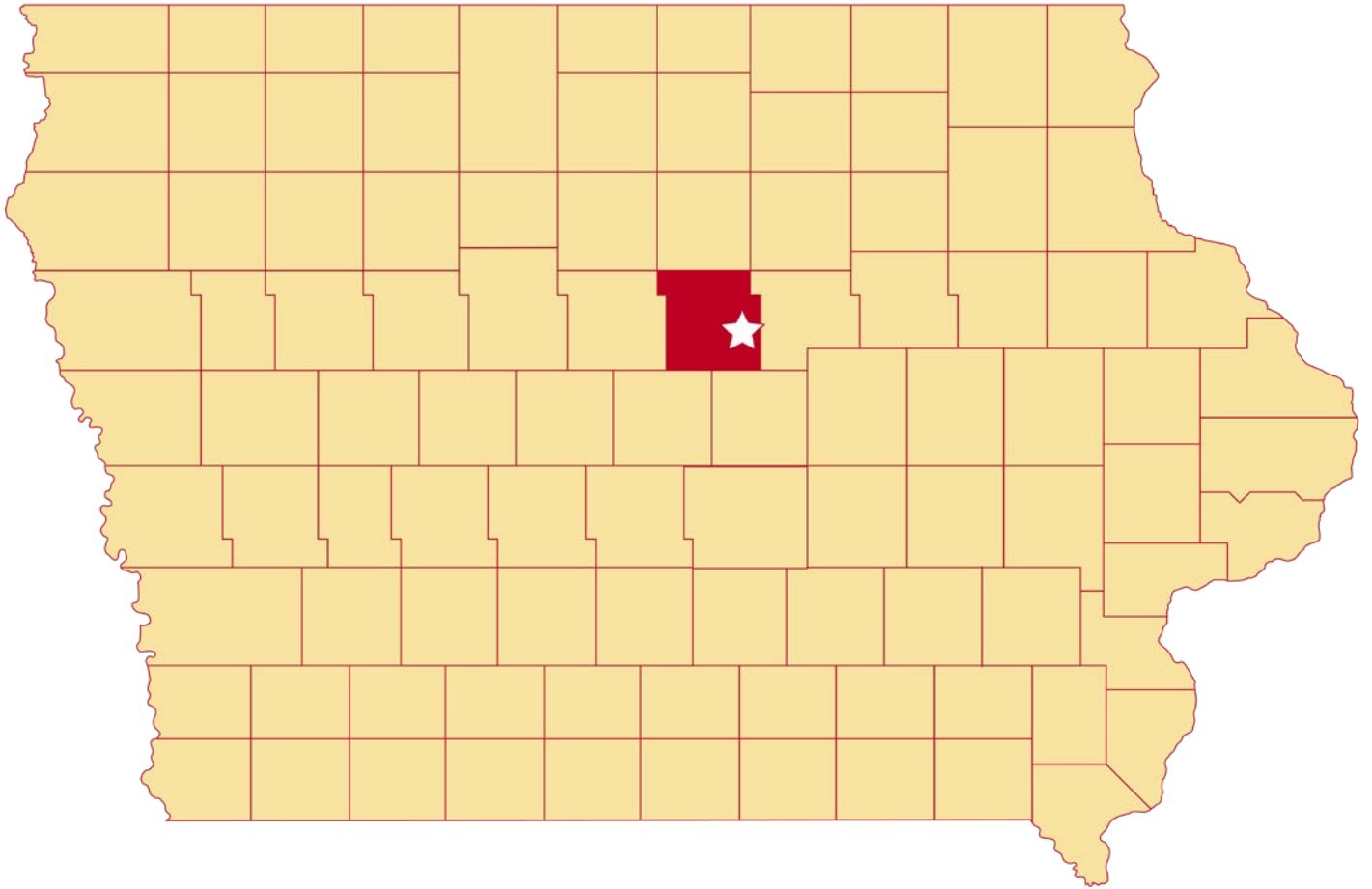


# Rural Housing Readiness Action Plan

**ELDORA, 2023**

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IN PARTNERSHIP WITH



## Rural Housing Readiness Assessment

The Rural Housing Readiness Assessment (RHRA) is a tool that helps communities self-assess their housing needs and guides them in the decision-making process when addressing those needs. It guides communities in considering options that ensure existing and potential residents are able to find safe, secure, and quality housing that meets their needs and fits within their budgets. The RHRA helps communities know what kinds of housing-related information they should gather and review to make informed decisions. The assessment checklists aid in the creation of local housing policy that is appropriate for the needs and desires of a community.

## Housing Resources

The Community and Economic Development unit of Iowa State University Extension and Outreach has developed several fact sheets to help communities answer questions and address issues regarding housing. These fact sheets are available to download from the [RHRA webpage](https://www.extension.iastate.edu/communities/rural-housing-readiness-assessment) (<https://www.extension.iastate.edu/communities/rural-housing-readiness-assessment>).

## Contact Information

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[www.extension.iastate.edu/communities](https://www.extension.iastate.edu/communities)



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## Introduction

In the winter of 2022, the City of Eldora requested technical assistance, in the form of education, visioning, and action planning around issues of improving housing access, affordability, and quality in Eldora. Through a partnership with Iowa Economic Development Authority (IEDA), Eldora received a matching grant through the Empower Rural Iowa Initiative to participate in the Rural Housing Readiness Assessment (RHRA) program provided by Iowa State University Extension and Outreach's Community and Economic Development unit (CED). CED agreed to organize and facilitate a process involving the following steps:

1. Recruiting for and organizing a **housing steering committee**.
2. Filling out a **workbook**, provided by CED, cataloging Eldora's existing housing programs, incentives, and other related resources.
3. Creating, marketing, and distributing a **survey** designed to discover residents', workers', and others' sentiments and perceptions around housing access, affordability, and quality in Eldora.
4. Conducting an **educational workshop** on rural housing strategies and survey data analysis with the housing steering committee.
5. Facilitating a combined **visioning and action-planning session** with the housing steering committee.
6. Preparing a **final report**, consisting of a summary the RHRA process, a toolkit with recommendations and resources for further action, and copies of all materials used in the RHRA program.

## Steering Committee

After receiving notice that Eldora had been selected as a grant recipient for the RHRA program, Eldora representatives formed a housing steering committee whose members include representatives from employers, local government, and the nonprofit sector. Members of the committee are:

- Aaron Budweg
- Deb Crosser
- Ben Cutler
- Ben DeVilder
- David Dunn
- Nick Hassebroek
- Norman Houston
- Debra Johnson
- Jerry Kramer
- Nick Lavelle
- Steve Pence
- David Vanderwilt
- Brian Weltz
- Adam Zellmer

Other community residents not officially engaged as members of Eldora’s housing steering committee attended one or both in-person sessions, making valuable contributions and providing insight into the particulars of Eldora’s housing market, community dynamics, and community development strategies over the course of the RHRA process.

Committee members were selected based on their willingness both to engage in-person workshops and to commit to working longer term on the action plan resulting from the RHRA process. CED specialists repeatedly emphasized the importance of long-range thinking and continuity during action planning—housing policy and development processes often take many budget cycles to move from ideas and strategic outlines to renovated apartments, newly built homes, and satisfied residents. This emphasis underscores a desire on the part of ISU Extension and Outreach for communities like Eldora to understand that there are no silver bullets in the housing development process. Each community faces a unique set of challenges and opportunities that will take different amounts of time, effort, and energy to resolve. CED specialists want to impress upon housing committee members and other readers of this report that this is an ongoing, evolving process—one that will require regular meetings, strategic adjustments, and an ability to celebrate and build upon small initial successes.

### Community Context

The first in-person workshop session of the RHRA program—held April 20, 2023—was designed in part to give steering committee members a snapshot of what Eldora’s housing situation looks like “from the outside.” In other words, the workshop pulls together publicly available data from several sources such as the U.S. Census, the Iowa Finance Authority, and the Iowa State University Extension and Outreach Indicators Program to ensure everyone on the steering committee is aware of statistics such as how many vacant units there are in the city, the number of single-family homes sold in Eldora in the last two years, and the median age of housing units in Hardin County. (Appendix B is full copy of the presentation from the educational session.) Relevant data points from this portion of the session are presented here:

**Figure 1. Individuals and families below the poverty level in the city of Eldora and Hardin County**

Individuals and Families Below Poverty Level, 2017-2021 <sup>2</sup>					Individuals and Families Below Poverty Level, 2017-2021 <sup>2</sup>				
	City		County			County		State	
	Estimate	MOE*	Estimate	MOE*		Estimate	MOE*	Estimate	MOE*
Total Population <sup>a</sup>	2,382	+/-127	16,209	+/-192	Total population <sup>a</sup>	16,209	+/-192	3,084,598	+/-829
Below poverty	6.5%	+/-3.2%	9%	+/-1.4%	Below poverty	9%	+/-0.2%	11%	+/-0.2%
17 and under	**%	+/-**%	13.6%	+/-4.7%	17 and under	13.6%	+/-4.7%	13%	+/-0.5%
18 - 64	**%	+/-**%	8.9%	+/-1.4%	18 - 64	8.9%	+/-1.4%	11.3%	+/-0.2%
65+	**%	+/-**%	5%	+/-1.9%	65+	5%	+/-1.9%	7.3%	+/-0.2%
All Families	**%	+/-**%	5.3%	+/-1.3%	All families	5.3%	+/-1.3%	7%	+/-0.2%
with children	**%	+/-**%	8.7%	+/-3%	With children	8.7%	+/-3%	11.4%	+/-0.4%
Married Couple	**%	+/-**%	3.3%	+/-1.1%	Married couple	3.3%	+/-1.1%	3.2%	+/-0.1%
with children	**%	+/-**%	4%	+/-1.9%	With children	4%	+/-1.9%	4.2%	+/-0.3%
Female HH <sup>b</sup>	**%	+/-**%	20.6%	+/-9.5%	Female HH <sup>b</sup>	20.6%	+/-9.5%	25.6%	+/-1%
with children	**%	+/-**%	**%	+/-**%	With children	**%	+/-**%	32.5%	+/-1.3%

<sup>a</sup>for whom poverty status is determined, <sup>b</sup>female householder, no husband present, \*\*MOE is high, use county estimate.

<sup>a</sup>for whom poverty status is determined, <sup>b</sup>female householder, no spouse present, \*\*MOE is high. Use state estimate.

Source: Iowa State University Extension and Outreach Indicators Program, Data for Decision Makers City Profile: Eldora (created 8/10/23) and Data for Decision Makers County Profile: Hardin County (created 8/10/23).

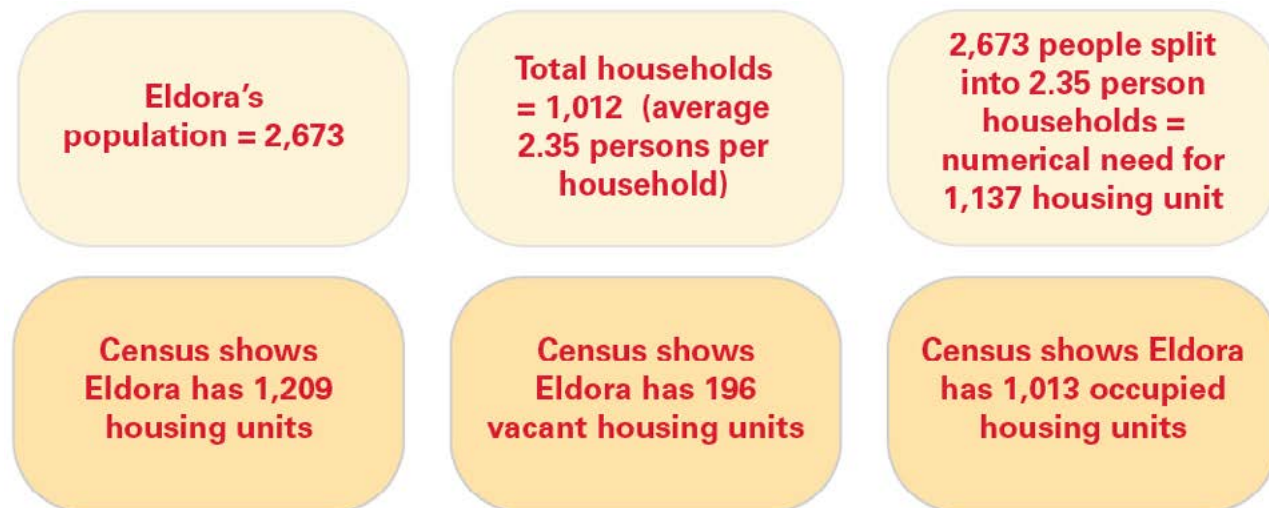
**Figure 2. Housing characteristics of the city of Eldora and Hardin County, 2017–2021**

Housing Characteristics, 2017-2021 <sup>2</sup>					Housing Characteristics, 2017-2021 <sup>1</sup>		
	City		County			Estimate	MOE
	Estimate	MOE*	Estimate	MOE*			
Total Units	1,209	+/- 103	8,076	+/- 109	Total Housing Units	8,076	+/- 109
Vacant	16.2%	+/- 5.8%	12.9%	+/- 2.3%	Vacant Units	1,043 (12.9%)	+/- 186 (2.3%)
Occupied	83.8%	+/- 5.8%	87.1%	+/- 2.3%	Occupied Units	7,033 (87.1%)	+/- 193 (2.3%)
Occupied <sup>a</sup>	1,013	+/- 96	7,033	+/- 193	Owner-Occupied Units	5,233 (74.4%)	+/- 237 (3.1%)
Owner	68.3%	+/- 7.0%	74.4%	+/- 3.1%	Renter-Occupied Units	1,800 (25.6%)	+/- 228 (3.1%)
Renter	31.7%	+/- 7.0%	25.6%	+/- 3.1%	Median <sup>a</sup> Value <sup>b</sup>	\$97,200	+/- \$4,192
Rent <sup>b</sup>	\$636	+/- \$52	\$706	+/- \$36	Median <sup>a</sup> Rent <sup>c</sup>	\$706	+/- \$36
Value <sup>c</sup>	\$87,400	+/- \$10,223	\$97,200	+/- \$4,192	Avg Household Size - Owner <sup>d</sup>	2.32	+/- 0.08
					Avg Household Size - Renter <sup>e</sup>	2.27	+/- 0.15

<sup>a</sup>Occupied Units, <sup>b</sup>Median gross rent of renter-occupied units, <sup>c</sup>Median value of owner-occupied units

<sup>a</sup>Median is the middle value of a distribution <sup>b</sup>Median value of owner-occupied units, <sup>c</sup>Median gross rent of renter-occupied units, <sup>d</sup>Owner-occupied units, <sup>e</sup>Renter-occupied units

Source: Iowa State University Extension and Outreach Indicators Program, Data for Decision Makers City Profile: Eldora (created 8/10/23) and Data for Decision Makers Housing Profile: Hardin County (created 8/10/23).

**Figure 3. Using data to analyze availability in the housing market**

In addition to what an outsider—whether they are a potential new resident, employer, or real estate developer—can find from public data sources to form an opinion or make a decision to move their home or business to the community, it is important for the steering committee to understand how individuals currently living and/or working in Eldora perceive the issue of housing. To that end, CED field specialists summarized and analyzed the results of the Community Survey on Housing Needs that was marketed and distributed by the steering committee in the weeks prior to the educational session. Although members of the housing committee were selected or volunteered in part because of their ability to represent the interests of a particular group or industry in the community, it is crucial to recognize the importance of bringing in as many community voices as possible to the visioning and action-planning process, especially on an issue as simultaneously fundamental and multifarious as housing.

Survey results show that Eldora’s residents and workers consider addressing housing access and affordability to be the top priorities for the city in the next few years. Over the past three years, ISU Extension and Outreach has conducted approximately 40 RHRA processes with a community survey component. Table 1 lists the top 10 issues across all participating communities, as identified by survey respondents.

**Table 1. Top 10 housing issues identified by survey respondents in RHRA communities**

HOUSING ISSUE	NUMBER OF COMMUNITIES
1. Incentives	24
2. Zoning Codes and Ordinances	17
3. Beautification	11
4. Infrastructure Improvement and Expansion	11
5. New Housing Construction	11
6. Rental Registry and Inspection	11
7. Sources of Funding/Financing	10
8. Development of Housing for Older Adults	9
9. Amenity Development	7
10. Developer/Contractor Recruitment	7

Eldora saw excellent participation in its RHRA Housing Survey, with 901 survey responses recorded, including 635 from individuals who live in Eldora—which represents 24% of the city’s population of 2,673. The remaining 266 responses came primarily from individuals who work in Eldora but live elsewhere. (Local employers asked both employees living in Eldora and living elsewhere but working in Eldora to participate in the survey.) Key findings from the survey are summarized here (the complete results can be found in Appendix C).

Compared to demographic information from the U.S. Census, survey respondents were:

- More likely to be female
- Older
- More affluent

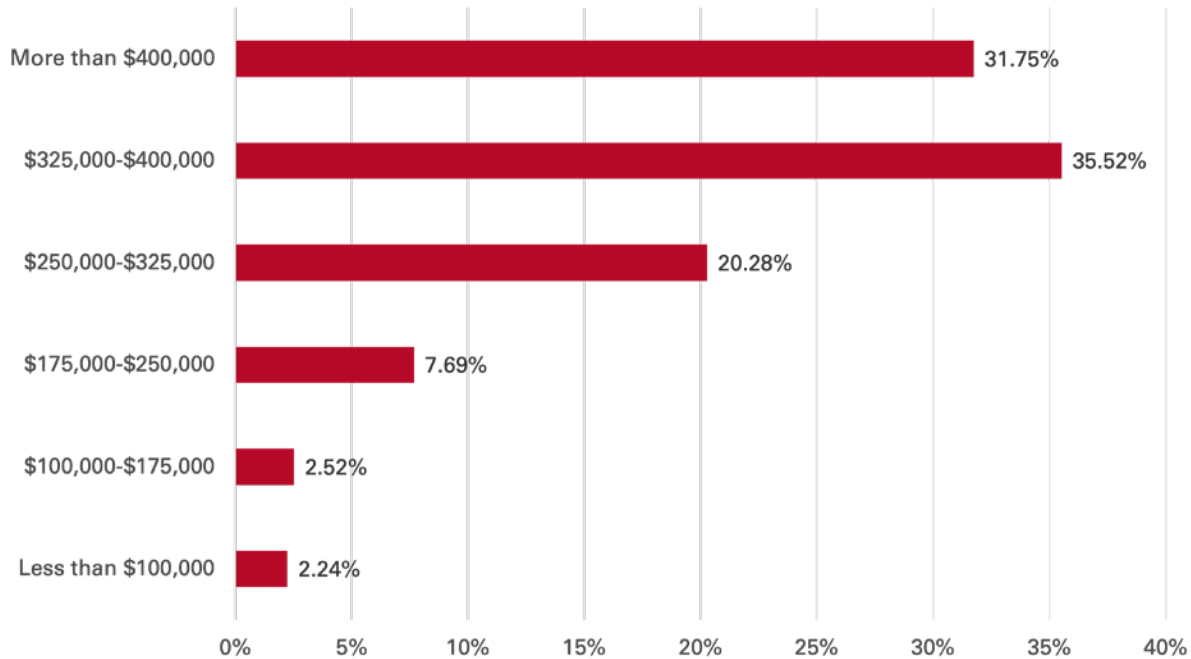
When asked what specific actions Eldora should take to improve access to quality and affordable housing, survey respondents gave the following answers most often (listed in order of frequency):

- Improve quality and quantity of rental-housing options
- Provide more quality jobs
- Clean up the community, including neighborhoods and housing units
- Clean up/improve the trailer park
- Provide senior housing options
- Decrease property taxes
- Address vacant or empty properties

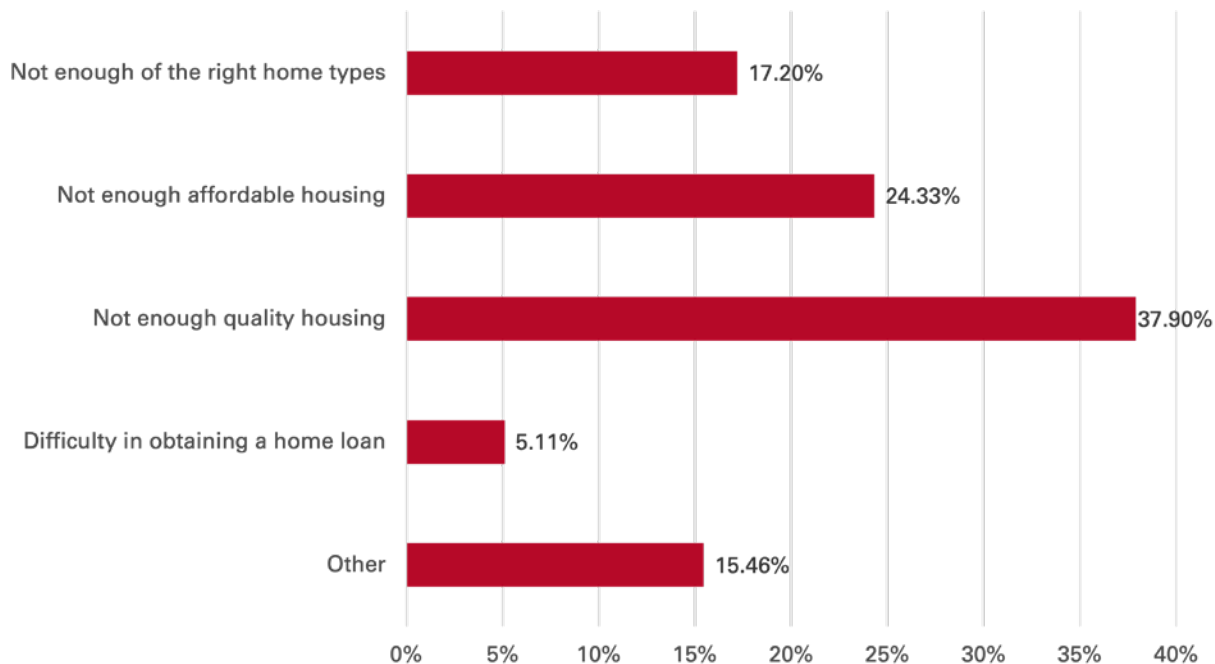
When survey respondents were asked what they want to see in Eldora in two to three years as a result of the current focus on housing, they most frequently provided the following answers:

- Availability of affordable housing
- More quality jobs
- Attractive and cleaned-up community

**Figure 4. Desired price ranges for purchasing a home in Eldora among survey respondents**

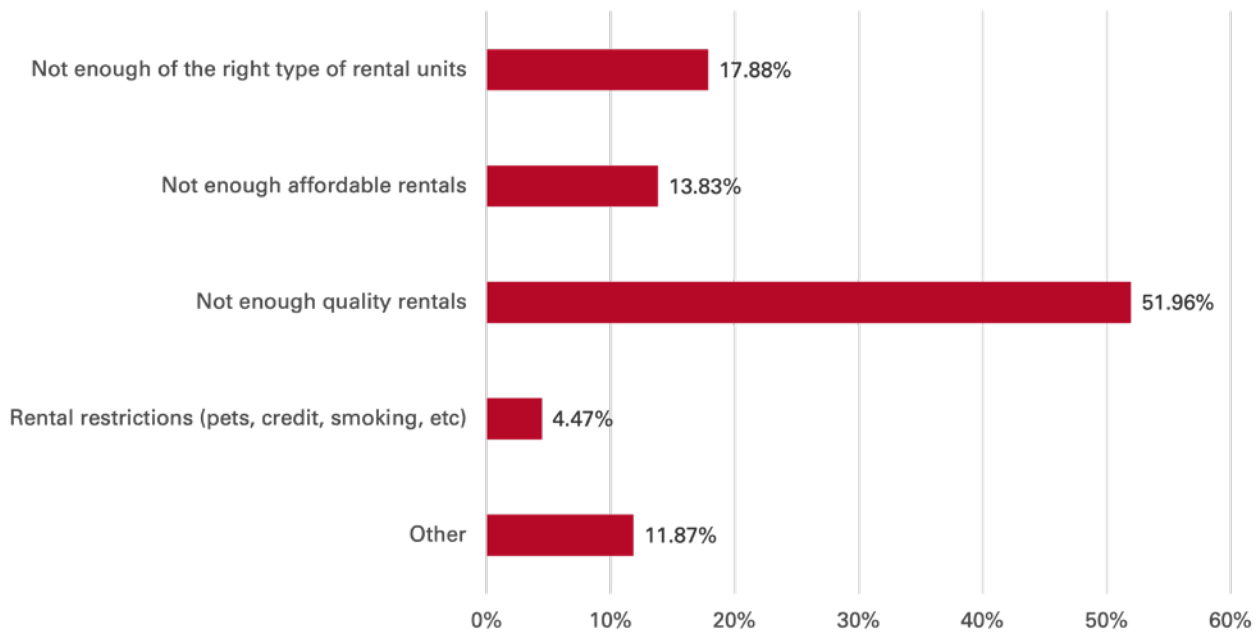


**Figure 5. Main barriers to homeownership in Eldora among survey respondents**





**Figure 6. Main barriers to renting in Eldora among survey respondents**



The third and final portion of the educational session featured CED field specialists working with the steering committee to explore housing “decision points”—i.e., what committee members can do to change their community’s housing trajectory. Topics covered included financial incentives for buyers and developers, infrastructure maintenance and improvement, comprehensive planning and housing needs assessments, and updating Eldora’s code of ordinances. Additionally, CED specialists provided in-depth analyses on case studies of communities in Iowa that used some combination of the aforementioned tactics to fill in vacant lots, develop new single- and multifamily housing, or improve existing housing through rehab and adaptive reuse programming. These case studies can be found in Appendix B of this report.

**WHAT DOES A DEVELOPER ACTUALLY DO?**



**Key Action Items**

Two weeks after the educational session, CED specialists and the housing steering committee reconvened for an action-planning workshop with the express intent of mapping out the initial stages of a strategy for improving the quality, affordability, and accessibility of housing in Eldora. Building on what was discussed during the educational workshop, the results of the community survey, and previous housing programs and initiatives as identified in the workbook, the group identified several action items that it would like to accomplish within the next three years to substantially move the needle on housing.

First, the group discussed the community survey conducted as part of the RHRA process. Needs identified by respondents that committee members found notable included:

- Rental code enforcement or enhancement
- Lots of “cleanup” and holding property owners accountable
- Improvement of the trailer court
- More housing
- Senior housing (quality, single floor)

Next, committee members were asked to envision what success will look like. To create a Victory Circle, they responded to the following prompt: ***“In three to five years, when we have achieved the goals, we set out in this plan, what will housing be like in our community?”***

The committee then identified the Eldora community’s strengths, weaknesses, opportunities, and dangers of success related to achieving “victory.”



**Victory circle**

**STRENGTHS AND WEAKNESSES AS A COMMUNITY**

<b>STRENGTHS</b>	<b>WEAKNESSES</b>
<ul style="list-style-type: none"> <li>• Adequate infrastructure to accommodate housing development</li> <li>• Beautiful place—Pine Lake, attractive buildings, etc.</li> <li>• Lots of recreation opportunities for the size of the community, including trail</li> <li>• Grocery store choices</li> <li>• Sound school system</li> <li>• Excellent professional, health, and financial services</li> <li>• Eleven businesses that serve food (soon to be 12)</li> <li>• People willing to support a solid vision</li> <li>• Strong mayor and council</li> <li>• Close proximity to Hwy. 20 and I-35</li> <li>• Close proximity to universities and community colleges</li> <li>• Excellent public safety providers</li> <li>• Town where you can let kids “run around”</li> </ul>	<ul style="list-style-type: none"> <li>• Access for medical care</li> <li>• Public perception versus reality—poor, disrepair</li> <li>• Properties in disrepair hurt perception of community</li> <li>• Higher free and reduced-price lunch eligibility percentage (of students) than state average</li> <li>• Lack of unity of vision</li> <li>• So many things to do, tax limitations</li> <li>• Stagnant/declining assessed values</li> <li>• Perception that taxes, utilities are high here</li> <li>• Remoteness</li> </ul>

**OPPORTUNITIES AND DANGERS OF SUCCESS**

<b>BENEFITS</b>	<b>DANGERS</b>
<ul style="list-style-type: none"> <li>• Attract families; good place to raise kids</li> <li>• Develop adjunct to natural/recreation assets</li> <li>• More public/private collaboration on housing, community center</li> <li>• Size—easier to change path</li> <li>• Have jobs—opportunity is creating housing for them</li> <li>• Opportunity to improve everyone’s lifestyle</li> <li>• Helps school, property taxes, businesses</li> <li>• School construction and trades program could help with blighted properties</li> </ul>	<ul style="list-style-type: none"> <li>• Might upset some people—building/rental code</li> <li>• Might eliminate some rental units</li> <li>• “Unfair” to help some</li> <li>• Ten percent of students live in trailer court (and 20% live in more than one house), which could equal a huge decline in population/enrollment</li> <li>• So many people, real estate prices will skyrocket</li> </ul>

Finally, individuals were asked what actions need to be taken within the next 12 months to achieve the victory envisioned by the group. Committee members answered the question silently on their own, then shared their responses within their small groups. Responses were written on cards by the small groups for placement on a sticky wall. Everyone worked together to cluster similar actions together, then named the clusters. Each cluster is the basis for a work group. Committee members decided which of the three work groups they wanted to join to take responsibility for ensuring that the goals identified by that work group are accomplished. The goals listed below will serve as a starting point, but the team members may add or modify action steps as they make progress.

An intermediate outcome of the action-planning session, the following chart shows how the committee grouped potential accomplishments with a reasonable possibility of success into three categories from which committee members can choose items to focus on.

<b>KEY ACTIONS: WHAT DO WE WANT TO SEE IN PLACE IN ELDORA IN 2-3 YEARS FROM NOW, AS A RESULT OF OUR STRATEGIC PLANNING WORK TOGETHER?</b>		
<b>PROMOTE ELDORA AS A PLACE TO LIVE</b>	<b>CLEAN UP WHAT WE HAVE</b>	<b>COLLABORATE TO CREATE MORE HOUSING</b>
Marketing opportunities—jobs/grants/incentives	Adopt and fairly enforce a rental code	Bring all stakeholders together
Promote and market Eldora	Update/enforce rental code	Specifically housing
Marketing	Provide a way to “get rid of the junk”	School CTE and property-inspection partnership
Promote current housing grants/programs	Nuisance property cleanup	Engage Habitat for Humanity
Community communication and education	Address the trailer park	Local developer
Incentives		Housing nonprofit group
Create incentive for building		Consider options for senior housing
Free lot incentive program		Begin the process of building a “spec” home

## Commitments from Committee

Work groups' goals will take numerous steps and investigation to complete. Below are some starting-point information for each goal in the form of descriptions, resources, and/or the identification of example communities in Iowa that have implemented similar programs.

