City of Lamont

Community Background

The first non-native settlers to settle at the present site of Lamont arrived in 1853. Seymour Whitney was the first to begin construction of a log cabin, followed shortly thereafter by Mark Whitney and the Reverend J.B. Ward and their families. Within a short period of time a number of settlers had arrived in the area and began to stake claim to different tracts of land throughout the countryside. In the 1880s, it was announced that a railroad would be built and would run from Dubuque, Iowa to St. Paul, Minnesota. The people of Lamont worked successfully to secure a depot location, an act that would eventually spur much growth in the community. The town was officially incorporated in 1894.

Of local significance, but outside the city limits of Lamont was the creation of Iowa's first state park; Backbone State Park. Prior to being named a state park, the area had historically been referred to as the Devil's Backbone region. Assuming the name would not be politically acceptable, when named a state park in 1919, the name was changed to Backbone State Park. Lamont was then given the designation as "The Official Gateway to Backbone State Park. (from "History of Lamont, Iowa, Bicentennial Edition, 1853-1976")

Demographic and Social Characteristics

The city had a population of 461 at the time of the 2010 US Census. The city represented approximately two percent of the county's total 2010 population of 20,958. Figure L.1 shows the city's population trend since 1950. Figure L.2 is the city's projected population based on historic trends.
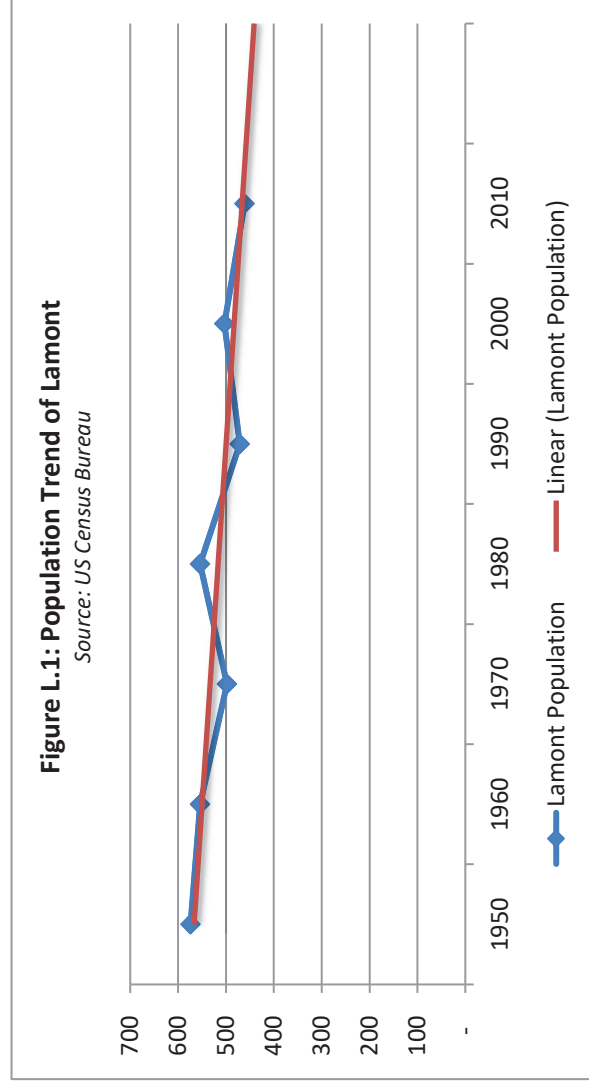
Figure L.2: Population Projections

Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	574	-	-
1960	554	-20	-3.5%
1970	498	-56	-10.1%
1980	554	56	11.2%
1990	471	-83	-15.0%
2000	503	32	6.8%
2010	461	-42	-8.3%
Avg. (1950-2010)		-17	-3.2%
Avg. (1990-2010)		-3.3	-0.7%
Projected 2020		451	455
Projected 2030		441	439
Projected 2040		431	424

Figure L.1: Population Trend of Lamont
Source: US Census Bureau

According to US Census data, the city's population peaked in 1900 with 636 residents. Since 1980, the city's population has decreased by 16.8 percent (-5.6% decennial growth). Figure L.2 shows the historic population trends from 1950 to 2010 and 1990 to 2010. Based on the average rate of change during these two time periods, the city's 2020 population is projected to be between 451 and 455 persons. The 2030 population is projected to range from 439 to 441.

