

City of Independence

Community Background

The City of Independence was founded in 1846-1847 and was designated as the county seat on June 15, 1847. By 1859, Independence had grown into a city of 1,500 inhabitants that consisted of mills and mechanic shops, churches, hotels, a courthouse, numerous stores and hundreds of private residences. The railroad came to Independence in 1859 and was instrumental in the continued growth of the community as well as the county.

Today, Independence has over 5,966 residents and numerous amenities: Buchanan County Health Center, Buchanan County Safety Center, Independence Police and Fire, Independence Light and Power Telecommunications, East Central Iowa Rural Electric Cooperative, superior parks and recreational opportunities, municipal airport, public pool and library, an active railroad, and many community service organizations. Recent development trends have seen commercial and residential along the Highway 20 corridor. The east northeast and southwest part of town has experienced recent single-family home construction.

Demographic and Social Characteristics

Independence is the largest city in Buchanan County and in 2010 had a population of 5,966. The city represented 28 percent of the county's total 2010 population of 20,958. Figure I.1 shows a trendline of the city's population since 1950. The city's historic population and projected population are shown in Figure I.2.

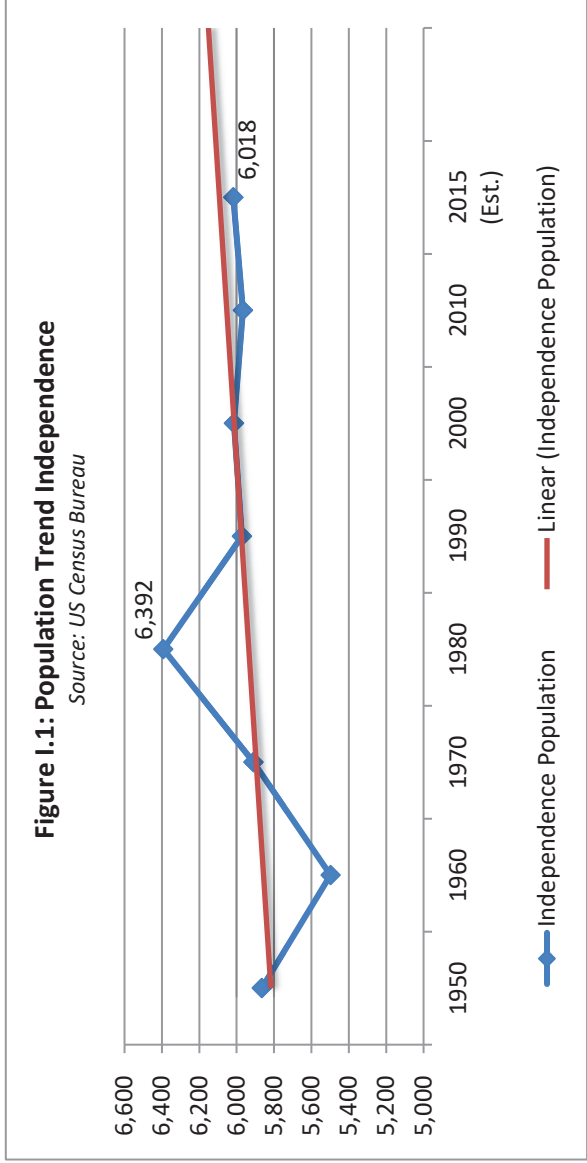


Figure I.2: Population Projections

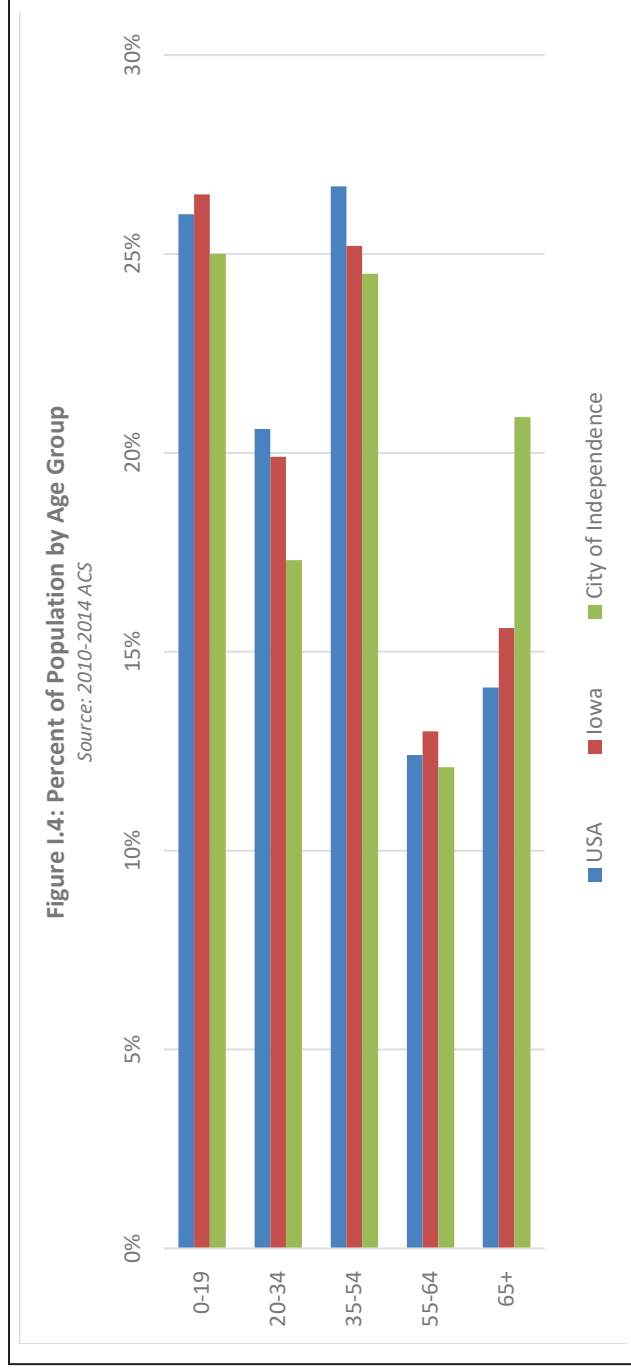
Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	4,865	--	--
1960	5,498	+633	+13.0%
1970	5,910	+412	+7.5%
1980	6,392	+482	+8.2%
1990	5,972	-420	-6.6%
2000	6,014	+42	+0.7%
2010	5,966	-48	-0.8%
Avg. (1950-2010)		+183.5	+3.7%
Avg. (1990-2010)		- 0.3	< -0.1%
Projected 2020		6,058	6,079
Projected 2030		6,150	6,195
Projected 2040		6,242	6,313