**Table 2. Working group plans**

<b>WORKING GROUP</b>	<b>SUCCESS YEAR ONE</b>	<b>PARTNERS</b>	<b>LAUNCH EVENT</b>	<b>RESOURCES</b>	<b>TEAM MEMBERS</b>
<b>PROMOTE ELDORA AS A PLACE TO VISIT</b>	<ul style="list-style-type: none"> <li>All current and prospective residents will be aware of all housing programs, incentives, and opportunities</li> </ul>	<ul style="list-style-type: none"> <li>City</li> <li>Banks</li> <li>Realtors</li> <li>Newspaper</li> <li>People with marketing experience</li> <li>Region 6</li> <li>Employers</li> <li>Churches</li> </ul>	<ul style="list-style-type: none"> <li>Coordinate stakeholders and collaborate to develop marketing campaign</li> </ul>	<ul style="list-style-type: none"> <li>\$ for brochures/website design</li> <li>People willing to serve</li> <li>Region VI help</li> </ul>	<ul style="list-style-type: none"> <li>Coordinators: Dave &amp; Maggie VanderWilt</li> <li>Nick Lavelle</li> <li>Adam Zellmer</li> <li>Sara Zellmer</li> </ul>
<b>CLEAN UP WHAT WE HAVE</b>	<ul style="list-style-type: none"> <li>City adopts rental code in 60 days</li> <li>Citywide cleanup (including rentals)</li> <li>Elevate housing stock</li> </ul>	<ul style="list-style-type: none"> <li>Landlords</li> <li>Tenants</li> <li>Metal recyclers</li> </ul>	<ul style="list-style-type: none"> <li>Inform and educate landlords/tenants</li> <li>Adopt code</li> <li>Advertise and schedule cleanup</li> </ul>	<ul style="list-style-type: none"> <li>City code equally administered</li> <li>Enforcement personnel</li> <li>EHS students (clean up, paint)</li> <li>Service clubs</li> </ul>	<ul style="list-style-type: none"> <li>Coordinator: Steve Pence</li> <li>Matt Kuecker</li> <li>Dave Dunn</li> <li>Jerry Kramer</li> <li>Nick Hasselbrock</li> </ul>
<b>COLLABORATE TO CREATE MORE HOUSING</b>	<ul style="list-style-type: none"> <li>Identify available lots</li> <li>Bring partners together and establish goals and responsibilities</li> <li>Identify senior housing options</li> </ul>	<ul style="list-style-type: none"> <li>School</li> <li>City</li> <li>EID</li> <li>Plumber</li> <li>Electrician</li> <li>Contractor</li> <li>Financial</li> <li>Region VI</li> <li>Senior citizens</li> </ul>	<ul style="list-style-type: none"> <li>Bring stakeholders together and establish plans to accomplish</li> <li>Subgroups and divide specific responsibilities</li> </ul>	<ul style="list-style-type: none"> <li>\$\$</li> <li>Grants</li> <li>Lots available</li> <li>Map</li> <li>City, school</li> <li>Input from seniors/specifics</li> </ul>	<ul style="list-style-type: none"> <li>Coordinator: Jim Brown with help from Deb and John</li> <li>John Kies</li> <li>Ben DeVilder</li> <li>Dave Dunn</li> <li>Adam Zellmer</li> <li>Deb Johnson</li> </ul>

**Table 3. Working group time lines**

WORKING GROUP	QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4	LONGER TERM
<b>PROMOTE ELDORA AS A PLACETO VISIT</b>	<ul style="list-style-type: none"> <li>Identify partners and hold first meeting</li> </ul>	<ul style="list-style-type: none"> <li>Collect and organize info for marketing campaign</li> </ul>	<ul style="list-style-type: none"> <li>Develop marketing campaign and finalize materials</li> </ul>	<ul style="list-style-type: none"> <li>Launch marketing campaign</li> </ul>	<ul style="list-style-type: none"> <li>Annual update and ensure marketing materials are in hands of all groups</li> </ul>
<b>CLEAN UP WHAT WE HAVE</b>	<ul style="list-style-type: none"> <li>Pass code</li> <li>Identify landlords</li> <li>Educational campaign regarding new code</li> </ul>	<ul style="list-style-type: none"> <li>Fall clean-up</li> <li>Dumpster for junk</li> <li>White goods disposal</li> </ul>	<ul style="list-style-type: none"> <li>Assess progress and code enforcement and recalibrate</li> <li>Spring cleanup</li> <li>Look at owner-occupied problems</li> </ul>	<ul style="list-style-type: none"> <li>Measure success</li> </ul>	<ul style="list-style-type: none"> <li>Continue to enforce code</li> </ul>
<b>COLLABORATE TO CREATE MORE HOUSING</b>	<ul style="list-style-type: none"> <li>Meeting of partners</li> <li>Identify next steps</li> </ul>	<ul style="list-style-type: none"> <li>Map possible lots</li> <li>Begin to identify senior needs</li> </ul>	<ul style="list-style-type: none"> <li>Identify financial resources and available grants</li> </ul>	<ul style="list-style-type: none"> <li>Finalize long-term plan using this info (from seniors and all stakeholders)</li> </ul>	<ul style="list-style-type: none"> <li>Implement plan</li> </ul>

## Recommendations and Resources

For completing this program, the City of Eldora will receive \$10,000 to put toward housing-related activities or projects resulting from the RHRA planning process. The following are suggestions for allocating these funds (but the city is not limited to this list):

1. **Costs associated with implementing rental code inspection:** These costs could include attorney’s fees, personnel training, initial rental inspection fees,
2. **Community cleanup costs:** Dumpsters, landfill fees, and the disposal of appliances or diseased tree removal are just a few of the costs that would be an eligible use of RHRA grant funds.
3. **Incentive grants for rental-unit improvements:** Provide matching funds up to \$1,000 (or amount of your choice) to landlords who make improvements to the front exterior of their properties.
4. **Acquisition/demolition:** Funds could be help pay for acquisition and/or demolition of dilapidated houses to facilitate construction of new houses.
5. **Promotion of Eldora as a place to live:** Development of a website or materials to promote building or buying a home in Eldora would be an eligible use of funds.
6. **Starter funds for a local housing investor group project.**
7. **Incentives for new house construction.**

Appended to this report are several fact sheets written by CED specialists covering the topics discussed during Eldora’s education session as well as topics brought up during the action-planning session. As more communities have gone through the RHRA process, CED specialists have categorized common action items, researching funding opportunities, best practices, and other communities that have been successful

in these areas in recent years, for example, building new housing for older adults, rehabbing upper-story residential units in downtowns, et cetera. The fact sheets provide a wealth of useful information on these common topics (see Appendix D).

## Follow Up

At the conclusion of the action-planning workshop, CED specialists asked the steering committee to set themselves up for success by selecting an overall project coordinator, setting regular meeting schedules for each work group and the committee overall, and creating a marketing plan for letting the broader community know about the work being done.

The committee should present this plan to city council for consideration at **the next city council meeting following receipt of the final report**. The members of each work group will **meet monthly** to discuss progress and coordinate action items. The team lead is responsible for coordinating this with the members of each team. The full housing committee will meet **quarterly**. At each meeting, there will be an update from the groups on the progress that has been made. **Deb Johnson** has committed to being the overall coordinator of this effort. With assistance from city staff; she will communicate with the committee members, and schedule full group meetings. This plan will be promoted to the public through **newspaper, social media, radio/news release, and individual websites**.

## Final Comments

It was a pleasure to assist Eldora with the RHRA process. It is important to note that this plan, especially the timelines and steps created during the action-planning process, is not set in stone. These elements can, and should, be modified as local, regional, and national socioeconomic conditions evolve. New opportunities in the form of funding, anecdotes, and educational material that may not be widely available or known at the time this report was written are sure to emerge. A dynamic housing strategy is far more likely to succeed than a static one.

ISU Extension and Outreach CED specialists are looking forward to following Eldora's progress and will remain a resource for the committee moving forward; we hope to be able to provide continued support, additional facilitation services, and share new educational materials as we learn about them.

# Appendix A

## RHRA WORKBOOK RESULTS

### Rural Housing Readiness Assessment



IOWA STATE UNIVERSITY  
Extension and Outreach  
Community and Economic Development

**Disclaimer:** The Rural Housing Readiness Assessment draws together best practices communities have used to manage housing quality, affordability and access. It is not a substitute for legal or professional advice. Every community's housing situation is unique and best practices should be weighed against the availability of resources, historic circumstance, and current local, state, and federal law. The Iowa Code and court cases mandate how local governments must conduct some activities relating to housing and planning and zoning (such as adopting ordinances, creating a TIF District, or creating a tax abatement program). On the other hand, communities are free to approach other aspects of planning for and managing housing stock in a way that works best for them (for example, developing the comprehensive plan, conducting housing studies, or the development review process). For these reasons it is necessary for you to consult legal counsel to make sure that the ideas you take from this publication are in accordance with current law and applicable to your particular situation.

The role of Extension Specialists at Iowa State University is to provide you with the information you need to be effective in your roles as housing decision makers, and to help you acquire the skills necessary to perform your complex responsibilities with confidence.



## Housing Readiness Assessment

### Part 1: Finding a Baseline

This housing readiness self-assessment guides communities in considering options that ensure existing and potential residents are able to find safe, secure, and quality housing that meets their needs and fits within their budgets. Many communities have existing housing-related plans and studies. These should be considered the source documents for finding the information on the strategies identified below. Familiarizing oneself with the relevant sections of city code and zoning ordinances governing housing will also be helpful. Your community’s municipal code is a collection of ordinances grouped together by the activities they regulate. Common code sections which impact housing include: building code, zoning code, nuisance code, and rental code among others. Your community may have all or none of these and names vary by community. It is vital to gather these ordinances together before completing this handbook.

However, just because a study or a plan has been completed doesn’t mean that community input was gathered in the process. Community input is important for three key reasons: 1) Plans that did not engage in a public participation process will not reflect the needs and desires of residents; 2) Ongoing public participation throughout the planning and assessment process increases support for the adoption of policies and strategies; and, 3) Public participation can reveal community champions who can help with public implementation and acceptance of strategies to address housing issues.

### Existing Housing Plans or Studies

***Housing studies or plans are crucial in identifying housing conditions and areas of concern. They should be conducted with public input and their recommendations implemented. What housing studies have been completed in your community? Are they currently being implemented?***

Planning documents related to housing exist for our community (check all that apply):	Yes	No	Don't know	Year Completed	Year Approved by City Council or Board
<ul style="list-style-type: none"> <li>• Housing Needs Assessment</li> <li>• Detailed housing section of Comprehensive Plan OR</li> <li>• Brief housing section of Comprehensive Plan</li> <li>• Vacant lots inventory</li> <li>• Upper-story downtown housing assessment or inventory</li> <li>• Rental unit inventory</li> <li>• Other housing study (specify):</li> </ul>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Public participation was part of the needs assessment process.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
A Housing Commission or Committee, which includes resident participation, exists to implement housing policy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		



### Existing Code and Ordinances

*Having clear codes that are well adapted to your community is vital for affordable, quality housing. Homeowners, landlords, and potential developers should be able to easily understand the expectations and restrictions that your community has put into place. Your code should also reflect the needs and desires of your community. If you find that projects often need multiple variances, if desired housing simply cannot be built, or codes make it unattractive to reinvest in older homes, consider amending your ordinance.*

	Yes	No	Don't know	Date Adopted	Last Updated
We have adopted a building code.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2021	
We have adopted a zoning code.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<ul style="list-style-type: none"> <li>We do not have zoning but use "Restricted Residential Zones" (for cities)</li> <li>We do not have zoning but use "Agricultural Land Preservation Areas" (for counties)</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
We have adopted a nuisance code.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
We have adopted a rental code.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Ordinances are codified.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Currently in process	
Ordinances are searchable on-line.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

### Definitions

**Restricted Residential Zones:** Iowa Code Section 414.24 provides a means for small municipalities to prepare and adopt a version of zoning that is easier to administer than conventional zoning. Under this approach, the city council establishes "restricted residence districts." The council, by ordinance, establishes rules for land uses that are allowed in such districts. In general, only houses, schools, churches, and similar structures are authorized.

**Agricultural Land Preservation Areas:** Iowa Code Chapter 352 provides a means for counties with or without zoning to restrict certain land uses in dedicated "agricultural land preservation areas." A county board is created to oversee the administration of the county's land preservation ordinance. Land may be withdrawn from the preservation area by the landowner.

**Worksheet**

Municipal Officials

Personnel	Contact Information	Received Training
Zoning Administrator:	Jamie Witham & Kelly Haskin	
Code Enforcement Agent:	Jamie Witham 641-939-2993 Ext 103 1442 Washington S Eldora, Iowa 50827.	3 short Conferences
Building Inspector:		
Rental Inspector:		

Board of Adjustment

Member Name	Contact Information	Received Training
Roger Hanson	641-858-5050	
Renee Minter	641-485-5912	
Scott Humphrey	641-939-7296	
Terry Portz	641-858-6101	
Ike Rooks	641-858-5249	

Planning Commission

Member Name	Contact Information	Received Training
Bruce Harvey	641-751-7737	
Ike Rooks	641-858-5249	
Bill Dagit	641-858-5262	
Steve Priske	641-858-5964	
Renee Minter	641-485-5912	

Housing Commission

Member Name	Contact Information
Ben Cutler, Dave VanderWilt	641-939-5475 Cutler, 641-939-3407 VanderWilt
Steve Pence, Deb Johnson	641-849-0994 Pence, 641-858-6737 Johnson
Ike Rooks, Aaron Budweg	641-858-5249 Rooks, 319-505-3244 Budweg
Jerry Kramer, David Dunn	641-751-0864 Kramer, 641-858-6002 Dunn

# Housing Readiness Assessment

## Part 2: Strategies

Existing housing plans, code sections and programs should be identified and reviewed. Are existing programs and policies in alignment with recent studies? Are there other strategies and tools not currently in use that could be applied? The assessment is divided into eight sections: 1) Vacant lots & buildings, 2) New construction, 3) Housing rehab programs, 4) Code enforcement, 5) Homeownership support, 6) Infrastructure, 7) Community engagement & civic participation, and, 8) Programs designated to support specific demographics. Each section identifies multiple strategies a community can use to improve access, affordability and quality of the housing stock. Strategies address particular housing issues; a strategy may not be relevant to your community because the underlying problem it addresses is not prevalent. Each section directs the reader to seek out the existing resources in their community. If you are uncertain as to whether such a program or priority exists in your community, we urge you to contact city and county government officials or consult the relevant sections of municipal code to find out.

### Vacant Lots & Buildings

***Vacant lots and buildings are not only an eyesore for a community, they can bring down the assessed value and lower property tax revenue, constraining a community's ability to improve quality of life. On the other hand, they also provide the opportunity for infill redevelopment. What tools does your community use to address vacant lots and buildings?***

	Yes	No	Don't know
There are existing ordinances that govern vacant and non-conforming lots. The relevant code sections and zoning ordinances are:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There are existing ordinances that govern vacant buildings. The relevant code sections or zoning ordinances are:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
City or county programs exist to collect delinquent property tax and/or relieve owners who owe delinquent taxes of their properties.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Programs exist to work with property owners to maintain upkeep on vacant lots and buildings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There is (at least) annual outreach from the city to property owners of vacant lots and buildings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Programs/incentives exist that promote the re-use of lots.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Programs/incentives exist promoting the adaptive re-use of vacant buildings for housing (e.g. schools, hospitals, warehouses).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The city has used Iowa Code 657A.10 to take title of abandoned buildings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There exists a land-bank program to help consolidate vacant parcels into buildable lots.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Worksheet**

Ordinances Governing Vacant Lots		Ordinances Governing Buildings	
Ordinance	Brief Description	Ordinance	Brief Description
		Chapter 145 Dangerous Buildings	145.09 Vacant Building Registration and Inspections

Program Name and Contact	Description

**Definitions**

**Land bank:** a public or community-owned organization or agency that buys, manages, maintains, and refurbishes vacant, abandoned and foreclosed properties including lots, houses, and other kinds of buildings. The purpose can be to aggregate lots for redevelopment and/or prevent the spread of blight throughout a neighborhood or block.

**Legal non-confirming:** the legal term for what are commonly referred to as “grandfathered” uses. Legal non-conforming lots and buildings are those that were built legally at the time, but do not conform to the standards of today’s ordinance. New ordinances must allow these uses to continue, but local governments have some discretion in how permissive to be with additions or updates.

## New Construction

*New construction is a necessary component to having an adequate mix of housing options (single-family, duplex, manufactured, and multi-family dwellings), tenure (owner-occupied or rental properties) and at multiple price points (high-end, middle-income, and workforce housing). The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as a monthly payment (be it rent or mortgage) that is 30% or less than the total monthly income of the household. The cost of housing options in your community should reflect the average household income level. Does your community offer incentives to developers, contractors, and occupants in order to spur new construction?*

	Yes	No	Don't know
Promotes building market-rate, single-family homes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Infrastructure incentives for developers</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Tax incentives for homeowner</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• New subdivisions meet zoning requirements as surveyed and are ready for developers</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Zoning is conducive to infill construction in residential zones</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Promotes building market-rate multi-family units	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Infrastructure incentive for developers</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Tax incentives for owner</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• New subdivisions meet zoning requirements as surveyed and are developer-ready for building</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Zoning is conducive to infill construction in residential zones</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Promotes building affordable, single-family owner-occupied homes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Programs are in place to promote the construction of low-to-moderate income (LMI) and workforce housing units</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Promotion of building affordable multi-family units	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Programs are in place to promote the construction of low-to-moderate income (LMI) and workforce housing units</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prioritizes partnering with nonprofit housing developers to build new affordable housing options	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Manufactured housing is treated the same as site-built housing as required by state code 414.28	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Definitions

**Workforce Housing:** housing that is affordable for the average salaries of workers employed by major industries in a community and within close proximity to the workplace.

**Low-to-Moderate Income (LMI) Housing:** income limits that determine eligibility for HUD housing programs, such as rental and mortgage assistance and housing assistance for the elderly and people with disabilities. LMI guidelines vary depending upon the median family income per county. Specific county guidelines can be found at: <https://www.huduser.gov/portal/datasets/il.html>

**Worksheet**

Programs Supporting Single-family Home Construction	Description of Incentive
<b>Tax Abatement</b>	Over 5 years, % of tax is forgiven

Programs Supporting Multi-family Home Construction	Description of Incentive
<b>"Same"</b>	<b>"Same"</b>

Nonprofit Developers in your community	Focus

**Definitions**

**Urban Renewal:** The creation of Urban Renewal Areas is enabled by Iowa Code Chapter 403 to give cities additional powers to deal with slum and blight and to promote economic development. The most important tool authorized by Urban Renewal is the use of Tax Increment Financing (TIF). To create an Urban Renewal Area the city must first have in place a comprehensive plan.

**Tax Increment Financing (TIF):** a program designed to counter blight and spur investment and revitalization in which a designated area's allocation of tax revenue to taxing bodies is frozen for a prolonged period of time. Any increases in tax revenue within the designated area is used to fund community improvement within that same defined area.

**Urban Revitalization** The creation of Urban Revitalization Areas is enabled by Iowa Code Chapter 404. The most important tool authorized by Urban Revitalization is the use of tax abatement on new construction or improvements. To create an Urban Revitalization Area the city must first have in place a comprehensive plan.

**Property Tax Abatement:** a reduction or elimination of property tax paid on new construction, or property improvements. Property tax is still paid on the existing (pre-improvement or pre-construction) value, but the tax on the new structure or improvement value is not assessed at the full rate for a set number of years.

### Housing Rehab Programs

*Housing rehabilitation is an effective alternative to new construction to meet housing demand. Housing rehabilitation programs can transform aging housing stock into desirable, safe homes with modern conveniences. What kind of rehabilitation programs exist to assist homeowners to refurbish their older home?*

	Yes	No	Don't know
There exist city and/or utility company rebate programs for energy-efficiency remodeling.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
City or county low- or no-interest loans for home repair are available for low-to-moderate income homeowners.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Active partnerships with nonprofit agencies doing home repair.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
City or county participation in USDA and HUD single-family housing repair loans and grants.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
City or county participation in HUD lead-abatement program.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Programs that support manufactured and mobile-home repair.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Area housing trust fund provides housing rehabilitation and repair programs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Worksheet**

Rehab Program Name and Contact		Description		Nonprofit agencies doing home repair		Contact Information	



## Code Enforcement

*Code enforcement is the primary way in which cities are able to regulate the quality and safety of the living environment, including existing homes and homes in construction. Active code enforcement maintains property values and the community tax base. What is the extent of code enforcement in your community?*

	Yes	No	Don't know
Our code matches our needs as a community.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There is at least one individual designated as the building inspector for the city.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our staff take part in regular training.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our staff are part of relevant professional networks.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A rental inspections program exists and is implemented.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Building permits are issued and records kept for new construction and home modification.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Variances are given only rarely and when an unnecessary hardship is presented to the Board of Adjustment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provisions exist to modify dimensional requirements through special use permits or "minor modifications."	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
We allow accessory dwelling units in some zones.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Code enforcement is active, ongoing, and strategic. Enforcement is not on a complaint-only basis.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Community code-enforcement partnerships with the city are welcomed and implemented.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A mechanism exists to investigate housing discrimination.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Definitions

**Strategic Code Enforcement:** a means of organizing code enforcement efficiently to maximize limited resources. Involves combining technology, organizational skills, staff capacity, clear priorities, community partnerships. See more at: <https://www.communityprogress.net/tool-1--maximizing-capacity-pages-266.php>

**Community Code Enforcement:** programs that work with neighborhood residents and community partners to help city officials identify and address code violations. See more at: <https://www.communityprogress.net/tool-3--community-code-enforcement-partnerships-pages-269.php>

### Homeownership Support Programs

*Buying a home, especially one's first home, can be a daunting experience, representing a large investment for oneself and the community. Homeownership is not always in reach, because of financial and knowledge barriers. How is homeownership encouraged?*

	Yes	No	Don't know
Down payment assistance programs are available for qualified buyers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special home-ownership assistance programs are available for veterans.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special home-ownership assistance programs are available for public servants and/or professionals (e.g. teachers, municipal employees).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Local employers offer housing assistance programs for employees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home-ownership counseling programs are available from agencies other than banks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Active partnerships with nonprofit agencies promoting home ownership.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**Infrastructure Related to Housing Needs**

*Communities must have adequate infrastructure in place in order to sustain a high quality of life for residents. Existing infrastructure and potential updates also need to be taken into consideration when considering options in supporting housing growth and improvements. What is the condition of the infrastructure in your community?*

	Yes	No	Don't know
City water infrastructure has the capacity for existing and projected housing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
City storm sewer infrastructure has the capacity for existing and projected housing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
City sanitary sewer infrastructure has the capacity for existing and projected housing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Road maintenance and upkeep are included in the annual city budget.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A walkability assessment has been completed for neighborhoods targeted for re-investment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Date of completion:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Definitions**

**Walkability Assessment:** a study that examines the access, safety, and ease of use for pedestrian walking routes. See for example: <http://www.i-walk.org>

**Community Engagement & Civic Participation**

*Public input and ongoing engagement is critical to the success of implementing housing programming. Without active civic engagement programs, incentives will be under-utilized and not likely to reflect the needs of residents. What is the degree of civic involvement in directing housing policy?*

	Yes	No	Don't know
Existing housing programs and incentives are well marketed and widely known by residents.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Communication occurs with residents and/or neighborhood associations for feedback on housing issues.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Housing Programs for Special Populations

***Certain demographics have unique housing and community needs. Most often these are individuals whose social vulnerability makes finding quality, affordable, and safe housing more difficult. How does your community support housing options for a variety of demographics?***

	Yes	No	Don't know
Housing assistance programs (grants, loans, counseling, etc.) are available for these populations:			
• Veterans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Senior Citizens	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Individuals with disabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Immigrants and refugees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Native Americans (HUD Section 184)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Households living below the poverty line	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Worksheet**

Program Name and Contact	Description

**Definitions**

**Age-friendly or Elder-friendly City Initiative:** planning initiative that takes into consideration housing, transportation and service needs across the human life span, with special emphasis on aging populations. See more at: <https://www.aarp.org/livable-communities/network-age-friendly-communities/>

**Welcoming City Initiative:** planning or policy initiative that works toward making the city a safe and vibrant community for all, especially immigrants and refugees. See more at: <https://www.welcomingamerica.org/programs/member-municipalities>

# Appendix B

## EDUCATIONAL WORKSHOP SLIDES



### Rural Housing Readiness Assessment Workshop

Laying the foundation for local housing strategy

IOWA STATE UNIVERSITY  
Extension and Outreach

Community and Economic Development

## Agenda



Introductions

Incentives and  
Financing



Overview

Case Studies



Housing Data

Next Steps



IOWA STATE UNIVERSITY  
Extension and Outreach

Community and Economic Development

**Introductions**



What is your name?

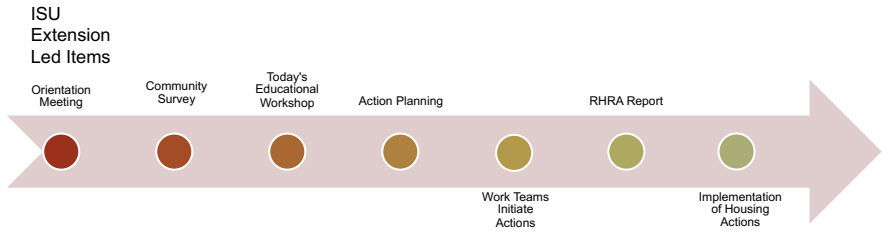
What is your role in housing?

Why are you here?

**IOWA STATE UNIVERSITY**  
Extension and Outreach

Community and Economic Development

## Overview of the RHRA Process



ISU Extension Led Items

Orientation Meeting    Community Survey    Today's Educational Workshop    Action Planning    Work Teams Initiate Actions    RHRA Report    Implementation of Housing Actions

Community Led Items

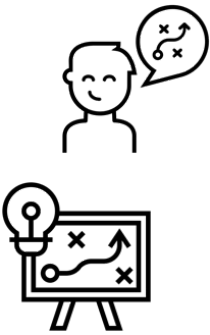
**IOWA STATE UNIVERSITY**  
Extension and Outreach

Community and Economic Development

## Purpose of the RHRA Program

To map out directions to improving availability/access, affordability, and quality of housing

Develop a coherent, realistic, and well-reasoned housing strategy for our community



**IOWA STATE UNIVERSITY**  
Extension and Outreach

Community and Economic Development



## Housing Information Sources

**Data for Decision Makers**

**Hardin County  
Housing Profile**

REPORT NUMBER: HRP-2017-001

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**Housing Access**

In 2013, there were 1,076 housing units in Hardin County. 557 (51.8%) were owner-occupied, 1,309 were renter-occupied, and 1,043 were vacant. Census housing units were created in Hardin County in the 1940s through Census data in the most recent American Community Survey estimates. The median year for which housing was built in Hardin County in 1948. In Hardin County, a majority of owner-occupied housing is 1-unit structures. For renter-occupied housing, there is more housing of 1-unit structures than any other type. Seasonally vacant housing units were 7.4% of all vacant units.

Housing Characteristics, 2017-2021 <sup>1</sup>		
	Estimate	MOE
Total Housing Units	8,076	+/- 109
Vacant Units	1,043 (12.9%)	+/- 186 (2.3%)
Occupied Units	7,033 (87.1%)	+/- 193 (2.3%)
Owner-Occupied Units	5,233 (74.4%)	+/- 237 (3.1%)
Renter-Occupied Units	1,800 (25.6%)	+/- 228 (3.1%)
Median <sup>a</sup> Value <sup>b</sup>	\$97,200	+/- \$4,192
Median <sup>a</sup> Rent <sup>c</sup>	\$706	+/- \$36
Avg Household Size - Owner <sup>d</sup>	2.32	+/- 0.08
Avg Household Size - Renter <sup>e</sup>	2.27	+/- 0.15

<sup>1</sup>Median is the middle value of a distribution. <sup>a</sup>Median value of owner-occupied units, <sup>b</sup>Median gross rent of renter-occupied units, <sup>c</sup>Owner-occupied units, <sup>d</sup>Renter-occupied units

**Median<sup>a</sup> Year Built by Tenure, 2017-2021<sup>1</sup>**

	Estimate	MOE
Median Year Built	1954	+/- 2
Owner Occupied	1950	+/- 3
Renter Occupied	1965	+/- 5

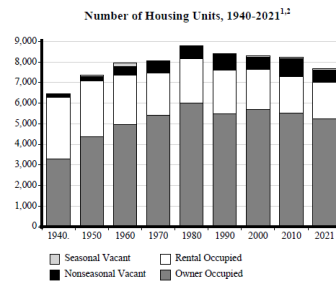
**Contacts:**  
Regional Director: Anne Tedore, 2608 South 2nd St, Suite E, Marshalltown, IA 50158, atedore@iastate.edu, 641-752-1551  
County Office: Bobbi Finarty, 709 Ellsworth, Iowa Falls, IA 50126, bfinarty@iastate.edu, 641-648-4850  
<http://indicators.extension.iastate.edu>

- County level data
- 4-page report
- Information on housing access, characteristics, affordability and demographics
- [https://indicators.extension.iastate.edu/projects/DDMs/housing/housing\\_ddm.php?countyFIPS5=19005](https://indicators.extension.iastate.edu/projects/DDMs/housing/housing_ddm.php?countyFIPS5=19005)

Housing Characteristics, 2017-2021 <sup>1</sup>		
	Estimate	MOE
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Avg Household Size - Owner <sup>d</sup>	2.32	+/- 0.08
Avg Household Size - Renter <sup>e</sup>	2.27	+/- 0.15

<sup>1</sup>Median is the middle value of a distribution. <sup>a</sup>Median value of owner-occupied units, <sup>b</sup>Median gross rent of renter-occupied units, <sup>c</sup>Owner-occupied units, <sup>d</sup>Renter-occupied units

Median <sup>a</sup> Year Built by Tenure, 2017-2021 <sup>1</sup>		
	Estimate	MOE
Median Year Built	1954	+/- 2
Owner Occupied	1950	+/- 3
Renter Occupied	1965	+/- 5



**Contacts:**

<b>Regional Director</b> Anne Tedore 2608 South 2nd St, Suite E Marshalltown, IA 50158 atedore@iastate.edu 641-752-1551	<b>County Office</b> Bobbi Finarty 709 Ellsworth Iowa Falls, IA 50126 bfinarty@iastate.edu 641-648-4850
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<http://indicators.extension.iastate.edu>

## Using Data to Analyze Availability in the Housing Market

<p>Eldora's population = 2,673</p>	<p>Total Households = 1,012 (Average 2.35 persons per HH)</p>	<p>2,673 people split into 2.35 person households = <b>numerical need</b> for 1,137 housing units</p>
<p>Census shows Eldora has 1,209 housing units</p>	<p>Census shows Eldora has 196 vacant housing units</p>	<p>Census shows Eldora has 1,013 occupied housing units</p>

## What's That Mean?

If the current 1,013 households have 1,209 houses to choose from then we would have 196 more houses than we absolutely need.

If household formation shows we need 1,016 houses, we still have 193 more houses than we absolutely need.

Plus, we have those 196 vacant houses....right?

## What's normal?



196 vacant houses means the vacancy rate of all housing in Eldora is 15.5%.



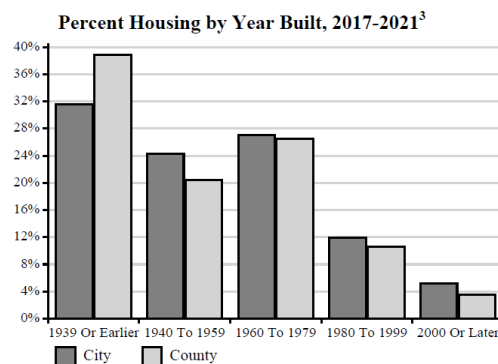
What's normal? **A healthy housing market has a vacancy rate of 5-7%.**

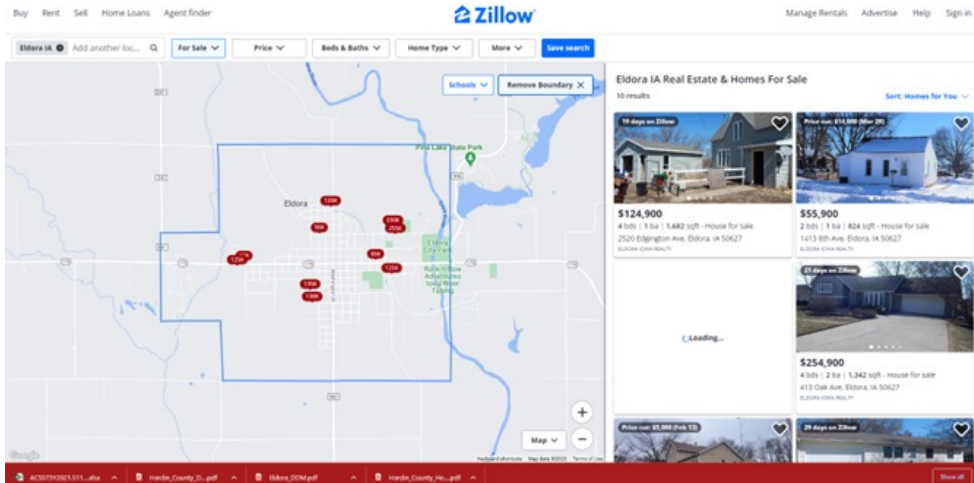


Why are they vacant? Are they available to be used as housing? What condition are they in? Were they owner-occupied or rentals? Are they just "seasonally vacant?" How "real" is this number?

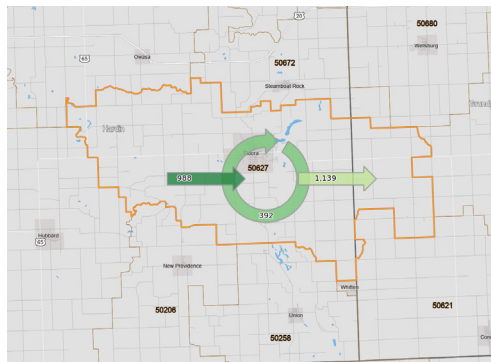
## Other Impacts To Consider

- Loss of housing due to fires, tornados, floods, deterioration/condition
- Demolition rate
- Overall age of housing
- Available does not equal suitable

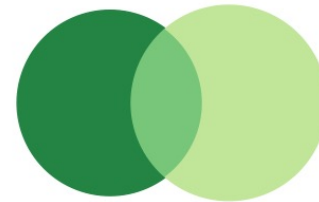




As of 3:30 p.m., Monday, April 17<sup>th</sup>, 2023



Inflow/Outflow Job Counts in 2020



988 - Employed in Selection Area, Live Outside  
1,139 - Live in Selection Area, Employed Outside  
392 - Employed and Live in Selection Area

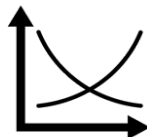
Commuting Patterns Are the Potential for Population Growth or Loss  
U.S. Census "On The Map" downloaded 4/17/23

## Defining: Housing Availability/Access



Residents can find housing with minimal trouble.

