

The Rural Housing Readiness Assessment

Jon Wolseth and Abbie Gaffey
Community & Economic Development Field Specialists



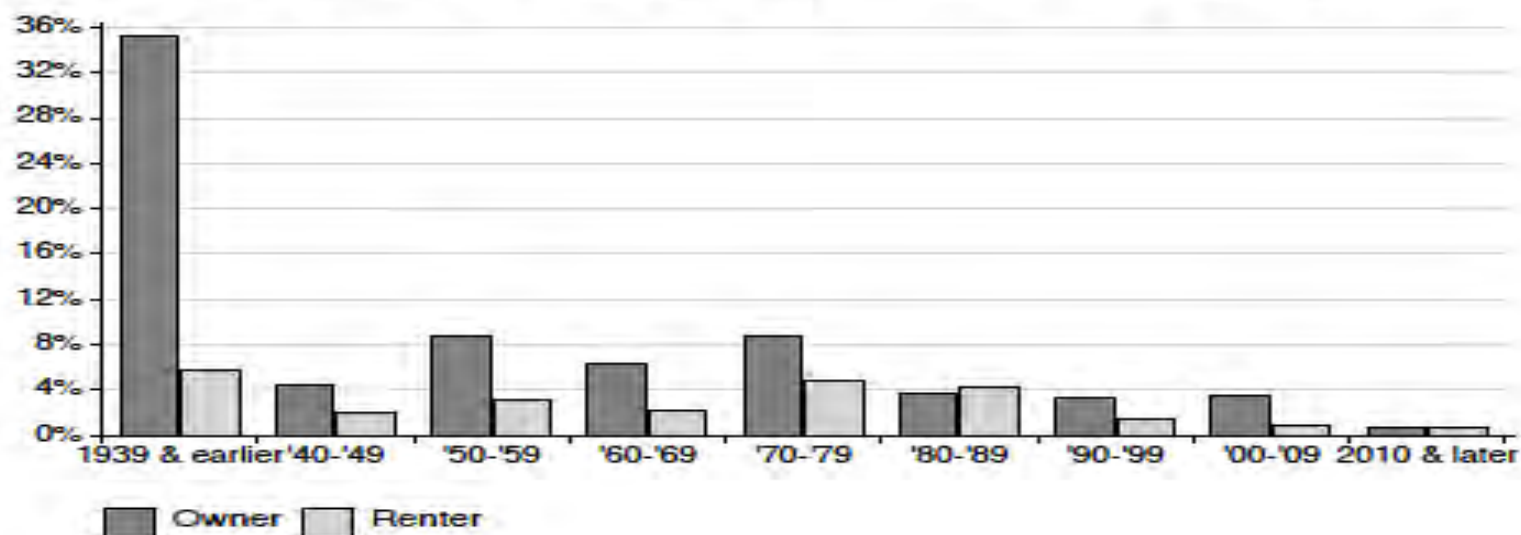
Over the course of the next 25 years, rural communities will need to address*:

- Increased demand
- Housing needs for rural seniors.
- An increased need for affordable housing options.

*Pendall, Rolf, Laurie Goodman, Jun Zhu and Amanda Gold (2016) The Future of Rural Housing. Urban Institute. <https://www.urban.org/research/publication/future-rural-housing>

WIAD County With the Highest Percentage of Housing Built Prior to 1939 – Ida County – 35%

Percent of Housing Unit by Year Built and by Tenure, 2013-2017¹



32% - Audubon County

31% - Calhoun, Greene and Sac Counties

22% - Carroll County

Community decision-makers must understand the complexities of providing rural housing and familiarize themselves with the available tools for creating housing solutions.



Rural Housing Readiness Assessment



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Purpose of the Workbook

1. Provide baseline housing-related information
2. Highlight programs and policies that can improve housing access, quality, & affordability

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Including existing

- Plans
- Policies
- Codes
- Programs
- Infrastructure
- Housing for specific demographics
- Community engagement

So we can identify gaps in services, funding, and housing construction strategies.

How is this accomplished?

- Identifies the housing infrastructure communities have in place.
- Evaluates existing housing plans and policies.
- Aligns and updates zoning and other city codes.

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When Would We Use This?

