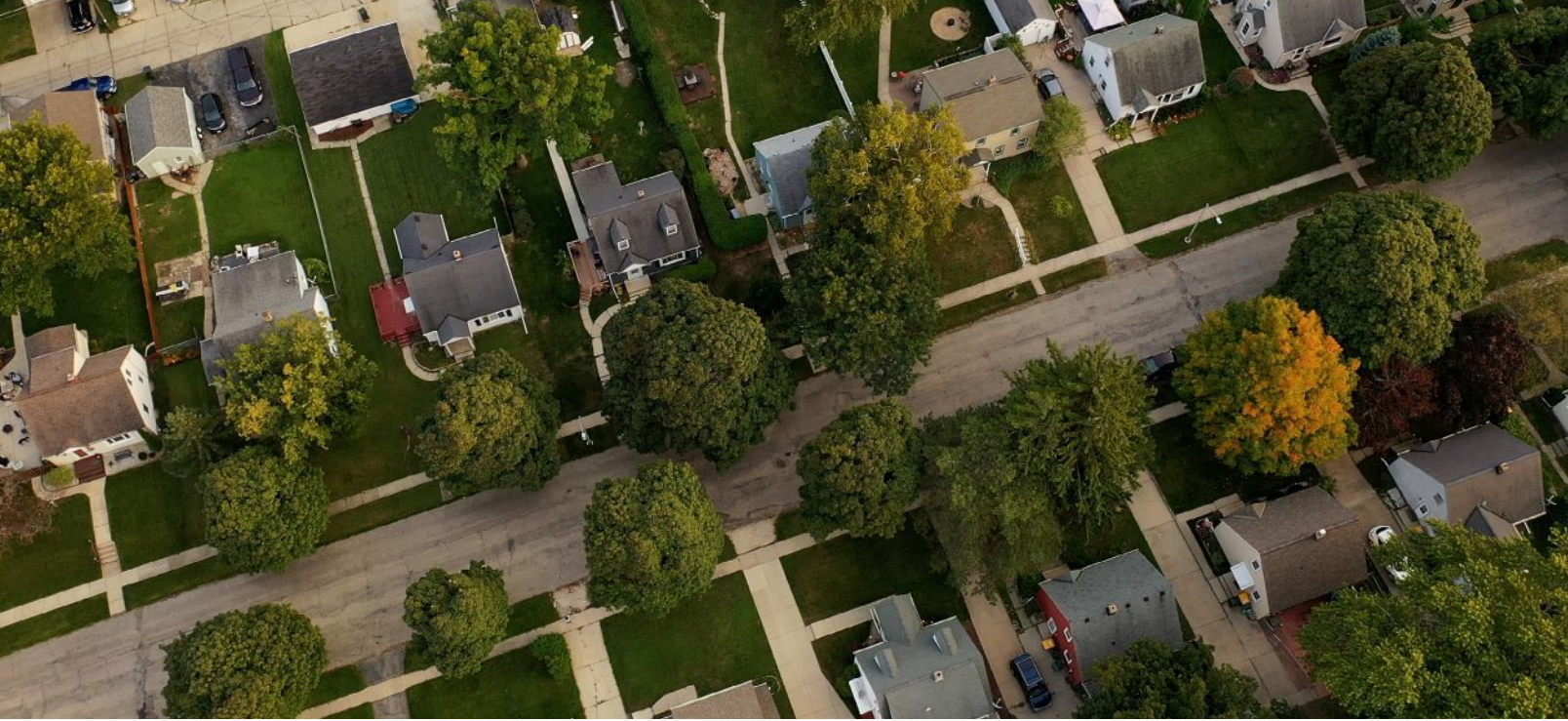
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Owning a Home in Central Iowa Still Makes Sense

By RE/MAX Concepts

“If your goal is to become financially independent at a young age, you probably don’t want to go buy a house.” This is a direct quote from a financial expert in a January 2026 episode of *The Diary of a CEO* with Steven Bartlett. *The Diary of a CEO* has 100+ million monthly listeners across all platforms with a target audience of 25-44 year olds - also known as the age range of the average first time home buyer in the United States.