Figures L.3 provides an overview of the population characteristics of the city.

In 2010, the city's median age was 37.7 – younger than the state-wide (38.1) but older national (37.2) median ages. However, based on more recent 2011-2014 American Community Survey (ACS) data, the city has a disproportionately low number of younger persons than the general state and national population. A lower rate of younger persons in the community. Shown in Figure L.4, approximately less than 25 percent of the city's population is under the age of 19. The city also has a deficit in young adults, those ages 20-34.

Figure L.3: Population Characteristics	
Population	
Total Population	461
Total Males	235
Total Females	226
Median Age	37.7
Race	
One Race-White	453
One Race-Black or African American	1
One Race-American Indian an Alaskan Native	2
One Race-Asian	2
Two or More Races	3
Hispanic or Latino (of any race)	2
Households	
Total Population in Group Quarters	0
Total Family Households	121
Total Family Households with Children under 18	57
Households with individuals 65yrs and over	38

Source: 2010 US Census

Figure L.4: Percent of Population by Age Group
Source: 2010-2014 ACS
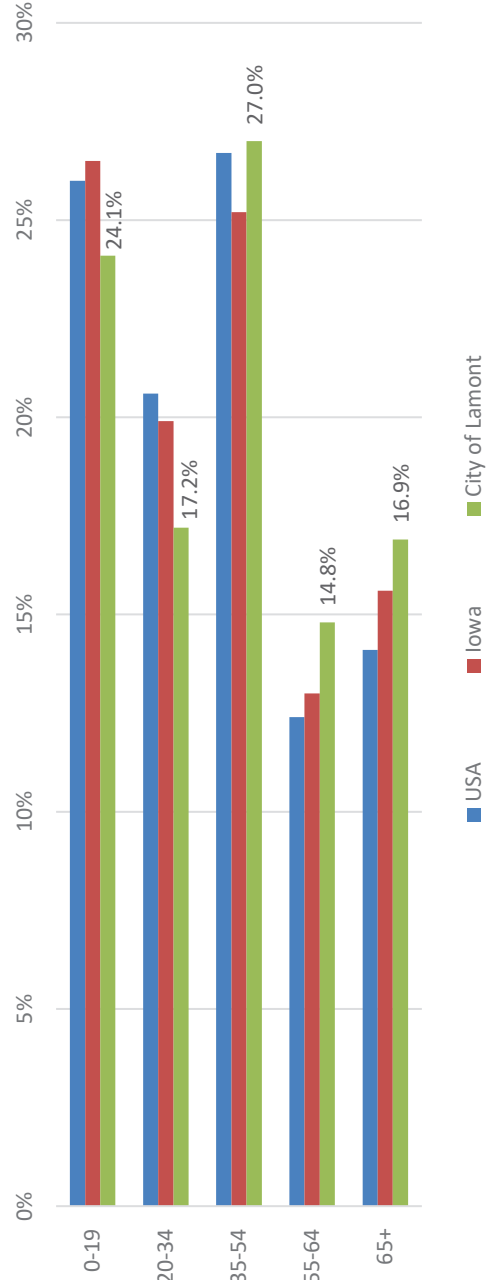
American Community Survey Housing Data

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 L.5 shows the value of homes in the city. Figure L.6 displays the rental costs and characteristics within the city.

