

# City of Brandon

## Community Background

The City of Brandon is located on 0.3 square miles in southwest Buchanan County, just off of Interstate 380 on County Road V71.

The town was incorporated in 1905 and received city sewer and water in 1923. At one time, an inter-urban electric railroad connecting Cedar Rapids and Waterloo ran forty trains per day through the community. In the early 1970’s the railroad discontinued operation and the tracks were removed. The Cedar Valley Nature Trail now uses the old railroad line as a biking and hiking trail from Cedar Rapids to Waterloo.

Brandon is located on relatively flat ground or gently sloping ground amid some of the most fertile farm ground in the world. The soils are well drained and were formed by glacial till and thousands of years of succession ending in the board expanse of prairie that once covered Iowa. The town is in the Lime Creek Watershed.

## Demographics, Social, and Economic Characteristics

Figures B.1 show the city’s population trend from 1950 through 2010. Figure B.2 shows the numeric and percent change in the city’s population since 1950 and projects 2020 and 2030 population estimates based on these previous changes.

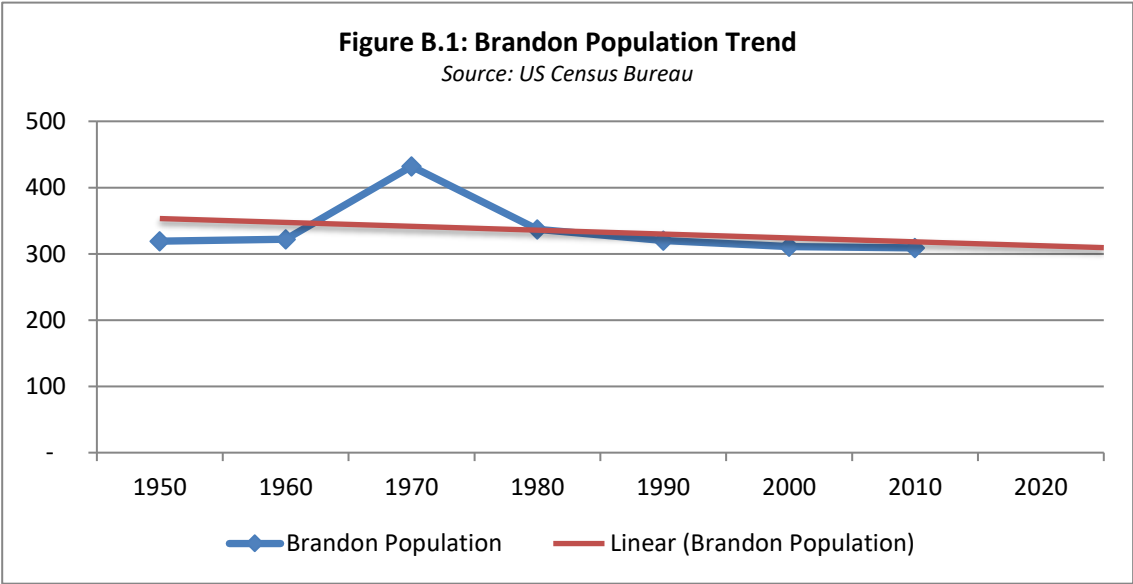


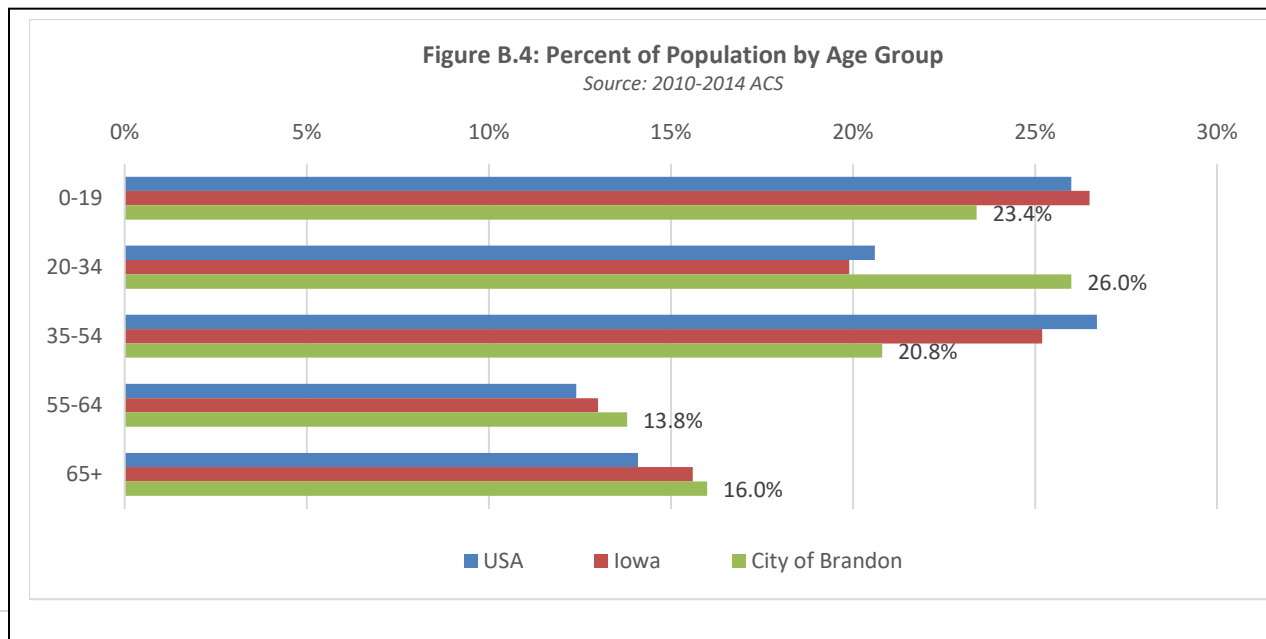
Figure B.2: Population Projections			
Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	319	-	-
1960	322	+3	+0.9%
1970	432	+110	+34.2%
1980	337	-95	-22.0%
1990	320	-17	-5.0%
2000	311	-9	-2.8%
2010	309	-2	-0.6%
Avg. (1950-2010)		-1.7	0.78%
Projected 2020		307	311
Projected 2030		305	313
Projected 2040		302	311

At the time of the 2010 US Census, the city had a population of 309 – representing 1.5 percent of the county’s 2010 population of 20,958. Since 1990, the city population has remained stable ranging between 306-320 persons.

Figure B.3 provides an overview of the city’s population characteristics.