The available units roughly match the existing demand.



- Single-family, duplex, multi-family
- Owner occupied and rental units
- A variety of price points



## Housing Availability/Access

Housing Units by Tenure 2020	Number	Percentage
Owner Occupied	919	72%
Renter Occupied	355	28%

Household Formations	Number/Percentage
Total Households	1,244
Families	803
Families with children under 18	373
Households with at least one person over 65	33.5%

## Defining: Housing Affordability



US Department of Housing and Urban Development: No more than 30% of household income should be spent on housing costs.


A household spending more than 30% is considered cost-burdened.



## Defining: Housing Affordability


Median Household Income: **\$62,179**

Cost of an affordable unit per month: **\$1,554**




Mortgage or Rent


+




Insurance



Utilities



Maintenance



Taxes

## Household Income & Housing Affordability

Percent Household Family Income	Annual Household Family Income	30% Monthly Income Spent on Housing Costs
30% MFI	\$18,654	\$466
50% MFI	\$31,090	\$777
80% MFI	\$49,743	\$1,244
95% MFI	\$59,070	\$1,477
115% MFI	\$71,506	\$1,788

## Example of Two families

### EXAMPLE MONTHLY COSTS:

2 Adults  
1 Child  
  
Annual Income = \$45,000

30% housing limit = \$1,125

Costs	
Monthly Income	\$3,750
Transportation	(\$1,194)
Food	(\$550)
Childcare	(\$556)
Medical	(\$600)
<b>Income left for Housing &amp; Other Expenses</b>	<b>\$850</b>

2 Adults  
1 Child  
  
Annual Income = \$70,500

30% housing limit = \$1,763

Costs	
Monthly Income	\$5,875
Transportation	(\$1,194)
Food	(\$550)
Childcare	(\$556)
Medical	(\$600)
<b>Income left for Housing &amp; Other Expenses</b>	<b>\$2,975</b>

Courtesy: MSA

## Eldora Household Incomes

Income Range	Number of Eldora Households in Range	Bottom of Affordability Range	Top of Affordability Range
Less than \$10,000	87		\$250
\$10,000 to \$14,999	22	\$250	\$375
\$15,000 to \$24,999	129	\$375	\$625
\$25,000 to \$34,999	182	\$625	\$875
\$35,000 to \$49,999	121	\$875	\$1,250
\$50,000 to \$74,999	294	\$1,250	\$1,875
\$75,000 to \$99,999	173	\$1,875	\$2,500
\$100,000 to \$149,999	195	\$2,500	\$3,750
\$150,000+	71	\$3,750	\$5,000+

## Survey Highlights

**Q27 - What income bracket does your household fall under?**

#	Answer	%	Count
1	\$19,999 or less	1.06%	2
2	\$20,000-\$39,999	6.38%	12
3	\$40,000-\$59,999	11.17%	21
4	\$60,000-\$79,999	11.70%	22
5	\$80,000-\$99,999	14.36%	27
6	\$100,000-\$149,999	20.21%	38
7	\$150,000-\$199,999	19.15%	36
8	\$200,000 or more	15.96%	30
	Total	100%	188

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Community and Economic Development

## Survey Highlights

**Q11 - How much do you spend monthly on housing (mortgage/rent, utilities, insurance costs, property taxes)?**

#	Answer	%	Count
1	Less than \$300	1.13%	2
2	\$300-\$499	6.21%	11
3	\$500-\$699	10.73%	19
4	\$700-\$899	11.86%	21
5	\$900-\$1,199	18.64%	33
6	\$1,200-\$1,499	19.77%	35
7	\$1,500-1,999	17.51%	31
8	\$2,000 or more	14.12%	25
	Total	100%	177

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## Survey Highlights

**Q7 - If you are looking to purchase a home in this community, what price range would you be looking in?**

#	Answer	%	Count
1	Less than \$100,000	18.59%	37
2	\$100,000-\$175,000	36.18%	72
3	\$175,000-\$250,000	19.60%	39
4	\$250,000-\$325,000	12.56%	25
5	\$325,000-\$400,000	8.04%	16
6	Over \$400,000	5.03%	10
	Total	100%	199

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Community and Economic Development

## Survey Highlights

#	Answer	%	Count
1	Not interested in a different home	28.86%	86
2	Would be interested in down-sizing	6.71%	20
3	Would be interested in up-sizing	12.42%	37
4	Would be interested in renting	5.37%	16
5	Would be interested in a new construction single-family home	18.46%	55
6	Would be interested in an existing single-family home	15.44%	46
7	Would be interested in senior housing	12.75%	38
	Total	100%	298

Thinking about your future housing needs, what type of housing in this community would interest you if you chose to move? (Select all that apply)

## What Will Those Incomes Buy?

Income Range	Monthly Housing Affordability Bottom of Range	Monthly Housing Affordability Top of Range	Price Range of Home Affordable at Bottom of Range	Price Range of Home Affordable at Top of Range
Less than \$10,000		\$250	0	\$20,000
\$10,000 to \$14,999	\$250	\$375	\$20,000	\$30,000
\$15,000 to \$24,999	\$375	\$625	\$30,000	\$50,000
\$25,000 to \$34,999	\$625	\$875	\$50,000	\$70,000
\$35,000 to \$49,999	\$875	\$1,250	\$70,000	\$100,000
\$50,000 to \$74,999	\$1,250	\$1,875	\$100,000	\$150,000
\$75,000 to \$99,999	\$1,875	\$2,500	\$150,000	\$200,000
\$100,000 to \$149,999	\$2,500	\$3,750	\$200,000	\$300,000
\$150,000 to \$199,999	\$3,750	\$4,975	\$300,000	\$398,000
\$200,000 or More	\$4,975		\$398,000	

Income Range	Eldora Households in Range	Possible Housing Needs
Less than \$10,000	87	Affordable Rental, Rental Assistance, Rapid Rehousing, Homeless Assistance
\$10,000 to \$14,999	22	Affordable Rental, Rental Assistance
\$15,000 to \$24,999	129	Affordable Rental, Rental Assistance, Housing Rehab
\$25,000 to \$34,999	182	Affordable Rental, Rental Assistance, Housing Rehab
\$35,000 to \$49,999	121	Housing Rehab, Down Payment Assistance, Access to Mortgage Financing
\$50,000 to \$74,999	294	Housing Rehab, Availability of New Homes/Lots for Purchase, Access to Mortgage Financing
\$75,000 to \$99,999	173	Housing Rehab, Availability of New Homes/Lots for Purchase, Access to Mortgage Financing
\$100,000 to \$149,999	195	Availability of New Homes/Lots for Purchase
\$150,000 +	71	Availability of New Homes/Lots for Purchase

## Defining: Housing Quality

Housing quality refers to the physical condition of the residential building and its surrounding lot.

This encompasses both cosmetic and structural

## Housing Quality in Eldora

		Q12: How would you rate the condition of your dwelling?					
		Total	Excellent	Good	Fair	Poor	Very bad
Q09: Which of the following best describes your living arrangement?	Total Count	179.0	69.0	89.0	20.0	1.0	0.0
	Own	153.0	64.0	76.0	13.0	0.0	0.0
	Rent	21.0	5.0	9.0	6.0	1.0	0.0
	Live with relatives/friends	4.0	0.0	3.0	1.0	0.0	0.0
	Homeless	0.0	0.0	0.0	0.0	0.0	0.0
	Other	1.0	0.0	1.0	0.0	0.0	0.0

## Local Construction History



Authorized Housing Construction Permits in Hardin County, 2000-2021

Permit Year	Single-Family and Duplex Units Building Permits	Per Unit Valuation
2000-2004	98	\$122,524
2005-2009	39	\$170,659
2010-2014	51	\$227,012
2015-2019	43	\$252,723
2020	15	\$304,717
2021	8	\$263,125

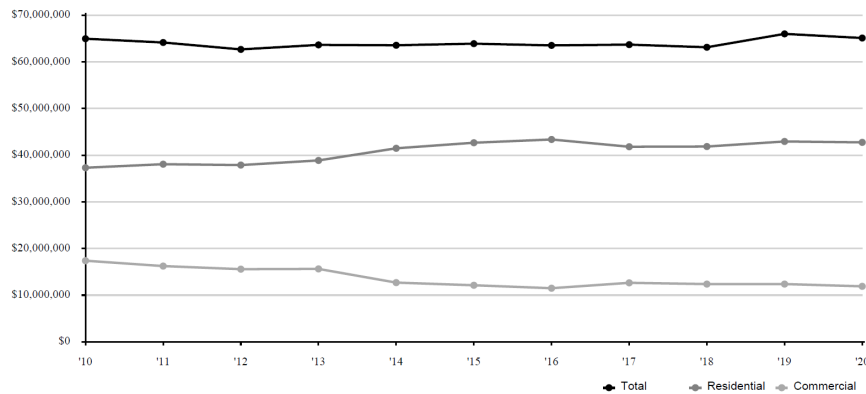


## County Real Estate Listings

Single-Family Detached Homes	December 2021	December 2022
New Listings	10	7
Pending Sales	17	4
Closed Sales	21	10
Days on Market Until Sales	31	67
Median Sales Price	\$81,000	\$83,500
Average Sales Price	\$111,748	\$90,040
Percent of List Price Received	96.3%	94.4%
Inventory of Homes for Sale	32	49
Months Supply of Inventory	1.5	2.8

Iowa Association of Realtors, April 17<sup>th</sup>, 2023

## Eldora Taxable Valuation (incl TIF) 2010-2020<sup>1</sup> in 2020 Inflation Adjusted Dollars



<sup>1</sup>Raw data from Iowa DOM, inflation adjustment calculated by ISU Extension and Outreach

## Incentives for Housing



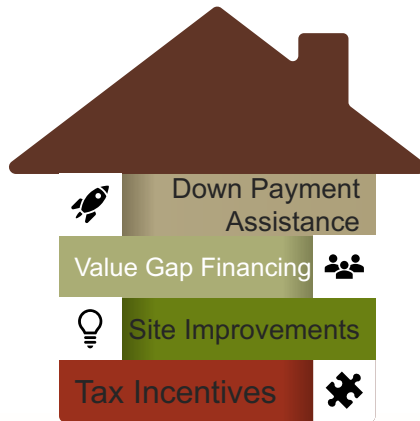
## Buyer or Developer Incentive?

### Down Payment Assistance

Cities can provide down payment assistance to homebuyers to assist with the cost of buying a home.

### Site Improvements

Local governments can assist the developer by investing in site improvements which can include infrastructure upgrades or installation.



### Value Gap Financing

Value Gap Financing provides a way to homeownership for buyers by closing the gap between the value of the home and the cost of the home.

### Tax Incentives

Tax Incentives can be used for either the buyer or developer. Tax abatement can be used to make housing more affordable for the buyer. Tax Increment Financing (TIF) can be used to assist developers.

## Infrastructure as an Incentive



## Financing Resources

  
Federal and State Government

  
Local Government

  
Financial Institutions

  
Nonprofits and churches

  
Developers

  
Local Businesses and chambers

## Documents that Make Up Housing “Strategy”



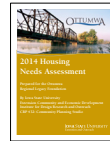
Comprehensive Plan,  
Zoning, Capital  
Improvement Plans,  
and Subdivision  
Ordinance



Urban Renewal, Urban  
Revitalization and other  
Incentive Programs



Inventories:  
• Vacant lot  
• Downtown upper-story  
• Rental unit



Housing Needs  
Assessments and other  
studies



Public  
Participation



Existing  
Housing Stock



Transportation  
& Infrastructure



Demographics



Flood Plains



Future Land  
Use Map



Zoning  
Laws



Public  
Services



Incentives

## Housing Needs Assessment



Existing  
Housing Stock



Unmet Housing  
Needs



Demographics



Target Locations  
& Price Range



Other  
Recommendations

## Eldora Housing Survey

- 901 responses – which would be 27 percent of city population IF all respondents live in Iowa ...
- But respondents who live in Eldora represent 19% of Eldora population
- Compared to census info about Eldora population, survey respondents were more apt to be female, older and more affluent

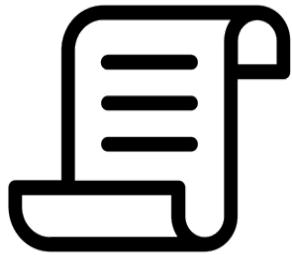
## Survey: Specific actions to improve access to quality and affordable housing (#19)

- 1) Improve access to quality rental units
- 2) Create more good-paying jobs in community
- 3) Clean up/improve appearance of community and housing
- 4) Address appearance/quality of housing available in trailer park
- 5) Build new affordable houses
- 6) Provide additional senior living options

## Survey: What do we want to see in Eldora in 2 to 3 years as a result of this? (#20)

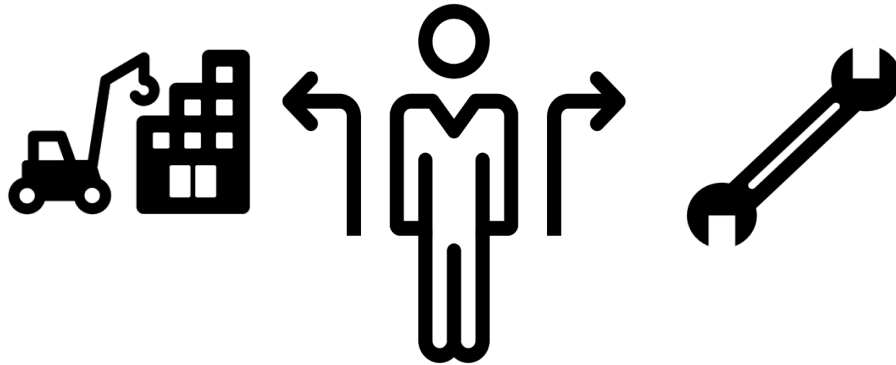
- 1) Affordable quality housing
- 2) Lots of high quality jobs
- 3) Clean community/improved appearance
- 4) More housing units, more families, more businesses

### Local Ordinances



- Zoning Ordinance
- Subdivision Ordinance
- Building Code
- Rental Ordinance
- Nuisance Ordinance
- Property Maintenance Code

### Case Studies in Housing



### Vacant Lots



## Benefits & Difficulties

### Benefits



GENERALLY, HAVE INFRASTRUCTURE IN PLACE AND CAN BE DEVELOPED WITHOUT THE NEED FOR MUCH FINANCIAL SUPPORT.

### Difficulties

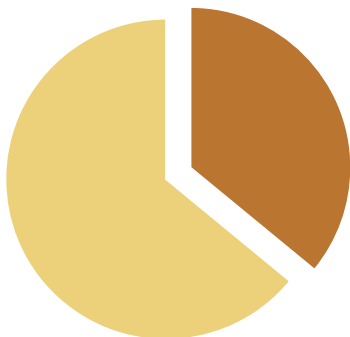


IRREGULAR LOTS CAN BE COMBINED TO MAKE BUILDABLE LOTS.

Laws may make it difficult or impossible to build on smaller lots.

Inventory may not be available in your community

## Vacant Infill Lots



A vacant lot inventory would tell you how many infill lots your community has available, how many contiguous lots are available for larger development potential; and where those lots are located.

## Vacant Lot Case Study: Maquoketa



- Maquoketa Pocket Neighborhood
- HNA: Need for at least 344 new houses by 2020
- Employer demand for more housing
- Only 16 housing starts over the past 6 years

- Developed by ECIA COG.
- Shared amenities.
- Approximately \$125,000 per house for purchasers.
- Appeals to a wide range of potential buyers.



# Welcome Home



<https://ecia.org/pocketneighborhood/>

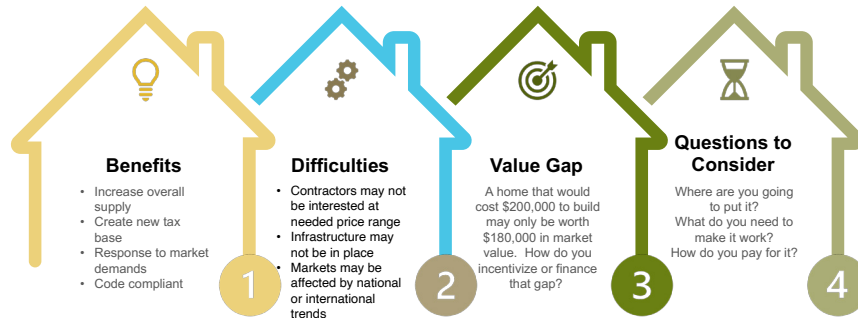
Heather Hafner  
563-590-5139



# New Housing Development



## New Housing Construction



### Homes for Iowa Case Study: Jefferson

Homes are 3 BR, 2 BA homes  
Lot, foundation, and interior items such as appliances are not included in the price of the home  
Partnership between IEDA, Homes for Iowa, Iowa Prison Industries, and regional COGS



### Jefferson Home Funding

Price of the home is \$90,000  
Down payment assistance was made available from different partnerships  
Income limit of \$100,000 to qualify  
Requires a \$1500 down payment



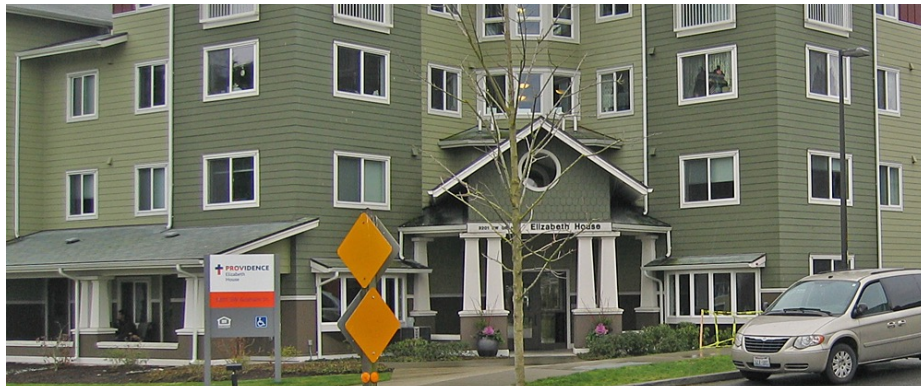


**New Construction Case Study:  
Mitchellville**

Deer Run Development  
 4 plats, 100+ lots available for development  
 Homes range from 1300-1600 sq feet  
 2-3 bedroom, 2-3 bathroom  
 New construction homes that range from \$300,000-\$400,000

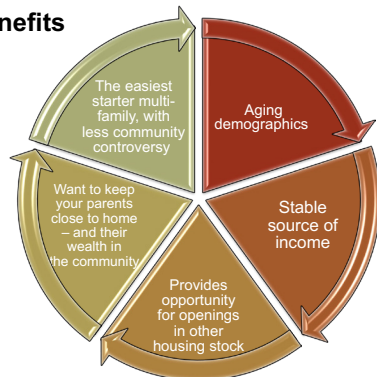


**Senior Housing**

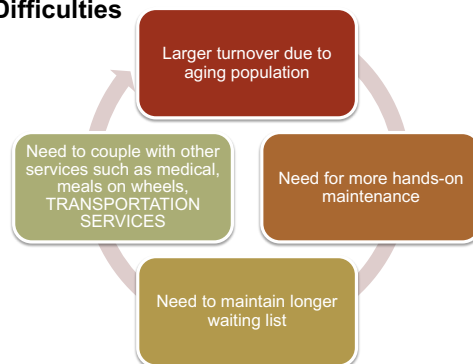


**Benefits & Difficulties**

**Benefits**



**Difficulties**



### Senior Housing Case Study: Boone

The Villas at Fox Pointe  
Groundbreaking took place in October 2022

Project consists of two phases

Second phase is new construction senior housing with 30 two-bedroom units for 55+

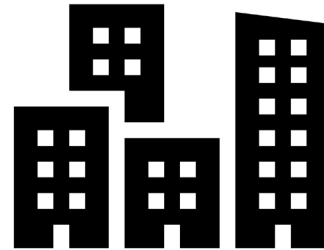


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## The Villas at Fox Pointe Funding

- Total project cost is \$19 million for both phases
  - Senior housing phase will cost \$7.6 million
- Land for the project was sold from the city for \$5000.
- Tax credits were given in the amount of \$840,000/year for 10 years.



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## Improving Existing Housing Stock



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## Housing Improvement Benefits

- Supports local contractors
- Strengthen neighborhoods
- Maintains historic values and significance
- Improves valuations of surrounding properties
- Improve health of residents i.e. lead, asbestos, mold, radon, pests...
- Helps homeowners stay in their own property
- Asbestos and heavy metals require special disposal
- Works with existing housing stock

## Housing Improvement Difficulties

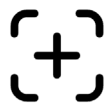
- May invest more than property is worth
- May not add to existing housing stock
- Landlords may not be motivated to invest in rental properties
- May push out existing residents as property is improved and rents raised

## Housing Improvement Considerations



**Downtowns & Corridors**

**Funding source(s)**

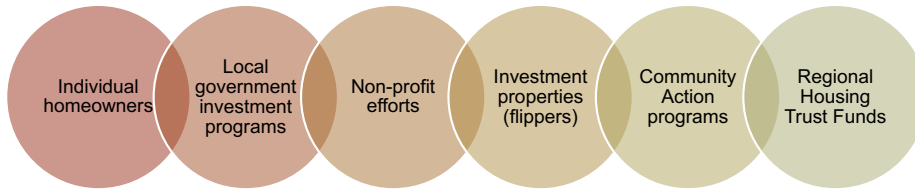


**Target neighborhoods**

**Interior v. exterior focus**



## Housing Improvement Partnerships?



## Ways to Improve Existing Housing Stock



## Housing Improvement Case Studies



**Rehab Program Case Study: SIMPCO**

- Repair or replacement of heating, electrical, plumbing, roofs, windows, ADA, and other necessary repairs
- Primary source of funding for this rehab program is through the Iowa Finance Authority's Housing Trust Fund. Requirement of the program is that you must have matching funds from the counties served
- From 2019-2021, SIMPCO has received \$289,806 between HTF and matching funds.
- Program has helped 17 homeowners on average each year



**Rehab Program Case Study**

- Owner receives a forgivable deed restriction for funding required with 0% interest and no money required provided the homeowner lives in the property
- Owner must have income under 80% of county income limit



**Adaptive Reuse**



## Benefits & Difficulties

### Benefits



Structural integrity of historic buildings must be addressed



Sentimental value of original use by the community



Rules involved with historic preservation



Not every contractor can work with adaptive reuse

### Difficulties



Sustainability through the reduction of demolition debris



Repurposing for additional housing or development



Existing infrastructure is already available



Creativity in revitalization including housing & business development



Preservation of history and existing architecture



Revitalization of abandoned or disintegrating structures in the heart of a community

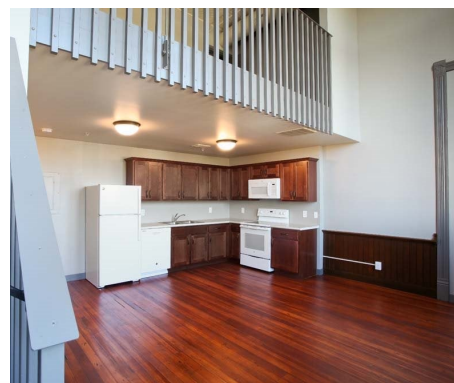
### Adaptive Reuse Case Study: Clinton

- Roosevelt School
  - Built in 1888 and used by the school district until 2012
- Strong architecture and building placement made it prime for adaptive reuse
- Partnership between CHI, the City of Clinton, IEDA, Clinton CSD, ECIA, and the Iowa State Historic Preservation Office



## Roosevelt School Funding

- Total Project cost was \$4.8 million
- Funding included \$3 million in CDBG funds
- Additional funding came from developer equity, conventional financing, & state historic tax credits



## Roosevelt School



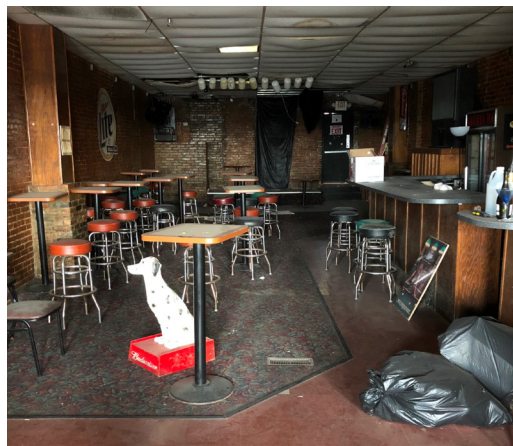
- Reopened in 2016
- 16 units with a mix of 1 & 2-bedroom apartments with historic features intact
- Mixed use apartments with some being income restricted
- Still owned & managed by CHI

## Second Story Housing



### Upper Story Case Study: Ottumwa

- 300 Block, E Main Street (303/305/315/320)
- 5 new rental units were created in previously unoccupiable upper level units
- Partnership between IEDA, City of Ottumwa, Rippling Waters Property Development (Nonprofit owner) and Alliant Energy



## Upper Story Case Study: Ottumwa



- Total Project Cost: \$1,071,855
- Funding included CDBG funds of \$470,000 and \$25,000 from the City of Ottumwa
- Additional funding came from the non-profit owner and Alliant Energy

## Upper Story Case Study

- Reopened in 2019
- 5 rental units were created
  - 2 1-bedroom units
  - 1 2-bedroom units
  - 2 3-bedroom units
- Apartments range in size from 800-1400 square feet
- Still owned & managed by Rippling Waters (the nonprofit)



## Accessory Dwelling Units





## Accessory Dwelling Units



A second, independent dwelling on the same parcel as a single-family house.

## Better Living through Code Enforcement

- Some zoning practices can stifle rehabilitation; lot setbacks, placement of accessory structures, non-conforming use restrictions, historic preservation, conversion from single family to multifamily.

## Better Living through Code Enforcement

- Rental registry and inspection program can help maintain minimum safety standards for a community
- Who enforces?
- Who inspects?
- Who pays?



This Photo by Unknown Author is licensed under [CC BY-SA-NC](#)

## Better Living through Code Enforcement

- Nuisance abatement programs can maintain a higher level of community satisfaction and improve the visual impact.
- Ensure what a “nuisance” is matches community values.
- Who enforces?
- Who inspects?
- Who pays?



## Enforcement of City Code

- Fair and consistent enforcement is necessary
- Consult your city attorney, especially with abandoned and derelict buildings
- Avoid issues that are not public nuisances or public safety issues
  - water flow, trees, neighbor disputes etc...



## Neighborhood Revitalization Case Study

- Burlington Healthy Neighborhoods
- At least five neighbors in a one or two block area must participate.
  - Both homeowners & landlords can apply
- Will provide a cash match for each property owner up to \$1,000 for exterior projects.
- Examples of projects include: porch work, painting, siding, exterior lights, front doors, landscaping.



## Neighborhood Revitalization Case Study



**Almost \$30,000 was fundraised locally from:**  
 Chamber of Commerce  
 Local foundation  
 A real estate organization.



**Five neighborhoods applied**

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## Starter Projects



Small community projects

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City cleanup days

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Recycle/swap/garage sale events

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Amnesty days

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Property recognition programs

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Weatherization

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A Brush of Kindness

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IOWA STATE UNIVERSITY  
Extension and Outreach
Community and Economic Development




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**THANK YOU!  
 QUESTIONS?  
 PLEASE COMPLETE EVALUATION**

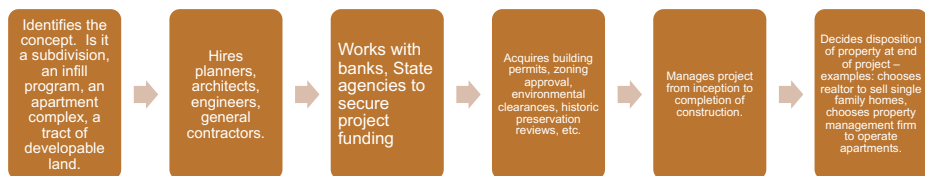


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### Evaluation QR Code



## What Does a Developer Actually DO?



## Developer's Biggest Job? *Determining Feasibility*

- Determining the cost of constructing and selling single family homes or constructing and operating multifamily housing.
- A **Pro Forma** is a tool to estimate all costs, available sources of funding, and expected profit or loss of the project.

## When Would You Be Your Own Developer?

- You want to build out a single-family subdivision using a variety of small builders.
- You have a specific building you'd like to save for a new use – old school, something historic.
- Neighborhood revitalization, corridor redevelopment, targeted area with multiple kinds of housing needs that might be several kinds of housing projects.

## More Reasons You Might Become Your Own Developer

- Post-disaster recovery from a flood or tornado that requires a lot of new housing fast.
- As part of a partnership with a nonprofit serving the housing needs of special populations such as seniors, developmentally disabled, group homes, or homeless shelters.

## Hard Costs

- Hard costs are the same as direct costs.
- Hard costs are the actual construction costs of a building.
- Land, Labor, and Materials (LLM).
- Land can include the purchase price of land, demolition of structures on the land, grading, and site improvements to bring in utilities or to create streets in a subdivision.
- Materials includes final furnishings, fixtures, and appliances.

## Soft Costs

- Soft costs are indirect costs. They are things you have to pay others to do for you.
- Professional services – Architectural and Engineering (A & E); surveyor, legal, accounting, marketing, realtor.
- Fees – building permits, inspection fees, environmental tests, tax credit application and compliance fees, tax credit syndication fees, market study, appraisal fee, and title recording and abstract fees.

## Financing Costs

- Construction loan fees
- Construction loan interest
- Insurance during construction
- Property taxes during construction
- Contingency and reserves

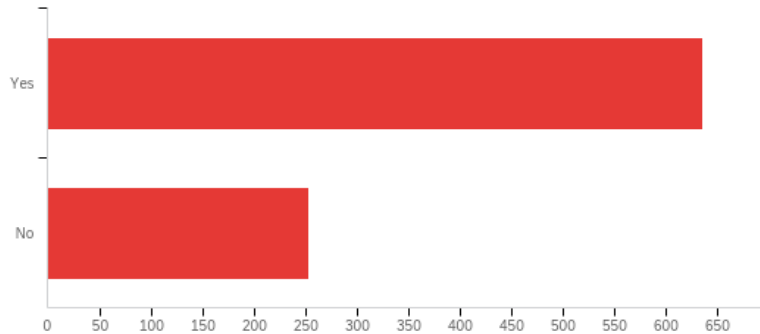


# Appendix C

## COMMUNITY SURVEY RESULTS

### Q2 – Do you live in this community?

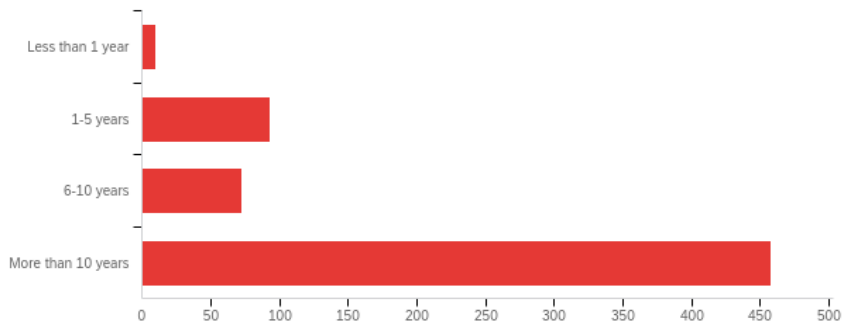
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Do you live in this community?	1.00	2.00	1.28	0.45	0.20	888



#	Answer	%	Count
1	Yes	71.51%	635
2	No	28.49%	253
	Total	100.00%	888

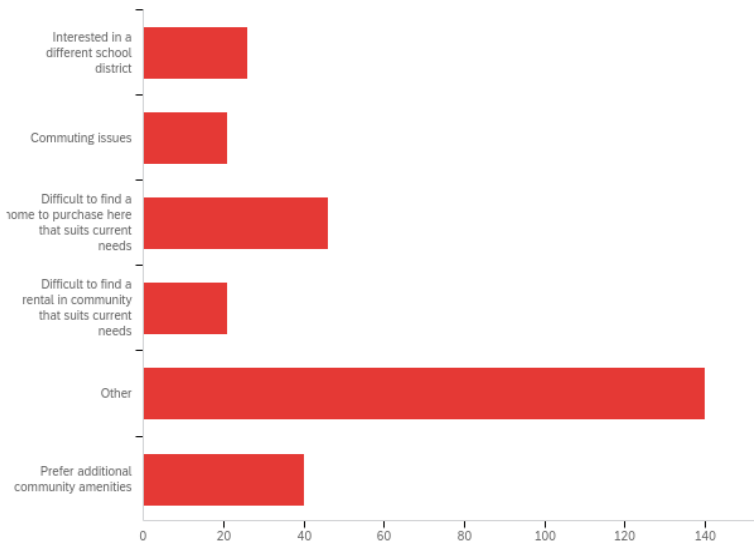
### Q3 – How long have you lived in this community?

