City of Aurora

Community Background

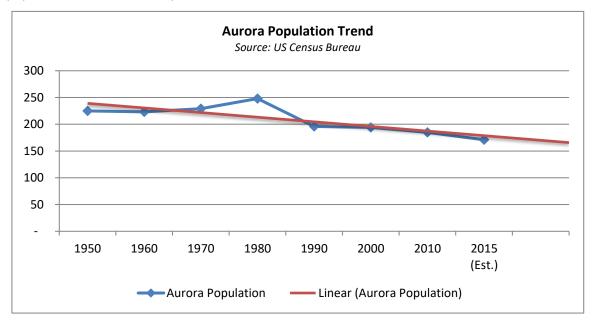
The City of Aurora was incorporated on May 25, 1899, with 240 acres of the community located in Buffalo Township and 60 acres located in Madison Township. George Jakway originally acquired the land for the City from the United States.

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

The city had a population of 185 at the time of the 2010 US Census. The city represented less than one percent of the county's total 2010 population of 20,958. Figure A.1 shows the historic and projected population trends of the city.

Fig	Figure A.1: Population Projections					
Year	Census	# Change	% Change			
	Population	(Linear)	(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%			
Avg. (1950	-2010)	-7	-2.75%			
Projected 2	Projected 2020		180			
Projected 2	2030	171	175			
Projected 2	Projected 2040		170			

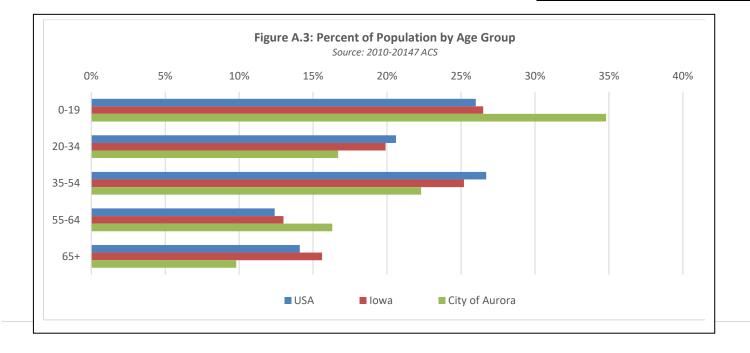


According to US Census data, the city's population peaked in 1980 with 248 residents. In 2015, the US Census Bureau estimated the city's population to be 171 persons. Since 1980, the city's population has been in decline. Based on population changes from 1980 through 2015, the city should expect to continue a downward population trend.

Figures A.3 and A.4 provide an overview of the population characteristics of the city.

In 2010, the city's median age was 43.7 - greater than the state-wide (38.1) and national (37.2) median ages. However, based on more recent 2011-2014 American Community Survey (ACS) data, the city did have a higher than average rate of younger persons in the community. Shown in Figure A.3, approximately one-third of the city's population is estimated to be under 19 years old.

Figure A.3: Population Characteristics				
Population				
Total Population	185			
Total Males	100			
Total Females	85			
Median Age	43.7			
Race				
One Race-White	176			
One Race-Black or African American	1			
Two or More Races	8			
Hispanic or Latino (of any race)	3			
Households				
Total Population in Group Quarters	0			
Total Family Households	58			
Total Family Households with Children under 18	23			
Households with individuals 65yrs and over	21			
Average household size	2.34			
Average family size	2.69			
Source: 2010 US Census				



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 ongoing basis, with data updated annually, of randomly sampled addresses.

Figure A.4 shows the value of homes in the city. Figure A.5 displays the rental costs and characteristics within the city.

Figure A.4: Home Value Characteristics, City of Aurora						
	Estimate	MOE	Percent	MOE		
VALUE	VALUE					
Owner-occupied units	72	+/-19	72	(X)		
Less than \$50,000	27	+/-11	37.5%	+/-13.6		
\$50,000 to \$99,999	20	+/-12	27.8%	+/-14.9		
\$100,000 to \$149,999	6	+/-4	8.3%	+/-6.4		
\$150,000 to \$199,999	1	+/-2	1.4%	+/-2.5		
\$200,000 to \$299,999	5	+/-6	6.9%	+/-7.9		
\$300,000 to \$499,999	0	+/-9	0.0%	+/-23.9		
\$500,000 to \$999,999	13	+/-11	18.1%	+/-12.8		
\$1,000,000 or more	0	+/-9	0.0%	+/-23.9		
Median (dollars)	\$73,300	+/-33,825	(X)	(X		
Source: ACS, 2011-2015 5-Year Est	imates, Selecte	d Housing Chai	racteristics			

Regarding Figure A.4, task force members commented that the number of homes greater than \$500,000 was greatly inflated. and A.5 and noted that the number of homes. Assessor's data supports this – as of 2016 no homes in the city were value above \$250,000.