Opinions like this one are becoming more and more prevalent online and amongst the potential first time home buyer demographic. The argument sounds sophisticated. It comes armed with math. And for some people in some markets, it’s not entirely wrong.

But here’s what those experts almost never say out loud: they’re talking about San Francisco. They’re talking about New York. They’re talking about markets where a median-priced home costs \$800,000 and the rent-versus-buy math looks genuinely brutal. They are not talking about central Iowa.

WHAT THE EXPERTS ARE ACTUALLY SAYING - AND WHAT THEY’RE LEAVING OUT

As mortgage rates have fluctuated in recent years, the rent-versus-buy debate has gotten louder - and the concern is understandable. Higher rates mean higher monthly payments, and in expensive metro areas, buyers may find themselves paying far more per month than they would renting a comparable home. Iowa, however, was largely insulated from the extremes that drove those headlines.

According to the Missouri Economic Research and Information Center’s 2025 Cost of Living Index, Iowa ranks as the 7th-lowest cost of living state in the country, with housing costs roughly 22% below the national average. The financial starting point for a central Iowa buyer is fundamentally different from someone making the same decision in Austin or Seattle — or even Phoenix or Denver.

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WHAT A HOME ACTUALLY DOES FOR YOUR NET WORTH

Setting the debate aside, the data on what homeownership actually does for households over time is illuminating. The Federal Reserve's Survey of Consumer Finances - one of the most comprehensive measures of household wealth in the country - consistently shows a dramatic wealth gap between owners and renters. As of the most recent 2022 triennial survey, the

median net worth of a homeowner was approximately \$396,200, compared to \$10,400 for renters. That's a gap of nearly 40 to one.

That disparity isn't primarily about income; it's about equity. Every mortgage payment builds ownership stake in an asset that, in most markets over most timeframes, appreciates in value. The Federal Housing Finance Agency's House Price Index has recorded positive annual home price appreciation in the vast majority of years over the past five decades, with US home prices up 1.7% year-over-year as of the most recent monthly release. Homeowners capture that growth. Renters do not.

THE IOWA ADVANTAGE

Here's where central Iowa buyers have a genuine edge that national pundits routinely ignore.

Iowa's median home price sits well below the national median — which, according to the National Association of Realtors, reached \$408,800 in March

2026, the 33rd consecutive month of year-over-year price increases. The Midwest median came in at \$315,500. Central Iowa area homes offer buyers significantly more purchasing power for their dollar, with strong neighborhoods, good schools, and stable communities at price points that remain accessible to middle-income households.

Iowa also consistently ranks as one of the most stable housing markets in the Midwest. Central Iowa has avoided the dramatic boom-and-bust cycles that make coastal markets risky and has seen steady, sustainable appreciation over time: the kind that builds real wealth without requiring you to time the market perfectly.

STABILITY HAS REAL VALUE, TOO

Though it may not have monetary value, stability cannot be overlooked when considering the value of owning a home. Home owners avoid the risk of being priced out at lease renewal. A landlord cannot sell the property, convert the building, or raise your rent beyond what a renter can afford.

Additionally for families with children, this kind of stability has measurable effects. Research from the Harvard Joint Center for Housing Studies has linked stable housing tenure to better educational outcomes, stronger community ties, and greater overall household wellbeing.

SO WHEN DOES IT MAKE SENSE TO BUY?

Homeownership isn't the right move for everyone at every moment. If a major relocation is likely in the next

year or two, renting probably makes more sense in the short term. If high-interest debt or an unstable income is in the picture, those are worth addressing first. No responsible conversation about homeownership (or REALTOR) skips those realities.

However, if you're living in central Iowa, planning to stay, and sitting on the fence because of a video or podcast saying that buying a home is a bad investment, consider the source. There's a good chance they were talking about a market that looks nothing like that of central Iowa.

The financial commentators aren't wrong that homeownership carries costs and risks. What they're missing is that those costs and risks look very different in central Iowa markets and that for most buyers here, the long-term case for owning remains as strong as it has ever been.



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When the HBA needed a volunteer to assist the Long Drive Pro at the Spring Golf Outing, Brian stepped up in a big way, volunteering not just part of the day, but the entire day!