Figure L.5: Home Value Characteristics				
	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	141	+/-23	141	(X)
Less than $50,000	46	+/-17	32.6%	+/-9.2
$50,000 to $99,999	64	+/-17	45.4%	+/-10.1
$100,000 to $149,999	20	+/-10	14.2%	+/-7.4
$150,000 to $199,999	6	+/-5	4.3%	+/-3.6
$200,000 to $299,999	5	+/-4	3.5%	+/-2.5
$300,000 to $499,999	0	+/-9	0.0%	+/-13.2
$500,000 to $999,999	0	+/-9	0.0%	+/-13.2
$1,000,000 or more	0	+/-9	0.0%	+/-13.2
Median (dollars)	64,100	+/-6,894	(X)	(X)

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

Figure L.6: Rental Characteristics				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	22	+/-14	22	(X)
Less than $500	5	+/-4	22.7%	+/-18.7
$500 to $999	17	+/-13	77.3%	+/-18.7
$1,000 to $1,499	0	+/-9	0.0%	+/-49.6
$1,500 to $1,999	0	+/-9	0.0%	+/-49.6
$2,000 to $2,499	0	+/-9	0.0%	+/-49.6
$2,500 to $2,999	0	+/-9	0.0%	+/-49.6
$3,000 or more	0	+/-9	0.0%	+/-49.6
Median (dollars)	575	+/-86	(X)	(X)
No rent paid	22	+/-14	22	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME				
Occupied units paying rent (	Estimate	MOE	Percent	MOE
Less than 15.0 percent	2	+/-5	9.1%	+/-18.9
15.0 to 19.9 percent	5	+/-8	22.7%	+/-26.2
20.0 to 24.9 percent	0	+/-9	0.0%	+/-49.6
25.0 to 29.9 percent	2	+/-3	9.1%	+/-13.3
30.0 to 34.9 percent	0	+/-9	0.0%	+/-49.6
35.0 percent or more	13	+/-9	59.1%	+/-26.7

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

Figures L.7 and L.8 display general housing characteristics and home ownership characteristic.

In Lamont, as in most rural Iowa communities, the housing stock is predominantly comprised of single-family detached units (91%). An overwhelming majority of the occupied houses (141 of the 169) are owner-occupied (83%). Lamont has 22 renter-occupied households. Of rental households – 59 percent spend more than 35 percent of their household income on housing. Typically, housing is considered affordable it comprises less than 30 percent of a household's income.

Figure L.8: Home Ownership Characteristics

	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	**141**	**+/-23**	**141**	**(X)**
Housing units with a mortgage	83	+/-220	58.9%	+/-9.0
Housing units without a mortgage	58	+/-14	41.1%	+/-9.0
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing Units With a Mortgage	83	+/-20	83	(X)
Less than $500	5	+/-5	6.0%	+/-5.2
$500 to $999	63	+/-20	75.9%	+/-12.4
$1,000 to $1,499	12	+/-8	14.5%	+/-10.0
$1,500 to $1,999	3	+/-4	3.6%	+/-4.4
$2,000 to $2,499	0	+/-9	0.0%	+/-21.2
$2,500 to $2,999	0	+/-9	0.0%	+/-21.2
$3,000 or more	0	+/-9	0.0%	+/-21.2
Median (dollars)	688	+/-52	(X)	(X)
Housing Units Without a Mortgage	58	+/-14	58	(X)
Less than $250	11	+/-6	19.0%	+/-9.3
$250 to $399	23	+/-8	39.7%	+/-12.0
$400 to $599	20	+/-8	34.5%	+/-11.8
$600 to $799	4	+/-4	6.9%	+/-6.4
$800 to $999	0	+/-9	0.0%	+/-28.4
$1,000 or more	0	+/-9	0.0%	+/-28.4
Median (dollars)	364	+/-50	(X)	(X)
SELECTED MONTHLY OWNERS COST AS A PERCENTAGE OF HOUSHOLD INCOME (excluding units unable to calculate)				
Housing Units With a Mortgage	**83**	**+/-20**	**83**	**(X)**
Less than 20.0 percent	47	+/-17	56.6%	+/-13.9
20.0 to 24.9 percent	11	+/-8	13.3%	+/-8.4
25.0 to 29.9 percent	5	+/-6	6.0%	+/-6.6
30.0 to 34.9 percent	1	+/-3	1.2%	+/-3.8
35.0 percent or more	19	+/-11	22.9%	+/-13.0
Housing Units Without a Mortgage	**58**	**+/-14**	**58**	**(X)**
Less than 10.0 percent	21	+/-8	36.2%	+/-11.3
10.0 to 14.9 percent	11	+/-7	19.0%	+/-10.3
15.0 to 19.9 percent	8	+/-5	13.8%	+/-9.1
20.0 to 24.9 percent	4	+/-6	6.9%	+/-10.7
25.0 to 29.9 percent	3	+/-3	5.2%	+/-5.7
30.0 to 34.9 percent	3	+/-3	5.2%	+/-4.7
35.0 percent or more	8	+/-6	13.8%	+/-9.8