#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How long have you lived in this community?	1.00	4.00	3.55	0.80	0.64	633



#	Answer	%	Count
1	Less than 1 year	1.58%	10
2	1–5 years	14.69%	93
3	6–10 years	11.37%	72
4	More than 10 years	72.35%	458
	Total	100.00%	633

#### Q4 – What is the main reason you do not live in this community? Select all that apply.



#	Answer	%	Count
1	Interested in a different school district	8.84%	26
2	Commuting issues	7.14%	21
3	Difficult to find a home to purchase here that suits current needs	15.65%	46
4	Difficult to find a rental in community that suits current needs	7.14%	21
5	Other	47.62%	140
6	Prefer additional community amenities	13.61%	40
	Total	100.00%	294

#### Q4 OTHER TEXT

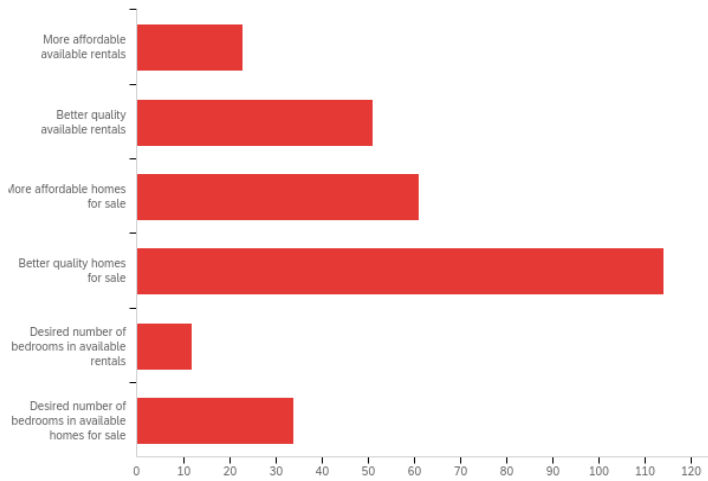
- Moved to Texas for work/life
- Reputation of community as lower class, crime and drug infested
- Lack of employment opportunities
- Prefer a smaller community
- Military
- Live in nearby town
- Moved to be closer to my grandkids.
- I live in Texas
- My husband and I enjoy the privacy and quietness of living in the country.
- Iowa winters
- I can purchase housing cheaper in any of the other nearby communities.
- Ver few non "rundown" properties
- Farm outside Eldora
- There is nothing left in Eldora that would bring anyone to want to live there
- Taxes are too high
- Job is in Steamboat Rock
- Don't like the drugs in the town
- Live in the school district but not in Eldora.
- I own a house in another town. Not sure why I am getting this survey.
- own a rural property. Plan to move as soon as we completely retire. The key word is COMPLETELY!
- Wheelchair bound, and had to move in with son a few months ago
- Live in Hubbard
- I want to live in my hometown
- Rent 12 miles away
- I live in New Providence but shop in Eldora for consumables.
- Taxes



- Moved in with my fiancé and he lives in Steamboat Rock
- We live toward New Providence
- ancestral family farm there but born on West Coast
- Live in Iowa Falls
- Born and raised in a different town.
- We are a farming family.
- live closer to spouse's work
- We live in a nearby community. We do all our grocery shopping, car repair, and gas purchases in Eldora.
- Primary home is rural, second home is in Eldora.
- Taxes f\*\*\*ing high in Eldora
- Live just outside city limits.
- Want to live in another community
- Own a farm in the neighboring town, but in Eldora's school district.
- Employment lack of
- We are retired and moved from Eldora to Branson, MO, in 2012. We still own our home in Eldora and visit there 4 times/year.
- I Live in another state. Visit family in Eldora
- We live in an adjoining town that is still in Eldora's school district.
- I live by New Providence but live in the school district.
- Bought a house elsewhere with my fiance due to his work.
- I work in a different school district
- I live in grimes Iowa. No jobs in Eldora that match my needs and talents
- There are no jobs pertaining to my chosen field
- lived in other community before getting hired here
- Live in a neighboring community
- I work and live in Radcliffe.
- Found a more affordable and desirable home in Hubbard in 2009.
- We live nearby
- we live in the country
- I already own a home in Union.
- I live on my farm and require a more rural living situation.
- Career opportunities
- General condescending attitude of Eldora
- The best house that suited our needs was in another nearby town.
- Job opportunities, only reason! Great town great area lots of outdoor events!
- No jobs, city water bills are ridiculous
- I wanted chickens. Eldora would not allow them
- Too many drugs. Water cost too high. Would rather commute than live in town.
- job elsewhere
- live on a family farm
- Parsonage
- Live on a farm & have livestock

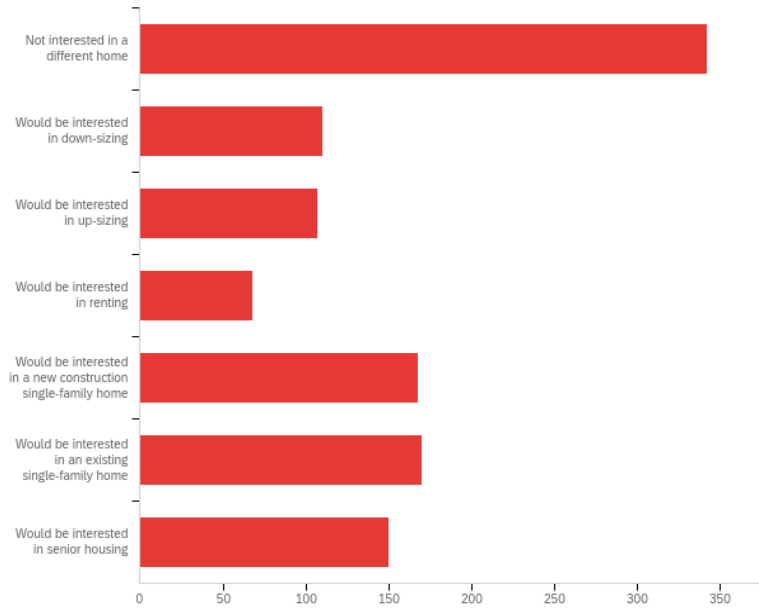
- Live outside city limits
- property taxes
- I currently commute to my employment and housing within my means is difficult to find.
- Affordable housing compared to the quality of home. I can find a more affordable home with better quality for my dollar in nearby smaller communities.
- Family land to live on in the next town
- grew up in other comm
- I did live there for 30+ years but retired and had to move out of town as a job requirement.
- I live 12 minutes away in a smaller community that was more affordable to buy a house in.
- Live on Farm
- live in parents' house
- Drugs, no job opportunities, trailer park and other sketchy areas tend to bring in sketchy people
- Taking care of family in another community
- prefer acreage in the country
- own home elsewhere
- family lives in metro area
- Water bills are extremely high
- Work in other community
- I'm already established in another community – I commute 30 minutes to and from Eldora (60 miles/day)
- I own a business there

**Q5 – Regarding housing, what would help you decide to move to this community?  
Select all that apply.**



#	Answer	%	Count
1	More affordable available rentals	7.80%	23
2	Better quality available rentals	17.29%	51
3	More affordable homes for sale	20.68%	61
4	Better quality homes for sale	38.64%	114
6	Desired number of bedrooms in available rentals	4.07%	12
7	Desired number of bedrooms in available homes for sale	11.53%	34
	<b>Total</b>	<b>100.00%</b>	<b>295</b>

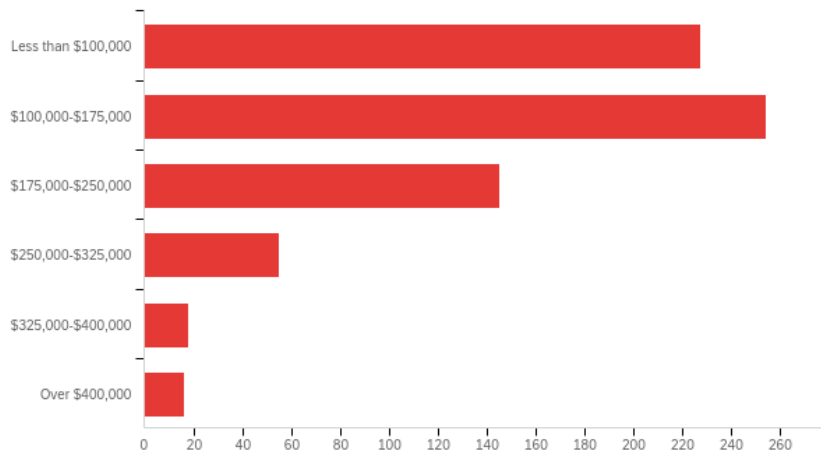
**Q6 – Thinking about your future housing needs, what type of housing in this community would interest you if you chose to move? Select all that apply.**



#	Answer	%	Count
1	Not interested in a different home	30.67%	342
2	Would be interested in down-sizing	9.87%	110
3	Would be interested in up-sizing	9.60%	107
4	Would be interested in renting	6.10%	68
5	Would be interested in a new construction single-family home	15.07%	168
6	Would be interested in an existing single-family home	15.25%	170
7	Would be interested in senior housing	13.45%	150
	Total	100.00%	1,115

**Q7 – If you are looking to purchase a home in this community, what price range would you be looking in?**

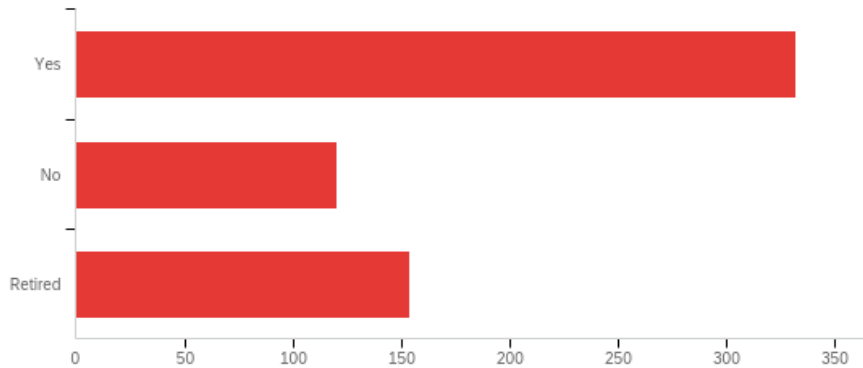
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	If you are looking to purchase a home in this community, what price range would you be looking in?	1.00	6.00	2.20	1.17	1.37	715



#	Answer	%	Count
1	Less than \$100,000	31.75%	227
2	\$100,000–\$175,000	35.52%	254
3	\$175,000–\$250,000	20.28%	145
4	\$250,000–\$325,000	7.69%	55
5	\$325,000–\$400,000	2.52%	18
6	More than \$400,000	2.24%	16
	Total	100.00%	715

**Q8 – Do you work in this community?**

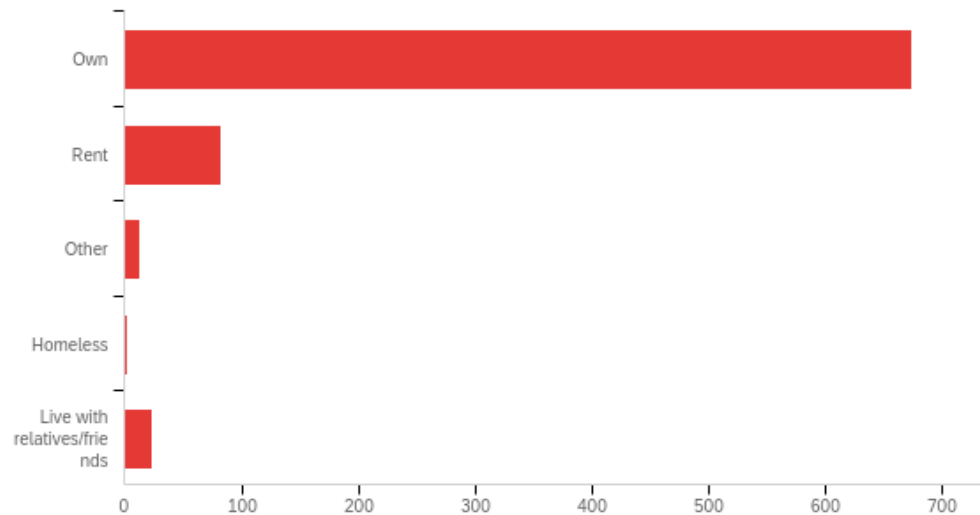
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Do you work in this community?	1.00	3.00	1.71	0.85	0.72	606



#	Answer	%	Count
1	Yes	54.79%	332
2	No	19.80%	120
3	Retired	25.41%	154
	Total	100.00%	606

**Q9 – Which of the following best describes your living arrangement?**

#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Which of the following best describes your living arrangement? - Selected Choice	1.00	5.00	1.27	0.78	0.61	796



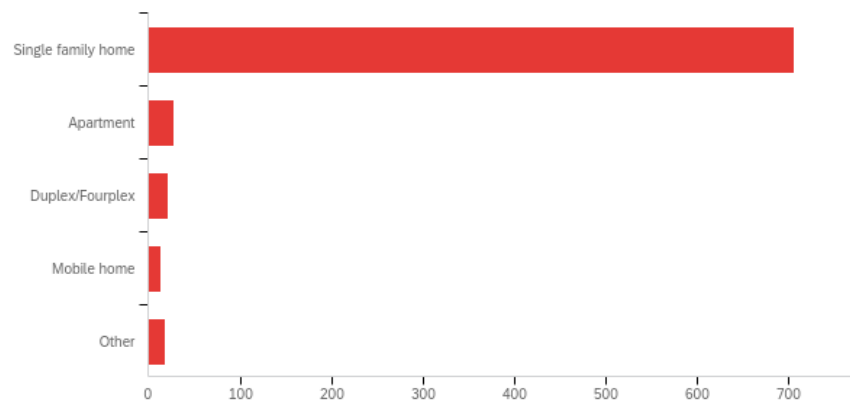
#	Answer	%	Count
1	Own	84.67%	674
2	Rent	10.30%	82
3	Other	1.63%	13
4	Homeless	0.38%	3
5	Live with relatives/friends	3.02%	24
	Total	100.00%	796

**Q8 OTHER TEXT**

- I love owning a house in Eldora!
- Live in a care facility
- Employer Provided Housing
- rent to relative currently in Eldora area/Hardin County/Eldora Township
- Live with husband
- Parsonage
- Rent to own
- Work provides housing
- Housing provided by employer

**Q10 – What type of structure do you live in?**

#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What type of structure do you live in? - Selected Choice	1.00	5.00	1.24	0.79	0.63	788



#	Answer	%	Count
1	Single-family home	89.72%	707
2	Apartment	3.43%	27
3	Duplex/Fourplex	2.66%	21
4	Mobile home	1.78%	14
5	Other	2.41%	19
	Total	100.00%	788

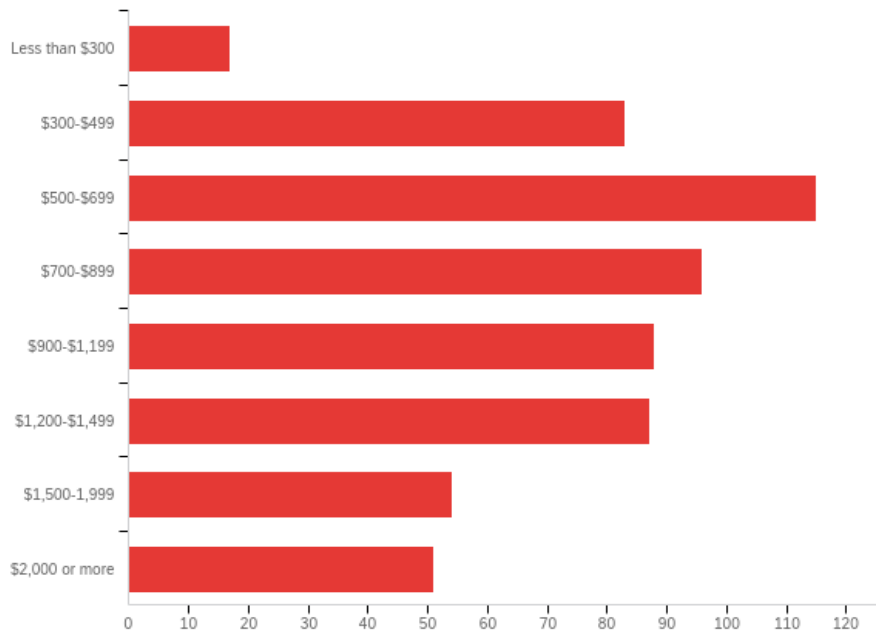
**OTHERTEXT**

- Split-level home
- Care facility
- condo
- Condo
- Prefab with add-ons
- acreage
- townhouse
- Home, acreage
- Townhome
- Townhome
- Acreage
- Detached townhouse with main floor living.

- Cardboard box
- modular home

### Q11 – How much do you spend monthly on housing (mortgage/rent, utilities, insurance costs, property taxes)?

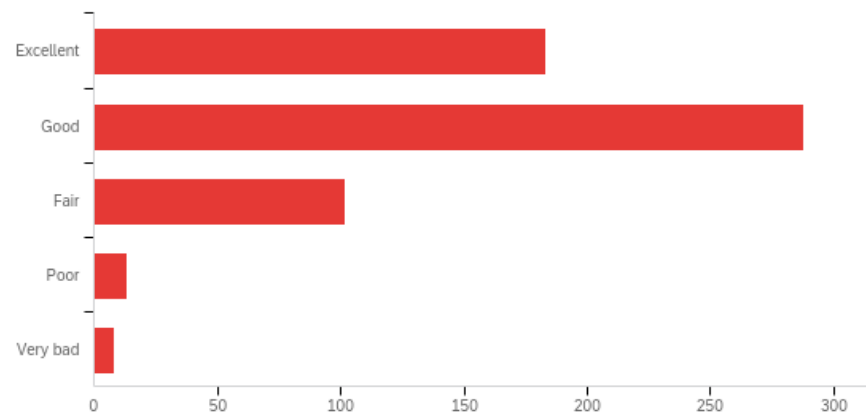
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How much do you spend monthly on housing (mortgage/rent, utilities, insurance costs, property taxes)?	1.00	8.00	4.50	1.92	3.71	591



#	Answer	%	Count
1	Less than \$300	2.88%	17
2	\$300-\$499	14.04%	83
3	\$500-\$699	19.46%	115
4	\$700-\$899	16.24%	96
5	\$900-\$1,199	14.89%	88
6	\$1,200-\$1,499	14.72%	87
7	\$1,500-\$1,999	9.14%	54
8	\$2,000 or more	8.63%	51
	Total	100.00%	591

### Q12 – How would you rate the condition of your dwelling?

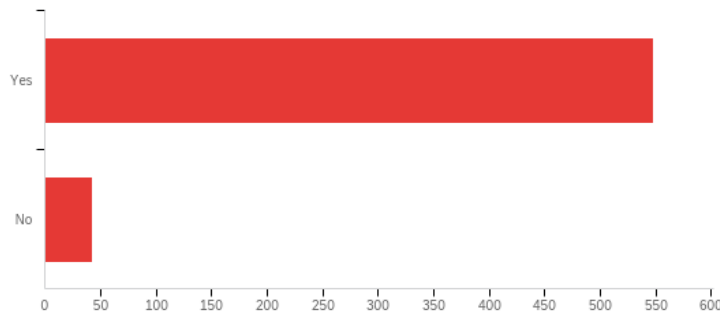
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How would you rate the condition of your dwelling?	1.00	5.00	1.95	0.83	0.69	594



#	Answer	%	Count
1	Excellent	30.81%	183
2	Good	48.48%	288
3	Fair	17.17%	102
4	Poor	2.19%	13
5	Very bad	1.35%	8
	Total	100.00%	594

**Q13 – Does the community need a program to help or encourage homeowners and landlords to make improvements to their property(s)?**

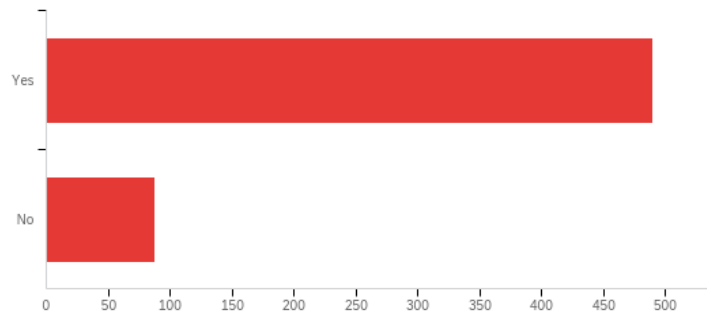
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Does the community need a program to help or encourage homeowners and landlords to make improvements to their property(s)?	1.00	2.00	1.07	0.26	0.07	591



#	Answer	%	Count
1	Yes	92.72%	548
2	No	7.28%	43
	Total	100.00%	591

**Q14 – Does the community need a rental property registration and inspection program?**

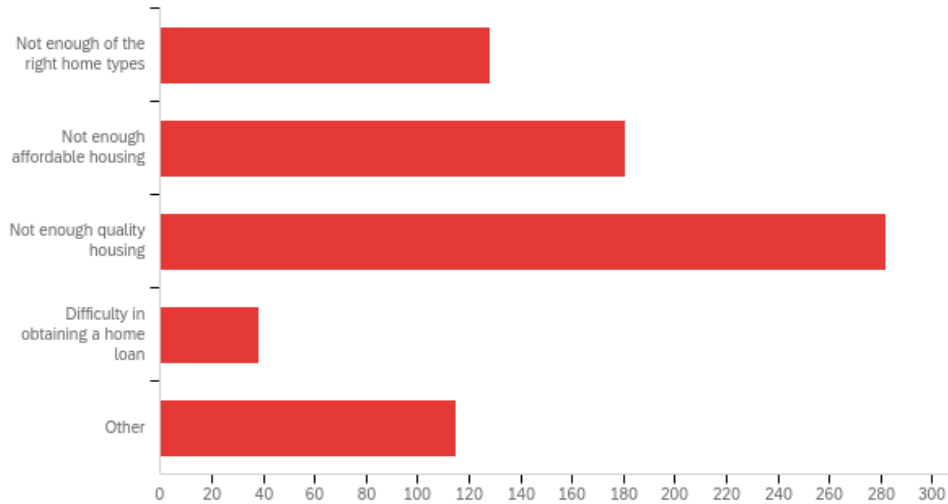
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Does the community need a rental property registration and inspection program?	1.00	2.00	1.15	0.36	0.13	577



#	Answer	%	Count
1	Yes	84.92%	490
2	No	15.08%	87
	Total	100.00%	577

### Q15 – What is the main barrier to home ownership in the community?

#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What is the main barrier to home ownership in the community? - Selected Choice	1.00	5.00	2.77	1.24	1.55	744



#	Answer	%	Count
1	Not enough of the right home types	17.20%	128
2	Not enough affordable housing	24.33%	181
3	Not enough quality housing	37.90%	282
4	Difficulty in obtaining a home loan	5.11%	38
5	Other	15.46%	115
	Total	100.00%	744

#### OTHER TEXT

- Lack of jobs
- Low income
- No jobs here
- All of the above
- Plenty of crappy houses for cheap
- climate
- Cost of utilities
- No jobs
- High taxes and water costs
- We live in a transient community. People moving in are not longer term. Rentals are what they are looking for and a lot of rentals around town are not in the best of shape.
- Pass the age of wanting to own.
- Quality Employment
- I don't currently live there and don't want to move there.
- Slum lords renting meth houses, the trailer park that needs torn down, and multiple men living in houses for Mexican slave owners
- Not sure

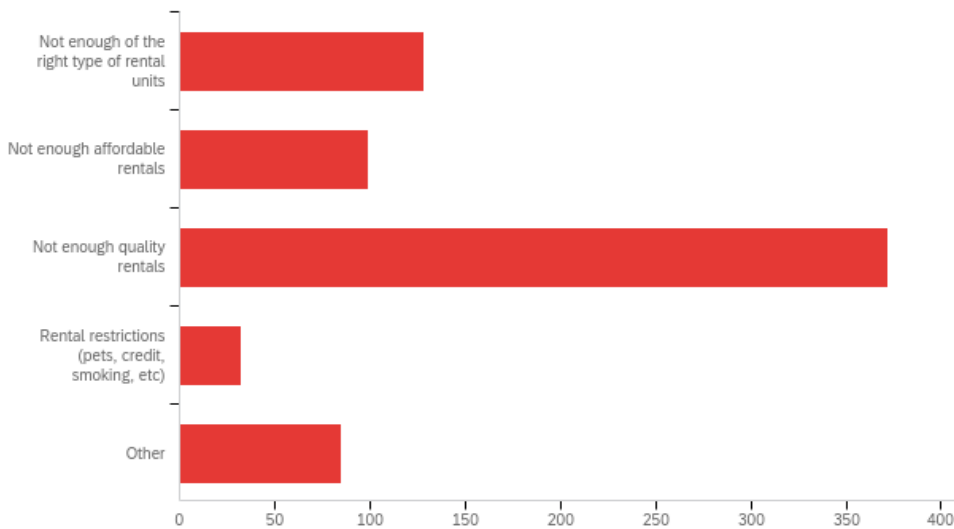


- I can no longer live alone
- Lack of employment opportunities
- Think there are several: affordable, quality & for some obtaining a loan.
- No \$ Resources
- Too many people not working
- No jobs
- My home is on West Coast
- No jobs
- Farming family
- spouse in school, temporarily here
- Amenities and job opportunities
- Not enough quality employment opportunities
- Taxes are f\*\*\*ing high in Eldora
- We own a farm. Plus, taxes are way too high. I would never move to Eldora, nor encourage people to move there for that reason
- location
- all of above
- Unknown
- Pig barn smell
- solid employment for buyer
- not enough industry to employ new people to move here
- No jobs or things to do there
- Lack of decent paying jobs linked with lack of affordable housing
- IDK
- Really all of the above, probably good paying jobs.
- Jobs
- not enough jobs
- No reason to move to this dead town. Need a program to bring industry.
- Not enough good paying jobs
- Gas prices due to Biden policies
- No jobs.
- I prefer the city.
- Not enough decent paying jobs.
- jobs
- taxes to high
- Jobs
- Employment opportunities
- Don't want to live in town
- Lack of employment, activities, restaurants. The town is stagnant and in need of basic repairs to make it attractive to new residents
- high property taxes on best properties
- Community amenities.

- No money
- Dying community
- Not enough jobs
- I don't know. I haven't looked at the housing market
- Not known. Guessing lack of income/jobs is greatest issue
- Homes are poorly maintained by owners and landlords.
- own home
- It's a community with extremely high taxes.
- property taxes
- Too old to buy. Can't afford it.
- Family Situation
- The town's reputation
- I really need land and outdoor building. The home piece is needed but less of a concern than the outdoor layout.
- there isn't anything in this town
- No high paying jobs.
- Jobs
- Home loan rates to high right now and not enough businesses in the town to draw people in
- no businesses to bring homeowners here
- Not enough employment opportunities
- Lack of job opportunities
- my husband farms

**Q16 – What is the main barrier to renting in the community?**

#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What is the main barrier to renting in the community? - Selected Choice	1.00	5.00	2.79	1.15	1.33	716



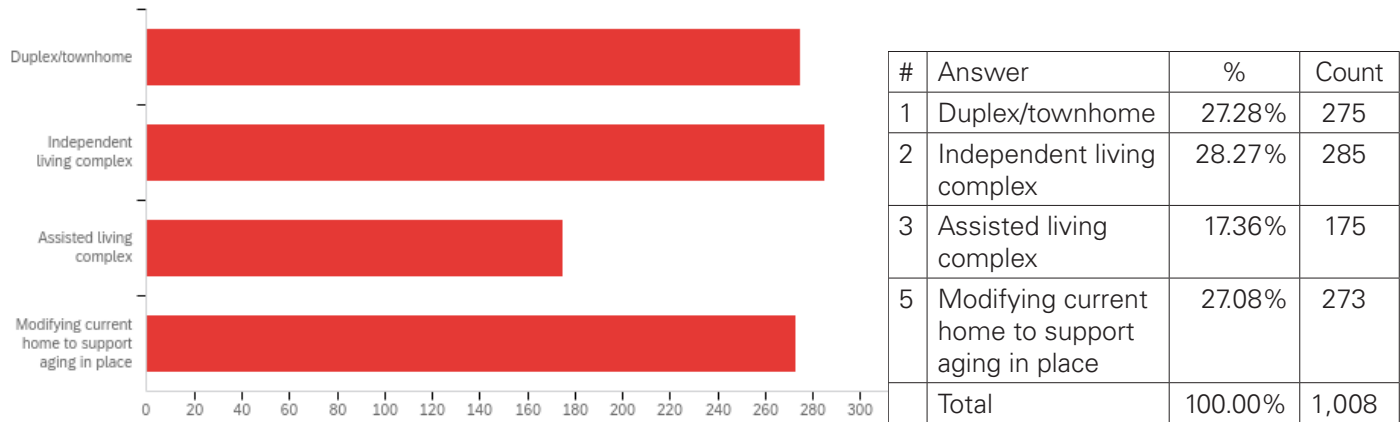
#	Answer	%	Count
1	Not enough of the right type of rental units	17.88%	128
2	Not enough affordable rentals	13.83%	99
3	Not enough quality rentals	51.96%	372
4	Rental restrictions (pets, credit, smoking, etc)	4.47%	32
5	Other	11.87%	15
	Total	100.00%	716

### Q16 OTHER TEXT

- Lack of jobs
- No jobs here
- All of the above
- don't rent
- Lack of job opportunists here
- Quality Employment
- I own land in another community.
- Had to move in with family
- JOBS
- don't know
- All the above! Rentals are very limited. I needed to rent in 2014 & found it very difficult to find one.
- Rent is Great NOW!
- Not going to rent
- Don't want to rent
- no barrier just not my choice at this time
- Same
- too far from spouse's schooling
- More pet friendly would be great!
- Not enough quality employment opportunities
- See above
- location
- wanting to live outside the community
- County government and pig barn smell
- Nothing in town
- All of the above - insufficient supply and low-quality available product.
- Jobs
- IDK
- do not know
- Jobs....
- Too many slum lords who don't respect property owners enough to provide a decent dwelling
- Quality of renters destroying homes
- Why rent?
- would not rent

- Not interested
- I don't know.
- jobs
- no jobs
- not enough jobs
- Jobs
- Employment opportunities
- I own property
- No money
- No way of knowing what/where there are rentals along with the restrictions on places you do find.
- All of the above
- It feels like we have plenty of rentals but not enough quality jobs to encourage more quality housing.
- too many restrictions no HUD-approved places
- Jobs
- All of the above
- Farms no interest

**Q17 – Would you or a family member be interested in living in the following senior housing options in the future? Check all that apply.**



**Q19 – What are SPECIFIC ACTIONS that the community should take to improve access to quality and affordable housing?**

- First you need jobs in town with good pay and this small town is trying to charge big city rates. Need to look at employment first then housing.
- You can build new homes or renovate existing homes, but until the community eliminates the ghetto homes and yards no one will move to Eldora.
- Nicer housing
- Grants or incentives to improve and update current properties
- Rental home should be livable and affordable we have a diversified renters in our area price ranges for all these different people Having jobs in this town would help; if you bring jobs to town you can bring people to town and up the quality of the housing
- We definitely need more higher paying jobs in town.
- Buy lumber in bulk and have a few carpenters to build or help build a home.