Because of your "help first" mentality and willingness to jump in wherever needed, the team helped raise over \$6,000 during the event. Your dedication, time, and positive attitude made a huge impact.

Thank you, Brian, for always being willing to lend a hand and support the team!

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MESSAGE FROM MITCH JOHNSON

Networking After Hours

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4:30 – 6:30 PM

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JULY 9

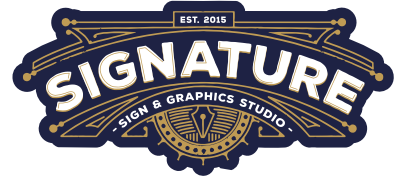
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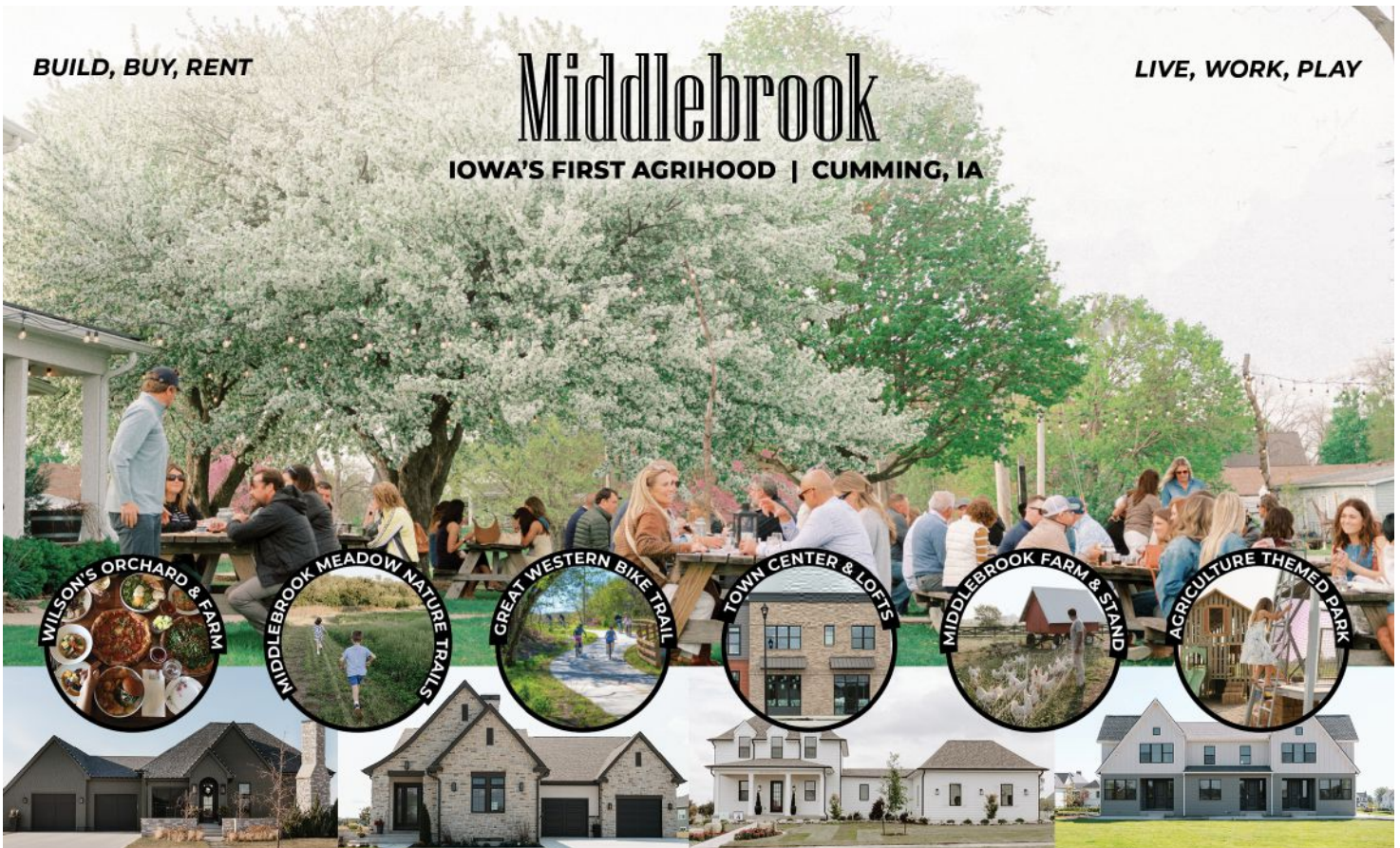
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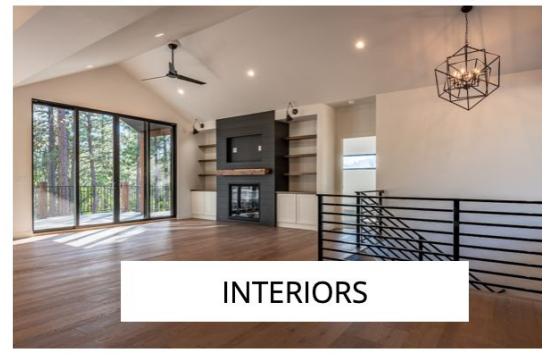


