

City of Aurora

Community Background

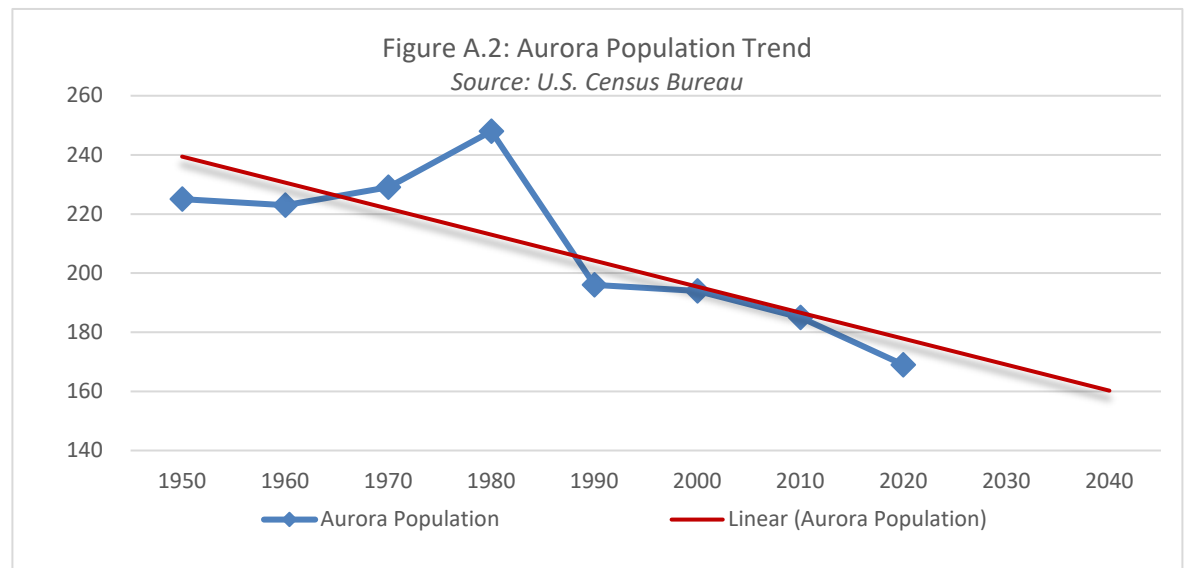
The City of Aurora was incorporated on May 25, 1899, with 240 acres of the community located in Buffalo Township and 60 acres located in Madison Township. George Jakway originally acquired the land for the City from the United States.

The topography of Aurora is characterized as undulating. Much of the community is relatively flat, while other areas, primarily along established waterways, have more extreme slope. The highest point in the community is located in the northern reaches of the City and has an elevation of approximately 1,150 feet above mean sea level. The lowest elevation, which is approximately 1,110 feet above mean sea level, is found in the southwestern part of the community. Aurora is located in the northeast quadrant of the county and has a Mayor-City Council form of government.

Demographic and Social Characteristics

Aurora had a population of 169 at the time of the 2020 US Census. The city represented 0.8 percent of the county’s total 2020 population of 20,565. Figures A.1 and A.2 provide an overview of the city’s historic population change and future projections.

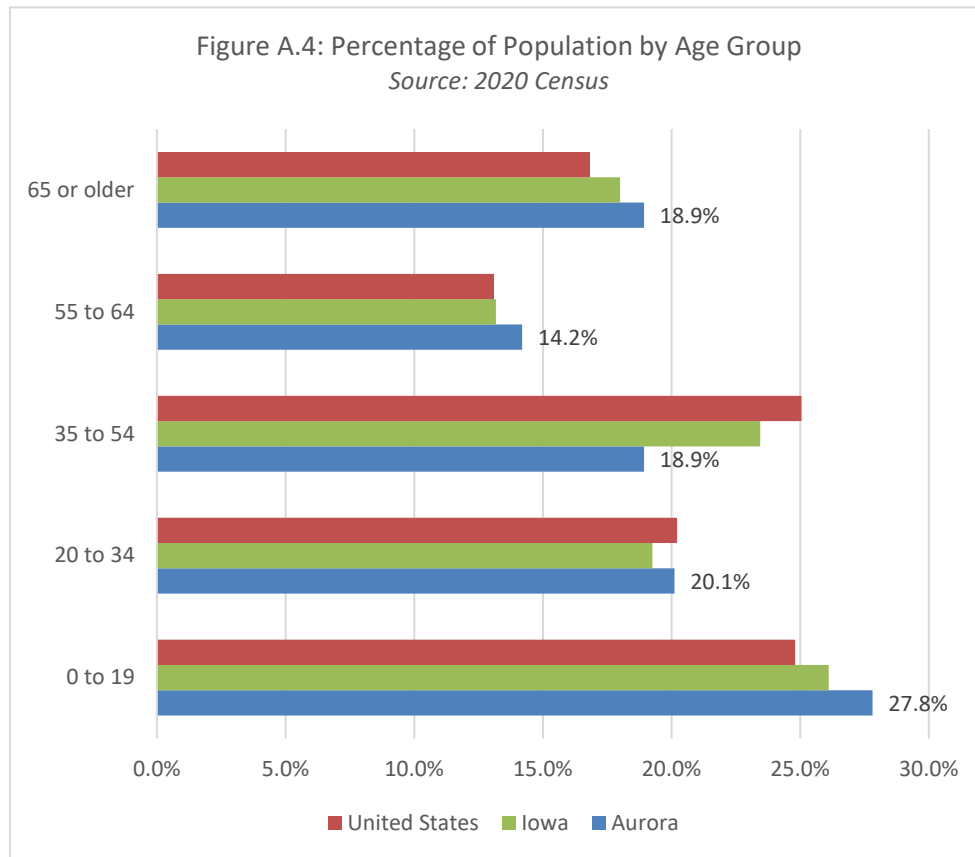
Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	225	-	-
1960	223	-2	-0.9%
1970	229	6	2.7%
1980	248	19	8.3%
1990	196	-52	-21.0%
2000	194	-2	-1.0%
2010	185	-9	-4.6%
2020	169	-16	-8.6%
Avg. (1950-2010)		-8	-3.6%
Projected 2030		161	163
Projected 2040		153	157