- Enforce the ordinances
- There are so many houses that are empty and were nice homes, but the owners are letting them go to ruin.
- Landlords need to keep rentals up to date and renters need to stop trashing rentals.
- There are many homes sitting vacant, minimally upkept by the owners/"investors". We have lived in the same house for 6 years and the house across the street has become known as the "cat house" by our children, as it has sat vacant for at least 6 years and now feral cats reproduce in the screened in porch that is left unattend-ed. There is no animal shelter/control in the community, so that adds to the problem. The owners of these properties should not be allowed to let them sit and deteriorate like this for years on end without penalty. We also need mental health support for hoarders in the community, whose homes look completely over-whelmed by clutter and junk, visible sometimes stacked up in the windows and trash constantly littering the yards.
- When you see someone, obviously not clean or taking care of a property, they need boot-ed. Too many apart-ments destroyed from bad tenants. Trailer park needs leveled and an apartment or housing development needs put in that is upkept.
- Improve existing houses and neighborhoods. Stricter rules. Take pride in what we have,
- Create an incentive package for education of construction type trades, allow those training trades to work together to build new homes with existing companies, to help educate and give employment opportunities to those in need of jobs or better income to be able to help the quality housing shortage, while increasing the tax revenue of the city to better support existing infrastructure and create sustainability from within the community. Offer tax incentives or purchase discounts for home ownership for those completing trade educa-tion, that are in the pursuit of employment that live within the city limits, or rental incentives for both the renter and the rental organization. Create a building inspection process to coordinate with quality builds and rental quality of homes rented to those who our within these trade programs.
- Lower taxes and water costs Make use of what is available, if it is practical, such as modifying existing homes that are vacant, upgrading or creating new apartments
- There is a real lack of quality rental units. What is available is often in very poor shape, particularly the Mobile Home Park. Even single-family units are not available or are, again in poor shape. Another problem is the real lack of quality job opportunities that go hand in hand with living arrangements. Hard to get above water!!!!
- Landlords encouraged to accept HUD
- This is a total double-edged sword. In order to have quality housing, you need steady, well-paying jobs, in or-der to offer those types of jobs, you need quality housing.
- Tear down the cockroach infested trailer court. Tear down the abandoned houses.
- continue removing the empty, rundown eyesores in the community.
- Grants to help clean and fix existing places to be livable. There are plenty of places around the town but have potential but have been let to sit for very long periods without anything being done.
- More business's & medical care.
- Secure the Mobile Home Park by a local owner, not one out of the country.
- I'm not sure
- Get rid of all the nasty un kept homes. So many drug problems In the community
- Senior housing for retirees downsizing First homes for new teachers Higher quality rentals Higher standards for rental properties
- not sure
- Set sensible rules/codes and then enforce them. Making penalties for violators and inspectors/regulators that "look the other way"
- Build affordable housing for low-income families. Build duplexes and apartment complexes
- more economical apartments/rental properties to help younger people.
- Turn empty properties into rentals/efficiencies.
- Cheaper utilities, namely water
- Improve or make rental guidelines. Offer an improvement incentive or punishment for rental or homeowners. More homes or rentals with more than 2 bedrooms.

- There are so many homes that need so much work that are already there. I think Eldora needs to be more appealing to families who want nicer homes
- Have inspection done in rental and make them decent, so they are nice. Have responsible landlords that take care of property. Make them affordable. Clean up the trash and disgusting rentals. Clean up that trailer park!!
- Get rid of the trailer court and put in rentals that aren't trashy. That trailer court gives Eldora a bad name.
- More affordable "quality" housing.
- Clean up blighted properties.
- You can put all the housing units you want. If you don't have good paying jobs, you're not going to get people to move here. You will not have a downtown either.
- Better jobs
- Consider the average salary of its community members.
- Build actual structures for living where the trailer court is. Have all the mobile homes removed. They are junk. Maybe give landlords an incentive to fix up their houses to make them look better and better living conditions.
- Monitor the quality of rentals in town.
- It would be great to have a list of actions the community could realistically take and then help narrow those down. Without some information regarding our momentum and constraints it's hard to provide reasonable, specific actions. These will hopefully be provided to the public in a later phase of the RHRA. For now, I'll make some rough assumptions in order to provide input. Obstacle: The cost of utilities in Eldora is not aligned with our goal of providing quality, affordable housing or attracting new construction. While the initial expense of purchasing a home or land in Eldora may be cheaper than neighboring towns and cities already, these savings are offset by our operating expenses, resulting in less capital for asset improvements and repairs. Solution: Assuming the utility costs are fairly and accurately calculated and is therefore non-negotiable, it is crucial that we focus our housing strategy on energy efficiency by leveraging local, state, and federal incentives and guide-lines. We should educate our citizens on available savings programs and incentivize these steps in existing homes and new housing, with the collective goal of reducing the operational cost of living in Eldora.
- Get more attractions for kids there's not enough to do in this town besides swimming and bowling
- Create a welcoming culture to residents. Currently not a way to meet new people unless going to an establishment that centers around alcohol
- Lower property taxes and utilities and stop spending money on stuff we don't need in this town and try and keep as many jobs as you can hear or there won't be anything in this town
- Hire a building inspector or building code informant. Too many slum lords with crap housing that push people out because they won't fix or make people live in unsuitable housing because they have no more options
- Reduce property taxes
- Make the infrastructure of the town of Eldora more appealing by luring in more merchants in the downtown area. Expand some of the stores you have that are currently doing well. Norby's for example. Clean up some of the downtrodden eyesores. That's the first thing newcomers see.
- Advertising
- unaware of specific actions
- People do not keep their property clean of garbage/trash. Homes are getting run down not kept up to date. Multiple vehicles sitting outside that do not run.
- Jobs
- Annex land around pine lake and build houses. Promote tourism. Also, rental housing standards, and better conditions for migrant workers.
- NA
- Lower property taxes
- Cleaning up existing homes
- You should have more job opportunities. There were no jobs for my son's, and they had to move for work purposes. They both work in the wind turbine industry.

- Get rid of blighted properties, invest in current building into affordable apartments, remove all the old trailers in the trailer park and bring in all new with living expectations which would help get rid of trashy people and properties and offer nice housing for decent families. Eldora has too many lower poverty trashy people that can't afford nice places but trash the trash they live in so makes the town look like trash. There also a lot of current homeowners that their properties look like trash. They don't do upkeep just live in and run down their properties. Involuntarily brush around people's homes looks like crap. A lot of elderly can't do this work any-more, so they need some type of community help, and they definitely don't have extra money to pay people to do the work with the amount everyone is already paying in taxes to live here is Ridiculous!
- Not sure what they have now.
- facilitate building more senior housing options
- Get rid of the trash homes. Even if good homes are built who wants to live in a community with a rundown house next door. If you want retirees to stay good sidewalks must be installed and maintained.
- Lower the cost for water and electric by regularly checking large appliances for needed maintenance in rental properties
- Fill those empty factory buildings.
- We need options for seniors
- Clean up the trailer park.
- Perhaps Incentives for home improvements in rentals and lower income housing. As I'm aging. I begin to think of selling my home & seeking affordable apartment/duplex with 2bedroom& garage with all maintenance in-cluded (building, mowing & snow removal). But not necessarily the senior housing complex.
- Make people clean up their damn messes. Eldora is trashier than ever, just look around. So many junk cars and rundown houses. Develop some rules and ENFORCE those rules and regulations
- The first thing would be to have regulations in place to protect people from slumlords, I am aware of a renter that has spent the entire winter with a sheet of plastic where a window should be. She has special needs chil-dren and is trapped there. She should have a way to report something like that so the landlord would be made to fix that.
- Grants
- Build rentals and habit for humanity housing
- Offer community-based assistance to help upgrade some of the run-down homes. Like a habitat for humanity's type program but for remodeling
- programs to refurbish run down houses into quality homes
- Na
- More apartments or duplexes
- More results from Taxes paid.
- grants to afford to have this type of housing opportunities
- Attract investors
- Somebody working for city to assist current and future residents on what help is available
- Remove blight house and clean up the trailer court
- More qualified homes
- Bring more jobs
- Better landlords
- Encourage and financially support property improvement of existing lower income property
- Income based rental
- Clean up the rental houses
- Build houses
- apartments of all types including seniors
- remove junky houses that deter new home construction

- Construct apartments. Court a developer to work this community. Annex additional land for new development
- Affordable loans and tax breaks for people who are willing to invest
- I wish I could answer this question, but I have no idea how to do so.
- A program to ensure that current rentals are maintained properly. We need several nice duplex's or one level smaller homes.
- Hold landlords to certain standards
- We need an inspector to see that our housing is sound and done correctly. People need to be treated the same and not adjusting for our friends and sometimes you need to go back years to see what has been done and not just seeing how we can meet what is wanted today.
- Building more affordable housing. There isn't much to rent in Eldora and what is there is poor quality.
- Ask for financial help. Grants. Low interest loans.
- Landlords that keep up their properties both inside and outside! Maybe try a few mini houses built by the High School or Community College carpentry students?
- Acquire vacant and abandoned home for access to purchasable parcels.
- Better single-family rentals
- Grant funds
- Continue to clean up the properties that are in poor condition. Provide quality homes that are reasonable in price for seniors. one story
- I don't have that much imagination
- Water and electric bill not being expensive. Lowering property tax. Update apartments/house. Expanding.
- Bring in Habitat for Humanity
- Tax incentives
- Get rid of trailer court
- Better maintenance of rentals by landlords. Low interest home improvement loans for working poor x2 Pov level. Habitat for Humanity or similar program.
- Too many opposing/negative factions
- Cap or lower property taxes. Encourage home repairs and improvements on existing homes.
- Clean up the town and create space to build and expand to attract families.
- Get rid of crappy rentals like the trailer court and clean up the city by making ordinances and policies that are required to be followed by citizens.
- Activities, entertainment,
- Find builders.
- Control urban decay. Blight in trailer park.
- Increase quality employment opportunities
- Get rid of the sh\*\* homes from the hailstorm
- Remove substandard housing. Build better houses.
- Encourage residents to clean up the junk and garbage in their yards. Keep residences and rental housing in good repair. Do something about the trailer court and other rental properties, to require the owner to include a stipulation in the leases signed by residents to keep, clean and maintain the mobile homes in which they live and their yards.
- implement a program to help people with rundown homes improve the look of their home.
- Build new housing units
- Need more homes
- Well-built structures. New Development. Continue tearing down damaged structures. Programs for property owners to clean up property. Additional city regulations re: junk piles, yard waste, old cars etc.
- Keep up low rent housing better



- Have inspections on rental housing, to ensure safe affordable housing.
- Low interest rates. Assistance for weatherizing homes and fix ups. Assistance with security, lights, etc.
- Get rid of rundown or abandoned buildings so others can be constructed in their place. I wouldn't buy a house by some of these places.
- Loans to help homeowners fix the home they live in
- Lower the taxes. It's way too high for such a town that houses low salary families. Build affordable housing. Clean up the town.
- jobs
- Focus on attracting employers that will provide solid, stable jobs that pay decent with decent benefits. Without jobs there will be no need for quality housing.
- Build affordable, quality housing. Tear down eyesore homes and rebuild.
- More jobs in the area
- I think that encouraging people to take care of their homes and address problems will help in the future when those places are for sale/rent
- We need to help our homeless population!
- Rental owners should have to have requirements and be inspected
- Have more options to rent homes
- Check in to the companies buying up properties and renting to people not taking care of anything. This is only adding to the problem. Too many renters trash the properties they move into, and owners do nothing about it. This unsightliness will never get decent people to move here. Finding affordable housing is only a small problem compared to this and others that do not get addressed.
- I think seeing what it cost to live in our community. I see so many homes with broken windows, roofs, & etc. However, they don't fix them up. Not sure if they can't afford it or the community doesn't care how people live here.
- Nicer homes inside and outside with cheaper utilities.
- Financial support to modernize downtown apartments.
- Make taxes higher for the poor condition housing. Maybe they will fix them. Put a cap on the amount that rent is. Get rid of the trailer court, it's all junk mobile homes. Have the city own an affordable housing units funded by the state based on income. And definitely do inspections even to the trailer court. None of them will pass inspection.
- Need more options for quality but also then upkeep to ensure it stays in good quality. Many houses/apartments have been good quality but turned into poor quality in the area. That knocks that option out for potential future generations when it isn't maintained.
- The community needs more housing options and upgrades to current structures available.
- Providing affordable senior housing or duplex options. Many of my grandparents' friends would move to a smaller house with less maintenance.
- new houses or renovating old houses
- The quality of homes for sale or rent. Many homes have fallen into disrepair.
- Clean up existing rundown housing replace with affordable housing
- Wages, jobs, new supervisors, better roads
- Fundraising and proper zoning
- Enforcing codes
- I don't have an answer
- Create small housing communities for the aging public. Duplexes or townhomes that would attract retirees.
- Don't be so against so-called 'outsiders'
- reduce taxation and city service fee for sewer and water
- Rental home inspections

- Provide more rentals that are better quality and have 3+ bedrooms as low income doesn't have many, if any, available.
- Old homes need to be fixed up or torn down. There are several houses in the community that have several different colors of siding, broken windows or are run down and not taken care of.
- not sure
- They need to renovate the trailer park. Many families live in them because that is what they can afford, but the trailers are in poor condition. Some have holes in the floor, heating is not adequate, and are filled with pests.
- School improvements to draw new community members, better loan rates
- Clean up trailer court
- Nuisance abatement. Rental property inspection and control.
- Blight and nuisance clean up
- Hold landlords accountable
- Make people clean up their properties. There are a lot of rundown, messy places.
- Rental inspections. Incentives for property upkeep New housing development More jobs for residents so they can afford housing
- Tax abatements
- Clean up rental
- Higher wages, clean up the properties, get rid of the trash on properties
- Not sure. No jobs there that work for me.
- Not sure
- Expectations for building structures, affordable housing, positive structures, senior housing options, assisted living housing
- N/A
- Clean up current messy looking homes Get rid of the trailer court
- Housing codes. Do not "Grandfather" in any existing properties, so we can clean up this community.
- There needs to be more rental assistance type options. I know several people in this area that could really benefit from that.
- better zoning
- The trailer park in the town needs to be reevaluated and made to be better living conditions and rental requirements put in place to keep less desirable renters away and a safe place for families to live. Landlords need to meet requirements to upgrade and keep rentals desirable and safe.
- New housing options.
- Build new housing.
- Have a board to regulate rentals
- Quality and affordable housing. Housing for low income that would be beneficial to the community. Build Independent and Assisted Living communities with amenities that would interest older resident to stay in the community instead of moving out. Availability of Public transportation. Middle income employment opportunities. Decrease rental agreements for small businesses to start and thrive. Support the current small businesses and work together in support every business in the community. Finally, to simply fix the upper crust "attitude" of the community for which it is not. Frankly speaking, the community is not a friendly place to outsiders or those who may be lower income or senior citizens.
- We need some new construction.
- Having more quality houses and less rentals that have slum lords owing them.
- Not sure what the solution is. We need jobs here.
- Maintain current structures
- Remove and rebuild blight. Incentivize the construction and maintenance of affordable housing other than the trailer court.
- New housing/new builds that are updated and nice.

- Have enough places in the first place? We have all these empty buildings uptown for business that sit empty, and Eldora is a dying community with no potential as the city is constantly losing more and more business and medical offices. They focus their housing on these migrant workers for the summertime and these places sit empty and abandoned then. **WORRY ABOUT THE PEOPLE THAT LIVE IN THIS COMMUNITY!!!!**
- develop area for new construction
- Provide senior housing
- Improved dwellings and removal of unsafe housing
- Promote funding opportunities
- Try to bring in light industry to provide well-paying jobs and attract young families back to Eldora. Good housing will follow the jobs.
- Not enough houses, not enough rentals but that comes from the fact that there isn't enough job opportunities here
- Improve blight and work on code enforcement. Why would anyone want to come now. Take a look around. Codes are not being enforced.
- There is an obvious problem with many homes that are in disrepair and are eyesores. Many of those homes are being rented. Because landlords are not held to account in following city code ordinances that would force them to keep their homes in good condition, they reap the benefits of getting rent income while paying lower taxes. The city should make a concerted effort to enforce code which would benefit not only the renters but would bring in much needed tax income to the city and county.
- Increase employment opportunities that pay a decent wage to afford housing
- Our community needs more housing options in general. We have had a lot of people move here in the last few years. People are always looking for places to rent but there isn't enough.
- There needs to be jobs for people to live here
- The trailer court looks like a slum. This is not quality housing. It should be demolished
- Bring businesses here
- Having all houses updated
- Cannot answer this.
- applications could be available at city hall
- Need quality and quality of housing. Making landlords maintain the property they own
- Rental code. Educating property owners before they buy or are given government housing. Waste of time to give people housing and see them abuse it. Not interested in multifamily dwellings in my neighborhood.
- Have landlords make improvements to the property. We have too many slum lords.
- Lower taxes Lower sewer rates
- Take responsibility to clear current properties of dilapidated structures by placing monthly fines to renters for junk vehicles, overgrown grass & weeds around buildings & not removing old junk. Further, charge the Canadian owner of the mobile home park for not providing adequate housing by raising his property taxes. Before building any more new structures clear every block of blight and repair streets so current property tax payers get their money's worth & not see their properties devalued. There needs to be incentives for businesses and companies to move here so jobs are available.
- Without out jobs and affordable fuel, the locations is strapped. But the Banking industry in this county is the absolute best! Hardin County Savings Bank goes to great lengths to work with people!! I have sold several homes, they financed all the buyers!
- Need employment opportunities
- Lower property taxes
- Affordable housing - we do not have high paying jobs in this community - so people that live in this community cannot afford the higher priced homes.
- Na
- Have a program in Eldora that specifically assists young adults in developing their skills. Also have quality senior programs with an independent living arrangement with assistive living facilities not just nursing homes

- Incentivize building
- affordable housing for pay scale for single income
- Encouraging property owners to improve/maintain the properties they currently own. Recruiting new residents to occupy currently empty homes. Providing clear guidelines for property owners and renters to insure properties are maintained and improved as necessary. Razing of abandoned and neglected properties.
- Incentive programs to build in the area and remain there for a certain period of time.
- We need to have inspectors so that we know what the living conditions are and that things are up to code and what the code is.
- Get able bodied people off the welfare debacle so they "will/have to" fend for themselves.
- Enjoyable outdoor spaces. Sidewalks, trees, benches, and parks would be wonderful.
- For the city to quit taxing on every little thing.
- More cleanup of unsightly homes; build more affordable homes on those lots then push for new business to look at coming to town which would make new homes available
- They should make sure they inspect things like trailers to make sure that they are safe, and everything is in working order for people who rent them. The current situation is appalling!
- Have rental inspectors hold landlords to higher, safer standards. It is heartbreaking to know families are moving into rentals that are unsafe and not up to living standards.
- bring in more jobs
- Attract high quality senior housing, like co-op housing. Affordable housing to accommodate families with low incomes besides trailer park
- clean-up current eye-sore properties
- Clean up the properties with broken down cars and clutter in their yards.
- get rid of the crappy houses so the slum lords can't rent them out and make tenants and landlords responsible through inspections to keep the nice rentals in good shape
- More quality housing
- Limit rent prices, fine landlords for poor quality homes. They don't live that way, why should a tenant have to.
- Consider tax abatements for new construction.
- Inspections
- Possible grants or incentives to first time buyers. Have quality more closely relate to price. Too often, affordable housing is in poor condition, whereas quality housing with minimal upgrades makes the unit unaffordable.
- Find a way to purchase the Pinecrest Mobile Home Park from the Canadian owner and put it under local control so that the housing units can be improved or that better quality, yet affordable rentals could be built there.
- Be sure they are livable
- Over the last 30 to 40 years the city has lost Dayco, Dodger, Whink, Sunline Furniture and Quality Products. All manufacturing jobs plus retail stores uptown. Need some employment opportunities of some sort to utilize housing that is currently available or planned.
- Hard for young couples to find quality, affordable housing. Need more availability of homes.
- They are doing an adequate job
- Complete a county wide housing study. Then use the results to bring in new developers to build. Also look at different grant programs and loan programs that the county and city participate in to help future home buyers. Also better broadband
- I like the idea of an incentive program for updating/repairing homes. There are some nice but haggard properties that make the town look dirty and unwelcoming. The property taxes have gotten outrageous too, perhaps a program to reduce property taxes? Housing is here and is affordable, the town itself is the problem. Some modern light poles, road repairs, tearing down vacant buildings, and paving roads would go a long way towards making properties more attractive to buyers. There are some interesting old abandoned/dilapidated businesses and buildings that could be converted into very cool homes/apartments while retaining the "old town" feel.

- Get rid of abandoned properties. Offer home loans to those with less than perfect credit.
- Definitely evaluating the needs of this community
- lower property taxes on high value properties. Why improve or build nice if you will be taxed higher than anybody else in the state.
- Buy old run-down housing and sell the lots to builders
- Lower property taxes
- First clean up the trailer park and get rid of all the trailers that are bad. Landlords need to clean up their rent-al property and the city needs to provide incentives or short-term loans to property owners to help keep their property clean instead of raising taxes, etc. that people can't afford.
- Making sure owners of rental properties keep up on the maintenance of their properties. Get rid of the abandoned houses and replace them with apartments for the elderly.
- Provide senior living options as listed in previous section.
- City planning for a community such as Western Homes in Cedar Falls. Progressive living needs through again process. Moved out of Eldora due to poor options for quality and progressive senior living options.
- Consider building affordable housing units, remembering what income families are trying to live on so that their options are actually affordable for them.
- Replace old current homes and rebuild new housing on those lots.
- neighborhoods that are attractive. I wouldn't look at a very nice home if the surrounding homes were trashy. Affordable housing is a huge scale. What is affordable to me, is pennies to another and vice versa. It seems home prices that are within my range are junk (100k-150k) and houses that are nice are in the 200k - 250k range. Where I currently live, in a very nice ranch home, attached garage, mudroom, full (dry) basement would sell for 200K+ in Eldora/Iowa Falls.
- not use TAX money
- Inspections of rentals and then bring them up to quality living
- Enforce current codes and restrictions to keep properties looking nice and ensuring that slum lords aren't allowed to rent unsafe, rundown properties.
- Bring industry Into town
- STOP RAISING PROPERTY TAXES
- Probably bringing jobs to Eldora that will help families per month. Rent is terribly high compared to the paychecks. I don't know how people pay high rent and ever dream of a down pymt for owning their own home.
- The quality of homes/rentals in this town are every low compared to the prices that people want for them.
- Need assisted living housing similar to Scenic Manor in Iowa Falls.
- More affordable homes need to be built.
- Make purchasing lots of land affordable and be ready with utilities so families can build a home quickly and affordably. Create a program that offers incentives for landlords/flippers to improve the dilapidated properties in the community.
- tear down the abandoned homes
- I'm not sure about the actions but more Dole addition type areas with the variety of housing options like Dole has but a little cheaper price range if that would be possible. More Habitat for Humanity type houses for low-er income people which would be newer houses but lower cost.
- Have some sort of rental reference, or UPDATED place of guide for ALL rentals in Eldora.
- Tear down falling down homes and combine small lots so better and bigger homes can be built
- Houses and properties need to be updated and presented at affordable costs. Utilities are so high no matter where you are, it makes things unaffordable for many.
- Welcome new businesses. Help with mortgage acquisition.
- Inspect

- Affordable updated rentals for the Elderly. I really don't think we have a market in this area for that. If I had to rent an apartment, I would not rent one here in Eldora at this time.
- Medical. Social activities. Dining options
- Build new homes.
- Update current homes.
- Offer incentives for people to improve their homes for rental/resale. Job opportunities to bring in people with income to spend on housing.
- taking care of their property, so many times nice quality homes are ruined by poorly taken care of neighbors or people buy homes, ruin them, & leave.
- Jobs
- We need jobs
- We need jobs. We need help for people that work all the time improve their own homes. Not just for people that don't work help out homeowners that need some help on their own homes.
- Work on tearing down the houses in bad shape to build more qualify houses to rent out.
- Improve the quality of housing in the community by eliminating blighted properties by requiring upkeep of homes by owners, renters, and landlords. Not allowing trash, debris, vehicles, weeds, stray trees, and many other items from deteriorating home images and quality.
- Lower utility costs, lower property taxes
- Lower rent updated housing
- Build apartments, reward improvements like sidewalks, tear down or renovate older buildings and houses
- I'm unaware of what the city can do to change this, but there are very few homes to rent here if people are looking. If they aren't able to purchase a home there isn't much for apt rentals either.
- Based income living apartments for single family or for elderly.
- Clean up the town
- Rental checks and landlord accountability also more housing available whether it be rentals or homes to purchase.
- Housing regulations for rentals that are tied to inspections and follow through. There are too many slum lords and derelict properties in town. The mobile home park needs a total overhaul to provide more habitable dwellings.
- Lower taxes.
- We need more affordable, low-income housing.
- lower property taxes. lower cost of water and sewer expenses.
- There should be an incentive to property owner so they would keep rent affordable.
- Make rule and inspections for rental homes
- Whatever the city implements, it must not increase property taxes. Get RID of the Pinecrest Mobile Home Park. It's unsafe for humans to live in. Reduce the property tax rate in the city. Eldora & DSM suburbs should not have comparable tax schedules.
- TIF area to promote building new affordable homes. Quality apartments
- ?
- Create more options for affordable rentals with good quality landlords
- No suggestions
- City investment in developing new neighborhood
- Obtain state owned real estate for development
- We need more townhome situations (similar to otter creek) for single parent one income families and individuals. Apartments complexes aren't as appealing to today's market. Offer as rent to own?
- Construct new single-family homes in town. Provide incentives to those interested in building within city limits.
- Build affordable houses or rentals that are attractive and do not add to the slum

- Require landlords to keep their rentals in good shape and have affordable rent
- New single family housing subdivision. New duplex/townhome subdivision. Housing in Eldora is affordable however, blight is a problem in several neighborhoods. A nice house is next door to a junk house. Many out-of-town landlords who do not take care of their homes. Stricter laws and action on blight houses.
- Higher income and lower taxes.
- need access to more multiple affordable family housing
- Getting rid of the many junk/deteriorated homes and incentivize local builders to build spec homes
- Building spec homes that can be purchased with tax incentives added.
- I think focusing on job opportunities would then encourage nicer housing. Quality community activities might help too.
- Look into purchasing run down homes for sale and flipping them for nicer affordable housing.
- Options for seniors and affordable rentals for young people.
- Incentives to build new homes. Update rental and blight codes or enforce them.
- We need to have more people living in town to lower the tax burden. So I idea would be to have some in-centives to get people to live in town, and then once they are paying for and if this happens enough in time the taxes could go down across the board.
- Better paying jobs
- Provide incentives for landlords to provide quality housing at an affordable rate.
- Cheap but dilapidated or cluttered properties are not the answer to making housing affordable. Before we go forward trying to add affordable housing, we must first establish and enforce housing standards and eliminate properties that will never meet those standards.
- Find a way to have a higher volume of lower income rentals that are upgraded in basic fitness/quality without necessarily an increase in rental cost. When a high number of junky homes are safe and clean but still affordable, that would also keep middle-class/mid-range homes in line because people may not overextend to buy a decent home, and therefore be willing to overpay just to have a safe and structurally sound home.
- Need for high quality Senior housing options to help retirees stay in the community. Additional need for new Single Home construction for families.
- attempt to improve all levels of housing from new construction to quality rental and purchase options
- Without employment opportunities that pay a living wage, housing options are limited. We need to focus on bringing business/industry back to town.
- have more landlords accept HUD or section 8
- I didn't know finding quality and affordable housing was an issue in the community. What I do know is that quality, high paying jobs are scarce within the community. If we had more of those, maybe then I would understand this focus on housing.
- Help developers find funding to renovate historic structures, implement policies to clean up properties around town to improve property values, low interest loans
- Address issues related to home maintenance and safety. Remove homes that are uninhabitable. Make improvements to housing that is currently unused. Create a rent to buy program. Find a way to reduce property taxes.
- Begin new home single family construction to raise value and quality while bringing in new and higher median income families.
- Remove low quality, empty homes and replace with new Require homeowners and renters to take better care of property and provide resources to do so
- Build. Redo trailer park. Give bldg owners incentive to rent out existing apartments that are above their businesses that are currently not being used.
- Good question haven't thought about this one too much.
- –Promotion of private industry –Partnership with local realtors –Continued growth in amenities to entice.
- Building quality housing

- Lowering tax and local utilities
- None. Programs organized by government or other organizations may work for a time, but in the long run they end up having an adverse effect.
- Clean up salvageable houses. Burn down all the eye sores. If you wouldn't live there, no child should ever have to love there either.
- Landlords need to be held responsible if their properties aren't in good standings. The trailer park is unlivable and sad to see people in this community have to live in those circumstances
- no need for new housing as no businesses here to bring people here
- More transitional housing. Rental rehab assistance. Close trailer park More Hud approved rentals More Usda subsidized housing apts Allow tiny homes New trailer park
- Incentives for new housing starts, enforce rental housing inspections and codes
- Implement and enforce property codes and rules. Examples: vehicles being parked in yards, trash sitting in yards, parking motorcycles and vehicles on sidewalks, etc. This way property taxes wouldn't have to be risen every year and the home values would increase overall instead of having to raise property taxes es each year and the homeowners who take care of their properties wouldn't have to bear the weight.
- Decrease taxes and water rates
- Create better job opportunities, better our school district, fix the ridiculous sewer cost and quit taxing the crap out of homeowners....
- Reconsider building \$100,000+ houses when the average house goes for under \$60,000. I also think a lot of houses in the area could use a facelift, and old abandoned buildings could be demolished.
- Everything
- We need decent job opportunities to get families to move to Eldora that can afford housing.
- Use any and all tax incentives for the development of new housing. Also use the same tax incentives or grant moneys from Iowa Economic Development for the repair of aging housing.
- Heating windows
- Offer tax breaks and other incentives for building a new home. Work with contractors to renovate homes that are habitable but needing improvements. Continue to tear down uninhabitable homes. Work with communi-ty partners to fund affordable housing.
- clean up mobile home park make landlords accountable to keep up on property
- Rental properties need to be inspected and kept up to a high standard.
- 1. Build affordable family housing 2. Create a transport system for seniors to access specialized health care.