Figure B.4 shows the percent of the city’s population by age group compared to state and national data sets. In 2010, the city’s median age was 36.17- slightly younger the state-wide (38.1) and national (37.2) median ages. According to the most recent American Community Survey Data, the city had a lower rate of children (ages 0-19) but greater rate of young adults (ages 20-34).

Figure B.3: Population Characteristics		
Population		
Total Population		309
Total Males		151
Total Females		158
Median Age		36.1
Race		
One Race-White		305
One Race-Black or African American		1
One Race-American Indian or Alaskan Native		4
Two or More Races		4
Hispanic or Latino (of any race)		16
Households		
Total Population in Group Quarters		0
Total Family Households		130
Total Family Households with Children under 18		41
Households with individuals 65yrs and over		35
Source: 2010 US Census		



## American Community Survey Housing Data

The following section consists of data 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 B.4 shows the general housing characteristics of the community. As in most Iowa communities, the majority of the housing units, 79 percent, are single, detached units. Nearly three-fourths (103 of 139) of the city's units are owner occupied.

Figure B.5 displays the value of the city's owner-occupied housing units. According to the data, the median home value is \$67,400.

Figure B.5: Home Value Characteristics				
	Estimate	MOE	Percent	MOE
<b>VALUE</b>				
<b>Owner-occupied units</b>	<b>103</b>	<b>+/-23</b>	<b>103</b>	<b>(X)</b>
Less than \$50,000	28	+/-16	27.2%	+/-12.7
\$50,000 to \$99,999	55	+/-17	53.4%	+/-13.6
\$100,000 to \$149,999	15	+/-7	14.6%	+/-6.9
\$150,000 to \$199,999	4	+/-5	3.9%	+/-4.5
\$200,000 to \$299,999	0	+/-9	0.0%	+/-17.6
\$300,000 to \$499,999	0	+/-9	0.0%	+/-17.6
\$500,000 to \$999,999	1	+/-3	1.0%	+/-3.3
\$1,000,000 or more	0	+/-9	0.0%	+/-17.6
Median (dollars)	67,400	+/-7,397	(X)	(X)