Between 2000 and 2010, the city's population decreased slightly from 6,014 to 5,966 (-0.8 percent). However, based on an average of population trends, the city's population is expected to grow by approximately 1.9 percent from 2010 to a 2020 population between 6,058 and 6,079. By 2040, the city's population is expected to increase by four to six percent (6,242-6,313).

Figures I.3 and I.4 provide an overview of the population characteristics of the city. In 2010, 157 residents were recorded as living in group quarters. Group quarters includes those living at one of the three nursing homes (see Figure 4.25 for additional information on senior housing in the city and county). In addition it also counts the patients at the Independence Mental Health Institute (MHI). Since the 2010 Census, the number of beds at MHI has been reduced from 75 to 60.

In 2010, the city's median age was 43.3.8 -notably older than the state-wide (38.1) and national (37.2) median ages. According to the most recent American Community Survey Data, shown in Figure I.3, the city had lower rate of children (ages 0-19) and young adults (ages 20-34) than Iowa and the United States. But a much higher portion of the population 65 years of age or older.

Figure I.3: Population Characteristics		
Population		
Total Population	5,966	
Total Males	2,793	
Total Females	3,173	
Median Age	43.3	
Race		
One Race-White	5,825	
One Race-Black or African American	18	
Two or More Races	64	
Hispanic or Latino (of any race)	71	
Households		
Total Population in Group Quarters	157	
Total Family Households	1,566	
Total Family Households with Children under 18	732	
Households with individuals 65yrs and over	774	
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 I.5 shows the value of homes in the city. Figure I.6 displays the rental costs and characteristics within the city.

Figure I.5: Home Value Characteristics				
VALUE	Estimate	MOE	Percent	MOE
Owner-occupied units	1,878	+/-139	1,878	(X)
Less than \$50,000	169	+/-72	9.0%	+/-3.6
\$50,000 to \$99,999	551	+/-106	29.3%	+/-4.7
\$100,000 to \$149,999	526	+/-104	28.0%	+/-5.4
\$150,000 to \$199,999	263	+/-77	14.0%	+/-4.2
\$200,000 to \$299,999	300	+/-83	16.0%	+/-4.4
\$300,000 to \$499,999	54	+/-33	2.9%	+/-1.7
\$500,000 to \$999,999	15	+/-12	0.8%	+/-0.6
\$1,000,000 or more	0	+/-13	0.0%	+/-1.1
Median (dollars)	117,200	+/-7,549	(X)	(X)

Figures I.7 and I.8 display general housing characteristics and home ownership characteristics.

Independence's housing stock, as in most Iowa communities, is predominantly single-family detached units (79%). An overwhelming majority of the occupied houses (1,878 of 2,575) are owner-occupied (73%). As the largest city in the county, Independence does have a greater number of multi-family units and apartment buildings.

Figure I.6: Rental Characteristics				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	664	+/-112	664	(X)
Less than \$500	179	+/-84	27.0%	+/-12.0
\$500 to \$999	366	+/-97	55.1%	+/-12.1
\$1,000 to \$1,499	119	+/-61	17.9%	+/-8.5
\$1,500 to \$1,999	0	+/-13	0.0%	+/-3.0
\$2,000 to \$2,499	0	+/-13	0.0%	+/-3.0
\$2,500 to \$2,999	0	+/-13	0.0%	+/-3.0
\$3,000 or more	0	+/-13	0.0%	+/-3.0
Median (dollars)	642	+/-70	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME				
Occupied units paying rent (excluding units where GRAP cannot be computed)	664	+/-112	664	(X)
Less than 15.0 percent	106	+/-52	16.0%	+/-7.9
15.0 to 19.9 percent	119	+/-63	17.9%	+/-9.1
20.0 to 24.9 percent	79	+/-44	11.9%	+/-7.0
25.0 to 29.9 percent	128	+/-79	19.3%	+/-10.9
30.0 to 34.9 percent	14	+/-19	2.1%	+/-2.7
35.0 percent or more	218	+/-99	32.8%	+/-13.7