## **Q20 – What do we want to see in our community in 2–3 years, as a result of our focus on housing?**

- The trailer court is a blight and seems to be an area with horrible housing conditions and dangerous neighbors. I would like to see it gone.
- Clean affordable housing, get rid of slum lords, and nasty trailer court
- clean up the town
- Better jobs and housing
- Jobs is number one otherwise we don't need no houses
- More affordable apartments.
- We need our places to be neat and clean.
- Beautification with Earth Day community event. A program to help people respect neighbors.
- House taken better care of like painting, siding, and clean yards
- Curb appeal, vacant houses with families in them



- Increase in population, especially young families
- Improved property values Increased pride in ownership Decreased feral cat population
- Quality housing, either small town homes or apartments. Clean, respectable, and tenants held more accountable.
- Improvements and cleaning or removing decaying properties
- Better building practices, quality homes for rent and ownership, better jobs created to supply these qualities of life. Community pride!
- No blighted areas, a nice apartment complex
- People staying in town. Many will be forced to move.
- More HUD approved apartments and homes
- Growth
- Doesn't apply to us as we are moving real soon
- Better quality houses
- good quality housing for several price ranges
- Fix existing apartments and housing
- More jobs in the town.
- Senior living complex
- More business
- More affordable rental units.
- Clean up all of the community
- Attract affordable builders and buyers More housing options for training school and detention center employees, teachers and retirees
- More jobs bring more family's without jobs we do t need housing
- Begin to see single floor plan housing options tht are affordable to the elderly and younger families.
- Removal of dilapidated properties
- more help with maintaining properties grants/loans
- More businesses opening
- Young people or families staying in the community because there are homes to buy or rent that they can grow a family in and not look to other areas because of the size of the homes available. 6 people in a 2-bedroom home is not encouraging people to stay
- More young families moving in and turning Eldora into a thriving community
- Have plans in place that addresses these concerns.
- More affordable houses
- Better population and better-looking town like it used to be.
- More jobs = Larger Population = More Housing
- Jobs attract people. These people become the future of a thriving community.
- Affordable, decent living homes.
- Decent job for decent living.
- Jobs
- Affordable apartments.
- Better looking houses. Better rent prices
- Pride in living conditions and housing.
- We would like to see an increase in quality, energy efficient homes and a collective decrease in energy usage.
- More houses

- Community minded residents willing to volunteer
- Cheaper housing
- Getting rid of the trailer court that is nothing but a giant safety hazard.
- New family's and better houses
- Better housing quality
- Jobs! More affordable
- Affordable middleclass housing. Affordable rental units. Ban mobile and double wide units. No livestock allowed, with the exception of domestic pets like dogs & cats. No pit bulls. within city limits. Affordable daycare and more after school activities. Senior citizen extended living options at affordable rates and sliding scale based on retirement affordability and income limits. Social group activities appealing to all ages, not just school children. We seniors count too.
- Higher population
- Keep young people in town
- more housing
- Clean up the junky properties and get the run-down homes cleaned up.
- More jobs
- Worse off
- NA
- New development
- Clean up the existing trailer court property which was once very attractive
- More jobs
- Fixing up current properties, making homeowners invest in taking pride in their properties. Maybe need to give a tax break for homeowners that do upkeep. Like take before and after pictures of work done each year to get something in return for an incentive to get people to clean up their properties. incentive
- Not up o these issues
- more senior housing
- Homes to look better and not run down
- well maintained homes
- More apartments available for young families
- Sensible local government that realizes people need jobs. Get your priorities straight.
- Care center with graduated options
- more affordable homes to buy
- A strong business center including manufacturing to keep people in our community.
- More middle-class people living here
- Need for upper end town houses....old high school area would be great for retired and working people....close to down town
- People who need help making their homes more livable get that assistance.
- Affordable
- Nicer looking and inviting neighborhoods. Would draw in more families.
- increased population and more employment options
- Low-income housing for families
- Many new types of affordable housing
- More amenities

- affordable and nice rentals
- New construction of senior living
- Unsafe houses torn down
- Less taxes
- More jobs
- More jobs
- More business
- More safe and affordable housing
- Income based rental
- Clean up the current properties in town. No low income housing.
- Good housing
- affordable of all types of homes and apartments
- new homes and people work/live in Eldora
- New apartments
- a vibrant town
- Better quality of homes and rentals and accountability on the owner to keep them nice
- Quality health care providers and good paying jobs.
- A nice small block of homes that feature duplex or small 2-bedroom homes.
- More owners like carriage house who care.
- fairness for all and not just doing what the city wants at the time to take care of what we want and will help the city out or give them the money to help what has already been started. The people have very little to say or are able to question. I have lived here for 80 years, and I do not trust the city.
- Growth
- More homes in Eldora.
- better quality homes for affordable prices
- More kids in schools! And bring back a store like ShopKo!
- Increased population growth. Young family's
- Incentives for more employment opportunities.
- Better-quality single-family rentals
- independent senior housing
- A town that is newcomers would be attracted to live in.
- nice affordable apartments
- Lower cost but up to date homes
- Funding
- New homes being built
- Community with higher morals
- assisted living
- Less sub-standard housing
- Everyone learn to get along
- An increase in single family homes and nice senior living complex.
- A clean healthy and thriving community
- More families creating a more clean and active community

- More reasonable new construction
- Assisting living dwelling
- More options for high quality rental. More options to buy.
- Better rental
- A larger selection of affordable housing
- New construction in response to increased demand
- Clean and affordable housing for all. Enforcement of a city code requiring all residents to keep clean and main-tain their properties. properties
- cleaned up looking nice housing.
- New jobs
- New affordable construction
- Clean up, pride in your property
- Independent apts
- quality rentals that are affordable.
- Improved looks of house. More efficient homes.
- More families and retirees returning to Eldora.
- Places for low income
- Lowered taxes. More affordable housing. Bring jobs to the community. Again, lower the taxes!
- rehabbing or demolishing run-down homes
- Visible increase in quality employment (factory etc.)
- A new housing development
- More thriving families coming to Eldora. Clean up our town and tear down rundown homes. Bring in businesses to bring in families.
- Cleaner properties
- better quality of homes
- More housing for those who have backgrounds. Everyone deserves a place to sleep!
- Quality affordable rental and independent living
- More opportunities to rent houses
- A cleaner community we can be proud of.
- I would like to see some of the run-down homes being worked on or teared down. If they get torned down, they can build up a newer home. If not, a newer home add something to the community.
- Better Rental Properties with the right code updates.
- More decent, 'affordable' homes.
- Does it have to take that long? Why not in 6 months?
- New quality/affordable options.
- Better housing options
- More people who work and also LIVE in Eldora.
- not sure
- Focus on affordable and well-maintained homes or properties.
- People moving to Eldora, not away from it.
- Multi-unit housing, retirement housing
- Better employment,

- Better apartments/townhomes to rent for a single person
- Clean affordable housing
- No answer to this
- Housing that attracts people to Eldora
- More open stores
- entrepreneur and business owners moving into community to begin or relocate a business
- A better community
- Better quality housing to bring more families to the community in order to ensure better enrichment for those in need.
- Low rent housing
- get rid of dilapidated houses
- Better, cleaner, and kid-friendly rentals in the trailer park. A program to help low-income families find a path to home ownership.
- Increased amount of people owning homes, increased interest of community members in the community, increase in school enrollment
- Growth
- Improved quality of rental and sales options.
- New single-family homes
- Quality senior housing
- Nice looking homes
- Improvements in how our community looks, increased population, more companies/businesses coming to Eldora
- Better housing better people
- Quality, affordable homes
- Bigger population and happier residents
- Senior housing
- Senior townhouse
- Quality jobs
- Assisted living, quality apartments, single family homes
- More quality and affordable housing
- Single family homes that appeal to professionals
- More quality homes for sale and rent. Other communities can offer a better standard of living.
- A cleaner, community
- To have more options for people that need more help
- putting more money into the schools there so we can encourage more good families to move in
- Hopefully a better living community with more choices and more families
- We need more businesses in this town it's a dying town nobody wants to live here .na
- Better rental options.
- Better housing options.
- More available housing
- Affordable housing for lower-, middle-, and high-income earners. But to have employment opportunities for those to be able to live and work in the community.
- Quality housing for families.
- Getting rid of the entire trailer court would help the community as a whole to help bring in a lot more people interested in might to Eldora.

- We need new jobs and competitive wages
- Quality homes
- More people, more students, more business, less transience.
- New developments.
- Rebuild the trailer court. Its a disgusting eye sore full of cockroaches and bed bugs. Tear down the abandoned houses
- acquiring land for new construction
- More housing options available and for all people to take pride and clean up the housing that we do have.
- More affordable housing
- More options to pick from
- Growth
- More homes in Eldora.
- I want to see you focus on bringing in small factories employing 20 to 50 people each. That will enliven the community. Housing won't draw people without worthwhile jobs.
- Hopefully more houses
- affordable quality housing
- Maintaining quality of all housing and property.
- Property improvement
- Fair and equitable property taxes. I feel I am being overtaxed and penalized., because I keep my house in good to excellent condition where some of my neighbors homes are in severe disrepair, and therefore are paying much less in property taxes than I do. Please in enforce city, ordinances and codes which will raise the stand-ard of living for all involved.
- More rentals/apartments
- More jobs-most factories have shut down or moved out of state
- The trailer court gone
- Businesses
- Affordable and more jobs
- affordable and nice housing for seniors.
- everyone taking pride in their living quarters, inside and out
- More retail. And industry
- Retail growth. No more surveys. Need action.
- Affordable senior housing.
- Eliminate the eyesores, improve rental management, lower property taxes
- Jobs so employed citizens can afford to pay rent or mortgages and taxes. We do not need additional free programs.
- More jobs
- More affordable housing/rentals
- Affordable rental duplex/apartments that are maintained
- Quality housing that helps the tax base
- Na
- If the community and churches work together, we could have more productive members of our community and also have more active elderly
- More people moving to the community

- Some home owners need to take pride in their residence and those that have junk, trash, damage on house, etc. need to clean it up. When some of these places look like no one cares, it reduces property values of those around them and makes our town look terrible. I understand that sometimes money can be an issue and makes painting, siding, windows, etc. impossible, but that should not preclude the fact that they could remove old cars and all other junk (especially when we have City Wide clean up).
- Nearly full occupancy and fewer abandoned and neglected properties in the community.
- Reduction to homes with existing damage from past storms, whether that is because they've gotten done renovations or if the damage is significant the home was demolished. Tax dollars used to improve roads.
- Improvement in our housing and more stores are available
- Work together and for the community instead of taking a "what's in it for me" attitude.
- More amenities to support the increase in people. I doubt everyone wants to drive 40+ min for a fancy dinner or decent shopping.
- Drug free
- More industry to support updated housing
- Quality homes that landlords would live in their own properties.
- more people
- More options for seniors, low-income people and medium price range quality housing for families
- more local business
- Less meth/drug use. Properties cleaned up. New houses. Less gender and Woke questions. Get rid of the white trash.
- nice affordable housing with guidelines for keeping them that way
- Quality and more housing
- Senior housing
- Needs to be a lot sooner and inspections
- Increase in new construction opportunities.
- Proper living conditions
- A more reasonable price to quality ratio based on the cost of living and average income in the near area.
- More housing yed
- More housing options for rentals and also housing which could be purchased. It is an issue in most towns in Hardin County. It is hard for the kids to move here if they can't find a place to live.
- More employment opportunities for quality jobs
- Senior living and new apartments
- Homes that have been in desperate need of exterior repairs being renovated. The bigger issue is it doesn't make sense to restore a home here past a certain point; I'm already \$25,000 into mine last year on the roof and sewer alone so all in I've spent about \$60k on mine. It doesn't make sense to do the repairs it needs at this point because the profit margin if any isn't worth it. Nobody wants to buy an \$80k+ home that still needs repairs/updates in a town that's clearly neglected. The town spent \$35k on a disc golf course that's useless half the year...that money could've fixed Main street. Point is, the reigning council has no interest in doing much needed repairs and improvements to make people \*want\* to live here.
- More homeowners, not renters. People who care about their homes
- More affordable housing options.
- Affordable senior independent housing
- lower property taxes
- Nicer looking houses
- Housing blight removed and replaced with quality single family homes.
- New housing

- More jobs and affordable housing
- Senior living options.
- As stated above.
- More families in the community, contributing to our economy and attending our schools and churches.
- Need more businesses
- nice looking homes, responsible renters and homeowners, safe town and neighborhoods, increase of families with children to raise in a good Iowa town.
- clean and up kept properties
- Not just affordable, quality housing but also holding homeowners accountable for the condition of their homes. And hopefully that won't take 2-3 years to accomplish.
- Housing costs go down
- Some labor options so they can live here happily.
- People that are either selling or renting places need to make sure that they are actually livable before they market them.
- More home construction for families working in Eldora.
- Improve rental & for sale property quality.
- It sure would be nice to have more senior citizen options like independent living apartments or assisted living places so folks wouldn't have to move to Arlington in Grundy or the Scenic Manor complex in Iowa Falls.
- The city maybe helping the less fortunate update/modify homes who are in need or unable to repair issues themselves. Increased property value, and community upbringing as it's goes down at a fast rate.
- Higher quality homes on bigger lots to increase middle income families moving into the area.
- More people making this town home.
- Improvement in the existing properties
- affordable rental units for those of us getting ready to retire
- New homes, tear down the junk homes
- More people living in Eldora who work here.
- Well maintained and presentable housing.
- Jobs
- More jobs and no more slum lords put tougher restrictions on them
- Better neighborhoods and better-quality houses
- New rental housing units
- Remove uninhabitable homes and require residents to care for their properties.
- Clean, nicer homes
- Owning again
- New apartments for families
- More young families coming in to help our community grow. Lack of places to rent can prevent that from happening. Not everyone is capable of buying or has the desire to buy when first moving to a community.
- town cleaned up
- More jobs in town and more activities for people to do.
- Removal of derelict property; more multi-unit rentals for various income levels; rehabilitated mobile home park
- Something like a Habitat for Humanity neighborhood could be wonderful.
- Quality rental homes that are affordable. I am Saving money by owning my own home with a mortgage. A lot of people cannot get a mortgage and pay a lot more in rent. It's a vicious cycle to try to get out of. They can't save any money with renting.

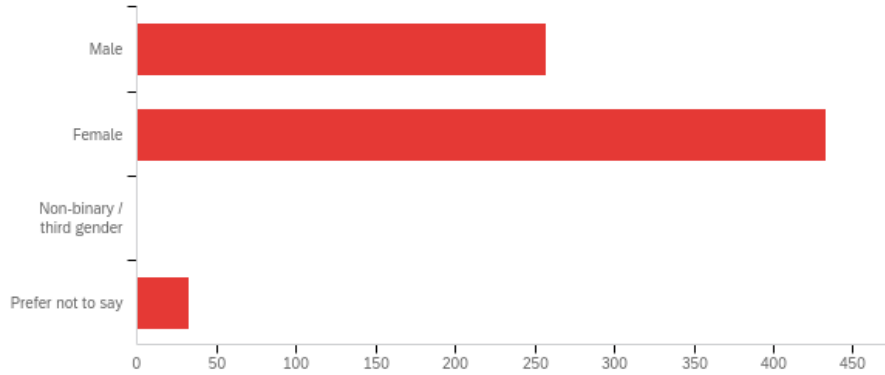


- bring in more business to support the town
- A ceiling put on what can be charged for rent & property owners should have a certain standard on the rental property to keep rental property livable.
- Improved quality of homes
- Less blight, zero uninhabitable mobile homes, substantially lower property taxes.
- Affordable, smaller new homes.
- Town looking better
- Tear down and clean up the trailer park area and build better affordable housing options with very strict rules and regulations for owners/renters. ex. no pets!
- ?
- Independent living options for young adults that may need some guidance and assistance. I would love to see housing options for students that have little to no family supports from the state training school or in public school be able to have more services and housing options geared toward independent and transitional living during young adult years
- More homes to buy or rentals
- Location ready for new development
- New neighborhood consisting of new homes/townhouses.
- Available housing to new to town singles. Several new young teachers have come to town to work but can't find a place to live!!
- Assisted living facility locally.
- More jobs to attract more residents
- Cleaning up existing properties people are living in.
- Demolish the older homes that are unlivable and add more senior housing to open up more homes for people trying to upgrade.
- A cleaner town. Drugs to leave the area. Better teachers in the school system.
- More senior options to keep people in the area.
- Let's clean the town up more.
- More affordable and clean housing options.
- People who work here, living in this community. For example, school district employees, state training school and CIJDC employees., etc.
- More options for housing at all levels.
- A plan to increase the tax burden from new homeowners in town.
- Better people
- Quality jobs, new manufacturing opportunities
- As stated above, start with cleanup and setting standards, including long term oversight to prevent backsliding. We must also have, in advance, regulations to protect the rights of renters and mechanisms to protect the rights and investments of landlords. Enforceable codes and contracts exist and function well in other cities and should be firmly in place here before we proceed to add housing units.
- Upgrade in quality of lower-income housing without unjustifiable increase in rent/mortgage payment.
- Removal of delinquent structures/properties.
- growth
- 2-4 new homes and a general improvement in the quality of our inventory
- Improvement in the trailer park. It is the last affordable option for people of limited means in the community.
- more businesses
- A connection to new quality, high paying jobs.

- Increase amenities, commercial development, recreational opportunities (park improvements, trails, activities)
- A wider selection of available, safe, affordable, and well-maintained housing.
- More quality homes with an emphasis on jobs/careers
- Better quality housing
- More apartments. Tiny home community
- More affordable rentals. Banks willing to work with people with bad credit.
- Continued addition of businesses/social and recreational opportunities.
- Duplex's
- Tear down abandoned and run down houses
- Hopefully we don't move backwards by making housing that either nobody can afford, housing that is of poor quality, or adversely affecting the housing market.
- Updated homes and new construction
- Rental properties cleaned up and yards kept so town looks attractive to new community. We need more retail businesses and people need to shop in Eldora instead of using door drop services like Amazon etc
- more businesses
- Increased housing options blight removed
- rehabilitated housing and new housing starts
- Better maintained properties
- Bring in employment
- Community growth and betterment
- Restoring houses that need a facelift. There are a lot of beautiful houses that could potentially be sold, but because they would be a lot of work to renovate, I feel they are most often left to rot.
- Everything literally
- More restrictions on landlords. Many rental properties are run down. The landlord may live out of town, or in town, but don't care how their property looks or is taken care of. Many are subpar.
- increase in younger families staying here or moving here.
- Safer place
- We do have quality jobs throughout our community, but many can't find affordable quality housing. If we provide that, our population will grow, our tax base will expand, the schools will benefit, etc...
- More senior housing, start over with mobile home park- clean it up
- With more families moving to town.
- Replacement for the trailer court housing
- Improve blight!!

**Q21 – Which gender identity do you most identify?**

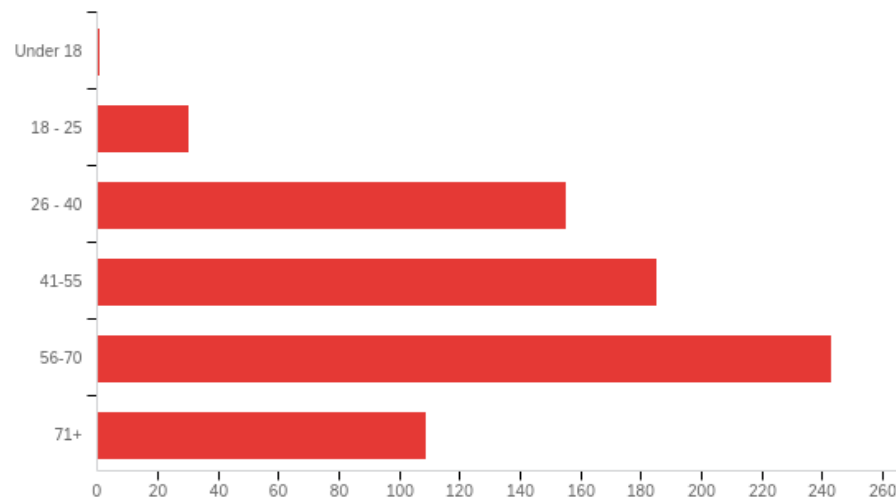
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Which gender identity do you most identify?	4.00	7.00	4.74	0.68	0.47	723



#	Answer	%	Count
4	Male	35.55%	257
5	Female	59.89%	433
6	Non-binary/ third gender	0.00%	0
7	Prefer not to say	4.56%	33
	Total	100.00%	723

**Q23 – What is your age?**

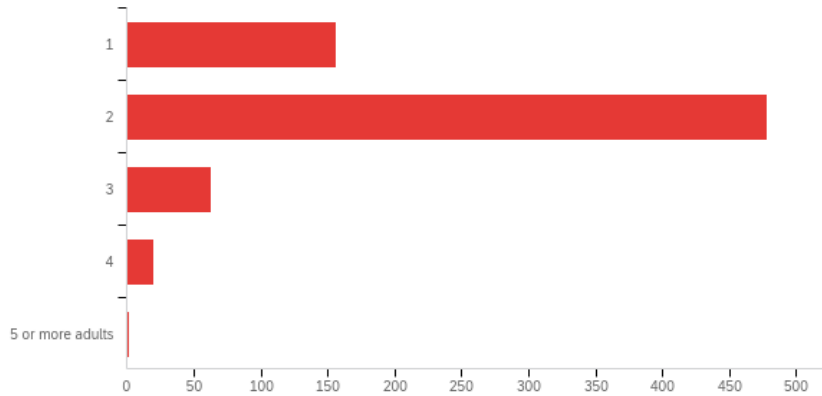
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What is your age?	1.00	6.00	4.34	1.10	1.22	723



#	Answer	%	Count
1	Under 18	0.14%	1
2	18–25	4.15%	30
3	26–40	21.44%	155
4	41–55	25.59%	185
5	56–70	33.61%	243
6	71+	15.08%	109
	Total	100.00%	723

**Q24 – How many adults (18+) live in the household, including yourself?**

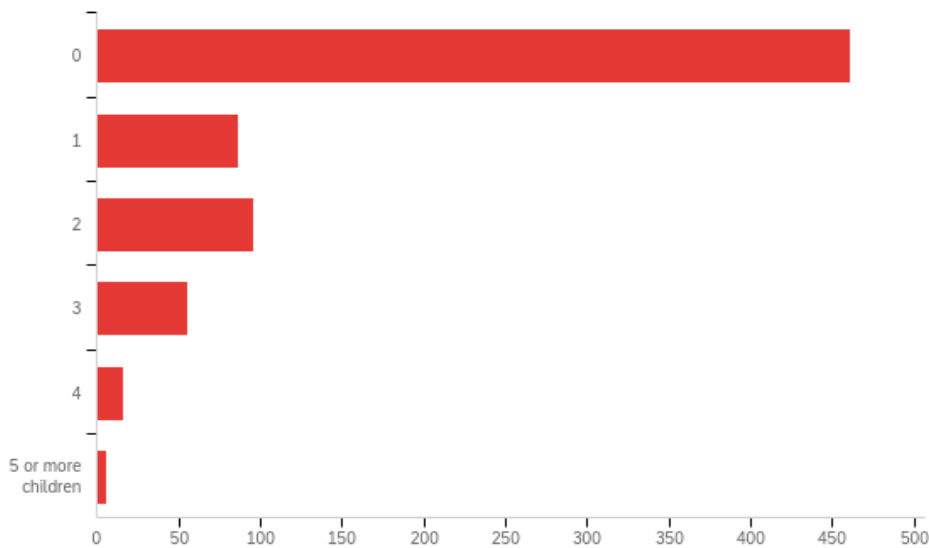
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How many adults (18+) live in the household, including yourself?	1.00	5.00	1.93	0.66	0.66	719



#	Answer	%	Count
1	1	21.70%	156
2	2	66.48%	478
3	3	8.76%	63
4	4	2.78%	20
5	5 or more adults	2.78%	2
	Total	100.00%	719

**Q25 – How many children (0-17) live in the household?**

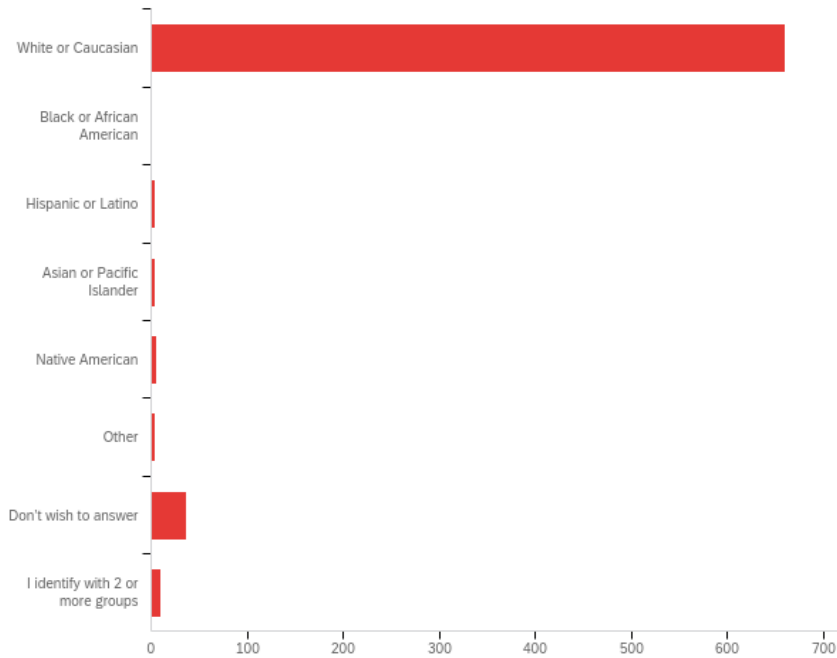
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How many children (0-17) live in the household?	1.00	6.00	1.75	1.16	1.35	720



#	Answer	%	Count
1	0	64.03%	461
2	1	11.94%	86
3	2	13.33%	96
4	3	7.64%	55
5	4	2.22%	16
6	5 or more children	0.83%	6
	Total	100.00%	720

**Q26 – What race or ethnicity do you consider yourself to be?**

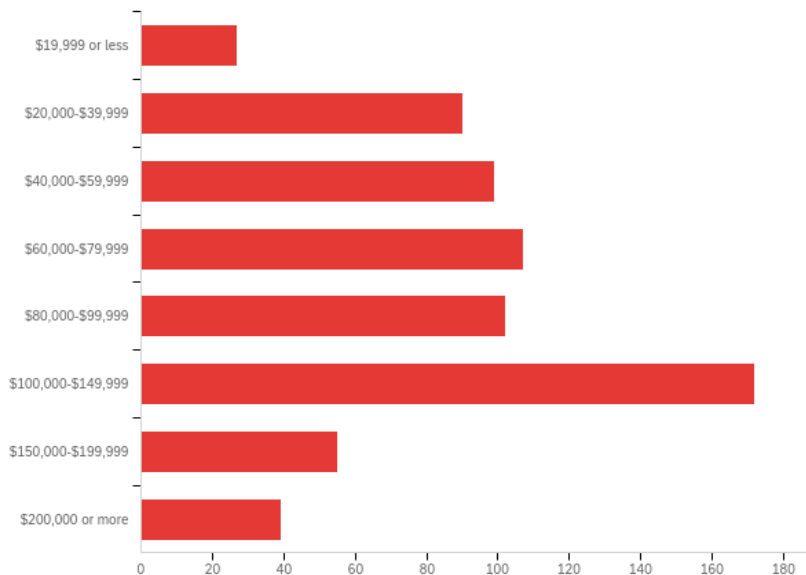
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What race or ethnicity do you consider yourself to be?	1.00	8.00	1.47	1.59	2.52	720



#	Answer	%	Count
1	White or Caucasian	91.67%	660
2	Black or African American	0.00%	0
3	Hispanic or Latino	0.42%	3
4	Asian or Pacific Islander	0.42%	3
5	Native American	0.69%	5
6	Other	0.42%	3
7	Don't wish to answer	5.14%	37
8	I identify with 2 or more groups	1.25%	9
	Total	100.00%	720

**Q27 – What income bracket does your household fall under? (Include the income of all who contribute toward the expenses of the household.)**

#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What income bracket does your household fall under? (Include the income of all who contribute toward the expenses of the household.)	1.00	8.00	4.59	1.85	3.43	691



#	Answer	%	Count
1	\$19,999 or less	3.91%	27
2	\$20,000–\$39,999	13.02%	90
3	\$40,000–\$59,999	14.33%	99
4	\$60,000–\$79,999	15.48%	107
5	\$80,000–\$99,999	14.76%	102
6	\$100,000–\$149,999	24.89%	172
7	\$150,000–\$199,999	7.96%	55
8	\$200,000 or more	5.64%	39
	Total	100.00%	691

# Rural Housing Readiness Assessment Fact Sheets

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## Rural Housing Readiness Assessment

The Rural Housing Readiness Assessment (RHRA) is a tool that helps communities self-assess their housing needs and guides them in the decision-making process when addressing those needs. It guides communities in considering options that ensure existing and potential residents are able to find safe, secure, and quality housing that meets their needs and fits within their budgets. The RHRA helps communities know what kinds of housing-related information they should gather and review to make informed decisions. The assessment checklists aid in the creation of local housing policy that is appropriate for the needs and desires of a community.

## Housing Resources

The Community and Economic Development unit of Iowa State University Extension and Outreach developed the fact sheets in this document to help communities answer questions and address issues regarding housing. These fact sheets are also available to download from the [RHRA webpage](https://www.extension.iastate.edu/communities/rural-housing-readiness-assessment) (<https://www.extension.iastate.edu/communities/rural-housing-readiness-assessment>).

## Contact Information

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2321 North Loop Drive, Suite 121  
Ames, IA 50010-8298  
Phone: 515-294-8397

 [www.extension.iastate.edu/communities](http://www.extension.iastate.edu/communities)

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# Annexation

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Annexation is a method that cities can use to encourage development outside of current city boundaries as an addition to the city or territory. The process of annexation is legal in nature and is used to acquire territories for future development, as well as to provide municipal services to residents outside of current city limits. Information on code referring to annexation in Iowa can be found in [Chapter 368 of the Iowa Code](https://www.legis.iowa.gov/docs/ico/chapter/368.pdf); §§368.4–8 are specific to annexation (<https://www.legis.iowa.gov/docs/ico/chapter/368.pdf>). Annexation can be either voluntary or involuntary.

## Types of Annexation

### VOLUNTARY ANNEXATION OUTSIDE AN URBANIZED AREA

This type of annexation occurs when all affected property owners within a two-mile area of the city apply to the city council to begin the annexation process. Per Iowa Code §368.7(2), the city council sends a copy of the application for voluntary annexation to the board of supervisors of each county that contains portions of the annexed land at least 14 business days before any city council actions. The council can then approve the property to be annexed by resolution. The city clerk files a copy of the approved resolution, map, and legal description of the newly annexed land to any affected public utility, the Iowa Department of Transportation, the county recorder, and the Iowa Secretary of State. Voluntary annexation is completed when the Secretary of State acknowledges receipt of the legal description, map, and resolution.

### VOLUNTARY WITHIN AN URBANIZED AREA

When the property being considered for annexation for one city is located within two miles of another, it is considered voluntary annexation in an urbanized area. The neighboring communities often may want the same property for expansion or development reasons, requiring the City Development Board to mediate between the two communities. The process is similar to annexation outside an urbanized area and still requires an application from landowners. Because there may be a dispute about the land between communities, the city council annexing the property must notify any affected public utilities, the city councils of each community within two miles of the property, city councils of communities whose boundaries adjoin the proposed property, the regional planning authority, and the impacted county board of supervisors. Annexation is incomplete until the City Development Board approves the annexation and no appeals have been filed within 30 days of the written ruling.



## INVOLUNTARY

This form of annexation occurs when there is opposition by one or more of the owners of the proposed annexed property. Involuntary annexation must have continual cooperation with the City Development Board to succeed. A specific, step-by-step process must be followed to ensure proper annexation, and it is imperative that the city council work closely with a city attorney when deciding to do an involuntary annexation. For any annexation process, it is vital to ensure that an attorney is involved to avoid any legal ramifications.

The City Development Board cannot approve any annexation which creates an "island." A community's territory must be connected, and no one piece of land can be separate from the territory as a whole. Annexing property that would not connect with any part of current city limits is not viable. [More information on the annexation process](https://www.iowaeda.com/UserDocs/5Involuntary.pdf) can be found on the Iowa Economic Development Authority website (<https://www.iowaeda.com/UserDocs/5Involuntary.pdf>).

# Building Codes and Restrictions

A community's building code is a collection of standards and regulations delineating minimum design and construction requirements that all buildings must meet to be considered safe for use and human habitation. While many communities opt to adopt nationally recognized and accepted building codes—which require the least upfront costs—many cities find that these national codes are not perfectly suited to their needs and expectations. A targeted update to a city's building code can streamline the permitting process, eliminate costly reapplication fees for developers, and serve as a way for a community to stand out from its surrounding peers. For these reasons, many Rural Housing Readiness Assessment (RHRA) housing steering committees choose to focus some of their efforts on their city's building code to make it easier to provide and build quality, affordable, and accessible housing.

It is important to note that a single community can have several different building and housing codes that are interconnected and overlap: residential, fire, property maintenance, electrical, plumbing, and fuel and gas codes all affect how buildings are built and renovated, so when a city decides to take action on its building code, it is necessary to specify which part of the building code it wants to change.

## New Codes

For communities interested in adopting an entirely new building code, one place to start is the State of Iowa's building code, laid out in the Chapter 103A of the Iowa Code, which applies to all state-owned buildings and structures in any governmental subdivision that has passed an ordinance making Chapter 103A its building code, all new construction paid for in whole or in part by state monies, and in any city with a population of more than 15,000 that has not adopted a local building code that is "substantially in accord with standards developed by a nationally recognized building code organization." The International Building Code, which most communities use as their baseline, serves as a partial basis for Chapter 103A.

## Restricted-residence Districts

Not every community will have the capabilities for robust and complex planning and zoning. Cities need resources to hire staff or consultants to assist in preparing the comprehensive plan and the zoning ordinance. There is also a need to fund staff to oversee and enforce the planning and zoning effort. It may even be difficult to find the 10–12 volunteers needed to staff the planning and zoning commission and the zoning board of adjustment.



Iowa Code §414.24 provides a means for small municipalities to prepare and adopt a version of zoning that is less complex and easier to administer than a conventional zoning plan. Under this approach, the city council establishes areas of the community called “restricted-residence districts,” known also as “restricted residential districts.” The council, by ordinance, establishes rules for land uses that are allowed in such districts, but, in general, only houses, schools, churches, and similar structures are authorized.

## **ESTABLISHMENT**

There are two ways that such an ordinance may come about. The city council may take the initiative in passing such a local law after holding a hearing and completing the other procedures outlined in the code. Iowa Code also provides a means for residents to act directly. It states that if the council receives a petition signed by at least 60% of the real estate owners in a restricted-residence district, it shall create the district.

## **ADVANTAGES**

Relative simplicity is the primary advantage of establishing restricted-residence districts. Small communities that have never had any type of land use regulation may see a need to provide some sort of consistency and orderliness within the residence areas of the city. They also may wish to prevent incompatible uses from becoming established too close to existing residence properties. Restricted-residence districts can help communities achieve this goal by ensuring that only appropriate structures are placed in residential neighborhoods.

Restricted-residence districts are also relatively easy to administer. The city council is invested with the sole power to administer the districts. There are no other boards and commissions. Adoption, amendments, permitting, and enforcement are all handled by the council. In this way, both cost and complexity are kept to a minimum. It may also be a good intermediate step in a community that might be considering full zoning.