Source: ACS, 2011-2015 5-Year Estimates, Selected Housing Characteristics

Figure B.4: Housing Characteristics				
	Estimate	MOE	Percent	MOE
<b>HOUSING OCCUPANCY</b>				
<b>Total housing units</b>	<b>143</b>	<b>+/-29</b>	<b>143</b>	<b>(X)</b>
Occupied housing units	139	+/-29	97.2%	+/-5.6
Vacant housing units	4	+/-8	2.8%	+/-5.6
Homeowner vacancy rate	0.0	+/-17.6	(X)	(X)
Rental vacancy rate	10.0	+/-18.9	(X)	(X)
<b>Housing Units</b>				
<b>Total housing units</b>	<b>143</b>	<b>+/-29</b>	<b>143</b>	<b>(X)</b>
1-unit, detached	113	+/-26	79.0%	+/-10.3
1-unit, attached	1	+/-3	0.7%	+/-2.1
2 units	1	+/-3	0.7%	+/-1.9
3 or 4 units	5	+/-5	3.5%	+/-3.4
5 to 9 units	11	+/-13	7.7%	+/-8.7
10 to 19 units	2	+/-3	1.4%	+/-2.0
20 or more units	0	+/-9	0.0%	+/-13.0
Mobile home	10	+/-7	7.0%	+/-5.0
<b>BEDROOMS</b>				
<b>Total housing units</b>	<b>143</b>	<b>+/-29</b>	<b>143</b>	<b>(X)</b>
No bedroom	0	+/-9	0.0%	+/-13.0
1 bedroom	20	+/-13	14.0%	+/-8.8
2 bedrooms	48	+/-22	33.6%	+/-12.1
3 bedrooms	55	+/-16	38.5%	+/-11.7
4 bedrooms	16	+/-8	11.2%	+/-5.9
5 or more bedrooms	4	+/-6	2.8%	+/-4.3
<b>HOUSING TENURE</b>				
<b>Occupied housing units</b>	<b>139</b>	<b>+/-29</b>	<b>139</b>	<b>(X)</b>
Owner-occupied	103	+/-23	74.1%	+/-12.4
Renter-occupied	36	+/-20	25.9%	+/-12.4
<b>YEAR HOUSEHOLDER MOVED INTO UNIT</b>				
<b>Occupied housing units</b>	<b>139</b>	<b>+/-29</b>	<b>139</b>	<b>(X)</b>
Moved in 2015 or later	3	+/-4	2.2%	+/-2.6
Moved in 2010 to 2014	20	+/-11	14.4%	+/-8.4
Moved in 2000 to 2009	61	+/-22	43.9%	+/-11.1
Moved in 1990 to 1999	17	+/-11	12.2%	+/-7.3
Moved in 1980 to 1989	20	+/-10	14.4%	+/-7.8
Moved in 1979 and earlier	18	+/-10	12.9%	+/-7.2

Source: ACS, 2011-2015 5-Year Estimates, Selected Housing Characteristics

Figure B.6 and B.7 show the housing and financial characteristics of renters and homeowners in the city. According to ACS data, 74 percent of the occupied housing units (103 of 139) are owner occupied and 26 percent are renter-occupied.

Among homeowners, 52% have a mortgage. Of those with a mortgage, 78 percent spend less than 30 percent of their household income on housing costs. As a rule of thumb, “affordable housing” is typically considered housing costs that cost less than 33 percent of household income.

One-third of rental households, 33 percent, spend less than 20 percent of their household income on rent. However, nearly half, 47 percent, spend more than 35 percent of their income on rent.

Figure B.7: Rental Characteristics				
	Estimate	MOE	Percent	MOE
<b>GROSS RENT</b>				
<b>Occupied units paying rent</b>	<b>36</b>	<b>+/-20</b>	<b>36</b>	<b>(X)</b>
Less than \$500	8	+/-10	22.2%	+/-24.9
\$500 to \$999	28	+/-17	77.8%	+/-24.9
\$1,000 to \$1,499	0	+/-9	0.0%	+/-38.8
\$1,500 to \$1,999	0	+/-9	0.0%	+/-38.8
\$2,000 to \$2,499	0	+/-9	0.0%	+/-38.8
\$2,500 to \$2,999	0	+/-9	0.0%	+/-38.8
\$3,000 or more	0	+/-9	0.0%	+/-38.8
Median (dollars)	594	+/-142	(X)	(X)
<b>GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME</b>				
<b>Occupied units paying rent (excluding units where GRAP cannot be computed)</b>	<b>36</b>	<b>+/-20</b>	<b>36</b>	<b>(X)</b>
Less than 15.0 percent	4	+/-5	11.1%	+/-12.7
15.0 to 19.9 percent	8	+/-9	22.2%	+/-22.4
20.0 to 24.9 percent	3	+/-5	8.3%	+/-16.3
25.0 to 29.9 percent	4	+/-5	11.1%	+/-12.7
30.0 to 34.9 percent	0	+/-9	0.0%	+/-38.8
35.0 percent or more	17	+/-16	47.2%	+/-28.6