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

Figure L.7: Housing Characteristics

	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	**190**	**+/-28**	**190**	**(X)**
Occupied housing units	169	+/-26	88.9%	+/-7.0
Vacant housing units	21	+/-14	11.1%	+/-7.0
Homeowner vacancy rate	2.8	+/-4.5	(X)	(X)
Rental vacancy rate	3.4	+/-7.7	(X)	(X)
UNITS IN STRUCTURES				
Total housing units	**190**	**+/-28**	**190**	**(X)**
1-unit, detached	173	+/-26	91.1%	+/-5.1
1-unit, attached	2	+/-3	1.1%	+/-1.5
2 units	1	+/-2	0.5%	+/-1.1
3 or 4 units	9	+/-10	4.7%	+/-4.9
5 to 9 units	0	+/-9	0.0%	+/-10.0
10 to 19 units	0	+/-9	0.0%	+/-10.0
20 or more units	0	+/-9	0.0%	+/-10.0
Mobile home	5	+/-5	2.6%	+/-2.6
BEDROOMS				
Total housing units	**190**	**+/-28**	**190**	**(X)**
No bedroom	0	+/-9	0.0%	+/-10.0
1 bedroom	18	+/-13	9.5%	+/-6.7
2 bedrooms	50	+/-17	26.3%	+/-7.4
3 bedrooms	71	+/-20	37.4%	+/-8.1
4 bedrooms	41	+/-13	21.6%	+/-6.9
5 or more bedrooms	10	+/-7	5.3%	+/-3.6
HOUSING TENURE				
Occupied housing units	**169**	**+/-26**	**169**	**(X)**
Owner-occupied	141	+/-23	83.4%	+/-7.5
Renter-occupied	28	+/-14	16.6%	+/-7.5
YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	**169**	**+/-26**	**169**	**(X)**
Moved in 2015 or later	0	+/-9	0.0%	+/-11.1
Moved in 2010 to 2014	27	+/-16	16.0%	+/-8.3
Moved in 2000 to 2009	46	+/-17	27.2%	+/-8.2
Moved in 1990 to 1999	51	+/-17	30.2%	+/-8.2
Moved in 1980 to 1989	24	+/-13	14.2%	+/-7.9
Moved in 1979 and earlier	21	+/-9	12.4%	+/-5.7

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

Historic Housing Units

Table L.9: Historic Number of Housing Units in Lamont

Community	1980	1990	2000	2010	Net Change 1980-2010	% Change 1980-2010
Lamont	**240**	**219**	**227**	**212**	**-28**	**-11.7%**
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 nearly 12 percent. Lamont is one of three cities in the county (of the eleven) 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 L.10 shows the city's housing vacancy rate for the city from 2000 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 L.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	169	21	190	11.1%	+/-7.0%
2014	163	22	185	11.9%	+/-6.7%
2013	178	25	203	12.3%	+/-9.4%
2012	189	60	249	24.1%	+/-13.0%
2011	192	84	276	30.4%	+/-12.6%
2010	192	66	258	25.6%	+/-11.7%
2010*	193	19	212	9.0%	(X)
2000*	213	14	227	6.2%	(X)

*Source: 2010-2015 ACS 5-Year Averages, Selected Housing Characteristics; *Source: 2000 and 2010 US Census; MOE=Margin or Error*