Figure I.7: Housing Characteristics				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	2,807	+/-126	2,807	(X)
Occupied housing units	2,575	+/-105	91.7%	+/-4.2
Vacant housing units	232	+/-125	8.3%	+/-4.2
Homeowner vacancy rate	1.5	+/-2.1	(X)	(X)
Rental vacancy rate	14.9	+/-11.5	(X)	(X)
Total housing units				
1-unit, detached	2,807	+/-126	2,807	(X)
1-unit, attached	2,213	+/-155	78.8%	+/-3.9
2 units	108	+/-53	3.8%	+/-1.9
3 or 4 units	70	+/-43	2.5%	+/-1.6
5 to 9 units	185	+/-69	6.6%	+/-2.5
10 to 19 units	80	+/-71	2.9%	+/-2.5
20 or more units	73	+/-65	2.6%	+/-2.3
Mobile home	46	+/-30	1.6%	+/-1.1
	32	+/-28	1.1%	+/-1.0
BEDROOMS				
Total housing units	2,807	+/-126	2,807	(X)
No bedroom	53	+/-51	1.9%	+/-1.8
1 bedroom	226	+/-87	8.1%	+/-3.1
2 bedrooms	784	+/-162	27.9%	+/-5.6
3 bedrooms	1,154	+/-178	41.1%	+/-5.7
4 bedrooms	513	+/-105	18.3%	+/-3.9
5 or more bedrooms	77	+/-39	2.7%	+/-1.4
HOUSING TENURE				
Occupied housing units	2,575	+/-105	2,575	(X)
Owner-occupied	1,878	+/-139	72.9%	+/-4.2
Renter-occupied	697	+/-109	27.1%	+/-4.2
YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	2,575	+/-105	2,575	(X)
Moved in 2015 or later	60	+/-56	2.3%	+/-2.2
Moved in 2010 to 2014	730	+/-115	28.3%	+/-4.4
Moved in 2000 to 2009	856	+/-141	33.2%	+/-5.2
Moved in 1990 to 1999	410	+/-94	15.9%	+/-3.6
Moved in 1980 to 1989	244	+/-73	9.5%	+/-2.9
Moved in 1979 and earlier	275	+/-66	10.7%	+/-2.5

Figure I.8: Home Ownership Characteristics				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	1,878	+/-139	1,878	(X)
Housing units with a mortgage	1,138	+/-123	60.6%	+/-5.1
Housing units without a mortgage	740	+/-114	39.4%	+/-5.1
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing Units With a Mortgage	1,138	+/-123	1,138	(X)
Less than \$500	0	+/-13	0.0%	+/-1.7
\$500 to \$999	409	+/-100	35.9%	+/-7.5
\$1,000 to \$1,499	514	+/-97	45.2%	+/-7.6
\$1,500 to \$1,999	134	+/-64	11.8%	+/-5.4
\$2,000 to \$2,499	53	+/-41	4.7%	+/-3.6
\$2,500 to \$2,999	18	+/-26	1.6%	+/-2.3
\$3,000 or more	10	+/-15	0.9%	+/-1.3
Median (dollars)	1,115	+/-53	(X)	(X)
Housing Units Without a Mortgage	740	+/-114	740	(X)
Less than \$250	48	+/-35	6.5%	+/-4.8
\$250 to \$399	220	+/-82	29.7%	+/-9.1
\$400 to \$599	258	+/-75	34.9%	+/-8.8
\$600 to \$799	149	+/-56	20.1%	+/-7.1
\$800 to \$999	52	+/-34	7.0%	+/-4.7
\$1,000 or more	13	+/-20	1.8%	+/-2.7
Median (dollars)	480	+/-49	(X)	(X)
SELECTED MONTHLY OWNERS COST AS A PERCENTAGE OF HOUSEHOLD INCOME (excluding units unable to calculate)				
Housing Units With a Mortgage	1,130	+/-121	1,130	(X)
Less than 20.0 percent	581	+/-110	51.4%	+/-7.9
20.0 to 24.9 percent	213	+/-71	18.8%	+/-5.7
25.0 to 29.9 percent	127	+/-60	11.2%	+/-5.3
30.0 to 34.9 percent	70	+/-50	6.2%	+/-4.5
35.0 percent or more	139	+/-63	12.3%	+/-5.4
Housing Units Without a Mortgage	273	+/-57	36.9%	+/-7.2
Less than 10.0 percent	169	+/-56	22.8%	+/-7.0
10.0 to 14.9 percent	90	+/-43	12.2%	+/-5.5
15.0 to 19.9 percent	21	+/-24	2.8%	+/-3.2
20.0 to 24.9 percent	51	+/-47	6.9%	+/-6.0
25.0 to 29.9 percent	34	+/-31	4.6%	+/-4.1
30.0 to 34.9 percent	102	+/-62	13.8%	+/-7.7
35.0 percent or more	273	+/-57	36.9%	+/-7.2

Selected Housing Characteristics

Historic Housing Trends

Table I.9: Historic Number of Housing Units						
Community	1980	1990	2000	2010	Net Change 1980-2010	% Change 1980-2010
City of Independence	2,463	2,480	2,610	2,745	282	11.4%
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>						

From 1980 through 2010, the number of housing units in the city has increased by nearly 12 percent from 2,463 to 2,750 - a higher rate than the county average. More recently, between 2000 and 2010 the city's number of housing units grew by 5.2 percent, more than doubling the rate of growth in Buchanan County (3 percent) but under the rate of the State (8 percent).