Figures A.6 and A.7 display general housing characteristics and home ownership characteristic. Figure A.6 indicates that there are 16 vacant

Figure A.5: Rental Characteristics, City of Aurora					
	Estimate	MOE	Percent	MOE	
GROSS RENT					
Occupied units paying rent	10	+/-7	10	(X)	
Less than \$500	7	+/-6	70.0%	+/-33.8	
\$500 to \$999	3	+/-4	30.0%	+/-33.8	
\$1,000 to \$1,499	0	+/-9	0.0%	+/-73.6	
\$1,500 to \$1,999	0	+/-9	0.0%	+/-73.6	
\$2,000 to \$2,499	0	+/-9	0.0%	+/-73.6	
\$2,500 to \$2,999	0	+/-9	0.0%	+/-73.6	
\$3,000 or more	0	+/-9	0.0%	+/-73.6	
Median (dollars)	467	+/-128	(X)	(X)	
No rent paid	1	+/-2	(X)	(X)	
GROSS RENT AS A PERCENTAGE OF	HOUSEHOLD	INCOM	E		
Occupied units paying rent (excluding units where GRAPI cannot be computed)	10	+/-7	10	(X)	
Less than 15.0 percent	7	+/-6	70.0%	+/-35.6	
15.0 to 19.9 percent	1	+/-2	10.0%	+/-31.0	
20.0 to 24.9 percent	2	+/-3	20.0%	+/-27.5	
25.0 to 29.9 percent	0	+/-9	0.0%	+/-73.6	
30.0 to 34.9 percent	0	+/-9	0.0%	+/-73.6	
35.0 percent or more	0	+/-9	0.0%	+/-73.6	
Source: ACS, 2011-2015 5-Year Estimates	s, Selected Ho	using Cha	racteristics		

housing units. A vacancy assessment by task force members estimated that there were only 6 vacant properties in the city – as opposed to the 16 listed in Figure. In Aurora, as in most rural lowa communities, the housing stock is predominantly owner-occupied (83.8%) and comprised of single-family detached units (73.7%). An overwhelming majority of the occupied houses (72 of the 83) are owner-occupied (86.7%). In general, the city offers affordable housing options. According to Figure A.5 gross rent does not exceed 25 percent of household income for any units. Of those households with a mortgage, an estimated 17 percent have monthly costs greater than 30 percent of household income. In general, housing costs under 33 percent of a household's income is considered to be "affordable".

Figure A.6: Housing Characteristics, City of Aurora				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	99	+/-19	99	(X)
Occupied housing units	83	+/-18	83.8%	+/-11.6
Vacant housing units	16	+/-12	16.2%	+/-11.6
Homeowner vacancy rate	0.0%	+/-23.9	(X)	(X)
Rental vacancy rate	42.1%	+/-33.1	(X)	(X)
UNITS IN STRUCTURES				
Total housing units	99	+/-19	99	(X)
1-unit, detached	73	+/-18	73.7%	+/-9.8
1-unit, attached	0	+/-9	0.0%	+/-18.2
2 units	1	+/-2	1.0%	+/-2.1
3 or 4 units	4	+/-6	4.0%	+/-5.6
5 to 9 units	0	+/-9	0.0%	+/-18.2
10 to 19 units	0	+/-9	0.0%	+/-18.2
20 or more units	0	+/-9	0.0%	+/-18.2
Mobile home	21	+/-9	21.2%	+/-8.9
BEDROOMS				
Total housing units	99	+/-19	99	(X)
No bedroom	0	+/-9	0.0%	+/-18.2
1 bedroom	13	+/-9	13.1%	+/-8.5
2 bedrooms	11	+/-10	11.1%	+/-9.2
3 bedrooms	41	+/-15	41.4%	+/-15.3
4 bedrooms	28	+/-14	28.3%	+/-13.2
5 or more bedrooms	6	+/-5	6.1%	+/-5.2
HOUSING TENURE				
Occupied housing units	83	+/-18	83	(X)
Owner-occupied	72	+/-19	86.7%	+/-8.7
Renter-occupied	11	+/-7	13.3%	+/-8.7
YEAR HOUSEHOLDER MOVED INT	O UNIT			
Occupied housing units	83	+/-18	83	(X)
Moved in 2015 or later	0	+/-9	0.0%	+/-21.2
Moved in 2010 to 2014	8	+/-5	9.6%	+/-6.7
Moved in 2000 to 2009	36	+/-16	43.4%	+/-14.2
Moved in 1990 to 1999	16	+/-10	19.3%	+/-11.9
Moved in 1980 to 1989	12	+/-7	14.5%	+/-8.8
Moved in 1979 and earlier	11	+/-7	13.3%	+/-8.0
Source: ACS, 2011-2015 5-Year Estimo	ntes, Selected H	lousing Cha	racteristics	