Age of Housing Stock

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

Figure L.11: Age of Housing Stock
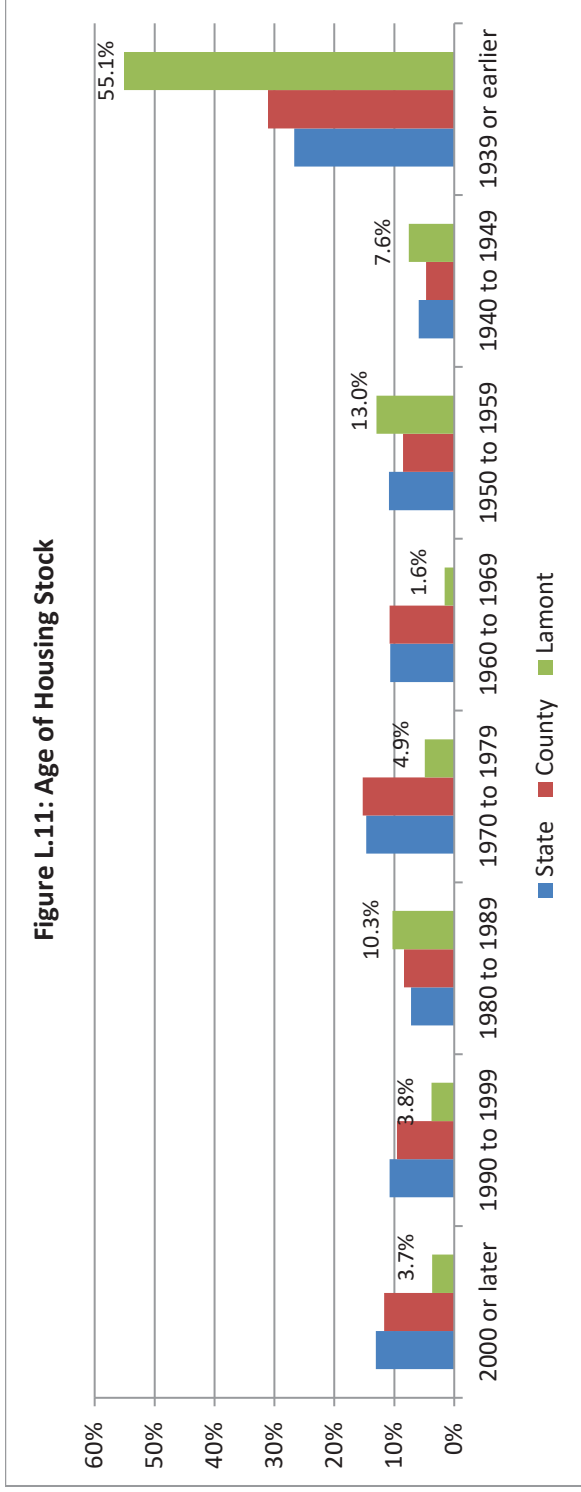
Lamont has one of the oldest housing stocks in the county. Over half (55 percent) of the city's housing units were built in 1939 or earlier. These pre-World War II homes represent a much larger portion of the city's housing compared to Buchanan County as a whole (31 percent) and the State of Iowa (27 percent).

Household Size

Lamont also has a below average household size and lower family size compared to the rest of the county as well as the state. The city's household and family size slightly increased between 2000 and 2010. However, it is still lower than county and state rates and is expected to follow a downward trend.

Table L.12: Household Size

Community	2000		2010	
	Avg. Household Size	Avg. Family Size	Avg. Household Size	Avg. Family Size
Lamont	**2.36**	**2.94**	**2.39**	**3.06**
Buchanan County	2.61	3.13	2.53	3.05
State of Iowa	2.46	3.00	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 L.13.