- When a community wants to understand more about its real housing situation.
- When the community is updating the Comprehensive Plan or preparing for a housing needs assessment.
- When the community is assessing proposed housing developments or projects.

Workbook Contents

- Existing housing plans or studies
- Vacant lots and buildings
- New construction
- Housing rehab programs
- Code enforcement
- Homeownership support programs
- Infrastructure related to housing
- Community engagement and civic participation
- Housing programs for special populations

1. Existing Housing Plans or Studies

- Do you know what housing-related studies have been completed in the past five-to-ten years? What were the findings and recommendations?
- Were these plans implemented?
- What kind of public participation was included in these studies?

1. Existing Housing Plans or Studies



- Public participation is key!
- What role is there for a housing commission or committee with resident involvement?

2. Vacant Lots and Buildings



Greene County

Status of Vacant Housing Units, 2013-2017¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	632	+/-137	NA	NA
For Rent	57	+/-55	9.0	+/-8.5
Rented, Not Occupied	40	+/-43	6.3	+/-6.7
For Sale	63	+/-50	10.0	+/-7.6
Sold, Not Occupied	25	+/-19	4.0	+/-2.9
Seasonal ^a	35	+/-32	5.5	+/-4.9
For Migrant Workers	26	+/-38	4.1	+/-5.9
Other	386	+/-126	61.1	+/-14.9

^aFor Seasonal, Recreational, or Occasional Use

2. Vacant Lots and Buildings

- What existing codes and ordinances govern vacant lots and buildings?
- Is there a program to help maintain vacant lots or buildings? Or reuse them?
- Do you have a program to acquire abandoned buildings?
- Are there vacant upper-story downtown units?



3. New Construction

Authorized Housing Construction Permits in Crawford County, 1995-2017³

Permit Year	Single Family Units	Duplex Units	Tri/Four-plex Units	Multi-Family Units	Total Units	Per Unit Valuation	
						Single Family	Multi-Family
1995-1999	79	2	0	4	85	\$93,504	\$549,500
2000-2004	113	4	0	0	117	\$123,920	\$0
2005-2009	75	9	0	3	87	\$186,538	\$438,650
2010-2014	82	0	1	0	83	\$163,680	\$0
2015	12	7	9	0	28	\$218,542	\$0
2016	9	0	0	0	9	\$264,000	\$0
2017	7	0	0	0	7	\$202,286	\$0