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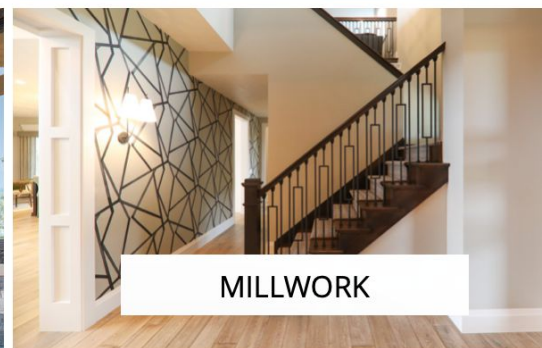
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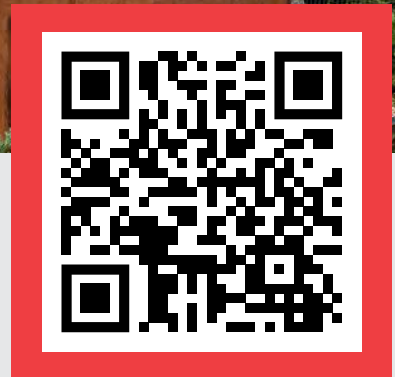
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4 Garage Repairs That Shouldn't Stress You Out

By WD Door

A garage door malfunction is no fun, but not all garage-related repairs have to be a major undertaking. Here's how to identify and address five different repairs in your garage and on your garage door. You'll be surprised just how stress-free they are!

1. A GARAGE DOOR WITHOUT POWER

Whether it's from a storm or a downed power line, your garage door opener no longer has power. Even in a non-emergent situation, you may still need to open the door. Here's what you can expect and how to get out of your garage safely.

SYMPTOMS

You can tell pretty quickly if your garage door system doesn't have power. Simply try opening it with both your wall unit and your remote control. If neither of those works, it's likely that your power is out (especially if you've been experiencing extreme weather that may lead to power line damage).

HOW TO REPAIR

Fortunately, it's pretty easy to switch your garage into manual mode. Go into your garage. You should see a cord—usually red, or at least with a red handle—hanging from your garage door opener. Firmly pull on the cord to disengage your door from the opener. Once you have done so, you'll be able to operate your door by lifting it manually.

If, however, your garage door is stuck open during a power outage, call your local garage door repair company for emergency professional assistance. A door in the open position can come crashing dangerously down when the release cord is pulled.

2. EXCESSIVE WATER IN THE GARAGE

Pooling water in your garage is inconvenient and can even be a safety hazard. While some water may be expected from car runoff, excessive water in your garage is a problem that can easily be addressed.

SYMPTOMS

Extra water in your garage will usually be found near the door of your garage. It will be most prevalent after heavy rain or snow. Excessive water on your garage floor suggests it may be time to replace your weather stripping.

HOW TO REPAIR

First, remove all of the old weather stripping from around your garage door. Next, measure and cut strips of weather stripping to fit along each side of your garage door. Finally, properly secure the weather stripping as described on the weather-stripping package.

3. MISALIGNED PHOTO EYES

If you've ever had your door randomly start reversing or not closing at all, you may have an issue with the photo eye sensors. Photo eyes are used to detect any object that may prevent the garage door from closing. A garage door system has two photo eyes, one at the floor level on either side of the opening.