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

Figure L.13: Windshield Survey Category Condition Criteria

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 L.14 displays the results city's windshield survey. Of structures evaluated, nearly two-thirds of homes were either in great (1%) or good (63%) condition. Approximately 15 percent of the city's residential structures were deemed to be in either Poor (14%) of Dilapidated (0.5%) 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 3.51. (between Good and Fair)

Overall, 232 parcels with dwelling structures were evaluated. Twelve (12) parcels were identified has vacant residential lots. 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 L.14: Windshield Survey Results, City of Lamont		
Condition of Parcels Evaluated	**Number Parcels**	**Percent of Parcels Evaluated**
Great	2	1.0%
Good	125	63.1%
Fair	43	21.7%
Poor	27	13.6%
Dilapidated	1	0.5%
Total	198	100%
Status	**Number Parcels**	**Percent**
Parcels Evaluated	198	85.3%
Vacant	12	5.2%
N/A	14	6.0%
Undetermined	8	3.4%
Total	232	100%

Future Development

Floodplain Considerations

Lamont'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 L.15 shows the estimated value of land, buildings, and dwellings, within the city, in a floodplain.

Table L.15: Floodplain Data					
	Number of Parcels	Land Value	Building Value	Dwelling Value	Total Value	Percent of City Affected
1.0% Annual Floodplain	117	$529,935	$198,200	$1,987,440	$2,715,575	21.88%
0.2% Annual Floodplain	-	-	-	-	-	-
Source: Buchanan County Assessor's Office; Analysis conducted by INRCOG; Parcel values and FIRM maps as of 6/6/2016						

Lamont Creek bisects the community into northern and southern sections. A floodplain map of the city is included in at the back of this appendix. Residential development in and around the floodplain should be avoided.

From 2012 to 2016, two new housing units were started in Lamont. This equates to a rate of 4 homes per decade.

As is outlined in Figure L.16, the city is reasonably projected to have 197 households in 2030 which would require the availability of 214 housing units to facilitate a 8.5 percent vacancy rate.

In 2010, the city had 212 units. However, the city is already in a downward trend of housing units. Furthermore, the city is expected to experience housing attrition at a higher rate than the county due its aged housing stock.

The city does not necessarily establish a new housing development to keep up with demand. During the windshield survey, 12 vacant residential lots were identified (a map of these lots is at the back of this profile. The city would be able to provide for the projected demands by re-developing 3 to 5 of these lots. Ideally, at least one or two of the units would be a duplex or triplex to increase density and unit availability without distracting from the city's traditional single-attached home make-up. If rentals, multiplexes would help alleviate the shortage or rental housing in the city.

As vacant homes are removed in the future, those lots are replacement candidate for infill development. Infill can be more affordable home building option as infrastructure and utility services are already connected to the property.

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 L.16.

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

Lamont has traditionally maintained a relatively high vacancy rate. The average city vacancy rate of the 2013, 2014, and 2015 ACS data was 11.7 percent. At the time of the 2010 US Census, the vacancy rate was 9 percent. For the projections, a vacancy rate of 8.5 percent was used.

In 2000 and 2010 the city also had a smaller average household size than the county and state. The city's household size is expected to continue to decline, following a national trend.

The projected housing demand by households in the City is expected to increase by 2-3 percent in the coming decades. Based on data used in the projection, it is reasonably estimated that the city will be home to 197 households in 2020, 197 in 2030 and 199 by 2040. To maintain a vacancy rate, the city would need 214 housing units in 2020 and 2030 to accommodate these households.

Figure: L.16: Projected Housing Unit Demand

Year	2010	2020	2030	2040
Total Population	**461**	**451-455**	**439-441**	**424-431**
Population in Group Quarters	0	0	0	0
Population in Housing	**461**	**453**	**440**	**427**
Household Size	2.39	2.3	2.23	2.15
Total Projected Households	**193**	**197**	**197**	**199**
Assumed Vacancy Rate (8.5%)	16	17	17	17
Total Housing Units	**209**	**214**	**214**	**215**
Unit Change (from Previous yr.)	-	4	0	1
Percent Change (From Previous yr.)	-	2.1%	0.2%	0.7%
Unit Change (from 2010)	-	4	5	6
Percent Change (from 2010)	-	2.1%	2.3%	3.0%

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 L.17, an explanation of the numbers used in the calculation are below.