Figure A.7: Home Ownership Characteristics, City of Aurora				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	72	+/-19	72	(X)
Housing units with a mortgage	35	+/-14	48.6%	16.7%
Housing units without a mortgage	37	+/-18	51.4%	16.7%
SELECTED MONTHLY OWNER COST	S (SMOC)			
Housing Units With a Mortgage	35	+/-14	35	(X)
Less than \$500	2	+/-3	5.7%	+/-9.0
\$500 to \$999	22	+/-11	62.9%	+/-22.2
\$1,000 to \$1,499	9	+/-7	25.7%	+/-19.3
\$1,500 to \$1,999	0	+/-9	0.0%	+/-39.3
\$2,000 to \$2,499	2	+/-3	5.7%	+/-7.8
\$2,500 to \$2,999	0	+/-9	0.0%	+/-39.3
\$3,000 or more	0	+/-9	0.0%	+/-39.3
Median (dollars)	825	+/-127	(X)	(X)
Housing Units Without a Mortgage	37	+/-18	37	(X)
Less than \$250	6	+/-6	16.2%	+/-15.7
\$250 to \$399	15	+/-13	40.5%	+/-22.2
\$400 to \$599	14	+/-8	37.8%	+/-18.1
\$600 to \$799	2	+/-3	5.4%	+/-7.9
\$800 to \$999	0	+/-9	0.0%	+/-38.2
\$1,000 or more	0	+/-9	0.0%	+/-38.2
Median (dollars)	\$375	+/-56	(X)	(X)
SELECTED MONTHLY OWNERS COS	T AS A PERCE	NTAGE C	OF HOUSHC	DLD
INCOME (excluding units unable to	calculate)	r		r
Housing Units With a Mortgage				
Less than 20.0 percent	24	+/-12	68.6%	+/-20.6
20.0 to 24.9 percent	1	+/-2	2.9%	+/-6.7
25.0 to 29.9 percent	4	+/-6	11.4%	+/-17.6
30.0 to 34.9 percent	2	+/-3	5.7%	+/-9.5
	1	./ 4	11.4%	+/-11.6
35.0 percent or more	4	+/-4		
35.0 percent or more Housing Units Without a Mortgage	4	+/-4		
Housing Units Without a Mortgage Less than 10.0 percent	4 15	+/-4	40.5%	+/-20.7
Housing Units Without a Mortgage				+/-20.7 +/-9.1
Housing Units Without a Mortgage Less than 10.0 percent	15	+/-12	40.5%	+/-9.1
Housing Units Without a Mortgage Less than 10.0 percent 10.0 to 14.9 percent	15 3	+/-12 +/-3	40.5% 8.1%	+/-9.1 +/-5.7
Housing Units Without a Mortgage Less than 10.0 percent 10.0 to 14.9 percent 15.0 to 19.9 percent	15 3 1	+/-12 +/-3 +/-2	40.5% 8.1% 2.7%	
Housing Units Without a Mortgage Less than 10.0 percent 10.0 to 14.9 percent 15.0 to 19.9 percent 20.0 to 24.9 percent	15 3 1 7	+/-12 +/-3 +/-2 +/-8	40.5% 8.1% 2.7% 18.9%	+/-9.1 +/-5.7 +/-18.0

Selected Housing Characteristics

Historic Housing Trends

Table A.8: Historic Number of Housing Units in Aurora						
						% Change 1980-2010
Aurora	98	86	88	89	-9	-9.2%
Buchanan Co. (Total)	8,222	8,272	8,697	8,968	746	9.1%
State of Iowa	1,121,314	1,143,669	1,232,511	1,336,417	215,103	19.2%
Source: US Census Bureau, calculated by INRCOG						

From 1980 through 2010, the number of housing units in the city has decreased by nine (9) percent. Of the eleven cities in Buchanan County, Aurora is one of three cities which experienced a net loss in housing units between 1980 and 2010. This downward trend is opposite of the housing growth experienced in the county (increase of 9 percent) and the state (increase of 19 percent) during this same time period.