According to US Census data, the city’s population peaked in 1980 with 248 residents. By 2020, the city’s population had declined to 169 persons. Based on population changes from 1950 through 2020, the city should expect to continue a downward population trend.

Figures A.3 and A.4 provide an overview of the population characteristics of the city. In 2020, the city’s median age was 38.5, lower than the statewide (38.6) and national (38.8) median ages. Residents aged 19 or younger account for 27.8 percent of Aurora’s population, a higher share than statewide (26.1 percent) or nationwide (24.8 percent).

Figure A.3: Population Characteristics		
<i>Population</i>		
Total Population		169
Total Males		83
Total Females		86
Median Age		38.5
<i>Race</i>		
One Race-White		160
One Race-Black or African American		0
Two or More Races		2
Hispanic or Latino (of any race)		9
<i>Households</i>		
Total Population in Group Quarters		0
Total Family Households		52
Total Family Households with Children under 18		22
Households with individuals aged 65 or older		27
Average Household Size		2.28
Average Family Size*		3.19
<i>Source: 2020 US Census, *2016-2020 ACS</i>		



Housing Data

The following section consists of data primarily gathered by the American Community Survey (ACS). The ACS is a survey conducted by the U.S. Census Bureau. Unlike the 10-year census survey, the ACS survey is conducted on an ongoing basis, with data updated annually, of randomly sampled addresses.

Figure A.5: Home Value Characteristics, City of Aurora				
	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	59	±21	100%	(X)
Less than \$50,000	15	±10	25.4%	±15.0
\$50,000 to \$99,999	21	±10	35.6%	±15.3
\$100,000 to \$149,999	18	±17	30.5%	±20.1
\$150,000 to \$199,999	1	±3	1.7%	±4.5
\$200,000 to \$299,999	4	±6	6.8%	±10.2
\$300,000 to \$499,999	0	±10	0%	±30.7
\$500,000 to \$999,999	0	±10	0%	±30.7
\$1,000,000 or more	0	±10	0%	±30.7
Median value (dollars)	\$90,700	±16,351	(X)	(X)
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure A.5 shows the value of owner-occupied homes in the city. The median value is \$90,700, with about 2 in 3 homes valued between \$50,000 and \$149,999, and none valued over \$299,999. Figure A.6 displays the rental costs and characteristics within the city. The median gross rent (including rent and tenant-paid utilities) is \$625, and 3 in 4 rentals are priced between \$500 and \$999. An estimated 75 percent of Aurora renters are cost burdened, or paying more than 30 percent of income on housing costs.

Figure A.6: Rental Characteristics, City of Aurora				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	8	±9	100%	(X)
Less than \$500	2	±5	25.0%	±50.8
\$500 to \$999	6	±7	75.0%	±50.8
\$1,000 to \$1,499	0	±10	0%	±87.2
\$1,500 to \$1,999	0	±10	0%	±87.2
\$2,000 to \$2,499	0	±10	0%	±87.2
\$2,500 to \$2,999	0	±10	0%	±87.2
\$3,000 or more	0	±10	0%	±87.2
Median (dollars)	\$625	±144	(X)	(X)
No rent paid	0	±10	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	8	±9	100%	(X)
Less than 15.0 percent	1	±3	12.5%	±38.7
15.0 to 19.9 percent	1	±2	12.5%	±24.3
20.0 to 24.9 percent	0	±10	0%	±87.2
25.0 to 29.9 percent	0	±10	0%	±87.2
30.0 to 34.9 percent	2	±3	25.0%	±36.1
35.0 percent or more	4	±7	50.0%	±50.0
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figures A.7 and A.8 display general housing characteristics and homeownership characteristics. Figure A.6 indicates that there are 14 vacant housing units, although the 2020 decennial Census indicated that 6 units are vacant, which task force members considered to be more accurate.