SYMPTOMS

You may have an issue with your garage's photo eyes if your door begins to cycle and immediately reverses, your garage door won't close at all, or if your garage door nearly closes, but then reverses when it is just above the ground. This is usually caused by accidental interference with one of the photo eyes and is fairly easy to fix.

HOW TO REPAIR

Realigning your garage door system's photo eyes is easiest when working with a partner. First, try addressing the photo eyes themselves. Wipe away dust and debris that may be hindering one eye from communicating with the other. With your partner positioned at the other photo eye, try to point the eyes towards each other so that they are projecting on the same level. You may need to do this several times in order to get the eyes properly aligned.

4. FROZEN GARAGE DOOR

Cold weather can stiffen your garage door opener and cause it to temporarily lose pressure and power. A garage door manufactured in recent years can be adjusted to accommodate this seasonal change.

SYMPTOMS

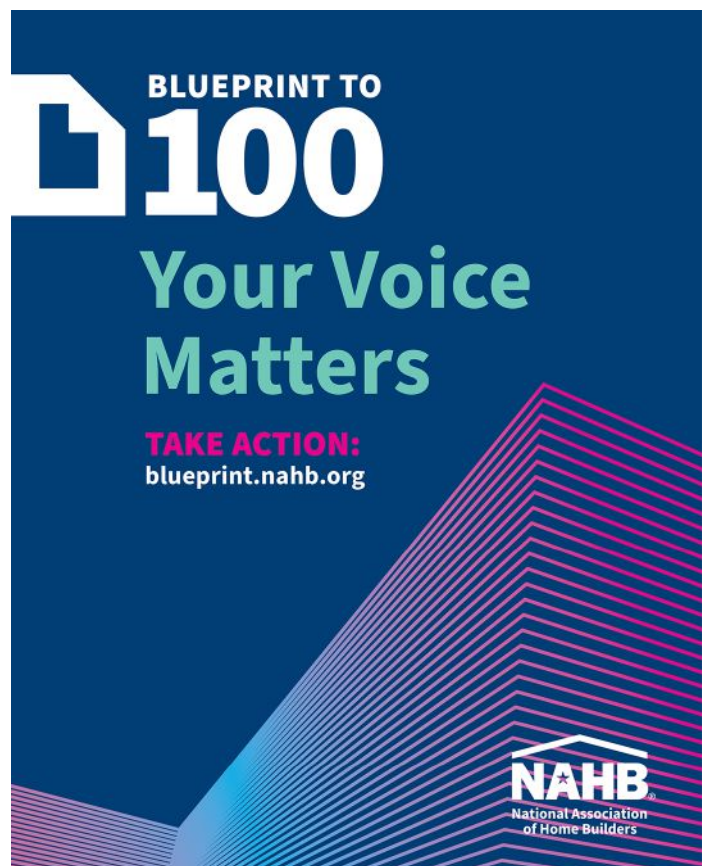
If your garage door system begins creaking, operating stiffly, or maybe not opening or closing at all (and you're experiencing extremely cold weather), then your garage door may be frozen.

HOW TO REPAIR

Grab an extension cord and a hairdryer. If there are large pieces of ice or snow along the bottom, you can gently chip this away first, but be careful not to damage the door or doorframe as you do so. Next, use the hair dryer to melt the ice at the joints of your door. Remember to wipe up any excess water to prevent it from re-freezing. Try opening your door again. If it doesn't work, you can switch your door to manual mode and open it that way.