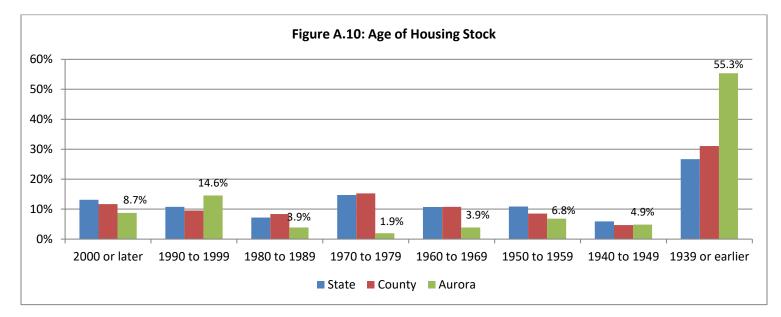
Vacancy Rate

Figure A.9, shows the city's housing vacancy rate for the city from 2010 through 2015. Note, this data is based on rolling five-year extrapolated estimates determined by the American Community Survey – which accounts for the varying number of estimated housing units per year.

Vacancy rate measures the percentage of unoccupied housing units. From 2012-2015, the city has consistently held a vacancy rate above 15 percent. Typically, 5 percent is considered a healthy vacancy rate. Aurora Task Force members indicated that the vacancy rate, as determined by the ACS appeared inflated. An assessment of vacant properties by task force members estimated there to be only six (6) vacant homes in the city.

Figure A.9: Historic Housing Vacancy Rate Estimates, 2010-2015							
Year	Occupied Housing Units	Vacant Housing Units	Est. Total Housing Units	Vacancy Rate			
2015	83	16	99	16.2%			
2014	86	17	103	16.5%			
2013	92	26	118	22.0%			
2012	88	17	105	16.2%			
2011	83	11	94	11.7%			
2010	75	10	85	11.8%			
2010*	2010* 79 10 89 11.2%						
Source: 2010-2015 ACS 5-Year Averages, Selected Housing Characteristics; *Source: 2010 US Census							

Age of Housing Stock



The graph 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. Over half (55 percent) of the city's housing units 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 (31 percent) and the State of Iowa (27 percent).

Household Size

Aurora also has a below average household size and lower family size compared to the rest of the county as well as the state.

Table A.11: Household Size					
Community Average Household Size Average Family Size					
Aurora	2.34	2.69			
Buchanan Co. (Total)	2.53	3.05			
State of Iowa 2.41 2.97					
Source: 2010 US Census Bureau					

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

As part of this study, a windshield survey was conducted 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.

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 valuated and assigned on the designations shown in Figure A.12.

	Figure A.12: Windshield Survey Category Condition Criteria				
Condition Categories	Description				
Great	 No visible repairs or needed updates are apparent Typically new construction, recently renovated, or extremely well-maintained structures 				
Good	 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	 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 yeas Issues are primarily cosmetic but cover a sufficient portion of the structure 				
Poor	 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	 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	• 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	• 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	• Structure was not visible from the road or data was not recorded for

Results

Figure A.13 displays the results city's windshield survey. Of structures evaluated, over half of the homes were either in great (1%) or good (60%) condition. Nearly than 15 percent of the city's residential structures were deemed to be in either Poor (13%) of Dilapidated (1%) conditions.

The mean (average) condition of the 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. A map of the windshield survey results is included at the back of this appendix. The survey was conducted in August of 2017.

Figure A.13: 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%			

Future Development

Floodplain Considerations

Aurora's Flood Insurance Rate Maps (FIRM) were last updated July 16, 2008. Using GIS spatial data from FIRM maps, in combination with property value data from the Buchanan Assessor's office, estimates of value in the floodplain were calculated. Figure A.14 shows the estimated value of land, buildings, and dwellings, within the city, in a floodplain.