Figure A.7: Housing Characteristics, City of Aurora				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	81	±27	100%	(X)
Occupied housing units	67	±23	82.7%	±13.0
Vacant housing units	14	±12	17.3%	±13.0
Homeowner vacancy rate	0	±30.7	(X)	(X)
Rental vacancy rate	0	±87.2	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	81	±27	100%	(X)
1-unit, detached	78	±27	96.3%	±4.4
1-unit, attached	0	±10	0%	±23.9
2 units	0	±10	0%	±23.9
3 or 4 units	0	±10	0%	±23.9
5 to 9 units	0	±10	0%	±23.9
10 to 19 units	0	±10	0%	±23.9
20 or more units	0	±10	0%	±23.9
Mobile home	3	±4	3.7%	±4.4
Boat, RV, van, etc.	0	±10	0%	±23.9
HOUSING TENURE				
Occupied housing units	67	±23	100%	(X)
Owner-occupied	59	±21	88.1%	±11.3
Renter-occupied	8	±9	11.9%	±11.3
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

In Aurora, as in most rural Iowa communities, the housing stock is predominantly owner-occupied (88.1 percent) and comprised of single-family detached units (96.3 percent). Of the city’s owner-occupied units, 42.4 percent have a mortgage. Median monthly owner costs, including mortgage payments, taxes, insurance, and utilities, are \$1,125 for owners with mortgages and \$418 for owners without mortgages. An estimated 24 percent of owners with mortgages, and 23.5 percent of owners without

Figure A.8: Homeownership Characteristics, City of Aurora				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	59	±21	100%	(X)
Housing units with a mortgage	25	±16	42.4%	±17.6
Housing units without a	34	±13	57.6%	±17.6
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage				
Median (dollars)	\$1,125	±211	(X)	(X)
Housing units without a mortgage				
Median (dollars)	\$418	±36	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (excluding units unable to calculate)				
Housing units with a mortgage				
Less than 20.0 percent	14	±12	56.0%	±32.4
20.0 to 24.9 percent	2	±4	8.0%	±14.8
25.0 to 29.9 percent	3	±4	12.0%	±15.3
30.0 to 34.9 percent	0	±10	0%	±49.4
35.0 percent or more	6	±10	24.0%	±31.0
Housing unit without a mortgage				
Less than 10.0 percent	16	±8	47.1%	±20.9
10.0 to 14.9 percent	8	±10	23.5%	±24.5
15.0 to 19.9 percent	0	±10	0%	±42.3
20.0 to 24.9 percent	0	±10	0%	±42.3
25.0 to 29.9 percent	2	±3	5.9%	±8.3
30.0 to 34.9 percent	2	±3	5.9%	±8.4
35.0 percent or more	6	±7	17.6%	±17.8
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

mortgages, have monthly costs at or above 30 percent of household income. Housing costs of 30 percent of monthly income or less are generally considered affordable.

Selected Housing Characteristics

Historic Housing Trends

Figure A.9: Historic Number of Housing Units in Aurora							
Community	1980	1990	2000	2010	2020	Net Change 1980-2020	% Change 1980-2020
Aurora	98	86	88	89	80	-18	-18.4%
Buchanan Co. (Total)	8,222	8,272	8,697	8,968	8,886	664	8.1%
State of Iowa	1,121,314	1,143,669	1,232,511	1,336,417	1,412,789	291,475	26.0%

Source: US Census Bureau, calculated by INRCOG

From 1980 through 2020, the number of housing units in the city has decreased by 18.4 percent (Figure A.9). Of the eleven cities in Buchanan County, Aurora is one of two cities that are known to have a net loss in housing units between 1980 and 2010. (Stanley has lost housing units since 2000, but data on its housing units prior to 2000 is unavailable.) This downward trend is opposite of the housing growth experienced in the county (increase of 8.1 percent) and the state (increase of 26 percent) during this same time period.