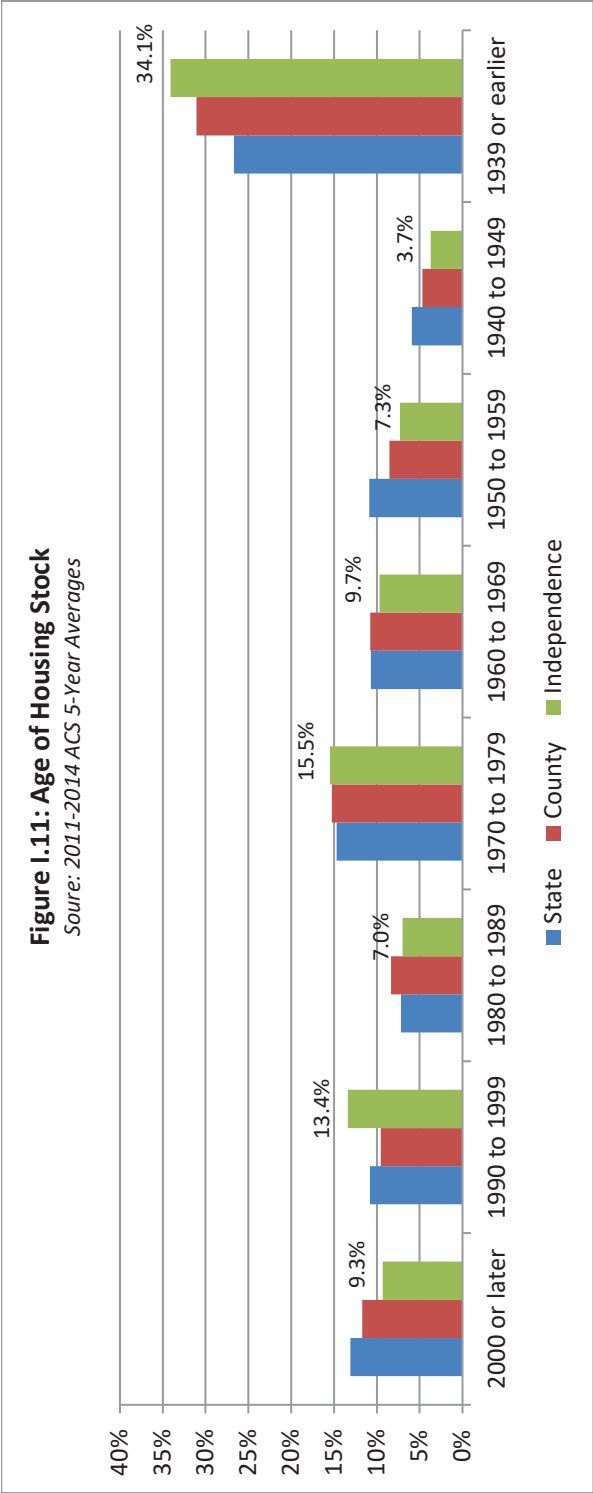
Vacancy Rate

Figure I.10 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 I.10: Historic Housing Vacancy Rate Estimates, 2010-2015						
Year	Occupied Housing Units	Vacant Housing Units	Est. Total Housing Units	Vacancy Rate	Vacancy Rate MOE	
2015	2,575	232	2,807	8.3%	+/-4.2%	
2014	2,601	140	2,741	5.1%	+/-3.1%	
2013	2506	141	2,647	5.3%	+/-3.3%	
2012	2,457	232	2,689	8.6%	+/-4.2%	
2011	2,505	183	2,688	6.8%	+/-3.4%	
2010	2,471	160	2,631	6.1%	+/-3.2%	
2010	2,521	224	2,745	8.2%	(X)	
2000	2,432	178	2,610	6.8%	(X)	
<i>Source: 2010-2015 ACS 5-Year Averages, Selected Housing Characteristics, 2000 and 2010 US Census; MOE=Margin of Error</i>						

Age of Housing Stock

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



Independence has a balanced but slightly older housing stock. Over one-third of the homes were built before 1940.

Household Size

Independence has a smaller household and family size compared to the county state rates. Between 2000 and 2010 the average family size and household size decreased in all three jurisdictions. Following national and state trends, the city’s average household size is projected to continue to decline. Factors contributing to smaller households includes smaller families as well as more single and two-person households, and seniors living longer in their homes.

Figure I.12: Household and Family Size				
	Average Household Size		Average Family Size	
	2000	2010	2000	2010
Independence	2.35	2.30	2.93	2.92
Buchanan Co.	2.61	2.53	3.13	3.05
State of Iowa	2.46	2.41	3.00	2.97
Source: 2000 and 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 valued and assigned on the designations shown in Figure I.13.