Figure A.14: Floodplain Data for Aurora									
	Number of Parcels	Land Value	Building Value	Dwelling Value	Total Value	Percent of City Affected			
1.0% Annual Floodplain	3	\$165,090	\$43 <i>,</i> 450	\$0	\$208,540	3.1%			
0.2% Annual Floodplain	0	\$0	\$0	\$0	\$0	0.0%			
Source: Buchanan County Assessor's Office; Analysis conducted by INRCOG; Parcel values and FIRM maps as of 6/6/2016									

As is evident, only a small portion of the city is within a floodplain. A floodplain map of the city is included in at the back of this appendix. Two small, undeveloped, areas of the city are within the 1 percent Annual Floodplain (100-year flood). The current land use of both these areas is row crop production. These areas are in the northeast and southwest corners of the city. Residential development in and around the floodplain should be avoided. No dwellings area currently within a floodplain.

Areas for Development

In the past five years, 2012-2016, three new homes were built within Aurora. This equates to a rate of six homes per decade.

<u>Infill</u>

Based on the windshield survey, there were 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).

New Development

In general, the developed portions of the city are surrounded by farm land 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 remain relatively constant. Both the city's household size and income are expected to decline. Based on projection, it is estimated that the city will be home to 78 households in 2020, 77 in 2030 and 77 by 2040. The city will need slightly fewer housing units in future - 85 by 2040.

Figure A.15: Projected Housing Unit Demand, Aurora							
Year	2010	2020	2030	2040			
Total Population	185	178-180	171-175	164-170			
Population in Group Quarters	0	0	0	0			
Population in Housing	185	179	173	167			
Household Size	2.34	2.30	2.24	2.17			
Total Projected Households	80	78	77	77			
Assumed Vacancy Rate (10%)	9	8	8	8			
Total Housing Units	89	86	85	85			

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

- 2010 Housing Unit Count Number of Housing Units as determined by the 2010 Census
- Unit Loss (Housing Attrition) Projected rate of housing loss based on historic and projected County trends, see Figure 5.14. 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 2012 to 2016 (six homes per decade)
- Projected # of Units Projected number of units housing units in the community based on unit loss and unit added forecasts

Figure A.16: Projected Housing Unit Losses and New Construction							
Year	2020	2030	2040				
2010 Housing Unit Count	89						
Unit Loss (Housing Attrition)	-9	-17	-24				
Unit Added (New Construction)	6	12	18				
Projected # of Units	86	84	83				

Based on the considerations discussed, the city is not constructing new units at a rate fast enough to replace units lost to meet the Housing demand identified in Figure A.15. The city need only to slightly increase their rate of newly constructed units per decade from 6 to 7 to cover the expected changes.

The city's future demand will be on maintaining its existing units and constructing enough housing to replace lost units. Since the net number of units is not expected vary minimally, the city can likely focus infill building of new homes as deteriorate homes are removed or on one of the ten vacant lots identified in the windshield survey.

City Housing Priorities

Key Issues

- <u>Aging Housing Stock</u>: Aurora has one of the oldest housing stocks in the county. Fifty-five (55) percent of the city's housing units 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 (31 percent) and the State of Iowa (27 percent).
- Loss of Housing Units: From 1980 through 2010, the number of housing units in the city has decreased by nine (9) percent. Aurora is one of three cities (of the elven in Buchanan County) which experienced a net loss in housing units between 1980 and 2010. 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.
- <u>Aging Population</u>: The city's population is aging and, with age, demand for types (age-restricted facilities, assisted living, universally designed to age in place, or down-sizing) will change
- <u>Declining Population</u>: 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 2.75 percent.

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 of these communities offers potential residents the opportunity for small-town living and short commute times. Community amenities include the city park, community center, 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

<u>Rationale:</u> As discussed, the city's housing stock is quite aged and is the oldest of any city in the county. 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 conditions.

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 the Housing Rehabilitation grant program administered by the Iowa Economic Development Authority.

2. Promote Construction of New Homes

<u>Rationale:</u> The number of housing units in the city continues to decline with no new residential construction. When possible, should encourage infill development. However, with few lots to choose from with the city's limit footprint, it would make the most sense to focus on infill or 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
- o 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

<u>Rationale</u>: The city should continue its efforts to remove abandoned or dilapidated homes. This will open up lots with uninhabitable units so that new housing can be constructed.

Implementation Strategies:

- o 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

<u>Rationale:</u> The City Council should appoint a "housing committee" that will be responsible for investigating the 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.