Vacancy Rate

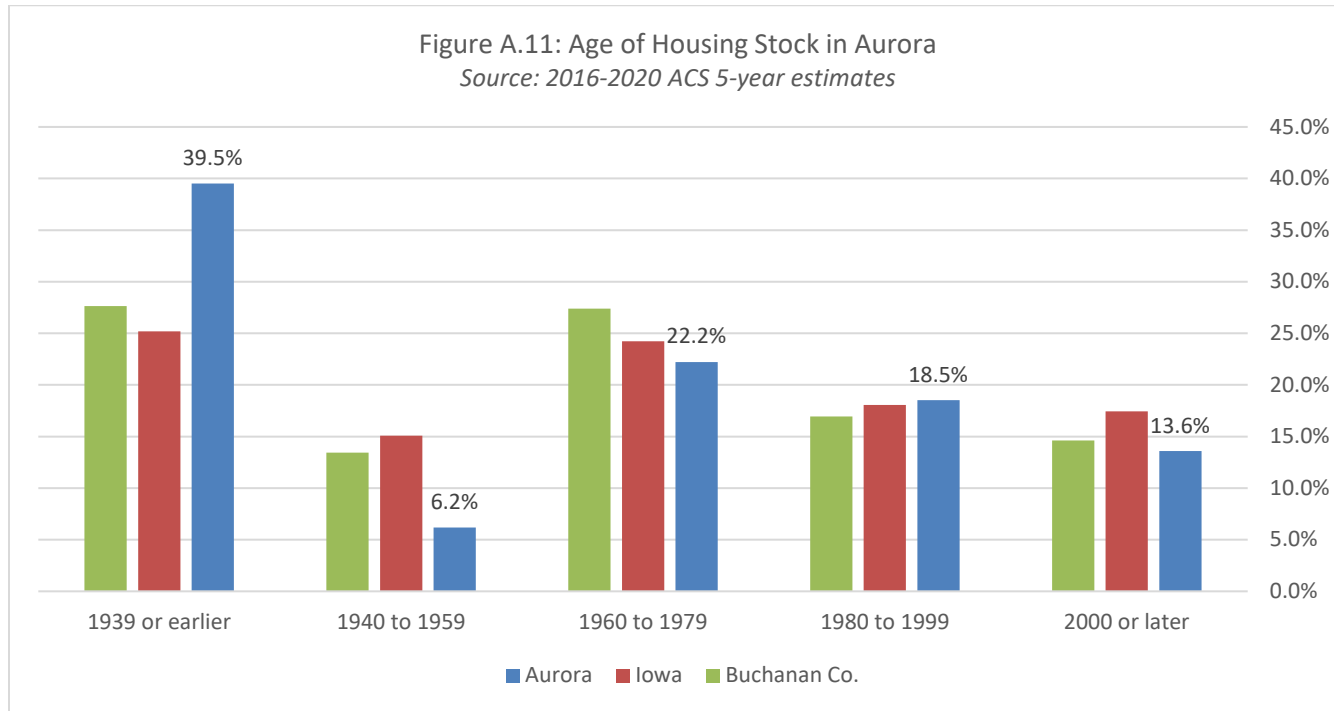
Figure A.10 shows the city’s housing vacancy rate for the city from 2010, 2015, and 2020. Note that decennial Census data is used for 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. The 2020 vacancy rate was 7.5 percent, considerably lower than the 11.2 percent vacancy rate in 2010 and the estimated rate of 16.2 percent in 2015. Aurora Task Force members indicated that none of the vacant units are available for sale or rent.

Figure A.10: Historic Housing Vacancy Rates, 2010-2020				
Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate
2020	74	6	80	7.5%
2015*	83	16	99	16.2%
2010	79	10	89	11.2%

*Source: Decennial Census, *2011-2015 ACS 5-Year Estimates*

Age of Housing Stock

Figure A.11 below displays the percent of Aurora’s housing stock by era when the unit was built.



As a city, Aurora has one of the oldest housing stocks in the county. Nearly 2 in 5 of the city’s housing units (39.5 percent) were built in 1939 or earlier. These pre-World War II homes represent a much larger portion of the city’s housing compared to Buchanan County as a whole (27.6 percent) and the State of Iowa (25.2 percent).

Household Size

As Figure A.12 shows, Aurora has a below average household size (2.28) compared to the rest of the county as well as the state (2.49 and 2.40, respectively). However, Aurora’s average family size of 3.19 is higher than the countywide and statewide averages (3.11 and 2.98, respectively).

Figure A.12: Household and Family Size		
Community	Average Household Size	Average Family Size*
Aurora	2.28	3.19
Buchanan Co. (Total)	2.49	3.11
State of Iowa	2.40	2.98
<i>Source: 2020 Decennial Census, *2016-2020 ACS 5-year estimates</i>		

Windshield Survey

The quality of a community’s housing stock is an important component in understanding its housing needs. If poor-quality housing is widespread in a community, many low- and moderate-income households may have housing-related hardships even if they are not cost burdened. A prevalence of housing with maintenance needs may also indicate an opportunity to meet existing and future demand by rehabilitating vacant units.

Methodology

A windshield survey was conducted in 2017 in the incorporated Buchanan County cities. A windshield survey is an assessment of the external conditions of a building. A residential parcel map for each city was created by only selecting parcels which had a residential “dwelling” value associated with the parcel. The windshield survey assessed residential structures – not dwelling units. For example, a single-family detached house on one parcel and a four-unit apartment building on one parcel would each be evaluated as one structure.

For this update to the Housing Needs Assessment adopted in 2018, each city provided information on changes to parcel conditions since the windshield survey was conducted. The City of Aurora reported no changes since the windshield survey conducted in 2017.

The primary considerations for evaluation are the apparent structural soundness of the unit as well as appearance and unit’s functional use as a residential structure. Parcels were evaluated according to the designations shown in Figure A.13.