- *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 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

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. Furthermore, as identified in the Windshield Survey, 28 (14 percent) of the units evaluated were in either poor of dilapidated condition. These units are more likely to be lost.

Between 1980 and 2010, the number of housing units in the city decreased by 28 (12 percent). At its current rate, the city is expected to continue to experience a decline in number of housing units based on the anticipated future losses.

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 L.15, the city would need to add two housing units from 2010 to 2030 to provide 214 occupied households with a vacancy rate of 8.5 percent. However, based on the projection in L.16, the city would need to add 32 more units by 2030 (212-182)

Figure: L.16: Projected Changes in Housing Units			
Year	**2020**	**2030**	**2040**
2010 Housing Unit Count		212	
Unit Loss (Housing Attrition)	-20	-38	-54
Unit Added (New Construction)	4	8	12
Projected # of Units	196	182	170
Difference Between "Total Housing Units" in Figure L.15	18	32	45

City Housing Priorities

Key Issues

Aging Housing Stock: Lamont has one of the oldest housing stock among cities in the county. An estimated 55 percent of housing units were built pre-1940. In all, 75 percent of the housing stock was built before 1960.

Decrease in Housing Units: US Census and City data shows the number of city housing units has decreased from 240 in 2000 to less than 212 in 2010. Removal/loss of vacant and bighted structures is beneficial to the city. However, lack of new construction to replace the removed units is concerning.

Lack of Population Growth: Based on historic population trends from 1950-2010, the city's population is expected to continue to decrease at rate of approximately 5 percent between each Census.

Aging Population: The city has an aging population. Over 30 percent of the city 's population is above the age of 55.

Limited Affordable Rental Housing: Among rental households, 58 percent spend greater than 35 percent of household income on housing. In addition, the only rental properties available in the city are single-family homes.

Housing Goals and Action Steps

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

    Rationale: As discussed, the city's housing stock is quite aged. Many older dwellings require moderate to substantial rehabilitation to make them attractive, energy efficient, and in compliance with local building codes. These efforts are important to slow the city's housing loss rate.

    Actions:
    - 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.
    - Prioritize demolition/removal of homes in the floodplain
    - Maintain building code compliance enforcement program
    - Maintain and identify opportunities to repurpose vacant parcels in floodplain

2. Promote Construction of New Homes

Rationale: The number of housing units in the city continues to decline with no new residential construction and no plotted or planned subdivisions. Where possible, the city should encourage infill development. 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.

Actions:
- o 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
- o Encourage development on infill lots to reduce infrastructure costs and sprawl
- o Contact and work with local nonprofits – like Habitat for Humanity – to construct new homes on infill lots

3. Remove blighted and abandoned buildings

Rationale: The city should continue its efforts to remove abandoned or dilapidated homes. The city has consistently maintained a household vacancy rate above 11 percent. In addition, some homes that have previously flooded have remained vacant.

Action Steps:
a. Identify and remove dilapidated homes and buildings.