Source: ACS, 2011-2015 5-Year Estimates, Selected Housing Characteristics

Figure B.6: Home Ownership Characteristics				
	Estimate	MOE	Percent	MOE
<b>MORTGAGE STATUS</b>				
<b>Owner-occupied units</b>	<b>103</b>	<b>+/-23</b>	<b>103</b>	<b>(X)</b>
Housing units with a mortgage	54	+/-20	52.4%	+/-13.6
Housing units without a mortgage	49	+/-16	47.6%	+/-13.6
<b>SELECTED MONTHLY OWNER COSTS (\$MOC)</b>				
<b>Housing Units With a Mortgage</b>	<b>54</b>	<b>+/-20</b>	<b>54</b>	<b>(X)</b>
Less than \$500	0	+/-9	0.0%	+/-30.0
\$500 to \$999	41	+/-20	75.9%	+/-19.1
\$1,000 to \$1,499	12	+/-9	22.2%	+/-16.7
\$1,500 to \$1,999	0	+/-9	0.0%	+/-30.0
\$2,000 to \$2,499	0	+/-9	0.0%	+/-30.0
\$2,500 to \$2,999	0	+/-9	0.0%	+/-30.0
\$3,000 or more	1	+/-3	1.9%	+/-6.2
Median (dollars)	853	+/-67	(X)	(X)
<b>Housing Units Without a Mortgage</b>	<b>49</b>	<b>+/-16</b>	<b>49</b>	<b>(X)</b>
Less than \$250	14	+/-10	28.6%	+/-17.9
\$250 to \$399	17	+/-10	34.7%	+/-17.0
\$400 to \$599	13	+/-8	26.5%	+/-14.2
\$600 to \$799	5	+/-5	10.2%	+/-11.8
\$800 to \$999	0	+/-9	0.0%	+/-32.2
\$1,000 or more	0	+/-9	0.0%	+/-32.2
Median (dollars)	346	+/-59	(X)	(X)
<b>SELECTED MONTHLY OWNERS COST AS A PERCENTAGE OF HOUSEHOLD INCOME (excluding units unable to calculate)</b>				
<b>Housing Units With a Mortgage</b>	<b>54</b>	<b>+/-20</b>	<b>54</b>	<b>(X)</b>
Less than 20.0 percent	20	+/-11	37.0%	+/-17.1
20.0 to 24.9 percent	7	+/-6	13.0%	+/-9.5
25.0 to 29.9 percent	15	+/-10	27.8%	+/-17.1
30.0 to 34.9 percent	4	+/-6	7.4%	+/-11.3
35.0 percent or more	8	+/-8	14.8%	+/-14.1
<b>Housing Units Without a Mortgage</b>	<b>49</b>	<b>+/-16</b>	<b>49</b>	<b>(X)</b>
Less than 10.0 percent	20	+/-10	40.8%	+/-15.7
10.0 to 14.9 percent	15	+/-10	30.6%	+/-17.9
15.0 to 19.9 percent	4	+/-5	8.2%	+/-9.9
20.0 to 24.9 percent	6	+/-6	12.2%	+/-12.8
25.0 to 29.9 percent	2	+/-3	4.1%	+/-6.9
30.0 to 34.9 percent	2	+/-3	4.1%	+/-6.9
35.0 percent or more	0	+/-9	0.0%	+/-32.2

Source: ACS, 2011-2015 5-Year Estimates, Selected Housing Characteristics

## Selected Housing Characteristics

### Historic Housing Trends

Figure B.8: Historic Number of Housing Units in Brandon						
Community	1980	1990	2000	2010	Net Change 1980-2010	% Change 1980-2010
<b>Brandon</b>	<b>143</b>	<b>138</b>	<b>146</b>	<b>152</b>	<b>9</b>	<b>6.3%</b>
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%
<i>Source: US Census Bureau, calculated by INRCOG</i>						