Figure I.13: 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 years - 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 I.14 displays the results city's windshield survey. Of structures evaluated, over three-fourths of the dwelling structures were determined to be either in great (6%) or good (72%) condition. Less than 4 percent of the city's residential structures were deemed to be in either Poor (3.3%) or Dilapidated (0.1%) 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 3.8. (between Good and Great)

Overall, 2,093 parcels with dwelling structures were evaluated. Ninety-one (91) parcels were identified as vacant residential lots. However – a portion of these lots are in the floodplain. A map of the windshield survey results is included at the back of this appendix. The Windshield Survey was conducted in August of 2017

Figure I.14: Windshield Survey Results, City of Independence			
Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated	
Great	121	5.8%	
Good	1,509	72.1%	
Fair	391	18.7%	
Poor	69	3.3%	
Dilapidated	3	0.1%	
Total	2,093	100%	
Status	Number Parcels	Percent	
Parcels Evaluated	2,093	89.8%	
Vacant	91	3.9%	
N/A	42	1.8%	
Undetermined	104	4.5%	
Total	2,330	100%	

Future Development

Floodplain Considerations

The city's Flood Insurance Rate Maps (FIRM) were last updated in June of 2015. As part of this update, the city experienced an increase in the number of properties now in the floodplain. In addition to mapping the 1 percent and 0.2 percent floodplain the FIRMs also mapped the Floodways within the city. Using GIS spatial data from FIRM maps, in combination with property value data from the Buchanan Assessor's office, estimates of value in the floodway and floodplains were calculated. The figure below shows the estimated value of land, buildings, and dwellings, within the city, in a floodplain. A city floodplain map is included at the back of this appendix.

Table I.15: Floodplain Data for Independence						
	Number of Parcels	Land Value	Building Value	Dwelling Value	Total Value	Percent of City Affected
Floodway	230	\$2,899,604	\$1,260,300	\$9,933,504	\$14,093,408	4.3%
1.0% Annual Floodplain	487	\$7,333,158	\$7,530,920	\$27,308,170	\$42,172,248	12.9%
0.2% Annual Floodplain	376	\$3,921,656	\$4,341,585	\$25,151,204	\$33,414,445	10.2%
Source: Buchanan County Assessor's Office; Analysis conducted by INRCOG; Parcel values and FIRM maps as of 6/6/2016						

The city participates in the National Flood Insurance Program (NFIP). As of 8/31/2016, there were 138 NFIP policies in place, with \$16,935,000 of insurance in force, within the city.

Of special note when considering these and future census numbers regarding the number of housing units in relation to hazard mitigation planning is the fact that the City of Independence has been actively engaged in the process of identifying, purchasing, and removing houses from identified flood hazard areas. This process will undoubtedly have some influence on current housing estimates and future census data.

Until the flooding of 1999, the previous flood of record was the flood of July 1968. That flood hit an estimated 300 to 400 homes. The damage ranged from complete loss of structures along Malone Creek to water rampaging through the lower stories of houses throughout the affected area. Although the 1968 flood did not result in downtown flooding there was flash flooding in the Dry Run Creek area. Significant damage also occurred in 1991 and 1993.

A number of homes, following the floods of the 1990s, were identified as repetitive flood loss properties. Many of these identified properties have been purchased and removed in a cooperative effort between landowners, the City, and the Federal Emergency Management Agency. Many of the vacant lots along the Wapsipicon River are properties that were bought out that must remain undeveloped.

Affordable Housing

Housing has become less affordable to more Independence residents and potential residents. This problem is particularly severe among the working class, special needs, and Hispanic populations. The federal government and most lenders consider affordable owner-occupied housing as housing that can be obtained for approximately 30 percent of monthly gross income. The definition of affordable rental units is similar, although the percentage varies in part because of the tax benefits enjoyed by homeowners.

According to American Community Survey and US Census Data, Independence's estimated median household income in 2015 was \$50,036 compared to \$36,554 in 2000. The median prices for all housing units were \$117,200 in 2015. However, there is still a great demand on the housing industry to provide low to moderate-income housing. Many residents, unable to afford decent housing, have moved out of the community to either the unincorporated areas or to other smaller communities. Or they may move to existing residential neighborhoods at densities the existing housing stock cannot accommodate.

Also special needs residents such as the mentally and physically challenged, the homeless, the elderly, and persons with certain health problems require special consideration to meet their housing needs. Because these populations have needs that the fair market housing industry cannot adequately address, their housing is often provided through a partnership of public/private/nonprofit organizations. Little other support is available to serve these residents.

A critical shortage of available, decent and affordable living units makes it difficult for these persons and their families to maintain an acceptable living standard. Limited incentives for private market construction, a limited supply of affordable land and high construction costs make it difficult for the private market to provide affordable housing.

Independence should encourage affordable housing through its zoning and development regulations; establishing a process for distributing fair share housing throughout the community; working with nonprofit housing organizations; supporting and applying for programs that rehabilitate and preserve existing housing; supporting and providing first-time homebuyers with assistance and incentives; and constructing new housing units.

Housing Mix

The housing trend is moving towards diversity in housing stock, where citizens can stay within a community but move to different housing types. Continued growth of low-income households has placed a great demand on the housing industry to provide diversity in housing throughout the community. This can be seen when duplexes are sold before construction is completed. Likewise, the City of Independence is faced with meeting the housing needs of its special populations such as the developmentally and physically challenged, and elderly.

These demands call for housing action strategies that support choice and flexibility in housing types, density and location. This in turn will allow the real estate and development communities to be responsive to changing housing needs. The action strategies should encourage financial and

regulatory flexibility that allow creative housing options and siting of institutions. Furthermore, action strategies should support codes, ordinances, and site plans that encourage development of special needs housing, and public/private investment of these projects.

A variety of housing types, materials (green and non-green), neighborhood settings, price ranges, amenities, natural settings, and proximity to transportation, employment, shopping, and other daily activities, which meet the needs of non-traditional households, such as empty-nesters, seniors, college students, young professionals without children, and single professionals should be available in Independence.