Crawford County Median Household Income: \$59,421

3. New Construction

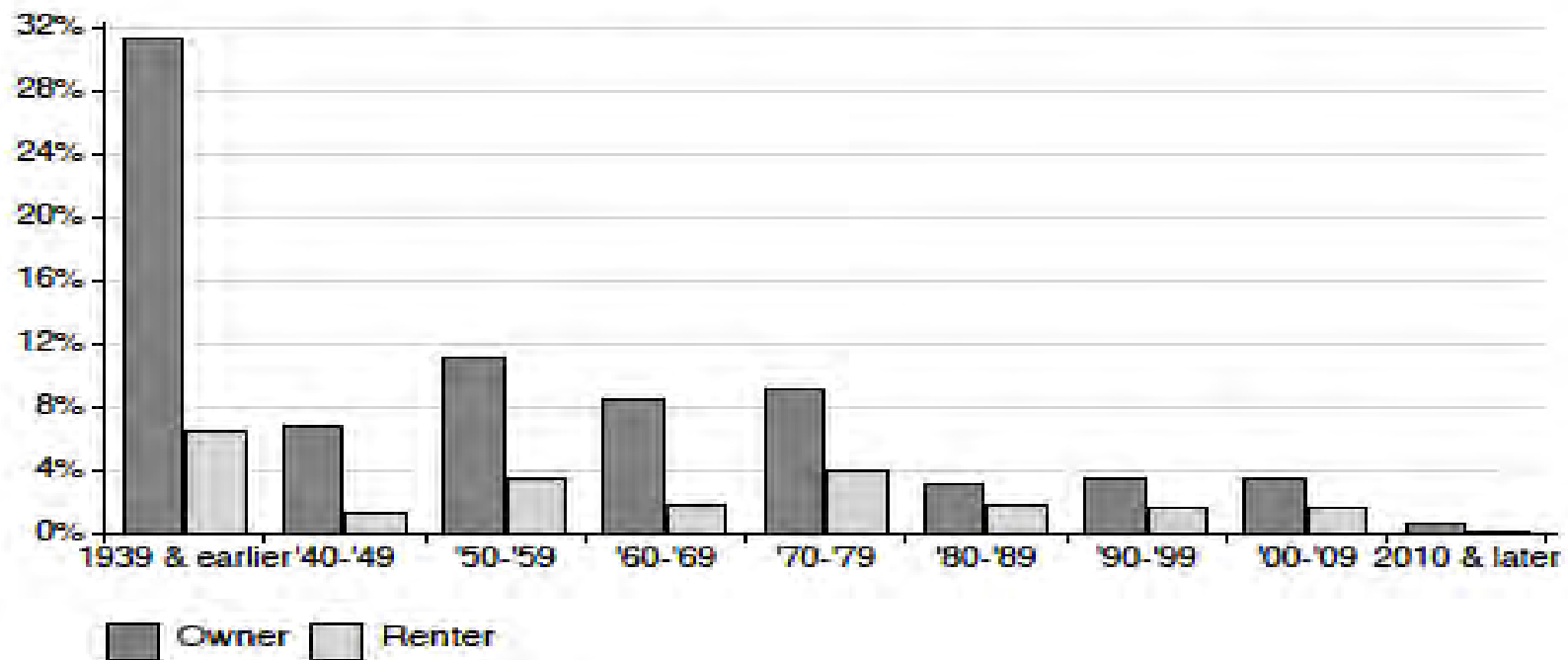


- Infrastructure incentives for developers
- Tax incentive for homeowners
- Programs exist for construction of affordable single and multi-family affordable housing

4. Housing Rehab Programs

Sac County

Percent of Housing Unit by Year Built and by Tenure, 2013-2017¹



4. Housing Rehab Programs



- USDA or HUD single-family housing repair loans and grants
- Utility or city rebates for energy-efficiency improvements
- Low-interest loans for LMI homeowners
- Local housing trust fund repair programs

5. Code Enforcement

Calhoun County

Occupied Housing Units By Structure Type, 2013-2017¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	4,229	+/-218	NA	NA
Owner Occupied	3,259	+/-180	100.0	NA
1-Unit ^a	3,239	+/-181	99.4	+/-0.7
2 to 4 Unit	3	+/-14	0.1	+/-0.4
5 or More Units	4	+/-19	0.1	+/-0.6
Mobile Home	12	+/-8	0.4	+/-0.2
Boat,RV, Van etc.	1	+/-2	0.0	+/-0.1
Renter Occupied	970	+/-120	100.0	NA
1-Unit ^a	592	+/-109	61.0	+/-8.3
2 to 4 Unit	163	+/-49	16.8	+/-4.6
5 or More Units	211	+/-51	21.8	+/-4.5
Mobile Home	4	+/-4	0.4	+/-0.4
Boat,RV, Van etc.	0	+/-13	0.0	+/-1.3

^aIncludes Unattached and Attached Units

5. Code Enforcement

- Rental inspections are implemented and evaluated on a regular basis.
- Code enforcement is active and strategic and not solely on a “complaint only” basis



Searching for Information



- City Manager's Office
- City Code and Zoning Code
- County Assessor's Office and their GIS contractor
- Council of Governments

Searching for Information

- Nonprofit housing developers, ex. Habitat for Humanity, Community Housing Initiatives, COGs, Community Action Agencies
- Utility companies
- Board of Realtors
- State and Federal agencies – IEDA, IFA, USDA, VA, FHA, Federal Home Loan Bank
- Landlord-Tenant Associations, Legal Aid
- Human Rights Commissions

Searching for Information

- Public Housing Authorities (City or Regional)
- Bank and Credit Union programs
- Homebuilders Association
- Studies by area colleges and universities

Final Thought

The quality and character of your housing reflects your community identity.

What does your housing say about your community?



Data for Decision Makers

- <http://indicators.extension.iastate.edu/county-housing-data-decision-makers>

Contact us:

Jon Wolseth

Community & Economic Development Field Specialist

515-509-0558

jwolseth@iastate.edu

Abbie Gaffey

Community & Economic Development Field Specialist

712-539-1169

agaffey@iastate.edu