## **DISADVANTAGES**

One clear disadvantage is that only residence areas of the city may be regulated through restricted-residence districts. Communities that have issues in commercial and industrial areas of the city and wish to influence the land uses in those areas must have a complete land use program including a comprehensive plan and zoning ordinance. A restricted-residence district simply cannot be used to regulate commercial and industrial areas.

Not having a planning and zoning commission and a zoning board of adjustment may also be seen as a disadvantage in some communities. The city council may want these other appointed bodies to assist in handling land use administration and enforcement in the community. Land use issues can become time consuming to administer and contentious. Splitting the work with other boards distributes the time burden and may provide some buffer from local politics in making these decisions.

## **BEST PRACTICES IN RESTRICTED-RESIDENCE DISTRICTS**

When drafting a new ordinance, it is paramount to ensure that the restricted-residence regulations are reasonable and clear. Can the average resident of the community read the regulations and have a good understanding of what they mean for his or her property? Is there clarity with respect to what is and is not permitted?

Also, city councils should try to avoid drafting regulations that are subjective or that call for a great deal of judgment on the part of those who are administering the ordinance. The regulations should be clear and should be equally applied to all property. The city council should, of course, also carefully adhere to Iowa’s open meetings laws in all of its dealings regarding land use regulation.

If the restricted-residence regulations deal with signs, only criteria such as the size, placement, construction, and lighting of signs should be regulated. Cities should not try to regulate the content of signs, even if some in the community may find the content of certain types of signs objectionable. In other words, residents have free speech rights to express their views in the form of signage if they so desire.

Cities should keep careful records of their deliberations, their decisions, and the reasons for those decisions. In any land use regulation matter, it is always possible that there may be an appeal of a decision to district court. In that case, it is important that the city's records be accurate, complete, and up to date. Finally, cities should make timely decisions on land use matters. Unless there is a good reason to delay a decision, a resident who makes a request for a permit or other action should not have to wait six months or a year for an answer.

## **CONCLUSION**

Local officials in smaller cities who have been reluctant to embark upon a planning and zoning effort should consider carefully whether restricted-residence districts might be an approach that would work in their situation. Assistance is available from Iowa State University Extension and Outreach, local councils of governments (COGs), or regional planning commissions. As always, make sure to consult with the city attorney before making any ordinance or procedural changes.

## **Allowing Flexibility in Dimensional Requirements**

In many communities in Iowa dimensional variances granted by the board of adjustment are widely used to allow exceptions to minimum setback requirements. The problem with this approach is twofold. First, variances in Iowa are only legally allowed to be granted under very specific conditions when regulations are presenting an "unnecessary hardship" (see [Planning and Zoning Fact Sheet PZ 14](#) on variances, available for download from the Extension Store). The vast majority of setback adjustments do not meet these requirements. If challenged, it is likely the majority of setback variances would not survive in court. Another issue is that beyond state law there are no criteria stating when a variance should be given. This leads to discrepancies among property owners in the way that the law is applied. Some property owners may have rights granted to them that other property owners do not receive.

Fortunately for communities, there are creative ways to allow flexibility under certain circumstances in the local zoning ordinance. If used properly, these may facilitate construction on unusually shaped or historic lots and ultimately make it easier to build new and rehabilitate existing housing.

## **REDUCING SET BACK REQUIREMENTS**

If homeowners or developers are consistently having issues complying with the minimum setbacks or other requirements, it may be that the dimensional requirements in your ordinances are too strict. It is important to remember that your zoning ordinance is a local law and can and should be modified to reflect local goals. Elected officials should consider whether loosening dimensional requirements would be beneficial for housing. This could be in all zones or a new zone could be created for certain "problem" areas such as a historic downtown.

## **SPECIAL EXCEPTIONS**

An important tool available to communities if they wish to allow some flexibility in dimensional requirements in certain circumstances is to allow the board of adjustment to grant a "special exception" to adjust setback or other dimensional requirements. Terminology may vary based on the community. Many communities use

terms such as “conditional use” or “special use” permits; legally these permits use the same process that allows the Board of Adjustment to consider slightly out-of-character uses on an individual basis. These tools are commonly used for exceptions such as allowing a home-based business to operate in an area zoned residential. They can also be used to grant a setback adjustment.

For instance, Iowa City’s zoning code allows the board of adjustment to grant “conditional use permits” to adjust setbacks under the following conditions.

1. The situation is peculiar to the property in question;
2. There is practical difficulty in complying with the setback requirements;
3. Granting the exception will not be contrary to the purpose of the setback regulations; and
4. Any potential negative effects resulting from the setback exception are mitigated to the extent practical.
5. The subject building will be located no closer than three feet (3’) to a side or rear property line, unless the side or rear property line abuts a public right-of-way or permanent open space.

If the board finds these conditions are met, then it may grant an exception to the minimum requirements in the ordinance.

## EXCEPTIONS BASED ON SURROUNDING PROPERTIES

In some communities, new dimensional requirements may not match with existing construction, especially in historic neighborhoods. To remedy this, the zoning ordinance in Bremer County allows front-yard setbacks on new construction by right to match **“the average depth of two (2) or more existing front yards on lots within five hundred (500) feet of the lot in question”** provided that **“The depth of the front yard on such lot shall not be less than the average depth of said existing front yards or the average depth of the two (2) lots immediately adjoining [...].”** This is a relatively simple way to allow neighborhoods to develop uniformly without the need for the public hearings required for a special exception required by the board of adjustment.

Whether or not to allow flexibility in dimensional requirements is a local policy decision that may not make sense for all communities. Some communities have very strict requirements and enforce them as a routine matter while in others local governments may value flexibility. Whatever decisions a local government makes, it is important to clarify policies in ordinance and enforce the law fairly.

## Updating Codes

Rather than scrapping a building code entirely and starting anew, most communities modify or update only a certain section of their code. Generally, the local [council of governments \(COG\)](#) employs a planner with some expertise in code updates. Contacting the local COG is a good first step for the housing steering committee, as the COG may be able to provide support on updating the code (<https://www.iowacog.com/>).

When beginning a code rewrite, take stock of what has been going wrong with the existing code. Are staff repeatedly denying certain building applications for the same reasons? Does the zoning administrator often field questions related to accessory structures to which they lack a clear answer? Talk to and work with the code enforcement staff to get a sense of the pain points and work to eliminate those first.

## Code Enforcement

Another way to approach the subject of code content is to ask: Does the community need new or updated building codes, or does it need to do a better job of enforcing existing code? For some communities, the issue is not that the tools for efficient code enforcement are not there, but that those tools need to be used to their fullest potential. To begin, evaluate the staff's capacity to enforce codes. Do they need more training, time for professional development, or a different skill set entirely? Is the person hired to do code enforcement a generalist by design or necessity? Consider adding staff or adding to other staff members' list of responsibilities the job of performing a certain segment of the code enforcement (only residential, commercial, or industrial) to allow for greater specialization, which may solve some of the enforcement issues that led the housing steering committee to identify the building code as an issue worth examining.

## Additional Resources

One Iowa-based organization worth tapping for advice and information is the **Iowa Association of Code Enforcement**, a nonprofit dedicated to the study and advancement of the science and practice of code enforcement through training and education. Information is available on its [website](https://iowace.constantcontactsites.com/) (<https://iowace.constantcontactsites.com/>) and on [Facebook](https://www.facebook.com/lowACE/) (<https://www.facebook.com/lowACE/>).

Suppose part of a city's building-code update is centered around energy-efficiency improvements. In that case, federal funding may be available from the **Building Codes Implementation for Efficiency and Resilience Program** through the Department of Energy's Office of Energy Efficiency & Renewable Energy. More information about the program is available online (<https://www.energy.gov/eere/building-codes-implementation-efficiency-and-resilience>).

**Furman Center's Housing Solutions Lab** at New York University maintains an online resource library named "Local Housing Solutions," with policy content and tools to support comprehensive, equitable, and balanced housing strategies. Local Housing Solutions published an online brief entitled "[Reforms to construction standards and building codes](https://localhousingsolutions.org/housing-policy-library/reforms-to-construction-standards-and-building-codes/)" designed as part of a package of briefs around eliminating development costs and barriers (<https://localhousingsolutions.org/housing-policy-library/reforms-to-construction-standards-and-building-codes/>). Communities are encouraged to explore the [Local Housing Solution's website](https://localhousingsolutions.org/) to find more valuable resources (<https://localhousingsolutions.org/>).

In 2008, The National Association of Home Builders (NAHB) published a lengthy report entitled *Research on State and Local Means of Increasing Affordable Housing*. One portion of that report, **Building Code Changes to Promote Rehabilitation**, contains several strategies a community could consider when revising its building code (<https://www.nahb.org/-/media/NAHB/advocacy/docs/top-priorities/housing-affordability/overview-update-building-codes-that-deter-infill-and-redevelopment.pdf>).





# Childcare

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The availability, affordability, and quality of childcare are challenging for many families, businesses, and communities. Because excellent childcare options make a community more attractive to families and businesses, most Iowa cities identify childcare as a critical community and economic development asset and issue.

There is no one-size-fits-all solution to the childcare crisis. For some communities, the problem is a lack of facilities. For others, a lack of childcare staffing is causing the shortage. It would be best to investigate why childcare is an issue for the community rather than make assumptions, so that the city can be targeted and efficient with its limited resources.

One strategy that Iowa cities have been using to fund additional daycare options is utilizing their urban renewal areas to access Tax Increment Financing (TIF) as a grant within the development agreement for childcare centers in their communities that are open to expansion. While many communities use TIF for the brick-and-mortar portion of childcare centers, some cities—for example Sheldon and Forest City—have also used TIF funding for the operational portion of the daycare budget.

## Childcare Resources

Iowa Child Care Resource & Referral (CCR&R) has training and resources for increasing the number of childcare providers and supporting current providers and centers, and can help cities and providers access grants for planning, construction, and operation. Information about [funding opportunities](https://iowaccrr.org/providers/links/funding/) for childcare (<https://iowaccrr.org/providers/links/funding/>) and a [search engine](https://iowaccrr.org/staffsearch/) to find regional CCR&R staff (<https://iowaccrr.org/staffsearch/>) are available on the Iowa CCR&R website.

The Iowa Economic Development Authority's Empower Rural Iowa Task Force offers the [Rural Child Care Planning Program](https://www.iowaeda.com/center-for-rural-revitalization/child-care-study/) to help communities assess their needs and refine their strategies (<https://www.iowaeda.com/center-for-rural-revitalization/child-care-study/>).



## Childcare Success Story

One example of a successful approach to addressing the childcare shortage comes from Hamilton County, Iowa, where a coalition consisting of county and local government; the county community foundation; a local, family-focused nonprofit; and area businesses created a childcare-worker bonus program to recruit and retain staff.

As of June of 2022, after the first year of operation, the following was reported by [The Daily Freeman-Journal](https://www.freemanjournal.net/news/local-news/2022/06/hamilton-county-child-care-coalition-supplements-daycare-pay-and-its-working/) on March 8, 2023 (<https://www.freemanjournal.net/news/local-news/2022/06/hamilton-county-child-care-coalition-supplements-daycare-pay-and-its-working/>):

- More than \$710,000 has been raised or pledged to the fund; of that, \$277,000 is public money; \$433,078 is through private contribution, typically at a rate of \$125 per employee annually. It should be noted that the employer makes the per-employee; it does not come from the employees themselves.
- As of April 30, 2022, 65 additional children were attending one of the four participating childcare centers in Hamilton County. To date, \$138,000 in bonuses have been paid; childcare workers have earned quarterly bonuses averaging \$471.26 a quarter.

# Downtown Revitalization

## Main Street Iowa

More than 50 Iowa cities are currently part of the [Main Street Iowa Program](#), which provides training workshops, architectural and design support, business assistance, and a number of other technical-assistance opportunities. Cities that apply and are selected to be a Main Street community develop local strategies that are implemented through comprehensive work in four broad areas—economic vitality, organization, promotion, and design (<https://www.iowaeda.com/main-street-iowa/>). Michael Wagler (515-348-6184, [michael.wagler@iowaeda.com](mailto:michael.wagler@iowaeda.com)) is the contact person for the program.

## Façades

Communities can apply for up to \$500,000 to rehabilitate the façades of downtown buildings through the [Community Development Block Grant \(CDBG\) Program](#), which is funded by the federal Housing and Urban Development department. The program is administered by the Iowa Economic Development Authority and applications are accepted annually in the spring (<https://www.iowaeda.com/cdbg/downtown-revitalization-fund/>).

## Streetscape

The [Community Visioning Program](#) is a collaborative effort of Trees Forever, a private-sector landscape architect, and Iowa State University that integrates landscape planning and design with sustainable community action to assist cities in making meaningful decisions about the local landscape (<http://www.communityvisioning.org>). Sponsored by the Iowa Department of Transportation, the program empowers local leaders through a planning process that results in a transportation enhancement plan reflecting the values and identity of the community. Types of projects developed through Community Visioning include streetscape improvements, community branding and signage, park improvements along major roadways, and trail development and enhancement. Communities selected for the program must commit \$2,000 toward project implementation. Applications are due on September 1. Funding resources for implementing those types of projects can be found in the Trees Forever [Community Project Funding Guide](#) (<https://treesforever.org/community-project-funding-guide/>).



## Upper-story Apartments

Funds for converting downtown building space into residential units are available through the [CDBG program](https://www.iowaeda.com/cdbg/housing-rehabilitation/) for upper-story apartments (<https://www.iowaeda.com/cdbg/housing-rehabilitation/>). Projects must primarily benefit low- to moderate-income individuals. The maximum award under this program is \$600,000—\$550,000 inclusive of the project and administrative costs and an additional \$50,000 for Green Streets Criteria. The local match requirement is 25% of the project cost.

Regional councils of government do not typically charge a fee to write CDBG applications. A possible option to help pay for up-front project planning costs (such as for an architect's preliminary plan) is a [Power of Connection grant](https://www.iadg.com/webres/File/TeamEDGE/PowerofConnection.pdf) of up to \$5,000 from Iowa Rural Development Council and ITC Midwest (<https://www.iadg.com/webres/File/TeamEDGE/PowerofConnection.pdf>).

# Incentives for Developers/Builders

Housing is developed where and when it is profitable. Anything a city can put on the table for a developer that increases profitability by reducing financial risk, the cost of borrowing, or the cost of construction can help it compete for new housing construction. Even before a developer is identified or a project is in the works, a community can have incentives ready to implement.

## Incentives that Prepare a Community for Development

### LAND IN SUBDIVISIONS

A platted, zoned, graded subdivision with infrastructure ready for development is the most optimal land incentive. Lots can be made available for sale to homeowners who contract with custom builders to build on the lots; or a builder could buy several lots, build them out, and sell the houses on the open market; or one developer could create the entire subdivision in phases. Some cities have created subdivisions by serving as the developer, which means they hired building contractors to build the homes and hired a realtor to market and sell them. Utility companies have also served as master developers of subdivisions, as have community- or housing-development corporations.

Sometimes a city can have land available for development that is properly zoned, platted, and surveyed into lots, but may opt to have the developers install the infrastructure themselves. In that case, the community can use Tax Increment Financing (TIF), Capital Improvements Projects (CIP) budget funds, or bond proceeds to compensate the developer for the infrastructure costs. Because subdivisions are prime land, communities shouldn't give the land away but should offer the lots at a comparable price for their region, particularly if market-rate housing is being constructed. For low- or moderate-income housing, the price of lots might need to be subsidized to reduce the overall cost of a home.

### LAND IN INFILL LOTS

Cities often acquire infill properties that can be used for housing. These lots sometimes become available when there has been a fire, a previous building on the site has been demolished, or the lot has been returned to the county for unpaid taxes. These lots can be given away or sold at a very low price for individual home construction. Putting these properties back on the tax rolls repays the community for this affordable, up-front incentive.

### BUILDINGS SUITABLE FOR ADAPTIVE REUSE

Many communities or school districts have properties that can be converted to multifamily housing, such as old school buildings, old warehouses, or vacant downtown buildings. Some may even be historic properties



eligible for historic preservation tax credits. Often, a city can acquire these properties through foreclosure or nonpayment of taxes and transfer ownership to a developer for “a dollar or other valuable consideration.” Suppose the building or lot is in a particularly desirable location. In that case, the property can be sold through bid if multiple developers are interested or if competing uses are possible.

## **Financial Incentives**

### **TAX ABATEMENT**

The most widely used form of financial assistance to housing development is the provision of tax abatement through [Chapter 404 of the Iowa Code](#), which sets out several tax abatement schedules such as a graduated, 10-year abatement or a more generous 100% abatement over a period of three to 10 years. Communities must identify the area eligible for tax abatement and follow a formal process that includes developing a plan that must be adopted. The rules for the program can be found online (<https://www.legis.iowa.gov/docs/ico/chapter/404.pdf>). One caveat is that a tax abatement district should never overlap with a TIF district, which requires the increase in valuation of improved property to pay off bonds or loans that may have been taken out to fund infrastructure or economic development projects.

### **DIRECT LOANS AND GAP FINANCING**

Gap financing is particularly common on affordable housing projects using traditional funding sources such as the Low-Income Housing Tax Credit, the USDA Rural Development Office, or conventional bank financing. Low-income or affordable housing generally generates less revenue to pay off construction and operating costs, but communities can step in to provide funds toward the project to help cash flow. Cities, chambers of commerce, and community- or housing-development corporations don't always need to show an immediate profit. These organizations can help developers by providing “slow money” with more favorable loan terms, such as below-market interest rates or extended amortization periods. Communities and organizations can also work directly with a developer's financial institution to buy down interest rates for a set period of time. For projects such as single-family homes, a slow-money loan might help the developer make monthly payments to the bank while the completed house is on the market, freeing up the developer's loan capacity for more construction.

### **FINANCIAL PARTNERING**

Communities can partner with a developer to pay for some tasks city crews may be able to perform, such as preparing lots for construction by removing trees, demolishing structures, or grading the property. Cities can use public funds to pay for the streets, water, sanitary and storm sewers, electrical, broadband, sidewalks, lighting, parks, or green spaces serving a new subdivision. Cities may waive connection fees to municipal utilities.

### **SOFT INCENTIVES**

Other ways to incentivize housing developers include being a welcoming community with which it is easy to work on project development. Posting zoning maps, utility location maps, applications for building permits, applications for tax abatement, data on available land, and information about local incentives on the city's website and linking to other local partners and resources are cost-effective ways to facilitate development. Proactively seeking out developers and presenting opportunities is another soft incentive. If the city sees something another community is doing well, it should learn more about with whom they worked and what made their project successful.

# Incentives for Home Buyers

When developing new housing in a community, offering incentives aimed at the buyer is an effective way to encourage the sale of new construction and to reduce the risk of unsold properties or a value gap that makes new housing unaffordable for the buyer. Understanding what programs are available before beginning development can ensure that construction continues and is profitable and sustainable for the community.

In the case of existing infill lots, a common strategy that can help bridge the value gap between the cost at which new construction is assessed and the price at which new construction would sell is using a third-party entity (such as the city or a nonprofit) to purchase the lots from private holders and re-sell or donate them for construction. The price of the lot often overcomes the value gap and benefits both the developer/builder and the home buyer. This tactic is sometimes called “land-banking.” For a good introduction on the process, visit the [Center for Community Progress’s webpage](https://communityprogress.org/resources/land-banks/lb-faq/) on this topic (<https://communityprogress.org/resources/land-banks/lb-faq/>). Note that the Iowa Code may not permit all practices promoted by national organizations such as the Center for Community Progress.

Utility incentives can be achieved by waiving the connection fee for newly constructed homes on the back end with the buyer. These incentives can also be coupled with those from natural gas or electric utility providers.

## Homeownership Programs

Homeownership programs are available to assist with the cost of a mortgage by bringing down the initial interest rate of the loan or offering lending terms that would not be available through the private market, such as having lower down-payment requirements. These loans are typically available for first-time or income-qualified buyers.

[USDA Rural Development Rural Development Office](https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants) has loan programs that require no down payment as an incentive to home buyers in rural areas (<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants>). These loans can be used to build, remodel, purchase, or provide utilities in rural areas.

The [State of Iowa](https://www.iowafinance.com/homeownership/mortgage-programs/) offers loans with lower-than-market interest rates and fewer down-payment requirements (<https://www.iowafinance.com/homeownership/mortgage-programs/>).





## Down-payment Assistance Programs

Down-payment assistance programs typically target first-time or income-qualified households to cover part or all of a down payment. Down-payment assistance programs can significantly lower the monthly mortgage payment, especially if private mortgage insurance is assessed for buyers unable to cover a 20% down payment of the total cost of the property. There are state down-payment assistance programs of which lenders can make home buyers aware. Likewise, a local down-payment assistance program can be created or amplified using local, state, and federal funds. However, only some lenders are versed in the range of programs available. Communities should work with lenders to market these programs to potential home buyers.

The [FirstHome Program](#) offered by the Iowa Finance Authority (IFA) can take the form of a grant that assists with down payment and closing costs for first-time and repeat home buyers, or a second loan of up to 5% of the home's sale price to be repaid if the home is resold, refinanced, or paid in full (<https://www.iowafinance.com/homeownership/down-payment-programs/>).

Many councils of governments (COG) and local housing trust funds (HTF) in Iowa also have down-payment assistance programs in place. Both the central and southern Iowa COGS offer down-payment assistance. Cities should check with their local COG or HTF for more details on [home-buyer assistance programs](#) available to them (<https://www.hud.gov/states/iowa/homeownership/buyingprgms>).

## Other Opportunities

Finally, local, state, and federal grant and loan opportunities are available from government and non-governmental sources. The national nonprofit [Housing Assistance Council](#) is an example of a non-governmental resource for rural housing loans and technical assistance (<https://ruralhome.org/>). Working with a local housing development corporation or the local COG can increase municipal capacity to secure funding opportunities.

## Examples of Home-buyer Assistance Programs in Iowa Communities

Wright County created its own [down-payment assistance home-buyer incentive program](#) through Wright County Economic Development. The program does not require income qualification, takes the form of a loan, and can be used for home-purchase repairs, down payment, or closing costs ([https://www.wrightcounty.iowa.gov/departments/economic\\_development/housing.php](https://www.wrightcounty.iowa.gov/departments/economic_development/housing.php)).

Newton, Iowa, offers an [incentive package](#) for which home buyers of a newly constructed home within a designated tax abatement district can qualify (<https://newtongov.org/806/Housing-Initiative>). This program is an example of how local communities can create more targeted guidelines to incentivize particular kinds of single-family dwellings. However, the more targeted a program, the fewer individuals will likely qualify or apply. Communities must consider a careful balance of income levels, new construction versus older homes, and geographic specificity.

# Marketing and Communication

Marketing and communication are crucial to the success of a community's housing-development strategy. At a minimum, the city website should have a housing page with links to home-buyer incentive and rehab program resources. For instance, [Region XII Council of Government's housing page](#) on its website has links to the Housing Trust Fund, the Affordable Housing Program, Community Development Block Grant (CDBG) Exterior Home Improvement and Owner-Occupied Rehab programs, and the Region XII Revolving Loan Fund for homeowners. The site also has information for home-buyer assistance programs, the CDBG Upper Story Conversion Program, and Homes for Iowa for potential developers (<https://www.region12cog.org/housing/>).

## Useful Links for the City's Housing Webpage

Housing committee members should become familiar with the rules and regulations of the most likely funding sources used in rural Iowa, such as the Iowa Economic Development Authority's (IEDA) CDBG program, which can be used upper-story housing development, down-payment assistance, rental assistance, housing-rehab programs, and energy-efficiency projects. IEDA also administers the Workforce Housing Tax Credit, which may be useful for some projects (<https://www.iowaeda.com/cdbg/housing-rehabilitation/>). Another site with important housing information to which the city could link include the [Iowa Finance Authority's website](#) (<https://www.iowafinance.com/>).

The [USDA's Rural Development Office](#) in Iowa has programs available for new construction single-family and multi-family projects (<https://www.rd.usda.gov/ia>). Another USDA program is the [504 program](#), which provides single-family housing rehab loans for income-eligible populations (<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/ia>). Resources for multi-family housing development are available through the [Section 515 program](#), which funds rental housing for low-income populations, older adults, or people with disabilities (<https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-direct-loans>).

While Habitat for Humanity is most well-known for new home construction, it also does considerable housing rehabilitation. For instance, the Greater Des Moines Habitat for Humanity does an annual "[Rock the Block](#)" rehab blitz in selected neighborhoods (<https://gdmhabitat.org/who-rocks-the-block/>). The program helps jump-start investment on a chosen street or area, providing immediate visual impact, with multiple homes on a block receiving assistance. As a result, neighbors often make improvements as well, multiplying the effect.

It is more likely that community members and potential residents will look at the city's webpage rather than these other sources. The housing steering committee can consider marketing resources to the public using



both the websites and social media presence of the city, the chamber, and Main Street to get the word out. Periodic press releases to area newspapers and stories on local radio stations also still reach a large audience.

## Marketing Plans

Prior to rolling out grant and incentive programs, a marketing plan should be in place. Developing a marketing plan should begin during the debate on what incentives and grants to create and continue through their creation, and the marketing plan should be an integral part of the ongoing promotion of incentives. City staff can draw on local businesses and manufacturers to help craft the message and develop a communication plan. For instance, in Perry, the Dallas County Hospital plays an integral role in helping organizations develop promotional materials, while the Perry Area Chamber of Commerce is crucial in promoting programs to businesses, the workforce, and community members. In addition, area newspapers and local radio stations still reach a large audience.

As part of the marketing plan, the city should consider formalizing infrastructure assets and strategies into promotional materials for developers to showcase that the city is ready for growth and has a strategy for future development projects. This promotional effort could be as simple as marketing a new subdivision and infill-lot possibilities, or including materials about community amenities and home-construction and home-buying incentive programs.

One of the best strategies to encourage housing development is to make entry into your community as simple as possible for potential developers. Creating a development packet to distribute to potential home builders that includes information about tax abatement and any applications or forms that need to be submitted for local incentives is a good idea. The resources or incentives highlighted in the packet should be dictated by the type of housing the city aims to attract.

## Communication with the Public

When communicating efforts to the public, there is no such thing as too much! No matter how many methods are deployed, there will still be some people who seem impossible to reach, but it is important to try. Websites, email, and social media make it easier than ever to reach a broad audience; there is also a growing trend of using SMS messaging to get the word out and keep in touch. Open, frequent, and clear communication with the public allows city leaders to stay one step ahead of the rumor mill, which tends to lean toward skepticism and negativity. Using communication tools ensures that the truth about current events is circulating and sets a positive tone, even when it means also being transparent and accountable for mistakes to establish trust. If a Facebook or another social media account is set up and managed by local government, there are some legal matters to consider. Everything the city posts and any public comments on a city's post are considered "Open Record," so comments cannot be deleted or removed just because they are negative. Several online resources provide guidance and strategies for communicating and engaging with the public:

- The article "[ETHICS MATTER! Navigating Social Media](https://icma.org/articles/pm-magazine/ethics-matter-navigating-social-media)" on the ICMA website provides guidance on social media ethics (<https://icma.org/articles/pm-magazine/ethics-matter-navigating-social-media>).
- The [Media Relations page](https://iowaleague.org/resource/media-relations/) on the Iowa League of Cities website provides tips on strengthening relations with the local media relations (<https://iowaleague.org/resource/media-relations/>).
- The article "[How to Facilitate Inclusive Community Outreach and Engagement](https://icma.org/articles/pm-magazine/how-facilitate-inclusive-community-outreach-and-engagement)" on the ICMA website offers steps to create an inclusive process and describes the four general levels to community engagement (<https://icma.org/articles/pm-magazine/how-facilitate-inclusive-community-outreach-and-engagement>).

# New Construction: Rental Housing

Because homeownership is only viable and desirable for some people, even small, rural communities need a variety of housing choices to accommodate their residents' range of incomes. Most of the rental options in rural areas are single-family homes, but there is also a need for apartments, duplexes, townhomes, or condominiums for workforce housing and affordable housing for families and older adults. While rural communities may not have a large-scale developer, they likely have access to a smaller-scale builder willing to work with them to meet their rental-housing needs. Various funding resources specifically for rural areas are available to help finance these projects.

Most rental housing is a for-profit venture and is called market-rate multifamily housing. Developing for-profit housing that will be rented to anyone who wants and can afford it is typically financed using conventional bank loans. As part of the underwriting process, developers of these market-rate projects submit complicated financial data to their banker, who ascertains whether the cost of the project and the expected revenue are enough to pay off the loan. The developer may seek assistance from a city for rezoning, help acquiring land, waivers of utility-connection fees, or other assistance the community may make available that isn't tied directly to the income of the future tenants.

New-construction rental housing that is targeted to low-income populations who earn less than 80% of the median family income can include the general populace, older adults, or people with disabilities. Because the rents these populations can pay are limited to no more than 30% of their adjusted gross income, projects that serve them have a reduced capacity to generate revenue. To offset that loss of revenue potential, projects that serve low-income populations are eligible for many more types of assistance to incentivize their development. Beyond what a community can put on the table through its own resources, project developers of new-construction rental housing in rural areas can access funding from the USDA's Rural Development Office (USDA-RD) as well as various programs from the Iowa Economic Development Authority (IEDA)/Iowa Finance Authority (IFA).

## USDA Resources for Rural Rental Housing

### USDA-RD MULTIFAMILY HOUSING DIRECT LOANS

The [Multifamily Housing Direct Loan program](https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-direct-loans#overview) provides 30-year, fixed-mortgage loans for projects that may not qualify for conventional bank loans (<https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-direct-loans#overview>). The program uses the same process as any other mortgage loan. The lower interest rate at the time of application or at closing is used for the permanent financing. Proceeds can be used to purchase the land **and** pay for the infrastructure needed for the project. The tenants in the



housing built must earn less than 80% of the median family income, be 62 years of age or older, or have a disability. Applications to this program are accepted only during funding cycles, which are posted on the Federal Register annually.

## **USDA-RD MULTIFAMILY HOUSING LOAN GUARANTEES**

[Multifamily Housing Loan Guarantees](https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-loan-guarantees) are for towns with populations under 35,000. USDA works with a local lender to provide more favorable loan terms for new-construction rental projects (<https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-loan-guarantees>). The terms include extended amortization periods of 25 to 40 years and a guaranteed 90% loan-to-value ratio, allowing for more of the costs to be financed (typical loans have an 80% loan-to-value ratio). Nonprofit housing developers can borrow up to 97% of the project's end value. The loan proceeds can go toward land acquisition and infrastructure, as well as all the construction costs. The incomes of the tenants can also be slightly higher. Rents can be as high as 30% of 115% of the median family income, and the tenants can be any qualifying low-income individual or family. A minimum of five units must be constructed.

## **USDA-RD MULTIFAMILY HOUSING RENTAL ASSISTANCE**

Once these types of multifamily rental projects are constructed, the owners can be eligible for [rental assistance programs](https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-rental-assistance) to help tenants pay their rent (<https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-rental-assistance>). This assistance will normally be used to make up the difference between 30% of a tenant's adjusted gross income and the unit's rent.

## **IEDA/IFA Resources for Rural Rental Housing**

### **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) HOUSING REHABILITATION**

IEDA currently directs [CDBG housing rehabilitation funds](https://www.iowaeda.com/cdbg/housing-rehabilitation/) to upper-story housing development for low-income tenants (<https://www.iowaeda.com/cdbg/housing-rehabilitation/>). Many small towns have downtown structures with unused upper stories that could be converted into apartments. Communities can be awarded up to \$600,000.

### **WORKFORCE HOUSING TAX CREDIT**

This [tax credit](https://www.iowaeda.com/workforce-housing-tax-credit/) is available to help offset the development cost for a minimum of four units of new-construction housing (rental or owner occupied). The credit refunds sales and use taxes. Additionally, in rural areas, developers can receive a tax credit for 20% of their investment (excluding any funds from grants or loans that do not require repayment). The housing must be located in a brownfield or a greyfield, and can be a rehabilitated house, new construction, or upper-story housing (<https://www.iowaeda.com/workforce-housing-tax-credit/>).

### **9% LOW-INCOME HOUSING TAX CREDIT (LIHTC)**

The [LIHTC](https://www.iowafinance.com/programs-for-property-developers/housing-tax-credit-program/) is used most by private developers constructing new rental housing anywhere in the United States (<https://www.iowafinance.com/programs-for-property-developers/housing-tax-credit-program/>). It is a very complicated financing tool through which developers are awarded tax credits that they then sell through a syndication firm to generate cash for the project. The purchaser of the credits is able to take a full dollar's worth of tax credit by paying \$.65 or \$.75 cents in cash to the developer. The rental housing is targeted at very low-income populations, with 20% of units created set aside for individuals or families earning less than 50% of median family income, 40% of units being set aside for individuals or families earning less than 60% of median family income, and 40% set aside for individuals or families earning less than 80% of median family income.