Figure A.13: Windshield Survey Category Condition Criteria

Condition Categories	Description
Great	<ul style="list-style-type: none"> No visible repairs or needed updates are apparent. Typically new construction, recently renovated, or extremely well-maintained structures.
Good	<ul style="list-style-type: none"> Building appears structurally sound (foundation, building envelope, roof). Unit appears well maintained – most siding, gutters, trim, windows, and doors are in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other routine maintenance items may exist.
Fair	<ul style="list-style-type: none"> Unit shows wear but appears structurally sound (foundation, building envelope, roof). Need for some maintenance or repair - painting the house, fixing a broken door or window, putting on new shutters, replace or fix awnings, etc. Roof shows age and likely will need to be replaced in coming years. Issues are primarily cosmetic but cover a sufficient portion of the structure.
Poor	<ul style="list-style-type: none"> One or more visible structural defects (foundation, building envelope, or roof) but still habitable. Building requires significant work, to address items such as uneven roof lines; shingles in need of immediate replacement; falling-in porch; major cracks or shifting of the foundation, etc. Building requires significant repairs or updates, which would be difficult to correct through normal maintenance (multiple broken doors or windows, roof needing to be re-shingled, excessive paint peeling/missing, etc.)
Dilapidated	<ul style="list-style-type: none"> Unit is suffering from excessive neglect; maintenance appears non-existent; Building appears structurally unsound. Building not fit for habitation in current condition. Multiple windows and/or doors may be boarded up. The building may be considered for demolition or, at minimum, major rehabilitation will be required.
Other Categories	Description
Vacant	<ul style="list-style-type: none"> Parcels within residential neighborhoods that are vacant and, based on neighborhood characteristics and lot size, appear to be positioned for residential development. This is not a comprehensive list of all vacant parcels within a city.
N/A	<ul style="list-style-type: none"> Dwelling structure not located on parcel. For example, a dwelling structure may be on one parcel and the dwelling’s garage on an adjacent parcel. Residential parcels that did not have a dwelling on them were marked as N/A.
Undetermined	<ul style="list-style-type: none"> Structure was not visible from the road or data was not recorded for the parcel.

Results

Figure A.14 displays the results of the city’s windshield survey. Of structures evaluated, over half of the homes were either in great (1.3%) or good (59.5%) condition. Fourteen (14) percent of the city’s residential structures were deemed to be in either Poor (12.7%) or Dilapidated (1.3%) conditions.

The mean (average) condition of the city’s housing units was calculated by assigning the following values to the condition categories: Great=5; Good=4; Fair=3; Poor=2; Dilapidated=1. Based on these weights, the mean score of condition units in the city is 3.47. (between Good and Fair)

Overall, 79 parcels with residential structures were evaluated. Ten (10) parcels were identified as vacant residential lots.

Future Development

Floodplain Considerations

Aurora’s Flood Insurance Rate Map (FIRM) was last updated on 12/30/2020. The only portion of Aurora in the 1 percent annual chance (100 year) floodplain is a small patch of farmland on the northeast side. No dwellings are located in the floodplain, and future residential development in and around the floodplain should be avoided.

Areas for Development

From 2017 through 2021, no new homes were built within Aurora, according to the Buchanan County Assessor.

Infill

Based on the windshield survey, 10 lots were identified as areas for potential residential developments within existing neighborhoods. The city should encourage new residential developments on vacant residential lots. Construction of “infill” costs less than new developments as the new houses can connect to existing streets and utility services (water/sewer).

Figure A.14: Windshield Survey Results, City of Aurora

Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	1	1.3%
Good	47	59.5%
Fair	20	25.3%
Poor	10	12.7%
Dilapidated	1	1.3%
Total	79	100%

Status	Number Parcels	Percent
Parcels Evaluated	79	81.4%
Vacant Lots	10	10.3%
N/A	4	4.1%
Undetermined	4	4.1%
Total	97	100%

New Development

In general, the developed portions of the city are surrounded by farmland that extends well within the city limits. Because of this, the city would not need to annex land for a new residential development. Based on current land use, the best opportunity for new construction appears to be in the northwest corner of the city – north of C57/York Street. There is an estimated 850 linear feet of land abutting on the north side of York Street.

Projected Housing Demand

Using the information, data, and observed trends in the city’s profile and throughout the plan, projections for future housing demands were generated. Below is an explanation of the numbers used for the calculations followed by the city’s projected housing needs in Figure A.15.

- **Total Population:** See city population projections in Figure A.1.
- **Population in Group Quarters** – Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The city does not have any group quarters.
- **Population in Housing** – An average of the Projected Total Population range minus Population in Group Quarters.
- **Household Size** – Projected Household size based on a combination of county and city trends.
- **Total Projected Households** – The estimated number of households that will require a housing unit.
- **Assumed Vacancy Rate** – City’s vacancy rate, based on historic city and county averages.
- **Total Housing Units** – Total housing needed when considering both projected household demand and vacancy rate.