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REMODELERS COUNCIL

MESSAGE FROM COLE STUEDEMANN

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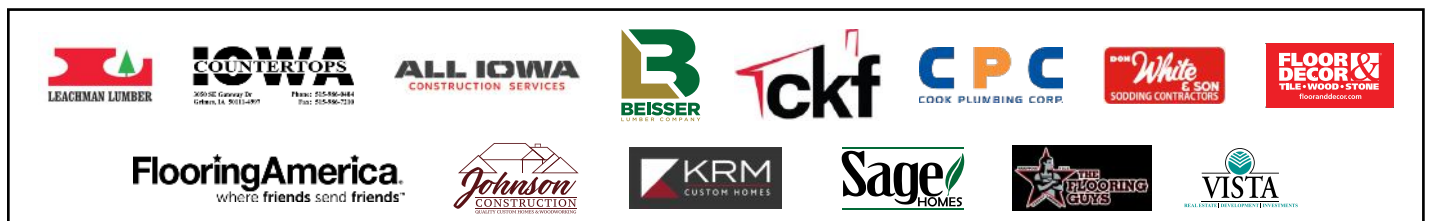


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MESSAGE FROM JAMIE ELROD



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ALL MEETINGS WILL BE HELD AT THE HBA OFFICE UNLESS NOTED

1 Monday

HBA GOLF LEAGUE
4:30 PM
LEGACY GOLF CLUB
400 LEGACY PKWY, NORWALK

3 Wednesday

WORKFORCE DEVELOPMENT COMMITTEE
2:00-3:00 PM

4 Thursday

NETWORKING AFTER HOURS
4:30-6:30 PM
LUKE BROTHERS FLOORING
3325 109TH ST, URBANDALE

5 Friday

EXECUTIVE COMMITTEE
11:30-1:00 PM

8 Monday

HBA GOLF LEAGUE
4:30 PM
LEGACY GOLF CLUB
400 LEGACY PKWY, NORWALK

11 Thursday

PWB JASPER WINERY SOCIAL
6:00-9:00 PM
JASPER WINERY
2400 GEORGE FLAGG PKWY,
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15 Monday

LUNCH BUNCH
11:30-1:00 PM
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HBA GOLF LEAGUE
4:30 PM
LEGACY GOLF CLUB
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16 Tuesday

HOMESHOWEXPO COMMITTEE MEETING
9:00-10:00 AM

PWB EXEC
1:00-2:00 PM

17 Wednesday

RC HAPPY HOUR
4:00-5:00 PM
DOC'S LOUNGE
8805 CHAMBERY BLVD,
JOHNSTON

18 Thursday

DEVELOPERS COUNCIL
10:00-11:00 AM

22 Monday

HBA GOLF LEAGUE
4:30 PM
LEGACY GOLF CLUB
400 LEGACY PKWY, NORWALK

23 Tuesday

PWB COFFEE CLUB
9:45-11:00 AM
LUKE BROTHERS FLOORING
3325 109TH ST, URBANDALE

24 Wednesday

AMBASSADOR COMMITTEE
11:30-12:30 PM

29 Monday

HBA GOLF LEAGUE
4:30 PM
LEGACY GOLF CLUB
400 LEGACY PKWY, NORWALK

BEGINNING OF JULY

1 Wednesday

WORKFORCE DEVELOPMENT COMMITTEE
2:00-3:00 PM

2 Thursday

HBA OFFICE CLOSING AT 12:00 PM

3 Friday

HBA OFFICE CLOSED

6 Monday

EXECUTIVE COMMITTEE
8:00-9:30 AM

HBA GOLF LEAGUE
4:30 PM
LEGACY GOLF CLUB
400 LEGACY PKWY, NORWALK

7 Tuesday

BOARD OF DIRECTORS
11:00-1:00 PM
THE IOWA STATE CAPITOL
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9 Thursday

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APRIL

PERMIT TOTALS

2025			
CITY	SF	TH	MF
Adel	9	0	0
Altoona	13	0	0
Ames	14	0	0
Ankeny	28	32	0
Bondurant	3	0	0
Carlisle	1	0	0
Clive	4	0	0
Cumming	0	0	0
Dallas County	0	0	0
Des Moines	13	4	135
Grimes	1	48	0
Huxley	0	0	0
Indianola	6	0	0
Johnston	13	12	0
Newton	0	0	0
Norwalk	0	0	0
Pella	0	0	0
Pleasant Hill	2	0	0
Polk City	10	0	0
Polk County	16	0	0
Urbandale	33	0	0
Waukee	49	0	0
West Des Moines	22	0	0
TOTAL	237	112	135
484			