### Vacancy Rate

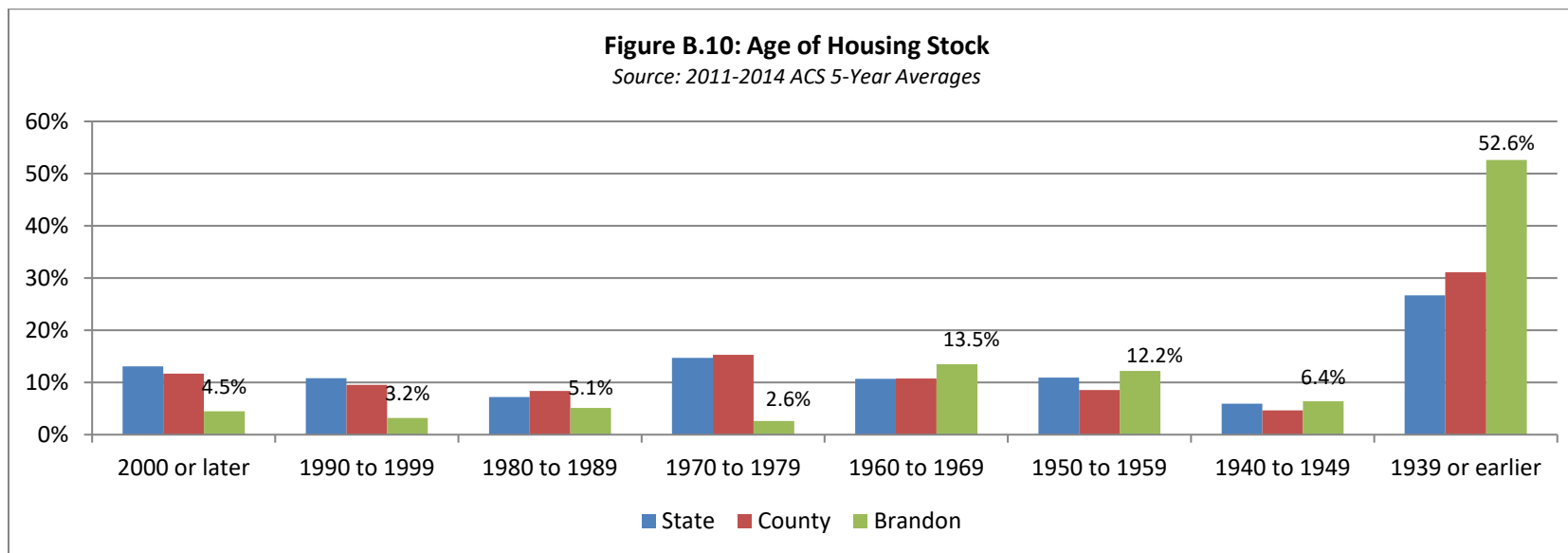
Figure B.9, shows the city's housing vacancy rate for the city from 2010 through 2015. Note, this data is based on rolling five-year extrapolated estimates determined by the American Community Survey – which accounts for the varying number of estimated housing units per year.

Figure B.9: Historic Housing Vacancy Rate Estimates, 2000-2015					
Year	Occupied Housing Units	Vacant Housing Units	Est. Total Housing Units	Vacancy Rate	Vacancy Rate MOE
<b>2015</b>	139	4	143	2.8%	+/-5.6%
<b>2014</b>	152	4	156	2.6%	+/-4.1%
<b>2013</b>	159	0	159	0%	+/-13.2%
<b>2012</b>	148	6	154	3.9%	+/-5.7%
<b>2011</b>	138	5	143	3.5%	+/-5.9%
<b>2010</b>	130	7	137	5.1%	+/-6.6%
<b>2010 Census</b>	130	22	152	14.5%	(X)
<b>2000 Census</b>	137	9	147	6.2%	(X)
<i>Source: 2010-2015 ACS 5-Year Averages, Selected Housing Characteristics and 2000 &amp; 2010 US Censuses; MOE=Margin of Error</i>					

Since 2010, ACS data has shown the city has a low vacancy rate. Typically, vacancy rates below 5 percent are considered low. Less than 3 percent vacancy in 2013, 2014, and 2015 indicate a demand for additional housing. In March of 2017, city records indicated there were 137 households in the city.

## Age of Housing Stock

The graph below displays the percent of Brandon's housing stock by era when the unit was built.



As a city, Brandon has one of the oldest housing stocks in the county. Over half (53 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). The city experienced a housing bump in during the 1960s.

## Household Size

Brandon has a smaller household and family size compared to the county state averages. The City's average household size did increase between 2000 and 2010. However, this is expected to decline in the future following state and national trends of smaller families and more one and two-person households. See Figure 4.15 for additional household and family size data.