The projected number of households in the City is expected to decline slightly from 74 in 2020 to 71 in 2040, while average household size is expected to decline from 2.28 to 2.17. Based on projection, the city will need slightly fewer housing units in future – 77 by 2040.

Now that the expected housing demand has been established, the next analysis considers recent home building and home loss trends. The forecasted Change in units is shown in Figure A.16, and an explanation of the numbers used in the calculation is below.

Year	2020	2030	2040
Total Population	169	161-163	153-157
Population in Group Quarters	0	0	0
Population in Housing	169	162	155
Household Size	2.28	2.23	2.17
Total Households	74	73	71
Assumed Vacancy Rate (7.5%)	6	6	6
Total Housing Units	80	79	77

- **2020 Housing Unit Count** – Number of Housing Units as determined by the 2020 Census.

- **Unit Loss (Housing Attrition)** – Projected rate of housing loss based on historic and projected County trends, see Figure 5.12. Note, the city’s rate is expected to be higher than the county rate due to the city’s large percentage of older homes.
- **Unit Added (New Construction)** – Projected units added from new construction, based on the city’s new housing unit construction start rates from 2017 to 2021 (zero homes per decade).
- **Projected # of Units** – Projected number of units housing units in the community based on forecasts of units added and lost.

Figure A.16: Projected Changes in Housing Units		
Year	2030	2040
2020 Housing Unit Count	80	
Unit Loss (Housing Attrition)	-8	-15
Unit Added (New Construction)	0	0
Projected # of Units	72	65
Difference Between “Total Housing units” in Figure A.15	-6	-12

With no new construction to replace lost housing units, the city is projected to lose housing stock slightly faster than it loses households. As a result, Aurora will have a projected shortfall of 12 units by 2040. Rather than constructing new units, the city may be able to meet future housing demand by preventing the loss of existing units to the extent possible.

City Housing Priorities

Key Issues

- **Aging Housing Stock:** Aurora has one of the oldest housing stocks among cities in the county. Nearly 2 in 5 of the city’s housing units (39.5 percent) were built in 1939 or earlier. These pre-World War II homes represent a much larger portion of the city’s housing compared to Buchanan County as a whole (27.6 percent) and the State of Iowa (25.2 percent).
- **Loss of Housing Units:** From 1980 through 2020, the number of housing units in the city has decreased by 18.4 percent. Aurora is one of two cities (of the eleven in Buchanan County) which are known to have a net loss in housing units between 1980 and 2020. Removal of housing units is not necessarily a negative sign if they are older, blighted structures. However, the net loss (lack of new development to replace) is concerning.
- **Aging Population:** The city’s population is aging, and so the type of housing demanded (age-restricted facilities, assisted living, universally designed to age in place, or downsizing) may change.

- **Declining Population:** The city’s population has dropped in each US Census since 1990. Since 1950, the city population has declined at a decennial (10-year) rate of 3.6 percent.
- **Housing Cost Burden:** An estimated 75 percent of Aurora renters are cost burdened, or paying more than 30 percent of income on housing costs. Furthermore, nearly 1 in 4 homeowners (with or without mortgages) pay 30 percent or more of income on housing costs.

As a “bedroom community” Aurora benefits from the employment and economic drivers from the cities of Oelwein (approximately 7.5-mile drive northwest) and Independence (approximately 18-mile drive south). The city’s proximity to both communities offers potential residents the opportunity for small-town living and short commute times. Community amenities include the city park, community center, and historical society. The city is part of the rural water system and has lots available for building.

Housing Goals and Implementation Strategies

1. Upgrade Conditions of Existing Housing Stock

Rationale: As discussed, the city’s housing stock is quite aged. Many older dwellings require moderate to substantial rehabilitation to make them attractive, energy efficient, and in compliance with local building codes. The Windshield survey found that 14 percent of the homes were in either poor or dilapidated condition.

Implementation Strategies

- Explore housing rehabilitation programs. Options to consider include establishing a city grant program to fund improvements, tax rebates/incentives/exemptions on the value of improvements, and housing rehabilitation funds from the Iowa Finance Authority (IFA), U.S. Department of Agriculture (USDA), or the Federal Home Loan Bank of Des Moines (FHLB).
- Consider program to encourage “age in place” improvements to maintain residents and promote quality of life.

2. Promote Construction of New Homes

Rationale: The number of housing units in the city continues to decline with no new residential construction. When possible, the city should encourage infill development. However, with few lots to choose from within the city’s limit footprint, it might also be appropriate to develop a small subdivision. Incentives could be offered to home builders as well as buyers of new homes. Communities have guaranteed the sale of homes, waived building permit fees, and offered services to builders. Likewise, many communities have offered tax abatements and free city services to home buyers.

Implementation Strategies:

- Contact and recruit developers to the City.
- Explore and establish tax incentives and rebates programs to incentivize developers to invest and build in the city.
- Explore down-payment assistance program to improve attractiveness of buying a home in the city.