Some examples of different types of housing include accessory unit construction, granny flats, single room occupancy, clustering, and manufactured housing and siting residential facilities in areas where they were previously prohibited. Providing for people with special needs does not necessarily mean more social services or infrastructure. It means greater regulatory flexibility and offering incentives to provide affordable, accessible housing

Creating Sustainable Neighborhoods

Sustainable neighborhoods are where a person can walk to destinations - grocery store, parks, school, and possibly to work. The benefits of sustainable neighborhoods or numerous – from economic (lower transportation costs, improved personal health and fitness), environmental (better air and water quality), and social (sense of pride in neighborhood, interaction with neighbors).

Providing More Opportunities for Healthy Living Developments

Independence should strive to provide mixed use developments that provide a variety of uses (residential, commercial, open space, and institutional) and amenities such as sidewalks, multi-use trails or paths, and parks. These developments provide opportunity and convenience, and accommodate many household types and needs. A mixed-use development allows a citizen to walk to a business from their home or to the park. It can also be used to create a buffer or transition between two discretely different land uses – single family neighborhood and a highway business corridor.

Infilling and Revitalizing Downtown Area

Development and redevelopment should be encouraged within Independence's Downtown area, including mixed-use developments that provide residential opportunities. Vacant residential lots were identified during the Windshield Survey and a map of the results is at the back of this appendix. It should be noted that a number of vacant lots are within a floodplain and residential development should be avoided.

Study and Establish Local Home Improvement Programs

During the planning process, task force members identified the need to investigate and, if feasible, establish a local financing program to fund home rehabilitations and updates. Many older homes require costly improvements to update and “modernize” older homes. The goal of the effort would be to provide a financing tool for residents to improve the condition and value of their home. These types of programs can be set up in a variety of different means. Focus can be on owner-occupied, first-time homebuyers, rental properties, or habitually vacant properties. Scope of financing can range from small home repairs (e.g. up to \$5,000 loan to replace a roof), accessibility rehabilitations (e.g. funding to make home handicap accessible) or homeowner rehabilitation loans (low interest, long-term loans – up to \$25,000 or \$50,000 - to rehabilitate a property). Many programs require the

property to be owner-occupied and not have a household income greater than a percentage of the median income or have a sliding payment/forgivable loan scale based on household income. Programs typically require the building to be brought up to code and.

Another potential option would be to financing improvements to homes in the floodplain to bring the homes into compliance with city and floodplain codes (e.g. raising the freeboard of homes at least 1 foot above base flood elevations).

Below are resource links for examples from cities that have similar programs to the types discussed by the planning group.

- *Richfield, MN* www.richfieldmn.gov/departments/community-development/housing/remodeling
- *Dubuque, IA*, www.cityofdubuque.org/725/Home-Owner-Rehabilitation-Programs
- *Davenport, IA* www.cityofdavenportiowa.com/

Ensuring Land Use Compatibility with Buchanan County

Buchanan County in its 2006 *Comprehensive Land Use Plan Update* expressed their desire to preserve prime agricultural land, which includes a majority of land area in the county, for continued agricultural production. To further this desire, the Plan attempts to steer proposed urban uses to areas within or adjacent to incorporated communities as a means of protecting the county's valuable agricultural soils.

Future Areas of Development

According to data from the Buchanan County Assessor, in the past five years, 2012-2016, there were 68 new housing units starts in Independence. This averages to 13.6 homes per year. Based on the city's average household size (2.30), the city increases their population capacity by 31 persons per year (310 persons decennial).

Recent development trends have seen commercial and residential along the Highway 20 corridor. The east-northeast part of town has seen quite a bit of recent single-family home construction. Major financial centers are the downtown corridor along First Street and along the in the south edge of town with new strip mall, Veridian Credit Union, Super Wal-Mart and other small businesses in the area.

Areas of new residential development have been in the northeast and southwestern corners of the city. The location and way in which development occurs will undoubtedly impact the community, and the targeted areas for future development.

Below, Figures I.16 and I.17 show the projected housing demand in Independence through 2040. It is forecasted that the number of households in the city will increase by 3 to 4 percent every ten years. However, city will not only be necessary for additional households, but to replace future losses to the city's existing housing inventory.

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 I.16.

- **Total Population:** See *city population projections in Figure I.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.

Figure I.16: Projected Housing Unit Demand						
Year	2010	2020		2030		2040
Total Population	5,966	6,058	6,079	6,150	6,195	6,242
Population in Group Quarters	157	166		200		225
Population in Housing	157	5,892	5,913	5,950	5,995	6,017
Household Size	2.30	2.25		2.20		2.16
Total Projected Households	2,526	2,619	2,628	2,705	2,725	2,786
Vacant Units (7.5%)	189	196	197	203	204	209
Total Housing Units	2,715	2,815	2,825	2,907	2,929	2,995
Unit Change (from Previous yr.)	-	100	110	92	104	87
Percent Change (From Previous yr.)	-	3.7%	4.1%	3.3%	3.7%	3.0%
Unit Change (from 2010)	-	100	110	192	214	279
Percent Change (from 2010)	-	3.7%	4.1%	7.1%	7.9%	10.3%
						11.6%

At the time of the 2010 Census, there were 157 persons in Independence living in "Group Quarters". There are an estimated 175 units with in three nursing homes in the City of Independence. At the time of survey in 2017, 111 of the units were occupied (Figure 4.26). Furthermore, there are 60 patient beds at the Independence Mental Health Institute (MHI). Both of these categories fall under "Group Quarters". Future forecasts assume a relatively consistent

MHI population and an increasing rate of occupancy within nursing homes.