2026			
CITY	SF	TH	MF
Adel	6	0	0
Altoona	10	0	0
Ames	7	0	0
Ankeny	26	0	0
Bondurant	13	0	0
Carlisle	0	0	0
Clive	2	0	0
Cumming	0	0	0
Dallas County	3	0	0
Des Moines	16	0	58
Grimes	15	0	80
Huxley	0	0	0
Indianola	9	0	0
Johnston	17	0	0
Newton	0	0	0
Norwalk	13	0	0
Pella	6	0	0
Pleasant Hill	15	10	0
Polk City	6	0	0
Polk County	9	0	0
Urbandale	33	0	0
Waukee	30	10	91
West Des Moines	10	0	0
TOTAL	246	20	229
495			

CLICK BELOW TO SUBSCRIBE TO THE MONTHLY DETAILED BUILDING PERMIT REPORT:



BUILDER INFORMATION | SITE ADDRESSES | RESIDENTIAL CONSTRUCTION

YEAR TO DATE

PERMIT TOTALS

2025			
CITY	SF	TH	MF
Adel	25	0	0
Altoona	41	0	0
Ames	34	0	0
Ankeny	113	183	462
Bondurant	14	0	0
Carlisle	10	0	0
Clive	17	0	0
Cumming	0	0	0
Dallas County	0	0	0
Des Moines	63	49	525
Grimes	20	48	0
Huxley	0	0	0
Indianola	30	0	0
Johnston	31	12	0
Newton	0	0	0
Norwalk	14	0	0
Pella	0	0	0
Pleasant Hill	14	0	0
Polk City	28	0	0
Polk County	23	0	0
Urbandale	110	22	0
Waukee	129	0	50
West Des Moines	64	20	0
TOTAL	780	334	1037
2151			

2026			
CITY	SF	TH	MF
Adel	33	0	0
Altoona	50	0	0
Ames	19	41	0
Ankeny	130	40	0
Bondurant	35	0	0
Carlisle	0	0	0
Clive	8	0	0
Cumming	0	0	0
Dallas County	6	0	0
Des Moines	49	0	70
Grimes	32	0	80
Huxley	4	1	0
Indianola	14	0	0
Johnston	31	36	0
Newton	0	0	0
Norwalk	58	0	0
Pella	23	0	0
Pleasant Hill	22	10	0
Polk City	30	0	0
Polk County	21	0	0
Urbandale	107	40	0
Waukee	99	36	91
West Des Moines	42	16	0
TOTAL	813	220	241
1274			

NEED TO FIND SOMEONE FOR A PROJECT?

WE HAVE A MEMBERSHIP DIRECTORY! FIND OUR MEMBERS BY CATEGORY IN THE BUYER'S GUIDE FOR EXPERTISE.

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Is the Decline in Young Adult-Led Households a Cyclical Slip or the New Normal?

By NAHB

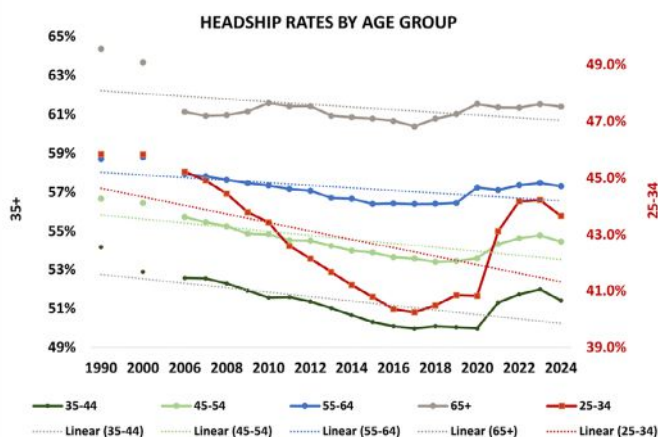
According to NAHB's analysis of the American Community Survey (ACS) data, the headship rates among young adults (the share of adults ages 25-34 heading their own households) declined in 2024 to 43.7%. Declining headship rates mean that adults form fewer households and demand fewer housing units.