3. Remove Blighted and Abandoned Buildings

Rationale: The city should continue its efforts to remove abandoned or dilapidated homes. This would provide new vacant lots where infill housing could be constructed.

Implementation Strategies:

- Identify and remove dilapidated homes and buildings.
- Explore potential funding sources (IEDA CDBG Nuisance Property & Abandoned Building Remediation Loan Program).

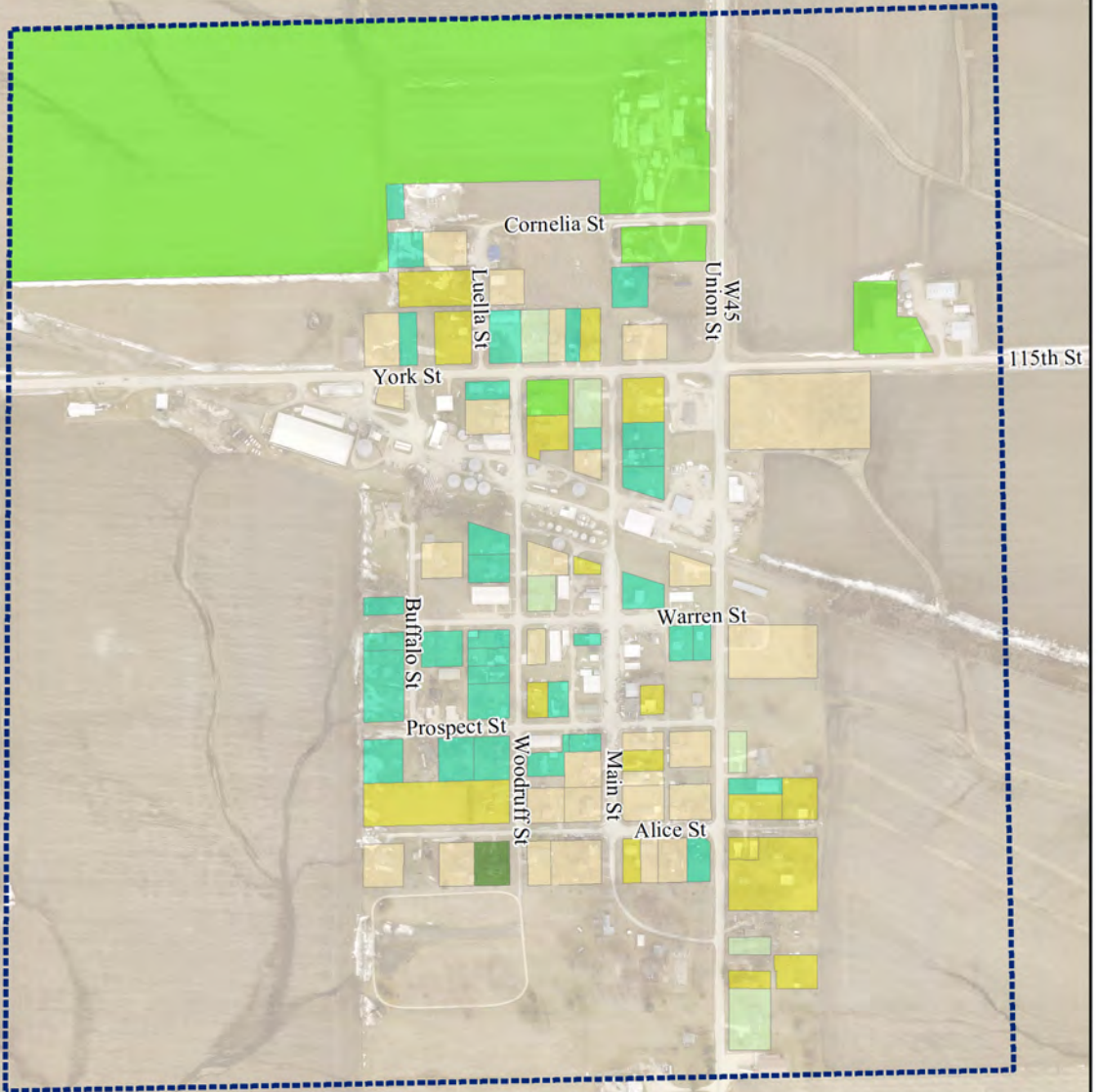
4. Establish a City Housing Task Force

Rationale: The City Council should appoint a "housing committee" that will be responsible for investigating housing issues. The Committee can take the lead in identifying and recruiting developers to the city.

Implementation Strategies:

The City, or its appointed committee, should prioritize the housing needs and make the necessary contacts with other communities that have successfully met those needs. The committee would also be responsible for investigating funding sources and potential project partners. The committee may determine that it should utilize the planning grants offered by the State that will assist the community in following through with their housing action plan.