Figure B.11: Household and Family Size						
	City		Buchanan County		Iowa	
	2000	2010	2000	2010	2000	2010
Average Household Size	2.27	2.38	2.61	2.53	2.46	2.41
Average Family Size	2.79	2.95	3.13	3.05	3.00	2.97
Source: 2000 and 2010 US Census						

## 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 valued and assigned on the designations shown in Figure B.12.

Figure B.12: Windshield Survey Category Condition Criteria

Condition Categories	Description
<b>Great</b>	<ul style="list-style-type: none"> <li>No visible repairs or needed updates are apparent</li> <li>Typically new construction, recently renovated, or extremely well-maintained structures</li> </ul>
<b>Good</b>	<ul style="list-style-type: none"> <li>Building appears structurally sound (foundation, building envelope, roof)</li> <li>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.</li> </ul>
<b>Fair</b>	<ul style="list-style-type: none"> <li>Unit shows wear but appears structurally sound (foundation, building envelope, roof)</li> <li>Need for some maintenance or repair - painting the house, fixing a broken door or window, putting on new shutters, replace or fix awnings, etc.</li> <li>Roof shows age and likely will need to be replaced in coming years</li> <li>Issues are primarily cosmetic but cover a sufficient portion of the structure</li> </ul>
<b>Poor</b>	<ul style="list-style-type: none"> <li>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.</li> <li>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.)</li> </ul>
<b>Dilapidated</b>	<ul style="list-style-type: none"> <li>Unit is suffering from excessive neglect; maintenance appears non-existent; Building appears structurally unsound</li> <li>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</li> </ul>

Other Categories	Description
Vacant	<ul style="list-style-type: none"> <li>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.</li> </ul>
N/A	<ul style="list-style-type: none"> <li>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</li> </ul>
Undetermined	<ul style="list-style-type: none"> <li>Structure was not visible from the road or data was not recorded for</li> </ul>

## Results

Figure B.13 displays the results city's windshield survey. Of structures evaluated, over half of the homes were either in great (17%) or good (36%) condition. Approximately 15 percent of the city's residential structures were deemed to be in either Poor (9%) or Dilapidated (7%) 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, 132 parcels with dwelling structures were evaluated. Eight (8) parcels were identified has vacant residential lots. A map of the windshield survey findings was provided to the city. The Windshield Survey was conducted in May of 2017.

Figure B.13: Windshield Survey Results, City of Brandon		
Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	22	16.7%
Good	48	36.4%
Fair	41	31.1%
Poor	12	9.1%
Dilapidated	9	6.8%
<b>Total</b>	<b>132</b>	<b>100%</b>
Status	Number Parcels	Percent
Parcels Evaluated	132	88.6%
Vacant	8	5.4%
N/A	6	4.0%
Undetermined	3	2.0%
<b>Total</b>	<b>149</b>	<b>100%</b>



## Future Development

### ***Floodplain Considerations***

Brandon'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. Table A5 shows the estimated value of land, buildings, and dwellings, within the city, in a floodplain.

Figure B.14: Floodplain Data for Brandon						
	Number of Parcels	Land Value	Building Value	Dwelling Value	Total Value	Percent of City Affected
1.0% Annual Floodplain	42	\$174,334	\$182,030	\$656,202	\$1,012,566	10.08%
0.2% Annual Floodplain	-	-	-	-	-	-
Source: Buchanan County Assessor's Office; Analysis conducted by INRCOG; Parcel values and FIRM maps as of 6/6/2016						

Much of the southern portion of the city is within a floodplain. A map of the city is included in at the back of this appendix.

### ***Areas for Development***

According to the Buchanan County Assessor's office three new homes were built in the past five years, 2012-2016. New construction has taken place in the new subdivision on the western edge of the city. At the time of the May 2017 Windshield Survey, only two (2) lots remained vacant.

Based on the windshield survey, there were six (6) lots (excluding two in new development area) within the developed part of the city's boundaries that appear to be candidates for infill development. Benefits of infill development include reduced infrastructure costs with the new property on an established street and able to tie into existing water and sewer lines.

Two potential areas for new residential developments within the city boundaries are in the northwest and northeastern corners of the city. The current land use of these areas is agriculture (row-crop production).

In the most recent five years, from 2012 to 2016 the city has had two new housing starts. This equates to new housing construction rate of 4 units per decade.

## Housing Projections

Using the information, data, and observed trends detailed 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 B.15.