The recent wide fluctuations in headship rates demonstrate their susceptibility to cyclical factors. This is particularly true for younger adults, who recorded some of the largest fluctuations in headship rates

RECENT DATA TRENDS

Following the housing market collapse of 2008 and the subsequent slow recovery, the headship rate for adults ages 25-34 declined persistently for over a decade. By 2017, the rate hovered just above 40%, as a growing share of young adults lived with parents, in-laws, other relatives, or shared housing with roommates. Reflecting improving housing affordability, headship rates for young adults stabilized in 2018 before the pandemic rocked the housing market, but the gains were modest.

The COVID-19 pandemic released pent-up housing demand, especially among young adults. A heightened preference for space and independence, combined with excess savings accumulated during lockdowns and low mortgage rates, pushed the headship rate for 25- to 34-year-olds to 44.2% in 2023 — the highest level since the 2008 housing crash. However, persistent housing shortages and builders' limited ability to expand production prevented a full return to the higher headship rates.



Source: 1990, 2000 Decennial Census, ACS PUMS, NAHB estimates

HISTORICAL BENCHMARKS

While cyclical factors cause temporary fluctuations, fundamental structural changes — such as delaying marriage and childbearing, rising student debt, and greater acceptance of shared living arrangements — may have lasting effects and permanently lower equilibrium headship rates.

NAHB's analysis of historical Decennial Censuses and ACS data shows that headship rates have decreased across all adult age groups over the past several decades. Adults ages 25 to 34 experienced some of the largest declines since the 1990s and early 2000s, when nearly 46% of young adults in this age group were household heads.

If these long-term trends represent permanent shifts in lifecycle timing and living preferences, then the headship rates from the 1990s and early 2000s may no longer serve as accurate long-term benchmarks for forecasting or policy. In fact, the long-term average — commonly used as a proxy for normal or equilibrium rates — is now several percentage points below the headship rates of the early 2000s for all age groups.

NAHB AVP of Housing Policy Research Natalia Siniavskaia highlights the geographic differences, and the factors influencing them, in young adult headship rates in [this Eye on Housing post](#).



IOWA UPDATES ELECTRICAL CODE (HF2800)

Iowa has adopted the 2023 National Electrical Code with key amendments aimed at reducing costs and minimizing nuisance electrical issues for homeowners and builders.

KEY CHANGES

- **Kitchen GFCI:** Limited mainly to countertops
- **Surge Protection:** No longer required statewide
- **Outlet Replacements:** Fewer required upgrades
- **Basements:** GFCI clarified for unfinished areas only
- **AFCI:** Requirements scaled back

WHAT IT MEANS

- Lower construction costs
- Fewer nuisance trips
- More flexibility for builds & remodels

RETENTION

BY THE NUMBERS

85%

RETENTION GOAL

87%

YEAR TO DATE

85%

MONTHLY

RECRUITING

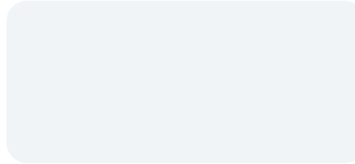
TOP MONTHLY RECRUITERS

1 **Mitch Johnson**
JOHNSON CONSTRUCTION

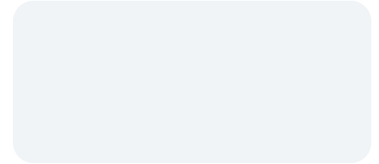
2 **Melissa McCoy**
HR EXCELLENCE CONSULTING

3 **Lee Snell**
JIM PATTISON LEASE

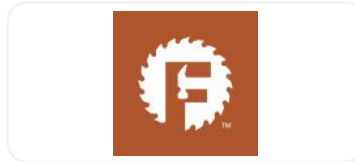
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PROLE
TY JENSEN



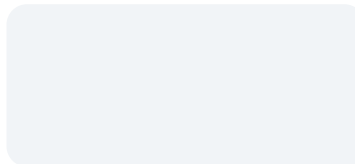
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BONDURANT
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WEST DES MOINES
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Executive Officer
dank@dsmhba.com



JESSICA VERWERS
Director of Membership
jessicav@dsmhba.com



BRANDON PATTERSON
Workforce Development
brandon@dsmhba.com



KATIE NEIBAUER
Director of Events & Partnerships
katie@dsmhba.com



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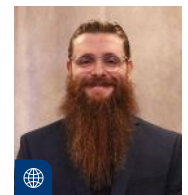
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