In 2000 and 2010 Independence's average household and family sizes were lower than the state and county rates. The city's average household size is expected to continue its downward trajectory – in line with county, state, and national trends.

American Community Survey data from 2012 to 2015, the city averaged a vacancy rate of 6.9 percent. At the 2010 Census, the city's vacancy rate was 8.2 percent – slightly less than the county's overall rate. These projections assume a 7.5 percent vacancy rate.

The projections in Figure I.16 indicates that by 2030, there could be between 2,705 and 2,725 households in the city. When considering the number of units required to house all households as well as a healthy vacancy rate, there will be a projected demand for 2,907 to 2,929 housing units in the city by 2030. The number of housing units in the city will need to increase by 7 to 8 percent, from the 2010 count, to provide for the 2030 demand. For reference, between 1990 and 2010, the city increased its unit count by 10.7 percent.

With 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 I.17, an explanation of the numbers used in the calculation are below. See Section 5 for the county's overall projections and additional information on the factors considered.

- **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.
- **Unit Added (new Construction)** – Projected units added from new construction, based on the city's new housing unit 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

According to the Buchanan County Assessor's Office, from 2012 to 2016, there were 68 new construction housing unit starts in the city – which equates to a rate of 136 new units every 10 years. If this construction rate was continued, the city would be producing enough new housing to meet the increasing demand. However, the forecasted number of units that will be lost from the city's existing housing stock must also be considered. When factoring for both the expected new household demand as well as the anticipated housing losses, the city is not producing enough units.

The city has a moderately aged housing stock (Figure I.11) with a higher percentage of homes built before 1940 (34 percent) than the county or state. However, during the windshield survey, only 4 percent (72) of the structures evaluated were determined to be in either poor or delapidated condition. Therefore, the city's loss rate is expected to be lower than the county rate as discussed in Figure 5.12

The future loss and new unit construction estimates in Figure I.17, show that the city is not producing an adequate number of units to replace those that will be lost as well as provide for increased households. The projected 200-unit loss from 2010 to 2020 equates to a 0.7 percent annual attrition rate. Note, as actual attrition and new construction statistics are realized, these numbers should be updated and change.

By 2030, the projected housing unit demand in the County is estimated to be 2,907 and 2,929 (Row A). When accounting for projected attrition loss by 2030, Independence will have lost 380 housing units that existed in 2010 (Row C) – resulting in only 2,366 remaining units of the city's 8,968 2010 housing count (Row D).

Based on the recent new unit construction trends (Figure 5.11), Row F shows the projected number of new housing units that will be built. Row H shows, the total shortage of housing units that is expected when projected loss and new construction are both considered. It is estimated that, at the current rate, by 2030 the County will be 269-291 units short of its reasonably projected unit demand

Figure I.17: Projected Housing Demand with Loss/New Construction Trends							
Row		2020		2030		2040	
A	Projected Total Unit Demand (Figure 5.7)	2,815	2,825	2,907	2,929	2,995	3,030
B	2010 Housing Unit Count (Figure I.9)	2,746					
C	Projected # of Units Lost	-200		-380		-530	
D	Projected # of Remaining 2010 Units (Row B-C)	2,546		2,366			
E	Unit Shortage with Unit Loss (Row A-D)	269	279	541	563	779	814
F	Projected # of New Const. Units (Figure 5.11)	136		272		408	
G	Projected # of Total Units (Row D+F)	2,682		2,638		2,624	
H	Unit Shortage with Proj. New/Loss (Row A-G)	133	143	269	291	371	406

City Housing Goals, Policies, and Strategic Actions

In 2015, the City of Independence Updated their Comprehensive Plan. The following goals policies, and Strategic Actions combine those identified in the Comprehensive Plan and this Housing Assessment.

Goal 1: Improved Neighborhoods

Policy 1.1: If proposed, the City may wish to support and assist neighborhood associations and housing organizations that promote community values, policies, and actions that are consistent with this Plan.

Policy 1.2: Community improvements should be designed to attract a mix of socio-economic backgrounds to locate in aging and historic neighborhoods.

Policy 1.3: Renovations within existing neighborhoods should provide quality, sustainable housing in a manner that enhances and upholds the character of the neighborhood.

Policy 1.4: Non-residential development within existing neighborhoods should provide services and should not negatively impact the area with noise, traffic, or other impacts.

Policy 1.5: After exhausting renovation options, blighted, uninhabitable buildings should be replaced with new infill structure that are compatible with the neighborhood context and enhance the visual appearance of the area.

Action 1.1: Establish a planning process that develops strategic plans for individual areas of the community.

Action 1.2: Consider area planning for locations such as downtown, industrial/commercial parks, and open spaces.

Action 1.3: Review, update as needed, and enforce building codes

Action 1.4: Develop programs and incentives to encourage property owners to maintain and improve the appearance of their property

Goal 2: Well-Maintained Structures and Lots

Policy 2.1: The conditions of housing in transitional areas (area between adjacent land uses) should be monitored on an ongoing and regular basis.

Policy 2.2: The City will work with landowners, neighborhood associations, and other relevant organizations to seek strategies to address blighted, uninhabitable, and hazardous housing, ancillary structures, and lots.

Policy 2.3: The City will continue to enforce the nuisance ordinance and remove unsafe and uninhabitable structures, per City ordinance.

Action 2.1: Study standards to limit parking in front yard areas and front lawns.