- **Total Population:** See city population projections in Figure B.2
- **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; See Figures 4.15 and 5.3 for data and county projections
- **Total Projected Households** – The estimated number of households that will require a housing unit
- **Assumed Vacancy Rate** – City's vacancy rate, reasonably expected vacancy rate based on a combination of historic city and county rates
- **Total Housing Units** – Total housing needed for projected demand of occupied and vacant housing units.

The projected housing demand by households in the City is expected to increase by approximately 3 percent in the coming years. Based on data used in the projection, it is estimated that the city could be home to 144 households in 2020, 148 in 2030 and 150 by 2040.

Figure: B.15: Projected Housing Unit Demand				
Year	2010	2020	2030	2040
Total Population	309	307-311	305-313	302-311
Population in Group Quarters	0	0	0	0
Population in Housing	309	309	309	307
Household Size	2.38	2.3	2.24	2.19
Total Projected Households	130	134	138	140
Assumed Vacancy Rate (7%)	9	9	10	10
Total Housing Units	139	144	148	150
Percent Change	-	3.6%	2.8%	1.4%

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 B.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
- **Projected # of Units** – Projected number of units housing units in the community based on unit loss and unit added forecasts

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 B.15. Due the nature of the city's age housing stock – over 50 percent built prior to 1939 – it is expected the city will have a higher rate of housing attrition than the county average. In 2017, a count be the city determined there were 137 housing units in the city. The projected 2020 attrition is slightly higher to compensate for the experienced losses.

Figure: B.16: Projected Changes in Housing Units			
Year	2020	2030	2040
2010 Housing Unit Count	152		
Unit Loss (Housing Attrition)	-20	-36	-41
Unit Added (New Construction)	4	8	12
Projected # of Units	136	124	123
Difference Between "Total Housing Units" in Figure B.15	-3	-20	-25

Based on the attrition and housing rates discussed, the city must increase the number of housing units in the city in order facilitate projected demand. Using the projected demand in Figure B.15, the city would need to construct 9 new housing units to meet 2030 demand. However, based on the projected loss/new construction rates discussed, the city would need to add 20 new housing units to meet 2030 demand as indicated in B.16.

## City Housing Priorities

### *Key Issues*

- Aging Housing Stock: The city has one of the oldest housing stocks among cities in the county. An estimated 52 percent of housing units were built pre-1940. Homes built from 1990 to present represent less than 8 percent of the city's housing stock.
- Moderate Housing Expansion: US Census and City data shows the number of city housing units increased from 138 in 1990 to 152 in 2010. From 1980-2010 the city's housing stock grew 6.3 percent compared to 9.1 percent growth county-wide.
- Low Vacancy Rate: In 2014 and 2015 the city had an estimated housing vacancy rate of 3 percent. Low vacancy rate indicates demand for additional housing. Task Force members also underlined the lack of available housing as an issue for the city.
- Limited Room for Housing Growth: The city is limited space to build within existing development footprint. City will likely need to establish a new subdivision, and possibly annex land, to make room for new residential construction.
- Aging Population: Following state and regional trends, the city has an aging population. Nearly 30 percent of the city's residents are age 55 or older.
- Stagnant Population Growth: Based on historic population trends from 1950-2010, the city's population is expected to continue to remain relatively unchanged, hovering slightly above 300 persons in 2020 and 2030.

### *Housing Goals and Action Steps*

#### **1. Upgrade Conditions of Existing Housing Stock**

Rationale: 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 determined that, of homes surveyed, 16 percent 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, or tax rebates/incentives/exemptions on the value of improvements.
- Consider program to encourage "age in place" improvements to maintain residents and promote quality of life
- Pursue funding options to provide home rehabilitation assistance to low- and moderate-income homeowners (Community development Block Grant as administered by the Iowa Economic Development Authority).

## **2. Promote Construction of New Homes**

Rationale: Demand for additional housing was identified as a need during the planning process. The city should continue incentive program to encourage new home builds. When possible, should encourage infill development. However, with few lots to choose from with the city's limit footprint, it may make the most sense to work with a developer to identify new subdivision opportunity. 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:

- Explore Opportunities to annex land into the city for new residential development
- Evaluate feasibility of new residential construction on 8 vacant residential lots identified in the Windshield Survey
- Contact and recruit developers to the City
- Maintain or expand tax incentives and rebates programs to incentivize developers to invest and build in the city
- Explore use of Tax Incremental Financing (TIF) to help finance infrastructure costs (streets, storm sewer, sanitary sewer, water, etc.) in new residential subdivision

## **3. Remove blighted and abandoned buildings**

Rationale: The city should continue its efforts to remove abandoned or dilapidated homes.