4. Increase Number of Multi-Unit and Rental Properties

Rationale: There are a very limited number of rental properties and demand for rental units was identified as need during the planning process. Over 90 percent of the city's dwellings are single family homes. The City should explore duplex, triplex, other multi-unit facilities to reduce construction costs of rental properties.
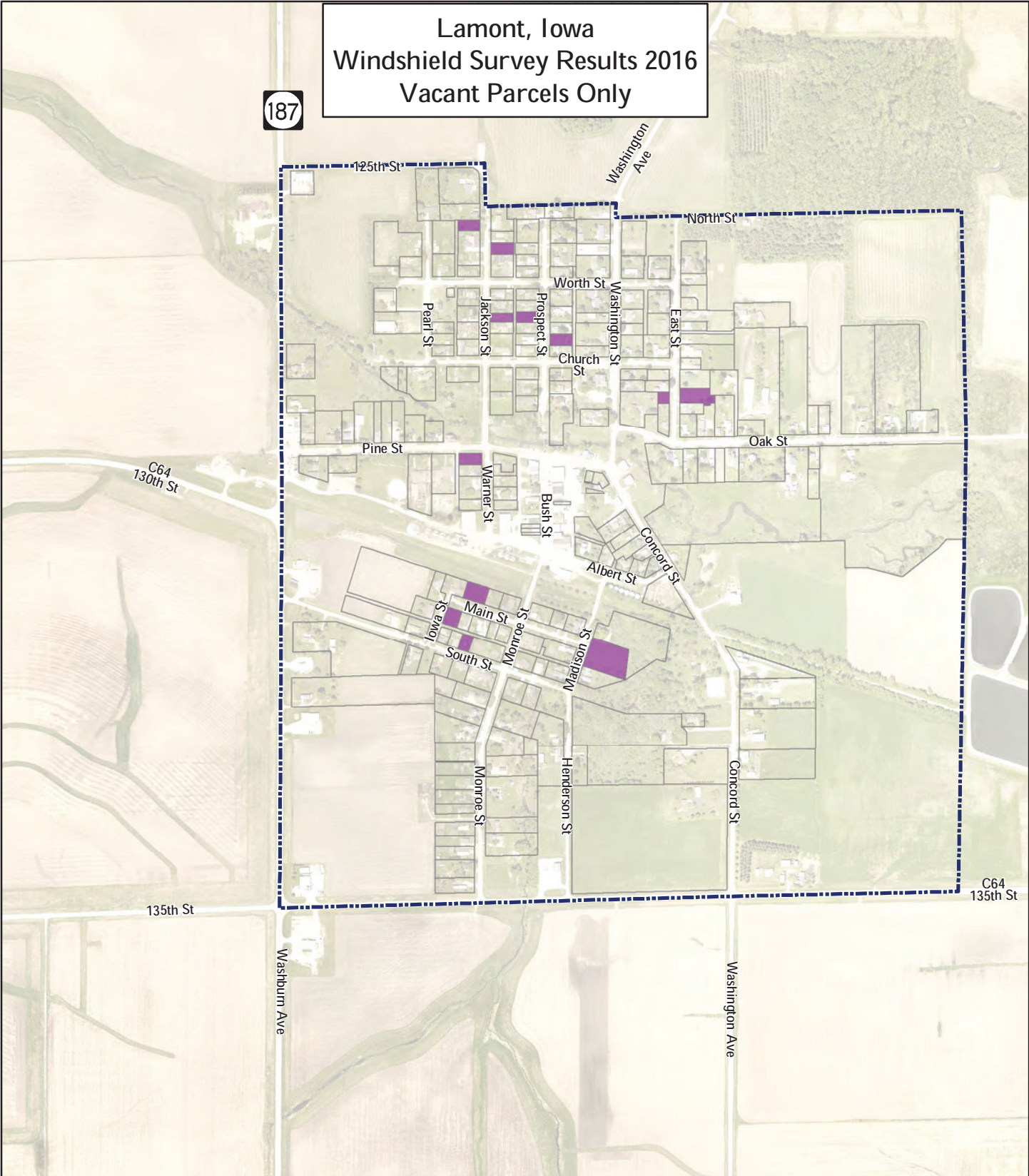
Action Steps:
a. Identify area for and recruit developer to construct multi-unit rental properties

5. 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. 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.

Lamont, Iowa
Windshield Survey Results 2016
Vacant Parcels Only

187

125th St

Washington Ave

North St

Worth St

Pearl St

Jackson St

Prospect St

Washington St

East St

Church St

Pine St

Oak St

C64 130th St

Warner St

Bush St

Concord St

Albert St

Iowa St

Main St

Monroe St

Madison St

South St

Monroe St

Henderson St

Concord St

C64 135th St

135th St

Washburn Ave

Washington Ave

LEGEND

City Limits

Condition of Housing

		Parcel Count within City Limits
	Vacant Lot	12
	Other Residential Parcel	220

Aerial Photography 2017

0   500   1,000
Feet

N
W   E
S