Often coupled with the HOME Investment Partnership Program from the U.S. Department of Housing and Urban Development, these complicated projects require up to 30 years of compliance and impose a host of regulations, with many forms of reporting and monitoring to ensure the projects are serving tenants who are eligible to live there and that project funds are being spent appropriately. A limited number of developers in Iowa use this tool effectively, and a community interested in having this type of project is strongly encouraged to work with a developer capable of submitting the application, building the project, **and** providing long-term project management.

### **IFA MULTIFAMILY LOAN PROGRAM**

This [loan program](#) is for rental projects with a minimum of five units, 75% of which must be affordable for individuals or families earning less than 80% of the median family income. The underwriting criteria allow for a 30- to 35-year amortization period and access to the lowest current market interest rates (<https://www.iowafinance.com/programs-for-property-developers/multifamily-loan-program/>).

### **Federal Home Loan Bank of Des Moines Competitive Affordable Housing Program**

Through the [Competitive Affordable Housing Program](#), the Federal Home Loan Bank of Des Moines can work with community lenders to secure additional rental-housing project financing, often to fill gaps. The program can also be used to purchase and rehabilitate existing rental housing (<https://www.fhlbdm.com/products-services/affordable-housing/>).



# Nuisance Abatement

Many cities in Iowa have or have had a building that could be described as a nuisance property. Managing, cataloging, and somehow dealing with these properties are often prioritized by housing steering committees that have gone through the Rural Housing Readiness Assessment's action-planning process. Committee members discuss these dilapidated buildings' negative impact on community pride, property values, and the health and safety of residents living in and nearby said structures.

One option cities have to meaningfully address these properties is through nuisance abatement. Primarily authorized by Chapter 657 of the Iowa Code, nuisance abatement is a process designed to allow cities to define, identify, mitigate, and resolve nuisance properties within their borders while simultaneously respecting the rights and privacy of property owners and other residents, often tenants.

Nuisance abatement is a delicate process that requires an even, objective hand from enforcement officials, clear lines of communication among participants, and a comprehensively written ordinance that considers the nuances of the specific community for which it was made. This fact sheet serves as an introduction to the basics of nuisance abatement and is intended to be a jumping-off point for housing steering committee members interested in pursuing nuisance abatement as part of a comprehensive strategy to create affordable, accessible, and quality housing in their community.

## How Nuisance Abatement Works

[Chapter 657 of the Iowa Code](https://www.legis.iowa.gov/docs/ico/chapter/657.pdf) gives cities relatively broad authority to craft ordinances that define what constitutes a nuisance and how a city can progress through the abatement process (<https://www.legis.iowa.gov/docs/ico/chapter/657.pdf>). Anything that “is injurious to health, indecent, or unreasonably offensive to the senses, or an obstruction to the free use of property...is a nuisance” and may be abated via an ordinary civil action. The chapter provides categories of different kinds of nuisances, focusing on buildings, air and water pollution, signs, and obstructions—both natural and man-made. Having established what nuisances are, the chapter goes on to enumerate the penalty for being convicted of “erecting, causing, or continuing” a nuisance; the process for ordering a nuisance abated; what a defendant can do to properly abate the nuisance; and how an official can collect on damages and costs related to abating a nuisance if a property owner does not do so in a timely fashion.





Additional direction can be found in the [Iowa Code Chapter 364](https://www.legis.iowa.gov/docs/code/364.pdf), specifically the sections concerning responsibility for public places (§3.64.12), condemnation of residential buildings (§3.64.12A), and municipal infractions (§3.64.22) (<https://www.legis.iowa.gov/docs/code/364.pdf>). In summary, Chapter 364 grants cities powers to require the abatement of a nuisance, condemn residential buildings found to be public nuisances and take title to the property, and ordain that violating an ordinance (such as a nuisance ordinance) is a municipal infraction punishable by a civil penalty of up to \$750 per violation. Chapters 657A and 446 of the Iowa Code provide mechanisms for cities to take possession of nuisance properties and acquire properties at tax sales, respectively.

Most Iowa cities' nuisance ordinances contain language that reflects the construction of state law, with definitions of what a nuisance is, how the city's abatement process is structured, how property owners can appeal or cure their property's status, and the fee schedule for distinct types of nuisances. Depending on the specific needs of a city (ideally discerned through a public-input processes such as a survey and/or focus groups), a nuisance ordinance can be written to combat specific types of blight—poorly maintained lawns, junk vehicles, and exterior conditions of homes being some of the most common examples.

### Considerations, Tips, and Tricks

Any housing committee interested in helping to pass or amend a nuisance ordinance should be prepared to be able to justify the program's existence to the community. Code enforcement requires sufficient staff time and the expenditure of public dollars to be done equitably, and it will be incumbent on the committee to do a good job advertising and marketing the importance and usefulness of the nuisance ordinance to show residents that it is improving their health, safety, and well-being while balancing their right to privacy.

The committee should start by determining which elements of a nuisance ordinance generate the most interest and excitement in the community and deciding who will identify nuisances as part of their official duties. Many communities opt to add nuisance identification to the list of job responsibilities assigned to an individual or team with some experience with code enforcement, either civil or criminal. Employees such as police officers or building inspectors already spend a portion of their workday traveling around the community, observing and responding to various reports of disturbances; nuisance identification is often a natural fit for them.

A city may decide that there is a need for proactive enforcement, but existing city staff are unable to perform these additional duties and money is not available in the budget to hire someone full time. In such cases, the city could collaborate with nearby communities on a shared position or contract the work part time with a private company already engaged in this line of work.

Once an officer or officers have been identified, the next step is laying out the nuisance abatement process. Most officials recommend beginning with an informal notice to the offending party, either a phone call or an in-person visit to request that the identified nuisance be corrected and to present the individual with information on the city's rules and regulations and their rights. After a predetermined period, a formal process can begin if the violation still needs to be corrected or if the individual has yet to contact the city with a statement of their intention to correct it. A typical administrative process for smaller nuisances follows the steps enumerated in §364.12 of the Iowa Code:

- The city serves a notice that contains a deadline by which the nuisance must be abated to the property owner by certified mail.
- If the nuisance is not abated in a timely fashion, the city can abate the nuisance itself (assuming the nuisance is in a public right-of-way) and assess the costs to the property owner's property tax bill.

A typical process for more serious nuisances, such as junk vehicles and abandoned homes, utilizes the steps enumerated in §364.22 of the Iowa Code, which deals with municipal infractions:

- An officer of the city issues a civil citation containing certain necessary information about the violation and must file a copy of the violation with the clerk of the district court and the county treasurer.
- If the nuisance is not abated in a timely fashion, the city can file an action in court, and if the city wins the case, the court enters a judgment against the defendant. The judgment can impose a civil penalty, grant the city alternative relief, authorize the city to abate the violation, and authorize the city's expenses to be entered as a personal judgment against the defendant or be assessed to the property owner's tax bill.

## **Resources and Relevant links**

### **IOWA DEPARTMENT OF NATURAL RESOURCES – DERELICT BUILDING GRANT PROGRAM**

Derelict building grants are available to Iowa towns with populations of up to 5,000 and designed to address neglected commercial or public structures that have been vacant for at least six months. Grant funds can be used for asbestos inspections and abatement, structural engineering analysis, phase I and II site assessments, and building deconstruction and renovation expenses (<https://www.iowadnr.gov/Environmental-Protection/Land-Quality/Waste-Planning-Recycling/Derelict-Building-Program>).

### **IOWA ECONOMIC DEVELOPMENT AUTHORITY (IEDA) – NUISANCE PROPERTY & ABANDONED BUILDING REMEDIATION LOAN PROGRAM**

All Iowa communities are eligible for [Nuisance Property & Abandoned Building Remediation loans](#). This program is designed to address buildings that are documented as representing a public nuisance through abandonment, chronic building-code violations, or dilapidation that is a threat to public health and safety. Loan funds can be used for costs directly related to the project, which must be tied to a community redevelopment effort (<https://www.iowaeda.com/nuisance-property/>).

### **IEDA – REDEVELOPMENT TAX CREDITS FOR BROWNFIELD AND GREYFIELD SITES**

Any individual developer, limited liability corporation, S corporation, nonprofit, estate, or trust is eligible to apply IEDA's redevelopment tax credit, which is designed to address abandoned, idled, or underutilized industrial, commercial, or public properties with environmental contamination or blight. Those seeking funding must follow the Redevelopment Tax Credit Program Rules in [Chapter 261.65.11\(15\)](#) of the Iowa Administrative Code (<https://www.legis.iowa.gov/docs/iac/chapter/261.65.pdf>).

### **IOWA LEAGUE OF CITIES - NUISANCE ABATEMENT MANUAL**

This [manual](#) is a 21-page document providing a thorough explanation of the basics of nuisance abatement. It contains samples of city nuisance ordinances, nuisance abatement documents, small-claims court actions, and tax sale actions, and references several relevant court cases dealing with nuisance abatement in Iowa (<https://iowaleague.org/wp-content/uploads/2021NuisanceReport.pdf>).



# Rental Housing Inspection Programs

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Rental inspection programs are key in helping a community maintain a minimum quality standard for existing housing stock. Investment and rental properties are exposed to additional wear and tear because of the number and high turnover of tenants who reside there. Rental property is a critical part of the housing mix in any community. Creating a rental inspection program that maintains quality housing without being overly burdensome for tenants or landlords is important.

## **Rental Property Registrations**

Creating and maintaining a rental property registry is the first critical step toward establishing a rental inspection program. Understanding the amount and condition of a community's rental stock will make conducting inspections easier and help identify housing trends and improve planning for all housing development in the community.

Rental property registrations should, at a minimum, gather the following information about rental housing units in the community:

- Location of the unit or building
- Contact information for the owner of the unit or building
- Age of the unit or building
- Recent housing-code violations for the unit or building and the date(s) they occurred
- Status and dates of remediation efforts

Most rental registries in rural communities are developed through volunteer registration by landlords, a review of the County Assessor's listings, and the tracking of complaint-based rental code violations. While registries provide valuable information, they alone do not provide any enforcement options against landlords violating the housing code.

## **Complaint-based Rental Inspection Programs**

Historically, many communities have utilized a complaint-based code enforcement program to govern housing quality. Under a complaint-based program, a tenant will petition the city to send a code enforcement officer to respond to substandard housing. Unfortunately, tenants are often unwilling to report a violation for fear of retaliation or losing their housing if the structure is discovered to be uninhabitable. A complaint-based program,



perhaps the most affordable administrative option, will unlikely offer the full picture of a community's rental housing condition. Thus, the long-term costs of complaint-based code enforcement are declining property values and potential damage to resident health.

## **Proactive Rental Inspection Programs**

Proactive rental inspection programs establish a minimum threshold of quality that a landlord must maintain to earn and keep a certificate of compliance. The minimum threshold is typically based on basic health and safety protections such as proper egress, electrical and plumbing that match state building-code requirements, working utilities, and a secure building envelope. Proactive programs require landlords to submit to a preliminary on-site inspection and periodic follow-ups. It is common to inspect a rental unit every two to three years, depending on the capacity of the inspector, unless a complaint is made earlier or a known change of ownership occurs.

## **Funding Proactive Rental Inspection Programs**

Most programs are designed to offset some costs through landlord licensing and registration fees, inspection fees, and fines for violations and noncompliance. However, more than fees are required to fund an inspection program. A city has to decide if investing in improving and maintaining its rental-housing stock using general funds or other existing revenue such as the local options sales tax is in its long-term interest.

For smaller communities, it may be feasible to assign inspection duties to an existing staff person, such as the city inspector, someone from the police or fire department, or someone from public works. In other cases, there may be an opportunity for neighboring small communities to pool their resources to hire one inspector for multiple jurisdictions. Likewise, some county or regional organizations, such as a council of governments, public health department, or economic development corporation, would be willing to oversee and administer the inspections program for multiple communities.

## **Strategies for Success**

The topic of rental inspection programs can cause heated debate and controversy in a community. Early outreach and education to diverse stakeholders and facilitated discussion can encourage buy-in and reduce friction. Iowa State University Extension and Outreach Community and Economic Development's Rental Housing Inspection Program Readiness Assessment (RIPRA) can help a community determine its needs and design an appropriate course of action. RIPRA offers the following components:

- Preliminary education counsel with key decision makers
- A community survey that captures diverse perspectives on the issue
- Community stakeholder education session and facilitated critical conversations
- Action-planning session for developing a rental inspection program

# Housing Rehabilitation

Most cities in Iowa, especially rural communities, have housing needs, including increasing the total number of housing units, improving the affordability of housing in the community, or improving the quality of housing.

The Rural Housing Readiness Assessment (RHRA) Program teaches communities that there are two primary strategies for addressing the housing needs described above: A community can develop new housing units, and/or invest in its existing housing—most of the time, the correct solution is to do both. This fact sheet focuses on housing rehabilitation.

Housing rehabilitation is a great strategy for communities to utilize as they begin to improve their housing situation because it:

- Requires less funding than new housing development
- Allows a community to control the pace of work more easily
- Addresses the needs of current residents first—which builds community buy-in for larger new housing development investment
- Allows a community to achieve early wins and build momentum for larger projects

## Programmatic and Strategic Considerations

Home improvement and rehabilitation programs can be tailored to meet the specific needs of a community or be more general. The housing committee should understand some of the primary factors before considering a housing-rehabilitation program: What are the most pressing housing-rehabilitation needs? How much buy-in is there in the community for this type of initiative? What capacity is there within city staff? Are there sufficient community groups and general volunteers? How will this initiative be funded?

Most housing-rehabilitation work in Iowa is funded by Community Development Block Grants (CDBG) or state/local housing trust funds. State or local trust-fund programs have much more discretion than CDBG about how they define “rehabilitation.” CDBG is proscriptive and focuses primarily on major components of housing—HVAC, windows, electrical, plumbing, foundations—and little on anything most people would consider actual remodeling or “general property improvements.” Code compliance, health, safety (such as lead abatement), and accessibility are the main drivers of CDBG housing rehabilitation. One strategy for navigating this and other funding complexities is to design a housing-rehabilitation program that divides rehabilitation projects into



categories that the various funding sources can support. Greater Des Moines Habitat for Humanity provides a good example of how to categorize repair projects:

- Exterior repairs (such as roofs and siding)
- Critical home repair (such as furnaces and water heaters)
- Weatherization (such as windows and insulation)
- Accessibility (such as ramps, grab bars, and bath modifications)

Communities setting up their rehabilitation program should also consider that whether a program is run by a city, a nonprofit, or a council of governments (COG), the rules of the funding source still apply. If a community wants to use CDBG funds to run its repair program, it needs to target a specific neighborhood or corridor, follow income guidelines, develop an application-intake and project-selection process, define how contractors are selected and managed, demonstrate how funds would be recuperated if “clients” are out of compliance, etc.

Because of the complexities listed above and the difficulty of working with residents as clients, it is often prudent to allow COGs or community-action agencies to apply for and conduct home-repair activity on behalf of a city. However, communities should also know that if no one is serving them or they are not satisfied with the service being provided, there are alternatives.

One example of a successful housing-rehabilitation project is the [Iowa’s Healthy Neighborhood Initiative](https://www.burlingtoniowa.org/2584/Healthy-Neighborhoods-Program) in Burlington, which uses incentives to encourage homeowners to improve their homes (<https://www.burlingtoniowa.org/2584/Healthy-Neighborhoods-Program>). It requires a homeowner match and a certain number of homes on a block to participate. This approach facilitates resident buy-in by encouraging neighbors to do the recruitment and ensures that the program yields a visible impact by requiring improvements to multiple housing units within a city block. The Healthy Neighborhood Initiative does not specify the kind of exterior improvement to which the funds may be applied. However, other communities and programs target a particular exterior element for improvements, such as paint and siding, porches, gutters, sidewalks, or roofs.

Some communities select to use a building code, maintenance code, or other compulsory mechanisms to encourage housing improvements. It is recommended that cities use an incentive structure, community pride, and a robust offering of resources to facilitate home improvements before focusing on code enforcement. For example, the [City of Iowa City](https://www.icgov.org/government/departments-and-divisions/neighborhood-and-development-services/neighborhood-services/community-development/housing-rehabilitation) offers a variety of programs for housing rehabilitation on its website (<https://www.icgov.org/government/departments-and-divisions/neighborhood-and-development-services/neighborhood-services/community-development/housing-rehabilitation>).

Some successful housing-rehabilitation programs begin by focusing on specific community demographics, such as older-adult homeowners, low- or moderate-income homeowners, or families with young children. Over time, the programs may open up to serve additional residents, or new programs start to address home-rehabilitation needs in different community areas. Common examples of these second-phase rehabilitation programs may target traffic corridors or downtown housing.

Other examples of housing-rehabilitation programs in Iowa communities include the following:

- [City of Perry’s Urban Revitalization Plan](https://www.perryia.org/tax-abatement.html) uses tax abatement for remodeling, renovations, and rehabilitating residential properties (<https://www.perryia.org/tax-abatement.html>)
- The [Tax Abatement Program in Van Meter](https://www.vanmeteria.gov/TaxAbatementProgram.aspx?CNID=3743) is open to rehabilitation of one- and two-family residences as well as multi-residential facilities (<https://www.vanmeteria.gov/TaxAbatementProgram.aspx?CNID=3743>).

- [Homeowner Incentives](#) available to Dallas Center residents include the Dallas County Housing Trust Fund, Dallas County Habitat for Humanity, and tax abatement (<https://www.dallascenter.com/residential/pages/homeowner-incentives>).
- Greater Des Moines Habitat for Humanity [Home Repair Program](#) serves residents in Polk, Dallas, and Jasper Counties (<https://gdmhabitat.org/programs-services/home-preservation-program/>).
- In Jefferson, the local investment group [“Why Not Us”](#) used locally raised funds and a variety of grants to restore a historic building, including a first-level restaurant and upper-story apartments (<https://www.farm-news.com/2022/08/26/why-not-us/>).
- [Newton](#) has an aggressive program to encourage private parties to purchase dilapidated buildings from the city to either demolish and rebuild or rehabilitate (<https://www.newtongov.org/939/Local-Grants-Available>).

## How to Fund a Housing-rehabilitation Program

Creating a housing-rehabilitation program is not only about what programs or projects a community can fund. It is also about making external resources easy to access for the residents. Below is a list of organizations and programs that could potentially fund housing rehabilitation.

### COUNCILS OF GOVERNMENTS

The local COG is a great resource for learning about the different housing-rehabilitation programs available. The [Iowa Association of Councils of Governments website](#) has additional resources and contact information for Iowa’s COGs (<https://www.iowacog.com/find-your-cog>).

### IOWA ECONOMIC DEVELOPMENT AUTHORITY (IEDA)

[IEDA](#) provides information about several programs that fund housing rehabilitation (<https://www.iowaeda.com/>), including the following:

- [Empower Rural Iowa](https://www.facebook.com/EmpowerRuralIowa/) (<https://www.facebook.com/EmpowerRuralIowa/>)
- [Main Street Iowa](https://www.iowaeda.com/main-street-iowa/) (<https://www.iowaeda.com/main-street-iowa/>)
- [CDBG Housing Rehabilitation](https://www.iowaeda.com/cdbg/housing-rehabilitation/) (<https://www.iowaeda.com/cdbg/housing-rehabilitation/>)
- [IEDA Historic Preservation Tax Credit](https://www.iowaeda.com/historic-preservation-tax-credit/) (<https://www.iowaeda.com/historic-preservation-tax-credit/>)
- [State Historic Preservation Tax Credit](https://iowaculture.gov/history/preservation/tax-incentives/state-tax-credit) (<https://iowaculture.gov/history/preservation/tax-incentives/state-tax-credit>)
- [Workforce Housing Tax Credit](https://www.iowaeda.com/workforce-housing-tax-credit/) (<https://www.iowaeda.com/workforce-housing-tax-credit/>)
- [Nuisance Property & Abandoned Building Remediation](https://www.iowaeda.com/nuisance-property/) (<https://www.iowaeda.com/nuisance-property/>)
- [Opportunity Zones](https://www.iowaeda.com/opportunity-zones/) (<https://www.iowaeda.com/opportunity-zones/>)
- [Downtown Loan Guarantee Program](https://www.iowaeda.com/downtown-resource-center/downtown-loan-guarantee/) (<https://www.iowaeda.com/downtown-resource-center/downtown-loan-guarantee/>)
- [Community Catalyst Grant](https://www.iowaeda.com/downtown-resource-center/community-catalyst/) (<https://www.iowaeda.com/downtown-resource-center/community-catalyst/>)



## IOWA FINANCE AUTHORITY (IFA)

[IFA](https://www.iowafinance.com/) is another source of information about potential housing-rehabilitation funds (<https://www.iowafinance.com/>), including:

- [Local Housing Trust Fund Map](https://www.legis.iowa.gov/docs/publications/SD/13996.pdf) (<https://www.legis.iowa.gov/docs/publications/SD/13996.pdf>)
- [Local Housing Trust Fund, Project-Based Housing programs](https://www.iowafinance.com/state-housing-trust-fund/) (<https://www.iowafinance.com/state-housing-trust-fund/>)

## IOWA LEAGUE OF CITIES

The Iowa League of Cities has compiled [information about local option sales tax](https://iowaleague.org/resource/local-option-sales-tax/), which is another method possible for funding housing rehabilitation (<https://iowaleague.org/resource/local-option-sales-tax/>).

## USDA RURAL DEVELOPMENT OFFICE (USDA-RD)

USDA-RD's [Single Family Housing Repair Grant and Loan Program](https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/ia) lends to low-income homeowners to repair, improve, or modernize their homes or grants to elderly, low-income homeowners to remove health and safety hazards (<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/ia>).

## PAINT IOWA BEAUTIFUL

[Paint Iowa Beautiful](https://keepiowabeautiful.org/grants-scholarships/grants/paint-iowa-beautiful/), a partnership between Keep Iowa Beautiful and Diamond Vogel Paint, provides free paint for community projects, including painting private homes (<https://keepiowabeautiful.org/grants-scholarships/grants/paint-iowa-beautiful/>). A fresh coat of paint is often the only thing someone can afford, but it makes a significant difference.

# Housing for Older Adults

According to the 2020 US Census, almost 18% of Iowa's population is age 65 and older. Another 13% of the state's population falls into the 55–64 age bracket. These two groups comprise almost one-third (32%) of the state's population. Further complicating matters is that approximately 25% of Iowa's housing was built before 1940, and another 25% was built between 1940 and 1970. Most of this 50% of housing units in Iowa were not designed to last forever nor to meet the specific needs of an aging population.

Building housing for older adults is not simply meeting that demographic's needs, but a smart and strategic financial investment for communities. It is much more realistic and cost-effective to build housing for older adults than to retrofit existing housing units. Older-adult housing development is good for communities for several reasons. Everyone has a grandparent, which means that these projects will likely face little-to-no pushback from the community. Older adults have at least one stable source of income in Social Security Retirement, which translates into reliable rental payments. Lastly, there are well-established funding mechanisms to support housing development for older adults if a community can support it.

Building older-adult housing often frees up older and more-affordable housing units that can serve to meet the large demand in communities across Iowa. A home sale/purchase is also an opportunity for overdue inspections to be conducted and needed repairs to be completed. These transactions also stimulate the local economy through real estate agent fees, financial activity at local banks, and the hiring of local contractors.

Although developing older-adult housing can be beneficial to rural communities, it can also create new challenges. Especially at the upper end of the age continuum, unavoidable tenant turnover will require facility management to constantly recruit tenants and maintain a waiting list. Housing management must also maintain a robust list of contractors to conduct repairs before turning a unit over. Local maintenance professionals and support services are necessary to meet the needs of a concentrated older-adult population. Ensuring that medical facilities or professionals, meal preparation services, and transportation assistance are available is a priority.

Communities that have identified the need for subsidized housing for older adults should plan to attend the Iowa Finance Authority's (IFA) [HousingIowa Conference](https://www.housingiowaconference.com/) (<https://www.housingiowaconference.com/>). The conference is one of the best places to meet developers who build age-restricted or multi-units in Iowa. Another way to recruit is by cold-calling developers who have completed projects with similar goals. IFA keeps a [list of developers](https://www.iowafinance.com/contact/) recently receiving funding for housing projects (<https://www.iowafinance.com/contact/>). The largest nonprofit housing developer of affordable, multifamily housing in [Iowa is Community Housing Initiatives](https://www.chihousing.com/) (<https://www.chihousing.com/>).



Some older-adult housing will be built by the private sector, especially for market-rate housing and units at higher price points. Regardless, local communities can provide many soft incentives to attract developers: free or reduced site assembly, discounted or free infrastructure agreements, the waiving of local building fees, etc.

In addition to recruiting builders to develop housing for older adults, it is imperative that whoever is developing the project—the city, a nonprofit, or a business—conduct sufficient outreach to the community at large and specifically to potential tenants to accurately understand the type of housing older residents want. Examples of several housing options for this demographic include:

- Aging-in-place home modifications and renovations (zero-entry doors and bathtubs, first-floor bedrooms and baths, caregiver suites, etc.)
- Downsizing home options (patio homes, townhomes, condos, and apartments), perhaps in a retirement-community setting
- Full spectrum housing (independent living, assisted living, and critical care)
- A combination of market-rate, affordable, and subsidized housing options

## **Funding for Older-adult Housing**

The most common funding programs that support older-adult housing development are the Department of Housing and Urban Development’s (HUD) 202 and 811 programs, along with the USDA Rural Development Office’s (USDA-RD) 504 program.

### **HUD SECTION 202 SUPPORTIVE HOUSING FOR THE ELDERLY PROGRAM**

The [Section 202 program](https://www.hud.gov/program_offices/housing/mfh/progdesc/eld202) gives interest-free capital advances to private, nonprofit organizations and nonprofit consumer cooperatives, but funding is not available for public bodies such as cities or counties ([https://www.hud.gov/program\\_offices/housing/mfh/progdesc/eld202](https://www.hud.gov/program_offices/housing/mfh/progdesc/eld202)). Funds can be used to finance the construction, rehabilitation, or acquisition—with or without rehabilitation—of structures that will serve as supportive housing for very low-income households comprised of at least one person 62 years old or older. The capital advance does not have to be repaid as long as the project serves very low-income older adults for 40 years. The program also provides rent subsidies for the projects to help make them affordable.

### **HUD 811 SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES**

The [Section 811](https://www.hud.gov/program_offices/housing/mfh/progdesc/disab811) provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities ([https://www.hud.gov/program\\_offices/housing/mfh/progdesc/disab811](https://www.hud.gov/program_offices/housing/mfh/progdesc/disab811)). Two types of assistance are available through this program:

1. Interest-free capital advances and operating subsidies are awarded to nonprofit developers of affordable housing such as independent-living projects, condominium units, and small group homes with the availability of supportive services for persons with disabilities. The advance can finance the construction, rehabilitation, or acquisition with or without rehabilitation of supportive housing and do not have to be repaid as long as the housing remains available for very low-income persons with disabilities for at least 40 years. Rental assistance is also available to cover the difference between the HUD-approved operating cost and the amount residents pay (usually 30% of their adjusted income).

- Rental assistance is provided to state housing agencies that can be applied to new or existing multifamily housing complexes funded through different sources, such as federal Low-Income Housing Tax Credits (LIHTC), federal HOME funds, and other state, federal, and local programs. State housing agencies that have partnered with state health and human services and Medicaid agencies can apply for Section 811 Project Rental Assistance for new or existing affordable housing developments funded by LIHTC, HOME, or other funds. No funds are available for construction or rehabilitation.

## **USDA-RD 504 SINGLE FAMILY HOUSING REPAIR LOANS & GRANTS**

[USDA-RD](#) provides loans and grants to low-income, rural homeowners that can be used to modify a home for older adults or persons with disabilities to improve safety and remove health hazards, including projects such as:

- Remodeling a bathroom to allow wheelchair access
- Installing walk-in bathtubs
- Constructing wheelchair ramps
- Widening doorways or hallways to permit easier access

Both grants and loans are available. However, grants tend to only be given to older adults and considered unable to repay a loan. Homeowners must be at least 18 years old to be eligible for the loan and 62 or older to be eligible for the grant (<https://www.payingforseniorcare.com/home-modifications/usda-rural-repair-grant>).

## **Examples of Housing Projects for Older Adults**

Boone, Marion, and Oskaloosa are examples of communities where affordable housing projects targeted to older adults have been financed.

### **THE VILLAS AT FOX POINTE – BOONE**

This project consists of two phases:

- Phase 1 is an \$11 million, 40-unit, new-construction project. Thirty-six of the units will be identified as affordable housing units while four units will be unrestricted and can be listed based on the market rate.
- Phase 2 is a \$7.6 million, new-construction housing project for older adults that includes 30, two-bedroom units for community members 55 years old or older.

The City of Boone sold the land for \$5,000 and awarded \$840,000 in tax credits per year. Groundbreaking took place in October 2022 and phase two is expected to conclude in summer 2024.

### **TULIP TREE APARTMENTS – MARION**

This a \$10,157,588 project to construct 40 new units, 36 of which are LIHTC units and four of which can be listed based on the market rate. Funding for the project came from several sources, including LIHTC, the American Rescue Plan, HOME, and the Community Housing Initiative. Groundbreaking took place in June 2022.

## **GRANT TERRACE – OSKALOOSA**

This \$4,256,038 project converted a former elementary school into 15 LIHTC units for persons with a disability and ages 55 years old or older. The grand opening of the new apartment complex took place in January 2010. The renovation of this historical building was funded in part through a State Historical Rehab Credit of \$687,038, a Historic Credits Capital Contribution of \$611,520, and the Oskaloosa Housing Trust Fund, which contributed \$28,000. Additional funding came from LIHTC and HOME.

# Parks & Recreation Amenities

Recreational amenities are common areas available to all residents of and visitors to a community for enrichment and entertainment purposes and have been shown to enhance quality of life, attract visitors, and increase revenue. Communities with enjoyable recreational amenities such as those listed here can attract and maintain new residents and families in an area:

- Public libraries
- Parks
- Playgrounds and athletic fields/facilities
- Community recreation centers
- Swimming pools
- Splash pads
- Pickleball courts
- Disc golf courses
- Basketball courts
- Museums
- Band and theater facilities
- Community centers
- Zoos and marinas
- Multiuse trails
- Canoe/kayaking/boating/fishing access
- Special event traditions

## Value

Recreational amenities provide a variety of physical, social, and monetary benefits. Amenities promote physical wellness, social bonding, a sense of belonging and attachment, better quality of life, and economic and fiscal improvements. Developing recreational amenities has proven to be a valid strategy for community and economic development and for addressing population loss. According to [Iowa Department of Management](#)



data, communities in Iowa are expected to spend more than \$462 million budget dollars on culture and recreation in 2023 ([https://city-budget-explorer.iowa.gov/#!/year/2023/operating/0/expense\\_line\\_item](https://city-budget-explorer.iowa.gov/#!/year/2023/operating/0/expense_line_item)).

## Examples of Recreation Opportunities in Iowa Communities

While there are many examples of recreational opportunities in Iowa, a few that stand out include the following:

- With partner agencies and clubs, Decorah developed an extensive series of trails; a city-owned campground; and numerous parks, activities, and organized events for year-round recreation (<https://parks.decorahia.org/>). The city is also part of the Upper Iowa River Watershed Management Authority.
- New Hampton locally raised nearly \$350,000 in donations to build "[Kindness Square](https://www.facebook.com/groups/kindnesssquare/)," an inclusive playground that is scheduled for completion in August 2023 (<https://www.facebook.com/groups/kindnesssquare/>).
- Three Iowa communities successfully tapped into their access to a river. In 2008, the Manchester Good to Great Initiative came up with the idea for the [Manchester Whitewater Park](https://www.manchester-ia.org/vnews/display.v/SEC/Parks%20%26%20Recreation%7CWhitewater%20Park) along the Maquoketa River (<https://www.manchester-ia.org/vnews/display.v/SEC/Parks%20%26%20Recreation%7CWhitewater%20Park>). Charles City followed suit in 2011 with the development of [Whitewater at Riverfront Park](http://ccwhitewater.com/about) on the Cedar River (<http://ccwhitewater.com/about>). [Whitewater Park](http://www.elkaderwhitewater.com/) in Elkader was created in 2014 (<http://www.elkaderwhitewater.com/>).
- The [Solon Recreation and Nature Area](https://www.solon-iowa.com/293/Solon-Recreation-and-Nature-Area-SRNA) has space for large events, a splash pad, a playground, trails, athletic fields, disc golf, and pickleball courts (<https://www.solon-iowa.com/293/Solon-Recreation-and-Nature-Area-SRNA>).

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