### Implementation Strategies:

- Identify and remove dilapidated homes and buildings.
- Review, update as necessary, and enforce building codes to prevent properties from deteriorating

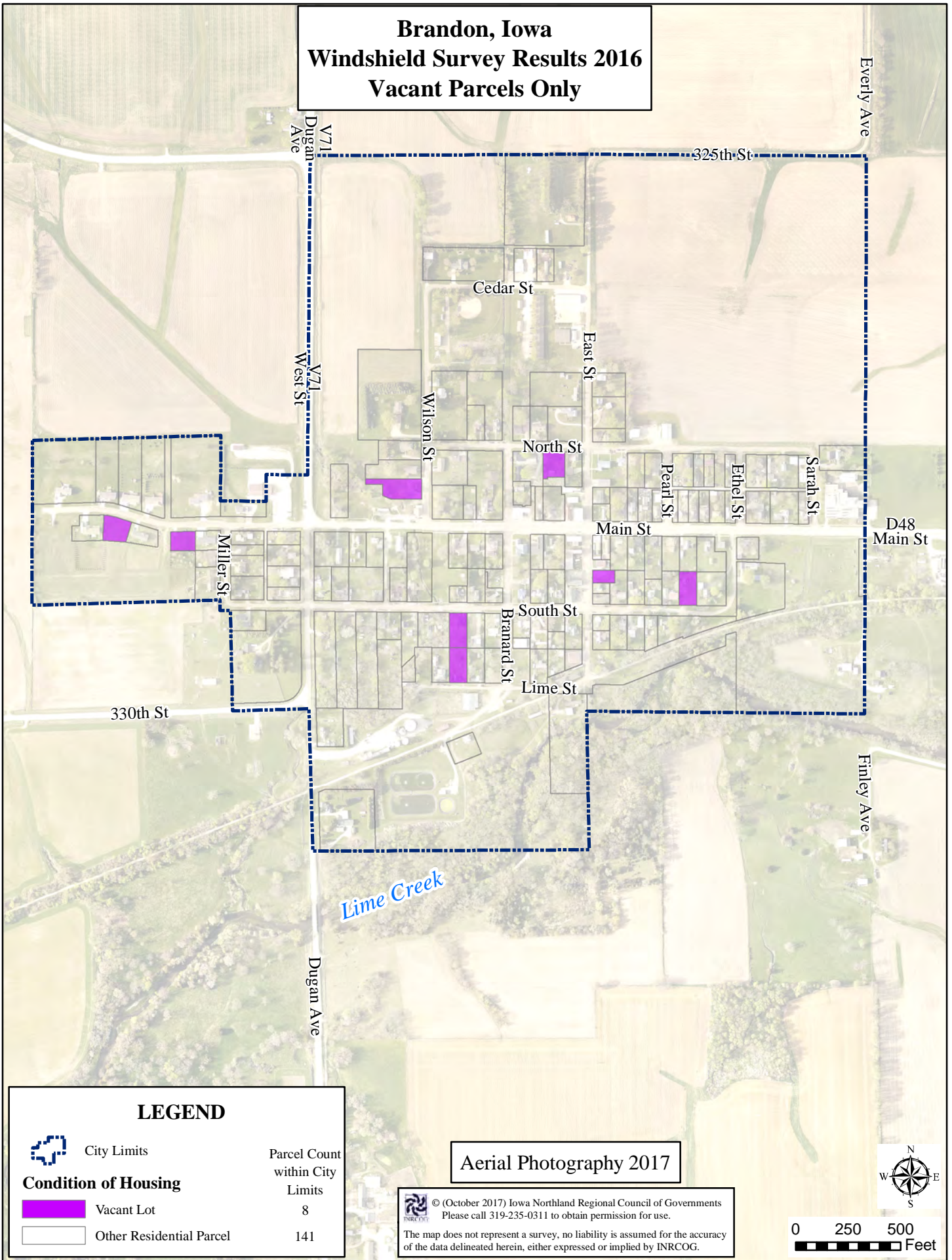
## **4. Establish a City Housing Task Force**

Rationale: 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.

# Brandon, Iowa Windshield Survey Results 2016 Vacant Parcels Only



## LEGEND



City Limits

### Condition of Housing



Vacant Lot



Other Residential Parcel

Parcel Count  
within City  
Limits

8

141

Aerial Photography 2017



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