Aurora, Iowa Home Value Map 2024



LEGEND



City Limits

Home Value

Home Value	Parcel Count within City Limits
\$0 - \$49,999	34 Parcels
\$50,000 - \$74,999	17 Parcels
\$75,000 - \$124,999	28 Parcels
\$125,000 - \$174,999	6 Parcels
\$175,000 - \$249,999	4 Parcels
\$250,000 - Over	1 Parcels

DISCLAIMER

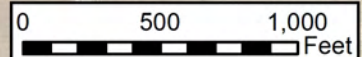
The home value displayed is based on parcel data obtained from Buchanan County on January 4th, 2024. The value displayed represents the total value of the property. This includes land + building + dwelling values. Parcels that didn't include dwelling information are not displayed.

For actual determination of a home value please contact the Buchanan County Assessor. In addition you can visit their real estate value website at: <http://buchanan.iowaassessors.com>

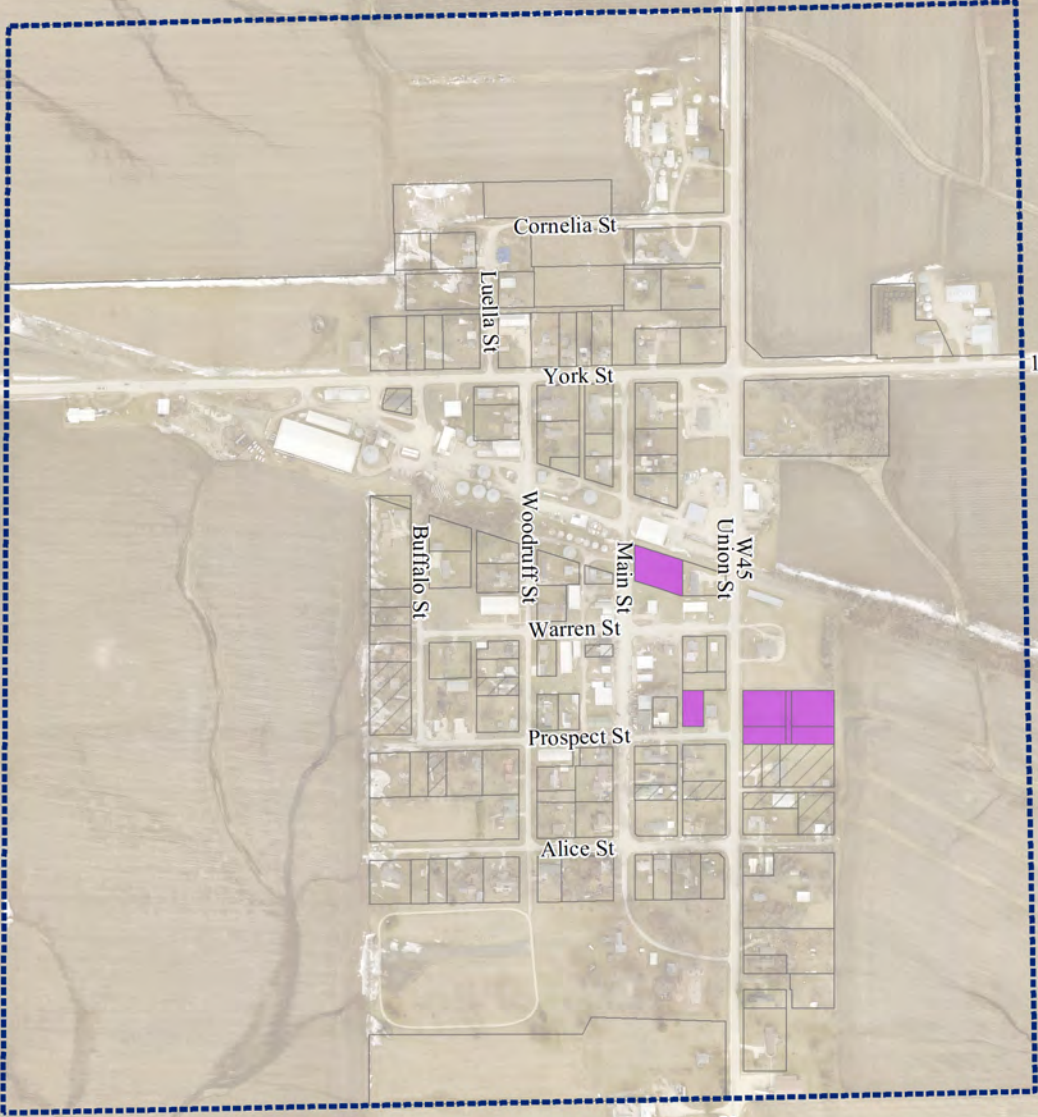






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Aerial Photography 2023



Aurora, Iowa Windshield Survey Results 2024 Vacant Parcels Only



LEGEND	
	City Limits
Condition of Housing	
	Vacant Lot
	Other Residential Parcel
	No Data
	Parcel Count within City Limits
	7
	100
	12

Aerial Photography 2023



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