Action 2.2: Continue to coordinate and apply for housing rehabilitation funds from local, state, and federal sources.

Action 2.3: Research the possibility of developing a Minimal Housing Code.

Action 2.4: Acquire and remove vacant or blighted properties in the floodplain

Action 2.5: Identify ways to re-purpose vacant, un-buildable lots into community space

Action 2.6: On buildable lots, encourage infill development through city incentives

Goal 3: Increased Homeownership and Rental Opportunities

Policy 3.1: Through land development standards and zoning, facilitate the development of a mix of housing types at different price points to meet the needs of households with different incomes.

Policy 3.2: Continue to coordinate efforts with other governmental entities and local housing developers to seek efforts to develop affordable housing units.

Action 3.1: Continue to support and apply for housing funds from local, state, and federal sources.

Action 3.2: Encourage Development of new multi-family lots

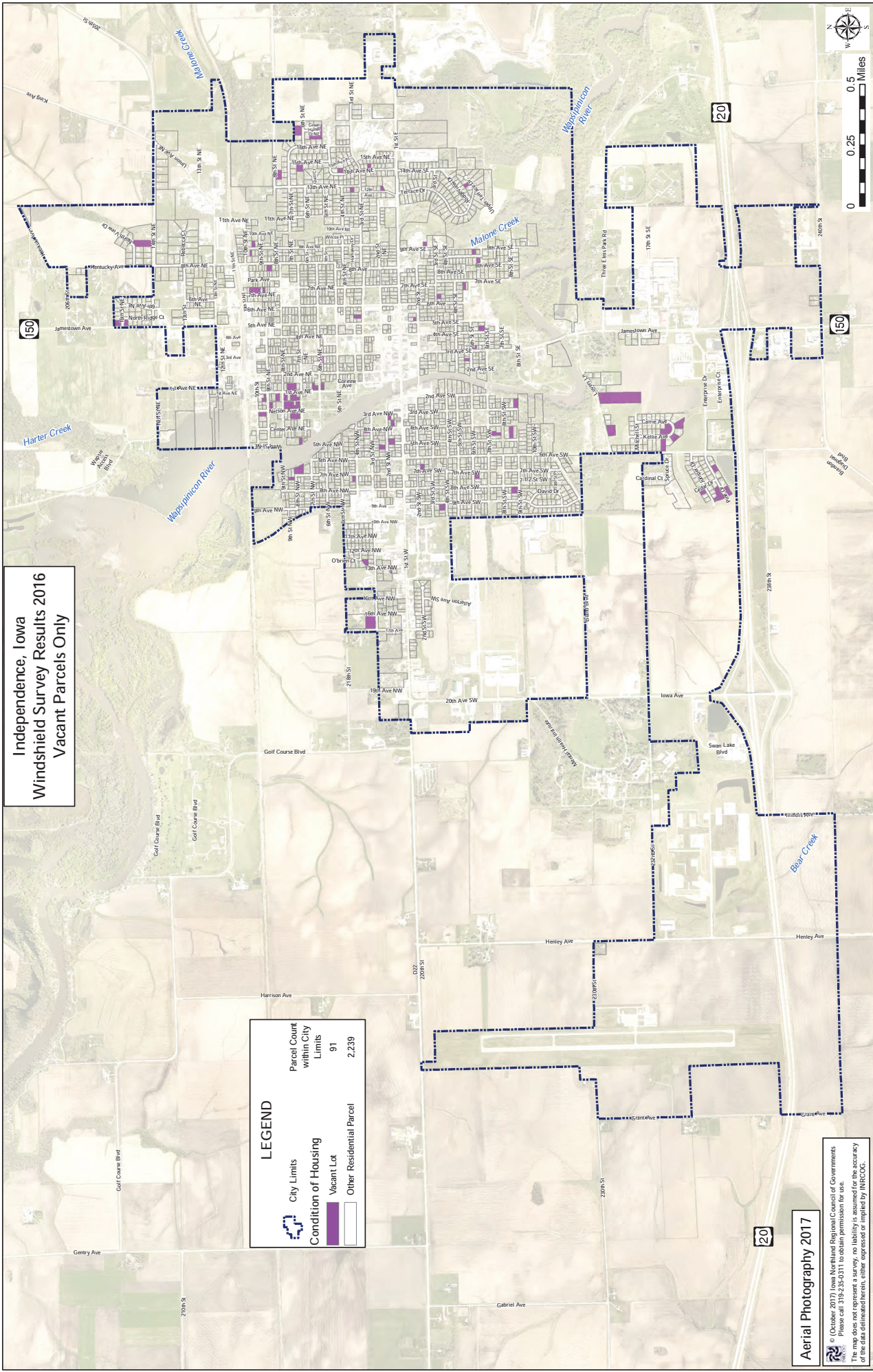
Goal 4: Housing Opportunities for a Diversity of Households

Policy 4.1: New housing developments should provide a mix of housing types to meet different lifestyle needs.

Policy 4.2: Senior housing developments that allow Independence's population to "age in place" are encouraged. These developments should be located to provide an incorporate infrastructure to provide access to sidewalks and other multi-modal opportunities.

Action 4.1: Consider updating the zoning ordinance and subdivision regulations to allow for a mix of housing types within new developments, within mixed-use areas, and within Downtown. Provide incentives to developers that include a mix of housing types within a single development.

Independence, Iowa Windshield Survey Results 2016 Vacant Parcels Only



Aerial Photography 2017

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